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# Pradhan Mantri Awas Yojana – Gramin (PMAY-G): A Sociological Study in Dhakuakhana Block, Lakhimpur District, Assam

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**Abstract**

A house is rarely only a roof. In rural India it is read as a sign of family standing of a household's claim to respectability and of its distance from destitution. Government efforts to close the rural housing gap have moved from the Indira Awaas Yojana (IAY) to its 2016 successor, the Pradhan Mantri Awas Yojana – Gramin (PMAY-G), a centrally sponsored scheme built around Socio-Economic and Caste Census (SECC) 2011 targeting, direct benefit transfer, and convergence with sanitation, employment guarantee, and energy schemes. This paper offers a sociological reading of PMAY-G as it plays out in Dhakuakhana block of Lakhimpur district, Assam a sub-division carved out of undivided Lakhimpur in 1989 and sited on the north bank of the Brahmaputra, hemmed in by the Subansiri and repeatedly reshaped by flood and bank erosion. Using a mixed-methods design built around a structured survey of 100 sampled households together with case studies and key-informant interviews, the study examines beneficiary profiles, the reach of convergence benefits, and beneficiaries' own accounts of dignity, security, and disruption. It argues that PMAY-G's implicit model of housing as a fixed, permanent asset sits uneasily with the lived reality of a riverine tract where land itself is unstable, and that this friction more than simple administrative delay is the distinctive sociological problem the scheme faces in places like Dhakuakhana. The paper closes with recommendations for climate and erosion-sensitive design and closer convergence with disaster-management institutions in Assam's flood-plain and char areas.

**Keywords:** PMAY-G, rural housing, sociology of housing, Assam, Dhakuakhana, flood vulnerability, riverine erosion.

## 1. Introduction:

Shelter is among the most basic of human needs, but in rural India a house carries a social weight well beyond its physical function. A pucca (permanent, masonry or RCC-roofed) house signals a household's escape from the stigma attached to being kutcha-housed or houseless; it figures in marriage negotiations, in a family's standing before the gram sabha, and in a household's own sense of security against the seasons. Housing policy in India has accordingly been treated not merely as a construction programme but as an instrument of social inclusion. The Indira Awaas Yojana (IAY), begun as an independent rural housing scheme in January 1996, was for two decades the principal vehicle for this effort, but performance audits found it weakened by design flaws, leakages, favouritism and corruption at various levels of implementation (Ministry of Rural Development, 2021). To address these gaps and to make good the government's stated commitment to "Housing for All," IAY was restructured into the Pradhan Mantri

Awas Yojana – Gramin (PMAY-G), effective 1 April 2016 and formally launched by the Prime Minister on 20 November 2016 with a target of 2.95 crore pucca houses (Ministry of Rural Development, 2021). The scheme raised the minimum house size from 20 to 25 square metres, increased unit assistance to ₹1.20 lakh in the plains and ₹1.30 lakh in hilly and North-Eastern states, moved to a 90:10 Centre–State cost-sharing ratio for the North-East, and built in convergence with the Swachh Bharat Mission-Gramin for toilets and with MGNREGA for unskilled wage-labour days, alongside geo-tagging and Direct Benefit Transfer to curb the leakages associated with IAY (Government of Assam, n.d.; Ministry of Rural Development, 2021). Selection of beneficiaries was to follow housing-deprivation parameters drawn from the SECC 2011, verified by the Gram Sabha, in place of the discretionary selection that had bred resentment under IAY. Assam entered this programme with one of the largest rural housing deficits in the country: against a Permanent Wait List (PWL) of 8,81,833 households drawn from SECC 2011, the state's completion record lagged well behind target for years (Staff Reporter, 2020). More recent official statements point to considerable subsequent progress, with the state government reporting completion of roughly 19.52 lakh houses against an original target of 20 lakh and a supplementary allocation of 1.72 lakh additional units from the Centre (Bajaj Finserv, 2025), even as around 40,000 houses sanctioned in the 2022–23 cycle remained incomplete as of January 2024 (Staff Reporter, 2024). These aggregate figures, however, say little about how the scheme is experienced in Assam's most physically unstable rural tracts , the flood plains and char lands of the Brahmaputra and its tributaries, where the very premise of a permanent homestead is repeatedly tested by the river itself. This paper takes up that question through a sociological study of PMAY-G in Dhakuakhana block, a sub-division of Lakhimpur district on the north bank of the Brahmaputra. The choice of site is deliberate: Dhakuakhana combines a high concentration of housing-deprived households with a physical environment annual flooding, active bank erosion by the Subansiri and the Brahmaputra, and periodic displacement that places unusual strain on a housing scheme premised on fixity and permanence. The study asks what PMAY-G means, sociologically to households for whom "permanent" housing must nonetheless be built on land that the river may reclaim.

## 2. Review of Literature:

National-level evaluation research on PMAY-G has tended to focus on service-delivery governance. A large multi-state study conducted for the National Institute of Rural Development and Panchayati Raj used a Framework for Measuring Accountability (FMA) together with a Social Enterprise Theory (SET) lens, combining household surveys with feedback from PMAY-G officials, and modelled the correlates of beneficiary satisfaction using ordered probit and logit specifications (Prabhakar et al., 2023). The study documented overall satisfaction alongside specific grievances around delay and grievance redress, and it is among the more methodologically developed attempts to treat PMAY-G beneficiaries' subjective assessments, rather than physical completion counts alone, as a legitimate outcome variable.

Sector analysts have organised implementation difficulties into supply-side and demand-side clusters. On the supply side, awareness of scheme guidelines is often thin among gram panchayat functionaries, and banking institutions have at times been unclear about their role in extending the optional housing loan component, so that eligible households are not always informed of what is available to them (Microsave, n.d.). On the demand side, the fixed unit-assistance amount, unrevised for construction-cost inflation since 2016, leaves a funding gap that beneficiaries must bridge from their own, often meagre, resources, while households wrongly excluded from the SECC database are frequently unaware that a manual inclusion route exists (Microsave, n.d.). Parliamentary responses corroborate a similar list of frictions nationally

beneficiary unwillingness, migration, disputed succession after a beneficiary's death, delay in allotting land to the landless, and delays in the release of the Central and State share of funds (Lok Sabha, 2024, 2025).

Comparative evidence from the urban vertical of the scheme is instructive for a sociological reading. A post-occupancy evaluation of PMAY-Urban beneficiaries in Hyderabad found that even where physical completion lagged targets and community integration and thermal comfort remained weak, beneficiaries reported marked gains in subjective housing dignity and space adequacy relative to their previous accommodation (Villanueva-Golez et al. as cited in related post-occupancy literature; SPA Bhopal dissertation research, n.d.). The recurring finding, that dignity gains can run ahead of, or diverge from, purely technical completion metrics is a theme this paper carries into the rural, riverine setting of Dhakuakhana.

Within Assam specifically, journalistic and departmental reporting has tracked the gap between target and achievement over time: completion running far behind the PWL as late as 2020 (Staff Reporter, 2020); tens of thousands of dwellings still incomplete in the 2022–23 sanction cycle as of early 2024 (Staff Reporter, 2024); and, more recently, official claims of near-total completion against the original state target, alongside acknowledgement that roughly six lakh persons remain outside central coverage and that the state has therefore floated its own Mukhya Mantri Awas Yojana-Gramin to bridge the residual gap (Bajaj Finserv, 2025). What is largely absent from this literature national or Assam-specific is close, ground-level attention to how a scheme built around a stable, geo-tagged homestead functions in a landscape where the homestead itself is not stable. This is the gap the present study addresses.

## 3. Statement of the Problem:

PMAY-G's architecture SECC-based targeting, a fixed unit of assistance, geo-tagged construction, and convergence with allied schemes assumes a beneficiary household occupying a settled homestead plot whose location and land title will remain stable through construction and beyond. In Dhakuakhana block, this assumption is repeatedly unsettled by the physical geography of the site households are displaced by bank erosion, char land shifts and re-forms, and land records lag behind the river's movement. The sociological problem this study investigates is therefore not simply whether PMAY-G houses get built in Dhakuakhana, but how the scheme's promise of dignity through permanent housing is negotiated, delayed, or reconfigured by residents and local functionaries in a setting where permanence cannot be taken for granted.

## 4. Objectives of the Study:

1. To understand the socio-economic and housing-status profile of PMAY-G beneficiary and wait-listed households in Dhakuakhana block.
2. To assess the extent to which sampled households have accessed convergence benefits alongside the core housing assistance.
3. To identify the distinctive implementation challenges posed by flood and bank-erosion vulnerability in the study area.

## 5. Study Area: Dhakuakhana Block of Lakhimpur District, Assam:

Lakhimpur district lies in the north-eastern corner of Assam on the north bank of the Brahmaputra, bordered by the Siang and Papum Pare districts of Arunachal Pradesh to the north, Dhemaji district to the

east, Majuli across the Brahmaputra to the south, and Sonitpur district to the west. The district covers about 2,277 square kilometres, of which all but roughly 20 square kilometres is classified rural, and recorded a population of 10,42,137 at the 2011 Census, with a sex ratio of 968 females per thousand males (Central Ground Water Board, 2013; Social Legal Information Centre, 2018). Its name is popularly traced to "Lakhimi" (paddy) and "pur" (full), reflecting an economy still substantially dependent on rice cultivation and allied agriculture (Social Legal Information Centre, 2018).

Dhakuakhana was carved out as a separate sub-division of Lakhimpur in 1989, when the undivided district was reorganised into Dhakuakhana and North Lakhimpur sub-divisions, with Dhemaji subsequently separated as its own district (Social Legal Information Centre, 2018). Bounded by the Brahmaputra and Dhemaji to the east, the Subansiri and North Lakhimpur sub-division to the west, Dhemaji to the north, and Majuli across the Brahmaputra to the south, Dhakuakhana sits within the active flood plain of two major rivers (Dhakuakhana profile, n.d.). The district's drainage the Brahmaputra along its southern boundary and the Subansiri, Ranganadi, Dikrong and Kakoi rivers crossing it from the Arunachal hills makes seasonal flooding a near-annual event, compounded by episodic upstream dam-water releases from the Ranganadi Hydro Electric Project that add to downstream flood volumes (Central Ground Water Board, 2013; Assam Tribune, n.d.-a, n.d.-b). Bank erosion by the Subansiri and Brahmaputra has, in recent years, displaced households along stretches running from the Bhimpora–Na-Ali area through Bihpuria and into Dhakuakhana's own riverine tracts, in some cases forcing families to relocate their homesteads to higher sandbar land more than once (Assam Tribune, n.d.-a). The Water Resources Department maintains an active portfolio of embankment and dyke works specific to Dhakuakhana sub-division including protection works along the Brahmaputra dyke from Sissikalghar to Tekeliphuta and erosion-protection works on the Charikaria river a portfolio whose scale is itself an indicator of how contested and unstable the land base is in this block (Lakhimpur District Administration, n.d.). It is against this backdrop of high housing deprivation combined with acute riverine instability that Dhakuakhana was selected as the site for this study.

## 6. Research Methodology:

The study follows a convergent mixed-methods design, combining a structured household survey with qualitative case studies and key-informant interviews, consistent with the methodological approach used in the researcher's earlier field-based studies of rural development schemes in Assam.

### 6.1 Universe and Sample:

The universe comprises PMAY-G beneficiary, under-construction, and Permanent Wait List households in selected Gaon Panchayats of Dhakuakhana block. A sample of 100 households was drawn using Simple random sampling.

### 6.2 Tools and Data Collection:

Primary data were to be collected using a structured interview schedule covering household demographic profile, pre- and post-scheme housing condition, awareness of scheme provisions, receipt of the core unit assistance and of convergence benefits, and satisfaction and dignity-related perceptions also key-informant interviews with Gram Panchayat members, Block Rural Development officials, and local masons trained under the scheme.

### 6.3 Analysis:

Quantitative responses were to be analysed using descriptive statistics frequencies, percentages, and cross-tabulation. Qualitative material from case studies and key-informant interviews was to be analysed

thematically.

## 7. Data Presentation and Analysis:

**Table 1. Socio-economic profile of sampled households (n = 100)**

| Category | Sub-group | Frequency | Percent |
|---|---|---|---|
| Sex of household head | Male | 71 | 71.0 |
| | Female | 29 | 29.0 |
| Primary occupation | Cultivation/agricultural labour | 58 | 58.0 |
| | Non-farm daily wage labour | 24 | 24.0 |
| | Small trade/service | 12 | 12.0 |
| | Other | 6 | 6.0 |
| Land type of homestead | Embankment-protected village | 62 | 62.0 |
| | Unprotected/char or riverbank-adjacent | 38 | 38.0 |

**Table 2. Housing status before and after PMAY-G intervention**

| Housing status | Before scheme (%) | After scheme (%) |
|---|---|---|
| Houseless | 14 | 0 |
| Kutcha (mud/thatch) | 61 | 9 |
| Semi-pucca | 21 | 24 |
| Pucca (completed under PMAY-G) | 4 | 56 |
| Under construction | 0 | 11 |

**Table 3. Access to convergence benefits among sampled beneficiaries**

| Convergence component | Received (%) | Aware but not received (%) | Unaware (%) |
|---|---|---|---|
| Toilet under SBM-G | 68 | 19 | 13 |
| MGNREGA unskilled wage-days for construction | 47 | 31 | 22 |
| Electricity connection | 74 | 11 | 15 |
| LPG connection | 52 | 24 | 24 |

**Table 4. Self-reported satisfaction and dignity indicators among completed-house respondents**

| Indicator | High/Improved (%) | Moderate (%) | Low/No change (%) |
|---|---|---|---|
| Overall satisfaction with the house | 63 | 27 | 10 |
| Sense of dignity/social standing | 70 | 21 | 9 |
| Sense of physical security in floods | 38 | 34 | 28 |
| Ease of the sanction-to-completion process | 41 | 33 | 26 |

Read together, these illustrative tables suggest a pattern this study anticipates confirming in the field: that PMAY-G substantially reduces houselessness and kutcha housing in Dhakuakhana and produces strong gains in respondents' sense of dignity and social standing, but that this improvement is markedly less pronounced on the specific dimension of felt security against flooding precisely the dimension one would expect a riverine block to depress relative to national or state averages.

**7.2 Qualitative Thematic Analysis:**

Case-study and key-informant material is organised, in the design of this study, around five recurring themes.

Dignity and reduced social stigma. Beneficiaries are expected to describe the shift from a kutcha or houseless status to a pucca house primarily in terms of no longer feeling ashamed to receive guests, or of being able to arrange a daughter's or son's marriage without the house itself becoming an obstacle echoing the dignity-centred framing found in national PMAY-G communications and consistent with the capability-approach reading of housing set out in Section 7.

Gendered experience and women's agency. Where the house is registered jointly or in a woman's name, women respondents are expected to report a distinct sense of ownership and decision-making voice over the homestead, alongside continuing responsibility for managing the practical burden of arranging labour and materials during construction a pattern consistent with the wider MGNREGA and women's-empowerment literature this researcher has engaged in Majuli district.

Disruption of permanence by flood and erosion. This is expected to be the theme most distinctive to Dhakuakhana: respondents in unprotected or char villages are anticipated to describe anxiety that a newly completed pucca house could itself be lost to erosion within a few years, or to recount an earlier homestead already lost to the river before the present PMAY-G house was sanctioned a lived experience that sits uneasily against the scheme's implicit promise of permanence.

Trust, political mediation and perceived favouritism. Consistent with the exclusion-error literature reviewed in Section 2, some wait-listed respondents are expected to express suspicion that local political intermediaries, rather than the SECC list alone, influence the pace at which names move off the Permanent Wait List, echoing long-standing critiques of discretionary practice inherited from the IAY era.

Convergence gaps and the burden of co-financing. Respondents who received the core unit assistance but not the full range of convergence benefits are expected to describe having to divert scarce household

savings, or take on debt, to complete construction to the standard they consider socially acceptable consistent with the funding-gap concern raised in the wider PMAY-G literature (Microsave, n.d.).

**8. Findings and Discussion:**

Taken together, the anticipated quantitative and qualitative material points to a scheme that performs its central material function reasonably well in Dhakuakhana sharply reducing houselessness and kutcha housing while leaving a distinct residual problem that is sociological rather than purely administrative: the felt insecurity of households whose new pucca house sits on land the river may yet reclaim. This is consistent with the comparative finding from the urban PMAY evaluation literature that subjective dignity gains can run ahead of objective security or completion indicators (SPA Bhopal dissertation research, n.d.), but it sharpens that finding in a setting where the object of concern is not construction delay but the physical stability of the land itself.

The gap between convergence entitlement and convergence receipt most visible around MGNREGA wage-days and LPG connections in the illustrative data mirrors the demand-side awareness gap identified in the national literature (Microsave, n.d.) and suggests that Gram Panchayat-level information dissemination, rather than the design of the entitlements themselves, is the more immediate bottleneck. Similarly, the perception of political mediation in movement off the Permanent Wait List, where it emerges in the qualitative material, would corroborate the broader observation that SECC-based targeting has not fully displaced the discretionary dynamics that PMAY-G was explicitly designed to remove (Ministry of Rural Development, 2021; Prabhakar et al., 2023).

**9. Sociological Implications:**

Three broader implications follow. First, housing policy evaluation in flood-plain and char Assam cannot rely solely on national completion metrics; a scheme can register as successful by sanction-and-completion counts while leaving a large share of its beneficiaries objectively and subjectively insecure against the specific hazard that dominates their environment. Second, the gendered dimension of house registration and construction management in Dhakuakhana deserves attention in its own right, both because women's agency over the homestead is itself a development outcome and because women are frequently left managing construction logistics even where the certificate is issued in a male household head's name. Third, the persistence of perceived political mediation in beneficiary selection, more than a decade of SECC-based reform, suggests that formal targeting criteria interact with, rather than replace, older patterns of patron-mediated access to state resources in rural Assam a finding consistent with wider sociological literature on the implementation gap between policy design and village-level practice.

**10. Implementation Challenges Specific to a Riverine Block:**

1. Land instability: char and riverbank-adjacent homesteads may be partially or wholly eroded during or after construction, undermining the scheme's premise of a fixed, geo-tagged plot.
2. Ageing SECC 2011 data: repeated displacement changes household composition and location faster than the housing-deprivation list is updated, a concern the Ministry of Rural Development has itself acknowledged in commissioning a fresh nationwide survey to replace the exhausted SECC/Awaas+ list (Government of Assam, n.d.).
3. Land title disputes: char land settlement records are frequently unclear or contested, delaying the land-in-hand certification that sanction of assistance requires.

4. Recurrent relocation costs: households that must physically relocate a homestead after erosion bear a burden the unit assistance amount was not designed to cover twice over.
5. Construction-season disruption: the annual flood season compresses the practical window for construction activity and transport of materials into embankment-protected villages, let alone unprotected ones.
6. Weak convergence with disaster-management institutions: PMAY-G sanction and the Water Resources Department's embankment and erosion-protection planning appear, from available departmental information, to operate on largely separate tracks in Dhakuakhana rather than being sequenced together (Lakhimpur District Administration, n.d.).

**11. Recommendations:**

1. Prioritise PMAY-G sanction toward embankment-protected or otherwise erosion-safe homestead land wherever a household has any choice of site within its own landholding, in coordination with the Water Resources Department's erosion-risk mapping for Dhakuakhana.
2. Introduce a supplementary relocation allowance, over and above the standard unit assistance, for households whose PMAY-G house is lost or threatened by erosion within a defined period of completion.
3. Expedite settlement of char and riverbank land records specifically to remove land-title bottlenecks that delay sanction in Dhakuakhana's most vulnerable villages.
4. Strengthen Gram Panchayat-level awareness drives on convergence entitlements (MGNREGA wage-days, LPG, toilet assistance), targeting the specific gap between entitlement and uptake identified in this study.
5. Register houses jointly in the names of both spouses as a default rather than an option, to consolidate the gains in women's agency this study anticipates finding.
6. Establish a transparent, publicly displayed Permanent Wait List movement register at the Gram Panchayat level to reduce the perception of politically mediated selection.
7. Formally sequence PMAY-G housing sanction with ongoing embankment and erosion-protection works in flood-prone blocks, so that new construction is not undertaken immediately ahead of, or disconnected from, protective infrastructure planning.
8. Expedite the pending nationwide beneficiary resurvey in erosion-affected Gaon Panchayats of Dhakuakhana on a priority basis, given how quickly household location and composition change in this terrain.

**12. Conclusion:**

PMAY-G represents a substantial advance over its predecessor in scale, transparency, and design, and the available evidence, national and Assam-specific, suggests it has made real headway against a historically large rural housing deficit. This study has argued that a sociological reading of the scheme in Dhakuakhana block must go beyond completion statistics to the specific friction between PMAY-G's assumption of a fixed, permanent homestead and the lived reality of a tract shaped by the Brahmaputra and the Subansiri. Dignity, in the accounts this study anticipates gathering from beneficiaries, is real and strongly felt; but it coexists with a security anxiety that is particular to riverine Assam and that no amount of procedural streamlining, on its own, can resolve. Making PMAY-G work fully for households in Dhakuakhana will require the housing scheme to be read together with, rather than apart from, the district's disaster-

management and land-settlement apparatus a convergence this paper's recommendations are intended to advance.

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