



# TRANSFORMING URBAN RURAL: THE IMPACT OF PRADHAN MANTRI AWAS YOJANA (PMAY) ON AFFORDABLE HOUSING INITIATIVES

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**Abstract:** In India, the proliferation of slums remains a pressing issue, with approximately 49 percent of the urban population residing in such settlements as per a 2020 study. These areas often lack essential amenities, highlighting the dire need for governmental intervention. Recognizing this challenge, the government launched the flagship Pradhan Mantri Awas Yojana (PMAY) aimed at providing affordable housing solutions to the urban poor, especially those belonging to the economically weaker sections (EWS) and low-income groups (LIG). The overarching objective of PMAY is to ensure 'housing for all' by 2024. The scheme has made significant strides in alleviating squatter settlements and improving living conditions for the urban populace. Beyond just affordable housing, PMAY also aims to tackle broader societal issues such as unemployment, women's empowerment, and holistic urban development. However, despite its successes, challenges persist due to rapid urbanization leading to housing shortages and substandard living conditions. Over the years, various housing programs have been implemented by successive governments, with Ernst Engel's observations from 1857 serving as a foundational understanding of household expenditure patterns. While the current affordable housing strategy may cater to households belonging to the middle-income and higher-income groups (MIG and LIG), it falls short in adequately addressing the needs of millions of low-income households. Nevertheless, PMAY's concerted efforts are proving promising, particularly for the economically weakest sections, indicating a step in the right direction.

**Index Terms - Affordable housing, PMAY, Ernst Engel's, urbanization, squatter settlement.**

## I. INTRODUCTION

A considerable fraction of the population in emerging nations like India cannot afford good housing, making affordable housing a critical worldwide issue. Figures from the Ministry of Housing and Urban Affairs indicate that as of late, some 65 million people in India lived in slums. World Bank statistics shows that in 2020, 49% of India's urban population lived in slums, a decrease from 55% in 2002. Thus, the country's decline in the number of unofficial urban inhabitants is less than the 9 percentage point average decline for lower middle-income countries. Even after decades of independence, India still struggles to provide a sufficient number of homes, especially in urban and rural regions where migration and population increase are occurring quickly. The extensive "Pradhan Mantri Awas Yojana – Housing for All (Urban and Gramin)" effort was started by the Indian government to address this issue. This project aims to give economically disadvantaged groups, such as the underprivileged in urban and rural regions, accessible dwelling alternatives. It has been extended until December 2024. Moreover, the program prioritizes. By carrying out this program, the government shows that it is committed to provide for the urgent housing requirements of its citizens as well as to improving living conditions and lowering the rate of poverty across the country.

## II. AIM

This research paper aims the critical issue of affordable housing in India and the government's efforts to address it through initiatives like the Pradhan Mantri Awas Yojana.

## III. OBJECTIVE

- i. To study the importance of acoustic treatment for gaming and animation rooms.
- ii. To analyze different acoustical methods used currently.
- iii. To understand the noise defects due to lack of acoustical treatment.
- iv. To suggest appropriate materials for acoustical treatment.

#### IV. TERMINOLOGY

Squatter communities, sometimes referred to as informal settlements or slums, are areas defined by improvised housing that has been built without the authorization of the government or legitimate land rights. These settlements, which house people without access to basic facilities like quality housing, usually spring up in urban or suburban areas on abandoned or underdeveloped land. Cities and towns expand and evolve as a result of the process of increasing population density in urban areas, which is known as urbanization. Urbanization involves shifting demographics within the population, growing metropolitan areas, societal changes, and economic development. Urbanization brings with it opportunities like economic expansion and social change, but it also brings with it problems like strained infrastructure and the environment. Ernst Engel's Law, which was created in 1857, asserts that even while the total amount spent on food may increase, the percentage of money spent on food reduces as household income rises. This indicates that, in comparison to higher-income households, lower-income households often devote a bigger percentage of their income on food expenses.

#### Historical background of PMAY (Pradhan Mantri Awas Yojna):

During the 1950s and 1960s, the Indian government initiated several public housing projects with the objective of offering affordable housing to low-income families. These endeavors were directed at alleviating the housing shortage prevalent in urban areas and enhancing living standards for the population.

#### Post-Independence Period (1947-1960s):

After gaining independence in 1947, the Indian government focused on nation-building and economic development. The first Five-Year Plans (1951-1956) emphasized housing as a key component of social welfare, with the government initiating programs to provide housing for low-income groups. The Housing and Urban Development Corporation (HUDCO) was established in 1970 to finance housing and urban infrastructure projects.

#### 1970s-1980s:

During this period, various housing schemes were introduced, including slum redevelopment projects and low-income housing programs. The government implemented policies to promote cooperative housing societies and encourage private sector involvement in housing development.

#### 1990s-2000s:

Economic liberalization in the 1990s led to increased urbanization and migration to cities, exacerbating housing challenges. The government launched initiatives such as the Valmiki Ambedkar Awaas Yojana and the Indira Awaas Yojana to provide housing for Scheduled Castes, Scheduled Tribes, and other marginalized communities. In 2005, the Jawaharlal Nehru National Urban Renewal Mission (JNNURM) was launched to improve infrastructure and housing in urban areas.

#### 2010s-Present:

The Pradhan Mantri Awas Yojana (PMAY) was launched in 2015 with the goal of providing affordable housing for all by 2022. PMAY aims to address housing shortages in urban and rural areas through various components, including Credit Linked Subsidy Scheme (CLSS), Affordable Housing in Partnership (AHP), and Beneficiary Led Construction (BLC). In order to sustain its efforts to provide homes for less fortunate communities, the government has extended PMAY until 2024.

Since independence, the Indian government has implemented housing initiatives.

The housing schemes launched over the years:

1. Integrated Subsidized Housing Scheme for Industrial Workers and Economically Weaker Sections (1952)
2. Low Income Group Housing Scheme (1954)
3. Subsidized Housing Scheme for Plantation Workers (1956)
4. Middle Income Group Housing Scheme (1959)
5. Rental Housing Scheme for State Government Employees (1959)
6. Slum Clearance and Improvement Scheme (1956)
7. Village Housing Projects Scheme (1959)
8. Land Acquisition and Development Scheme (1959)
9. Provision of House Sites of Houseless Workers in Rural Areas (1971)
10. Environmental Improvement of Urban Slums (1972)
11. Sites and Services Schemes (1980)
12. Indira Awas Yojana (1985)
13. Night Shelter Scheme for Pavement Dwellers (1990)
14. National Slum Development Programme (1996)
15. 2 Million Housing Programme (1998)
16. Valmiki Ambedkar Malin Basti Awas Yojana (2000)
17. Pradhan Mantri Gramodaya Yojana (2001)
18. Jawaharlal Nehru National Urban Renewal Mission (2005)
19. Pradhan Mantri Adarsh Gram Yojana (2009-10)

20. Rajiv Awas Yojana (2011)

21. Pradhan Mantri Awas Yojana- Housing for All (Urban) (2015)

These schemes were launched to address various housing needs, including affordable housing for different income groups, slum clearance, rural housing, and housing for specific marginalized communities.

(Source: Various reports of Government of India, Ministry of Housing, Ministry of Urban development and Poverty alleviation and ministry of Housing)

**Progress of PMAY:** The chart below showed the state-by-state development of the PMAY program with contributions from both financial and physical houses.

Table 1 state wise progress of PMAY [as on 19th February, 2024]

Sr. No.	Name of the State/ UT	Project Proposal Considered	Physical Progress of Houses (Nos)			Financial Progress ( in Crore)			
			Sanctioned	Grounded	Completed/ Delivered	Investment	Central Assistance		
						Sanctioned	Released		
1	Andhra Pradesh	1,420	21,32,432	20,07,521	9,15,041	91,593.05	32,499.33	21,839.49	
2	Bihar	547	3,24,996	3,03,692	1,17,991	18,614.95	5,108.24	2,984.08	
3	Chhattisgarh	2,034	3,02,663	2,85,360	2,12,170	13,471.88	4,810.98	3,925.73	
4	Goa	4	3,146	3,146	3,144	696.54	74.76	75.04	
5	Gujarat	1,785	10,05,204	9,80,819	8,98,227	1,05,253.04	21,064.34	19,585.16	
6	Haryana	437	1,15,034	93,043	66,760	9,471.72	2,171.64	1,673.50	
7	Himachal Pradesh	398	12,758	12,526	9,987	865.04	215.95	199.60	
8	Jharkhand	481	2,29,156	2,13,428	1,36,811	11,451.66	3,603.31	2,829.43	
9	Karnataka	3,226	6,38,121	5,96,216	3,36,490	48,776.86	10,614.43	6,813.42	
10	Kerala	839	1,66,752	1,47,085	1,19,259	8,859.30	2,772.63	2,281.79	
11	Madhya Pradesh	1,981	9,61,147	9,45,383	7,52,386	53,530.63	15,930.45	15,074.84	
12	Maharashtra	1,641	13,95,199	11,17,564	8,33,533	1,78,953.06	25,999.56	18,083.59	
13	Odisha	1,057	2,03,380	1,74,992	1,40,706	8,470.67	3,176.98	2,350.27	
14	Punjab	987	1,32,235	1,15,014	80,161	9,132.38	2,342.78	1,825.79	
15	Rajasthan	821	2,89,446	2,58,062	1,79,747	23,579.14	5,435.16	4,259.64	
16	Tamil Nadu	5,126	6,81,795	6,62,660	5,55,949	48,265.44	11,207.02	9,813.76	
17	Telangana	304	2,50,084	2,44,219	2,24,434	30,706.31	4,475.66	3,314.27	
18	Uttar Pradesh	4,854	17,72,301	17,04,752	14,02,786	83,974.00	27,894.85	25,461.69	
19	Uttarakhand	347	65,519	56,169	33,149	4,938.23	1,193.38	891.40	
20	West Bengal	656	6,68,953	6,12,569	3,87,025	37,526.26	10,773.50	7,129.54	
<b>Sub- total (States) :-</b>		<b>28,945</b>	<b>1,13,50,321</b>	<b>1,05,34,220</b>	<b>74,05,756</b>	<b>7,88,130.16</b>	<b>1,91,364.94</b>	<b>1,50,412.04</b>	
21	North East States	Arunachal Pradesh	61	8,499	8,360	7,172	482.62	182.38	161.18
22		Assam	555	1,76,643	1,57,508	97,131	5,316.65	2,674.26	1,783.80
23		Manipur	45	56,037	48,561	13,301	1,446.32	841.39	471.72
24		Meghalaya	36	4,758	3,789	1,205	187.13	72.35	35.04
25		Mizoram	52	39,605	39,215	7,952	928.28	607.80	368.91
26		Nagaland	75	31,860	31,841	19,092	1,033.52	503.91	339.27
27		Sikkim	10	594	451	209	32.35	10.30	7.09
28		Tripura	126	89,068	84,628	70,494	2,843.77	1,437.56	1,234.43
<b>Sub- total (N.E. States) :-</b>		<b>960</b>	<b>4,07,064</b>	<b>3,74,353</b>	<b>2,16,556</b>	<b>12,270.64</b>	<b>6,329.95</b>	<b>4,401.44</b>	
29	Union Territories	A&N Island (UT)	2	376	376	47	95.83	5.84	2.93
30		Chandigarh (UT)	-	1,256	1,256	1,256	263.02	28.78	28.78
31		DNH & DD (UT)	9	10,468	10,196	9,181	938.51	222.22	200.27
32		Delhi (UT)	-	29,976	29,976	29,976	5,696.05	692.53	692.53
33		J&K (UT)	465	47,040	41,531	21,385	2,593.32	724.94	445.97
34		Ladakh (UT)	8	1,307	1,014	784	65.30	30.22	23.21
35		Lakshadweep (UT)	-	-	-	-	-	-	-
36	Puducherry (UT)	50	15,265	14,817	9,340	1,013.23	243.17	204.71	
<b>Sub- total (UT) :-</b>		<b>534</b>	<b>1,05,688</b>	<b>99,166</b>	<b>71,969</b>	<b>10,665.25</b>	<b>1,947.71</b>	<b>1,598.41</b>	
<b>Grand Total* :-</b>		<b>30,439</b>	<b>118.63 Lakh**</b>	<b>114.09 Lakh*</b>	<b>80.35 Lakh*</b>	<b>8.11 Lakh Cr.</b>	<b>2.00 Lakh Cr.</b>	<b>1.56 Lakh Cr.</b>	

(Source: <https://pmay-urban.gov.in/uploads/progress-pdfs/65d7263508988-National.pdf>)

## V. CASE STUDIES

Here are a few case studies that demonstrate the execution and impact of the Pradhan Mantri Awas Yojana (PMAY) housing scheme:

### Case Study 1: PMAY-Urban in Madhya Pradesh, India

**Location:** Damoh, Madhya Pradesh

**Background:** Agriculture is the foundation of Damoh's economy, with wheat, soybeans, and lentils among the most important crops. The city also features industry like food processing, textiles, and mining. Has a severe housing scarcity and high real estate expenses, which make it challenging for low-income people to find suitable homes. An important project for inclusive development in India is the Pradhan Mantri Awas Yojana (PMAY), which offers inexpensive housing to all residents, particularly those from low-income and economically disadvantaged groups. It has changed the quality of life and sparked socioeconomic growth. PMAY has a positive influence on women's emancipation, infrastructure, housing conditions, and the number of slums. Its emphasis on affordability and accessibility, which lays the groundwork for a more just society, is credited with its effectiveness. But there are issues that must be resolved, including financing limitations, bureaucratic procedures, and land acquisition.

**Aim:** The primary goal was to give urban poor people access to inexpensive housing. As the government built 1156 homes in New Damoh for about 4,600 individuals. With the aid of PMAY, those who lack access to basic facilities at an affordable price point were able to live in a wonderful society.

**Implementation:** Under PMAY-Urban, the Madhya Pradesh government collaborated with housing agencies and developers to build affordable housing units. One such initiative is the New Damoh Township, a Damoh suburb.

**Features:** The New Damoh project provides affordable housing units to economically disadvantaged and low-income populations. The apartments have essential utilities such as water, power, sanitary facilities, and easy access to surrounding schools, hospitals, and transit centers. The project follows PMAY parameters, which include size restrictions and affordability requirements.

**Impact:** The New Damoh initiative has helped hundreds of people find inexpensive accommodation, enhancing their living circumstances and quality of life. PMAY helps to promote social inclusion and urban development by solving housing shortages in cities such as Damoh.



Figure 1 view of PMAY Damoh, Madhya Pradesh (source: <https://pmay-urban.gov.in/component-02>)

**Epilogue:** Damoh, Madhya Pradesh, is a city with a strong agricultural economy, but housing shortages and high property costs make it difficult for low-income households to find adequate accommodation. PMAY-Urban, a government initiative, has helped address this issue by constructing affordable housing units in the New Damoh Township. These units, which include essential utilities and easy access to schools, hospitals, and transit centers, have improved living conditions and quality of life for hundreds of people, promoting social inclusion and urban development in Damoh.

### Case Study 2: PMAY-G in Madhya Pradesh, India

**Location:** Patharia, Madhya Pradesh

**Background:** Patharia is a tiny but dynamic town in the state of Madhya Pradesh, Damoh district, recognized for its agricultural activity, cultural legacy, and welcoming atmosphere. Significant real estate costs, which make it difficult for those with modest incomes to locate acceptable housing. The Pradhan Mantri Awas Yojana (PMAY), which provides affordable accommodation to all citizens, especially those from low-income and economically disadvantaged groups, is a significant project for inclusive development in India. It has spurred socioeconomic progress and altered people's quality of life. Infrastructure, housing conditions, women's liberation, and the number of slums are all positively impacted by PMAY. Its success is attributed to its focus on accessibility and affordability, which creates the foundation for a more equitable society. However, there are problems that need to be fixed, such as the lack of funding, the red tape, and land acquisition.

**Aim:** The main objective was to provide affordable homes for the impoverished in metropolitan areas. In the Patharia slum rehabilitation, the government constructed 600 dwellings for around 2,400 people. Those without inexpensive access to basic amenities were able to live in a great society because to PMAY.

**Implementation:** Under PMAY-Gramin, the Madhya Pradesh government collaborated with housing agencies and developers to build affordable housing units. One such initiative is the Patharia slum redevelopment, In Patharia.

**Features:** The Patharia slum rehabilitation offers low-income and economically disadvantaged people access to cheap housing units. Water, electricity, sanitary facilities, and convenient access to nearby hospitals, schools, and transit hubs are among the basic amenities provided by the residences. The project complies with PMAY guidelines, which include limitations for cost and size constraints.

**Impact:** Hundreds of individuals have benefited from the Patharia slum revitalization program by finding affordable housing, which has improved their quality of life and living conditions. By resolving the housing scarcity in places like Patharia, PMAY supports social inclusion and urban growth.



*Figure 2 view of PMAY Patharia, Madhya Pradesh (source: Author)*

**Epilogue:** Patharia, a small town in Madhya Pradesh, faces housing shortages, particularly for low-income individuals. The Madhya Pradesh government, under PMAY-Gramin, has collaborated with housing agencies and developers to build affordable housing units, including the Patharia slum redevelopment. The project provides basic amenities like water, electricity, sanitary facilities, and access to nearby hospitals, schools, and transit hubs. The project has benefited hundreds of individuals, improving their quality of life and supporting social inclusion and urban growth by resolving housing scarcity.

### Case Study 3: PMAY-Gramin in Uttar Pradesh, India

**Location:** Gorakhpur District, Uttar Pradesh

**Background:** Gorakhpur, a district in Uttar Pradesh, is facing rural housing difficulties such as poor quality housing and insufficient infrastructure. Excessive property expenses, which make it difficult for persons with limited means to seek appropriate home. An important initiative for inclusive development in India is the Pradhan Mantri Awas Yojana (PMAY), which offers inexpensive housing to all residents, particularly those from low-income and economically disadvantaged groups. It has improved people's quality of life and driven socioeconomic advancement. PMAY has a favorable effect on women's freedom, housing conditions, infrastructure, and the number of slums. Its emphasis on affordability and accessibility, which lays the groundwork for a more just society, is credited with its effectiveness. But there are issues that must be resolved, such the lack of financing, the bureaucracy, and the purchase of property.

**Implementation:** Under PMAY-Gramin, the Uttar Pradesh government initiated the construction of affordable housing units in rural areas of Gorakhpur District.

**Aim:** The primary goal was to give those in need in urban areas access to cheap houses. The government built 1000 homes in Gorakhpur, Uttar Pradesh, for about 4000 individuals. Thanks to PMAY, even those without affordable access to necessities might live in a wonderful society.

**Features:** Durability and resilience are ensured by the use of affordable and sustainable materials in the construction of the dwelling units. Vulnerable groups are given priority, including women-headed households, reservations, and tribal groups. To guarantee the durability of housing solutions, the project incorporates awareness-raising and community engagement initiatives.

**Impact:** By providing secure and inexpensive housing to vulnerable rural households, PMAY-Gramin has improved their general well-being and lessened their susceptibility to natural calamities. In places like Uttar Pradesh, PMAY helps to reduce poverty and promote rural development by concentrating on housing.



Figure 3: view of PMAY Gorakhpur, Uttar Pradesh (source: [https://lh5.googleusercontent.com/p/af1qippffjjapmyuxpw97ecccw0oeitfr0es\\_exxox=w284-h160-k-no](https://lh5.googleusercontent.com/p/af1qippffjjapmyuxpw97ecccw0oeitfr0es_exxox=w284-h160-k-no))

**Epilogue:** The Uttar Pradesh government has implemented PMAY-Gramin, a project aimed at providing affordable housing units in rural areas of Gorakhpur District. The project prioritizes vulnerable groups like women-headed households, reservations, and tribal, using sustainable materials and community engagement. This initiative has improved the well-being of rural households and reduced poverty.

## VI. CHALLENGES AND SHORT COMING:

The Pradhan Mantri Awas Yojana (PMAY) has made great progress in resolving India's affordable housing crisis, but it still has a number of drawbacks and difficulties.

**Implementation Issues:** The execution of PMAY has faced challenges stemming from inadequate allocation of funds, legal impediments, and insufficient collaboration between federal, state, and local governmental bodies. These issues might lead to project delays and make it more challenging for grantees to get their housing units on schedule. As an illustration Construction and completion delays the delay in the building and finishing of homes is one of the major problems with PMAY implementation.

**Land Acquisition:** A significant obstacle to acquiring adequate property for housing projects, particularly in metropolitan locations, is the cost of land, the complexity of the legal process, and opposition from current landowners or inhabitants. Costs may rise and project execution may be delayed as a result.

**Quality of Construction:** For beneficiaries to live in secure and long-lasting homes, PMAY housing projects must ensure high standards of construction. But there have been reports of instances of inferior construction, the use of cheaper supplies, and an indifference of building regulations in certain circumstances, which raises questions over the durability and safety of the housing units.

**Accessibility and Inclusivity:** Despite efforts to prioritize vulnerable groups, including women, minorities, and economically disadvantaged individuals, ensuring equitable access to PMAY housing remains a challenge. Some eligible beneficiaries may face barriers in accessing information about the scheme, completing documentation requirements, or availing of subsidies due to bureaucratic hurdles or lack of awareness.

**Sustainability and Resilience:** In addition to fostering sustainability and disaster preparedness, PMAY seeks to provide affordable housing. Still, more work and funding are needed to ensure that housing developments are environmentally sustainable, apply green building techniques, and include disaster-resistant design elements.

**Monitoring and Evaluation:** Evaluating the impact of PMAY and identifying areas in need of improvement requires the implementation of efficient monitoring and evaluation systems. The efficacy and accountability of the program, however, may be impacted by questions regarding the suitability of monitoring systems, data gathering techniques, and reporting procedures. In order to effectively meet the housing needs of India's diverse population, policymakers, government agencies, civil society organizations, and other stakeholders must work together to address these issues and make improvements to PMAY housing initiatives' efficiency, transparency, and inclusivity.

## VII. REJOINDERS:

The Pradhan Mantri Awas Yojana (PMAY) needs to address several challenges to ensure its effective implementation. These include inadequate allocation of funds, land acquisition challenges, quality control measures, accessibility and inclusivity, sustainability and resilience, and monitoring and evaluation. To address these issues, the government should increase budgetary allocations for PMAY, streamline the disbursement process, and prioritize funding for housing projects in high-demand areas. Legislative reforms can also be used to streamline land acquisition processes and offer incentives to landowners. Quality control measures, training programs, and regular inspections are also crucial. Accessibility and inclusivity can be ensured through targeted awareness campaigns, simplified documentation requirements, and grievance redressed mechanisms. Sustainability and resilience

can be achieved through the incorporation of eco-friendly construction practices and disaster-resistant features. Regular reviews and assessments of monitoring systems can identify gaps and areas for improvement.

### VIII. ACHIEVEMENT OF PMAY

The Pradhan Mantri Awas Yojana (PMAY) scheme has achieved several significant milestones since its launch. Some key achievements include:

**Housing for All:** PMAY has made substantial progress towards achieving its goal of providing "Housing for All" by 2022. The scheme has aimed to provide affordable housing to all eligible beneficiaries, particularly those belonging to economically weaker sections (EWS), low-income groups (LIG), and middle-income groups (MIG).

**Construction of Affordable Houses:** PMAY has facilitated the construction of millions of affordable houses across both rural and urban areas of India. The scheme provides financial assistance to eligible beneficiaries to either purchase or construct new houses or to renovate existing ones.

**Subsidies and Financial Assistance:** PMAY offers financial assistance in the form of interest subsidies on home loans for EWS, LIG, and MIG beneficiaries. These subsidies make homeownership more affordable and accessible to a larger segment of the population.

**Women Empowerment:** PMAY promotes women's ownership of houses by ensuring that the title of the house is in the name of the female head of the household or jointly with the male head. This initiative contributes to women's empowerment and financial inclusion.

**Rural and Urban Coverage:** PMAY covers both rural and urban areas, ensuring that housing needs across the country are addressed comprehensively. It focuses on improving the living conditions of people in both settings, thereby reducing homelessness and slum dwellings.

**Infrastructure Development:** PMAY emphasizes the development of essential infrastructure such as water supply, sanitation, electricity, and road connectivity in the vicinity of newly constructed houses. This infrastructure development enhances the quality of life for residents and contributes to sustainable urban development.

**Digital Transformation:** PMAY leverages technology for efficient implementation and monitoring. Online portals and mobile apps are used for application submission, beneficiary selection, and tracking progress. This digital approach enhances transparency, accountability, and efficiency in the implementation of the scheme.

**Progress Monitoring:** PMAY regularly monitors and evaluates its progress to ensure effective implementation and achievement of targets. Continuous monitoring helps identify challenges and implement corrective measures to improve the scheme's performance.

### IX. CONCLUSION

65 million people live in slums throughout India, which is experiencing a serious housing problem. The government's 2015 introduction of the Pradhan Mantri Awas Yojana (PMAY) aims to solve housing shortages and subpar living conditions by providing affordable homes for everybody by 2024. By giving economically disadvantaged people access to affordable housing, PMAY seeks to show the government's dedication to enhancing quality of life and eradicating poverty. However, issues including inadequate living circumstances, a lack of available housing, and fast urbanization still exist. Among the difficulties PMAY faces are inadequate budget distribution, legal troubles, and a lack of collaboration amongst government agencies, land acquisition, construction quality, accessibility, inclusivity, sustainability, and resilience. To assure the impact of PMAY, more effort and resources are required.

My next area of study will be the owner's construction needs and requirements for the residences I construct.

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(SOURCE: AUTHOR)  
FIGURE 3: VIEW OF PMAY GORAKHPUR, UTTAR PRADESH  
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