

RURAL DEVELOPMENT THROUGH PRADHAN MANTRI AWAAS YOJANA (PMAY) IN COIMBATORE DISTRICT

¹Dr.M.Dhanabhakya, ²K.Shobanageetha

Associate Professor, Ph.D. Research Scholar

Department of Commerce, Bharathiar University, Coimbatore – 641046

Abstract: Rural development is an important technique that fights against poverty and helps to achieve economic prosperity at gross root level. The development of the rural area relies on its infrastructure facilities like rural roads, housing, irrigation, water supply, electrification and telecommunication connectivity etc. The proper infrastructure development leads to improve rural economy and quality of life of people. Hence, rural development is one of the important tasks of development planning in India. Among all infrastructure facilities, housing is one of the basic requirements for human survival. It provides significant economic and social security status for a person in society. Housing assistance can make a significant difference in the economic well being of low income households. Hence the present study aimed to assess the socio economic condition of Pradhan Mantri Awaas Yojana (PAMY) beneficiaries, their awareness, satisfaction level and also various problems faced by them. The study area is confined to Coimbatore district only, sample of 110 respondents are randomly selected by using simple random sampling technique. The results reveal that female beneficiaries are satisfied more than male beneficiaries towards housing programme and the level of awareness differed significantly with educational level of the beneficiaries. Inadequacy of fund released by the government is the main problem faced by the beneficiaries followed by unable to arrange additional amounts for construction and no special attention was paid on basic amenities.

Keywords: rural economy, infrastructure development, rural housing, awareness and satisfaction

I. INTRODUCTION

The soul of India lives in villages because nearly seventy percent of Indian people are residing in villages. Rural development is an important technique that fights against poverty and helps to achieve economic prosperity at gross root level. It may be defined as structural changes in the socio-economic condition of low income rural population, making the process of their development self sustained. The development of the rural area relies on its infrastructure facilities like rural roads, housing, irrigation, water supply, electrification and telecommunication connectivity etc. Rural infrastructure is not only a key element for development but also an important ingredient in ensuring any sustainable poverty reduction programme. The proper infrastructure development leads to improve rural economy and quality of life of people, it also promotes utilization of optimum resources, better productivity, improved agricultural income, adequate employment and overall sustainable development of the economy as whole. Hence, rural development is one of the important tasks of development planning in India. In fact, it requires area based development as well as beneficiary oriented programmes.

The central and state government have been initiating a number of schemes and programmes through Ministry of Rural Development (MORD) and District Rural Development Agency (DRDA) in order to improve the rural areas. The government paid much dividend in the field of education, health, housing, water supply, rural connectivity, telecommunication network, technology, poverty alleviation and employment generation. The rural development schemes and programmes towards achieving these objectives are done at village level. Rural development and panchayat raj department is responsible for the implementation of various centrally sponsored and state funded schemes. Village panchayat has empowered to develop the infrastructure facilities in rural area in order to avoid the gap between urban and rural segregation in respect of standard of living. The government of India has framed several central and state schemes such as MGNREGS, Bharat Nirman, Indira Awaas Yojana (IAY), Swarna Jayanthi Gram Swarazgar Yojana (SGSY) and Anaithu Grama Marumalarchi Thitam (AGMT) in order to improve the infrastructure facilities in rural area.

Among all infrastructure facilities, housing is one of the basic requirements for human survival. It provides significant economic and social security for a person in society. Housing assistance can make a significant difference in the economic well being of low income households. International development forums have accepted the fact and promoted it as one of the important development agenda for all countries especially underdeveloped and developing nations (Sudipta Biswas, 2015). Hence the present study aimed to examine the socio economic status of PMAY beneficiaries and their awareness, satisfaction level towards the scheme.

1.1. INDIRA AWAAS YOJANA (IAY) / PRADHAN MANTRI AWAAS YOJANA (PMAY)

After independence, Indian government realized the importance of housing and has taken necessary steps to ensure housing for all rural households. Thus, construction of houses were included as one of the major activities under the National Rural Employment Programme which begun in 1980 and Rural Landless Employment Guarantee Programme (RLEGP) begun in 1983. The government of India had announced a part of this fund to be allocated for Scheduled Castes (SC), Scheduled Tribes (ST) and free bonded labourers for the construction of houses in the year 1985. As a result, Indira Awaas Yojana (IAY) was launched during 1985-86, as a sub-scheme of RLEGP and thereafter it continued as a sub scheme of Jawahar Rozgar Yojana and it became an independent scheme in 1996. This scheme aimed to construct free houses and upgradation of dwelling units to Below Poverty Line (BPL) households belonging to SC, ST, free bonded labourers and non SC, ST people living in rural area. Beneficiaries are selected from the BPL list approved by the Grama Sabha. At least 60 percent of the total IAY allocation during a financial year should be utilized for construction and upgradation of dwelling units for SC/ST households, 40 percent of allocation for non-SC, ST rural households and 3 percent of the above categories should be allocated for physically and mentally challenged persons. New houses as well as upgradation of kutch houses are being taken up under the scheme.

Initially the housing unit cost was fixed at Rs.10,000 which was enhanced to Rs.12,700 for plain and Rs.14,500 for difficult areas in 1990. In 1996, it was increased to Rs.20,000 for plain area and Rs.22,000 for difficult areas. The plain area allocation was Rs.25,000 and Rs.27,500 for difficult area in 2004. Again the government has risen per unit cost of house Rs.35,000 for plain area and Rs.38,500 for difficult area in 2008. In 2010 allocation of fund for plain and difficult area rose to Rs. 45,000 and Rs.48,500 respectively in the share of 75:25. Due to considerable rise in the cost of construction materials the Tamil Nadu government has increased additional grants for RCC roofing cost from Rs.35,000 to Rs.55,000 in 2011. Hence per unit cost of house raised to Rs 1,00,000, out of this state government alone has contributed Rs.66,250 (66.25 percent) and the centre share Rs.33,750 (33.75 percent).

As per the estimation of planning commission of India housing shortage under 12th five year plan can be assumed about 40 million. Out of this, half of the current shortage of houses would finance through IAY scheme and rest of the houses would be constructing with the help of state schemes and self reliance of households. Based on the budget proposed by planning commission for rural housing under twelfth five year plan were allocated to Rs.1,50,000 crore. The budget allocation for 2012-13 was Rs.11,075 crore and Rs.15,184 crore for 2013-14. Under IAY, the government has set a target of constructing 38 lakh houses by end of the 2015-16, out of which 10 lakh have been completed. The IAY has been restructures and renamed as Pradhan Mantri Awaas Yojana – Gramin (PMAY-G) and implemented from the financial year 2016 - 2017. PMAY programme ensure “Housing for all by 2022”, plans to provide homes to 18 million households in urban area and 30 million households in rural area by 2022.

II. REVIEW OF LITERATURE

Ammannaya K K (2008) stated that in India the task of facilitating affordable and adequate shelter to all is yet to be accomplished in spite of over five decades of planning and developmental efforts. The study concluded that micro finance can helps to achieve more inclusiveness in so far as housing finance is concerned with reduce the homelessness and bring about inclusive housing in India. The vast network of branches of commercial banks including RRBs and HFCs could be utilised for provision of affordable housing to the weaker sections of society and low income categories of people through micro housing finance.

Salve Prakash Vankar and Bhise V. B. (2012) assessed the physical performance of IAY and sufficiency of amount sanctioned to rural households. The study was conducted in Jalna District during 2006-10, the results indicate that largest amount of houses were allotted in Jalna Taluk, the amount was received by beneficiaries in three to four instalments. The results also found that it is difficult to construct house amid soaring prices of construction material within the sanctioned amount. It is suggested that the government should revise the existing price, allocation should be equal in all district and should allot more house for traditional occupational people.

Salve Prakash Vankar and Bhise V. B. (2014) investigated changes in the living standard of the IAY beneficiaries. For analysis 48 sample beneficiaries were taken and results reveal that those living in farmhouses, wadi and slum area need immediate attention than village dwellers and IAY has resulted in partial to complete changes in living standards of sample beneficiaries. The study concluded that considering the illiteracy of many beneficiaries the IAY scheme should be made user-friendly. Awareness programmes, recording of residential status every six months is necessary.

Kumuda D (2014) stated that housing sector has positive impact on overall standard of living of the rural poor people. There is also serious need to build a market based inclusive and sustainable housing finance system. The provision of shelter to every rural poor has been and will be a major component of the poverty alleviation measures of the Government in times to come.

Sudipta Biswas (2015) evaluated performance of the Indira Awaas Yojana during last one or two decades against the backdrop of the magnitude of the problem of housing in rural India. The physical and financial performance of the scheme shows positive trend, and the scope of IAY is limited to providing grant as per budget allocation. There is need to address concerns of rural housing for all and to expand its scope by providing basic amenities such as water, sanitation, electricity, clean fuel, healthcare, education as well as creating gainful employment through the convergence of IAY through the other schemes being implemented by the government.

III. STATEMENT OF THE PROBLEM

Census of India 2011 indicates that nearly 69 percent of the Indian population still residing in villages. Out of 1202.2 million total population, 833.1 million people are residing in rural area. The growth of rural population has been 12.18 percent, increased from 74.3 million to 90.4 million during 2001-2011. Total number of villages in India has increased from 638588 (2001 Census) to 640867 (2011 Census) an increase of 2279 villages. As per the 2011 Census, in Tamil Nadu about 51.55 percent of the people, i.e. 3.72 crore people are living in rural areas. Since majority of the population are residing in rural areas both in central and state level. Hence, the development of the nation is mainly depends on its rural development.

Tackling of rural poverty still remains a pressing challenge for rural India and it affects overall growth of our nation. Development of rural area is slow due to improper and inadequate provision of infrastructure compare to urban areas. The development and management of human settlements and provision of required infrastructure are much better in urban areas, thus rural population migrates nearby urban cities. Rural economy predominantly depends on agriculture because still majority of the rural population sustains on agricultural linked occupations. Therefore this necessitate to encourage reverse migration, for this the government provides basic amenities to rural people through central and state schemes in order to increase agriculture outcome, employment opportunities, per capita income, and living standard. Achievement of these benefits through infrastructure development depends upon proper allocation and implementation of various programmes. The impact of these programs on the development of the country since independence has been limited. Around one third of the population in rural as well as urban areas are deprived due to inadequate housing facilities. Out of estimated 200 million families, approximately 65 to 70 million families do not have adequate housing facilities. The housing conditions of the scheduled tribes, scheduled castes and other socially and economically backward class families are poorly affected. Hence, fulfilling the need of rural housing and tackling housing shortage particularly for the poorest is an important task to be undertaken as part of the poverty alleviation efforts of the government (Planning Commission, 2013).

Problem of rural housing is enormous in magnitude, complex in nature and differs significantly from the urban area. The constraints includes weaknesses in the delivery system for housing materials and services, intensely affected by infrastructure deficits like road connectivity, electricity, drinking water and sanitation have made inaccessibility of housing to the poorer segments of the population. Hence the present study analysed the awareness, satisfaction level and problems faced by the PMAY beneficiaries in Coimbatore district.

IV. OBJECTIVES OF THE STUDY

- To examine the socio economic condition of PAMY beneficiaries in Coimbatore district.
- To assess the awareness, and satisfaction level of beneficiaries towards PMAY scheme.
- To evaluate various problems faced by PMAY beneficiaries.

V. METHODOLOGY

The study area is confined to Coimbatore district only and it is divided into eight Taluks which consists of twelve blocks comprising 227 village panchayats. For the purpose of study two blocks are randomly selected namely Anamalai and Pollachi South. PMAY scheme beneficiaries selected for the housing scheme after 2011 are considered as the respondents of the study. Sample of 110 respondents, 55 respondents from each block are randomly selected by using simple random sampling technique. The study is based on both primary and secondary data. The necessary primary data are collected by the interview schedule from the selected PMAY beneficiaries in Coimbatore district. The required secondary data are collected from various books, journals, magazines and official website of Ministry of Rural Development, Census India, Indira Awaas Yojana (IAY) and other related information are collected from various village panchayat in Coimbatore district. For analysing the data various statistical techniques are used like percentage analysis, t test, ANOVA and Garret ranking technique.

Hypotheses of the study

H1: There is no significant difference between selected demographic variables and level of satisfaction

H2: There is no significant difference between selected demographic variables and awareness level.

VI. LIMITATIONS OF THE STUDY

Rural development of the country as whole depends on several factors like rural roads, electrification, irrigation, telecommunication etc, present study confined to only rural housing programme i.e. Pradhan Mantri Awaas Yojana (PMAY). The study area restricted to Coimbatore district only.

VII. RESULTS AND DISCUSSION

7.1 Demographic profile of PMAY beneficiaries

The demographic details such as gender, age, marital status, social group, type of family, size of family, educational qualification, occupational status and income level of the beneficiaries are collected and presented in Table 7.1. It could be observed from the Table that PMAY beneficiaries consists 60 percent of female and 40 percent of male. The maximum number of beneficiaries belongs to the age group of 41-50 years and only 7.3 percent of the beneficiaries belong to the age group of 20-30 years. All the beneficiaries are married among them 12 beneficiaries are widowed and 1 beneficiary is divorced. 64 percent of Scheduled caste groups are benefited more than the other and mostly backward classes. 79 percent of the beneficiaries are nuclear type of family and family size is 3 to 5. More than 53 percent of beneficiaries have no formal education and 69 percent are regular labour. Nearly 40 percent of the beneficiary's monthly income lies between Rs.10001 – Rs. 20000.

Table 7.1: Demographic details of PMAY beneficiaries

S.No	Demographic Variables	Categories	Number	Percentage
1	Gender	Male	44	40
		Female	66	60
		Total	110	100
2	Age	20-30	8	7.3
		31-40	33	30
		41-50	35	31.8
		Above 50	34	30.9
		Total	110	100
3	Marital Status	Married	97	88.2
		Divorced	1	0.9
		widowed	12	10.9
		Total	110	100
4	Social group	SC	71	64.5
		MBC	20	18.2
		OBC	19	17.3
		Total	110	100
5	Type of Family	Joint Family	23	20.9
		Nuclear Family	87	79.1
		Total	110	100
6	Size of the Family	Up to 2	24	21.8
		3 to 5	78	70.9
		Above 5	8	7.3
		Total	110	100
7	Educational Qualification	No formal education	59	53.6
		Up to Primary	28	25.5
		Up to Secondary	22	20
		Graduate	1	9
		Total	110	100

8	Occupation	Self employed in non-agriculture	4	3.6
		Self employed in agriculture	8	7.3
		Regular labour	76	69.1
		Casual Labour	20	18.2
		Private job	2	1.8
		Total	110	100
9	Income	Below Rs.10000	25	22.7
		Rs. 10001 – Rs. 20000	42	38.2
		Rs. 20001 – Rs. 30000	26	23.6
		Above Rs. 30001	17	15.5
		Total	110	100

Source: Computed Data

7.2 Gender and Level of satisfaction of the beneficiaries

To examine the significant difference in the satisfaction level of PMAY beneficiaries among male and female, an independent t- test was used and the results are depicted in Table 7.2. The mean value of each dimension reveals that the satisfaction of the beneficiaries is moderate since their values lies around 3, the female beneficiaries (4.06) are highly satisfied towards Quality of construction materials than male beneficiaries (3.70). However, the mean value for basic amenities (drinking water, sanitation, kitchen etc) was low for both groups, whereas female beneficiaries are highly satisfied (3.62) than male beneficiaries (3.14). From this, it is inferred that female beneficiaries are satisfied more than male beneficiaries regarding the housing programme. The outcome of t – value signified that all the eight dimensions of satisfaction level differed significantly at five percent level except technical supervision, monitoring and transparency and time taken for construction of house.

Table 7.2: Level of satisfaction with Gender of the beneficiaries

Level of Satisfaction	Male		Female		t Value
	Mean	SD	Mean	SD	
Unit cost sanctioned by the government	3.25	1.014	3.7	.928	-2.384*
Basic amenities (Sanitation, kitchen etc)	3.14	1.025	3.62	1.02	-2.439*
Fund released by the government	3.25	.839	3.73	.851	-2.898*
Technical Supervision, Monitoring and Transparency	3.57	.846	3.64	.871	-.407
Time taken for construction of house	3.52	.849	3.64	.871	-.677
Quality of construction materials used	3.70	.954	4.06	.653	-2.16*
Payment received for complete house construction	3.39	.895	3.76	.929	-2.08*
The overall performance of the scheme	3.43	.818	4.00	.526	-4.08**

Source: Computed Data

Note: **significance at one percent level, * significance at five percent level

7.3 Demographic variables and satisfaction level

In order to assess the significant difference between selected demographic variables and their level of satisfaction, one way ANOVA is adopted. It can be concluded from the results that all the selected demographic variables viz. age, marital status, occupation, and educational qualification not differed significantly at five percent level, while the F-values are less than critical value (2.45) at five percent level, hence accepting the null hypothesis that there is no significant difference between demographic variables like age, marital status, occupation and educational qualification and their satisfaction level.

Table 7.3: Demographic status and satisfaction level

Socio demographic variables		Sum of squares	df	Mean Square	F
Age	Between groups	1.990	4	.498	1.884
	Within groups	27.728	105	.264	
	Total	29.718	109		
Marital status	Between groups	.162	2	.081	.293
	Within groups	29.556	107	.276	
	Total	29.718	109		
Occupation	Between groups	2.424	4	.606	2.331
	Within groups	27.295	105	.260	
	Total	29.718	109		
Educational Qualification	Between groups	.143	3	.048	.171
	Within groups	29.575	106	.279	
	Total	29.718	109		

Source: Computed Data

Note: **significance at one percent level, * significance at five percent level

7.4 Socio Demographic Variables and Awareness Level

In order to assess the significant divergence between the selected demographic variables and their awareness level, one way ANOVA is adopted and exhibited in Table 7.4. The test outcome revealed that awareness level of the beneficiaries differed significantly with the educational qualification at one percent level and rest of the variables viz age, marital status, and occupation are not differed significantly at five percent level, since the F-values are less than the critical value (2.45), hence accepting the null hypothesis that there is no significant difference between selected demographic variables with the awareness level.

Table 7.4: Socio Demographic Variables and Awareness Level

Socio demographic variables		Sum of squares	df	Mean Square	F
Age	Between groups	2.233	4	.558	1.880
	Within groups	31.183	105	.297	
	Total	33.4166	109		
Marital status	Between groups	.558	2	.279	.909
	Within groups	32.858	107	.307	
	Total	33.416	109		
Occupation	Between groups	1.573	4	.393	1.297
	Within groups	31.843	105	.303	
	Total	33.416	109		
Educational Qualification	Between groups	15.739	3	5.246	31.457**
	Within groups	17.678	106	.167	
	Total	33.416	109		

Source: Computed Data

Note: **significance at one percent level, * significance at five percent level

7.5 Problems faced by the beneficiaries

Table 7.5 portrays the problems faced by PMAY beneficiaries in Coimbatore district. Among 110 beneficiaries, inadequacy of funds released by the government ranked as first by 36 beneficiaries, second ranked by 34 beneficiaries and only one beneficiary ranked as last rank. However, unable to arrange additional amount for construction ranked as first by 33 beneficiaries, secondly ranked by 23 beneficiaries. However, expenditure incurred for getting selected in the scheme mentioned last rank by 27 beneficiaries.

Table 7.5: Problems faced by PMAY beneficiaries - Garrett ranking technique

S. no	Problems	1	2	3	4	5	6	7	8	9	10	11	12
1	Lack of awareness about the terms and conditions of the scheme	1	4	8	9	11	7	8	14	12	18	11	7
2	System of parameter for selection of beneficiaries was not found adequate	0	0	1	4	3	5	17	13	19	24	12	12
3	No special attention was paid on basic amenities	8	13	13	14	11	15	15	9	3	1	4	4
4	Inadequacy of funds released by the government	36	34	11	8	6	4	0	4	1	5	0	1
5	Low quality of raw material used and improper utilization of funds	9	10	7	8	15	7	6	8	14	11	10	5
6	Unable to arrange additional amount for construction	33	23	18	13	12	5	2	0	1	3	0	0
7	Authorities are not monitoring properly	4	4	5	5	8	10	14	11	14	8	16	11
8	No latest technology and skilled labour were used for construction	0	6	19	15	13	13	8	6	5	7	12	6
9	Delay in releasing the instalment causing delay in completion of the houses	9	10	13	13	10	10	8	16	7	6	3	5
10	Flow of funds is not proper and timely	4	7	16	14	12	18	7	11	4	6	4	6
11	Waiting for long period in the BPL list serial number	0	0	0	5	4	5	14	12	16	11	19	24
12	Expenditure incurred for getting selected in the scheme	0	0	0	2	7	9	8	7	14	16	20	27

Table 7.6: Problems faced by PMAY beneficiaries - Garret ranking analysis

S.No	Problems	1	2	3	4	5	6	7	8	9	10	11	12	Total	%	Rank
1	Lack of awareness about the terms and conditions of the scheme	83	288	528	540	616	364	376	602	468	594	297	112	4868	44.25	8
2	System of parameter for selection of beneficiaries was not found adequate	0	0	66	240	168	260	799	559	741	792	324	192	4141	37.6	10
3	No special attention was paid on basic amenities	664	936	858	840	616	780	705	387	117	33	108	64	6108	55.53	3
4	Inadequacy of funds released by the government	2988	2448	726	480	336	208	0	172	39	165	0	16	7578	68.9	1
5	Low quality of raw material used and improper utilization of funds	747	720	462	480	840	364	282	344	546	363	270	80	5498	49.98	6
6	Unable to arrange additional amount for construction	2739	1656	1188	780	672	260	94	0	39	99	0	0	7527	68.43	2
7	Authorities are not monitoring properly	332	288	330	300	448	520	658	473	546	264	432	176	4767	43.34	9
8	No latest technology and skilled labour were used for construction	0	432	1254	900	728	676	376	258	195	231	324	96	5470	49.73	7
9	Delay in releasing the instalment causing delay in completion of the houses	747	720	858	780	560	520	376	688	273	198	81	80	5881	53.46	4
10	Flow of funds is not proper and timely	332	504	1056	840	672	936	329	473	156	198	108	96	5700	51.8	5
11	Waiting for long period in the BPL list serial number	0	0	0	300	224	260	658	516	624	363	513	384	3842	34.93	11
12	Expenditure incurred for getting selected in the scheme	0	0	0	120	392	468	376	301	546	528	540	432	3703	33.66	12

7.6 Garret ranking analysis

The rank obtained from the beneficiaries are analysed with the help of Garret ranking technique and presented in Table 7.6. The outcome reveals that inadequacy of funds released by the government got the first rank followed by unable to arrange additional amounts for construction, no special attention was paid on basic amenities, delay in releasing the instalment causing delay in completion of the house, flow of funds is not properly and timely, Low quality of raw material used and improper utilization of funds, No latest technology and skilled labour are used for construction, Lack of awareness about the terms and conditions of the scheme, Authorities are not monitoring properly, System of parameter for selection of beneficiaries is not found adequate, Waiting for long period in the BPL list serial number and Expenditure incurred for getting selected in the scheme got 2nd, 3rd, 4th, 5th, 6th, 7th, 8th, 9th, 10th, 11th, and 12th rank respectively.

VIII. CONCLUSION

The central and state Governments have been initiating a number of schemes and amplified their efforts to make rural sector more active, vibrant and resilient. The rural population with low and marginal levels of economic development faces a unique challenge in the task of addressing adequate housing. Research has clearly demonstrated that housing has becoming mechanism for economic growth and act as a major contributor for employment, and income generation and helps the individuals both directly and indirectly in their socio economic development. Recognising the importance of housing as a basic human need, it has been one of the priorities of the government right from the first five year plan to till date. However, the performance of housing scheme depends on proper selection of beneficiary, nature and extent of their involvement, appropriate use of available housing material and skilled workforce. The quality of house constructed, its maintenance, and satisfaction of beneficiary with regard to space and availability of basic social amenities are equally important. Hence the present study has made to assess the awareness, satisfaction level of beneficiaries towards housing programme and problems faced by them. The study concludes that female beneficiaries are satisfied more towards housing programme than male beneficiaries; level of awareness differed significantly with educational level of the beneficiaries. Inadequacy of fund released by the government is the main problem faced by the beneficiaries followed by unable to arrange additional amounts for construction and no special attention was paid on basic amenities. Hence the government should increase per unit cost of the house and arrange loan facilities to beneficiaries in collaboration with nationalised banks. It should also emphasis construction of quality housing with basic amenities like sanitary latrine, connectivity to drinking water, electricity.

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