



AN ANALYSIS OF BENEFICIARIES SATISFACTION LEVEL WITH SPECIAL REFERENCE TO PRADHAN MANTRI AWAS YOZNA (PMAY): A STUDY OF HARYANA STATE

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ABSTRACT

House is the one of three necessities for human existence besides food and clothes. India is currently struggling with a rising housing crisis, especially among the urban poor, even after 75 years of independence. Urban regions are suffering from severe housing shortage and miserable living circumstances as result of the fast growing population. This paper is designed to study the extent of beneficiaries' perception and satisfaction level, Pradhan MantriAwasYozna (Housing for all) beneficiaries, their awareness, and various problems which are faced by the public with special reference to PMAY in Haryana. Further the study would highlight the socio- economic factors empowerment. For this purpose, the researchers have selected 100 respondents. The primary as well as secondary data have been used for this paper. Primary data has been collected through filling questionnaire which covered all the category of people. This paper has been divided in to three sections. Section-I gives the overview about Pradhan MantriAwasYozna in India. Section-II highlighted the progress of Haryana government with reference to PMAY. Section-III gives the analysis of consumer satisfaction level about PMAY on one hand and Conclusion and Suggestions on the other hand.

Keywords- PMAY, House for all, Bharat Nirman, Rural Population.



INTRODUCTION

India has started to evolve on the world platform due to its dynamic and rapid growth in its gross domestic product. However, this GDP growth lacked inclusiveness in its growth process, which raised major issues such as unemployment, poverty and inequality over the same period. While the 11th five-year plan (2007-2012) introduced "inclusive growth" as a main objective, so did the main objective of the 12th five-year plan (2012-2017). To promote inclusive growth, the government has been initiating a number of schemes and programmes at micro and macro levels which including job creation, infrastructure development, improving access to quality education and healthcare services etc. For the purpose of improving the infrastructure in rural areas, the Indian Government has launched a number of centres and state schemes such MGNREGS, Bharat Nirman, Indira AwaasYojana (IAY), SwarnaJayanthiGrammeSwarazgarYojana (SGSY), and AnaithuGramamarumalarchiThitam (AGMT) and Pradhan MantriAwasYozna. Among all these schemes and programmes which provide various basic infrastructures to citizen of India, housing schemes is one of the prominent because of the shortage of houses in India. The poor people often live in overcrowded housing, self-built temporary structures in slums and squatter settlements, which puts pressure on the deterioration of urban infrastructure and social services. Together, these elements make the living standards of the urban and rural poor vulnerable and special attention is needed to provide affordable housing for this part of society. Since independence government of India launched various schemes and programs to solve the problem of housing shortage.

Pradhan MantriAwasYojana (PMAY)

As a part of the continuous efforts of the Indian government to fulfil the housing needs of rural and urban poor, weaker sections of society and lower-income groups, Pradhan MantriAwasYojana was launched by Prime Minister Narendra Modi in June 2015 with an aim to provide affordable housing. PMAY aims to provide a pucca house with basic amenities to all houseless households and households living in kutchha and dilapidated house by 2022. The Yojana involves the construction of around 20 million houses at an affordable price by March 31, 2022. The scheme is getting financial assistance of USD 31 billion from



the Central Government. There are two components in PMAY. One is Pradhan Mantri Awas Yojana -Urban (PMAY-U) for the urban poor, and the other is Pradhan Mantri Awas Yojana Gramin (PMAY-G) for rural poor. (See Annexure 7)

Pradhan Mantri Awas Yojana in Haryana

A new department “Housing for All” was created by the Government of Haryana on 15 December 2020 with the objective of working as a nodal agency to meet the housing needs of the socio-economically weaker sections of the urban and rural areas, ST/SC groupings and women of the states. A candidate must provide sufficient documentation to demonstrate that he or she fits into one of these groups. In addition, the PMAY Housing for All programme emphasises women's empowerment, regardless of their caste or religious affiliation.

Carpet Area and Loan Structure in PMAY in Haryana

The area of a house enclosed by its four walls, less the thickness of each wall, is known as the carpet area. The fundamental infrastructure of a carpet area is built with 30 square metres, in accordance with PMAY criteria. However, this is movable. The total number of square metres that can be covered for a house under each PMAY category is shown in the following tables

Table 1: Carpet area in PMAY in Haryana

Category Type	Earlier Carpet Area	Current Carpet Area
LIG (Lower Income Group)	60 square meters max.	60 square meters max.
EWS (Economically Weaker Section)	30 square meters max.	30 square meters max
MIG 1 (Medium Income Group 1)	90 square meters	Increased to 120 sq.mt
MIG 2 (Medium Income Group 2)	110 square meters	Increased to 150 sq.mt

Source: [PMAY-G / Rural Development Department, Government of Haryana \(haryanarural.gov.in\)](https://haryanarural.gov.in)



Table 2: Loan structure for LIG Category & EWS Category

Structure	LIG Category	EWS Category
Eligible loan amount	Rs.3 lakh	Rs.6 lakh
Loan amount taken	Rs.3 lakh	Rs.6 lakh
Interest subsidy granted	Rs.1,33,640	Rs. 2,67,280
Balance amount of the loan	Rs.1,66,360	Rs.3,32,720
Original EMI that was to be paid	Rs.2,895	Rs.5,790
Reduced EMI amount after the subsidy credit	Rs.1,605	Rs.3,211
Monthly savings	Rs.1,290	Rs.2,579
Yearly savings	Rs.15,480	Rs.30,948

Source: [PMAY-G / Rural Development Department, Government of Haryana \(haryanarural.gov.in\)](#)

Table 3: Loan amount breakdown for MIG-1 category & MIG-2 Category

Structure	MIG-1*	MIG-2**
Annual income of the household	Rs.12 lakh	Rs.18 lakh
Eligible loan amount from the subsidy	Rs.9 lakh	Rs.12 lakh
Interest rate on the subsidy for each year	4%	3%
Maximum interest amount on the subsidy	Rs.2.35 lakh	Rs.2.3 lakh
Discount rate for NPV (Net Present Value) on the interest	9%	9%
Maximum loan tenure	20 years	20 years
EMI amount to be paid on a monthly basis with interest (at 8.65%)	Rs.5834	Rs.8059
EMI amount to be paid on a monthly basis without interest	Rs.7894	Rs.10,528
Maximum carpet area on the unit	120 sq.mt	150 sq.mt

Source: [PMAY-HFA\(Urban\) \(pmaymis.gov.in\)](#)

*MIG-1= Middle Income Group-1



**** MIG-2= Middle Income Group-2**

REVIEW OF LITERATURE

National Urban Housing and Habitat Policy 2007 (NUHHP), is the Official policy on urban housing and habitat of the Ministry of Housing and Urban Poverty Alleviation, Govt. of India. It gives a detailed account of the status of urban housing in India, the problem of housing shortage etc. NUHHP seeks to promote sustainable habitat in the country and delineates specific areas of action and an action plan towards achieving 'Housing for All' – its ultimate goal.

Pati D. J, Isi K. & Homma R. (2015) takes Bhubaneswar, the capital city of Odisha as a study area and they studied various schemes undertaken by government of India and the state government to improve the quality of housing and affordability of houses.

Yadav A.S (2015) the study result reflected the status of JNNURM (Jawaharlal Nehru National Urban Renewal Mission) in the state of Uttar Pradesh. The study result showed that 23 percent of urban population lives in slum areas characterized by poor structural condition and inadequate infrastructural facilities.

BaqtayaS. ,Ariffin A. S. , and Raji F. (2016) indicated that three main housing issues faced by middle-income groups are housing price, housing loan and housing schemes' policy.

Kumar K. K. (2016) linked the housing program to a larger rural economy. He took the detailed study of some villages in Karnataka and tried to make an argument that the housing project has multiplied connectivity with other policies and programs that must be viewed under the pretext of human development.

Anand (2017) in his study titled: 'Housing for the Poor and the Impact of IAY in Rural India: Present Context' has analysed the impact of housing for rural poor in India in rural poverty eradication with reference to the major housing scheme of the Indian government i.e., Indira AwaasYojana (IAY).

Youth for Unity and Voluntary Action (YUVA) (2017) analysed that data in comparison with PMAY guidelines reflected that there is a glaring gap between people's aspirations, their capabilities and state imagination of housing provision. People's preferences were reflective



of the reality that large scale housing provision had been created by people themselves and going ahead people would want to seek assistance to improve homes and neighbourhoods they had built.

NIPFP Research Team (2018) takes the year 2016-17 and 2017-2018 and analysis the impact of PMAY-G on employment and income by using Pahal design and input –output table. The scheme pahal has two broad categories (Plain Bihar) and hilly (Assam) The estimation shows that employment based on pahal design is found (40.07 crore person days 16.04 Crore from skilled labour 24.03 from unskilled labor force).

Reddy W, Ramesh R, & Siva Ram (2019) in their study “impact Assessment of PMAY-G takes three states M.P. Odisha and West Bengal and the Mythology used was RCT’ (Randomized Control Trial) where the beneficiaries when availed houses already were taken as treatment group and those who were selected and have been put an waiting list were taken as comparison Group. The study found that treatment group feels much better compared to the control group The study conclude that the New PMAY-G has made a significant impact on the lives of beneficiaries.

Radha K. & Mary J. (2020) in their study “Progress and Prospects of PMAY scheme in India” discussed about the Pradhan Mantri Awasojana scheme Benefits, other scheme that are linked to PMAY, number of houses completed and the expenditures incurred during the last ten years. The results demonstrate that Bihar, Madhya Pradesh Uttar Pradesh and West Bengal are the state that has more benefitted by PMAY Scheme. Arunachal Pradesh, Goa, Nagaland, and Diu & Daman are the least benefitted state which had only constructed within 50 houses in five years.

Sharma N, Shimpi A. S. & Patil S. G. (2020) discussed the bottlenecks in PMAY-U and also discuss a huge demand potential with limited supply options of housing. The study observed that limited supply are primarily identified as limited participation of private developers, financing options, delay in approvals, limited availability with high cost of land, inadequate infrastructure provisions, appropriate construction technology and slow delivery.



RESEARCH GAP

Several studies have been conducted on the topic of affordable housing. The issue of affordable housing in rural and urban areas, particularly for individuals experiencing economic hardship, is a matter of global significance due to the processes of urbanisation and the widening economic gap. Since independence, various governments in India have implemented several housing programmes. The absence of continuity and interconnectedness in these programmes has garnered the attention of previous researchers who sought to evaluate housing policies and programmes in India. The recently initiated affordable housing scheme, PMAY-Housing for All (Urban + Rural), has garnered the interest of researchers who are currently engaged in evaluating the effectiveness of the programme. The current study has been based on the assessment of the PMAY initiatives allocated for the first time to the urban LIG Category recipients within the chosen areas of Haryana State. The significance of the current study lies in its contribution to the evaluation of the effective distribution of housing within the programme, the assessment of infrastructure quality in accordance with the PMAY operational guideline, and, notably, the evaluation of beneficiaries' satisfaction with the scheme. The research findings have the potential to provide valuable assistance to the Government of India and the Government of Haryana, as well as policymakers, planners, and implementing departments and agencies. These findings can enhance their understanding of the underlying reasons for the success of the scheme, as well as any challenges faced by urban beneficiaries within the context of state intervention in housing policy and the scheme. The current study may be referenced by scholars, students, and researchers, among others, to conduct future research with broader parameters. Therefore, the current study examined the level of awareness, satisfaction, and challenges encountered by the LIG Category beneficiaries of the Pradhan Mantri Awas Yojana (PMAY) in the Haryana State.

SCOPE OF THE STUDY

The scope of this study encompasses the specific boundaries and parameters within which the research will be conducted.

1. The scope of this study is restricted to the city of Kurukshetra in the state of Haryana.



2. The research will be conducted with a focus on the Pradhan MantriAwasYojana (PMAY) implemented by the municipality of Kurukshetra.
3. The focus of this study will be exclusively on LIG Category beneficiaries of the Pradhan MantriAwasYojana (PMAY) residing in urban areas.

OBJECTIVE OF THE STUDY

1. To analyze the determinants that influence the decision-making process of beneficiaries when considering the utilisation of the scheme.
2. To evaluate the level of satisfaction among the beneficiaries of the Pradhan MantriAwasYojana (PMAY) housing scheme.
3. To analyze the demographic characteristics of individuals who have benefited from the Pradhan MantriAwasYojana (PMAY) housing scheme.

Research Design and Methodology

Design	Procedure
Research Design	Descriptive research design
Study location	Haryana State
Sampling technique	Stratified Random Sampling technique
Sampling area	The study was conducted in selected thirteen districts of six administrative divisions of Haryana State: Kurukshetra, Panchkula, Nuh, Faridabad, Rewari, Gurugram, Fatehabad, Jind, Hisar, CharkhiDadri, Jhajjar, Kaithal, and Panipat.
Sampling Unit	Beneficiaries of PMAY scheme
Sample Size	800 households from 52 villages (two villages from each block) using a stratified proportionate random sampling procedure.
Data Collection Instrument	Structured Questionnaire
Scale	Likert Scale
Data Analysis Technique	Cronbach Alpha test for reliability of the questionnaire, Percentage analysis, ANOVA



HYPOTHESIS

Hypothesis 1: H₀ – There is no significant variation between gender and satisfaction of beneficiaries with the PMAY scheme.

Hypothesis 2: H₀ – There is no significant variation between caste and satisfaction of beneficiaries with the PMAY scheme.

Hypothesis 3: H₀ – There is no variation between age-group and the satisfaction of beneficiaries with PMAY scheme.

Hypothesis 4: H₀– There is no variation between education and the satisfaction of beneficiaries with PMAY scheme.

Hypothesis 5: H₀ – There is no variation between occupation and the satisfaction of beneficiaries with PMAY scheme.

Overview of Participants

The study reveals a diverse demographic profile of the surveyed population, including gender, age, caste, religion, education, marital status, disability, occupation, type of family, annual income, source of awareness, and time taken to avail benefits under the Pradhan Mantri Awas Yojana (PMAY). The majority of respondents are female, with no transgender individuals present. Age-wise distribution is varied, with the highest percentage falling within the 36-45 age group. Caste-wise, the majority are from the Scheduled Caste (SC), Other Backward Classes (OBC), and General (GEN) categories. Religious diversity is evident, with Hindus forming the majority at 82%, followed by Sikhs at 17%. Educational background is illiterate, with a notable proportion of respondents with higher education qualifications. Marital status reflects a diverse set of relationships, with 70% being married, 25% widowed, and 5% unmarried. The low incidence of disability is noted, with 95% reporting no disabilities. Occupational distribution shows a significant proportion of the population is employed for wages, with a smaller percentage being self-employed. The majority of respondents reside in nuclear families, with joint families accounting for the remaining 6%. Annual income distribution reveals a homogeneous economic background. Previous housing



conditions vary, with 45% residing in 'Pucca' houses, 47% in 'Kutchra' houses, and 8% in 'Any Other' housing. Awareness about the PMAY program is predominantly from the Sarpanch, neighbors, and relatives, suggesting the need for targeted communication strategies (See Annexure 1).

Satisfaction with PMAY Housing Scheme

Housing satisfaction has emerged as the predominant measure for evaluating the effectiveness of housing scheme, as evidenced by its extensive utilisation (Paris and Kangari, 2005; Adriaance, 2007). The happiness of users with dwelling units serves as an indicator of how well residential buildings fulfil their requirements and match their expectations (Eziyi et al., 2013). Housing evaluation is pertinent to housing developers as it furnishes the essential information to enhance the advancement of housing projects (Preiser, 1989). There is no significant link between the gender and Social or Economic Participation (Annexure 2) after availing the Scheme, as shown in Annexure 2. The p-values for these factors are higher than the standard values. The results show that the null hypotheses H01 are failed to reject. This means that the satisfaction that beneficiaries availing after the allotment process have nothing to do with their gender. The output of ANOVA of satisfaction with the PMAY scheme in relation to caste of the beneficiaries is shown in Annexure 3. The table reveals that out of four dependent variables of satisfaction with house quality, four are statistically significant. Again, all the statements related to the satisfaction of house amenities and Social or Economic Participation in relation to caste are statistically significant. Hence, overall, the null hypothesis, H02 is rejected, indicating that there is variation between caste and the satisfaction of beneficiaries with PMAY scheme. Annexure 4 presents the results of the analysis of variance (ANOVA) conducted to examine the relationship between age group and the satisfaction of beneficiaries with the Pradhan Mantri Awas Yojana (PMAY) housing scheme. The table includes the sum of squares, degrees of freedom, mean square, F-ratio, and significance level for various aspects of social or economic participation after availing of the scheme. The ANOVA results reveal a statistically significant difference in the perception of influencing economic decisions based on age group. The F-ratio is 6.354, and the p-value is 0.000, indicating that beneficiaries from different age groups have significantly different



opinions regarding their ability to influence economic decisions that affect their area after availing of the scheme. The analysis indicates a statistically significant difference in the perception of influencing social decisions based on age group. The F-ratio is 18.351, with a p-value of 0.000, suggesting that beneficiaries from different age groups have significantly different views regarding their ability to influence social decisions that affect their area after availing of the scheme. The ANOVA results suggest a statistically significant difference in the perception of increased participation in social activity based on age group. The F-ratio is 4.541, and the p-value is 0.004, indicating that beneficiaries from different age groups have significantly different opinions regarding the impact of the scheme on their social participation. The analysis reveals a statistically significant difference in the perception of easily presenting views to local representatives based on age group. The F-ratio is 3.414, and the p-value is 0.017, indicating that beneficiaries from different age groups have significantly different experiences in presenting their views to local councillors, MLAs, and MPs after availing of the scheme. In summary, the ANOVA results highlight the influence of age group on the satisfaction of beneficiaries with various aspects of social or economic participation under the PMAY housing scheme. Annexure 5 provides the results of the Analysis of Variance (ANOVA) conducted to examine the relationship between education levels and the satisfaction of beneficiaries with the Pradhan Mantri Awas Yojana (PMAY) housing scheme. The table includes the sum of squares, degrees of freedom, mean square, F-ratio, and significance level for various aspects of social or economic participation after availing the scheme. The ANOVA results reveal a statistically significant difference in the perception of influencing economic decisions based on education levels. The F-ratio is 21.221, and the p-value is 0.000, indicating that beneficiaries with different education levels have significantly different opinions regarding their ability to influence economic decisions that affect their area after availing the scheme. The analysis indicates a statistically significant difference in the perception of influencing social decisions based on education levels. The F-ratio is 15.441, with a p-value of 0.000, suggesting that beneficiaries with different education levels have significantly different views regarding their ability to influence social decisions that affect their area after availing the scheme. The ANOVA results suggest a statistically significant difference in the perception of increased participation in social activity based on education



levels. The F-ratio is 4.289, and the p-value is 0.014, indicating that beneficiaries with different education levels have significantly different opinions regarding the impact of the scheme on their social participation. The analysis reveals a statistically significant difference in the perception of easily presenting views to local representatives based on education levels. The F-ratio is 34.157, and the p-value is 0.000, indicating that beneficiaries with different education levels have significantly different experiences in presenting their views to local councilors, MLAs, and MPs after availing the scheme. In summary, the ANOVA results highlight the influence of education on the satisfaction of beneficiaries with various aspects of social or economic participation under the PMAY housing scheme. Hence, overall, the null hypothesis, H04 is rejected, indicating that there is variation between Education level and the satisfaction of beneficiaries with PMAY scheme. The output of ANOVA of satisfaction with the PMAY scheme in relation to occupation of the beneficiaries is shown in Annexure 6. The table reveals that out of three dependent variables of satisfaction with house quality, one are statistically insignificant. Again, all the statements related to the satisfaction of house amenities in relation to occupation are statistically significant. Hence, overall, the null hypothesis, H05 is rejected except one variables (H05.1), indicating that there is no variation between occupation and the satisfaction of beneficiaries with PMAY scheme. In summary, the ANOVA results highlight the influence of occupation on the satisfaction of beneficiaries with various aspects of social or economic participation under the PMAY housing scheme. Hence, overall, the null hypothesis, H05 is rejected, indicating that there is variation between occupation and the satisfaction of beneficiaries with PMAY scheme.

CONCLUSION

Housing satisfaction is a crucial measure for evaluating the effectiveness of housing schemes, as it indicates how well residential buildings meet users' requirements and expectations. Housing evaluation is essential for housing developers to enhance the advancement of housing projects. The study found no significant link between gender and social or economic participation after availing of the Pradhan Mantri Awas Yojana (PMAY) housing scheme. However, there was a significant difference in perceptions of influencing economic decisions, increased participation in social activity, and simple presentation of views to local



representatives based on age group. Education levels also significantly impacted beneficiaries' satisfaction with various aspects of social or economic participation under the PMAY housing scheme. The F-ratio for these factors was higher than the standard values, indicating variation between education level and the satisfaction of beneficiaries with the PMAY scheme. Occupation also significantly influenced beneficiaries' satisfaction with various aspects of social or economic participation under the PMAY housing scheme. Out of three dependent variables on house quality, one was statistically insignificant, and all statements about house amenities were statistically significant. In conclusion, the study highlights the importance of understanding the relationship between age, education, and occupation in determining the satisfaction of beneficiaries with the PMAY housing scheme.

RECOMMENDATIONS:

The PMAY system can be enhanced in the future by implementing the following proposals based on significant research findings:

- Efforts should be undertaken to establish a connection between the recipients and the programme in order to facilitate their ease and familiarity with the application procedure.
- The government may implement necessary measures to augment the subsidies in order to address the exorbitant prices of construction supplies such as sand, steel, and cement.
- The government may implement the required steps to rapidly distribute the subsidy to the recipients, thus preventing the need to borrow funds from local moneylenders.
- In addition, the government may also facilitate the provision of construction supplies such as cement, sand, and steel to the beneficiaries of the Pradhan Mantri Awas Yojana (PMAY) at affordable prices.
- The government will have the responsibility to implement the necessary measures to guarantee the provision of piped water supply and sewerage connections to all PMAY houses
- It could be suggested that state governments use development planning strategies that



work across the urban-rural continuum to encourage the building of homes with basic infrastructure, markets with public transportation, and value-based supply chain activities. This would help people move to planning areas where land is cheap, like the edges of cities, small and medium-sized towns, and villages next to cities.

Limitation of the Study

- The authorities' perspective could not include.
- More target groups could have been taken

Scope for Future Research

A qualitative research can be conducted with the relevant government agencies involved in scheme implementation to gain a comprehensive picture of the entire process. The authorities' perspective could have provided valuable insight into understanding their experiences from a different vantage point.

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Annexure 1: Demographic Characteristics of the Beneficiaries

Demographic Variables		Frequency	Percent
Gender	Female	600	75
	Male	200	25
	Transgender	0	0
Age	18-35	32	4
	36-45	360	45
	46-60	320	40
	61 - Above	88	11
Caste	SC	608	76
	OBC	72	9
	GEN	120	15
	Other	0	0
Religion	Hindu	656	82
	Muslim	8	1
	Sikh	136	17
	Christian	0	0
Education	Illiterate	560	70
	Primary	192	24
	Secondary	48	6
	Certificate/Diploma	0	0
	Bachelor's degree	0	0
	Master's degree	0	0
	Other (specify)	0	0
Marital	Married	560	70
	Un-Married	40	5
	Widow	200	25
	Separate	0	0
	Other	0	0
Disabled	No	760	95
	Yes (in seeing)	40	5

	Yes (in speech)	0	0
	Yes(in hearing)	0	0
	Yes(in movement)	0	0
Occupation	Self-employed	64	8
	Employed for wages	536	67
	Employed for Salary	0	0
	Looking for work	0	0
	A homemaker	0	0
	Retired	0	0
	Unable to work	200	25
	Disinclination	0	0
Type of Family	Nuclear Family	752	94
	Joint Family	48	6
Annual Income	Upto 3 lakh	800	100
	3 to 6 lakh	0	0
	6 to 12 lakh	0	0
	12 to 18	0	0
Before PMAY type of house	Pucca	360	45
	Kutchha	376	47
	Any Other	64	8
Source of Awareness	Friends	0	0
	Relatives	48	6
	Neighbor	120	15
	Sarpanch	632	79
	Social Worker	0	0
	Banner/ Notice Board	0	0
	Bank	0	0
	News Paper	0	0
	Television/Radio	0	0
	Internet/ Mobile/ Application	0	0
Time taken	Less than 6	0	0
	6-12 Months	576	72

12-24 Months	216	27
Above 24 months	8	1

Source: Primary Survey

Annexure 2: Satisfaction with PMAY Housing Scheme: Result of ANOVA table of Gender and Social or Economic Participation after availing the Scheme

		Sum of Squares	df	Mean Square	F	Sig.
Feel that you can influence Economic decisions that affect your area after availing the scheme	Between Groups	.107	1	.107	.658	.418
	Within Groups	129.413	798	.162		
	Total	129.520	799			
Feel that you can influence social decisions that affect your area after availing the scheme	Between Groups	.060	1	.060	.999	.318
	Within Groups	47.940	798	.060		
	Total	48.000	799			
Feel that Increase participation in social activity	Between Groups	.540	1	.540	1.511	.219
	Within Groups	285.140	798	.357		
	Total	285.680	799			
Now you can easily presented your views to a local councilor, MLA and MP	Between Groups	.167	1	.167	.371	.543
	Within Groups	358.553	798	.449		
	Total	358.720	799			

H01There is no significant variation between gender and satisfaction of beneficiaries with the

PMAY scheme.

Source: Primary Data

Annexure 3: Satisfaction with PMAY Housing Scheme: Result of ANOVA table of Caste and Social or Economic Participation after availing the Scheme

		Sum of Squares	df	Mean Square	F	Sig.
Feel that you can influence Economic decisions that affect your area after availing the scheme	Between Groups	.811	2	.406	2.512	.038
	Within Groups	128.709	797	.161		
	Total	129.520	799			
Feel that you can influence social decisions that affect your area after availing the scheme	Between Groups	.639	2	.319	5.373	.005
	Within Groups	47.361	797	.059		
	Total	48.000	799			
Feel that Increase participation in social activity	Between Groups	2.807	2	1.404	3.955	.020
	Within Groups	282.873	797	.355		
	Total	285.680	799			
Now you can easily	Between	.023	2	.011	.025	.005

presented your views to a local councilor, MLA and MP	Groups					
	Within Groups	358.697	797	.450		
	Total	358.720	799			

H02 There is no variation between caste and the satisfaction of beneficiaries with PMAY scheme.

Source: Primary Data

Annexure 4: Satisfaction with PMAY Housing Scheme: Result of ANOVA table of Age group and Social or Economic Participation after availing the Scheme

		Sum of Squares	df	Mean Square	F	Sig.
Feel that you can influence Economic decisions that affect your area after availing the scheme	Between Groups	3.029	3	1.010	6.354	.000
	Within Groups	126.491	796	.159		
	Total	129.520	799			
Feel that you can influence social decisions that affect your area after availing the scheme	Between Groups	3.105	3	1.035	18.351	.000
	Within Groups	44.895	796	.056		
	Total	48.000	799			
Feel that Increase	Between	4.807	3	1.602	4.541	.004

participation in social activity	Groups					
	Within Groups	280.873	796	.353		
	Total	285.680	799			
Now you can easily presented your views to a local councilor, MLA and MP	Between Groups	4.556	3	1.519	3.414	.017
	Within Groups	354.164	796	.445		
	Total	358.720	799			

H03 There is no significant variation between Age group and satisfaction of beneficiaries with the PMAY scheme.

Source: Primary Survey

Annexure 5: Satisfaction with PMAY Housing Scheme: Result of ANOVA table of Education and Social or Economic Participation after availing the Scheme

		Sum of Squares	df	Mean Square	F	Sig.
Feel that you can influence Economic decisions that affect your area after availing the scheme	Between Groups	6.549	2	3.274	21.221	.000
	Within Groups	122.971	797	.154		
	Total	129.520	799			
Feel that you can influence social decisions that affect your area after availing	Between Groups	1.790	2	.895	15.441	.000
	Within Groups	46.210	797	.058		
	Total	48.000	799			

the scheme						
Feel that Increase participation in social activity	Between Groups	3.042	2	1.521	4.289	.014
	Within Groups	282.638	797	.355		
	Total	285.680	799			
Now you can easily presented your views to a local councilor, MLA and MP	Between Groups	28.320	2	14.160	34.157	.000
	Within Groups	330.400	797	.415		
	Total	358.720	799			

H04 There is no significant variation between education and satisfaction of beneficiaries with the PMAY scheme.

Source: Primary Data

Annexure 6: Satisfaction with PMAY Housing Scheme: Result of ANOVA table of Occupation and Social or Economic Participation after availing the Scheme

		Sum of Squares	df	Mean Square	F	Sig.
Feel that you can influence Economic decisions that affect your area after availing the scheme	Between Groups	.651	2	.325	2.012	.134
	Within Groups	128.869	797	.162		
	Total	129.520	799			
Feel that you can influence social decisions that affect your area after availing	Between Groups	.439	2	.220	3.682	.026
	Within Groups	47.561	797	.060		
	Total	48.000	799			

the scheme						
Feel that Increase participation in social activity	Between Groups	18.874	2	9.437	28.190	.000
	Within Groups	266.806	797	.335		
	Total	285.680	799			
Now you can easily presented your views to a local councilor, MLA and MP	Between Groups	23.618	2	11.809	28.086	.000
	Within Groups	335.102	797	.420		
	Total	358.720	799			

H05 There is no significant variation between occupation and satisfaction of beneficiaries with the PMAY scheme.

Source: Primary Survey

Annexure 7: Total Numbers of Houses Completed in Different States and Union Territories

State Name	2018-2019	2019-2020	2020-2021	2021-2022
Arunachal Pradesh	85	747	2417	216
Assam	162915	84403	131282	13816
Bihar	715565	415059	1048600	96517
Chhattisgarh	341439	34588	59686	8505
Goa	28	187	87	2
Gujrat	84437	35591	54890	9430
Haryana	7199	6691	1232	13
Himachal Pradesh	3151	447	605	121
Jammu and Kashmir	14918	5610	21746	5909
Jharkhand	284474	166685	243997	50417
Kerala	15640	843	880	266
Madhya Pradesh	705949	275342	262067	37607
Maharashtra	230196	95122	183719	50207

Manipur	7663	1151	2779	694
Meghalaya	12347	5357	5642	1305
Mizoram	925	997	1128	58
Nagaland	17	3687	535	0
Odisha	409460	361464	395361	39849
Punjab	12794	410	3908	2737
Rajasthan	335884	169240	318267	25073
Sikkim	863	43	15	0
Tamil Nadu	122836	52760	52184	8199
Tripura	22752	7055	15873	584
Uttar Pradesh	429844	174191	37722	141530
Uttarakhand	5970	192	93	45
West Bengal	742391	286347	678587	145912
Andaman and Nicobar	1	286	483	153
Dadra and Nagar Haveli	197	221	972	128
Daman and Diu	7	0	0	0
Lakshadweep	0	9	28	0
Puducherry	0	0	0	0
Andhra Pradesh	18677	5	0	0
Karnataka	43760	7085	2405	0
Telangana	0	0	0	0
Total	4733385	2191815	3527190	639293

Source: [PMAY-G](#) | Rural Development Department, Government of Haryana
(haryanarural.gov.in)