

Impact of Pradhan Mantri Awas Yojana: Gramin in Rural Development

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Abstract

Pradhan Mantri Awas Yojana is a government scheme dedicated to providing affordable housing. It aims to improve both the urban and rural housing crisis that is present in India via two variations of the same scheme Gramin and Urban. PMAY was established in 2015 and aimed at providing pucca houses by the end of 2022. The shortage of rural housing was mostly caused by households living in temporary and congested homes. This research understands a few holistic approaches to eradicating shelter deprivation in rural India and how various components such as the kitchen, toilets, sanitation, food, and employment all play a role in the housing crisis. The paper also takes a look at the beneficiaries and non-beneficiaries as an effect of the PMAY.

Keywords: Housing; PMAY; India; Gramin; Rural development; House Electrification; Sanitation; Housing Scheme; Indra Awas Yojana.

INTRODUCTION

Shortly after independence, there were a number of refugees and the problem of their rehabilitation is what commenced the country's public housing program. Alleviating poverty has been one of the main focus points of the government since independence. In January 1996, the Indira Awaas Yojana (IAY) launched the first independent rural housing program. Despite IAY addressing rural housing needs, in 2014,

there was an audit in which several short comings were discovered. Non-appraisal of housing needs, absence of openness in recipient choice, poor structure quality, the inadequacy of technical oversight and integration, recipients not taking out loans, and a weak monitoring mechanism are all examples of flaws that restrict the program's reach and outcomes.¹

To overcome these short comings, the government of India launched an initiative called The Pradhan Mantri Awas Yojana (PMAY) with the purpose of offering inexpensive accommodation to the weaker sections of society, such as low income persons, the urban poor, and the rural poor. By March 31, 2022, the Yojana will have built around 20 million households with affordable pricing. The Central Government is allocating USD 31 billions for the implementation of this scheme. PMAY has two components: Pradhan Mantri Awas Yojana (Urban) (PMAY-U) for the urban poor and Pradhan Mantri Awaas Yojana (Gramin) for the rural poor (PMAY-G).²

The significance of this paper is to analyse this

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government scheme and estimate the number of jobs created as a result of the PMAY construction operations, both directly and indirectly. This paper also explores the scheme's trends and efficiency (both physical and financial) from its establishment.³

LITERATURE REVIEW

Anand (2017)⁴ in his analysis titled: "Housing for the Poor and the Impact of IAY in Rural India: Present Context" has scrutinized how stable housing has an impact on the poor in the rural areas in terms of impoverishment, especially under the Indira Awas Yojana (IAY), one of the biggest undertakings of the Indian Government. Rural housing, he claims, has been sidelined both in broader policy talks and on the topic of rural concerns because housing requirements of agrarian communities are often pushed aside in policy priorities in favour of urban housing demands. Housing, on the other hand, is critical for rural households' well being and social security. Rural areas are significantly impoverished as compared to their metropolitan counterparts. Many households find it challenging to garner property ownership due to their low rural salaries in urban areas and seasonal unemployment. This has repercussions for rural communities' social sustainability and is leading to growing polarisation as many young individuals move to metropolitan regions in pursuit of work without their parents and/or children. This creates a detrimental impact on rural enterprise and economic viability. In order to provide a sense of security to its residents, the author believes that a house must be connected to a source of drinking water, sanitation, and power, among other things.

Sarkar A, Dhavalikar, Agrawal, and Morris (2016)⁵ in their work "Examination of Cheap Housing Policies in India," examined the schemes for inexpensive living already in practice namely the "Rajiv Awas Yojana" (RAY) and "Housing for All 2022". The research looked at how effective these policies are at providing housing to people who can't get it on the open market, both through direct and indirect assistance. The study also looks at the market distortions that made housing unreasonably expensive and as a consequence robbing consumers of much of its value. Even though these schemes and policies are an important change over past methods, they don't completely utilize the capability of increased FSI, the benefit of prime location, the wise use of land under the government, reform of title and settler rights, and

more efficient and stringent rules pertaining to the use of land. The ability to discriminate between what the markets can supply and when government involvement is required also limits the benefits of these government programmes.

Gill H S and Sharma P K (2014)⁶ in their paper "Smart Cities and Affordable Housing in India," claim that GoI has announced plans to develop a hundred smart cities while providing housing for all by 2022. The purpose of this article is to present a framework for the creation of smart cities as well as a strategy for supplying housing for the urban poor through composite living and cross-subsidization of land costs. The study delves into the smart city concept, the state of housing in India, and housing approaches in India. According to the research, circular cities built on public transportation and powered by clean energy provide a long term development strategy. The approval procedure and deployment of technology are the primary moving factors for smart city norms and service standards. By offering clean living cities, technological advancement in India will assist in moving to a higher level of urbanisation, allowing it to enter a new arena. According to the findings, there is a need to implement a correct mix approach for selecting pre-existing or new cities. The study concluded that while finances are required at the outset of each project if new ways are used, the model could prove to be financially viable in the long run. The research claims that this technique also aids in the reduction of crime, and provides efficient use of energy and other natural resources.

D. Mahadevi, N. Bhatia, and B. Bhonsale (2014)⁷ investigated 'The Regulations for Rehabilitation and Redevelopment of the Slums 2010, Gujarat,' that were based on Mumbai's Slum Rehabilitation Scheme (SRS) model. The research was carried out in two Ahmedabad slum areas: Kailashnagar, Sabarmati, and Abhuji Na Chhapra, Ambawadi. The scheme's implementation procedure was extensively documented in the paper. Ahmedabad has roughly 834 slums, but only 11 settlements have been covered by the scheme in the more than three years after the 2010 regulations were released: accounting for barely 1.3 percent of the total. The scope of the project raises doubts about the viability of this strategy. Developers have also discovered that they are unfamiliar with working with low-income households, particularly slum homes, to comprehend their requirements, social organisation, politics, and affordability. The paper highlights the major concerns of all parties. As a result, the implementation of the PMAY scheme

has proven to be a significant obstacle. PMAY is a federally financed and designed programme that is to be executed locally. In India, however, power decentralisation is still in its infancy.

Kumar K. K., (2016)⁸ in his research project, "Impact of Rural Housing Schemes on Human Development in India: An Analysis," examined the predicaments of agrarian living schemes in Karnataka, especially in the light of, in addition to IAY, other key government of India programmes. The purpose of this study is to examine the government of India's several main housing initiatives. The academic attempted to explain the housing program's multiplier effect to the poorer portions of Karnataka's population. He discovered that the Karnataka State Government has been highly proactive in generating an exponential effect by merging the nationwide IAY with other key human advancement programmes to boost the state's human development efforts.

Kumar, June (2014)⁹ reviewed the work of the "Working Group on Rural Housing for the Twelfth Five Year Plan", which projected the rural housing shortage in India to be 43.13 million in 2012. This study reassesses the housing shortfall in rural communities to be 62.01 million in 2012, based on the data sets Census 2011 and the National Sample Survey housing condition round for 2008-09. The primary reason behind the shortage was determined to be mostly caused by families living in temporary shelters and in crowded situations. The findings show that a holistic approach to slowly but surely making sure that even in rural India, there is no shelter deprivation as well as improving people's quality of life is required.

D'Souza, 2019¹⁰; Sangma, 2006¹¹; Williams et al., 2018¹²; Bhan, 2017¹³; Kundu, 2014¹⁴; are just a few of the researches that have looked at urban housing in India. The majority of them stress on the importance of the connections between the provision of housing in urban areas and factors such as slum redevelopment, policy concerns, and the long-term viability of urban shelter communities. D'Souza¹⁰ discovered that by analysing the housing provisions for urban slums, there is a possibility for solving urban poverty by creating jobs for the slum population. The housing strategy could be employed as a means to combat the scarcity of resources in slums in the larger context of urbanisation. Sangma¹¹ discovered that urban housing policies satisfied the basic demand for shelter as well as created decentralised hiring and shifted the necessary procuring power over to low-income populations.

Abhiroop Mukhopadhyay and Indira Rajaraman (2012)¹⁵ in their paper titled "Rural Housing Quality as an Indicator of Consumption Sustainability" emphasised the importance of owning household assets pertaining to economic advantage, claiming that home is the most long lasting asset owned by households, with a greater significance in rural India. Because home quality fluctuates, a transition in housing quality can be a valuable indicator of a household's confidence in its future revenue stream. Housing, they claim, is a critical component of economic, social, and civic growth. Housing provides wealth on the social side by value growth, secure premises for businesses purposed for generating income, and create an opportunity to credit in better times. Incremental housing investment grants impoverished people to increase their assets as and when more resources are created. Furthermore, having a safe and comfortable place to live is an important part of illness prevention and treatment.

METHODOLOGY

The research methodology incorporated in this paper is analytical and qualitative in nature. It is based on the previously available literature, collected from various sources i.e. books, journals, reports, as well as relevant websites, that have been analysed to create a strong framework for this research. This research incorporates analysing the aforementioned literature to draw parallels and generate a more comprehensive view of the PMAY. Some of the objectives of this research are:

- Understanding the funding presence in this scheme.
- Comparison of the physical aspects of the houses between beneficiaries and non-beneficiaries of this scheme.
- Examining the socio-economic benefits.

Data Analysis

As mentioned previously, the research analyses data from existing literature to provide a more comprehensive view of the PMAY. In this research, there is a specific focus given to the impact of the PMAY-G scheme. Using the data analysed, we tracked the progress of the scheme and examined how well the program's objectives were realised in terms of enhancing the target population's physical living circumstances and the socio-economic benefits that came with owning a new home.

The findings are organized as follows

- Analysis of the funds allocated to the scheme
- Progress of the scheme
- Objective well-being and economic benefits
- Subjective well-being

Analysis of the funds allocated to the scheme

- The Ministry of Rural Development was given a budget of Rs. 1,19,874 crores by the Indian government. This is a Rs. 5,474 crore (4.8 percent) increase over the revised 2018-19 estimates.
- Despite the fact that the Pradhan Mantri Awaas Yojana is the Department's second-highest allocation, after MGNREGS, the

government budgeted Rs. nineteen thousand crores for PMAY-G, a five percent fall from the previous year but a nineteen percent rise over FY 2016-2017.

- The distribution of funds is focused in just a few states. From FY 2016-17 to December 2018, four states, namely MP, West Bengal, Odisha, and UP, accounted for fifty six percent of the total money disbursed to all states.
- Expenditure as a percentage of cash reserves has risen dramatically. Eighty percent of available funds were spent in FY 2017-18. By the third quarter of FY 2018-19, seventy-nine percent of what was remaining had been exhausted.
- Since 2017-18, the budget for the scheme has

Table 1: Budgeted Versus Actual Expenditure on Rural Housing Scheme (in crore)

Year	Budgeted	Actuals	Percentage of budgeted
2010-11	8,966	10,337	115
2011-12	8,996	9,872	110
2012-13	9,966	7,868	79
2013-14	13,666	12,981	95
2014-15	16,000	11,106	69
2015-16	10,025	10,116	101
2016-17	15,000	16,071	107
2017-18	23,000	22,572	98
2018-19	21,000	19,308	92
2019-20	19,000	18,475	97
2020-21	19,500	-	-
2021-22	19,500	-	-

Source: Union Budgets from 2010-11 to 2021-22; PRS

been shrinking. This has an impact on the rate at which the scheme's properties are built.

Progress of the Scheme:

The Pradhan Mantri Awaas Yojana - Gramin (PMAY-G) is being implemented w.e.f. 1st April, 2016 in rural areas across the country. Under PMAY-G, a total of 1,66,04,079 houses have been constructed in the country, including 22,68,068 &

12,17,543 houses in the States of Uttar Pradesh and Rajasthan respectively as on 09.12.2021. Table 2 shows the number of houses sanctioned/allocated and its completion status under Pradhan Mantri Awaas Yojana-Gramin (PMAY-G) during the last three years i.e. from Financial Year 2018-19 to 2020-21 in the country including Prayagraj district of Uttar Pradesh and Banswara and Dungarpur of Rajasthan along with the details of Central Share released to the States.

Table 2: Number of Houses Sanctioned/ Allocated By PMAY-GScheme

State Name	Target Allocated (units in Nos.)	Houses Sanctioned (units in Nos.)	Houses Completed (units in Nos.)	Central Assistance released (Rs. in lakh)	Houses projected to becompleted till the FY 2021-22 (units in Nos.)
Arunachal Pradesh	20779	19646	3249	0	15102
Assam	622019	493116	373905	318148.3	399968
Bihar	1599095	1527332	1900662	1603621.97	2501305
Chhattisgarh	657875	657690	435652	350662.44	1586661
Goa	1280	0	112	0	112
Gujarat	218875	201846	169427	126053.86	289700
Haryana	1249	401	13846	6294.84	28522
Himachal Pradesh	4774	4756	4148	2530.89	11170
Jammu and Kashmir	104638	101929	41796	109038.46	106271
Jharkhand	822861	808925	664667	752479.97	1052990
Kerala	0	0	7984	0	30771
Madhya Pradesh	1790914	1790881	1211530	1110819.81	2452769
Maharashtra	732706	619931	476009	426095.76	821860
Manipur	24742	23896	11185	9949.28	22878
Meghalaya	42932	40443	21340	33989.57	39584
Mizoram	6938	6932	3020	4540.04	11301
Nagaland	15902	8367	4239	1739.92	9146
Odisha	1141724	1099978	1159421	830952.93	2045537
Punjab	10000	9996	17069	4922.04	34757
Rajasthan	861166	863008	808842	638206.03	1326678
Banswara*	118950	91280	78114	-	
Dungarpur*	89138	65791	69386	-	
Sikkim	260	179	693	65.03	1134
Tamil Nadu	221000	203411	206243	106894.33	484923
Tripura	28838	23591	42307	35080.03	45640
Uttar Pradesh	1214651	1213612	638458	875239.88	1883948
Prayagraj*	43035	43009	17123	-	
Uttarakhand	13399	12549	6136	9598.3	15380
West Bengal	2593326	2504508	1704702	1915938.88	2693430
Andaman and Nicobar	962	1145	769	1687.95	770

Dadra and Nagar Haveli	4585	4581	1389	6544.97	2567
Daman and Diu	0	0	7	0	13
Lakshadweep	0	0	37	0	37
Puducherry	0	0	0	0	0
Andhra Pradesh	0	0	18682	18605.43	225179
Karnataka	42267	37712	53250	49782.48	87803
Telangana	0	0	0	0	0
Ladakh	714	636	0	0	156

Objective Well-Being and Economic Benefits

Under the well-being of the scheme the research analyse four different types of conditions below:

1. Housing Condition

The figure 1 compare the housing conditions of PMAY-G beneficiaries who have already moved into a house built with PMAY-G aid to those who have not yet been sanctioned. The article discovered that 58 per cent of the recipients have

pucca concrete buildings, twenty-five percent have solid houses with roofs, and the remaining seventeen percent have an incomplete roof. The majority of the houses are constructed of bricks or cement blocks. The other figure of the beneficiary group shows that the majority of them live in mud huts with paddy straw or thatch roofs.

There were also mud walled buildings with tiled roofs (14%). Approximately 1% of the houses were built with indescribable materials too varied



Fig. 1: Housing condition of the PMAY-G non beneficiaries and beneficiaries.

to mention. Ultimately, by constructing pucca dwellings, PMAY-G has provided better housing conditions for the recipients.

2. Houses Electrified

In the rural housing initiative, house electrification is a key indicator. According to the PMAY-G implementation framework, the dwellings built should be powered under the rural electrification programme or the MNRE's (Ministry of New and Renewable Energy) solar electrification plan. Fig. 2 shows that 34% of non-beneficiary homes do not have access to electricity, but only roughly 19% of beneficiary households do not have access to electricity. As a result, the percentage of

dwellings with electricity has increased from 66 percent to 81 percent. Many of the 19% of families without electricity said they had applied formally in order to be electrified but had yet to be done so.

3. Availability and Use of Kitchen

The kitchen and toilet shall be included in the general definition of housing as a facility. PMAY-G isn't an outlier in this regard. In comparison to non-beneficiary dwellings, the researchers looked at the availability and use of kitchens in PMAY-G houses. The following pie diagram depicts the data.

The fig. 3 helps us understand that forty eight percent of the residences of the Non-Beneficiary

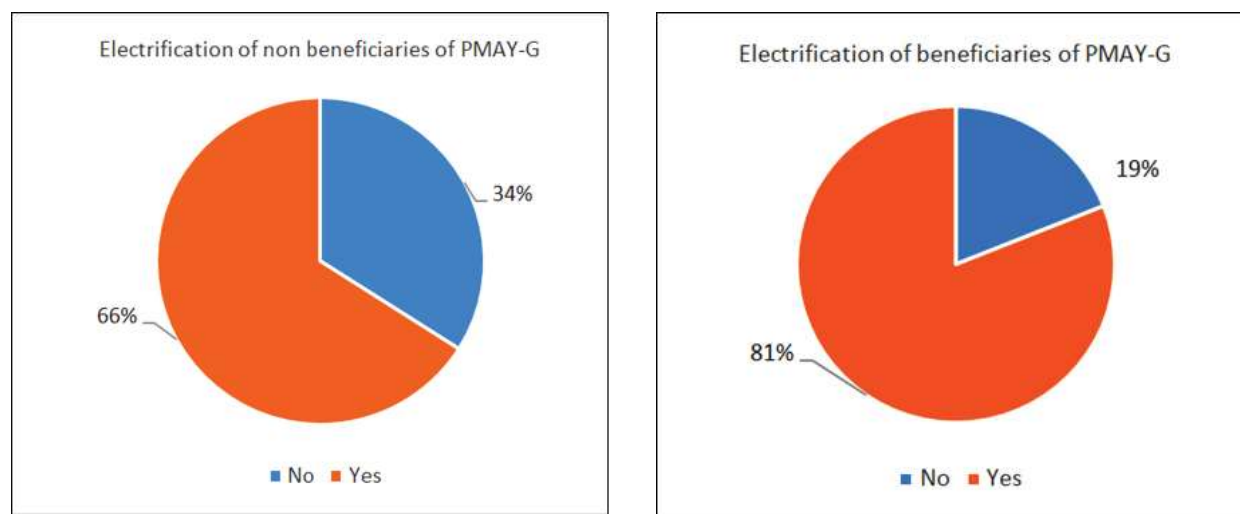


Fig. 2: Electrification of the houses of the PMAY-G non-beneficiaries and beneficiaries

Source: Impact Assessment of PMAY-G, Centre of Rural Infrastructure, NIRDPR

Group (left) have a kitchen, while fifty two percent do not, implying that they cook outside. Even among the forty eight percent of those who have a kitchen, roughly eleven percent do not utilise it and instead cook outside. In the Beneficiary Group, sixty three percent of homes have a kitchen, while thirty seven percent do not, indicating that they have chosen to have an additional room instead of a kitchen. Even among the sixty three percent who have a kitchen, two percent of families cook outside and have begun to use the area intended for the kitchen as another room for use. This demonstrates the preference for having an extra area for occupation rather than a kitchen for cooking. The kitchen may

be utilised for only one or two hours per day, whereas a room may be used for up to ten hours per day.

4. Availability and Use of Toilet

Another indication of PMAY-G confluence with other development programmes is the availability and use of toilets, which must occur through the Swachh Bharat Mission (SBM-G) or MGNREGS.

The non-beneficiary group is depicted in the first diagram of figure 4. Thirty percent have toilets, but seventy per cent do not. Among the 30% of people in the non-beneficiary group who

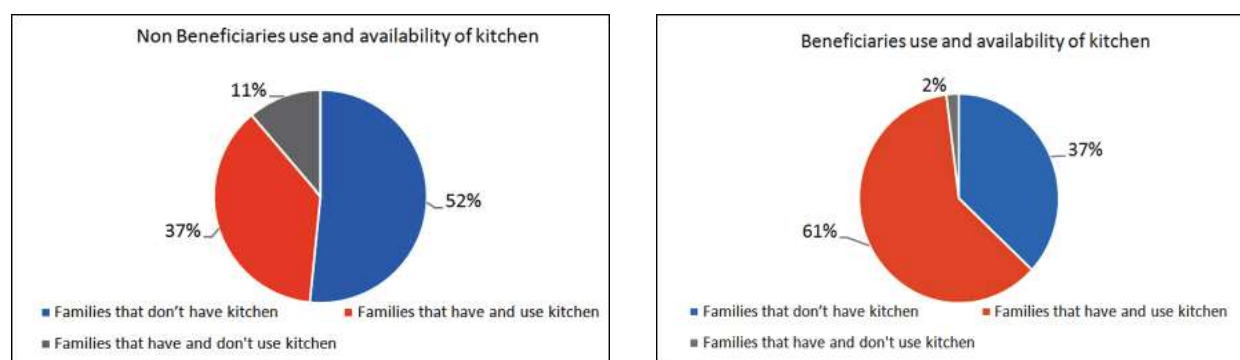


Fig. 3: Use and Availability of Kitchen of PMAY-G non-beneficiaries and beneficiaries

Source: Impact Assessment of PMAY-G, Centre of Rural Infrastructure, NIRDPR

have access to a toilet, 6% do not utilise it. Sixty five percent of Beneficiary Group households have toilets, whereas thirty five per cent do not. On average (all three states combined), 10% of the households in the Beneficiary Group that

have toilets do not utilise them. It reveals that while new residences built under PMAY-G have given individuals toilets, a large majority of them do not utilise them. Odisha, West Bengal, and Madhya Pradesh account for the majority of

these non-use cases. This is unexpected, and it necessitates further investigation to see whether the cessation is because of inadequate installation or to behavioural factors.

5. Space Available for Livelihoods

Houses built under government programmes frequently fail to meet the needs of the beneficiaries

in terms of their livelihood. According to the fig. 5 findings, only 33% of dwellings in the Non-Beneficiary Group have space for livelihood activities, whereas 68% of families in the Beneficiary Group have indicated having space for livelihood activities in-door. In rural areas, PMAY-G dwellings have proven to be a boon to livelihood activities.

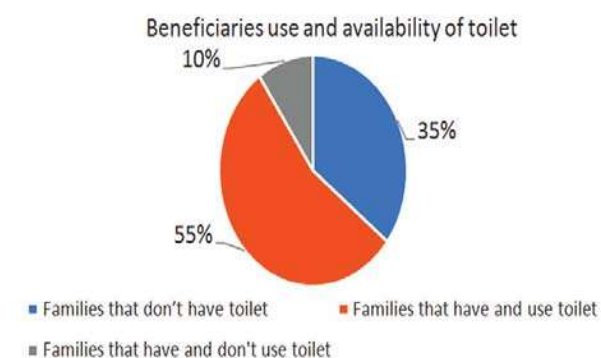
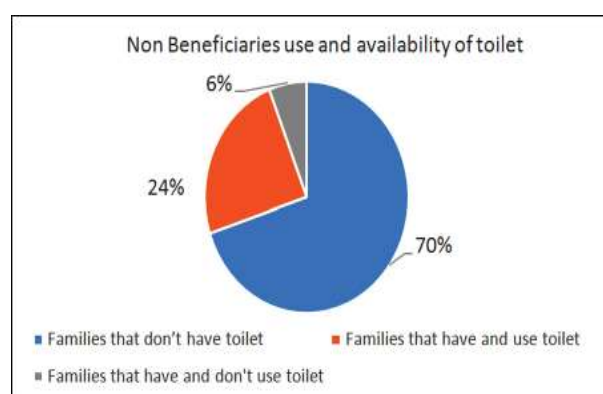


Fig 4: Use and Availability of Toilet of PMAY-G non-beneficiaries and beneficiaries.

Source: Impact Assessment of PMAY-G, Centre of Rural Infrastructure, NIRDPR

Subjective Well-being (Socio-Psychological)

Certain aspects of subjective well being were considered in the study. They're looked at independently. Social status, Self worth, Confidence Level, Ownership, Safety & Security, Self-perceived

Health Improvement, Overall Quality of Life, and Satisfaction with the New House are among them. The fig. 6 shows the subjective well being measured for the beneficiary Group in comparison to the Non-beneficiary Group.

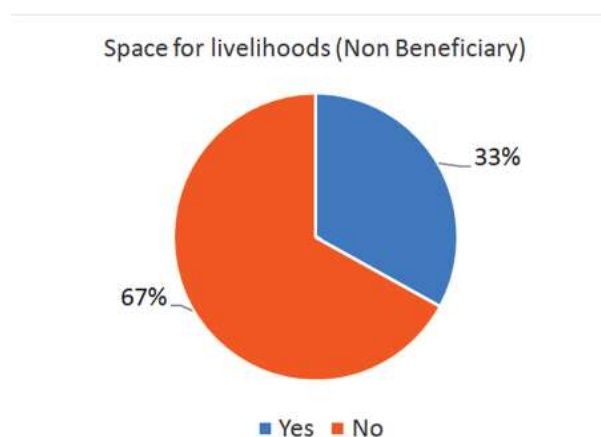
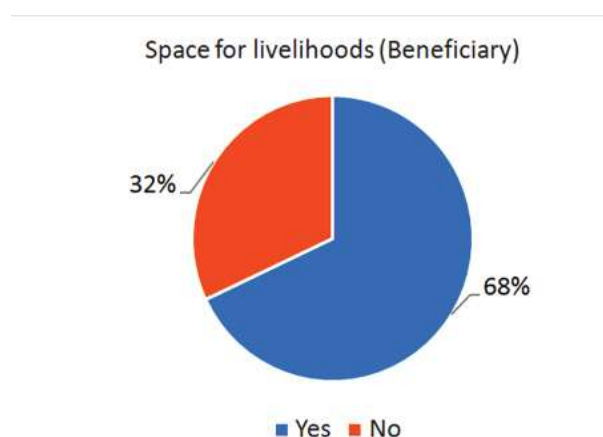


Fig. 5: Space available for livelihood activities of PMAY-G non-beneficiaries and beneficiaries.

Source: Impact Assessment of PMAY-G, Centre of Rural Infrastructure, NIRDPR

The graph depicts all of the measures of subjective well being, and we can see that the Beneficiary Group feels significantly better than the Non-Beneficiary Group. Subjective well being refers to the fact that the initiative of a housing programme offers more than just a safe and secure place to live.

The authority worthy of a new homeowner rises, his standing in society rises, his self-worth rises, his self-esteem rises, and his social voice becomes apparent. PMAY-help G's to underprivileged households are very visible in this method.

Findings

The aim of this research paper was to assess the implementation as well as the impact of

the Pradhan Mantri Awas Yojana (PMAY), the PMAY-G in particular. After extensive research including official programme reports, union

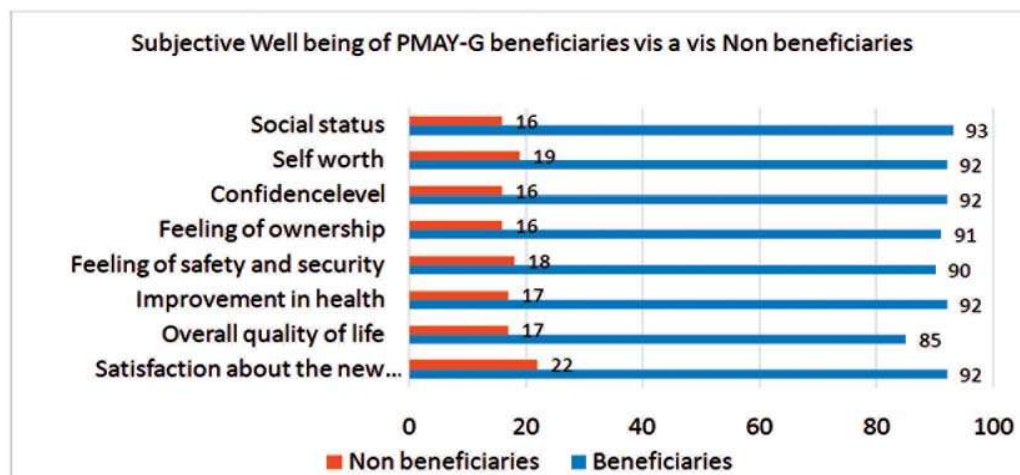


Fig. 6: Subjective well being parameters comparison between PMAY-G non-beneficiaries and beneficiaries.

budget reports and insights from other research papers, it could effectively provide information about:

- The improvement in the living conditions of the growing population in rural India through this initiative.
- The socio-economic improvements of the recipients of this initiative as compared to those not benefited by this programme.
- Achievement via the convergence of this programme with other programmes.
- Outcomes of this rural housing scheme.

As represented above, there has been an overwhelming improvement in the conditions of the people in rural areas. The PMAY-G has made sure that none of the recipients of this initiative resides in kaccha dwellings with majority living in fully concrete houses and very few in partially concrete houses. All the houses have been completely or partially built with concrete in addition to providing essential amenities like availability of a kitchen, a toilet as well as space for livelihoods. This has not only directly impacted physical conditions such as sanitation and increased income but has also improved the subjective wellbeing of the recipients. They have an increased sense of confidence as well as safety and security. The convergence of this scheme with the rural electrification scheme was also a great success with significant strides being made

in house electrification i.e. over 80% of the houses built under this scheme also have. The outcome of this scheme has been positive overall, with lakhs of houses being built in the span of just five years.

SUMMARY

PMAY was a grand scheme initiated by our Prime Minister and the Government of India. Despite its expected slow start and excess use of funds, their scheme has slowly gone on track and is using its funds properly. This research article dived deep into the impact of this scheme on various aspects such as toilets, kitchen, and houses in general. The research also analysed and compared the impact of this scheme on those who are a part of this and those who are not. However, this scheme needs a lot of improvement and some of the suggestions are mentioned below.

CONCLUSION

The Pradhan Mantri Awas Yojana has been quite a success as it is evident from the data analysed. The research has shed a light on the scores of people that received housing under this scheme. Furthermore, a detailed analysis of the impact of the scheme on employment has also been shown. The paper looked at the impact of the scheme on beneficiaries

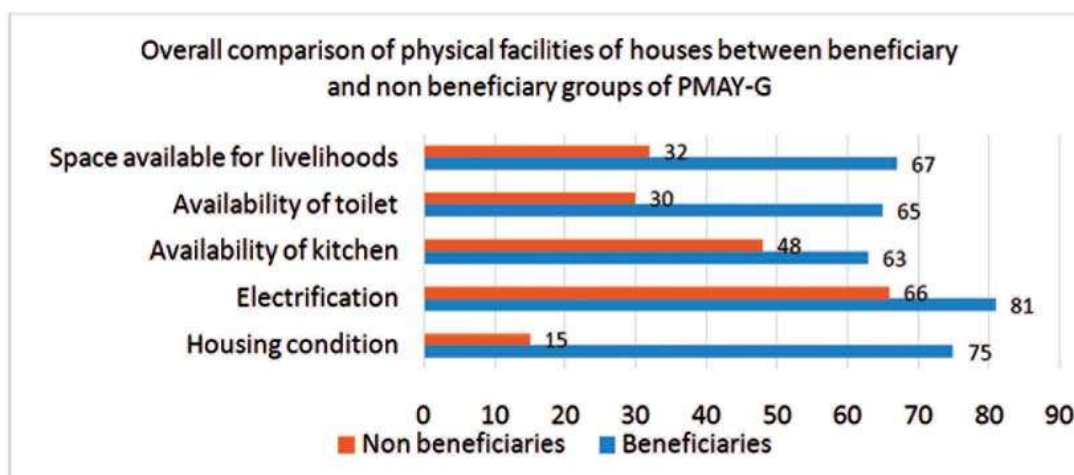


Fig. 7: Physical facilities of houses comparison between PMAY-G non-beneficiaries and beneficiaries

Source: Impact Assessment of PMAY-G, Centre of Rural Infrastructure, NIRDPR

and non-beneficiaries in terms of kitchen use, toilet use, home safety. Overall the paper concludes that PMAY Grahmin and Urban have been a great success and continue to provide affordable housing to those who need it. Looking at the overall success of the scheme in some areas, there are a lot of areas for improvement as well. From the research, one can provide recommendations to aid in promoting the scheme to locations that have previously been ignored. Many states have fallen greatly behind the national average for the number of houses built under this scheme.

Suggestions

The following suggestions can be undertaken to ensure there is an increase in the number of beneficiaries:

1. **Easy access to the information:** There needs to be an improved system to ensure those eligible are informed about the scheme and its benefits. It is understood from the statistical data that adequate care is not taken to ensure the reach of information to potential beneficiaries. If everyone is able to receive the information, then there will automatically be more beneficiaries. Hence, it is vital to ensure there is easy access to the information.
2. **Feedback and improvement:** There is little, if any, provision for beneficiaries and potential beneficiaries to give feedback regarding the scheme. Feedback is very important as it would help cater the scheme to the audience. The scheme can also be improved to allow for a more modern-

day approach. Currently, being in the pandemic, the requirements on sanitation and hygiene have increased drastically. There must always be provision to amend the scheme and tailor it to the beneficiaries needs.

3. **Convergence with relevant schemes:** With the convergence with MNRE's rural electrification scheme being a great success, it can be used as evidence to expand this programme with other schemes such as access to drinking water and sanitation such as the Swajal scheme launched by The Ministry of Drinking Water and Sanitation as we all the existing National Rural Drinking Water Programme.
4. **Budget increase:** Since 2017-18, the budget for the scheme has been shrinking. This has an impact on the rate at which the scheme's properties are built. Hence this is a cause of concern and funds should be allocated wisely in the years to come.
5. **Equal implementation in states:** Currently there are states which are selectively benefitting from this scheme with lakhs of houses being built such as Bihar, Madhya Pradesh, Uttar Pradesh, and West Bengal while other states such as Arunachal Pradesh, Goa, Nagaland, and Daman and Diu barely have any houses built. In the coming years, these states should not be overlooked and funds must be allocated accordingly, to ensure equality in terms of construction.

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