

**A STUDY ON THE HOUSING IN RURAL AREAS WITH SPECIAL REFERENCE TO
PRADHAN MANTRI AWAS YOJANA (PMAY-G)**

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ABSTRACT

India is a well developing country at the same time there are lots of problems were occurred in India, among those housing is also one. Housing is an important component of human resource development. In India the problem of housing is dreadful .There are lots of legislation in India which help the people to improve their standard of living. The ministry of rural development in India deals with the rural development and takes care of the rural needs. The main objective of this research to analysed the development of housing in rural areas and also the implementation process of Pradhan Mantri Awas Yojana.This research is based on analytical and descriptive method. In this research the researcher also analysed in what way the Indian government builds houses in rural areas with the Pradhan Mantri Awas Yojana(PMAY-G) and also found Pradhan Mantri Awas Yojana (PMAY-G) was very helpful to people who were in rural areas suffering from homelessness. In this research the researcher analysed that the government mainly focused on rural areas and after the implementation of this scheme many rural areas in Tamilnadu have been developed well economically. The researcher also concludes that there is a significant changes in housing development after the implementation of this

scheme and this was properly implemented in India thus the current study proves its alternative hypothesis that there is significant changes in housing developing in rural areas.

KEYWORDS: housing, rural areas, problem, government, people.

INTRODUCTION

India is a well developing country but on the other side suffered from a numerous problems. Housing is one of the major problem in India. Food, clothing and housing are the primary requirements of humans life(Lal; Shanker)). The availability of these three increases the physical efficiency and productivity of people. Housing or shelter is the basic human requirement of human life. Housing performs multiple functions including social needs of the household. Housing is the most important component of human resource development(Scott and Murray; Jefferies; Gkartzios and Scott). Housing is one of the most imperative subjects for any country and governments in the creating nations are attempting to give asylum to the poor³. In India the issue of housing is typically high in light of the fact that there is a major hole among request and supply of houses.This gap is responsible for the growth of slums in cities and most of the people live in most unhygienic and unhealthy conditions. Even after 67 years of independence, the country is still struggling with shelter problem especially in rural areas⁴. Rural development has always been a priority for many governments in India. In India nearly 70 per cent of the total population lives in rural areas(Lal Bahadur Shastri National Academy of Administration. Village Study Unit)). There is a severe housing shortage in both rural and urban areas because there is a gap between demand and supply which increasing day by day ((Lal; Shanker). The people who were below poverty line (BPL) mostly suffers from homelessness. Homelessness is one of the major complex program in India. Homelessness is caused due to some reasons such as shortage of housing, Entitlement to land, Entitlement to housing and personal situation of homeless people⁵. In India housing is a private activity. The state intervenes only to provide legal status to that land. The intervention of the state is also necessary to meet the housing problem and to create a positive environment. For a country like India population and prices of goods and services have faded common man's dream of owning a home Despites

³ 10 lakh homes built under Pradhan Mantri Awas Yojana (Gramin): Government, *Economic Times*, 1 Dec 2017

⁴ India: Priorities for Agriculture and Rural Development Archived 21 January 2009 at the Wayback Machine.. World Bank

⁵ "Homeless Statistics at Homeless World Cup". *Homelessworldcup.org*. Retrieved 2011-11-15.

India's growing economic status, the country has 78 million homeless people (Thomas). To tackle the problem of homelessness, the government launched many schemes in recent years and tried to bridge the gap between demand and supply of houses. There are some organisations which help to provide housing such as NATIONAL BUILDING ORGANISATION (NBO). Ministry of rural development and Ministry of Housing affairs help to launch schemes for the housing development. The Indian government had announced that nearly one crore households shall be provided support for the development of pucca houses. There are several housing schemes which have been launched over the past few years, some of which are state-run as well. The rural housing has been linked with the Integrated Rural Development Programme (IRDP) as per the government's National Housing Policy⁶. There are many rural housing schemes which have been launched by the government such as Indira Awas Yojana (IAY), Rajiv Awas Yojana (RAY), Pradhan Mantri Gramodaya Yojana (Gramin Awas), Pradhan Mantri Awas Yojana (PMAY-G). In this research, the researcher mainly focused on the Pradhan Mantri Awas Yojana (PMAY-G).

The objective of this study is about the housing development in rural areas. The main aim of this study is to analyse about the implementation process of Pradhan Mantri Awas Yojana.

RESEARCH METHODOLOGY

This research is based on an analytical and descriptive research methodology. This research is based on information which has been already available and analysed those facts to make an evolution of this research. Analytical

This research involves secondary data. In this research, the researcher mostly used books, articles, journals, etc.,.

HYPOTHESIS :-

NULL HYPOTHESIS

- There is no significant change in housing development in rural areas.

ALTERNATIVE HYPOTHESIS

- There is significant change in housing development in rural areas.

HOUSING DEVELOPMENT IN RURAL AREAS

⁶ National Building Organisation (2011). *Slums in India: A Statistical Compendium*. Ministry of Housing and Urban Poverty Alleviation (Government of India).

House is the third vital need of man after nourishment and attire. The house is a safe house worked by man to shield himself from the fancies of atmosphere and to meet the fundamental physiological necessities of the body(*Housing Finance Mechanisms in India*). Therefore the house is an all inclusive component of the possessed world. Housing is nearly related to the procedure of general financial advancement(Scott and Murray; Jefferies; Gkartzios and Scott). It gives and raises the personal satisfaction. It creates conditions which are suitable to the accomplishment of social goals, for example, wellbeing, sanitation and instruction(Chambers, *Rural Development: Putting the Last First*). It gives work chances to the country and urban individuals⁷. Additionally it enhances urban rustic equity by narrowing down the distinction in the way of life. Along these lines housing plays out various capacities including numerous social needs of the family unit(Thomas William and Christopher). A house is a financial resource and adds to upward social portability with helpful effect on wellbeing and instructive accomplishment. The substantial and immaterial advantages spilling out of a lasting house are various and important to both the family and the neighborhood economy. Lack of inexpensive houses is one of the critical issues faced by rural areas in India. Rural housing development can improve the lives of those with insufficient shelter, while at the same time profit the local economy("Editorial"). To improve rural housing conditions there are some several methods(Scott and Murray; Jefferies; Gkartzios and Scott); Public housing provided by local government, to build their own house to individual can join in self help groups.,etc.,. For many governments in India rural development is their first priority("Editorial"). Among different necessities including business openings and sufficient human services, quality housing is one of the important need that the Prime Minister Narendra Modi's legislature has willingly volunteered guarantee advancement of the provincial populace. The Indian government has declared that almost one crore families might be offered help for the improvement of pucca house from 2016 to 2019. Moreover, a few housing plans have been propelled in the course of recent decades, some of which are state-kept running too. The country housing has been connected with the Integrated Rural Development Program (IRDP) and Jawahar Rozgar Yojana (JRY) according to the administration's National Housing Policy. Under the Pradhan Mantri Awas Yojana – Gramin (PMAY-G, or Housing for All), the world's biggest lodging programming for the country poor,

⁷ *One in Four Nonmetro Households are Housing Stressed. Amber Waves. November 2004. US Department of Agriculture, Economic Research Service.*

India intends to assemble 30 million houses for the provincial poor for 2022 – which implies building five million houses each year in rustic zones⁸. Money related help is given to development of the houses.

In association with the Ministry of Rural Development (MoRD), UNDP, through the Governance and Accelerated Livelihoods (GOALS) venture, advances reasonable housing for the country poor. The principal segment of this has been to furnish recipient family units with a more extensive scope of decisions as far as housing plans, materials and development advancements. These decisions are custom fitted to nearby conditions, plan to upgrade client benefits and diminish the ecological impression of housing. UNDP is focused on working intimately with the administration to help upscale rustic housing for India's poor.

In the eleventh five year the Government of India set up a working group on rural housing. Rural housing development is very important for economic development of India . The government implemented various schemes for housing development. Pradhan Mantri Awas Yojana(PMAY-G) is a public welfare scheme(United Nations). The main aim of this scheme is to provide housing in rural areas.⁹

IMPLEMENTATION OF PRADHAN MANTRI AWAS YOJANA

The Prime Minister Shri Narendra Modi has implemented the scheme of “Pradhan Mantri Awas Yojana”. Pradhan Mantri Awas Yojana is a mission started with an intention to provide “Housing for all” (HFA) by 2022¹⁰. The mission started in the year 2015 and will be succeed in 7 years.i.e., during 2015- 2022. Pradhan Mantri Awas Yojana which consists of two components such as Pradhan Mantri Awas Yojana(urban) (PMAY-U) for the urban poor and Pradhan Mantri Awas Yojana(rural) (PMAY-G) for the rural poor(*Rural Housing and Economic Development*). Pradhan Mantri Gramin Awas Yojana is a social welfare leader program executed by the Government of India to give lodging to provincial regions(Hin Li and Li). Pradhan Mantri Gramin Awas Yojana previously known as Indira Awas Yojana (IAY).()When the Nation complete 75 years of independence (PMAY-G) will bring houses for every family in rural areas. There are three phases in (PMAY).¹¹

⁸ Pradhan Mantri Awas Yojana, PM Awas Yojana Ghaziabad

⁹ IANS (28 February 2011). "Union Budget 2011: Rural development to get 12% more". *Economic Times*. Archived from the original on 16 October 2012. Retrieved 8 March 2011.

¹⁰ 10 lakh homes built under Pradhan Mantri Awas Yojana (Gramin): Government, *Economic Times*, 1 Dec 2017

¹¹ "Modi government to rename new-look Indira Awaas Yojana to Pradhan Mantri Gramin Awaas Yojana", *The Economic Times*, 29 December 2015.

INDIRA AWAS YOJANA (IAY)

This scheme was launched by Ministry of rural development(Sudarshnam and Ajantha Kumar). IAY which deals with the housing issues and promises to provide housing for homeless people¹². This scheme fulfills the needs of people who were below BPL Line(Dalal). IAY is a part of the Rural Landless Employment Guarantee Programme (RLEGP)(Kohli). The main aim of this scheme is to provide uniformity in the policy for rural housing¹³. Before the implementation of IAY many schemes were launched to provide complete housing and some schemes were launched to bear cost of construction. While allocating funds under this plan, 75% weightage is given to the shortage of housing and 25% to destitution proportion. SC/ST gets advantage as 60%funds are for them, physically disabled appreciates 3% share in assets and minorities have 15% offer in the aggregate assets.¹⁴

BACKGROUND OF PRADHAN MANTRI AWAS YOJANA (PMAY)

Rural, housing program, as a free program, began with Indira Awaas Yojana (IAY) in January, 1996. Although IAY tended to the housing needs, certain holes were recognized Comptroller and Auditor General (CAG) in 2014¹⁵.A portion of these holes included non-evaluation of housing deficiency, absence of straightforwardness in determination of recipients, low nature of houses, absence of specialized supervision, absence of joining, credits not benefited by recipients and frail instrument for checking, were restricting the effect and results of the program (Dr. D.KUMUDA et al). The IAY was subsumed in the new provincial housing program on account of these reasons. The plan was declared in March 2016 as a piece of Housing for All by 2022 mission.¹⁶

SCHEME DETAILS

¹² *Indira Awaas Yojana – Fulfilling the Need for Rural Housing". pib.nic.in. Retrieved 2017-12-09.*

¹³ *10 lakh homes built under Pradhan Mantri Awas Yojana (Gramin): Government, Economic Times, 1 Dec 2017*

¹⁴ *"Allotment of Indira Awas". Press Information Bureau, Government of India. 3 March 2011. Retrieved 8 March 2011.*

¹⁵ *Kumar, Devesh (19 June 2010). "Indira Awaas Yojana scope to be widened, states to come in as partners". Economic Times. Retrieved 8 March 2011.*

¹⁶ *"Persons Eligible for Indira Awas Yojana(IAY)". Press Information Bureau, Government of India. Retrieved 8 March 2011.*

The current status of this scheme was Active. The legislature has approved a speculation of ₹439.22 billion for development of 6,83,724 houses for urban poor including focal help responsibility of ₹100.50 billion by April 2016. There are some conditions for this scheme such as beneficiary age should be 70, Economic Weaker Section (EWS) annual income should be less than 3 lakh, beneficiary should be in Low Income Group (LIG).¹⁷

OBJECTIVE OF PRADHAN MANTRI AWAS YOJANA

There are three main objectives of Pradhan Mantri Awas Yojana

- Reasonable homes with water association, latrine offices, 24x7 power supply and finish get to.
- 2 crore houses to be worked over country's length and broadness Focusing on the Lower Income Groups (LIG) and Economically Weaker Section of our general public (EWS), essentially the urban poor by the year 2022.
- 2 million non-ghetto urban poor family units are proposed to be secured under the Mission.

PRADHAN MANTRI AWAS YOJANA (PMAY) TARGETED GROUP OR BENEFICIARY

PMAY Housing Scheme will work by giving focal help to Urban Local Bodies (ULBs) and additionally other utilized offices through States/UTs for:

- Building nearby Rehabilitation of the current ghetto occupants by starting private support for utilizing poor land region as an asset.
- By giving Credit Linked Subsidy
- Starting Affordable Housing in Partnership
- Giving Subsidy to the recipient for singular house development/upgrade.

Three phases of Pradhan Mantri Awas Yojana (PMAY)

PMAY Phase 1: April 2015 - March 2017

This Phase will start the development of 100 areas.

PMAY Phase 2: April 2017- March 2019

More than 200 areas will be covered in this Phase.

PMAY Phase 3: April 2019- March 2022

¹⁷ ICICI Bank launches home loan with subsidy under Pradhan Mantri Awas Yojana", *The Times of India*, 11 March 2016.

This Phase covers remaining areas in India.

The primary features of Pradhan Mantri Awas Yojana

- In house allotments the first preference will be given to females.
- In house allotments ground floor will be given to physical disabled or to senior citizens.
- The housing constructors should follow the eco-friendly followers.
- Less rate of interest from the market value.

STATISTICAL REPORT

BENEFICIARY REGISTERED VS HOUSES SANCTIONED

Table-1

Financial year 2014- 2015(IAY New Construction)

sl/no	state	beneficiary registered	houses sanctioned
	A	B	C
1.	TAMIL NADU	55014	53364

Table-II

Financial year 2015- 2016(IAY New Construction)

sl/no	state	Beneficiary registered	Houses sanctioned
	A	B	C
1.	TAMIL NADU	54262	53353

Table-III

Financial year 2016-2017(Pradhan Mantri Awas Yojana)

sl/no	state	Beneficiary registered	Houses sanction
	A	B	C

1.	TAMIL NADU	223266	176199
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After the implementation of this scheme the number of beneficiaries were increased year by year and the number of houses which were sanctions are also increasing. PMAY is very useful to homeless people and also to the people who were below poverty line.

Table-IV
YEAR WISE HOUSE COMPLETED REPORT
(PRADHAN MANTRI AWAS YOJANA (PMAY)AND INDIRA AWAS YOJANA(IAY)
)

sl/no	state	Houses completed for 2014-2015	Houses completed for 2015-2016	Houses Completed for 2016-2017	Houses completed for 2017-2019
1.	Tamil Nadu	26555	27596	75102	445500

From the above table we clearly observed that the the construction of houses increased year by year from the scheme of Pradhan Mantri Awas Yojana and Indira Awas Yojana. In the year 2014-2015 the government completed 26555 houses and in 2015-2016 the government completed 27596 houses, in 2016-2017 the government completed 75102 houses ,in 2017-2019 the government completed 445500 houses. Pradhan Mantri Awas Yojana (PMAY-G) provided houses for the rural people.¹⁸.

¹⁸ india.gov.nic.in

RESULT

- Houses are well developed in rural areas under this scheme. As per the research the scheme is implemented properly and many places in India like Tamil Nadu have been benefited by this scheme and they started to develop well than before the housing in rural areas.
- The target that was set by the government the implementation of this scheme, has clearly showed there is no decrease in the housing project but remarkable increase.

DISCUSSION

The houses were properly built as per the result of this research because houses are essential for people to live and as a government they should provide such basic necessities. So the government implement many schemes for the housing development such as PMAY-G. Letting rural people live in houses also contribute to the development of a country and it is very important for a developing country like India. It is important for people of the country to get house as a basic need to stay. This particular programme has contributed for the developmental process of the country.

CONCLUSION

The government has now focusing on providing housing for rural areas based on the scheme of Pradhan Mantri Awas Yojana (PMAY-G)¹⁹. This scheme provided housing for the rural areas. After the implementation of this scheme many rural areas in Tamil Nadu have developed well economically. There are significant changes about housing development in rural areas through the proper implementation of Pradhan Mantri Awas Yojana. Hence alternative hypothesis proved.

¹⁹ "Pradhan Mantri Awas Yojana: 2,508 cities selected under Modi's scheme for affordable housing", *The Financial Express*, 4 May 2016

RECOMMENDATIONS

- To create awareness about the people who were unaware about this scheme.
- To create social groups for the rural poor to apply this scheme through online.
- The government should take some effective steps to improve the application process.

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