



Impact Of Pmay-G Scheme to Provide Housing Facility To (BPL) People In India From 2019-2020 To 2023-2024

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Abstract

A House is more than just a place to live, it is an essential necessity that affects a person's general well-being, security, health, and economic stability. The government of India introduce Indira awas yojana to provide pakka houses to the people under below poverty line late it is changes as Pradhan Mantri awas yojana gamin scheme in 2016. This study is going to find the to know the Growth of Construction houses under Pradhan Mantri Awaas Yojana-Gramin and to measure the Top 10 benefiting states under PMAY-G Scheme and lowest 10 Benefiting states in the country. Among all the States and Union Territories Bihar, Madhya Pradesh, West Bengal, Uttar Pradesh, Assam, Jharkhand, Rajasthan, Odisha Maharashtra and Tamilnadu are the Top ten states those are constructed the Pakka houses to the people who are under the below poverty line in India. Out of 32 Indian states and union territories Lakshadweep, Sikkim, Goa, Andaman and Nicobar Islands, Ladakh, Dadra & Nagar Haveli & Daman & Diu, Mizoram, Andhra Pradesh, Himachal Pradesh and Nagaland are the lowest 10 states and union territories to construct the pakka houses to the poor people who are under the below poverty line in India. Mostly North Indian states are getting the benefit than the other states which occupies (63%) in the Top 10 states. The Union Territories are neglected in this scheme. The irrespective of the political problems the government of India Should Provide more funds and sanction huge number of houses to the southern states like Andhra Pradesh, Karnataka, Kerala under the Pradhan Mantri Awaas Yojana Gramin Scheme.

Key Words: PMAYG, Bihar, Pakka House, 2019-2024, Lakshadweep, BPL

Introduction

A House is more than just a place to live, it is an essential necessity that affects a person's general well-being, security, health, and economic stability. Owning a home is a sign of stability, dignity, and advancement in India, where a sizable section of the populace still lacks access to adequate housing. protects against severe weather, such as rain, cold, and intense heat. protects against threats from the outside including robbery, assault, and natural calamities. protects dignity and privacy, particularly for women and children. The incidence of respiratory illnesses, malaria, and diarrhea is decreased in a well-built home with adequate sanitation. A healthier lifestyle is encouraged by having access to clean water, ventilation, and appropriate waste disposal. Minimizes the stress and mental health problems brought on by homelessness or dangerous living circumstances. Emotional stability and a sense of belonging are provided by a permanent residence. improves one's social standing and sense of self-worth. establishes a favourable atmosphere for kids to develop, learn, and thrive. A home offers financial stability and is a long-term asset that can increase in value. gives customers access to credit for upcoming investments, mortgages, and home loans. Jobs, government benefits, and identification verification such as Aadhar and ration cards are all made easier with a permanent address. A stable home lowers dropout rates by ensuring children receives constant education. creates a favourable study atmosphere, which improves academic achievement. makes digital learning more accessible by making internet and energy available.

In India, a lot of people work from home for online jobs, small companies, tailoring, or tutoring. encourages financial independence by assisting women in working from home. encourages self-sufficiency by lowering reliance on outside work. The goal of programs like the Pradhan Mantri Awaas Yojana (PMAY-G and PMAY-U) is to give the impoverished access to affordable housing. reduces homelessness and slums while bolstering urban and rural development. promotes environmentally friendly building methods for a more sustainable future. In order to give homeless people and those residing in kutchra (temporary) housing in rural areas access to pucca (permanent) housing, the Indian government introduced the Pradhan Mantri Awaas Yojana-Gramin (PMAY-G) in 2016. By guaranteeing access to secure, long-lasting, and respectable housing, it significantly contributes to the improvement of millions of people's lives. By giving the impoverished and homeless respectable, secure, and long-term houses, PMAY-G is revolutionizing rural India. It helps rural development, fosters economic stability, and improves quality of life. By assuring that no one in rural India is left without a home, the program is a step towards inclusive progress.

Review of Literature

1. Reddy, et al. (2018) in their research paper According to the "Impact Assessment of PMAY-G," the program has had a major impact on the lives of the targeted beneficiaries in West Bengal, Odisha, and Madhya Pradesh. The chosen beneficiaries' livelihoods, social status, sense of self-worth, degree of confidence, and sense of ownership differ enormously from those of others.

2. D'Souza, 2019; Sangma, 2006; Williams et al., 2018; Bhan, 2017; Kundu, 2014: are just a few studies that looked into Indian urban housing. Most of them emphasize the significance of the links between the supply of housing in urban regions and elements like slum redevelopment, policy considerations, and the sustainability of urban shelter communities over the long run. By examining the housing options for urban slums, D'Souza 10 found that there may be a way to alleviate urban poverty by giving the slum people jobs. In the broader framework of urbanization, the housing strategy could be used to address the lack of resources in slums. In addition to creating decentralized hiring and shifting the essential procuring power to low-income communities, Sangma 11 found that urban housing policies met the basic demand for shelter.

3. Ananth, P. (2017) The study "Housing for the Poor and the Impact of IAY in Rural India: Present Context" has examined the effects of stable housing on rural impoverishment, particularly under the Indira Awaas Yojana (IAY), one of the largest government initiatives in India. According to him, the housing needs of rural communities are frequently neglected in Favor of urban housing demands, which has caused rural housing to be marginalized in both general policy discussions and discussions of rural issues. On the other hand, housing is essential to the social security and well-being of rural households. Compared to their metropolitan counterparts, rural communities experience a markedly higher rate of poverty. Due to seasonal unemployment and low rural earnings in urban areas, many households find it difficult to acquire property ownership. As more young people relocate to urban areas in search of employment without their parents and/or kids, this has an impact on the social sustainability of rural communities and is causing a rise in polarization. Economic viability and rural enterprise are negatively impacted by this. According to the author, a home needs to be connected to a source of power, drinking water, and sanitary facilities, among other things, in order to give its occupants a sense of security.

4. Kumar K. K., (2016) The study "Impact of Rural Housing Schemes on Human Development in India – An Analysis" looked at the problems with Karnataka's agricultural dwelling programs, particularly in light of IAY and other important government initiatives. Examining the several major housing programs of the Indian government is the aim of this study. The scholar made an effort to illustrate how the housing scheme benefited the less fortunate segments of Karnataka's population. He found that by combining the national IAY with other important human advancement programs, the Karnataka State Government has been very aggressive in creating an exponential effect to support the state's human development initiatives.

5. Kumar, June (2014) The Twelfth Five-Year Plan's "Working Group on Rural Housing" estimated that 43.13 million Indians would need rural housing by 2012. Based on data from the National Sample Survey housing condition round for 2008–09 and the Census 2011 data sets, this analysis reassesses the housing shortage in rural communities at 62.01 million in 2012. Families residing in overcrowded conditions and temporary shelters were found to be the main cause of the shortfall. The results demonstrate that a comprehensive strategy is needed to gradually ensure that there is no shelter deficiency even in rural India and to raise people's standard of living.

Research Methodology

Objectives

1. To know the Growth of Construction houses under Pradhan Mantri Awaas Yojana-Gramin.
2. To measure the Top 10 benefiting states under PMAY-G Scheme and lowest 10 Benefiting states in the country.

Period of Study: The Present study is considered from 2019-20 to 2023-2024.

Sampling Techniques: Purposive Sampling Technique is adopted to select the sampling data. Secondary data used for this study. Data collected from Ministry of Rural Development and Pradhan Mantri Awaas Yojana- Gramin websites.

Data Analysis Tool: Descriptive Statistics used in this study to fulfil the stated objectives. MS-Excel tool is used to analyze the selected data.

Samples: All States and Union Territories in India except Telangana and Puducherry not considered for this study because these states do not select this scheme.

Data Analysis

table:1 budgeted versus actual expenditure for pmay-g from the financial years 2016-17 to 2023-24:

Financial Year	Budgeted Allocation (₹ crore)	Actual Expenditure (₹ crore)	Budget Utilized in Percentage (%)
2016-2017	15,000 Cr	16,071 Cr	107
2017-2018	23,000 Cr	22,572 Cr	98
2018-2019	21,000 Cr	19,900 Cr	95
2019-2020	19,000 Cr	18,475 Cr	97
2020-2021	19,500 Cr	19,269 Cr	99
2021-2022	47,000 Cr	48,000 Cr	102
2022-2023	48,422 Cr	47,500 Cr	98

Interpretation: In the two financial years 2016-2017 and 2021-2022 actual expenditure is more than the budgeted one. Which means that they constructed more houses to the poor people under the PMAY-G Scheme. In the remaining all the financial years actual expenditure is less than the budgeted one which means that less number of houses constructed during the remaining period. The central government should focus on it and provide more budget to construct the hoses for the people who are does not have a house. In the year 2021-22 actual budget is increased by 149% and the houses are constructed is in positive trend.

table:2 top 10 highest and lowest states regarding house construction completed under pmayg in the year 2019-20

Top 10 States	No. of Houses	Lowest 10 States	No. of Houses
Bihar	3,76,216	Goa	3
Odisha	3,61,187	Andhra Pradesh	5
West Bengal	286333	Lakshadweep	9
Madhya Pradesh	2,72,863	Sikkim	34
Uttar Pradesh	1,74,166	Uttarakhand	192
Rajasthan	1,66,764	Dadra & Nagar Haveli & Daman & Diu	221
Jharkhand	1,56,974	Andaman and Nicobar Islands	286
Maharashtra	92,276	Punjab	410
Assam	84,009	Himachal Pradesh	447
Tamil Nadu	49,986	Kerala	779

table:3 top 10 highest and lowest states regarding house construction completed under pmayg in the year 2020-2021

Top 10 States	No. of Houses	Lowest 10 States	No. of Houses
Bihar	9,42,615	Andhra Pradesh	0
West Bengal	6,78,583	Sikkim	13
Odisha	3,95,105	Uttarakhand	19
Rajasthan	3,15,480	Lakshadweep	28
Madhya Pradesh	2,61,254	Ladakh	62

Jharkhand	2,35,011	Goa	87
Maharashtra	1,81,700	Andaman and Nicobar Islands	483
Assam	1,30,879	Nagaland	535
Chhattisgarh	59,684	Himachal Pradesh	605
Tamil Nadu	51,868	Kerala	686

table:4 top 10 highest and lowest states regarding house construction completed under pmayg in the year 2021-2022

Top 10 States	No. of Houses	Lowest 10 States	No. of Houses
Uttar Pradesh	10,94,654	Nagaland	0
West Bengal	9,59,230	Andhra Pradesh	0
Madhya Pradesh	6,06,303	Sikkim	5
Bihar	5,08,362	Lakshadweep	7
Jharkhand	2,95,036	Goa	19
Maharashtra	1,79,021	Ladakh	22
Rajasthan	1,41,345	Haryana	263
Assam	1,17,694	Andaman and Nicobar Islands	335
Odisha	97,143	Dadra & Nagar Haveli & Daman & Diu	641
Gujarat	77,263	Mizoram	1,158

table:5 top 10 highest and lowest states regarding house construction completed under pmayg in the year 2022-2023

Top 10 States	No. of Houses	Lowest 10 States	No. of Houses
Bihar	11,47,076	Lakshadweep	0
Madhya Pradesh	10,58,374	Ladakh	1
Assam	10,09,151	Goa	12
Uttar Pradesh	6,62,368	Sikkim	41
Rajasthan	3,95,061	Andaman and Nicobar Islands	97
Jharkhand	3,63,313	Mizoram	1,020
Maharashtra	3,43,476	Dadra & Nagar Haveli & Daman & Diu	1,487
Tripura	1,80,495	Andhra Pradesh	2,167
Tamil Nadu	1,75,311	Karnataka	2,641
West Bengal	1,47,379	Nagaland	3,210

table:6 top 10 highest and lowest states regarding house construction completed under pmayg in the year 2023-2024

Top 10 States	No. of Houses	Lowest 10 States	No. of Houses
Madhya Pradesh	52,732	Lakshadweep	0
Uttar Pradesh	34,840	Ladakh	5
Bihar	30,190	Andaman and Nicobar Islands	22
Tamil Nadu	26,830	Goa	37
Maharashtra	24,755	Sikkim	60
Jharkhand	24,200	Manipur	76
Karnataka	17,916	Haryana	91
Gujarat	16,457	Punjab	128

Assam	14,659	Dadra & Nagar Haveli & Daman & Diu	185
Chhattisgarh	7,520	Nagaland	423

table:7 top 10 highest and lowest states regarding house construction completed under pmayg in the year 2019-2020 to 2023-2024.

Top 10 States	No. of Houses	Lowest 10 States	No. of Houses
Bihar	30,04,459	Lakshadweep	44
Madhya Pradesh	22,51,526	Sikkim	153
West Bengal	20,75,718	Goa	158
Uttar Pradesh	20,03,738	Andaman and Nicobar Islands	1,223
Assam	13,56,392	Ladakh	1,434
Jharkhand	10,74,534	Dadra & Nagar Haveli & Daman & Diu	3,506
Rajasthan	10,25,046	Mizoram	5,022
Odisha	8,86,646	Andhra Pradesh	7,754
Maharashtra	8,21,228	Himachal Pradesh	7,768
Tamil Nadu	3,61,317	Nagaland	7,855

Findings

In the span of five financial years the central government constructed 1,58,37,128 houses under Pradhan Mantri Awaas Yojana- Gramin Scheme to provide Pacca houses to the poor people who are residing in India in different states and Union Territories.

1. Among all the States and Union Territories Bihar, Madhya Pradesh, West Bengal, Uttar Pradesh, Assam, Jharkhand, Rajasthan, Odisha Maharashtra and Tamilnadu are the Top ten states those are constructed the Pakka houses to the people who are under the below poverty line in India.
2. Out of 32 Indian states and union territories Lakshadweep, Sikkim, Goa, Andaman and Nicobar Islands, Ladakh, Dadra & Nagar Haveli & Daman & Diu, Mizoram, Andhra Pradesh, Himachal Pradesh and Nagaland are the lowest 10 states and union territories to construct the pakka houses to the poor people who are under the below poverty line in India.
3. Out of top 10 states 6 are from North side of the India and two are West Bengal, Assam and Odisha are from the East side of India and only state from South India is Tamilnadu.

Suggestions

1. The government of India should increase the budget for construct the greater number of Pakka houses in the states and union territories of Lakshadweep (44), Sikkim (153), Goa (158), Andaman and Nicobar Islands (1,223) and Ladakh (1,434) these have very less number of houses constructed in the selected period.
2. The irrespective of the political problems the government of India Should Provide more funds and sanction huge number of houses to the southern states like Andhra Pradesh, Karnataka, Kerala under the Pradhan Mantri Awaas Yojana Gramin Scheme.
3. Andhra Pradesh is the growing state in the country so that government of India should allocate huge number of houses to the poor under PMAYG Scheme.

Conclusion

The study concludes that House is more than just a place to live, it is an essential necessity that affects a person's general well-being, security, health, and economic stability. Owning a home is a sign of stability, dignity, and advancement in India. Earlier studies focused and explain about the Indira aawas yojana which provide pakka houses to the poor people in India in the Congress government. In the place of India awas yojana the BJP government started the new Housing scheme that is Pradhan Mantri Awas Yojana Gramin to provide pakka hoses to the poor people in the rural India. In the last five financial years PMAYG scheme provided and constructed the 1,58,37,128 houses under Pradhan Mantri Awaas Yojana- Gramin Scheme to provide Pacca houses to the poor people who are residing in India in different states and Union Territories. Mostly North Indian states are getting the benefit than the other states which occupies (63%) in the Top 10 states. The Union Territories are neglected in this scheme. The author suggested to the Government irrespective of the political problems the government of India Should Provide more funds and sanction huge number of houses to the southern states like Andhra Pradesh, Karnataka, Kerala under the Pradhan Mantri Awaas Yojana Gramin Scheme. Andhra Pradesh is the growing state in the country so that government of India should allocate huge number of houses to the poor under PMAYG Scheme. Whenever the housing

construction increases the direct and indirect employment will be generated more. So that the government of India should focus on this way to reduce the unemployment in the country.

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