



**Impact Assessment- Additional fund
to PMAY beneficiaries through
AUEGS Convergence**

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PMAY (U); Project Overview

To provide long term solutions on housing and habitat development, the Government of India on June 25, 2015 launched a national flagship programme called “Pradhan Mantri Awas Yojana (PMAY) – Housing For All (URBAN) for providing affordable housing to all eligible Indian families by 2022. The mission will be implemented across cities of the country from 2015 to 2022 by ensuring that the most disadvantaged, neglected and vulnerable section of the society viz. women, economically backward groups, SC, ST, transgender, widow, person with disabilities and senior citizens gain preference in the allotment of houses.

The Mission is being implemented during 2015-2022 and provides central assistance to Urban Local Bodies (ULBs) and other implementing agencies through States/UTs for:

1. In-situ Rehabilitation of existing slum dwellers using land as a resource through private participation
2. Credit Linked Subsidy
3. Affordable Housing in Partnership
4. Subsidy for beneficiary-led individual house construction/enhancement.

Credit linked subsidy component is being implemented as a Central Sector Scheme while other three components as Centrally Sponsored Scheme (CSS).

All statutory towns as per Census 2011 and towns notified subsequently would be eligible for coverage under the Mission. In the spirit of cooperative federalism; mission provides flexibility to the States for choosing the best options amongst four verticals of mission to meet the demand of housing in their states. Process of project formulation and approval in accordance with the mission Guidelines has been left to the States so that projects can be formulated, approved and implemented faster.

As per GO (Rt.) No. 2953/2015/LSGD, dated 29-Sept-2015, Government of Kerala has nominated Urban Housing Mission (UHM) as State Level Nodal Agency (SLNA) for implementing PMAY scheme in the selected Urban Local Bodies of Kerala. Subsequent orders were issued to the selected ULB's to start implementation of the scheme. The ULBs of Kerala had conducted an extensive Demand Survey among urban poor in the entire wards and identified landless-homeless families who met the criteria for inclusion under PMAY scheme.

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Total 84998 Houses started construction and 55849 completed construction.

Financial Details.

The project cost for PMAY Urban BLC new houses were 3 lakhs including beneficiary share as per central govt guidelines. In Kerala, the unit cost increased as 4 lakhs without beneficiary share with the convergence of LIFE mission and the project renamed as PMAY(U)-LIFE.

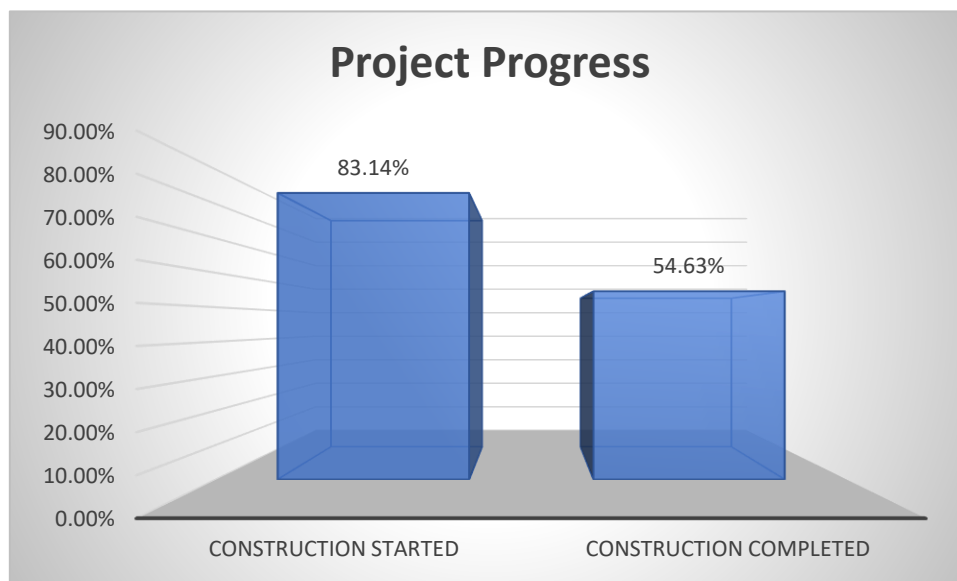
As per GO (Rt.) No 1222/16/LSGD, dated 08-03-2016, The Local Self Government Department, had released “Guidelines for the implementation of “Housing for All - 2022” in the state of Kerala”, in which fund sharing pattern under 4th vertical i.e.; Subsidy for Beneficiary led Construction model for constructing new house and enhancement are described which are as follows.

Installment	Stage	(%)	Amount
I	On executing agreement	10	40000
II	On completion of foundation and basement	40	160000
III	On completion of super structure including roof	40	160000
IV	On completion of Construction	10	40000

Project progress

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Total 84998 Houses started construction and 55849 completed construction. The sanctioned amount for total project till now is 4058.59 Cr and total expenditure till now is 2763.33 Cr.

Construction Started	84998	83.14%
Construction Completed	55849	54.63%



AUEGS. (Ayyankali Urban Employment Guarantee Scheme)

Ayyankali Urban Employment Guarantee Scheme (AUEGS) aims at enhancing the livelihood security of people in urban areas by guaranteeing hundred days of wage-employment in a financial year to a urban household whose adult members volunteer to do unskilled manual work. This also aims to provide a strong, rights-based social safety net for the people in the urban areas of Kerala by giving a fall-back employment source, when other employment alternatives are scarce or inadequate.

This scheme was developed and introduced during the 11th five year plan (2007-12). The twelfth five-year plan (2012-17) of Kerala has also emphasised on the importance of AUEGS and mentioned that the effective implementation of this scheme should be given priority in the next years to mitigate poverty and employment problems in urban areas.

The adult members of every household who reside in urban areas and are willing to do unskilled manual work may register their names with the municipal-corporation/municipality, in the jurisdiction of which they reside. Following the procedure under AUEGS, the municipalities or corporations shall issue job cards to all workers who register under the scheme within 15 days of registration. Every Adult member of a registered household whose name appears in the job card shall be entitled to apply for unskilled manual work under the scheme for as many days as the applicant may request, subject to a maximum of 100 days per household in a given year. Just like the MGNREGS, the applicant shall be provided unskilled manual work within 15 days of receipt of application or on the date he/she seeks work in the case of advance application whichever is later. Priority shall

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be given to women in such a way that at least 50% of the beneficiary shall be women. Applicant for work will be given a dated receipt. Applicants who are provided with work shall be so intimated in writing and by a public notice displayed at the office of the urban local body. As far as possible, employment will be provided within a radius of 5 kms of the residence of the applicant. In case employment is provided outside such radius the workers shall be paid 10% of the wage rate as extra wages.

Convergence; PMAY & AUEGS

As per the decisions take by State government, all PMAY beneficiaries are included in AUEGS (Ayyanakali Urban Employment Guarantee Scheme) and job card will be issued to them. Thereby they may avail a daily wage of Rs.291/- for 90 days for the construction of their own dwelling unit. This will be an additional assistance other than the benefit of 4 lakhs.

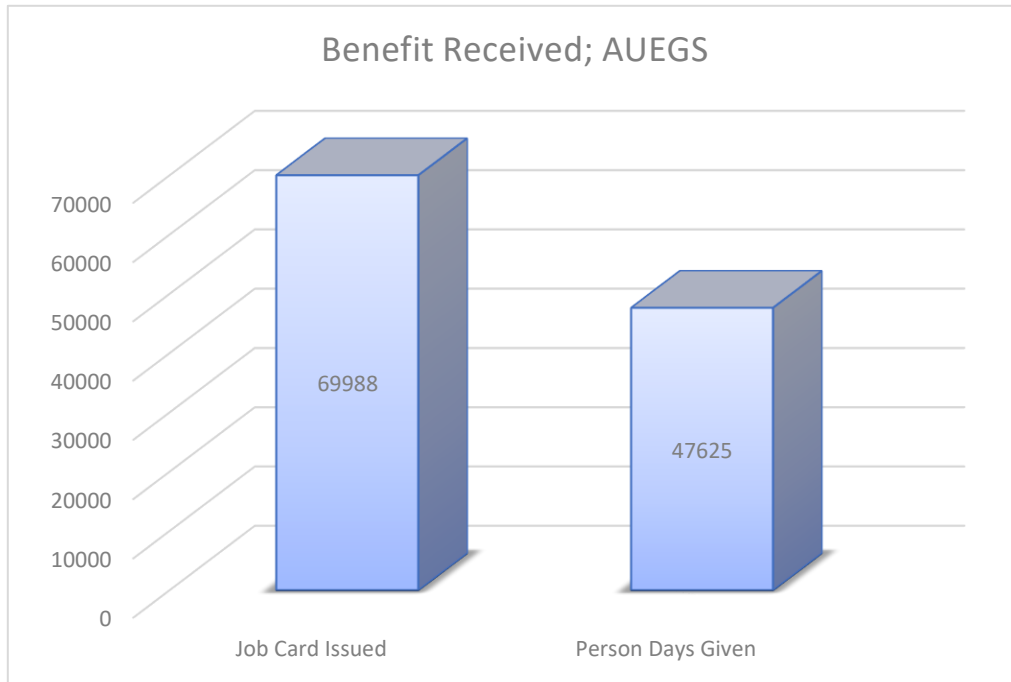
Funding Pattern.

A total of Rs. 26190/- benefited to a family in addition of 4 lakhs.

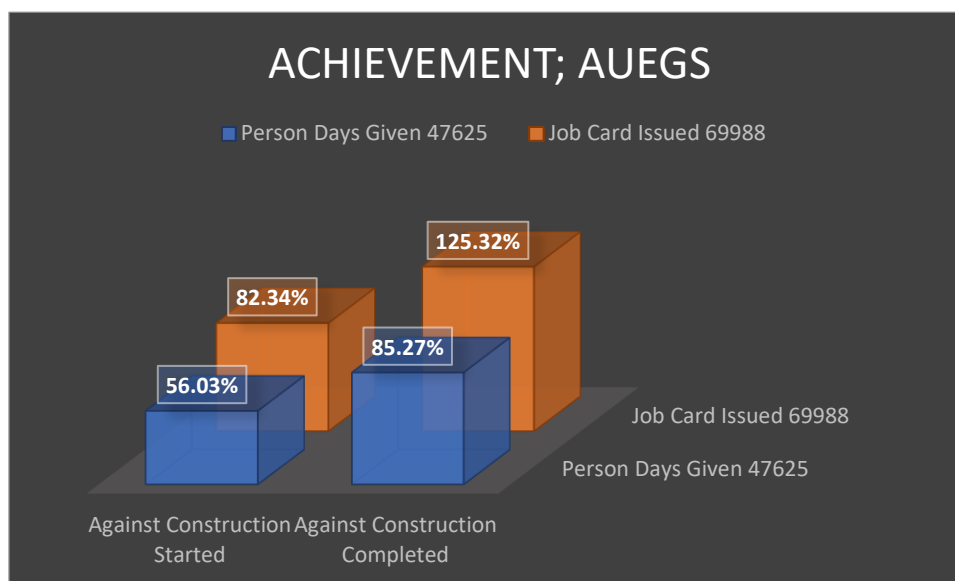
Instalment	Stage	Person days	Amount
I	On completion of foundation and basement	28	8148
II	On Completion of Lintel level	24	6984
III	On completion of super structure including roof	10	2910
IV	On completion of Construction	28	8148

Analysis

The convergence initiated on 2018 and a total of 69955 job card issued so far. 47625 PMAY-LIFE beneficiaries received person days and a total of 3491425 person days given. Rs.435732987/- given as additional support through this convergence. 82.34% of total PMAY families who have started house construction benefited with AUEGS job card and 56.03% families received person days through the same.



		% Against work started	% Against work completed
Job Card Issued	69988	82.34%	125.32%
Person Days Given	47625	56.03%	85.27%



Impact Analysis

For the urban poor, building a home of their own has always been a dream. In today's society, housing is expensive and very difficult for the common people. They rely on various financial sources to make their dream of owning a home a reality by any means. In this context, the amount Rs 26190/- receiving along with the Rs 4 lakh will help for the realization of the dream. It helps to reduce their financial liability at least a little. This helps to stay out of private lending institutions and individuals at a high interest rate. Moreover, this combination also brings great relief to those who are unable to engage in employment at various stages of house construction.

This integration not only provides financial support during house construction, but also provides a future employment opportunity for unemployed families. EWS families can take advantage of this opportunity and ensure income by maintaining the job card and AUEGS membership.

Bottlenecks

While trying to provide membership to as many families as possible, there are still families who do not know the project information. This can be overcome with more effective mobilization activities.

Municipalities can issue job cards and person days in accordance with the scheme only if they have a clear understanding and responsibility for this integration. Many ULBs and officials lack this ownership. Moreover, the scarcity of funds also adversely affects the activities.

Suggestions

On the basis of the study, would like to put forward a few suggestions which help to make it an ambitious programme.

- Mobilisation at the time of PMAY application receiving & agreement execution
- Sensitization on future usage of the AUEGS membership
- Provide sufficient human resource for handling the project at ULB level
- Ensure proper fund flow.
