

Rural Housing and Pradhan Mantri Awaas Yojana Gramin (PMAYG): An Assessment

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Abstract

Housing is one of the major problems in India which is one of the basic requirements for human survival. Since independence, there are many rural housing schemes which have been launched by the government. The present study focused on assessment the Pradhan Mantri Awaas Yojana Gramin (PMAYG). The research question discussed in this paper is whether there is a proper implementation of this programme in the country or not and, whether PMAYG programme have contributed towards housing shortage problem and social development as expected by the policy makers. The study found that after the implementation of the scheme the number of beneficiaries and the number of houses sanctioned under the scheme increased year after year. PMAYG scheme proved to be very useful not only to homeless people and also to the people who were living below poverty line. Finally, the study suggests that PMAYG can play an essential role to solve the housing shortage problem in rural area if there is a proper implementation of this programme at grass roots level.

Keywords: PMAYG, Rural Housing, Social Development, Implementation, Assessment.

Introduction

Food, clothing and housing are the fundamental requirements of human life. The accessibility to these increases the physical efficiency and productivity of the people. Housing is one of the most crucial subjects for any country and government. For a normal man, having a house provides important economic security and social status in the society.

As per the recommendations of the United Nation Commission of Human Settlement, the 1st Monday of October in every year has been titled as the "World Habitat Day". This day is indication to all to make positive efforts to provide shelter to the needy. Further, a sizeable number of families become homeless every year due to natural disasters such as cyclones, floods, land-slides, tsunamis, etc.

India is a developing country, facing a number of problems like food, unemployment, safe environment, education, health and shelter etc. Housing shortage is one of the major problems in India which is one of the basic requirements for human survival. The problem of housing shortage has created a serious challenge to the Government of India, since independence. The housing shortage, which was 14.5 million dwelling units in 1971, had grown to 21.1 million by 1981 and 24.7 million in 1985. According to the census of India, 1991 the number of dwelling units in the rural areas has decreased to 13.72 million. About 3.4 million households were living without any roof and 10.31 million were living under unserviceable Kutcha houses. According to 2001 census, the houses shortage is estimate to be 31.1 million dwelling units, around 4.91 million households are assessed against the availability of total housing stock, and another 12.5 million households reside in unserviceable Kutcha house, 6.3 million affected by obsolescence and 7.4 million due to congestion (Hmar and Kanagarj, 2007). As per 2011 census, there is a shortage of 18.78 million houses in the country, on the other hand, the total number of houses has increased from 52.06 million to 78.48 million (Census, 2011). Thus, there is an alarming housing shortage in both rural and urban areas because as the population of a country is growing rapidly. By taking into the consideration the shortage and quality of housing, the Government of India, has initiated started a number of developmental programmes for the



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construction of houses since independence in rural areas as well as in the urban areas for the homeless people.

There are several organizations which help the union government to achieve its objective of provide the housing facilities to the poor strata in the country, such as National Building Organisation (NBO), Ministry of Rural Development and Ministry of Housing Affairs. The Indian Government had announced that nearly one crore households shall be provided with finance support to construct pucca houses. There are several housing schemes which have been launched over past few years. The rural housing has been linked with the Integrated Rural Development Programme (IRDP) as per the government's National Housing Policy. Since independence, there are many rural housing schemes which have been launched by the government such as Indira Awaas Yojana (IAY), Jawahar Rozgar Yojana (JRY), Rajiv Awaas Yojana (RAY), Pradhan Mantri Gramodaya Yojana (PMGY) and later on Pradhan Mantri Awaas Yojana (PMAY).

In the year 2015, the Prime Minister Shri Narendra Modi has announced the scheme of Pradhan Mantri Awaas Yojana by replacing the Indira Awaas Yojana (IAY). Pradhan Mantri Awaas Yojana is a mission started with an objective to provide 'Housing for all (HFA) by 2022'. The mission started in the year 2015 and will be succeeded in seven years, i.e., during the period from 2015 to 2022. Pradhan Mantri Awaas Yojana consists of two components such as Pradhan Mantri Awaas Yojana Urban (PMAYU) for the urban poor and Pradhan Mantri Awaas Yojana Gramin (PMAYG) for the rural poor. The present study, focused on the Pradhan Mantri Awaas Yojana Gramin (PMAYG).

The main aim and objective of the PMAYG is to help to construct and up gradation of dwelling units of members of Scheduled Castes/Scheduled Tribes, freed bonded labourers, minorities in the below poverty line category and other below poverty line people as non SCs/STs rural households by 2022. The immediate objective of PMAYG was to cover one crore households living in Kutch house/dilapidated houses in three years from 2016-17 to 2018-19 and to make sure the construction of quality houses, using local materials, designs and masons specially skilled in quality workmanship.

The present study deals with the research problem whether there is a proper implementation of this programme and whether this programme helps the government to solve the shelter shortage of their rural poor people and improve their socio economic status. An attempt has been made to examine the implementation of PMAYG programme at national level.

After the enactment of PMAY programme in the year 2015, there has been a continuous increase in the number of houses completed under this programme in India.

In the light of these expectations it is important to assess the performance of PMAYG. This paper is divided into four sections. Section I, deals with the review of literature and section II, describe

the data base and methodology of the study. In section III, an attempt has been made to examine the implementation of PMAYG at national level. Finally the conclusions of the analysis are presented in section IV.

Aim of the Study

The main aim of the study is to assess and explore the present national scenario of rural housing and Pradhan Mantri Awaas Yojana Gramin.

Review of Literature

In this section the existing literature on the research problem has been reviewed thoroughly. An overview of various aspects and issues of this study has been presented through the review of studies already conducted on the subject.

Murthy in his study entitled "Indira Awaas Yojana: A Review" (1988) observes the choice of suitable materials for construction have a bearing on the cost, labour intensity, durability and livability of the house. Houses under the Indira Awaas Yojana, are found to be constructed with burnt, brick walling tiles or RCC roofing. Unless good quality seasoned wood is used, roofing will not be satisfactory. It suggests that appropriate technology familiarly known as low cost technology which aims at reducing the costs without sacrifice of quality or durability through better engineering management avoiding costly and energy oriented materials being adopted.

Lahiry in his paper entitled "Rural Housing: An overview" (1996) points out that the major constraints on development of housing activity are lack of adequate financial resources of individuals and lack of infrastructural facilities. His study reports that only 10 per cent of the houses built or purchased in the country are financed through institutional means and the remaining 90 per cent or so have always depended on savings, borrowings from friends and relatives. His study identified the weakness in the performance of Indira Awaas Yojana is lower participation of villagers in the construction activity; small share of wages to local unskilled labour; 50 per cent houses constructed are stated to be of good quality and nearly 16 per cent houses allotted in the selected villages are not occupied.

Kumar in his study on "Housing the poor masses in rural India" (1996) analyses that beneficiaries under Indira Awaas Yojana are not selected through discussions with the villagers. Even though the legitimate target group of the Scheduled Caste widow households were identified by the Gram Sevak. Many villagers remained ignorant of the scheme. The study finds that no provision has been prepared for sanitation which is a vital part of the IAY and no attention was given to the construction of a smokeless chullah which is also an integral part of IAY. In last the study result that the qualities of construction work was indeed very bad.

Singh conducts a study on entitled "Rural Housing and Indira Awaas Yojana" (1999) and analyses the achievements of the Indira Awaas Yojana, a rural housing scheme in India. The author observes that IAY is a grass root level planning to wipe out the housing problem of rural poor especially the Scheduled Caste, Scheduled Tribes and free

bonded labourers. The expenditure incurred and number of houses built under the Scheme is progressing but it is also a fact that the condition of constructed houses under the scheme is of too low quality to live. The author also examines that the number of houses has increased but conditions has not improved. The finances available and the number of houses built are nowhere near solving the rural housing problem. In last, author is to be noted that in spite of IAY, millions of houses are being, constructed every year in the country. However, the housing problem continues to be acute because of the rapid growth of population, poverty and cost of materials and labour.

Kumar, V. and Venkataramana in their study "Rural Housing: An overview" (2000) stressed that houses under Indira Awaas Yojana are built with mud-walls, roof covered with straws and leaves supported by bamboo poles. They are known for poor sanitation and in many parts of rural India, observe that both human beings and cattle live together in the same house. This unhygienic cohabitation is the root cause for several diseases. Not only kutcha houses, both pacca and or semi-pacca houses provided under housing schemes are also not facilitated with proper sanitation. The study shows apart from sanitary facilities, rural houses grow rapidly under several housing programmes are characterized with poor quality of building material, ecologically unmatched building technology and not suitable to village social structure. With these reasons, only in many areas, houses were either not occupied by the beneficiaries or misused or uninhabited. This is especially in the case of housing colonies specified for scheduled caste and scheduled tribes. Further, another neglected issue under housing scheme is ignoring the special needs of women in the layouts. To be specific, the housing designs specified under IAY scheme are suitable to local climatic conditions. However, well proved criticisms reveal that the houses under this scheme are of low quality construction.

Kundu in his study entitled "Access of Urban Poor to Housing Amenities: Aspects Concerning Social Security" (2001) discusses the issues of access to housing amenities of urban poor with special reference to aspects concerning social security. The author examined and highlighted that during the post economic reforms programme the rapid and unplanned urbanization, growth of urban population and low investment in urban development has created serious problems of shelter and housing and deficiencies in basic civic amenities in the towns and cities of the country. The study shows that the changes in the anti poverty programmes, particularly in the Ninth Five Year Plan, have shown some positive impact on the access of the poor to shelter and basic services. Author argues the role and functioning of the government and public sector institutions sharing the responsibility of providing basic services in urban areas should have distinctly pro-poor-bias. Further, the study points out the 1970s and 1980s basic services and subsidized amenities provided by the state have gone to middle and high income urban population. For this, the study

advocates that the policies and programmes need to be restructured to ensure the delivery of the benefits to the targeted to vulnerable sections of the population.

Bhide, et al. conduct a study entitled "Roof above the Head: A Qualitative Assessment of Rural Housing in India" (2009) which is undertaken to get a clear understanding of the working of Government schemes in promoting rural housing as well as in assessing the environment for rural housing. The study found that limited availability of subsidy funds under the IAY scheme had serious implications for the quality of construction. In the context of rural housing, finance and land has emerged as major constraints. The breakdown of the joint family system into nuclear households has created additional demand for housing. Besides, rural income patterns are usually uncertain and erratic, dependent on the vagaries associated with agriculture. Most of the housing, that the study saw, was made of traditional materials like cement, iron, etc. and no innovation as to design was observed. Nor were cost saving technologies or building materials used. All these factors have had the effect of pushing up housing costs and reducing the quality of construction.

Biswas conduct a study on "The Role of Indira Awaas Yojana in Addressing Rural Homelessness: An Evaluation" (2015) and observes that housing is universally accepted as basic need for the survival of human beings. Government of India understands the reality and has taken different steps time to time after independence to ensure housing for all rural households. Introduction of Indira Awaas Yojana as an independent flagship scheme by the central government was a major step towards ensuring "housing for all" in rural India, during 1995-96. The work evaluate the performance of the IAY and giving stress on the performance of last one or two decades against the level of the housing problem in rural India. The author analyses both the qualitative and quantitative aspects of the performance of the IAY. The study give some important suggestions for improvement the scheme such as utmost importance should be given a selection of beneficiaries through a transparent system, timely revision of the financial assistance provided, a standard model or basic guideline for each state and proper mechanism should be developed by involvement of DRDA and PRIs to ensure that the standard is followed strictly, the gram panchayat should create employment for the beneficiaries within the environment, and there is a need of extend the scope of the scheme by providing basic amenities such as water, sanitation, electricity, healthcare, education as well as creating gainful employment through the convergence of IAY in the other schemes being implemented by the government.

Mukherjee, et al. in their research paper on "Changing Paradigms of Affordable Housing in Independent India" (2016) reveals that the housing policies, which shaped the vision of quality living and devising tools to resolve the housing need, in India grow with country's transformation since Independence. The paper discusses the evolution of

housing policies, land & finance mechanisms in affordable housing, PMAY and the sustainable total living environment for affordable housing model. The review of Indian housing policy brings out broad attitudinal changes in Government's role from direct provider with social welfare approach, to facilitator. The study exposes that land and finance mechanisms, earlier failed to help lower income groups to access housing due to imperfect policy and its implementation and the target of PMAY is to provide housing for all by 2022. The major challenge to accomplish this challenge, is to device affordable construction techniques, availability of building materials, phase of construction, quality workmanship through the skilled labor and many more in consistent to establish and migrated socio-cultural lifestyle through sustainable environmental approach. The paper look at the emerging means to access housing finance for affordable housing through PMAY. In last the study concludes that through PMAY, an affordable house presents an opportune moment for the country to provide quality living to large number of poor population.

Kumar, K. and Kumar, R., in their studies on "Impact of Rural housing Schemes on Human Development in India- An Analysis" (2016) expresses the housing is an important sector of the economy and its provision larger determined by state policy and intervention and it has been recognized as a basic human need. For this purpose, several initiatives at the Centre and State level have focused on 'housing' as an integral part of the growth process. Further, their work analyses the various major housing scheme of the Indian Government such like PMGY, IAY, RAHS, SAY, Dr. Ambedkar housing scheme, two million housing programme etc. The author also discusses the housing condition in India, conceptual framework, housing problem in rural areas, strategies for improving the housing programme, problem of finance and policy implications. In concluding part of the study suggests that to improve the environment of human settlements, government should provide drinking water & sanitation and other basic facilities in rural housing.

Swathi and Vezhaventhan in their research paper on "A Study on the Housing in Rural Areas with Special Reference to Pradhan Mantri Awaas Yojana" (2018) examines that housing is an important component of human resource development. The research analyses the development of housing in rural areas and the implementation process of PMAY. Further, the study examines that the government mainly focused on rural areas and many rural areas have been economically well developed in Tamil Nadu. The researchers conclude that there are significant changes in rural area to solving the housing problems after the implementation of the PMAYG.

The review of literature brings out that there are very few studies which critically examined the implementation the PMAYG Programme and assessed the role of PMAYG in solving the problem of shortage of house at country level. These studies are also narrowed in scope. So there is a need of

comprehensive research into this field as yet. The present study is a modest attempt to fill the gap in PMAYG literature.

Database and Methodology

The focus of the present study was to assess the PMAYG programme in India. In order to achieve the objectives of the study, the study is based on the secondary data and the data used for the present study was obtained from various sources like government offices/department, research journals, magazines, books, websites etc. The findings of the study are based on the data obtained from Ministry of Rural Development, Department of Rural Development, Government of India, New Delhi. Apart from this, working paper and reports on PMAYG programme by many institutions has been used for the study. Of various statistical tools and techniques available, the technique of simple tabular analysis has been followed as it is considered to be quite appropriate and accurate in its result for the study. The conclusions are drawing by working out the percentages.

Implementation of PMAYG Programme: National Scenario

After the implementation of the scheme the number of beneficiaries and the number of houses constructed under the scheme increased year after year. PMAYG scheme proved to be very useful not only to homeless people and also to the people who were living below poverty line.

House Completed under PMAYG Programme in India since 2013-14 to 2018-19

From 2013-14 to 2018-19, 1,22,30,459 houses were completed under the PMAYG scheme in India and this number has continuously been increasing, because PMAYG is a mission started with an objective to provide housing for all by 2022. Amongst these years, maximum number of houses (44,72,667) are completed in the year 2018-19. Table 1.1 shows that among all the states in India, West Bengal is the leading state which has completed maximum number of houses under this scheme from 2013-14 to 2018-19, i.e., 15.57 per cent (19,04,164 houses) of the total houses built under PMAYG and followed by Uttar Pradesh 15.18 per cent, Madhya Pradesh 11.23 per cent, Odisha 9.69 per cent and Bihar 8.84 per cent. There are also some UTs, i.e., Andaman & Nicobar, Lakshadweep and Puduchery which do not complete even a single house. The table clearly shows that in the year 2013-14, 2014-15 and 2015-16 the number of completed houses under PMAYG in the country has continuously been increasing. In the year 2015, Prime Minister Narendra Modi started a mission "Housing for All" by 2022 and released huge funds to this scheme. Due to this maximum houses were completed in the year 2017-18 and 2018-19. In the year 2016-17, very few houses (2,116 houses) were completed in the country due to the less release of the funds by the Centre Government. Figure 1.1 also shows the house completed under PMAYG programme in India since 2013-14 to 2018-19.

Table 1.1: Year-wise House Completed under PMAYG Programme in India since 2013-14 to 2018-19

| Sr. No. | State Name | Houses Completed (2013-14) | Houses Completed (2014-15) | Houses Completed (2015-16) | Houses Completed (2016-17) | Houses Completed (2017-18) | Houses Completed (2018-19) | Total Houses (2013-14 to 2018-19) |
|---------|---------------------|----------------------------|----------------------------|----------------------------|----------------------------|----------------------------|----------------------------|-----------------------------------|
| 1 | Arunachal Pradesh | 0 (0.0) | 3 (0.0002) | 1 (0.00005) | 0 (0.0) | 0 (0.0) | 85 (0.001) | 89 (0.0007) |
| 2 | Assam | 57899 (5.66) | 73342 (6.37) | 71803 (4.07) | 4 (0.19) | 26059 (0.69) | 159020 (3.56) | 388127 (3.18) |
| 3 | Bihar | 90917 (8.88) | 102949 (8.93) | 277276 (15.74) | 1 (0.04) | 28135 (0.74) | 581887 (13.00) | 1081165 (8.84) |
| 4 | Chhattisgarh | 27125 (2.65) | 21510 (1.87) | 15326 (0.87) | 136 (6.43) | 365875 (9.58) | 341381 (7.63) | 771353 (6.30) |
| 5 | Goa | 11 (0.001) | 5 (0.0004) | 27 (0.001) | 0 (0.0) | 0 (0.0) | 22 (0.0004) | 65 (0.0005) |
| 6 | Gujarat | 22986 (2.25) | 28490 (2.48) | 39747 (2.26) | 12 (0.57) | 95284 (2.49) | 83098 (1.86) | 269617 (2.20) |
| 7 | Haryana | 12344 (1.20) | 12034 (1.04) | 12939 (0.74) | 1 (0.04) | 6676 (0.18) | 5968 (0.13) | 49962 (0.40) |
| 8 | Himachal Pradesh | 4608 (0.45) | 2337 (0.20) | 3031 (0.18) | 1 (0.04) | 3504 (0.09) | 3096 (0.07) | 16577 (0.13) |
| 9 | Jammu & Kashmir | 2580 (0.26) | 3207 (0.28) | 1981 (0.11) | 0 (0.0) | 1979 (0.05) | 14443 (0.32) | 24190 (0.19) |
| 10 | Jharkhand | 20294 (1.99) | 20732 (1.80) | 29230 (1.66) | 25 (1.19) | 188302 (4.94) | 272684 (6.10) | 531267 (4.35) |
| 11 | Kerala | 23622 (2.30) | 40338 (3.50) | 50634 (2.88) | 48 (2.27) | 9444 (0.25) | 6519 (0.15) | 130605 (1.06) |
| 12 | Madhya Pradesh | 21640 (2.12) | 17358 (1.50) | 18526 (1.05) | 152 (7.19) | 636354 (16.68) | 679294 (15.18) | 1373324 (11.23) |
| 13 | Maharashtra | 121328 (11.85) | 47563 (4.13) | 120251 (6.83) | 219 (10.35) | 145631 (3.82) | 201971 (4.52) | 636963 (5.20) |
| 14 | Manipur | 222 (0.02) | 538 (0.04) | 71 (0.004) | 0 (0.0) | 66 (0.001) | 7655 (0.18) | 8552 (0.06) |
| 15 | Meghalaya | 8190 (0.80) | 5015 (0.44) | 863 (0.04) | 0 (0.0) | 260 (0.006) | 11329 (0.26) | 25657 (0.20) |
| 16 | Mizoram | 3637 (0.36) | 769 (0.06) | 378 (0.02) | 0 (0.0) | 1333 (0.03) | 900 (0.02) | 7017 (0.05) |
| 17 | Nagaland | 7332 (0.72) | 1377 (0.12) | 92 (0.005) | 0 (0.0) | 0 (0.0) | 17 (0.0003) | 8818 (0.07) |
| 18 | Odisha | 18861 (1.85) | 87125 (7.56) | 244625 (13.89) | 443 (20.94) | 431672 (11.32) | 403170 (9.01) | 1185896 (9.69) |
| 19 | Punjab | 8 (0.0007) | 260 (0.02) | 427 (0.02) | 0 (0.0) | 608 (0.01) | 12755 (0.29) | 14058 (0.12) |
| 20 | Rajasthan | 19971 (1.95) | 44521 (3.87) | 48880 (2.78) | 108 (5.10) | 317728 (8.33) | 326604 (7.30) | 757812 (6.19) |
| 21 | Sikkim | 0 (0.0) | 888 (0.07) | 213 (0.01) | 0 (0.0) | 372 (0.009) | 646 (0.01) | 2119 (0.01) |
| 22 | Tamil Nadu | 26891 (2.63) | 27735 (2.40) | 28537 (1.62) | 0 (0.0) | 78680 (2.06) | 104394 (2.34) | 266237 (2.18) |
| 23 | Tripura | 8509 (0.84) | 12401 (1.07) | 3184 (0.19) | 0 (0.0) | 3333 (0.08) | 20692 (0.47) | 48119 (0.39) |
| 24 | Uttar Pradesh | 175907 (17.18) | 276704 (23.99) | 159905 (9.07) | 14 (0.67) | 817137 (21.42) | 426671 (9.54) | 1856338 (15.18) |
| 25 | Uttarakhand | 3384 (0.34) | 7462 (0.65) | 7250 (0.41) | 4 (0.19) | 6237 (0.17) | 5926 (0.14) | 30263 (0.25) |
| 26 | West Bengal | 29960 (2.93) | 186237 (16.16) | 358368 (20.34) | 30 (1.42) | 589790 (15.46) | 739779 (16.54) | 1904164 (15.57) |
| 27 | Andaman and Nicobar | 0 (0.0) | 0 (0.0) | 0 (0.0) | 0 (0.0) | 0 (0.0) | 0 (0.0) | 0 (0.0) |
| 28 | Dadra and | 0 | 0 | 0 | 0 | 1 | 197 | 198 |

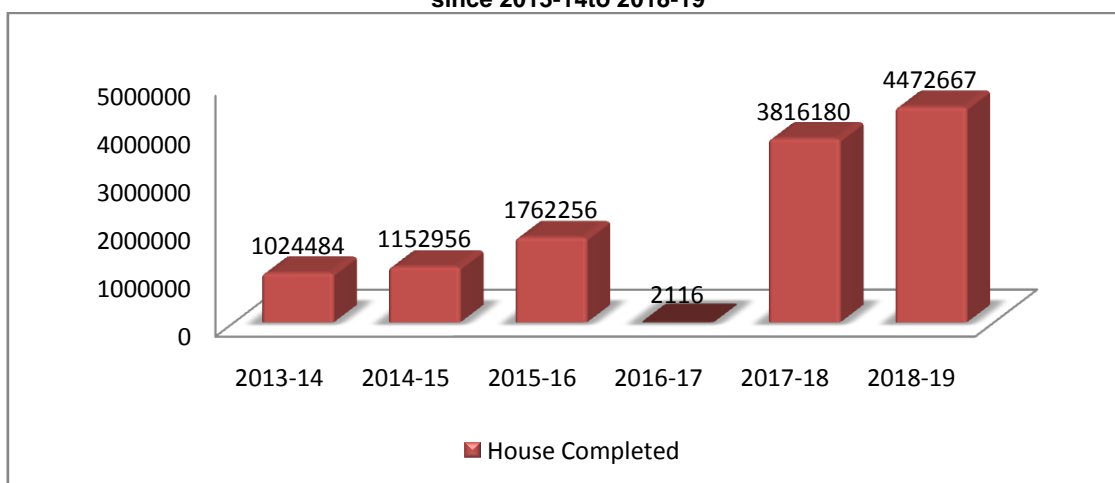
| | | | | | | | | |
|----|----------------|----------------------------|----------------------------|----------------------------|-------------------------|----------------------------|----------------------------|-----------------------------|
| | Nagar Haveli | (0.0) | (0.0) | (0.0) | (0.0) | (0.00002) | (0.004) | (0.001) |
| 29 | Daman and Diu | 0 (0.0) | 0 (0.0) | 0 (0.0) | 0 (0.0) | 6 (0.0001) | 7 (0.0001) | 13 (0.0001) |
| 30 | Lakshadweep | 0 (0.0) | 0 (0.0) | 0 (0.0) | 0 (0.0) | 0 (0.0) | 0 (0.0) | 0 (0.0) |
| 31 | Puducherry | 0 (0.0) | 0 (0.0) | 0 (0.0) | 0 (0.0) | 0 (0.0) | 0 (0.0) | 0 (0.0) |
| 32 | Andhra Pradesh | 206464 (20.16) | 30526 (2.65) | 65091 (3.69) | 681 (32.19) | 27393 (0.72) | 18693 (0.42) | 348848 (2.86) |
| 33 | Karnataka | 109794 (10.72) | 101502 (8.80) | 157837 (8.96) | 237 (11.20) | 34321 (0.89) | 43764 (0.98) | 447455 (3.66) |
| 34 | Telangana | 0 (0.0) | 28 (0.002) | 45763 (2.59) | 0 (0.0) | 0 (0.0) | 0 (0.0) | 45791 (0.37) |
| | Total | 1024484 (100.0) | 1152956 (100.0) | 1762256 (100.0) | 2116 (100.0) | 3816180 (100.0) | 4472667 (100.0) | 12230459 (100.0) |

Source: Calculations are based on the data obtained from Ministry of Rural Development, Department of Rural Development, Government of India, New Delhi.

Website: <https://rhreporting.nic.in>

Note: the figures given in parenthesis present column-wise percentages.

Figure 1.1: Year-wise House Completed under PMAYG Programme in India since 2013-14 to 2018-19



Financial Performance of PMAYG Programme in India since 2013-14 to 2018-19

PMAYG is a centrally sponsored scheme funded on cost-sharing basis between the Government of India and the states in the ratio of 60:40 in plain areas and 90:10 in case of North East states and hilly area. Central assistance under PMAYG will be allocated to the states/UTs on the basis of the proportion of rural poor in the states/UTs to the total poor in the country. The poverty estimates prepared by the Planning Commission in this regard have been used for this purpose. Their allocation for every financial year has been decided by the Government of India on the basis of above discussed criteria subject to the availability of funds. Division of resources from one district to another one will not be permissible. PMAYG funds are operated by the

DRDAs/ZPs at the district level. Table 1.2 represents that in the year 2013-14 the Center Government does not release any fund for PMAYG programme, but after that the Centre Government has continuously been releasing the fund for the scheme. In the year 2013-14, only 1.69 per cent of the funds were utilized and in 2014-15 only 0.50 per cent of the funds were utilized by the authority. In the year 2016-17 this had increased to 20.52 per cent and further to 79.76 per cent in the year 2017-18. In the initial years from 2013-14 to 2015-16, the percentage of utilization of the funds was very low, due to this no house was completed in these years. Figure 1.2 and 1.3 also show the comparison between total available funds and total utilised funds and percentage utilization of funds under PMAYG in India since 2013-14 to 2018-19.

Table 1.2: Year-wise Financial Performance of PMAYG Programme in India since 2013-14 to 2018-19 (Value Rs. in Lakh)

| Financial Year | Funds Released | | | Total Available Funds | Utilization of Funds | Percentage Utilization |
|----------------|----------------|-----------|------------|-----------------------|----------------------|------------------------|
| | Centre | State | Total | | | |
| 2013-14 | 0 | 10000 | 10000 | 80315130.52 | 1354081.57 | 1.69 |
| 2014-15 | 1042362.19 | 463249.58 | 1505611.78 | 290580502.78 | 1451607.53 | 0.5 |
| 2015-16 | 971578.08 | 510143.89 | 1481721.95 | 204834615.17 | 1359151.56 | 0.66 |
| 2016-17 | 1323403.68 | 938996.45 | 2262400.16 | 2269309 | 465552.24 | 20.52 |

| | | | | | | |
|---------|------------|------------|------------|------------|------------|-------|
| 2017-18 | 2957412 | 1916559.54 | 4873971.54 | 6742246.3 | 5377525.24 | 79.76 |
| 2018-19 | 2932675.97 | 1693505.78 | 4626181.7 | 5916115.18 | 4674755.2 | 79.02 |

Source: Calculations are based on the data obtained from Ministry of Rural Development, Department of Rural Development, Government of India, New Delhi.

Website: <https://rhreporting.nic.in>

Note: Total Available Funds (Includes the Opining Balance, Centre-State Release)

Figure 1.2: Comparison between Total Available Fund and Total Utilised Fund under PMAYG Programme in India since 2013-14 to 2018-19 (Value Rs. in Lakh)

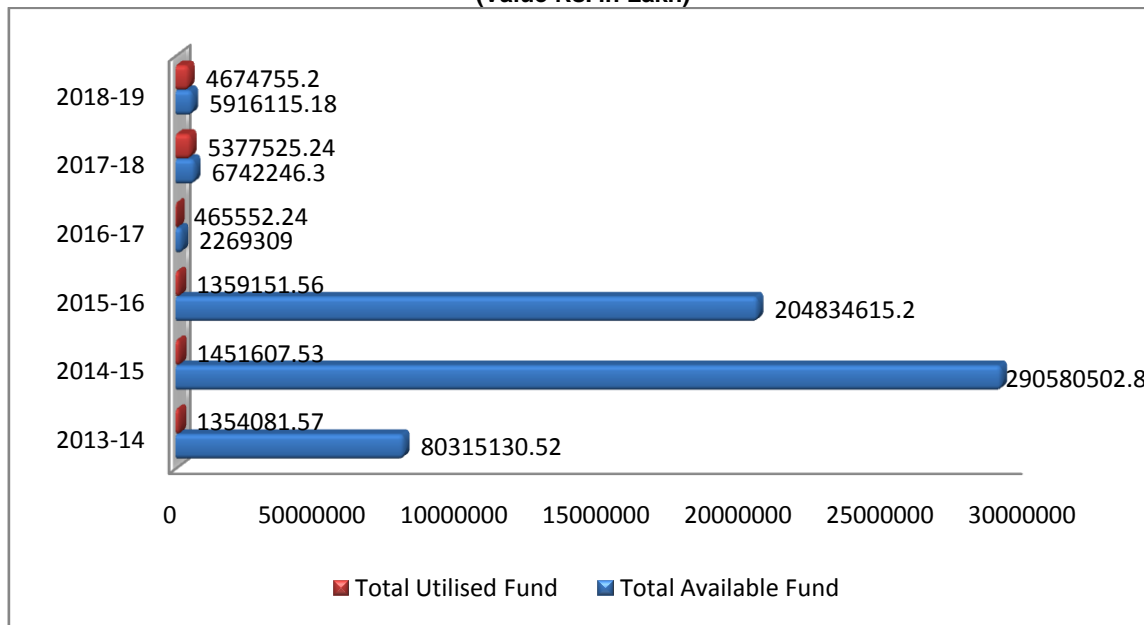
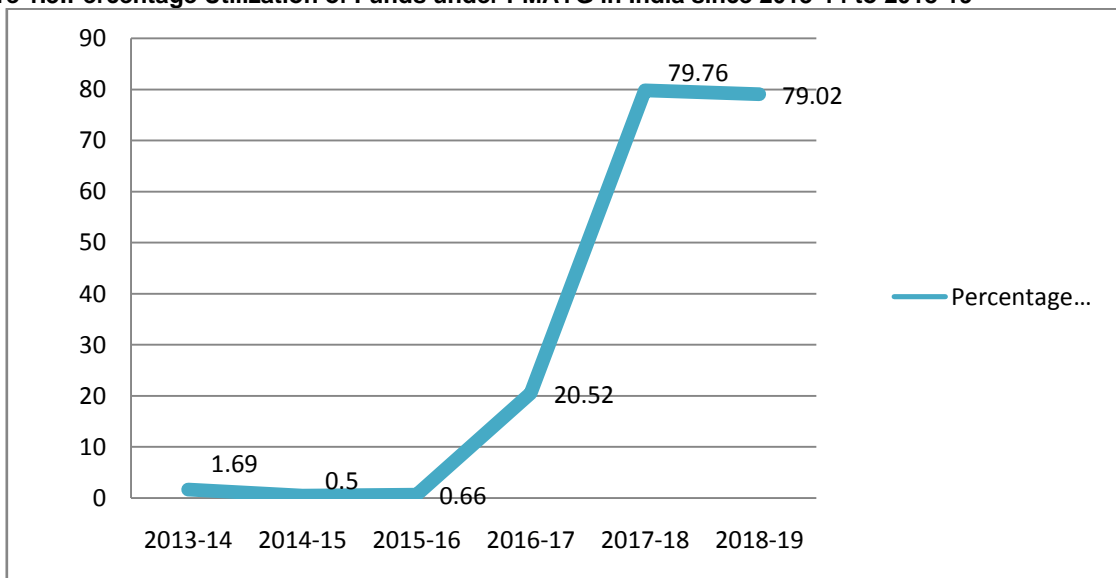


Figure 1.3: Percentage Utilization of Funds under PMAYG in India since 2013-14 to 2018-19



**Section- IV
Conclusion**

In this study, implementation of PMAYG at Country level, have been discussed thoroughly and it was found from the study that PMAYG has clear cut objective is to help in construct and up gradation of dwelling units of members of Scheduled Castes/Scheduled Tribes, free bonded labourers, minorities in the below poverty line category and other below poverty line people as non SCs/STs rural

households by 2022. While analysing the role of PMAYG in solves the housing shortage problem at Country level, it has been found that after the implementation of the scheme the number of beneficiaries was increased year by year and the number of houses which was sanctioned is also increasing. PMAYG is very useful to homeless people and also to the people who were below poverty line. Since 2013-14 to 2018-19, 1,22,30,459 houses were constructed under the PMAYG programme in India

and this number is continuously increasing, because PMAYG is a mission started with an objective to provide housing for all poor people by 2022. Amongst these years, maximum houses (44,72,667) were completed in the year 2018-19. The study evidently confirms that in the year 2013-14, 2014-15 and 2015-16 the number of completed houses under PMAYG in the country is continuously increasing. But in the year 2015, Prime Minister Narendra Modi started a mission "Housing for All" by 2022 and released huge funds to this scheme. Due to this maximum houses were completed in the year 2017-18 and 2018-19. In the year 2016-17, very few houses (2,116 houses) were completed in the whole country due to the less release of funds by the Centre Government. While analysing the financial performance of PMAYG programme, during the study it is found that in the year 2013-14, Centre Government does not release any fund for PMAYG programme, but after that Centre Government continuously releasing the fund for the scheme. In the year 2013-14, only 1.69 per cent and in 2014-15 only 0.50 per cent of the funds were utilized by the authorities. In the year 2016-17 and 2017-18 this has increased to 20.52 per cent and 79.76 per cent, respectively. In the year 2018-19 the percentage utilization of the fund was 79.02 per cent. In the initial year 2013-14 to 2015-16 the percentages of utilization of the fund was very low, due to this less number of houses were completed in these years.

It has been observed that PMAYG programme is very useful to homeless people and also to the people who are living below poverty line. After the implementation of the PMAYG programme, the number of beneficiaries was increased year by year and the number of houses which was constructed is also increasing. The availability of funds no doubt has increased over the years, but the demand for housing among the poor has increased more than the availability of the funds, therefore, more funds should be allocated for PMAYG programme by the Centre Government and State Governments. To conclude, it can be said that Pradhan Mantri Awaas Yojana Gramin (PMAYG) has an affirmative impact on solving the housing problem and improve the socio economic status of poor people in rural India.

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