

# A CASE STUDY ON PRADHAN MANTRI AWAS YOJANA IN MALLAPPALLY BLOCK PANCHAYATH, PATHANAMTHITTA DISTRICT, KERALA

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**Abstract:** *It is essential for every country to have a policy which provides access to adequate shelter to its population especially to the poorest and vulnerable with the basic amenities of water, sanitation and domestic energy. The present housing schemes of Government of India like PMAY has positive impact on human development particularly in rural areas. The Study Reveals that gender, income level etc. plays a key role in the selection of beneficiaries. Although there are political influences, lags in getting instalments on time, most of the beneficiaries are able to lead a comfortable life with the provisions of the Government. The socio-economic caste census of 2011 acts as a hindrance for the effective implementation of PMAY. Therefore comprehensive survey, regular monitoring and follow up action are required to achieve the objective of solving the problem of housing for the rural poor.*

**Index Terms:** PMAY, Beneficiaries, Mallappally Block Panchayath.

## INTRODUCTION

Rural Development holds a key to sustainable economic growth and human development. India's emergence as a global power depends on its ability to tackle the challenge of rural poverty and development effectively. It is for this reason that the Government accords the utmost importance to the transformation of rural people through livelihoods. The task of providing housing supposed as a significant policy objective of all succeeding Governments in India – both at central and state levels. Pradhan Mantri Awas Yojana is a scheme introduced by the Government of India for the realisation of the goal of housing for all by 2022. Through this programme the Government seeks to address the housing necessities of the urban poor including slum dwellers through the following procedures:

- Through the proper utilisation of land as a resource the mission mainly focuses on the slum rehabilitation with the co-operation of private sectors.
- It gives special emphasis for affordable housing through credit linked subsidy.
- Affordable Housing in Partnership with Public & Private sectors.
- Provides Subsidy for beneficiary-led individual house construction/enhancement.

## STATEMENT OF THE PROBLEM

Housing is considered as one of the basic necessities of human beings. Considering the importance of providing shelter to homeless rural poor, the Government had come out with various programmes and projects. The Pradhan Mantri Awas Yojana is a recently introduced scheme by the Ministry of Rural Development to mitigate the rural housing problem, while the ministry is already implementing schemes like the IAY, Ambedkar Housing Scheme etc. Through this study we concentrate on the various procedures that are involved in the implementation of this particular scheme and the impact of this on common people by analysing the socio-economic characteristics of beneficiaries in a block panchayath called Mallappally.

## OBJECTIVES OF THE STUDY

- To find out the implementation process of this scheme and its impact on beneficiaries in the selected block panchayath.
- To analyse the factors that are influencing in the selection of beneficiaries under this scheme in the targeted block panchayath.
- To analyse the progress of PMAY in the past years.

## RELEVANCE OF THE STUDY

The newly introduced "Pradhan Mantri Awas Yojana" mainly aims to provide provisions of housing to the rural households especially to the helpless women, old age people, persons with disabilities, and those who belongs to the backward caste as well as economically weaker sections. But it is observed that, in reality these preferences are not there. There are loopholes in the selection of beneficiaries. Moreover this scheme is mainly based on the 2011 Socio Economic Caste Census. This also plays a major role in the ignorance of those who really deserves it. When we look into the yearly budget, we can see that the allocation of funds for this scheme is increasing and at the same time the number of houses that are constructed under this scheme is decreasing. This necessitates a study in this area.

## METHODOLOGY OF THE STUDY

In order to carry out the research, a separate interview schedule carried out to collect primary data from the government officials. Questionnaire was also used to collect details from the beneficiaries of the targeted block panchayath. The beneficiaries include the entire population of the beneficiaries of Mallappally Block Panchayath, Pathanamthitta district, Kerala. Hence the sample size includes forty seven respondents. Secondary sources such as journals, government reports, newspapers, documents from the government offices etc. were used.

## REVIEW OF LITERATURE

*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.

*Dhurjati Mukherjee* in the article “*Right Thrust on Rural Revamping*” put forward the opinion that the scheme such as PMAY which gives emphasis for affordable housing have a positive impact not only in core construction sectors but also in the lending business of banks and non-banking financial institutions as well as credit take off which is the need of the hour.

*P.Anath* conducted a study on housing for poor and the impact of IAY in rural India in 2017, pointed out that PMAY-G is a flagship scheme of the Ministry of Rural Development to provide houses to the rural poor. Under PMAY, it is proposed to build 2 crore houses for urban poor including economically weaker sections and low income groups in urban areas by the year 2022 through a financial assistance of two trillion from central government. According to him PMAY also provides provisions for income generation.

## DATA ANALYSIS

### Factors Influencing the Selection of Beneficiaries

#### 1. Sex of Respondents

Sex of Respondents	No. of Respondents	Percentage
Male	11	23.4%
Female	36	76.6%
Total	47	100

Table 1

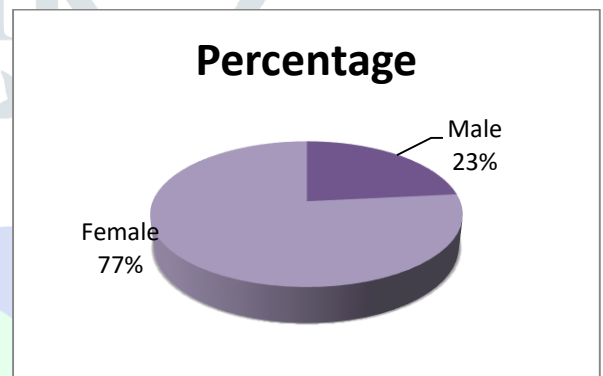


Figure 1

The above table shows that among the total forty seven respondents thirty six were female and eleven of them were male. According to the rules of this particular scheme, if there is a widow or a single unmarried woman then there is greater possibility for them to get benefits. This is mainly to empower the women in the society. When we look into the above pie chart, we can see that there is a greater preference for females. The government also gives emphasis to women empowerment through different ways such as allotting houses in their names or joint ownership. The men will be able to get the ownership rights in cases such as there is no matured female in his family. This also reveals that there exists gender discrimination.

#### 2. Age of Respondents

Age Group	No. of Respondents	Percentage
30-40	2	4.25%
40-50	28	59.57%
50-60	12	25.54%
Above 60	5	10.64%
Total	47	100

Table 2

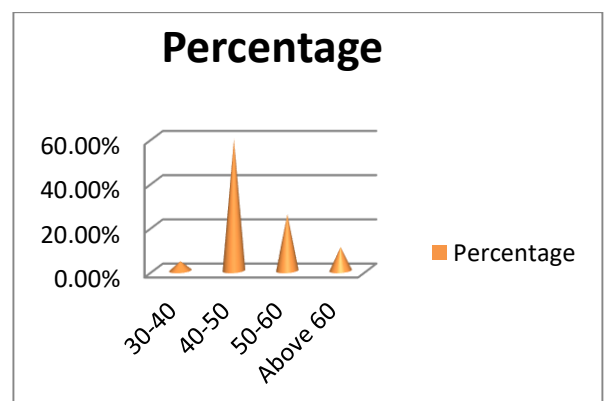


Figure 2

From the above table we can see that about 59.57% of the total population comes under the age group of 40-50. So we can say most of the people who comes under the list of beneficiaries belongs to the working age group. About 25.54% comes under the category of 50-

60.Those who belongs to the age group of above 60 constitute around 10.64% of the total number of respondents. The respondents under the age group of 30-40 are very low when compared to the other groups (4.25). Even though the persons belonging to the age group of above sixty; (the senior citizens) have more preference as compared to other age groups, it is clear that in this respective block panchayath the persons who got benefit above the age of sixty is very low and those in between 40-50 are very high(working group population).

3. Size of the Family

No. of Family Members	No. of Respondents	Percentage
Below 2	6	12.77%
2-4	21	44.68%
4-6	12	25.53%
Above 6	8	17.02%
Total	47	100

Table 3

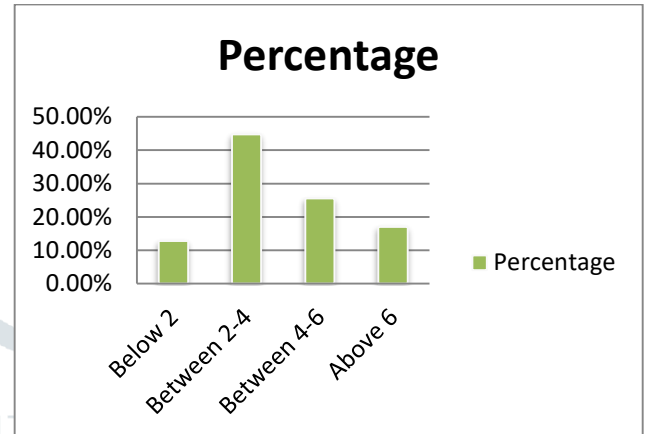


Figure 3

From the above table we can understand that the number of family members of most of the respondents is in between 2-4.Those who have above six members and those who have below two members are 12.77% and 17.02% respectively. This is also very less compared to the other categories. The number of families having members in between four to six constitutes around 25.53% of the total percentage. From the graph it is evident that most of the beneficiaries have small families. A very few of them belongs to joint families. Since the number of families belonging to the joint family system is very small we can conclude that the family size doesn't play a significant role in the selection of beneficiaries.

4. Income Level of the Respondent

The table shows that the beneficiaries whose monthly income comes below two hundred as well above two thousand rupees are 14.89% and 10.64% respectively. These are the lowest percentages. The highest percentage constitutes the people whose monthly income is in between two hundred to eight hundred and eight hundred to one thousand four hundred rupees. Around 17.02% people come under the category of monthly income in between one thousand four hundred to two thousand rupees. So it is very clear that almost the entire beneficiaries come under the category of below poverty line.

Income Level Per Month in Rupees	No. of Respondents	Percentage
Below 200	7	14.89%
Between 200-800	14	29.79%
Between 800-1400	13	27.66%
Between 1400-2000	8	17.02%
Above 2000	5	10.64%
Total	47	100

Table 4

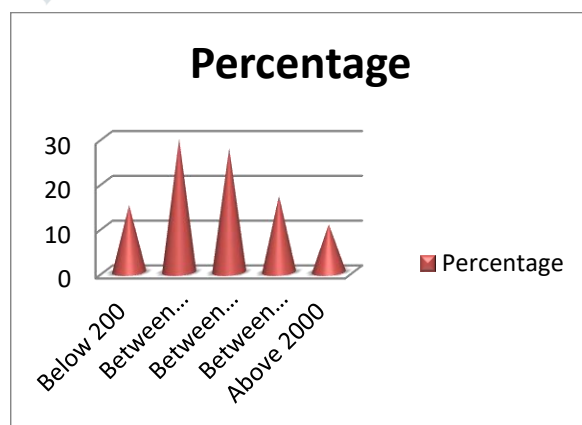


Figure 4

So we can conclude that the income level plays a significant role in the selection of beneficiaries. This scheme enables the people belonging to the weaker sections of the society to enjoy the privilege of owning a house in their own name.

5. Caste based Analysis

CASTE	NO.OF RESPONDENTS	PERCENTAGE
General	27	57.45%
SC/ST	9	19.15%
Others	11	23.40%
Total	47	100

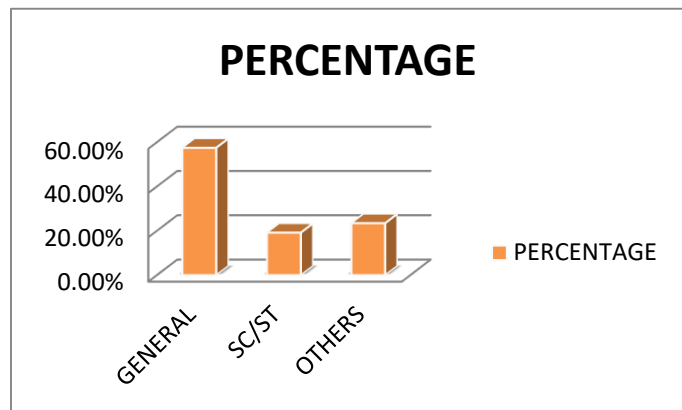


Table 5

Figure 5

Here most of the respondents who got benefits under the scheme belong to the general category, followed by those who belong to OBC, OEC etc. The respondents belonging to the SC/ST constitute the least percentage i.e. 19.15% while those belonging to the General and Others constitute 57.45% and 23.40% respectively. Most of the beneficiaries in this block panchayath belongs to the general category especially Christians and the preference for those who belongs to the backward classes is not happening in reality. Because still this particular scheme is implementing on the basis of the Socio-Economic Caste Census of 2011, which had taken nine years back. So most of the eligible people as per this list either already got benefit or otherwise they don't possess land in their own name.

**NUMBER OF HOUSES SANCTIONED**

YEAR	NO. OF HOUSES SANCTIONED
2010-2011	286
2011-2012	233
2012-2013	183
2013-2014	196
2014-2015	213
2015-2016	239
2016-2017	42
2017-2018	5

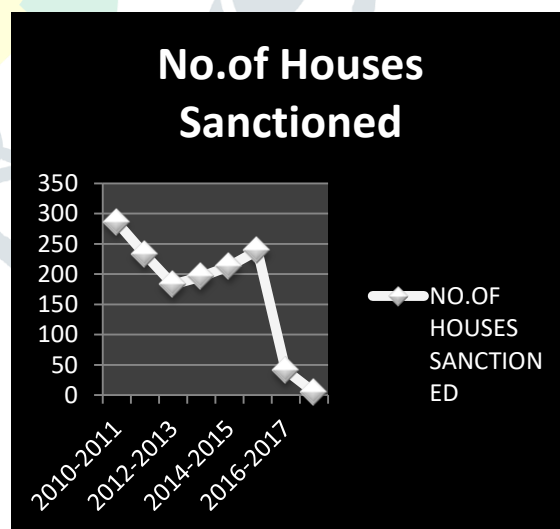


Table 6

Figure 6

The number of houses that were constructed under the schemes PMAY and IAY during the period 2010-2018 in the respective block can be also traced using the following table and graph. From the table it is clear that the number of houses sanctioned is decreasing year by year. During the year 2010-2011 we can see that under the scheme IAY, the number of houses constructed was two hundred and eighty

six. But when we look into the number of houses constructed under PMAY in the year 2017-2018, i.e. there is a considerable decrease (five). This is mainly because the PMAY is implementing on the basis of the 2011 Socio Economic Caste Census, so most of the eligible people as per the SECC either already got the benefit or otherwise they don't possess land in their own name. This necessitates the need of a sound land policy. If the local authorities take initiatives to carry out yearly census, then to a certain extent we can reduce this problem.

**THE IMPACT OF PMAY ON BENEFICIARIES**

1. Employment Opportunities

JOB OPPORTUNITIES	NO.OF RESPONDENTS	PERCENTAGE
Yes	32	68%
No	15	32%
Total	47	100

Table 7

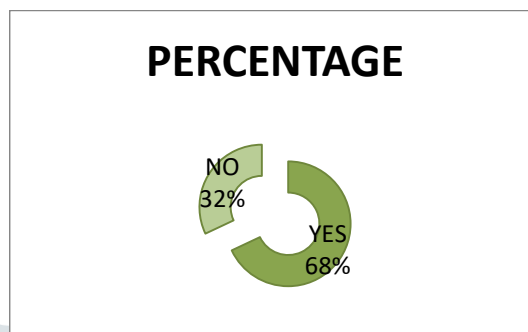


Figure 7

This scheme is very helpful in providing job opportunities to the beneficiaries through the convergence with Mahatma Gandhi National Rural Employment Guarantee Scheme. The beneficiaries will be offered a ninety days employment programme by utilising the effective labour force for the construction purposes. Among forty seven beneficiaries in the respective block i.e. 68% of them were enjoyed this benefit and majority of them are highly satisfied with the provisions provided by the government.

2. Beneficiaries opinion on Satisfaction

SATISFIED/NOT	NO.OF RESPONDENTS	PERCENTAGE
Satisfied	42	89.36%
Not Satisfied	5	10.64%
Total	47	100

Table 8

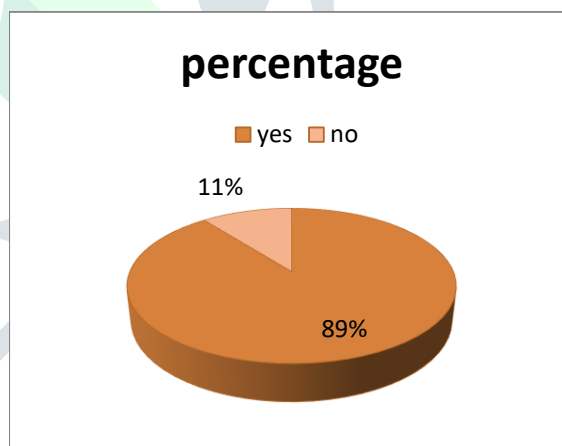


Figure 8

Since most of the families are small in size, the provisions provided by the government are quite enough to meet the requirements of them. From the above table it is clear that majority of beneficiaries i.e. about 90% are satisfied with what they received. Some of them pointed out that it is better, if there are provisions for drinking water as well as sanitary requirements together with the scheme. The political influences, lags in getting instalments on time etc. are some of the reasons for dissatisfaction among the rest of 11%.

**CONCLUSION**

Despite the effort made by the Government, the problem of housing especially rural housing remains unsolved. From the above study we can conclude that:

- There exists a greater preference for women which implies that, the scheme gives emphasis to women empowerment.
- Among the beneficiaries, there is a predominance of small family size. So it can be concluded that they can lead a comfortable life with the given facilities.
- Even though the senior citizens have preference, the number of them among the beneficiaries is comparatively very low.
- From this study, we can find that most of the beneficiaries, who comes under the list, belongs to below poverty line. So it can be concluded that, this particular scheme gives special attention for the improvement of economically weaker sections and low income groups.
- The study also shows a decreasing trend in the number of houses allotted despite an increase in the allocation of fund. The main reason for this is the procedure of implementation of PMAY on the basis of socio-economic caste census (2011). Most of the eligible persons as per this had already got such benefits through various other schemes like IAY, Ambedkar Housing Scheme etc.

Therefore the effective implementation of PMAY requires formulation and execution of a sound land policy and a comprehensive yearly survey at the local levels in order to identify the truly deserved ones. It would be better if the Government incorporates the provisions for drinking water and sanitation facilities together with the scheme. Along with ensuring the services of voluntary organizations, regular inspection and follow up activities should be carried out. Then only we can accomplish the mission of “Housing for all”.

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