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An Evaluation of Pradhan Mantri Awas Yojna In Tiosa Region

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ABSTRACT

The Indian government's major housing program, the Pradhan Mantri Awas Yojana (PMAY), was introduced with the goal of providing everyone with affordable homes by 2022. An assessment of PMAY's implementation and effects in the Tiosa region is provided in this paper. The assessment looks at a number of program elements, such as awareness levels, application procedures, benefit distribution, and the program's overall efficacy in meeting housing needs.

Surveys, interviews, and secondary sources were used to gather information for the evaluation, giving insights into the opinions and experiences of recipients, public servants, and other parties involved in the execution of PMAY. Important discoveries emphasize the achievements and difficulties faced in the Tiosa area, illuminating potential areas for development and offering suggestions for augmenting the program's efficacy.

Residents in the Tiosa region have a modest level of awareness about PMAY, according to the evaluation, and many recipients have expressed satisfaction with the high caliber of housing the program offers. On the other hand, difficulties including red tape, lengthy approval processes, and opaque application procedures were noted as major obstacles to receiving PMAY payments. In addition, the study finds ways to improve the Tiosa region's overall PMAY implementation by reducing procedures, boosting transparency, and strengthening community involvement.

Introduction

After food and clothing, a man's demand for a house comes in third. The house is a shelter that man constructs to keep himself safe from the whims of the weather and to provide for his fundamental physiological needs. As a result, a common element of the inhabited world is the house. A house's structural components are a roof, walls, and a door. According to the Indian census, a "census house" is any building or portion of a building that is utilized or acknowledged as a distinct unit and has a main entrance that is distinct from the street, a shared courtyard or stairway, etc.

The following forms the basis of the classification: Homes that have pucca materials for their roof and walls are considered pucca. A home is considered kutchra when it has kutchra materials for both the roof and the walls. The home is considered semi-pucca if one of the walls or the roof is composed of pucca material and the other of kutchra material.

Housing Problems of the Rural Poor

Many different kinds of deficiencies are observed in the homes of India's rural impoverished. The following are connected to the main housing issues facing the impoverished.

1. Residents in rural houses are not protected from the cold, wind, or rain.
2. They are not set up properly for light and air.
3. There is no special space set aside for keeping animals in rural homes.
4. Water for drinking and basic sanitation are not properly provided for.
5. There are no hygienic regulations in the surrounding areas of rural homes.

Housing Shortage

The number of married couples needing a separate room or house, the number of excess households over dwellings, the replacement or upgrading of kutchra/unserviceable kutchra houses, and the obsolescence or replacement of ancient houses are all used to estimate the housing shortage.

Meaning of Housing

Housing is generally understood to be an architecturally designed dwelling that shields its occupants from the elements. However, in a broader sense, housing includes all community amenities and auxiliary services that are vital to human welfare. It encompasses not only the physical building but also the provision of water, sanitation, and water disposal, leisure, and other necessities of life. As a result, housing can be thought of

as an architectural component of a larger system made up of several settlement characteristics.

The Reasons Behind India's Housing Issues

The Indian government is aware of the enormous program requiring the construction of houses, but it is unable to take significant action due to the following factors:-

1. Lack of financial support and investment.
2. Lack of supplies for construction, such as cement, sand, plaster, glass, tiles, steel sections, flats, angles, and rods; also, lack of red bricks, timber, and plaster.
3. Absence of a well-defined housing initiative.
4. The absence of affordable housing concepts for rural and village regions.

Effects of Housing Problems

The impacts of India's housing crisis are felt by nearly all of its citizens, whether directly or indirectly, slightly or severely. In overpopulated rural areas, there are frequently reports of building structures collapsing in severe weather, resulting in the loss of many valuable elements and lives. This is sometimes caused by a lack of affordable support or necessary infrastructure. Why has corruption gone unmentioned when the story is all about housing? The funds allotted to the government and organizations for basic amenities are typically used to purchase inexpensive raw materials, with the remaining funds going to the already rich. The lower middle class and those living in poverty are the most vulnerable inhabitants of India when it comes to housing difficulties. In our nation, open defecation occurs when people lack adequate housing. In Delhi, 13% of people defecate outside; however, that is a whole other story. The negative consequences include the emergence of bacteria and other diseases that cause disease, the contaminating of water bodies as a result of inadequate drainage, etc. Given the high percentage of sick people in our nation, the GDP's overall low performance is hardly astonishing.

Pradhan Mantri Awas Yojana

The government intends to offer financial support to households living in kutcha dwellings as part of the PMAY. The Pradhan Mantri Awas Yojana is open to all Indian rural families who do not have "Pucca homes" or who live in substandard housing. Pucca homes will be built with all the utilities, including power, clean water, and sanitary facilities.

Purpose of PMAY scheme

The main goal of the Pradhan Mantri Awas Yojana (PMAY) program is to provide homes for low-income groups (LIG), marginalized populations, and economically weaker sections (EWS) in India. The following goals are intended to be accomplished by the plan:

1. Housing for All: By 2022, every eligible household in India should have access to a pucca house thanks to PMAY's goal of offering sustainable and reasonably priced housing alternatives. Housing for All: By 2022, every eligible household in India should have access to a pucca house thanks to PMAY's goal of offering sustainable and reasonably priced housing alternatives.
2. Inclusive Growth: PMAY seeks to foster inclusive growth and lessen inequities in housing conditions across various socioeconomic categories by concentrating on housing for vulnerable populations, such as women, EWS, and LIG.
3. Rural development : PMAY places a strong emphasis on rural housing as a means of promoting rural development, reducing poverty, and enhancing infrastructure in rural regions. It seeks to raise rural communities' standards of living and quality of life.
4. Job Creation: Building homes under PMAY creates jobs, especially in the building industry, which promotes economic expansion, chances for subsistence, and the development of skills.

Features of Pradhan Mantri Awas Yojana Scheme

1. Target Beneficiaries: In both urban and rural locations, the program primarily serves economically disadvantaged individuals (EWS), low-income individuals (LIG), and middle-income individuals (MIG).
2. Subsidized Housing: To assist eligible beneficiaries in purchasing or building affordable dwellings, PMAY offers financial support and subsidies.
3. Credit Linked Subsidy Scheme (CLSS): This program lowers the interest rates on house loans for eligible borrowers, hence increasing the affordability of housing financing.
4. Affordable Housing: One of PMAY's main objectives is to encourage the building of sustainable and reasonably priced housing options, such as pucca dwellings with rudimentary utilities.
5. Inclusive Development: The program's goal is to foster inclusive growth by providing housing for all, with a particular emphasis on vulnerable groups like women, the elderly, and people with disabilities.

STATEMENT OF THE PROBLEM

Affordable housing has been the subject of several studies. With urbanization and rising economic inequality, there is a global worry over access to affordable housing in rural areas, particularly for those from low-income backgrounds. Since gaining independence, several housing initiatives have been carried out in India including distinct administrations. The lack of consistency and interconnectivity in these projects has been noted by previous studies evaluating housing policies and initiatives in India. Researchers are focusing their evaluation efforts on PMAY-Housing for All (Urban), a recently introduced affordable housing plan.

REVIEW OF LITRETURE

Mathur (1980) in his article “Housing the Poor” has tried to the underlying reasons for the housing shortage and the very slow pace of development of housing in India. The author has argued that to improve the housing conditions of the poor it is necessary to have a realistic approach in view of the scarce resources and that the most effective strategy is to go for self-help to the extent possible. He has also stressed the need for construction of houses in stages and provision of essential services, community facilities and public utilities. The author has highlighted the significance of low-cost houses for the rural and urban poor.

Francis Cherunilam and Oddeyar . Heggade (1987) in their book “Housing in India” have analyzed the global housing problem in general and in developing countries like India in particular. They made a critical review of the measures taken by the Government in this direction. The authors have highlighted the importance of housing in the economy and have identified the reasons for the slow growth of housing sector in the country. The book has also dealt with the increasing role of cooperatives in housing and the need for more investment in housing.

George . (1989) worked on “Rural Housing Problems and Strategies” analyzed the housing problems confronting India and presents the strategies to be adopted for promoting sustained development of housing through implementation of National Housing Policy. The strategies suggested by the author include a sound land policy, a large information system easily accessible to the public, a specialized housing finance system, availability of technology and material and involvement/ interaction between Government and Non-Government Organizations. These could help quicken the process of rural housing and thereby ensure shelter to everyone by the turn of the century.

Kamalesh Misra (1992) in his book “Housing the Poor in Third World Cities” has presented the results of his study conducted in Rio de Janeiro, Brazil. He has explained how households given a set of socioeconomic characteristics and faced with different types of housing choices opt for certain type of dwellings to live in. he has identified the factors that enter into this decision -making process. The author has investigated and has explained why different categories of households choose different housings and what role the socio-economic variables and environmental settings play in the decision - making process. The author has suggested that appropriate housing policies can be formulated on the basis of these parameters.

Mohan Rao Kuchipudi (2015) worked on “Housing Scenario in Andhra Pradesh”, emphasized the socio-economic significance of housing for individuals and families for their privacy and security of living. Rural housing is a major component of basic needs of human life. Housing problem according to the authors is much more acute in developing countries like India. Housing conditions in India are extremely unsatisfactory especially in rural areas. Based on their study in Andhra Pradesh the authors have concluded that the housing conditions are precarious relating to kitchen, lighting, latrine, drainage, bathroom facility, etc. The authors have suggested that before sanctioning of houses to beneficiaries under various government schemes it is necessary to conduct a proper household survey to assess the actual need of the pucca house in the state.

Amarjeet Sinha on his article “Enabling Opportunities for Rural India” mentioned the importance of PMAY and considers the use of space technology in the selection of beneficiaries under PMAY Gramin after hundred per cent geo tagging of beneficiaries before their old dwelling and for reporting progress of construction with latitude or longitude details as an efficient tool.

Research Objectives

- To understand the concept of Rural Housing and review the status of PMAY in Tiosa.
- To evaluate the impact of PMAY on standard of living of its beneficiaries.
- To evaluate the problems if any, involved in the implementation of the scheme.
- To suggest suitable policy measures to solve the housing problems of beneficiaries of the scheme.

Research Methodology

Nature and sources of data

The primary and secondary data used in the proposed study are both sources. A combination of primary and secondary data will be gathered in order to examine the different hypotheses implied in the above stated objectives. The secondary data will be gathered from a variety of sources, including the Economic Survey, the Government of Karnataka and India, and other significant reports and papers released by various government organizations, in order to analyze the trends and patterns of housing schemes in Tiosa Region.

- **Secondary data:** The secondary data/information from various sources such as research thesis, government reports, books, published research articles, newspapers, internet, websites, magazines etc.
- **Primary data:** For the purpose of research primary data will also be collected from the respondents keeping in view of the set- in objectives and how for housing schemes has/have helped rural people to overcome the chronic problems of rural masses.

Study area and coverage

The current study, which falls under five villages, is intended to evaluate pmay in the Tiosa Region through a comparative analysis. We will gather the main information on PMAY and how it affects the different beneficiaries.

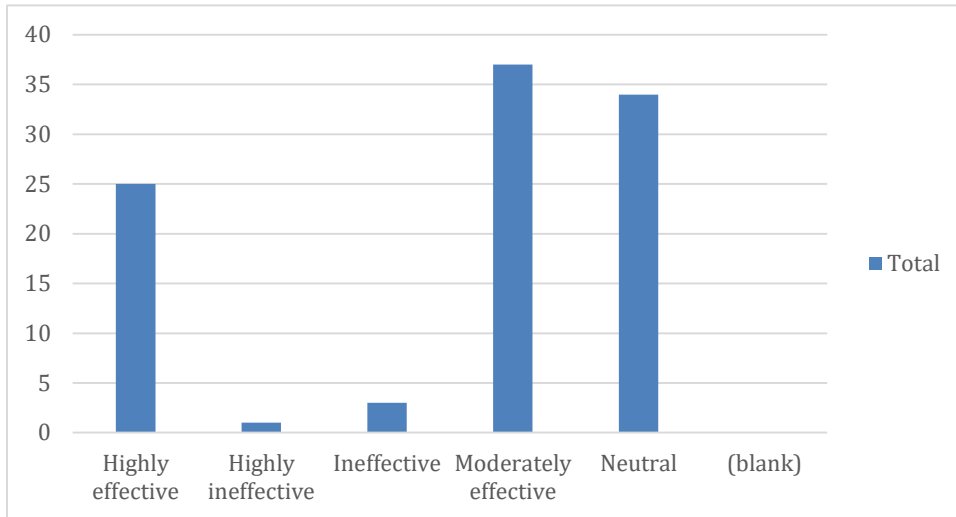
SAMPLING DESIGNES AND SIZE

A comparative study will be chosen to gather the necessary primary data for research in five villages.

Five villages will be chosen from the Tiosa Region depending on the selected indicators; that is, two villages will be chosen based on how well their PMAY housing schemes are doing, and the remaining three villages will be chosen based on how poorly their PMAY housing schemes are performing.

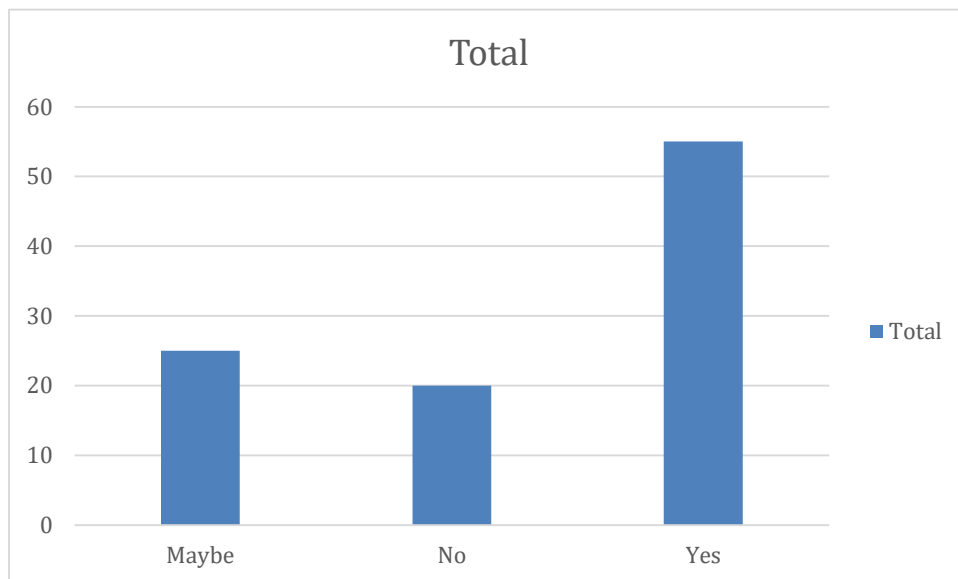
RESULTS AND DISCUSSION

- **In your opinion, how effective has PMAY been in addressing the housing needs of rural communities?**



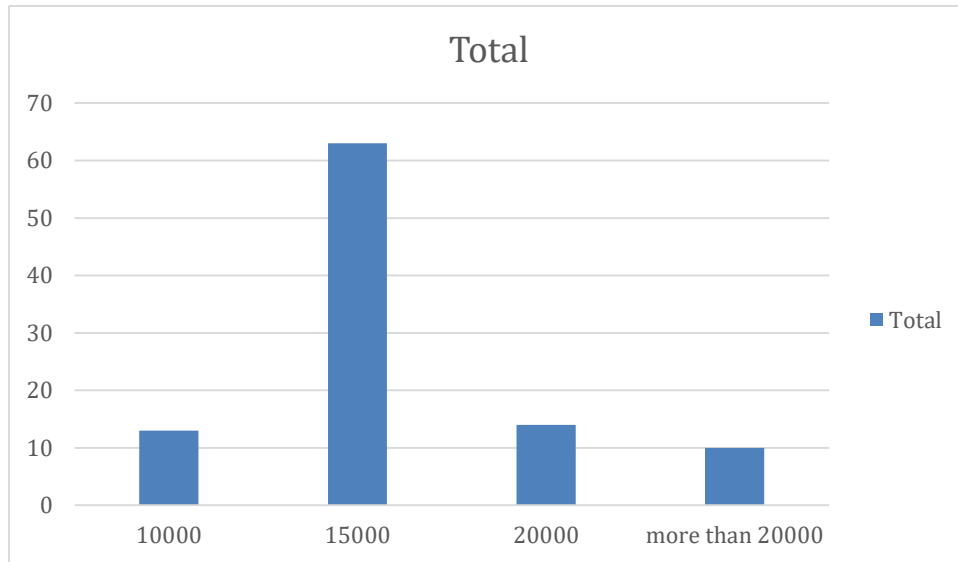
According to the data gathered from 100 responses, 37% of respondents thought that the Pradhan Mantri Awas Yojana (PMAY) was somewhat effective at meeting the housing needs of rural populations. But a sizable percentage of respondents (34%) also believe that PMAY is very successful in meeting the needs for rural housing. Only a small portion of respondents view PMAY as unsuccessful or extremely ineffective, with 25% remaining neutral, showing a lack of strong sentiment. In general, most people believe that PMAY is a good program for providing rural housing, however there is still space for improvement.

- **Were you aware of the Pradhan Mantri Awas Yojana before this survey?**



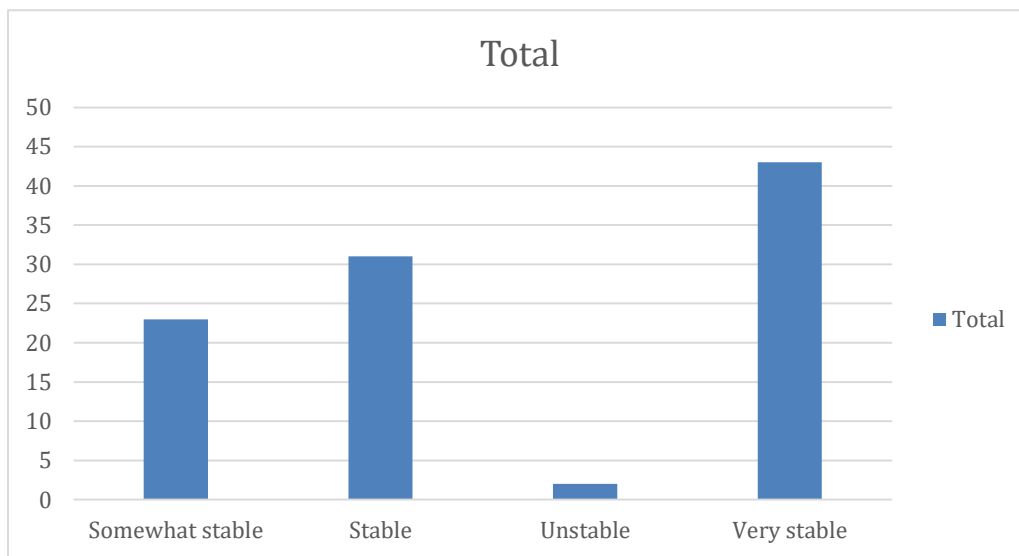
The Pradhan Mantri Awas Yojana (PMAY) was unknown to 20% of respondents before to the study, according to survey data, whereas 25% of respondents were aware of it. It's interesting to note that most people (55%) were uncertain or only vaguely informed ("Maybe"). This implies that further awareness-raising initiatives are required to educate the public about PMAY and its goals, possibly through focused outreach and communication campaigns.

- **The first cheque come for RS**



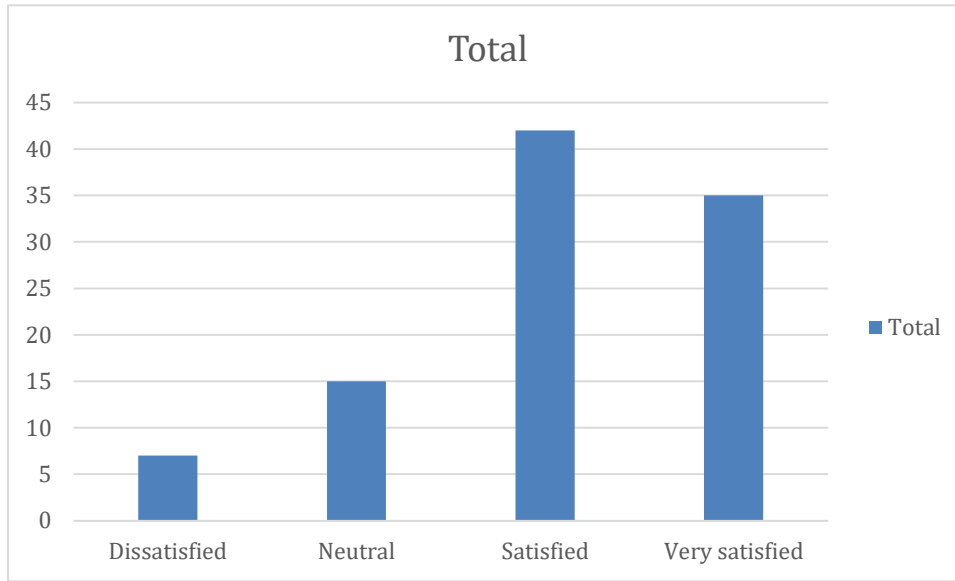
According to the available data, 63% of participants got their first cheque for more than Rs. 20,000 from the Pradhan Mantri Awas Yojana program. This suggests that a sizeable percentage of beneficiaries are receiving considerable financial support. In the meantime, 10% got Rs. 20,000, 14% got Rs. 15,000, and 13% got Rs. 10,000. In general, a considerable proportion of participants obtained noteworthy monetary assistance, indicating the efficacy of the program in offering cost-effective housing options.

- **How would you rate your overall economic stability and financial security?**



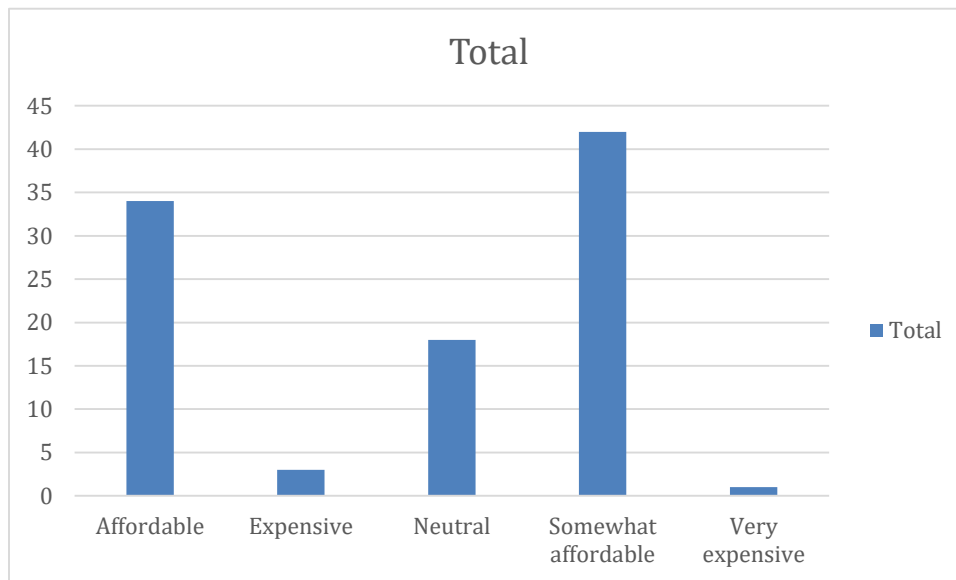
The research shows that 54.5% of respondents think favorably of their overall financial security and economic stability, with 23.2% calling it extremely stable and 31.3% calling it steady. Nonetheless, 43.4% of those surveyed believe that their economic situation is only moderately stable, suggesting some degree of ambiguity or instability. Merely 2.1% of respondents consider their economic stability to be unstable or extremely unstable. Although most respondents are generally confident in their financial stability, a sizeable percentage are nonetheless apprehensive.

- **How satisfied are you with the economic opportunities available in your locality?**



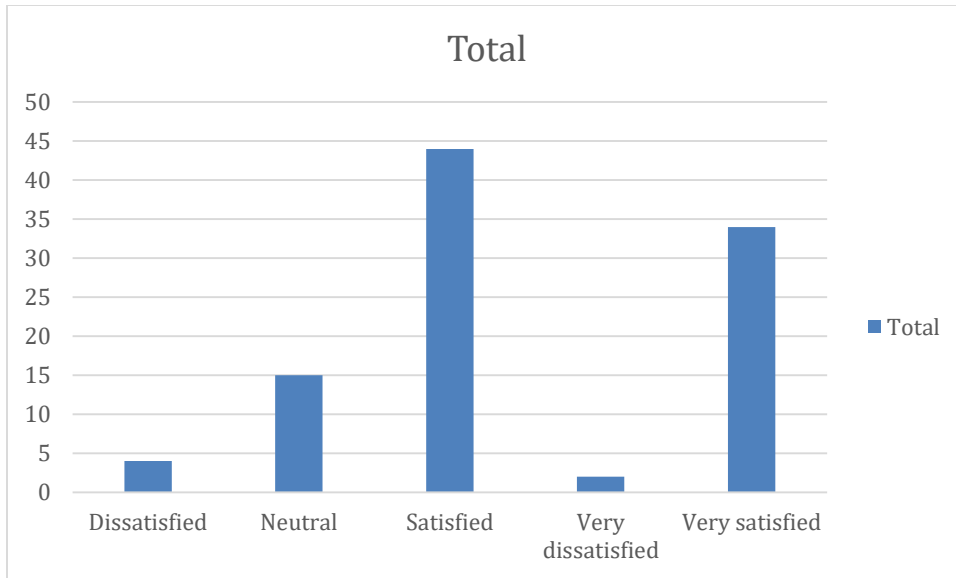
It seems from the data that most respondents (57.5%) are either very satisfied or satisfied with the economic opportunities in their area. Still, a sizeable fraction (35.4%) voice displeasure, with 15.2% expressing dissatisfaction and 7.1% expressing strong unhappiness. This indicates that respondents' perceptions of economic opportunities are divided, and a sizable portion of them expressed dissatisfaction with the state of affairs.

- **How do you perceive the affordability of essential goods and services in your locality?**



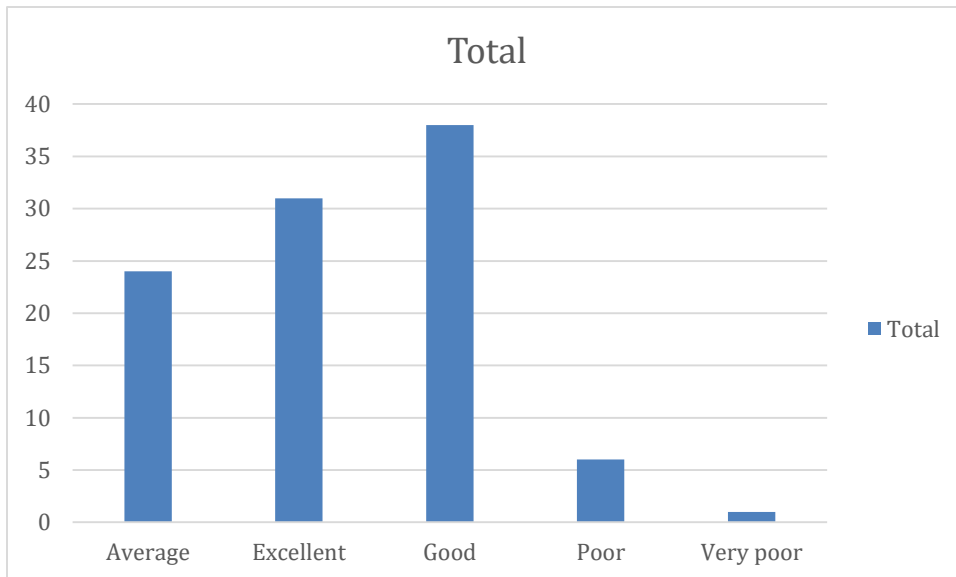
According to the results, most people believe that necessary goods and services are reasonably priced (18.4%) or reasonably priced (42.9%) in their area. A sizeable percentage (34.7%) have no opinion on the subject. Still, a sizable portion (4%) think they are pricey, and a tiny minority (0%) think they are extremely expensive. This implies that whereas a significant portion of the population considers products and services to be adequately priced, others view them as expensive.

- **How satisfied are you with the overall implementation of the PMAY scheme in your area?**



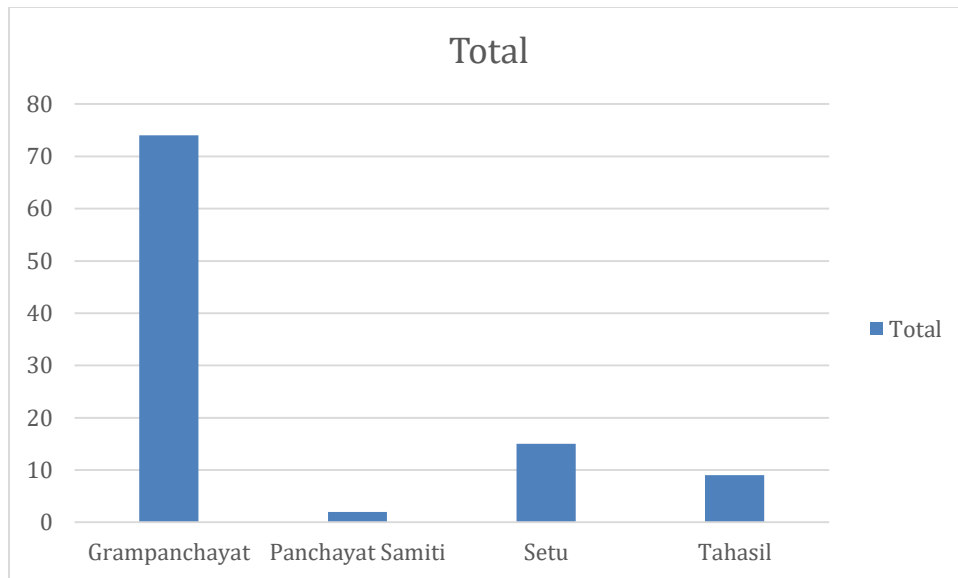
The data suggests that most of the respondents in the area are either very satisfied or satisfied with how the Pradhan Mantri Awas Yojana (PMAY) initiative has been implemented generally. About 59.6% of respondents said they were satisfied, of which 15.2% were extremely satisfied and 44.4% said they were satisfied. Nonetheless, a significant percentage (34.3%) still express no opinion, indicating that the program's efficacy may still need to be further evaluated or improved.

- **If yes, how would you rate the assistance provided in completing the documentation and paperwork?**



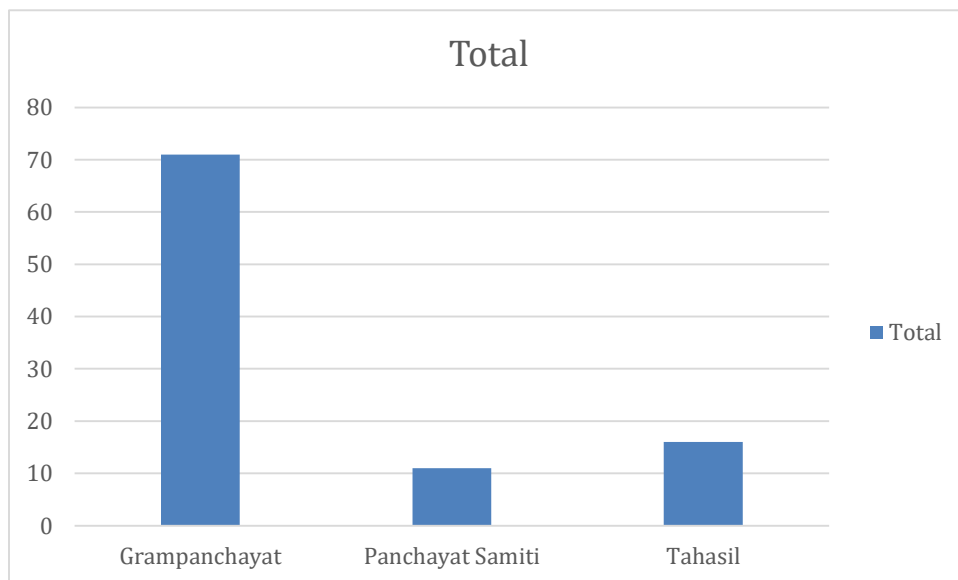
The majority of respondents (38%) assessed the help given in finishing the documentation and paperwork as average, according to the data. In contrast, 24% thought it was decent, and 6% thought it was exceptional. But a sizable percentage of respondents (31%) said the help was poor or very poor, showing that they were not happy with the support they received for this particular Pradhan Mantri Awas Yojana (PMAY) plan feature.

- **Then where you have to go to fill the form?**



The majority of respondents, or 74%, seem to prefer going to the Tahasil to complete the Pradhan Mantri Awas Yojana (PMAY) scheme application form, according to the data analysis. This implies that Tahasils are seen of being trustworthy or handy places to get and finish PMAY application forms. In the meantime, only 15% of respondents said they would want to visit Grampanchayats, and only 9% of respondents said they would prefer to visit Setu and Panchayat Samiti.

- **Where are all these document to be submitted?**



According to the report, 72.4 percent of the respondents sent their paperwork to the Panchayat Samiti, 16.3 percent to the Tahasil, and 11.2 percent to the Grampanchayat. This suggests that, maybe as a result of its crucial role in local governance and administrative duties, the Panchayat Samiti is the most frequently used administrative body where scheme documents are presented.

Conclusion

In conclusion, the Pradhan Mantri Awas Yojana (PMAY) program has become an important effort to meet the housing needs of low-income groups, marginalized communities, and economically disadvantaged groups in India's urban and rural areas. With its emphasis on credit-linked schemes, cheap housing, and subsidies, PMAY has significantly raised living standards, encouraged economic growth, and promoted inclusive growth. The scheme's ultimate goal of guaranteeing "Housing for All" by 2022 remains a crucial goal in India's road towards equitable and sustainable

urbanization, despite obstacles like implementation delays and quality issues. Realizing PMAY's goal of an empowered and sheltered India will require sustained efforts to improve transparency, expedite procedures, and give recipients' demands top priority.

Suggestions

A number of recommendations can improve the efficacy of the Pradhan Mantri Awas Yojana (PMAY) program for rural housing. First and foremost, more attention should be paid to awareness efforts informing rural people about the advantages and requirements of the system. Second, beneficiaries in remote areas may find it easier to apply if the application process is made simpler and help with documentation completion is given. Thirdly, it is imperative to guarantee accountability and openness in the distribution of funds and beneficiary selection. Furthermore, housing projects can be complemented by investments in basic amenities and infrastructure development in rural regions, resulting in holistic rural development. Finally, utilizing sustainable and eco-friendly building techniques can help rural housing projects become more resilient over time.

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