

THE EFFECTIVENESS OF PMAY (PRADHAN MANTRI AWAS YOJANA) ON THE LIVES OF FISHERMEN COMMUNITY – A STUDY WITH SPECIAL REFERENCE TO VADDY DIVISION IN KOLLAM DISTRICT, KERALA

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ABSTRACT

This paper discusses about the effect of Pradhan Mantri Awas Yojana on the lives of fishermen community in vaddy division of Kollam district. Many programmes have been introduced by the central and state government regarding catching, marketing, trading, providing subsidies, grants, health measures, education etc which aimed to improve the standard of living of the fishermen community. The study is concentrated to analyze the impact of PMAY(Housing scheme) programme on changing the standard of living among the marginalized community .So in order to analyze the effective functioning of PMAY social welfare scheme among the fisherfolk the study has been conducted. Both primary and secondary data are used in the study. This survey is based on the representative sampling method and it was conducted in Vaddy division among 50 families. The various aspects like nature family, daily income of the educational qualification were studied, besides their satisfaction regarding the scheme, their liability related to the building of houses, their opinion about the scheme also were studied.

Key Words: PMAY (PRADHAN MANTRI AWAS YOJANA), Fisherfolk, Vaddy division

INTRODUCTION

Housing is one of the basic requirements for the survival of human beings. Ownership of a house provides significant economic security and social status for a citizen in the society. The identity and social recognition associated with ownership of a house that provides individual with immense confidence to get involved in too many social activities. Stable, affordable and accessible housing is directly and indirectly linked to human well-being.

PMAY introduced by MHUPA (Ministry of Housing and Urban Poverty Alleviation) was announced by our honorable Prime Minister Sh. Narendra Modi. The government envisages buildings affordable pucca houses with water facility, sanitation and electricity supply round- the- clock. The scheme originally was meant to

cover people in EWS (annual income not exceeding Rs 3 lakh) and LIG (annual income not exceeding Rs 6 lakh) section, but now covers the Mid- Income Group (MIG) as well. Pradhan Mantri Awas Yojana is a scheme by the Indian Government that takes limelight to make it better for homeless people in India. The main proposal of this scheme is to construct 20 million homes for those people belonging to the low-income families, middle income groups and economically weaker section by 2022. Pradhan Mantri Gramin Awas Yojana (PMGAY), previously Indira Awas Yojana (IAY), is a social welfare flagship programme, created by the Indian Government, to provide housing for the rural poor in India. A similar scheme for urban poor was launched in 2015 as Housing for All by 2022. Indira Awas Yojana was launched in 1985 by Rajiv Gandhi, the then Prime Minister, as one of the major flagship programs of the Ministries of Rural Development to construct houses for BPL population in the villages. Under the scheme, financial assistance worth ₹70,000 (US\$1,100) in plain areas and ₹75,000 (US\$1,100) in difficult areas (high land area) is provided for construction of houses. These houses are equipped with facilities such as toilet, LPG connection, electricity connection, and drinking water [convergence with other schemes e.g. Swachh Bharat Abhiyan toilets, Ujjwala Yojana LPG gas connection, Saubhagya Yojana electricity connection, etc]. The houses are allotted in the name of the woman or jointly between husband and wife. The construction of the houses is the sole responsibility of the beneficiary and engagement of contractors is strictly prohibited. Sanitary latrine and smokeless chullah are required to be constructed along with each IAY house for which additional financial assistance is provided from "Total Sanitation Campaign" and "Rajiv Gandhi Grameen Vidyutikaran Yojana" respectively. This scheme, operating since 1985, provides subsidies and cash assistance people to in villages to construct their houses, themselves.

Today, while developers in India's metropolitan cities are sitting on lakhs of unsold residence costing upwards of Rs 50 lakh, the country is estimated to have a shortage of nearly 20 million housing units needed by the rural and urban poor, at far lower price points of Rs 5 to 15 lakh. The PMAY aims to address this shortfall, with the increase in subsidized loan amount to Rs 12 lakh. The scheme is expected to cover a higher proportion of the urban poor. The PMAY will hopefully incentivize India's construction and really sector to reduce its traditional obsession with affluent home buyer in the cities.

RESEARCH PROBLEM

The fisherfolk is contributing largely to the sector of the economy. But the fishermen, at the same time are not coming up to the main stream. Even though the Government is providing them with aid and assistance they could not even maintain a fair standard of living. So, in order to analyze the impact of PMAY among the fisherfolk in the Vaddy division the study has been conducted. The Government of India has undertaken so many fishermen welfare schemes. As a part of this welfare scheme, PMAY aims at upliftment of the standard of living of fisherfolk. In this context the present study investigates the impact of PMAY among the fisherfolk in the Vaddy division of Kollam district.

OBJECTIVES

The study is conducted with the following specific objectives;

- 1) To know the effectiveness of PMAY.
- 2) To understand the changes in the lifestyle of the fishermen community after the imposition of PMAY.
- 3) To understand their level of satisfaction.

METHODOLOGY

The study is both descriptive and analytical in nature. The impact of PMAY forms the descriptive part of the study. Both primary and secondary data were used for the study. Primary data collected from the fisherfolk in Vaddy division forms the analytical part of the study to reach inferences. The primary data were collected by conducting survey with the help of a structured interview schedule among the fishermen community those avails financial assistance through the PMAY and they forms the respondent group. The respondent has been chosen with the help of simple random technique. The secondary data were collected from newspapers, journals, magazines, and information from the websites.

DATA ANALYSIS AND INTERPRETATIONS

To understand more about PMAY, a survey has been conducted.

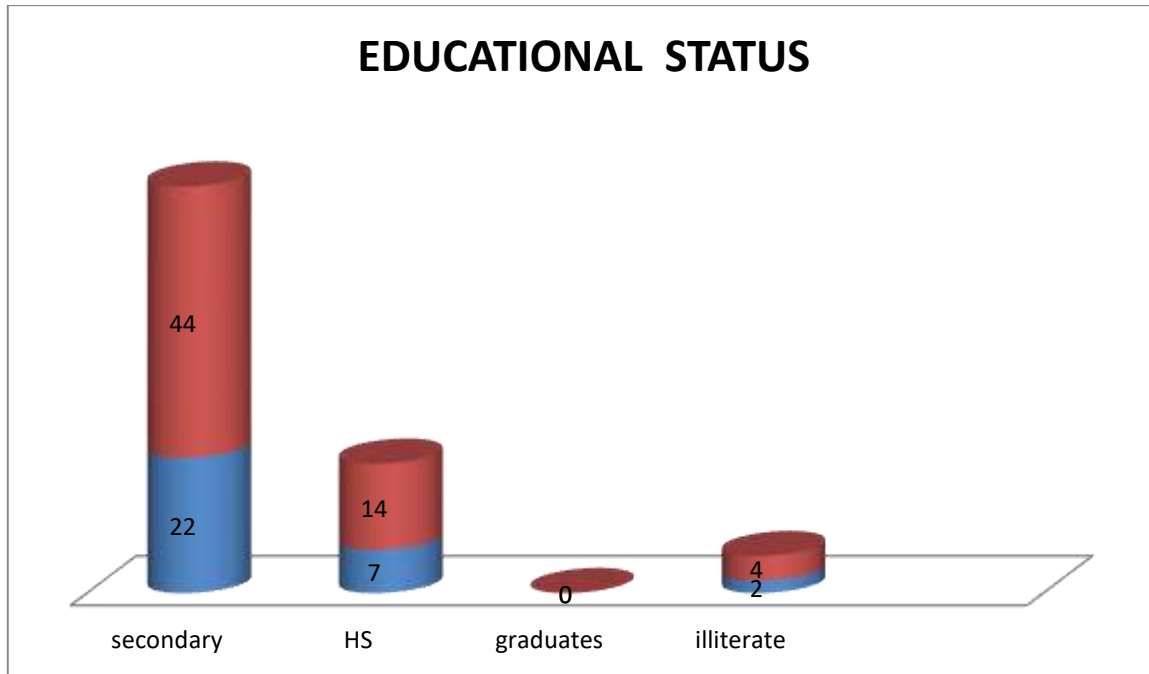
EDUCATIONAL STATUS

Table 4.1
Educational qualification of PMAY Beneficiary

Educational status	Number of respondents	Percentage
Primary	19	38
Secondary	22	44
HS	7	14
Graduate	0	0
Illiterate	2	4
Total	50	100

(Source: Surveyed data)

Figure 4.1



(Source: Surveyed data)

NATURE OF FAMILY OF THE PMAY BENEFICIARIES

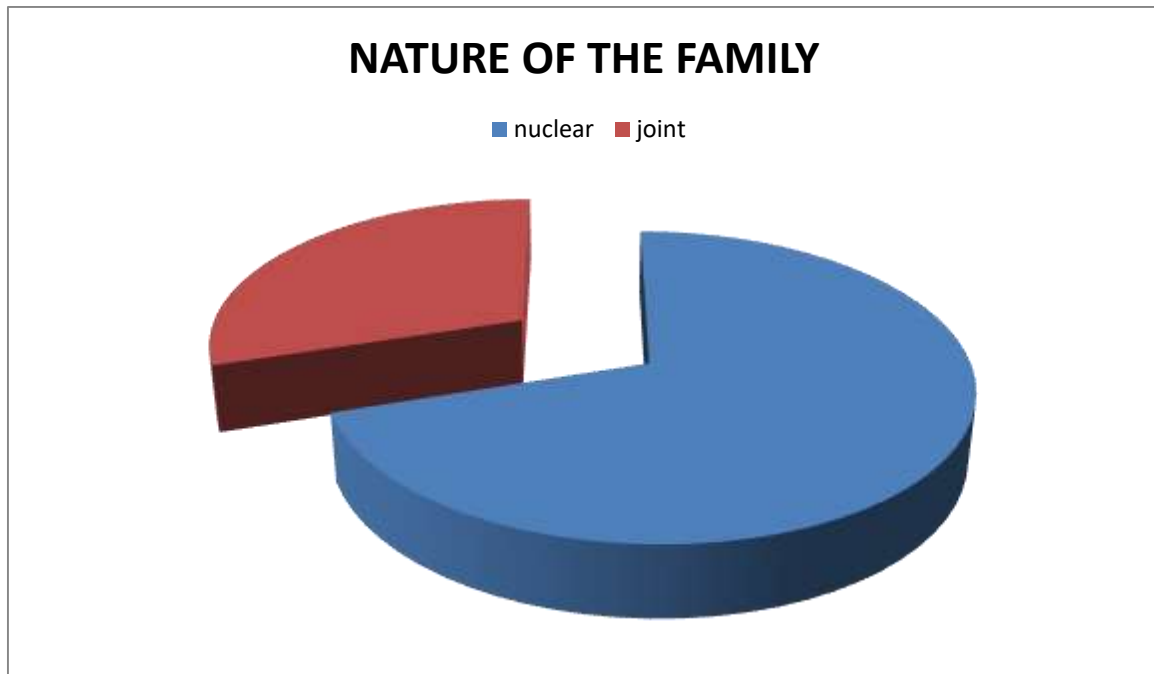
Table 4.2

Nature of family

Nature of family	Number of respondents	Percentage
Nuclear	35	70
Joint	15	30
Total	50	100

(Source: Surveyed data)

Figure 4.2



(Source: Surveyed data)

NUMBER OF FAMILY MEMBERS

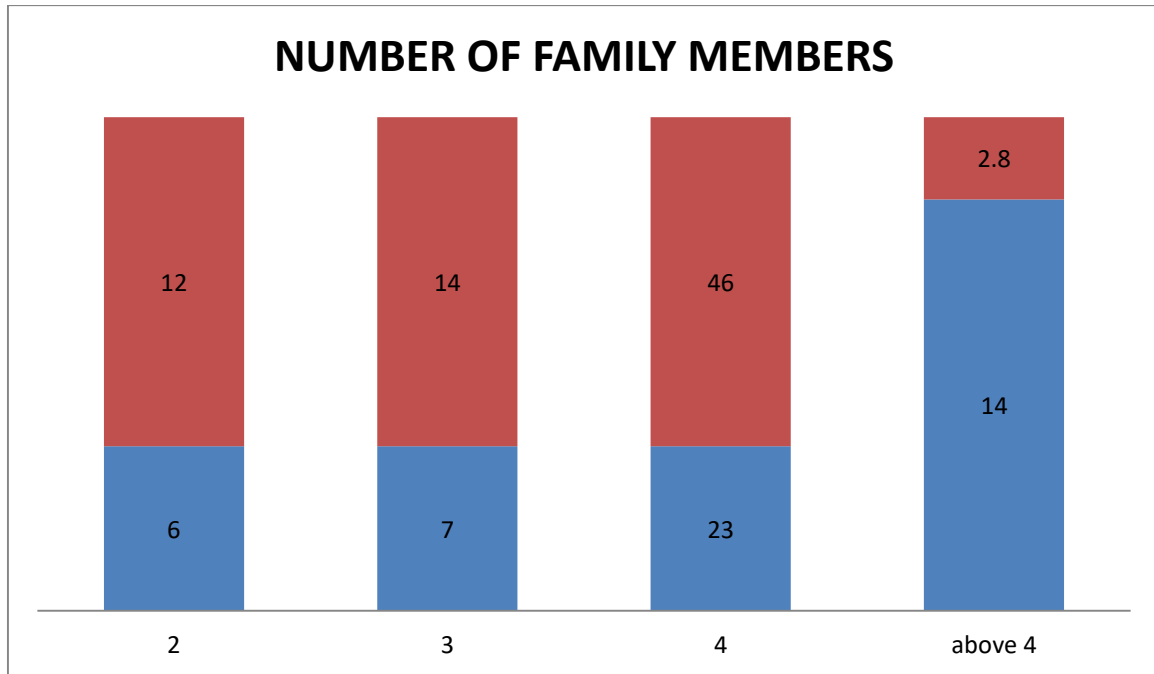
Table 4.3

Number of family members

Number of member	Number of house	Percentage
2	6	12
3	7	14
4	23	46
Above 4	14	28
Total	50	100

(Source: Surveyed data)

Figure4.3



(Source: Surveyed data)

DAILY INCOME STATUS

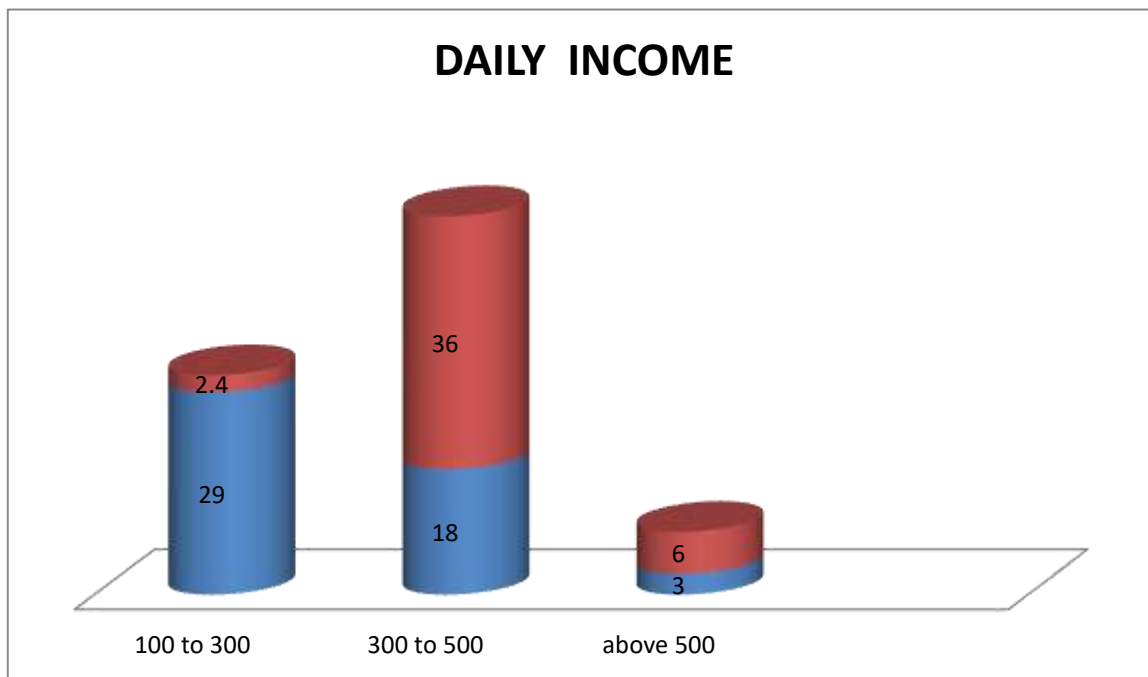
TABLE 4.4

Daily income status of the beneficiaries

Daily income	Number of houses	Percentage
100 to 300	29	58
300 to 500	18	36
Above 500	3	6
Total	50	100

(Source: Surveyed data)

Figure 4.4



(Source: Surveyed data)

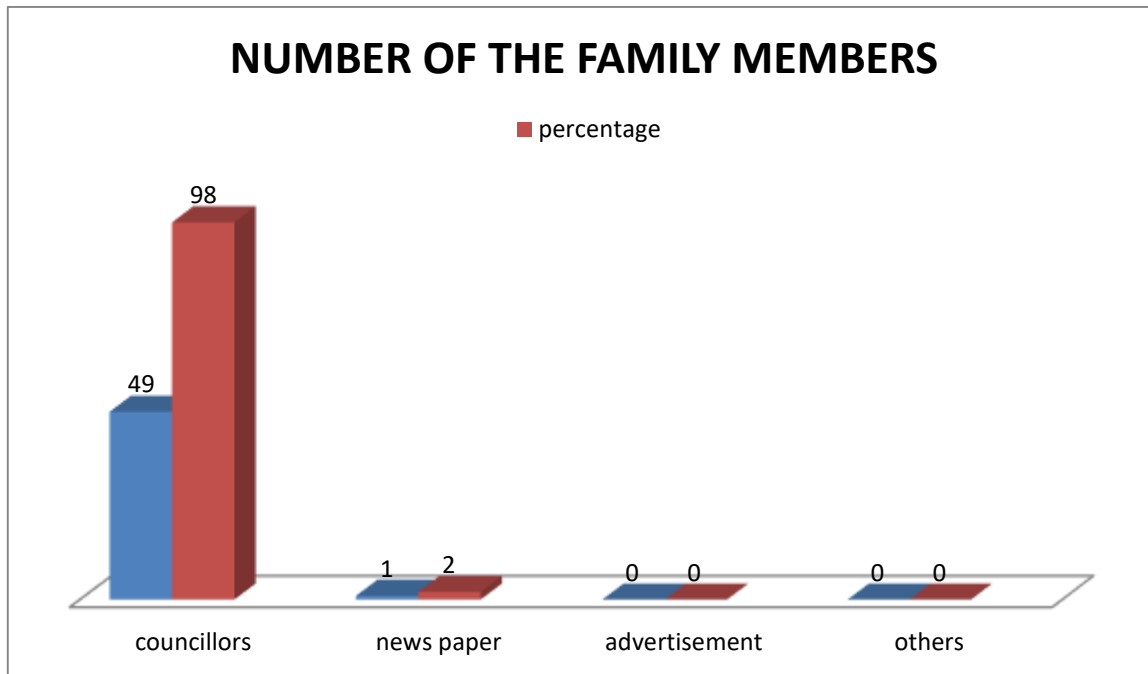
SOURCE OF INFORMATION ABOUT PMAY

Table 4.5

Sources	Number of houses	Percentage
Councilors	49	98
News paper	1	2
Advertisement	0	0
Others	0	0
Total	50	100

(Source: Surveyed data)

Figure 4.5



(Source: Surveyed data)

AWARENESS OF PMAY

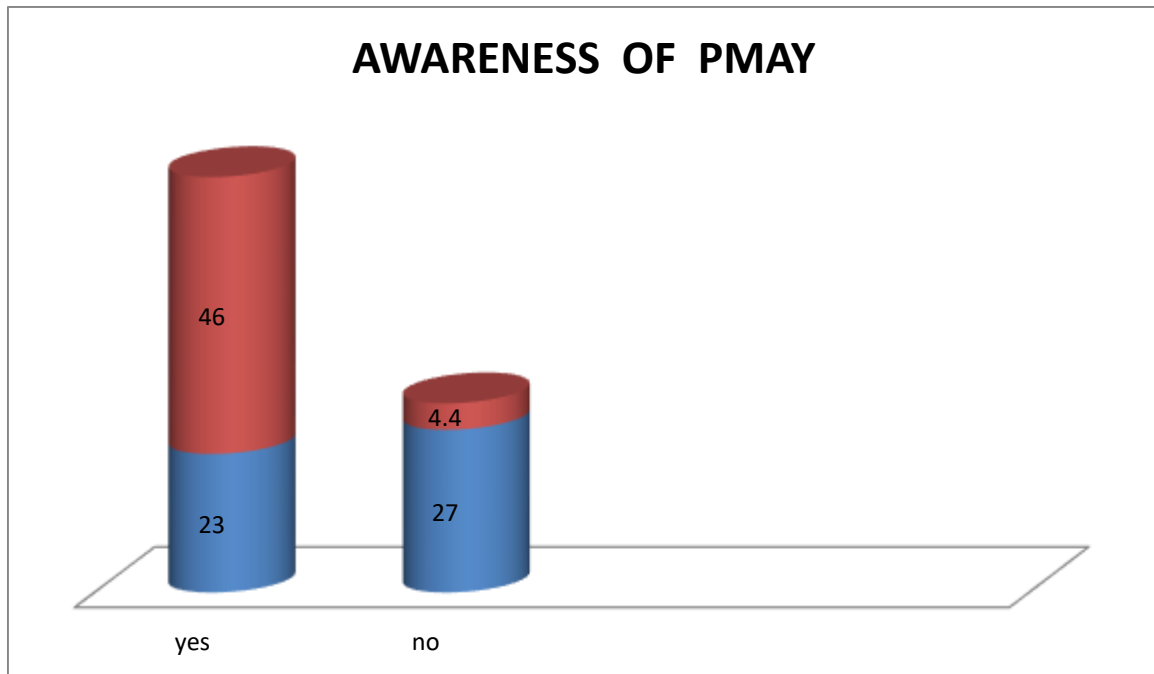
Table 4.6

Awareness of PMAY

Awareness	Number of houses	Percentage
Yes	23	46
No	27	54
Total	50	100

(Source: Surveyed data)

Figure 4.6



(Source: Surveyed data)



OPINION ABOUT PMAY

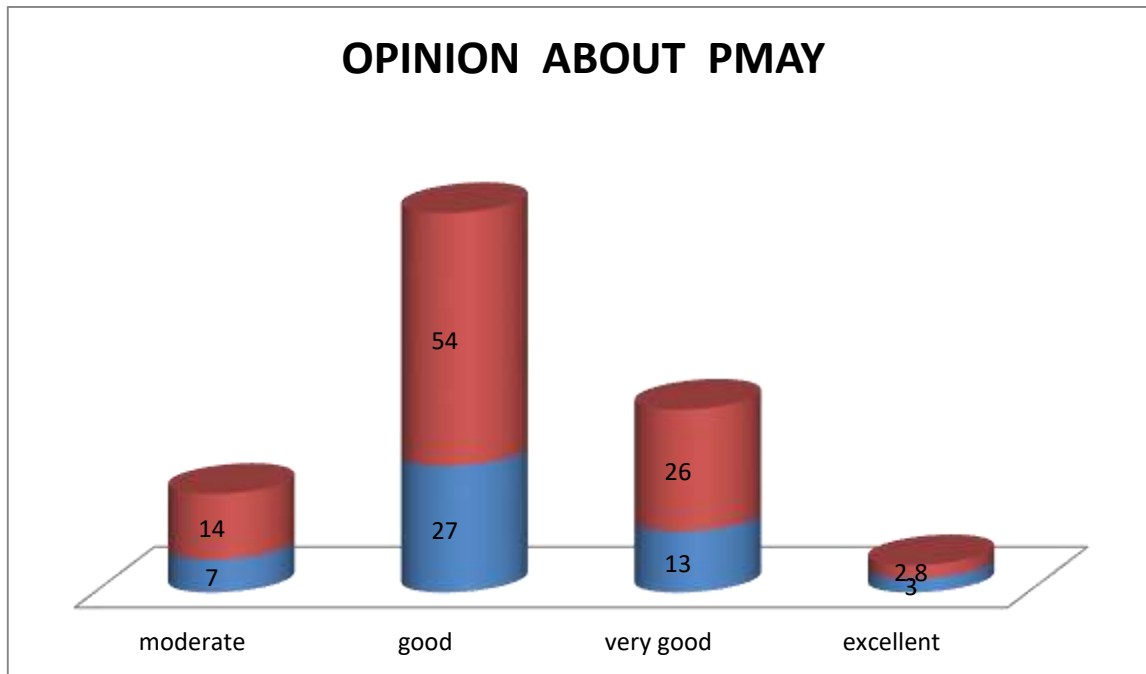
Table 4.7

Opinion about PMAY

Opinion	Number of houses	Percentage
Moderate	7	14
Good	27	54
Very good	13	26
Excellent	3	6
Total	50	100

(Source: Surveyed data)

Figure 4.7



(Source: Surveyed data)

REASONS FOR THE IGNORANCE OF THE OTHER SCHEMES

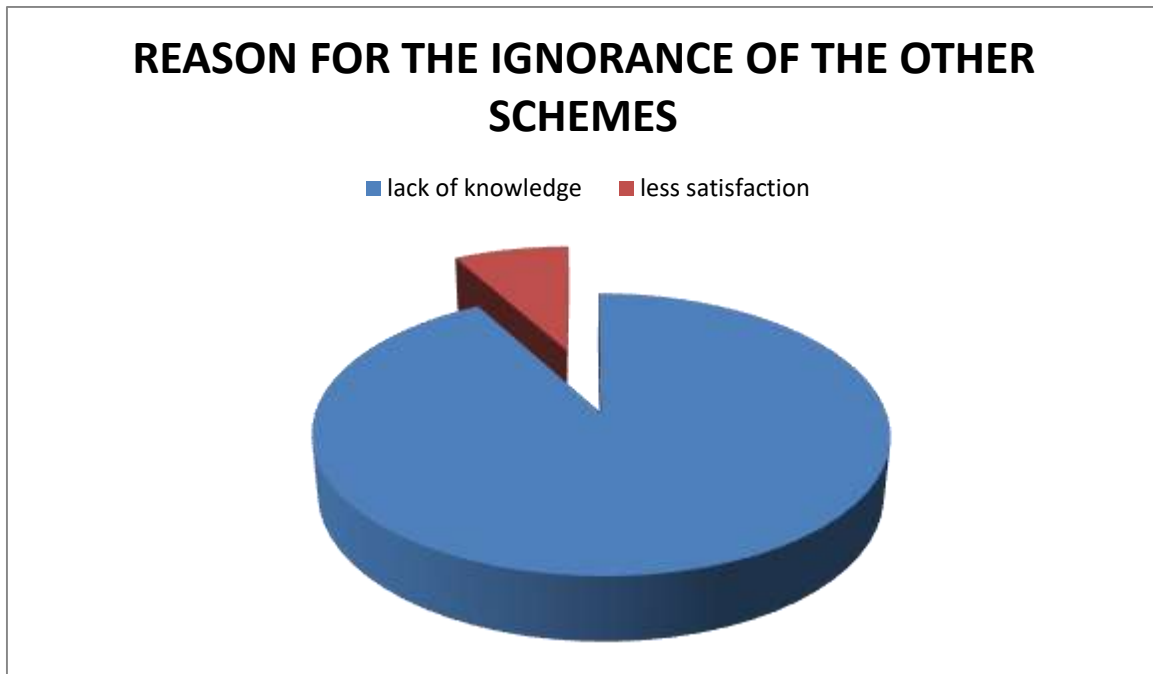
Table 4.8

Reasons for the ignorance of the other schemes

Reasons	Number of houses	Percentage
Lack of knowledge	46	92
Less satisfaction	4	8
Total	50	100

(Source: Surveyed data)

Figure 4.8



(Source: Surveyed data)

MAINTENANCE OF THE OLD HOUSES

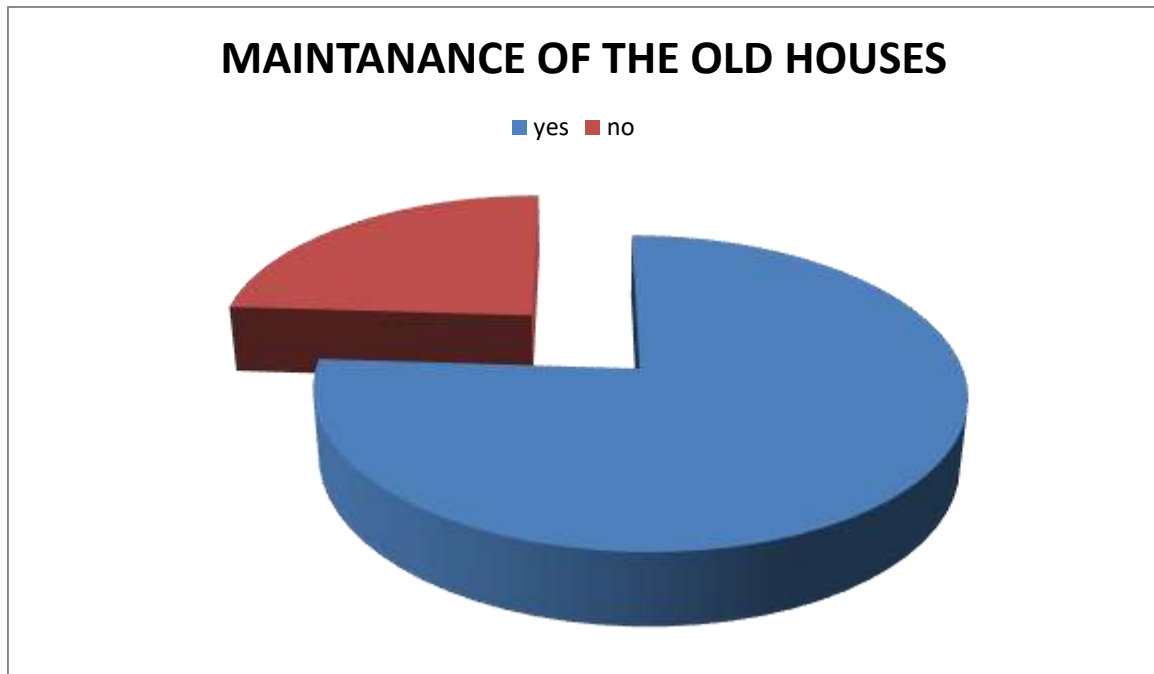
Table 4.9

Maintenance of old houses

Maintenance	Number of houses	Percentage
Yes	38	76
No	12	24
Total	50	100

(Source: Surveyed data)

Figure 4.9



(Source: Surveyed data)

RECEIVING MONEY ON INSTALLMENT BASIS

The beneficiaries were receiving money on installment basis through the corporation authority.

DELAY IN RECEIVING MONEY AND ITS EFFECTS

Table 4.10
Delay in receiving money and its effects

Delay in receiving money	Number of houses	Percentage
Yes	15	30
No	35	70
Total	50	100

(Source: Surveyed data)

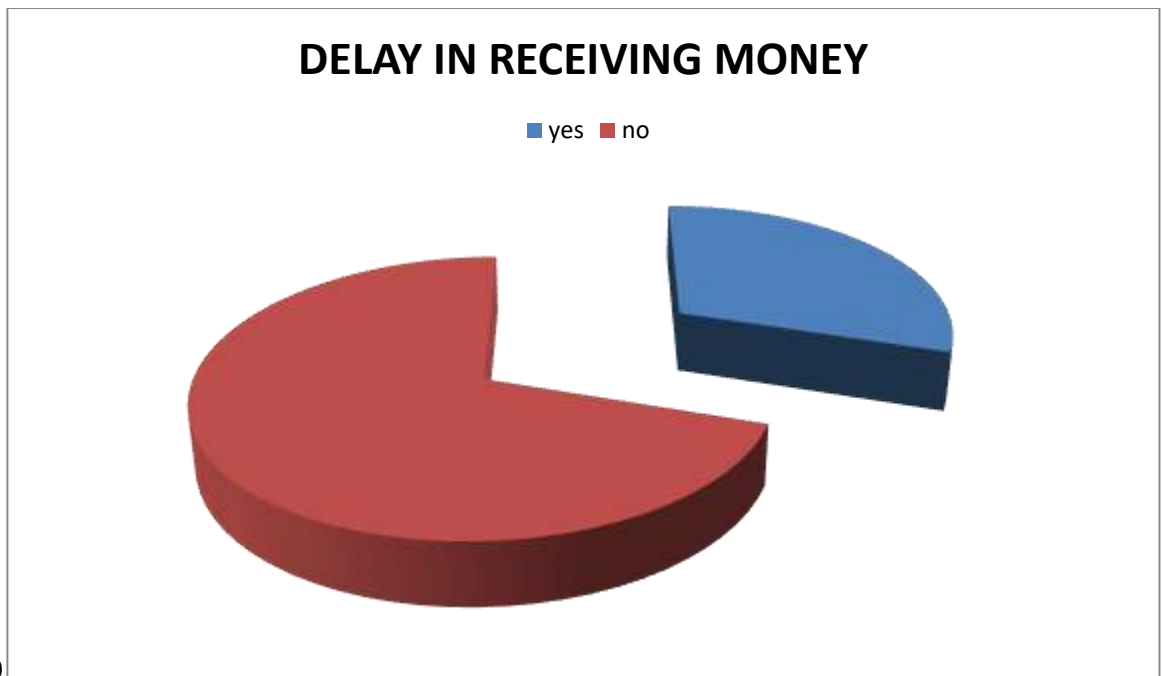


Figure 4.10

(Source: Surveyed data)

SATISFACTION OF THE CONSTRUCTION PLAN OF THE CORPORATION

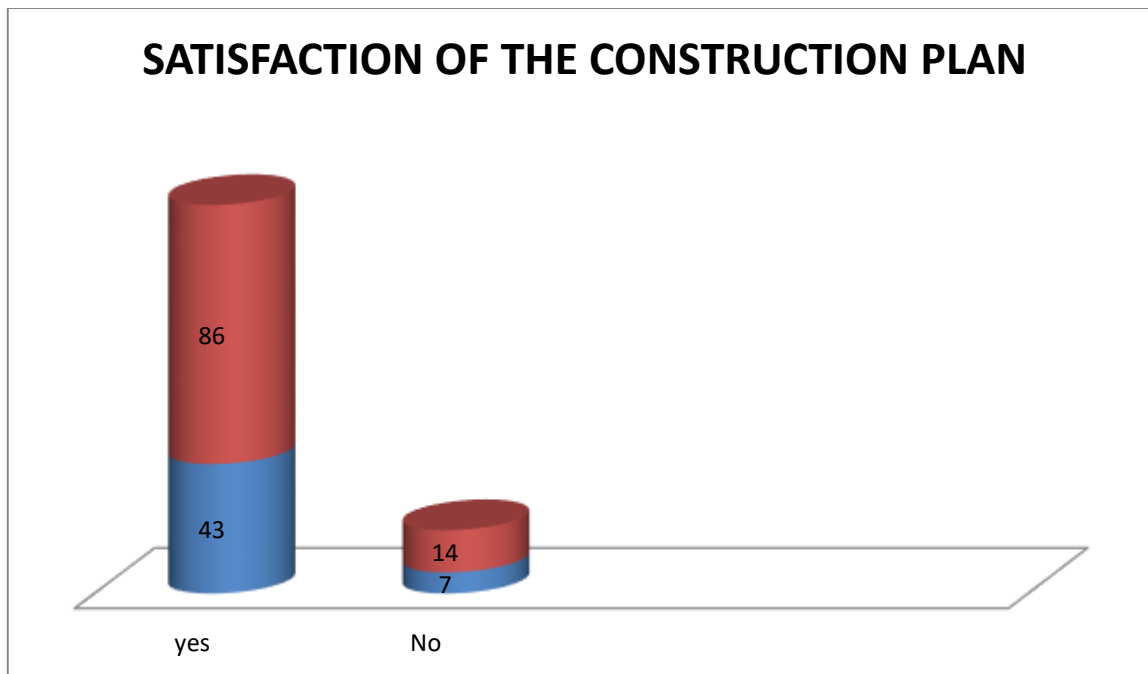
Table 4.11

Satisfaction of the construction plan

Satisfaction	Number of houses	Percentage
Yes	43	86
No	7	14
Total	50	100

(Source: Surveyed data)

Figure 4.11



(Source: Surveyed data)

DIFFICULTIES IN CONSULTING PROCEDURE

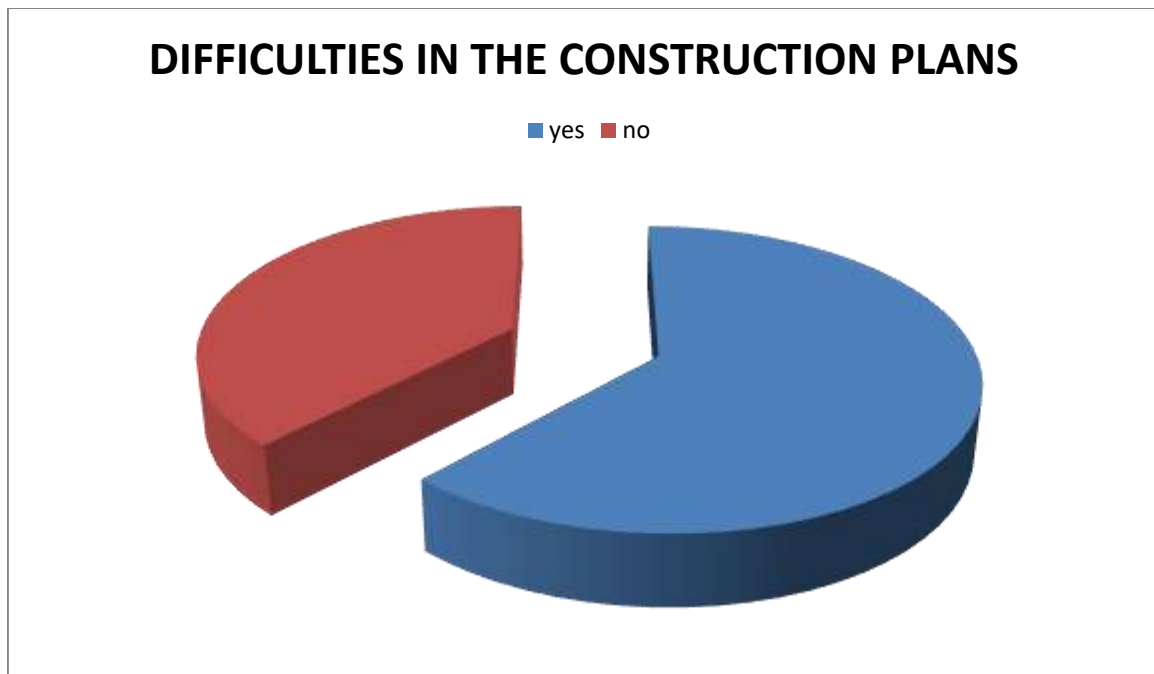
Table 4.12

Difficulties in the construction procedure of the corporation

Difficulties	Number of houses	Percentage
Yes	31	62
No	19	38
Total	50	100

(Source: Surveyed data)

Figure 4.12



(Source: Surveyed data)

SELF INTEREST

Table 4.13
Self interest

Self interest	Number of houses	Percentage
Yes	40	80
No	10	20
Total	50	100

(Source: Surveyed data)

EXPENDITURE INCURRED FOR BUILDING

Table 4.14

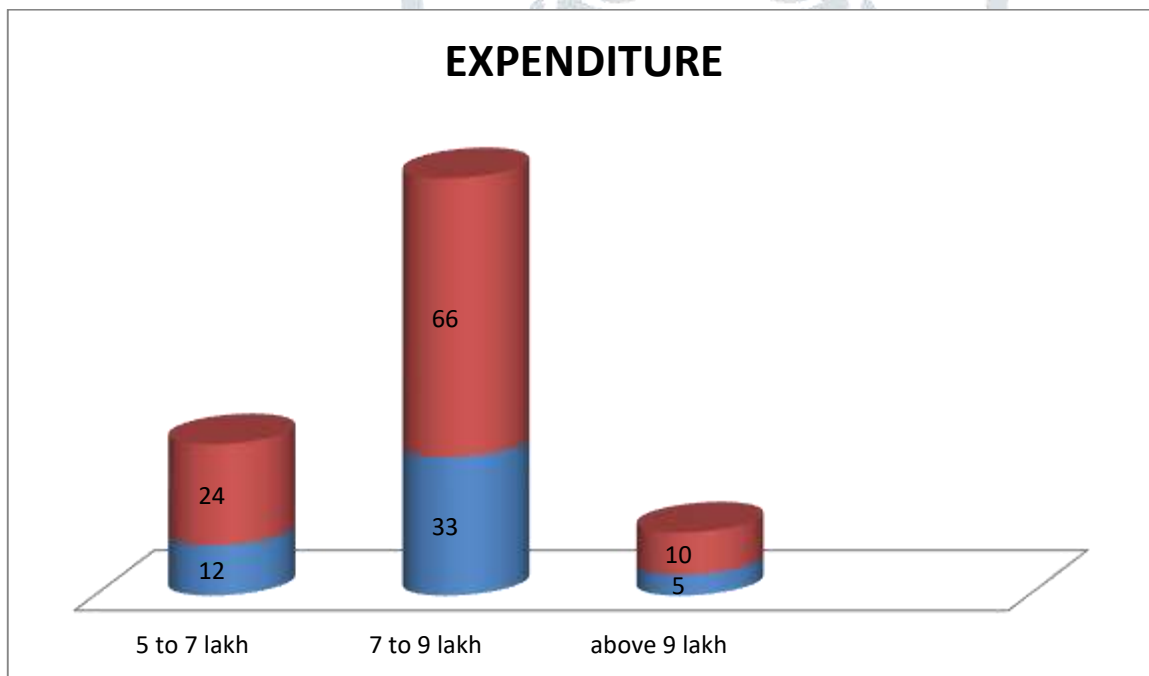
Expenditure incurred for building

Expenditure	Number of houses	Percentage
5 to 7 lakh	12	24
7 lakh to 9 lakh	33	66
Above 9 lakh	5	10
Total	50	100

(Source: Surveyed data)



Figure 4.13



(Source: Surveyed data)

OTHER EXPENSES RELATED TO CONSTRUCTION

Table 4.15

Other expenses related to construction

Other expenses	Number of houses	Percentage
50000	22	44
50000 to 1 lakh	6	12
Above 1 lakh	9	18
No expenses	13	26
Total	50	100

(Source: Surveyed data)

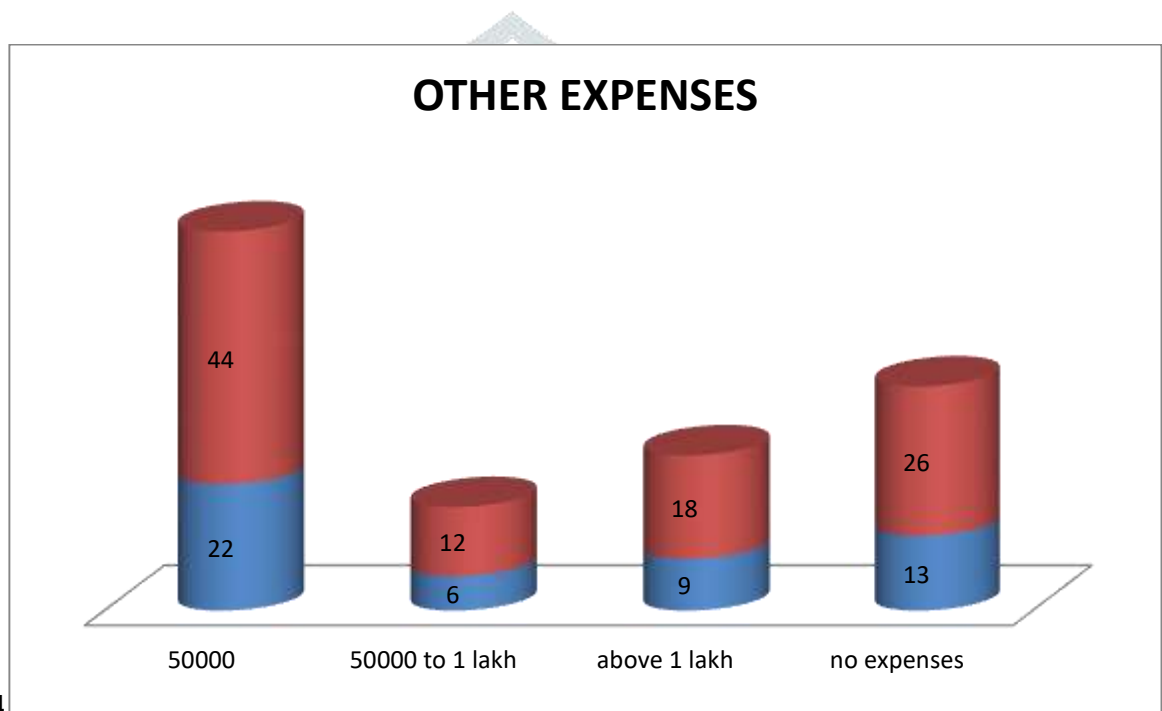


Figure 4.14

(Source: Surveyed data)

LIABILITY RELATED TO BUILDING THE HOUSES

Table 4.16

Liability after the construction

Liability	Number of houses	Percentage

Yes	39	78
No	11	22
Total	50	100

(Source: Surveyed data)

Figure 4.15



(Source: Surveyed data)

INTEREST PAYMENT ACCORDING TO THE INCOME

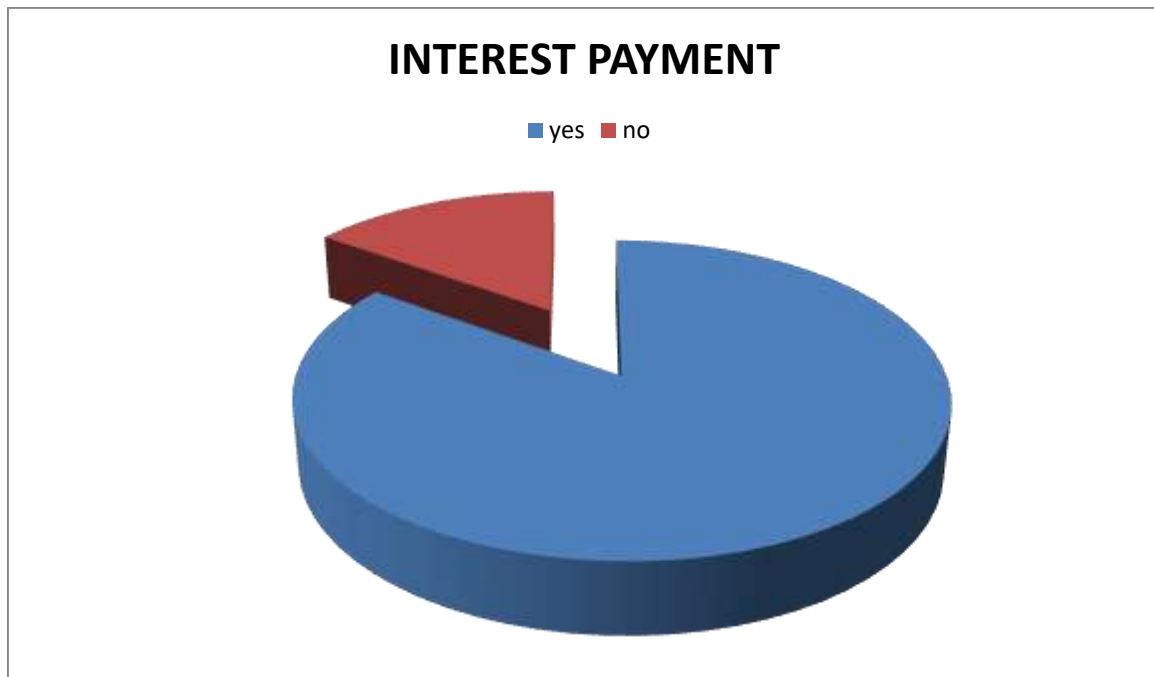
Table 4.17

Interest payment

Interest	Number of houses	Percentage
Yes	18	36
No	21	42
Total	39	78

(Source: Surveyed data)

Figure 4.16



(Source: Surveyed data)

DURATION OF THE CONSTRUCTION AND ITS DIFFICULTIES

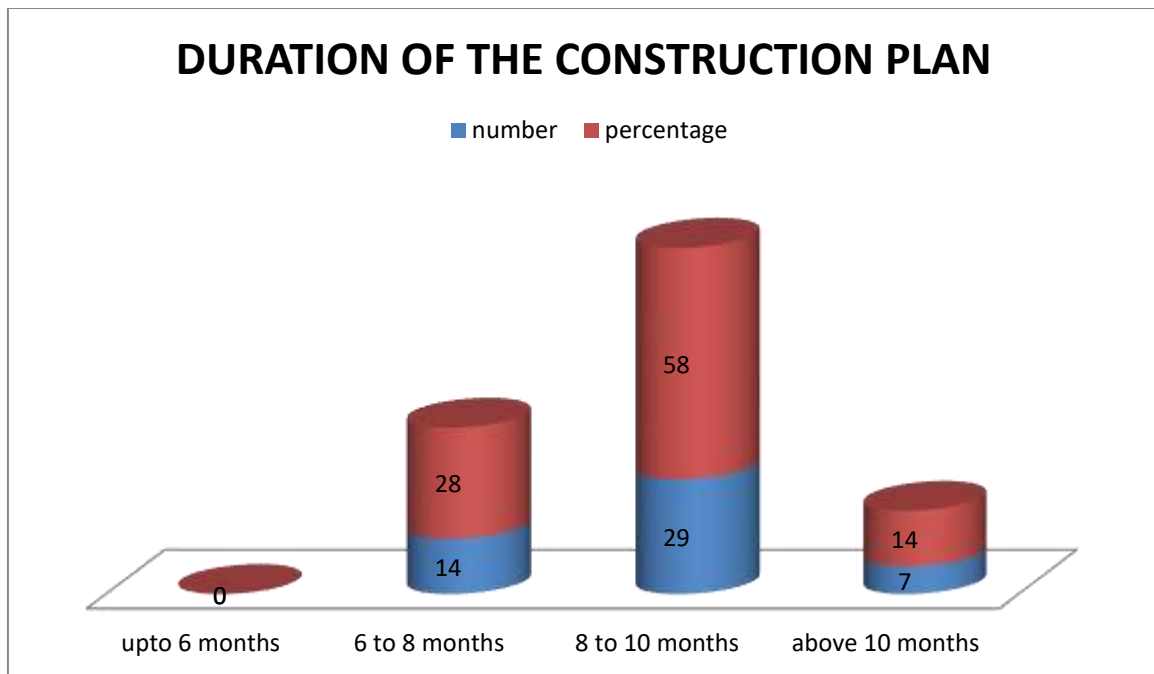
Table 4.18

Duration of the construction and its difficulties

Duration of the construction	Number of houses	Percentage
Upto 6 months	0	0
6 to 8 months	14	28
8 to 10 months	29	58
Above 10months	7	14
Total	50	100

(Source: Surveyed data)

Figure 4.17



(Source: Surveyed data)

DIFFICULTIES

Table 4.19

Difficulties	Number of houses	Percentage
Yes	33	66
No	17	34
Total	50	100

(Source: Surveyed data)

BENEFICIARIES ASSESSMENT ABOUT THE HOUSE CONSTRUCTED IN PMAY PROGRAMME

Table 4.20

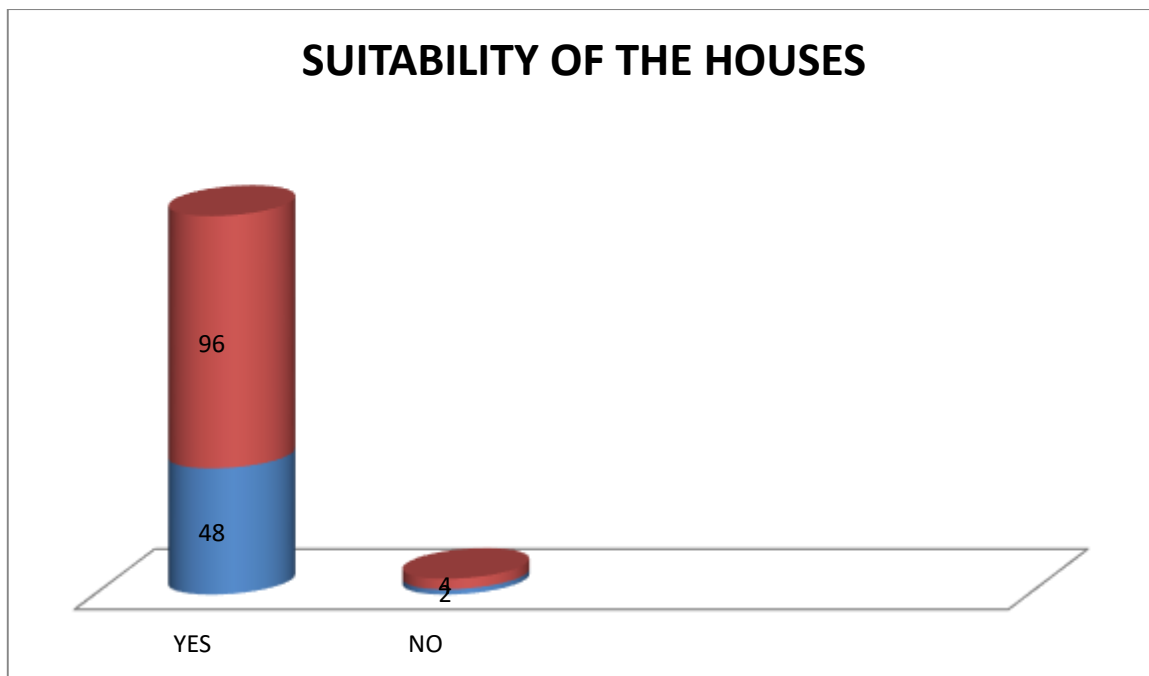
Is the house is suitable for providing a good shelter

Suitability of the houses	Number of houses	Percentage
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Yes	48	96
No	2	4
Total	50	100

(Source: Surveyed data)

Figure 4.18



(Source: Surveyed data)

ECONOMIC STATUS AND STANTARD OF LIVING OF THE BENEFICIARIES

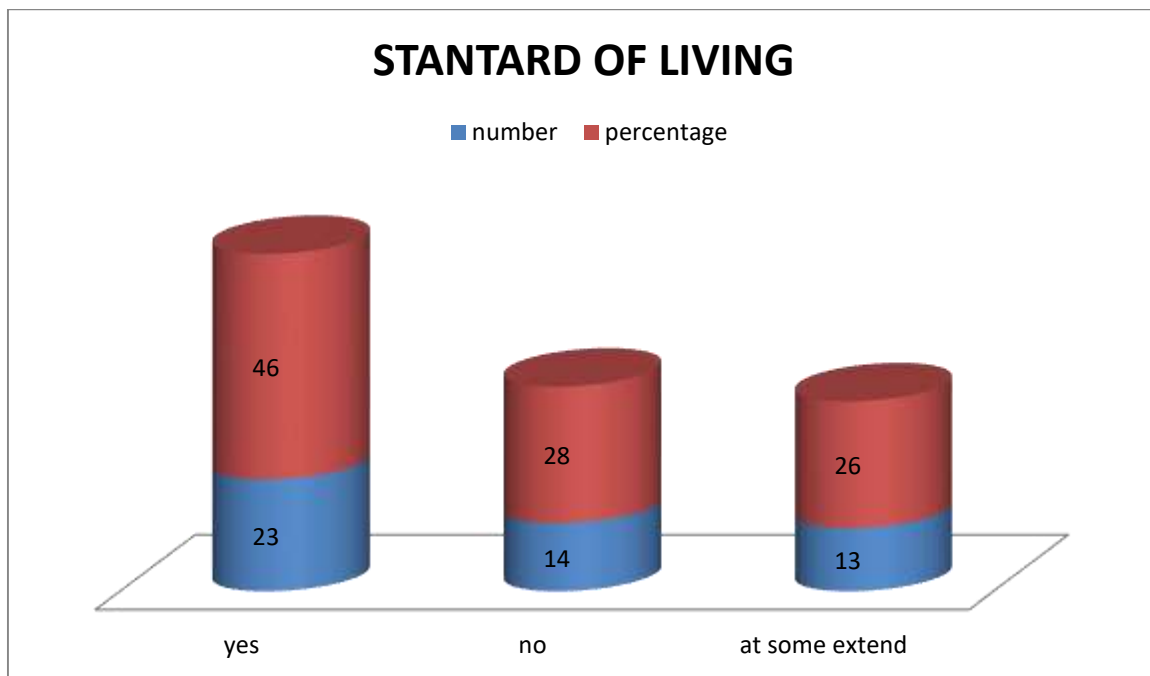
Table 4.21
OPINION REGARDING THE STANDARD OF LIVING AND ECONOMIC STATUS

Categories		Number of houses	Percentage
Standard of living	Yes	23	46
	No	14	28
	At some extend	13	26
Total		50	100
Economic status	Yes	3	6

	No	43	86
	At some extend	4	8
Total		50	100

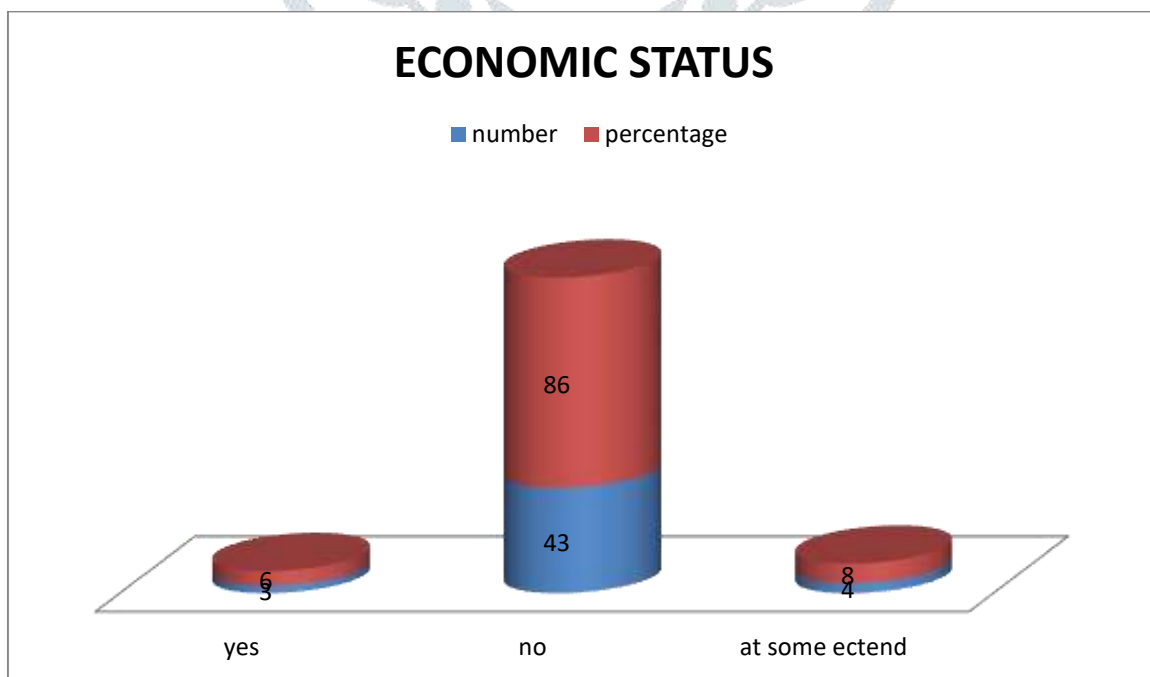
(Source: Surveyed data)

Figure 4.19



(Source: Surveyed data)

Figure 4.20



(Source: Surveyed data)

SATISFACTION WITH THE HOUSES

Table 4.22

Satisfaction with the houses

Satisfaction level	Number of houses	Percentage
Yes	26	52
No	24	48
Total	50	100

(Source: Surveyed data)

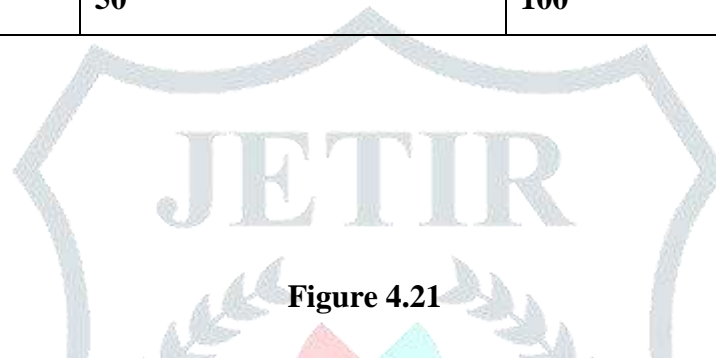
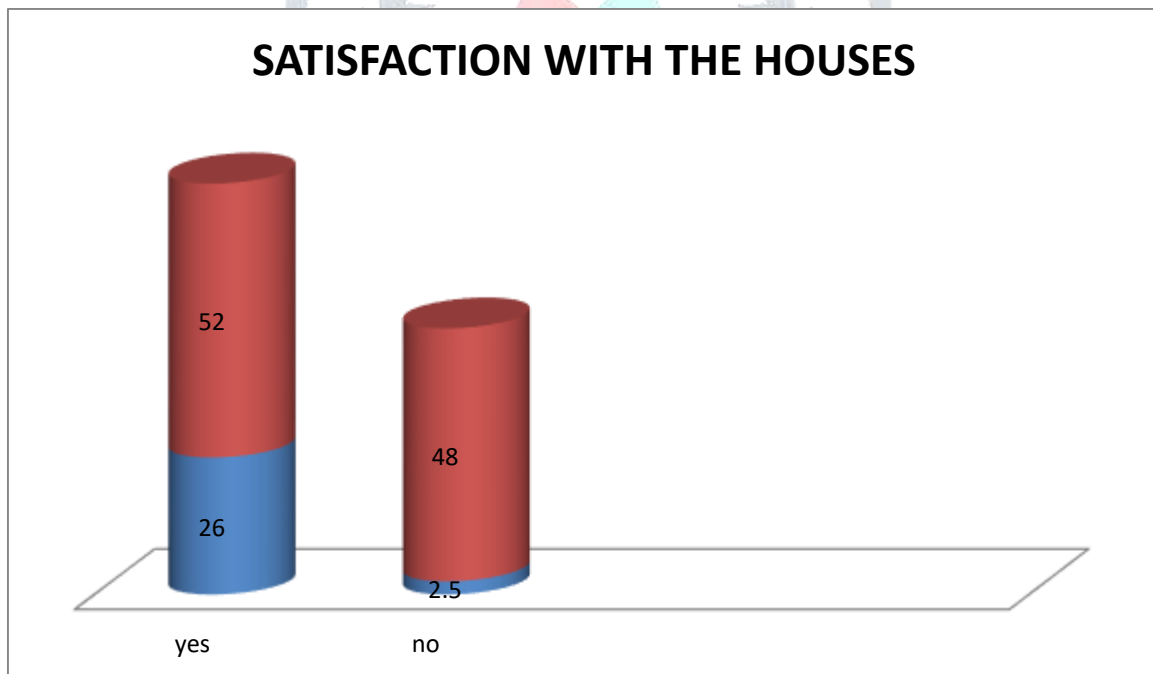


Figure 4.21



(Source: Surveyed data)

THERE IS ANY CHANGES IN LIFESTYLE

Table 4.23

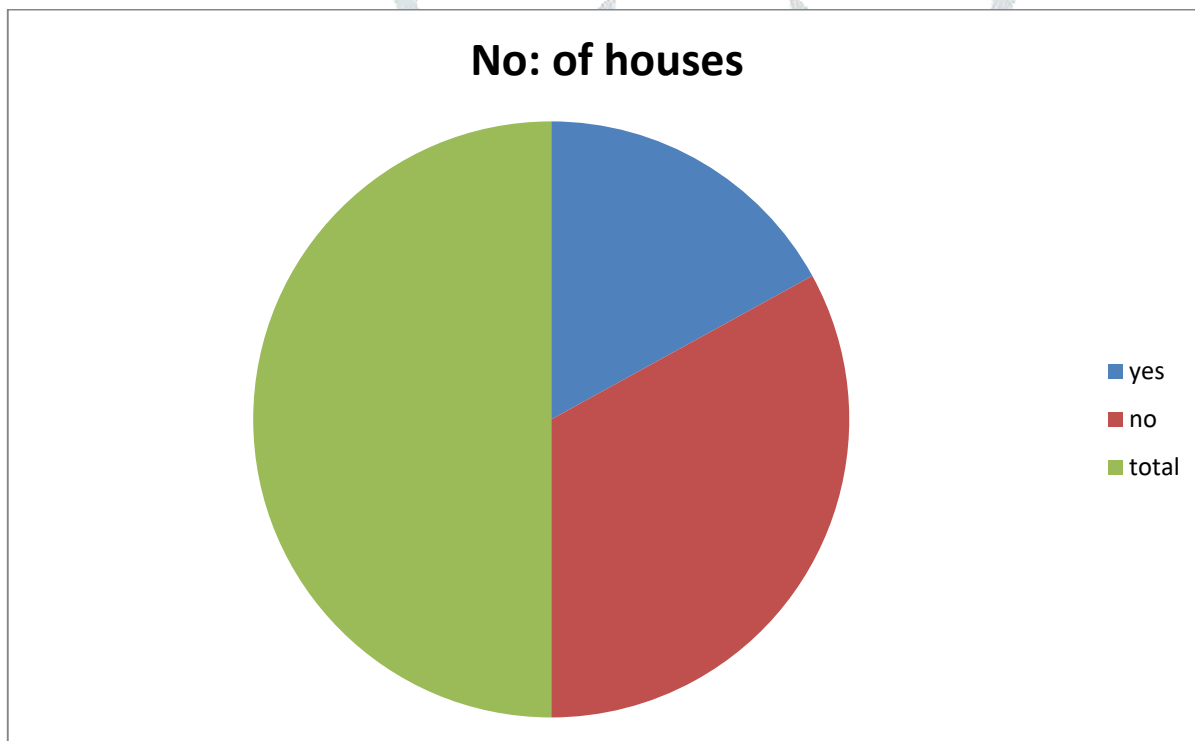
Changes in life style

Changes in lifestyle	Number of houses	Percentage
Yes	17	34
No	33	66
Total	50	100

(Source: Surveyed data)



Figure 4.22



(Source: Surveyed data)

SATISFACTION REGARDING THE SCHEME

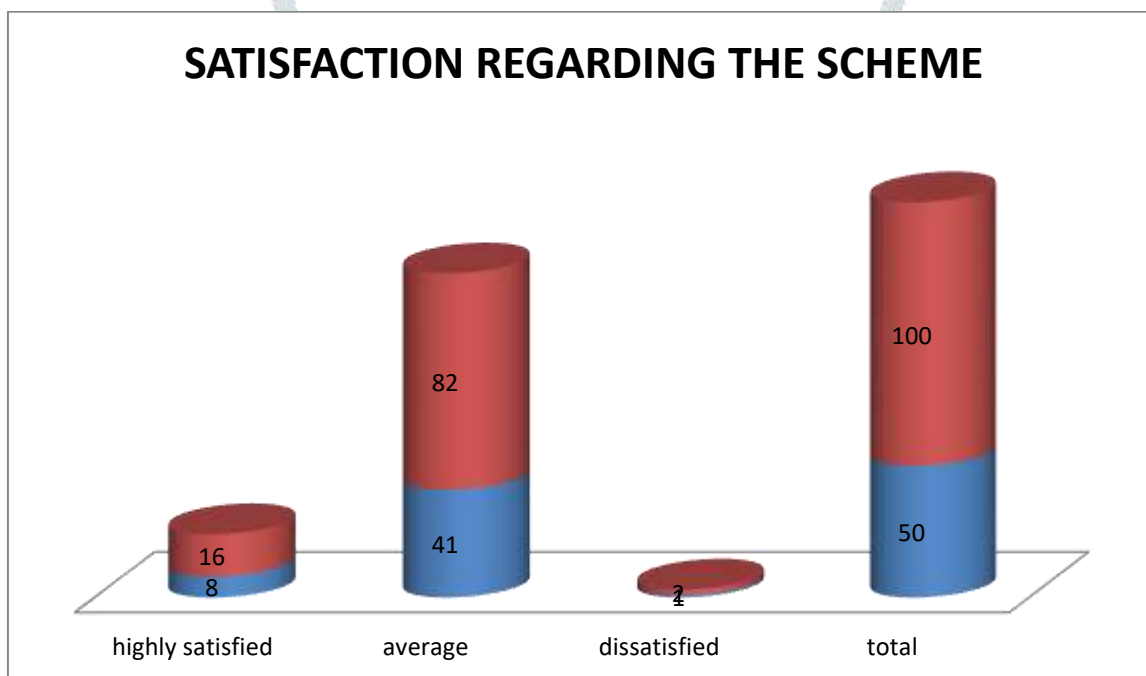
Table 4.24

Satisfaction regarding the scheme

Satisfaction level	Number of houses	Percentage
Highly satisfied	8	16
Average	41	82
Dissatisfied	1	2
Total	50	100

(Source: Surveyed data)

Figure 4.23



(Source: Surveyed data)

FINDINGS, SUGGESTIONS AND CONCLUSION

FINDINGS

From the analysis it is evident that the PMAY is playing an important role among the fishermen community. Major findings of the study are given below.

- 86 Percent of the beneficiaries have no higher education.

- Only 28 percent of beneficiaries having the family above 4 members.
- 70 percent of the beneficiaries from the nuclear family.
- The majority of the beneficiaries are poor.
- There was no proper source for getting the awareness about PMAY.
- 54 %of the beneficiaries express the good opinion about the PMAY.
- 76 percent are maintaining their old houses by using the Government fund.
- Everyone receiving money on the installment basis through the corporation authority.
- 70 percent of the houses get the amount without any delay.
- 86 percent of the beneficiaries were satisfied with the construction plan of the corporation authority.
- 62 percent were faced difficulties in the procedure of consulting the corporation authority.
- 80 percent of the beneficiaries were building their new houses according to their wish.
- Out of beneficiaries, 39 have the liability after the construction of new houses.
- 66 percent were faced the difficulties in the construction time.
- 96 percent beneficiaries agreed that the new houses provided the good shelter for them.
- 46 percent were agreed that there is an improvement in their standard of living after the imposition of the PMAY.
- Only 6 percent agreed that there is an improvement in their economic status.
- Out of the respondents 52 percent were satisfied with their new houses and were highly satisfied with the scheme.

SUGGESTIONS

On the basis of various findings and observations, the following suggestions have made for qualitative improvement in implementation of this scheme.

- There is a need to create awareness about the scheme. It can be done by giving wide publicity to the scheme through mass media.
- To maintain a good communication between the officers and the beneficiaries.
- The authority should make a keen observation on the assistance because there is a case of mis-utilization of fund.
- The government has to consider the problems of fisherfolk and similar aid should be provided.
- The schemes introduced should not become an overburden to the fishermen community.
- The government should provide liberalized assistance to the fisherfolk.
- Installments should be given at the correct time without any time lag.

CONCLUSION

From this study, it may be concluded that PMAY has benefitted to the families especially to the fishermen community. All the beneficiaries were satisfied with the implementation of this scheme and it also provides a self identity for them. The emphasis of this housing scheme should be more and more inclusiveness and on quality improvement. But the problem is that the beneficiaries were faced a huge liability after the implementation of the PMAY. However, all beneficiaries who were the fishermen community are satisfied with their new houses and they express the good opinion about the PMAY housing scheme. The fisherfolk is aware of the new schemes from the part of the government .It is evident that the fishermen community is utilizing the assistance they get through the PMAY scheme.

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