



CHALLENGES IN IMPLEMENTATION OF PMAY AT MANIPUR

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ARTICLE INFO	ABSTRACT
Article Received: 03/11/2024	<p>The Pradhan Mantri Awas Yojana (PMAY), a leading initiative by Government of India to ensure “Housing for All” by 2024. The PMAY has two wings namely Pradhan Mantri Awas Yojana (Gramin) and Pradhan Mantri Awas Yojana (Urban). Providing housing to Manipur poor family of urban and rural have been a government schemes that set targets for providing house to all the homeless Manipuri. The scheme is not only for homeless it also cover the up gradation of kuchcha house to pucca house. The schemes also stretches on empowering Manipuri women by making woman to be listed as the co-owner of the house. Women who fall under the Economically Weaker Sections (EWS) and Lower Income Group (LIG) are eligible for a 6.5% rebate on loans up to Rs. 6 lakh. Manipur does not have slum dweller and homeless person yet there is need of government intervention for better lifestyle. Article 21, Right to Life of India’s constitution has an interpretation of better life as a part of right to life, as Supreme Court has been interpreted to include the right to shelter. PMAY has cover a wide range of political and economic issues and assisted in resolving some of them. By analyzing the challenges face in implementation of PMAY, it will enhance to make the scheme more fruitful and realistic in dealing the political issues.</p> <p>Key words: PMAY-U, PMAY-G, Women Empowerment, Right to Life, uplifting the poorer section of society.</p>
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Introduction

Manipur has a total area of 22,327 sq. kms as of present with population of 3,289,000 (Population Census. n.d.). It has a population of 3,289,000 with 1,640,000 being female (Population of Manipur, 2024). Manipur lies in the latitude of 23° 68'N - 25° 68' N and in a longitude of 93° 03'E - 94° 78'E, with an elevation of 795 meters above the sea level (Geography of Manipur State, n.d.), and surrounded by hills from all sides. Imphal is the capital of the state with an area of about 700 square miles, located at an altitude of 790 meters above the sea level. It has 352 km long international boundary with Myanmar (Indra Kumar, 2010).

Pradhan Mantri Awas Yojana is a scheme by the Government of India’s initiatives to make better for homeless people in India. The central and Manipur government have initiated a number of schemes and programmes to eradicate the poverty and to provide the basic needs in Manipur. Housing scheme is one of such initiative that played a crucial role. Central government announced a mission called ‘Housing for All’ which is also known as Pradhan Mantri Awas Yojana . It was launched on 25 June, 2015 and intends to provide housing for all in urban area by 2022 (Ministry of Housing And Urban Affairs Government of India, n.d.). Pradhan Mantri Awas Yojana are of two namely, Pradhan Mantri Awas Yojana -Urban (PMAY-U) and Mantri Awaas Yojana –Gramin (PMAY-G).

PMAY-G aims at providing a pucca house, with basic amenities, to all houseless householder and those households living in kutchra and dilapidated house, by 2024. The immediate the objective is to cover 1.00 crore household living in kutchra house/dilapidated house in three years from 2016-17 to 2018- 19 (About Us, n.d.). The minimum size of the house has been increased to 25 sq.mt (from 20sq.mt) with a hygienic cooking space. The unit assistance has been increased from Rs. 70,000 to Rs. 1.20 lakh in plain and from Rs75,000 to Rs 1.30 lakh in hilly states, difficult areas and IAP district (About Us, n.d.).

Central government announced a mission called ‘Housing for All’ which is also known as Pradhan Mantri Awas Yojana (Urban Mission). It was launched on 25 June, 2015 and intends to provide housing for all in urban area by 2022 (Ministry of Housing And Urban Affairs Government of India, n.d.). However, in 2022 the schemes

were extended till December 2024. Pradhan Mantri Awas Yojana-Urban (PMAY-U) is administered under the Ministry of Housing and Urban Affairs.

The Pradhan Mantri Awas Yojana (PMAY) scheme focus on women empowerment, with 74% of sanctioned houses owned by women solely or jointly (Pradhan Mantri Awas Yojana- Rural Building a Better Future for Rural India, 2024). The scheme now aspires to provide 100% ownership to women. The benefit will be given only to specific category of women belonging to Economically Weaker Sections (EWS) and Low-Income Group (LIG) female ownership or co-ownership of land is mandatory. For Middle Income Group (MIG) I and II women cannot avail this benefit since the condition for women ownership of land is not mandatory.

As per to the Supreme Court ruling, Article 21 of the Indian Constitution, guaranteeing the right to life and personal liberty include the right to shelter. The Pradhan Mantri Awas Yojana (PMAY) is the government's initiative to realize this constitutional right by ensuring "Housing for All,"

The critical issue is on the implementation part. The scheme is best for women empowerment, up-lifting the poor section of society, and also for ensuring the right to life in broader sense. Manipur society is complicated and often characterised by frequent conflict amongst different ethnics, general strikes, curfew, gun fight, etc. Economic issues often hamper the progress and development of Manipur. PMAY implementation in Manipur may be able to resolve some of the issues like women empowerment, uplifting the poor, and making right to life meaningful.

Gamut of Manipur's Issue and PMAY

In this article the issues of Manipur will relate the women empowerment, poor section of Manipur society and Manipuri on the quest of right to life only. PMAY may have been able to addresses this issues in leading people of Manipur to a better way.

PMAY provide several forms of empowerment to women and some of the empowerments may be summed up as follows:

- A. Provides women empowerment economically with access to education, skills, employment opportunities, and financial resources.
- B. Challenging gender stereotypes of property belong to only man, promoting women's rights, and ensuring equal access to social services.
- C. Encourage women's participation in political processes and leadership roles.
- D. Ensuring girls and women have equal access to quality education from primary to higher education levels.
- E. Empowerment in taking responsibility inside family and enabling to take major role

Female ownership is mandatory for the Pradhan Mantri Awas Yojana (PMAY) for the Economically Weaker Section (EWS) and Low-Income Group (LIG) categories (How Can Women Avail Pradhan Mantri Awas Yojana Scheme In India, 2023). For Middle Income Group (MIG) categories and in cases of self-construction or extension, this condition is not mandatory.

The scope of Article 21 has evolved beyond mere protection from arbitrary deprivation of life to include positive entitlements like access to basic necessities for a dignified existence. The Supreme Court has explicitly recognized the right to shelter as a fundamental component of the right to life under Article 21. A meaningful life necessitates not just physical existence but also the ability to live with dignity, which includes adequate shelter.

Pradhan Mantri Awas Yojana (PMAY). PMAY was launched by the Central Government with the goal of providing affordable housing to all eligible urban families. The scheme works through financial institutions to offer central assistance for housing. PMAY is the government's endeavor to fulfill its constitutional obligation to provide for the right to shelter, which is an essential aspect of a dignified life under Article 21. PMAY in Manipur, aimed to provide pucca houses with basic amenities to houseless and dilapidated-housing households. For rural areas, the PMAY-Gramin (PMAY-G) identifies beneficiaries from the SECC 2011 list or through the Awaas Plus list, providing financial assistance with a 90:10 central-state government cost-sharing ratio for hill areas. In urban areas, PMAY-Urban (PMAY-U) focuses on economically weaker sections (EWS) with incomes up to Rs. 3 lakh, and includes specific provisions for women, senior citizens, and other underprivileged groups.

Key Aspects of PMAY in Manipur:

1. Beneficiary Identification:

In PMAY-G, benefits are prioritized for houseless households, and those in kutchra (raw) or dilapidated houses. Beneficiaries are selected based on the SECC 2011 list and other deprivation criteria. And in PMAY-U, focuses are given on urban poor residents, particularly those in Economically Weaker Section (EWS) and Low Income Groups (LIG) categories.

2. Financial Assistance:

In PMAY-G, beneficiaries in hilly and North-East states like Manipur receive ₹1.30 lakh per house, shared in a 90:10 ratio between the Central and State Governments. Whereas, in PMAY-U, EWS and LIG category is eligible for assistance under the Building Material and Credit Linked Subsidy Scheme.

3. Scheme Objectives:

The primary goal is to provide a safe and dignified pucca house with basic amenities, including a hygienic cooking space. And it aims to alleviate economic hardship and improve livelihood among rural

populations. Further, it also prioritizes women's empowerment by providing housing to women, including single women and widows.

4. Implementation:

PMAY-G is implemented by the Directorate of Economics & Statistics and local Panchayati Raj Institutions (PRIs). And PMAY-U implementation includes the Imphal Municipal Corporation (IMC), which accepts applications from urban poor residents for financial assistance.

Challenges of PMAY in Manipur

- I. The demand for affordable housing is higher than the supply.
- II. The government agency works under the pressure of local leaders making PMAY a tool for electoral politics in Manipur.
- III. The interferences of several unidentified armed groups in PMAY scheme to raise their funds often leads to the improper functioning of government machinery on housing for all.
- IV. The housing shortage burdens public services, impacting healthcare, infrastructure, and environmental degradation in Manipur.
- V. Generally the people who are really in need of better house are often marginalised.
- VI. To address the housing shortage, the government should focus on providing housing to the poorest but in reality the scheme is seen to be for those who are in touch and having connections with the elected representatives only.
- VII. In addressing the housing shortage, the government fails to reform titles and squatter rights.
- VIII. Manipur government fails to address the housing shortage judiciously, since the government were unable to use government land judiciously.
- IX. The data in which the government relies is often twisted and misinterpreted due to influence from peoples' representatives and insurgent groups.
- X. Rampant practice of corruption by the concern departments of PMAY implementation is one of the great challenge that faced in Manipur.
- XI. Land division is also one of the major issue and challenge as maximum of population lives in minimum areas due to the existence Land Reforms Act of Manipur.
- XII. Difficulties in acquiring suitable land, particularly in Manipur's hilly and remote areas, along with a lack of basic infrastructure to support housing projects, hinder progress.
- XIII. Poor coordination between state, district, and local governance bodies, like Panchayati Raj Institutions (PRIs), can lead to delays and inefficiencies in the PMAY scheme.
- XIV. The increasing cost of construction materials like cement and labor, as well as the need for increased financial assistance, pose significant challenges to project completion and quality.
- XV. Problems in accurately identifying and verifying eligible beneficiaries and ensuring the timely disbursement of funds can slow down the program.
- XVI. The unique geography of Manipur, with its hilly terrain, adds complexity to construction and infrastructure development, making project execution more challenging and expensive.

Conclusion

PMAY is a boon for a state like Manipur, wherein maximum of the population income is low. The slow pace of project implementation, issues with beneficiary identification, the rising cost of raw materials and skilled labour, and problems with land acquisition, especially conditioned by Manipur Land Revenue and Land Reforms Act 1960. Addressing these issues requires better coordination between state and local bodies, improved infrastructure planning, enhanced financial support, and the active involvement of local governance to ensure the scheme's objectives deliver benefit to Manipur's rural and urban poor, weaker sections and women.

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