

# India: Affordable Housing Is Only for Those Who Can Afford a Bribe

Tuesday 27 August 2019, by [LAHARIYA Khabar](#) (Date first published: 2 August 2019).

**Paying the bribe - almost 20% of the cost of the house to be built - is depriving families in Uttar Pradesh of housing under the Pradhan Mantri Awaas Yojana-Gramin.**

**Lalitpur, (Uttar Pradesh):** In Sarumal village in Uttar Pradesh's Lalitpur district, residents claim that they are being deprived of housing under the Pradhan Mantri Awaas Yojana-Gramin (PMAY-G) because of their inability to pay the pradhan a bribe of Rs 20,000.

Among the claimants is Hariprasad Kushwaha, who has a family of ten that has been waiting for an allotment for a long time. But the only thing standing between them and a safe and permanent home, they say, is the bribe.

"They say just get the money and you will get your allotment, otherwise forget it," he says. The bribe, which is almost 20% the cost of the house to be built, can be financially crippling for families.

This prerequisite laid by the pradhan certainly contradicts the ambitious goal of 'Housing for All' set by Prime Minister Narendra Modi's affordable housing scheme, which aims to put a roof over the head of every Indian by 2022, to coincide with India's 75<sup>th</sup> year of Independence.

One of the main highlights of the scheme was to use the SECC (Socio-Economic and Caste Census) data to ensure that the benefits reach those who really need it. With accusations of corruption and bribery, right from the lowest levels of bureaucracy at the village level, the question arises whether the system created to deliver it is really as transparent and fair as it is made out to be.

There are other layers too to the scam going on in Sarumal. When the list of eligible beneficiaries comes out, the ones who can afford to deposit the bribe get the funds and build their houses in the name of others.

Sarumal villagers report how "those who have tractors and vehicles are getting new houses built with the PMAY-G funds, but the poor still live in run-down tenements".

The situation gets worse in the monsoon. *Kuccha* houses in Sarumal are made of mud walls with tarpaulin sheets as a roof. Badi Bahu, a resident, says, "If it rains, our houses get flooded and we place buckets to collect water leaking from the roof. But when it gets too much, we have to move out. We currently live in a makeshift tent made of sticks and plastic sheets."

She doesn't really have an answer as to why they haven't received their housing benefit yet. "We have lived here for over 30 years. My children have filled the forms but we still aren't getting the houses, and nobody listens to us. What can be done now?"

Even food has to wait, because the constant drip of the rain puts out the *chulha* cooking fire. "I can't make food whenever it rains. Even though we've put plastic sheets above, they give way eventually

and have to be replaced,” says Morabai, whose stove lies outside her home.

There are many more residents who say that they would have built a house by themselves if they could afford hefty bribes in the first place. “If we want a house we have to pay Rs 20,000,” says Hari Prasad. “If you can’t pay the money, you won’t get a house. And if you object to this system, you will be left out of the scheme.”

The scheme offers support for house construction at Rs 1.2 lakh per house. There is an allotted budget of Rs 19,000 crore for 2019-2020 to achieve its target of 1.95 crore houses by 2022. However, a report by the [Accountability Initiative](#) notes that 35% of the sanctioned houses have not been completed, even after two years.

As per the ministry of rural development’s [latest progress report](#), over 1 crore houses have received their first instalment. UP, Madhya Pradesh, West Bengal and Odisha are the leading PMAY-G beneficiaries, having received over 50% of the funds disbursed by 2018.

Of the 12 lakh plus households in UP, Lalitpur has 32,343 households eligible to receive benefits and Sarumal should have [86 houses](#) that have been finished or are near completion under the scheme.

Sonu Rajak, a representative of pradhan Zubeida Bano, denies the accusations about bribe. “These are all false accusations. Till now, 66 houses have been built in the village under the scheme and seven more are pending.”

According to him, a new list of 425 names for affordable housing has been drawn up for the village but is still awaiting government sanction. “No money has exchanged hands. Till the government does not sanction the house, we cannot do anything,” he claims.

Recently, in Odisha, the state government [admitted to rampant corruption](#) where officials were exploiting rural housing schemes to extract money in exchange for housing sanction. Here in Sarumal, the villagers who have spoken out against these corrupt practices face the wrath of the pradhan with their allotment being blocked, rejected or given to another. They continue to live in temporary homes, with a hope that someone higher up takes notice and takes their allegations seriously.

[Khabar Lahariya](#) is a rural, video-first digital news organisation with an all-women network of reporters in eight districts of Uttar Pradesh.

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