



# A CASE STUDY ON LIFE MISSION SCHEME IN PIRAVOM MUNICIPALITY, ERANAKULAM DISTRICT, KERALA

**Akhil Baby**

*Assistant Professor, Department of Basic Science and Humanities,  
SCMS School of Engineering and Technology, Karukutty, Kerala*

## ABSTRACT

DOI No: 10.36713/epra10770

Article DOI: <https://doi.org/10.36713/epra10770>

*It is essential for every country to have a policy which provides access to adequate shelter to its population especially to the poorest and vulnerable with the basic amenities of water, sanitation, and domestic energy. A massive housing campaign was organized to build houses for families having no land or housing. Emphasis will be on financial empowerment and providing means for livelihood. All landless and homeless will be rehabilitated. The present housing schemes of Government of Kerala like LIFE Mission has positive impact on human development particularly in rural areas. To provide quality housing options to the underprivileged sections of society, the Kerala government has unveiled a Livelihood Inclusion and Financial Empowerment (LIFE) programme.*

**KEY WORDS:** LIFE MISSION, Beneficiaries, Piravom Municipality

## INTRODUCTION

The LIFE Mission (Livelihood, Inclusion and Financial Empowerment) is a part of government housing schemes in Kerala to provide shelter to landless and homeless people in Kerala. The target is to build 4.3 lakh LIFE mission homes in five years. Under the LIFE mission project, housing complexes will be built with all modern amenities and provisions will be made for the beneficiaries, to pursue their livelihoods. Several social services, such as primary healthcare, geriatric support and skill development, will be offered as part of the LIFE mission project for enhancing inclusivity.

The objective of this LIFE housing scheme Kerala, is to provide safe and decent housing options to the deprived people in Kerala within the next five years and also to enable them to self-employ and earn a living, to participate decently in social processes and to benefit from all social welfare schemes, including financial services. The LIFE housing scheme Kerala covers people staying in outlying, coastal or plantation areas and temporary housing. The LIFE housing scheme Kerala will be implemented in conjunction with the housing schemes being implemented by various departments.

The aim is to build 500 sq. ft houses costing Rs. 4 lakh each, for which the state has tweaked the Union government's housing programme, the Pradhan Mantri Awas Yojana (PMAY). PMAY envisages spending Rs. 3 lakh per house, out of which Rs 1.5 lakh will be center's share, while Rs. 50,000 each will put in by the state

government, the local government, and the user. But the state removed the user's fee part and took up the local government's share as Rs 2 lakh. The target of the mission is to provide safe housing to nearly 4.30 lakhs of homeless in the State within a period of 5 years. Among the homeless, about 1.60 lakh landless families have been historically excluded from various housing schemes of the past. The homeless will be provided with modern housing complexes with provision for pursuing their livelihoods, converging social services including Primary Health Care, Geriatric Supports, Skill Development, and provision for financial services inclusion.

Around one lakh eligible LIFE mission Kerala beneficiaries have been identified under Phase-II of the mission and around 81% of the homes have been constructed, for people who are homeless but have land. To be eligible for the LIFE mission Kerala, the applicant must meet one of the following criteria:

1. Landless or homeless.
2. Not been able to complete the house construction and have no other home.
3. Have a temporary home in coastal, plantation or exotic areas

**LIFE mission beneficiaries will be selected on following priority criteria:**

1. Mentally / physically challenged
2. Poor
3. Heterosexuals
4. People with serious/fatal illness
5. Unmarried mothers
6. Unemployed due to illness / accident
7. Widows

**LIFE Mission: Eligibility for beneficiaries**

Following is the key eligibility criteria for the LIFE mission beneficiaries:

1. People working in the government sector are not eligible to apply.
2. Annual income of the applicant should not exceed Rs three lakhs per year.
3. Only residents of Kerala can apply for the scheme.
4. Applicants who do not own any land can apply.
5. Homeless families who have a ration card are eligible for the scheme.

**PHASES OF LIFE MISSION**

**FIRST PHASE**

The activities of the LIFE Mission are structured in three phases. In the first phase, the Mission addressed the issue of incomplete houses. Out of the 54,123 incomplete houses 52,422 houses (96.86 per cent) have been successfully completed as on December 1, 2020. Phase I would be completed before the end of December 2020.

**SECOND PHASE**

The second phase of the Mission provides financial assistance for constructing houses for those who have own land. After verification of all documents, 1,03,976 beneficiaries were found eligible and 98,482 beneficiaries signed agreement with the LGs, and they are provided with a financial assistance of ₹4.00 lakh based on the progress of construction of their houses (in 4 stages). ST beneficiaries who are living in remote ST hamlets would be provided ₹6 lakh (in 5 stages). As on December 1, 2020, 86,548 (87.88 per cent) beneficiaries completed the construction of houses and the remaining are in progress, 2,095 houses and 4,212 houses respectively. The Mission is targeting to complete 25,000 more houses as part of the 100 days' programme of the Government.

**THIRD PHASE**

The third phase of the Mission is the rehabilitation of landless homeless beneficiaries of the State. As per the survey conducted by LIFE Mission around 3.37 lakh beneficiaries have been identified as landless homeless. A thorough verification of these beneficiaries was conducted through a software for which 2,29,310 beneficiaries appeared and 1,35,769 beneficiaries were found eligible as on October 31, 2020. The Mission is planning to rehabilitate these beneficiaries into housing complexes. Besides, assistance will be given to those beneficiaries who are able to purchase land and construct house on their own. All the housing complexes progressing under third phase of LIFE Mission would be constructed using Prefab technology to save time and labour. Housing complex constructed by Bhavanam Foundation at Adimali Grama Panchayat in Idukki District was taken up by LIFE Mission for a cost of ₹24.82 crore.

## FOURTH PHASE

Application are collected from persons and scrutiny process is going on.

## STATEMENT OF THE PROBLEM

Housing is considered as one of the necessities of human beings. Considering the importance of providing shelter to homeless rural poor, the Government had come out with various programmes and projects. LIFE MISSION is a recently introduced housing project of Ministry of Local Self Government in Kerala, to mitigate the rural housing problem, while the ministry is already implementing schemes like Indira Awas Yojana (IAY), Pradhan Mantri Awas Yojana (Urban) PMAY Pradhan Mantri Awas Yojana (Rural), Rajiv Awas Yojana (RAY), Basic Services for Urban Poor (BSUP) Integrated Housing Slum Development Program (IHSDP). This study we concentrate on the various procedures that are involved in the implementation of this scheme and the impact of this on common people by analyzing the socio-economic characteristics of beneficiaries in a Piravom Municipality.

## OBJECTIVES OF THE STUDY

- To analyze the factors that are influencing in the selection of beneficiaries under this scheme in the targeted Municipality.
- To find out the implementation process of this scheme and its impact on beneficiaries in the selected Municipality.

## RELEVANCE OF THE STUDY

The newly introduced project “LIFE MISSION” mainly aims to provide provisions of housing to the rural households especially to Mentally / physically challenged, Poor, Heterosexuals, People with serious/fatal illness Unmarried Mothers Unemployed due to illness / accident, Widows. There are loopholes in the selection of beneficiaries. Moreover, this scheme is mainly based on the Life Mission project report and Local self-government reports. This also plays a major role in the ignorance of those who really deserves it. When we investigate the yearly budget, we can see that the allocation of funds for this scheme is increasing and at the same time the number of houses that are constructed under this scheme is decreasing. This necessitates a study in this area.

## METHODOLOGY OF THE STUDY

To carry out the research, a separate interview schedule carried out to collect primary data from the government officials. Questionnaire was also used to collect details from the beneficiaries of the targeted Municipality. The beneficiaries include the entire population of the beneficiaries of Piravom Municipality Ernakulum district, Kerala. Hence the sample size includes 50 respondents. Secondary sources such as journals, government reports, newspapers, documents from the government offices etc. were used.

## REVIEW OF LITERATURE

**Dhurjati Mukherjee** in the article “Right Thrust on Rural Revamping” put forward the opinion that the scheme such as PMAY which gives emphasis for affordable housing have a positive impact not only in core construction sectors but also in the lending business of banks and non-banking financial institutions as well as credit take off which is the need of the hour.

**P. Anath** conducted a study on housing for poor and the impact of IAY in rural India in 2017, pointed out that PMAY-G is a flagship scheme of the Ministry of Rural Development to provide houses to the rural poor. Under PMAY, it is proposed to build 2 crore houses for urban poor including economically weaker sections and low-income groups in urban areas by the year 2022 through a financial assistance of two trillion from central government. According to him PMAY also provides provisions for income generation.

**Smera Elsa Saji, conducted** a case study on PMAY in Mallapally Block Panchayth of Pathanamthitta District. Study concentrates on the various procedures that are involved in the implementation of this scheme and the impact of this on common people by analysing the socio-economic characteristics of beneficiaries in a block panchayath called Mallappally.

**G. Gopikuttan**, “Public Housing Schemes for Rural Poor in Kerala: A critical study of their suitability” – Discussion paper. The purpose of this study has been to evaluate critically the suitability and acceptability of public housing schemes for the rural poor in Kerala. The study had five major purposes: (i) evaluating the mismatch

between supply (reckoned in terms of public provision) and demand (as adjudged by people’s affordability and preferences); (ii) understanding the extent of housing inequality among various occupational groups in rural areas.

**Lidiya Lawrence**, “Public for house construction in Kerala: with reference to Life Mission”, Housing Finance is an important form of Finance which aims at improving the Social status of human beings. LIFE Mission, as it targets to provide House to all by 2022 is showing a steady growth in each phases getting much closer to its objectives. Pooling of resource by Government and from all possible sources is the exact fuel behind the successful movement of this mission.

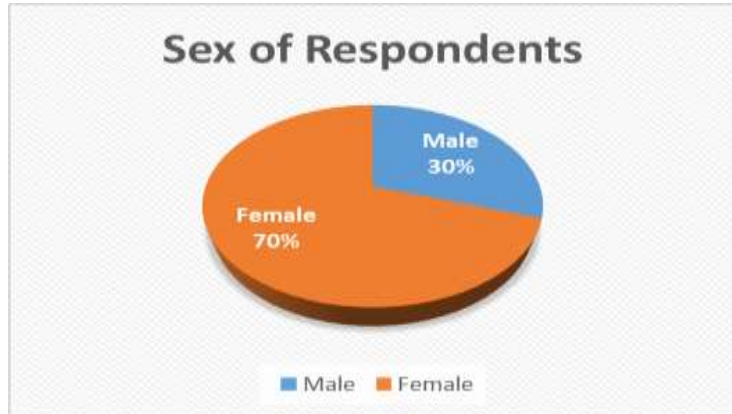
**DATA ANALYSIS**

*Factors Influencing the Selection of Beneficiaries*

**1. Sex of Respondents**

Sex of Respondents	No of Respondents	Percentage
Male	15	30%
Female	35	70%
Total	50	100%

**Table 1**



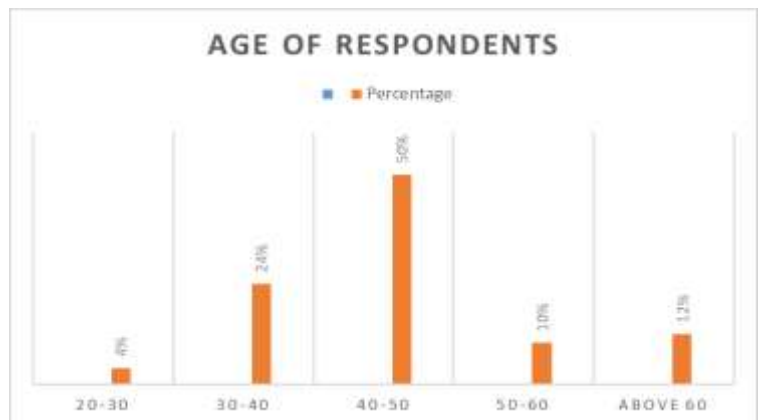
**Figure 1**

The above table shows that among the total fifty respondents thirty-five were female and Fifteen of them were male. According to the rules of this particular scheme, if there is a widow or a single unmarried woman then there is greater possibility for them to get benefits. This is mainly to empower the women in the society. When we look into the above pie chart, we can see that there is a greater preference for females. The government also gives emphasis to women empowerment through different ways such as allotting houses in their names or joint ownership. The men will be able to get the ownership rights in cases such as there is no matured female in his family. This also reveals that there exists gender discrimination.

**2. Age of Respondents**

Age Group	No of Respondents	Percentage
20-30	2	4%
30-40	12	24%
40-50	25	50%
50-60	5	10%
Above 60	6	12%
Total	50	100

**Table 2**



**Figure 2**

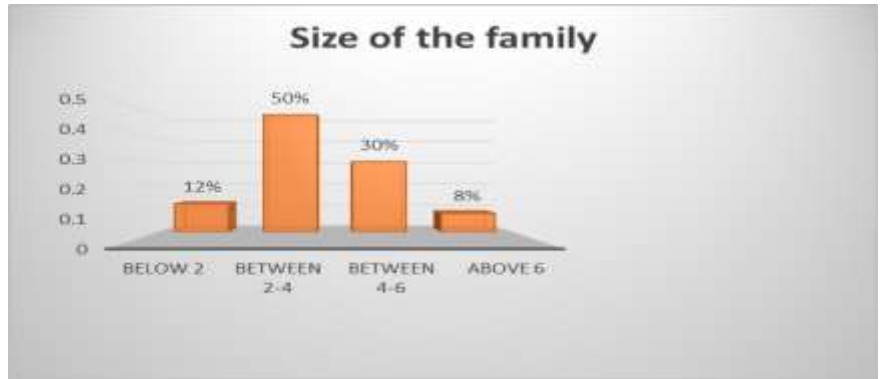
From the above table we can see that about 50% of the total population comes under the age group of 40-50. So we can say most of the people who comes under the list of beneficiaries belongs to the working age group. About 10% comes under the category of 50- 60. Those who belongs to the age group of above 60 constitute around 12% of the

total number of respondents. The respondents under the age group of 20-30 are very low when compared to the other groups. Even though the persons belonging to the age group of above sixty; (the senior citizens) have more preference as compared to other age groups, it is clear that in this respective Municipality the persons who got benefit above the age of sixty is very low and those in between 40-50 are very high (working group population).

**3. Size of the Family**

No of Family members	No of respondents	Percentage
Below 2	6	12%
2-4	25	50%
4-6	15	30%
Above 6	4	8%
Total	50	100

**Table 3**



**Figure 3**

From the above table we can understand that the number of family members of most of the respondents is in between 2-4. Those who have above six members and those who have below two members are 8% and 12% respectively. This is also very less compared to the other categories. The number of families having members in between four to six constitutes around 30% of the total percentage. From the graph it is evident that most of the beneficiaries have small families. A very few of them belongs to joint families. Since the number of families belonging to the joint family system is very small we can conclude that the family size doesn't play a significant role in the selection of beneficiaries.

**4. Income Level of the Respondent**

Income level per month in Rupees	No of respondents	Percentage
Below 800	7	14%
800-1400	10	20%
1400-2000	12	24%
2000-2600	9	18%
Above 3000	12	24%
Total	50	100

**Table 4**



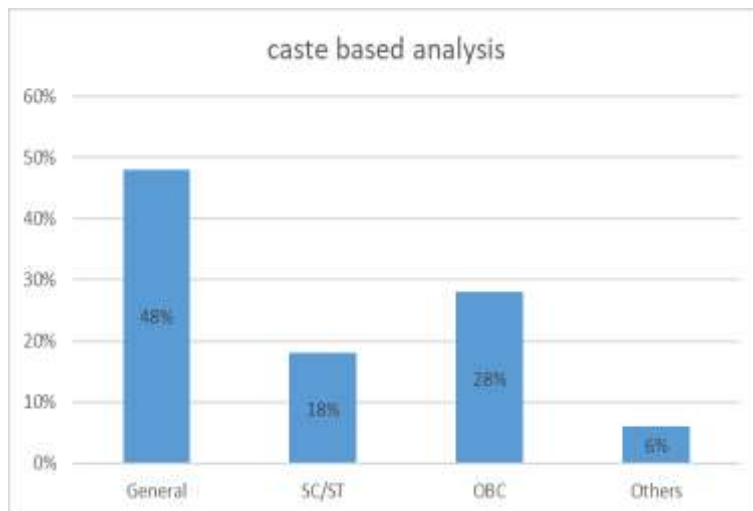
**Figure 4**

The table shows that the beneficiaries whose monthly income comes below 800 as well above 3000 rupees are 14% and 24% respectively. The highest percentage constitutes the people whose monthly income is in between 1400 to 2000 and above 3000 rupees. Around 18% people come under the category of monthly income in between 2000 to 2600 rupees. So, it is very clear that almost the entire beneficiaries come under the category of below poverty line. So we can conclude that the income level plays a significant role in the selection of beneficiaries

**5. Caste based Analysis**

Caste	No of Respondents	Percentage
General	24	48%
SC/ST	9	18%
OBC	14	28%
Others	3	6%
Total	50	100

**Table 5**



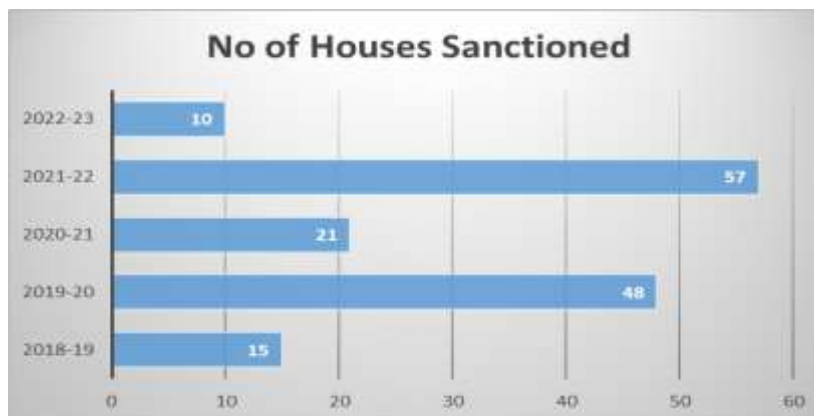
**Figure 5**

Here most of the respondents who got benefits under the scheme belong to the general category, followed by those who belong to OBC, OEC etc. The respondents belonging to the SC/ST constitute the least percentage i.e. 18% while those belonging to the General and Others constitute 24% and 6% respectively. Most of the beneficiaries in this Municipality belongs to the general category especially Christians and the preference for those who belongs to the backward classes is not happening.

**NUMBER OF HOUSES SANCTIONED**

Year	No of Houses Sanctioned
2018-19	15
2019-20	48
2020-21	21
2021-22	57
2022-23	10

**Table 6**



**Figure 6**

The number of houses that were constructed under the scheme Life Mission during the period 2018-2020 in the respective Municipality can be also traced using the following table and graph. From the table it is clear that the number of houses sanctioned is decreasing year by year. During the year 2018-2019 we can see that under this scheme, the number of houses constructed was fifteen. But when we look into the number of houses constructed under LIFE Mission in the year 2020-2023, i.e. there is a considerable decrease (Ten). If the local authorities take initiatives to carry out yearly census, then to a certain extent we can reduce this problem.

## THE IMPACT OF LIFE MISSION ON BENEFICIARIES

### 1. Employment Opportunities

Job Opportunities	No of Respondents	Percentage
Yes	32	64%
No	18	36%
Total	50	100

Table 7

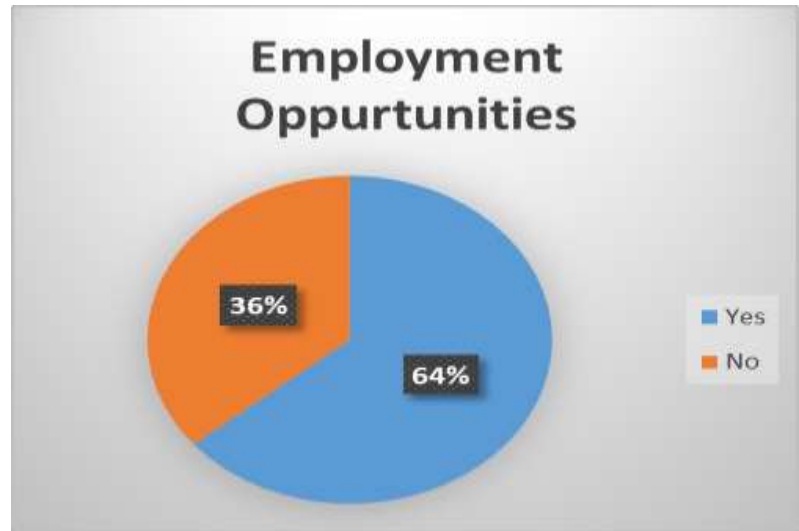


Figure 7

This scheme is very helpful in providing job opportunities to the beneficiaries through the convergence with Mahatma Gandhi National Rural Employment Guarantee Scheme. The beneficiaries will be offered ninety days employment programme by utilizing the effective labour force for the construction purposes. Among Fifty beneficiaries in the respective Municipality i.e. 64% of them were enjoyed this benefit and majority of them are highly satisfied with the provisions provided by the government.

### 2. Beneficiaries opinion on Satisfaction

Satisfied or Not	No of Respondents	Percentage
Satisfied	24	48%
Not Satisfied	26	62%
Total	50	100

Table 8

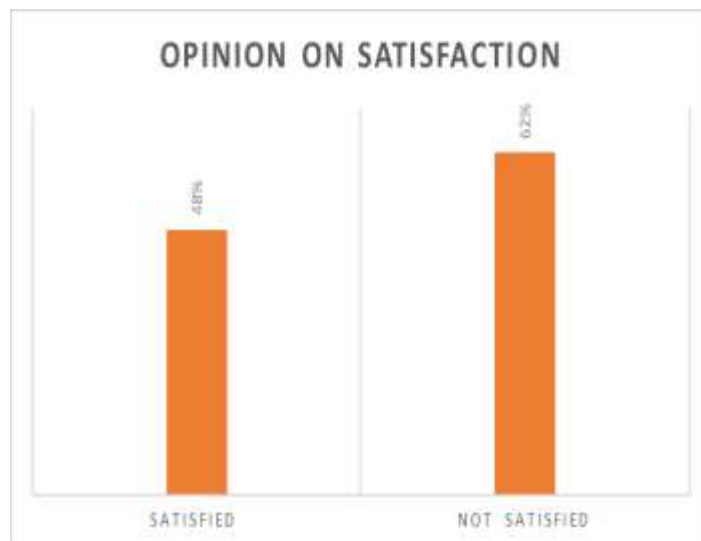


Figure 8

Since most of the families are small in size, the provisions provided by the government are quite enough to meet the requirements of them. From the above table it is clear that majority of beneficiaries i.e. about 48% are satisfied with what they received. Some of them pointed out that it is better, if there are provisions for drinking water as well as sanitary requirements together with the scheme. The political influences, lags in getting instalments on time etc. are some of the reasons for dissatisfaction among the rest of 62%.

## FINDINGS AND SUGGESTIONS

- There exists a greater preference for women which implies that, the scheme gives a greater emphasis to women empowerment.
- From this study, we can find that most of the beneficiaries, who comes under the list, belongs to below poverty line.
- This particular scheme gives special attention to the improvement of economically weaker sections and low-income groups.
- The study also shows a decreasing trend in the number of houses which are allotted despite of an increase in the allocation of fund.

## CONCLUSION

Despite the efforts made by the Government, the problem of housing especially the rural housing remains unsolved. From the above study we can conclude that: The study is based on the two important objectives. There exists a greater preference for women which implies that, the scheme gives a greater emphasis to women empowerment. From this study, we can find that most of the beneficiaries, who comes under the list, belongs to below poverty line. This particular scheme gives special attention to the improvement of economically weaker sections and low-income groups. The study also shows a decreasing trend in the number of houses which are allotted despite of an increase in the allocation of fund. The main reason for this is the procedure of implementation of LIFE MISSION based on socio-economic caste census. As per this, most of the eligible persons had already got such benefits through various other schemes like PMAY etc.

## BIBLIOGRAPHY

1. *Aparna Das, C. for P. R. (2020). HOUSING FOR. <https://doi.org/10.13140/RG.2.2.26683.23844>*
2. *Manoj, P. K. (2015). Socio-Economic Impact of Housing Microfinance: Findings of a Field Based Study in Kerala, India. International Research Journal of Finance and Economics, 137*
3. *Mondal, P. K., Year, P. G. F., & Planning, R. (2020). CRITICAL ANALYSIS OF HOUSING FINANCE SECTOR IN INDIA WITH SPECIAL REFERENCE. 1–10.*
4. *Towards detailing the concepts of the Total Housing Mission (THM) and the Livelihood, Inclusion and Financial Empowerment (LIFE) project and outlining the way forward. (2016).*
5. *spb.kerala.gov.in*
6. *lifemission.kerala.gov.in*