



Research Unit
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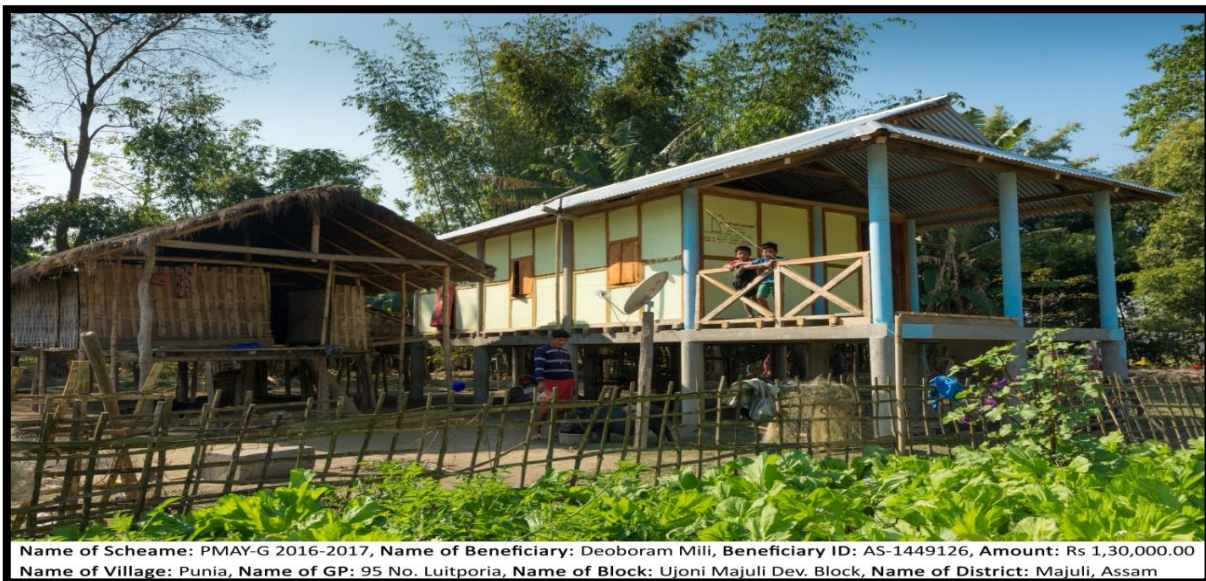
Cultural Heritage Meets Modern Resilience

Chang Ghars under PMAY Gramin

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Majuli, the world's largest river island, lies in the heart of Assam, where the mighty Brahmaputra shapes lives and landscapes alike. For generations, the island's residents have weathered the trials of flooding and erosion, rebuilding their lives every monsoon. In Majuli, **Smti Pegu's** life was once defined by the whims of the Brahmaputra. For years, Smti and her husband faced the daunting challenge of repairing their home annually due to the relentless floods of the Brahmaputra. Every monsoon brought the same struggles—**floodwaters rising, homes damaged, and endless repairs** consuming her family's time and resources. Smti and her family lived in uncertainty, unable to plan for the future.

However, the Pradhan Mantri Awaas Yojana-Gramin (PMAY-G) changed her story. With financial assistance and guidance under this transformative initiative, Smti Pegu built a **Chang Ghar—an elevated, stilted home designed for flood-prone areas. A new home has given them a peace of mind!**



Chang Ghars are a shining example of PMAY-G's commitment to **inclusivity, sustainability, and cultural preservation**. The houses built under the Pradhan Mantri Awaas Yojana Gramin (PMAY-G)

often incorporate traditional architectural designs, especially when constructed in rural areas. In flood-prone regions like **Majuli and Dhemaji**, the Government of Assam has embraced Chang Ghars as a sustainable solution under PMAY-G.

Chang Ghars are designed to address the unique challenges of Assam's vulnerable communities. Their elevated platforms safeguard families from floods while providing space below for sheltering animals. They feature culturally significant designs, such as a central kitchen for joint families and areas for handloom activities—a nod to the rich weaving traditions of the region. Separate granaries on the platform protect food grains from wild animals and rising waters, ensuring food security during natural calamities.



Smti's Chang Ghar is more than a structure: **it's a lifeline that secures her family's future while preserving their cultural heritage.**

This innovative approach has not only saved lives but also enhanced the dignity and cultural identity of Assam's rural communities.

Pradhan Mantri Awaas Yojana-Gramin (PMAY-G) was launched on **November 20, 2016**, with the aim to provide housing to all! With over **2.67 crore houses** completed across India, the program has provided countless families with disaster-resilient homes that blend cultural authenticity with modern amenities.

A hallmark of PMAY-G is its transparent and inclusive beneficiary selection process. Families like Smti Pegu's are identified through a meticulous three-stage validation system. Beneficiaries are selected through a rigorous three-stage validation process that includes the **Socio-Economic Caste Census (SECC 2011) and Awaas+ (2018) surveys and Gram Sabha approvals**. This ensures that aid reaches the most deserving individuals. To further enhance transparency, PMAY-G employs **geo-**

tagging and evidence-based monitoring. Photos of homes are uploaded at various construction stages, allowing for real-time tracking and ensuring accountability. Additionally, fund disbursement is carried out through **Direct Benefit Transfer (DBT)**, eliminating intermediaries and ensuring that resources directly reach the beneficiaries.

PMAY-G has transformed rural landscapes and lives, providing not just houses but hope. For beneficiaries like **Smti Pegu**, it represents a new beginning—where their **dreams, culture, and safety** coexist under one resilient roof.

References

<https://pmayg.nic.in/netiay/PBIDashboard/PMAYGDashboard.aspx>

<https://static.pib.gov.in/WriteReadData/specificdocs/documents/2024/nov/doc20241119437801.pdf>

PMAY Success stories

Santosh Kumar/ Sarla Meena / Madiha Iqbal