**A door to a housing scheme, tribals find hard to open**

India is home to numerous Adivasi groups, with 75 identified as Particularly Vulnerable Tribal Groups (PVTGs) across States. According to official data, they comprise around 14.6 lakh households. These tribes reside in scattered, remote, and often inaccessible areas, characterised by their reliance on methods and tools for their livelihood that predate the advent of agriculture, low literacy rates, economic backwardness, and stagnant populations.

Recognising their backwardness, the Government of India announced the Pradhan Mantri PVTG Development Mission in 2023-24 to improve the socio-economic conditions of PVTGs. In line with this initiative, the Pradhan Mantri Janjati Adivasi Nyaya Maha Abhiyan (PM-JANMAN) was launched in November 2023, with a budget of ₹24,000 crore.

The PM JANMAN seeks to provide essential services to PVTGs, which includes safe housing, clean drinking water, and sanitation through 11 critical interventions. The PVTGs and frontline officials face challenges in using a mobile application to register for the ‘Housing scheme’, the biggest Direct Benefit Transfer (DBT) scheme in the PM JANMAN which aims to reach 4.90 lakh PVTG households by 2026. Its objective is to ensure that every PVTG household has access to secure and habitable housing, safeguarding them from environmental challenges and providing them with a sense of security. Households under the scheme are entitled to receive ₹2.39 lakh each in three instalments.

The fallout of data mismatch

Data collection (registration) in DBTs is a key factor that dictates the delivery of entitlements to citizens. This is evident in instances such as the widespread wrongful deletions of Mahatma Gandhi National Rural Employment Guarantee Act (MGNREGA) workers and the suspension of Pradhan Mantri KIsan SAmman Nidhi (PM KISAN) entitlements, often due to mismatches between the details entered during registration and Aadhaar records.

We recorded the registration process and interviewed community members and frontline officials involved in implementing the scheme in Andhra Pradesh, Jharkhand, and Odisha. The findings show that PM JANMAN Housing encounters inclusivity and accessibility challenges for PVTGs and frontline officials.

App use and confusion

The Government of India has provided an ‘Awaas+’ mobile app to block/panchayat-level officials to register PVTG households for the PM JANMAN Housing scheme. The app gathers beneficiaries data in three primary areas — it records the geographical location of households, noting their block, panchayat, and village; it captures household profiles, incorporating geo-tagging for planned construction locations, and then collects bank account details for cash transfers.

Having a jobcard is mandatory for PM JANMAN Housing registration. However, the widespread deletion of over eight crore MGNREGA workers in the past two years — some are from PVTGs — has led to their ineligibility to register for the scheme. Additionally, numerous beneficiaries have reported cases of someone else registering with their jobcards, further exacerbating the issue.

A notable aspect of the mobile app provided for registration is the pre-populated list of villages. However, we found discrepancies in the number of villages populated in the app and MGNREGA jobcards, leading to confusion among beneficiaries and officials. For instance, the app’s dropdown has 22 villages while the MGNREGA Management Information System (MIS) has 31 villages for ‘Vanjari’ Panchayat in Alluri Sitharama Raju (ASR) district in Andhra Pradesh.

The app requires the names of the family members as in Aadhaar but does not provide guidance on what name should be provided in the absence of Aadhaar. Moreover, the app does not capture any explicit information about PVTGs, including in the social category field which has a default ‘ST’ [Scheduled Tribe] option. This results in non-PVTGs registrations as well. These ineligible registrations have prompted local officials asking PVTGs to submit certification from sarpanches/mukhiyas in some areas. In villages where PVTGs and non-PVTGs coexist, we have come across instances of non-PVTG sarpanches/mukhiyas acting against the interests of PVTGs in providing certification. We also discovered that the geo-tagging option is causing chaos due to network issues.

The app prompts the enumerator to choose from three options — Cooperative Bank; Commercial Bank, or Regional Rural Bank. Upon selection, a dropdown list of banks corresponding to the chosen category appears. For example, selecting ‘Commercial Bank’ presents over 300 options. Additionally, upon choosing a specific option, such as ‘State Bank of India’, for registration in Andhra Pradesh, the dropdown shows over 500 options for its branches. This cumbersome process introduces unnecessary complexity for both PVTGs and officials.

Leaving out a key bank

Despite the Government of India’s initiative to establish an India Post Payments Bank (IPPB) to improve banking services, especially in areas with limited banking infrastructure, the app does not include the IPPB in the list of banks. This omission is puzzling, since the Union Government has repeatedly emphasised the role of IPPB in facilitating financial inclusion.

Streamlining the registration process, updating the mobile app, and incorporating the IPPB as an option are essential steps to facilitate a greater participation of PVTGs in the scheme. Proactive measures to reinstate deleted jobcards and also community engagement initiatives such as involving gram sabhas, can improve the effectiveness of the scheme.

Despite numerous initiatives aimed at addressing their vulnerabilities, the narrative of PVTGs in independent India persistently echoes the words of Adivasi rights activist B.D. Sharma, who described the plight of Adivasis as an “unbroken history of broken promises”. If set right, the PM JANMAN presents yet another opportunity to transform the lives of PVTGs, albeit a small step, in enabling them to access the benefits from India’s growth story.