



BENEFITS OF SINGLE WOMEN AVAILING PRADHAN MANTRI AWAS YOJANA SCHEME IN MEGHALAYA

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Abstract: PMAY gives priority to women, especially widows, single mothers, and women from marginalized communities. The high number of single women parents in Meghalaya is a complex issue influenced by the state's unique matrilineal society, socio-economic challenges, unregistered marriages, teenage pregnancies, and cultural acceptance of single motherhood. In Meghalaya, women who have benefited from the Pradhan Mantri Awas Yojana (PMAY) have experienced transformative changes in terms of security, social standing, and empowerment. The highest number of single women recorded in Nongstoin town and the lowest in Williamnagar.

I. INTRODUCTION

The **Pradhan Mantri Awas Yojana (PMAY)** is a flagship housing initiative by the Government of India aimed at providing affordable housing to all by 2022. Within this framework, the role of women particularly single mothers has become increasingly significant. Empowering women through home ownership is one of the key features of PMAY, and the scheme has encouraged women's participation in the construction of homes in various ways.

PMAY gives priority to women, especially widows, single mothers, and women from marginalized communities. This includes single mothers in Meghalaya, where tribal and matrilineal communities play a significant role in societal structure. By prioritizing women, including single mothers, PMAY not only provides housing but also empowers them economically, strengthens their leadership roles, and provides them and their families with long-term security.

Ownership or co-ownership of houses in the names of women is encouraged, which enhances their security and social standing often lead to decision-making process regarding the design, structure, and construction of their homes, ensuring that these homes meet their specific needs. Through the PMAY scheme, single mothers are not just recipients of housing but active participants in the process of building their futures.

II. CHALLENGES AND BENEFITS FACED BY SINGLE MOTHERS

Many single mothers, while building their homes, juggle multiple responsibilities, including childcare and income generation, which makes their role even more significant and challenging. Despite PMAY's provisions, some single mothers struggle to access subsidies, finance, and materials due to bureaucratic challenges or a lack of formal documentation. Yet, their determination in navigating these obstacles highlights their resilience.

The government's emphasis on joint ownership of homes under PMAY enhances the autonomy of single mothers. This legal security has long-term benefits, offering a stable living environment for their families and ensuring that women have a tangible asset in their name.

In Meghalaya, women who have benefited from the Pradhan Mantri Awas Yojana (PMAY) have experienced transformative changes in terms of security, social standing, and empowerment. After receiving the financial aid and support under the scheme, women, including single mothers, have been able to complete the construction of their homes, ensuring greater safety and stability for themselves and their families. Once the construction of their homes is completed, women and their families enjoy a significant increase in physical security. The transition from temporary or inadequate housing to a pucca house ensures protection from harsh weather conditions, natural disasters, and external threats.

For single mothers and women-headed households, having a secure home reduces their vulnerability to crime, exploitation, and social marginalization. A well-constructed, permanent home creates a sense of safety for them and their children. Under PMAY, the homes are often registered in the name of the woman, giving them legal ownership. This is particularly important in a matrilineal society like Meghalaya, where property rights are traditionally passed through the female line. Legal ownership enhances a woman's standing within her community and family, providing her with a secure asset that she can rely on for future generations. Having a secure home frees women from the burden of paying rent or living in precarious conditions, allowing them to focus on income-generating activities or other responsibilities, thereby improving their economic independence.

Women who have successfully built their homes under PMAY are viewed with greater respect in their communities. Homeownership offers them a stronger voice in family and community matters, and they are seen as role models for other women. The process of constructing and owning a house allows women to gain confidence and assert their rights, breaking away from traditional gender roles that limit their economic and social opportunities.

The construction of safe and secure homes directly improves the quality of life for women and their families. Access to clean water, sanitation, and electricity—often included in PMAY homes—greatly enhances daily living conditions. Women, especially those raising children alone, are able to provide a healthier and more secure environment for their families, contributing to better overall well-being

Results:

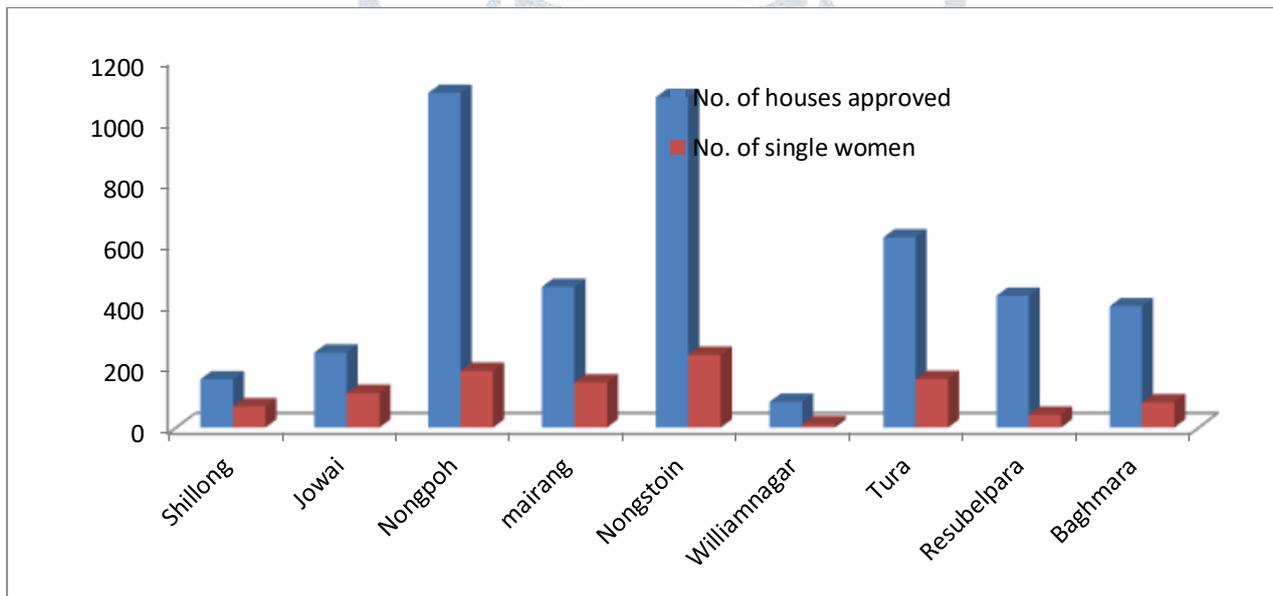
As per the approved demand survey under PMAY- Urban scheme, data from all the 9 towns were collected and analysed as follows:

Table No.1: Shows the total number of houses in 9 towns approved under PMAY (U)

Sl. No	Towns	No. of houses approved
1.	Shillong	157
2.	Jowai	244
3.	Nongpoh	1091
4.	Mairang	458
5.	Nongstoin	1077
6.	Williamnagar	84
7.	Tura	619
8.	Resubelpara	429
9.	Baghmara	395

Table No.2: Shows the number of single women benefitted from the PMAY (U) scheme

Sl. No	Towns	No. of single women
1.	Shillong	69
2.	Jowai	113
3.	Nongpoh	185
4.	Mairang	147
5.	Nongstoin	237
6.	Williamnagar	11
7.	Tura	158
8.	Resubelpara	42
9.	Baghmara	82

Table No.3: shows the number of single women benefiting from PMAY (U) as compared to the total number of houses approved in each town

III. ANALYSIS

Meghalaya, a state in North-eastern India, has a unique societal structure that significantly influences the prevalence of single women parents. The data provided shows a varied distribution of single women parents across different regions: Nongpoh (185), Williamnagar (11), Mairang (147), Baghmara (82), Nongstoin (237), Tura (158), Resubelpara (42), and Shillong (69), out of a total of 4,554 beneficiaries under the PMAY scheme.

Key Factors Contributing to the High Number of Single Women Parents: Meghalaya, particularly among the Khasi, Jaintia, and Garo tribes, follows a matrilineal system where lineage and inheritance are traced through the mother. This system often empowers women but can also lead to situations where men feel less responsible for familial obligations, potentially increasing the number of single mothers.

Socio-Economic Challenges: Many single mothers in Meghalaya face significant socio-economic challenges. A study by the Meghalaya State Commission for Women highlighted that a large percentage of single mothers are either illiterate or have only primary education. This lack of education limits their employment opportunities, making it difficult to support their families.

Unregistered Marriages and Abandonment: The prevalence of unregistered marriages in Meghalaya allows men to abandon their families without legal repercussions. This leads to a higher number of women being left to raise children on their own, contributing to the statistics of single women parents.

Teenage Pregnancies: Meghalaya has one of the highest rates of teenage pregnancies in India. Early pregnancies often result in young women becoming single mothers, either due to abandonment by the father or societal pressures that discourage marriage at a young age. **Cultural Acceptance:** The cultural acceptance of single motherhood in Meghalaya, where children born out of

wedlock are still considered part of the mother's clan, reduces the stigma associated with being a single mother. This cultural norm can lead to higher reporting and acceptance of single motherhood.

Regional Analysis: Nongstoin (237) and Nongpoh (185): These regions have the highest numbers of single women parents. The high numbers could be attributed to the strong adherence to matrilineal traditions and socio-economic challenges prevalent in these areas. **Williamnagar (11)** the significantly lower number here might indicate better socio-economic conditions or more robust family structures that support women. **Mairang (147)** and **Tura (158)** these areas also show high numbers, likely due to similar socio-economic and cultural factors as Nongstoin and Nongpoh. **Baghmara (82)**, **Resubelpara (42)**, and **Shillong (69)**: These regions have moderate numbers, which could reflect a mix of urban and rural influences, with Shillong being more urbanized and possibly offering better support systems for single mothers.

Conclusion

The high number of single women parents in Meghalaya is a complex issue influenced by the state's unique matrilineal society, socio-economic challenges, unregistered marriages, teenage pregnancies, and cultural acceptance of single motherhood. Addressing these issues requires a multifaceted approach, including improving educational opportunities for women, enforcing marriage registration laws, and providing better socio-economic support for single mothers.

However, women in Meghalaya who have received benefits under the Pradhan Mantri Awas Yojana (PMAY) have experienced significant improvements in their living conditions and overall safety. The completion of their homes represents not just a physical structure but also a symbol of empowerment, security, and a brighter future. With the financial and social support provided under the scheme, women—especially single mothers—are now able to lead more independent, secure, and dignified lives.

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