



# AN EVALUATION OF PRDHANA MANTRI AWAAS YOJANA (GRAMIN) IN KARNATAKA

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## **Abstract;**

Housing is a part of basic need of human being. Besides, being basic need housing plays a positive role in economic development of the country. Housing is an important part of the physical and social environment where individual grows and matures as a good citizen. Housing also play an important role in human life like providing employment, social stability etc.

## **Introduction:**

House is the third important need of man after food and clothing. The house is a shelter built by man to protect himself from the vagaries of climate and to meet the basic physiological requirements of the body. Thus the house is a universal feature of the inhabited world. Structurally, a house consists of a roof, supported by walls with a door. The census of India defines a 'census house' as a building or a part of a building having a separate main entrance from the road, common courtyard or staircase, etc. used or recognised as a separate unit.

The basis of the classification is as below: Those houses which have both wall and roof made of pucca materials are classified as pucca. When both wall and roof are made of kutcha materials, the house is classified as kutcha. If either wall or roof is made of pucca material and the other of kutcha material, then the house is classified as semi- pucca.

## Housing Problems of the Rural Poor

The houses of the rural poor in India are found to be deficient in various ways. The major housing problems of the poor relate to the following.

- I. The houses in the rural areas lack protection to the residents against wind, rain and cold.
- II. They lack proper arrangement for light and fresh air.
- III. Rural houses do not have separate arrangement for keeping animals.
- IV. There is no proper arrangement for basic sanitation and drinking water.
- V. The surroundings of rural houses lack requirements for hygiene.

## RURAL HOUSING SCENARIO DURING 2001-2011 CENSUS

Census 2001 placed 0.19 percent of Indian population as homeless. Further, 50 percent of the available houses in India are in good condition while the rest are in barely livable or in dilapidated condition. In rural areas, around 48.88 percent of houses are livable, while 6.3 percent are in dilapidated conditions. It is found from the findings of National Family Health Survey-III (2005-06) that overall 14 percent of the households live in “Kutcha” houses, 40 percent live in “Semi-pucca” houses and the remaining 46 percent live in “Pucca” houses. A large majority of urban households live in pucca houses (81 percent).

### Housing Shortage

Housing shortage is estimated in terms of excess households over houses including houseless households, congestion (number of married couples requiring separate room/house), replacement/upgradation of kutcha/unserviceable kutcha houses and obsolescence/replacement of old houses.

### Meaning of Housing:

Generally speaking, housing may be defined as an architectural unit for accommodation in order to protect the occupants from the forces of nature. But in wider meaning housing covers all the ancillary services and community facilities which are essential to human well-being. In addition to the physical structure, it includes water supply, sanitation, and disposal of water, recreation and other basic amenities of life. Thus housing can be defined as a component architectural structure within a total system consisting of various settlement variables.

**Cause of Housing Problems in India** The requirement of house building is a massive program and the Indian Government is aware of it but cannot do much about it because of the following reasons:-

1. Lack of investment and funds.
2. Lack of building materials like red bricks, timber, steel sections, flats, angles, rods etc. as well as glass, tiles, sanitary-wares and cement and sand, as well as lime and plaster.
3. Lack of a definite housing program.
4. Non-availability of low cost housing ideas to be built for village and rural areas.

### **Effects of Housing Problems**

The effects of Housing Problems in India have to be faced by almost every citizen of our country, directly, or indirectly, mildly, or extremely. In the rural over populated areas, due to lack of necessary infrastructure, or cheap support, many times there are cases of the building structures collapsing in harsh weather conditions, leading to loss of lives and many precious elements. How is corruption not mentioned yet, when the entire article is about housing! The assigned money for basic amenities to the government and organisations is usually utilised to buy cheap raw materials, and the rest of the money goes into the pockets of already wealthy class. The most concerned citizens who have fallen prey to **housing issues in India** are the people lying below the poverty line and lower middle classes. In the absence of proper housing, we observe open defecation in our country. 13% of Delhi's population defecates in the open, and that is another chapter in itself. The rise of disease-causing bacteria and other pathogens, pollution of water bodies due to the improper drainage system, etc. are the adverse effects. Overall poor performance in our country's GDP isn't shocking when we have an enormous Amount of unhealthy citizens in our country.

### **Pradhan Mantri Awas Yojana Gamin – PMGAY**

As part of the PMAY Gramin Yojana, the government aims to provide financial assistance to families residing in kutchha houses. All families who do not have 'Pucca homes' or live in poor conditions in the rural areas of India are eligible to apply for the Pradhan Mantri Gramin Awas Yojana. The construction of pucca houses will include all the necessary amenities, such as clean water, power supply and sanitation.


### **Purpose of PMAY Gramin Scheme**

The PMAY Gramin aims to build houses for all families without homes or those living in kutchha or dilapidated houses in rural areas in India. The immediate objective of the scheme is to provide pucca houses with basic facilities within three years between 2016-17 to 2018-19. Also, the program enables the construction of houses using local materials, designs and trained masons.

## Features of Pradhan Mantri Gramin Awas Yojana Scheme

The scheme aims at integrated development of Scheduled Caste (SCs) majority villages:

- Central and State/UT Government Schemes such as Swachh Bharat Mission Gramin (SBMG) will assist up to ₹ 12,000 for construction of toilets in collaboration with Mahatma Gandhi National Rural Employment Guarantee Act (MGNREGA) or other schemes.
- Engaging in activities that the existing Central and State Government Schemes does not cover by providing funds of up to ₹20 lakh per village.
- In rural areas located in the Himalayan states, northeastern states, and the Union Territory (UT) of Jammu & Kashmir, the central government will bear 90% of the cost, and the state government will finance an amount of up to ₹1.30 lakh of assistance for each unit.
- **Implementation Of The Scheme Since 2018-19.** The PMAYG funds are allocated to the states based on the majority of 75% of the rural housing shortage and 25% of poverty ratio. The housing shortage is based on the official figures published by the Registrar General of India based on the 2001 Census.



### Current provisions

As per the 2011 budget, the funds allocated for Indira Awas Yojana (IAY) is ₹100 billion for construction of houses for Below Poverty Line (BPL) families. Under the PMGAY scheme, the beneficiaries will get financial assistance of up to ₹1.2 lakh from the government for constructing houses in rural areas and an amount of ₹12,000 for building toilets. They are also eligible to borrow an amount of ₹70,000.

### Pradhan Mantri Gramin Awas Yojana Eligibility Criteria

To ensure that deserving families avail the benefits of the scheme, there are specific parameters based on which the beneficiaries are identified for the scheme. The PMGAY beneficiaries will be selected based on SECC data, which will be then verified by the Gram Sabhas. The eligibility criteria for PMAY Gramin will be based on the factors displaying housing deprivation in each category, i.e. SC/ST, Minorities and Others. Here's a list of some of the other beneficiaries who are eligible for PMAY-G scheme:

- Freed bonded labourers are eligible for PMAY Gramin.
- Family members that include a husband, wife and child/children that are unmarried

### Identification of Beneficiaries under PMAYG

One of the essential features of PMAY Gramin is the selection of beneficiaries.

## **Beneficiary List for PMAY RURAL**

- Under PMAY Gramin, beneficiaries who do not own any land are accorded the highest priority and will be kept on top of the Permanent Wait List.
- The State Govts./UT Administrations are responsible to provide land to the PMAY-G beneficiary from the government land or any other land including public land.
- PMAY RURAL beneficiaries will be reviewed regularly by the Ministry with the States/UTs, including at the highest level in the States/UTs.
- Landless beneficiaries who derive a major part of their income from manual casual labour will be sanctioned houses

## **STATEMENT OF THE PROBLEM**

There have been a number of studies on affordable housing. Affordable housing in rural areas, especially for economically poor people is a global concern with urbanization and growing economic disparity. In India, a number of housing programmes have been implemented since independence by different governments. These programs lacked continuity and interconnectedness, which has drawn attention of the earlier researches to assess housing policies and programmes in India. Recently launched affordable housing scheme, PMAY-Housing for All (Urban) is drawing attention of the researchers in evaluating the programme.

## **.REVIEW OF LITRETURE**

Mathur (1980) in his article “Housing the Poor” has tried to the underlying reasons for the housing shortage and the very slow pace of development of housing in India. The author has argued that to improve the housing conditions of the poor it is necessary to have a realistic approach in view of the scarce resources and that the most effective strategy is to go for self-help to the extent possible. He has also stressed the need for construction of houses in stages and provision of essential services, community facilities and public utilities. The author has highlighted the significance of low- cost houses for the rural and urban poor.

Francis Cherunilam and Oddeyar . Heggade (1987) in their book “Housing in India” have analyzed the global housing problem in general and in developing countries like India in particular. They made a critical review of the measures taken by the Government in this direction. The authors have highlighted the importance of housing in the economy and have identified the reasons for the slow growth of housing sector in the country. The book has also dealt with the increasing role of cooperatives in housing and the need for more investment in housing.

George . (1989) worked on “Rural Housing Problems and Strategies” analyzed the housing problems confronting India and presents the strategies to be adopted for promoting sustained development of housing through implementation of National Housing Policy. The strategies suggested by the author include a sound land policy, a large information system easily accessible to the public, a specialized housing finance system, availability of technology and material and involvement/ interaction between Government and Non-Government Organizations. These could help quicken the process of rural housing and thereby ensure shelter to everyone by the turn of the century.

Kamalesh Misra (1992) in his book “Housing the Poor in Third World Cities” has presented the results of his study conducted in Rio de Janeiro, Brazil. He has explained how households given a set of socio-economic characteristics and faced with different types of housing choices opt for certain type of dwellings to live in. he has identified the factors that enter into this decision -making process. The author has investigated and has explained why different categories of households choose different housings and what role the socio-economic variables and environmental settings play in the decision -making process. The author has suggested that appropriate housing policies can be formulated on the basis of these parameters.

Mohan Rao Kuchipudi (2015) worked on “Housing Scenario in Andhra Pradesh”, emphasized the socio-economic significance of housing for individuals and families for their privacy and security of living. Rural housing is a major component of basic needs of human life. Housing problem according to the authors is much more acute in developing countries like India. Housing conditions in India are extremely unsatisfactory especially in rural areas. Based on their study in Andhra Pradesh the authors have concluded that the housing conditions are precarious relating to kitchen, lighting, latrine, drainage, bathroom facility, etc. The authors have suggested that before sanctioning of houses to beneficiaries under various government schemes it is necessary to conduct a proper household survey to assess the actual need of the pucca house in the state.

Amarjeet Sinha on his article “Enabling Opportunities for Rural India” mentioned the importance of PMAY and considers the use of space technology in the selection of beneficiaries under PMAY Gramin after hundred per cent geo tagging of beneficiaries before their old dwelling and for reporting progress of construction with latitude or longitude details as an efficient tool.

### **Research Gaps:**

As per the review of literature, it has been found that most of the studies have focused on the specific issues related to various housing schemes introduced by the government of India and Karnataka state. Even several studies have focused more on the various aspects of housing schemes particularly Indira Awaas Yojan and others. But studies related to PMAY have not been found much. Moreover, none of the studies related to Karnataka in study on PMAY was not found.

## Research Questions

Keeping in view of the issues the following questions have emerged and they are as follows:

- What are the major causes for shortages of houses in the rural areas?
- Whether such shortage of houses has affected on the living standard of the rural masses or not?
- Are there any government measures to overcome shortage of houses in the rural areas?

## Objectives of the Study:

The following are the important objectives and they are as follows;

- To review the status and performance of housing facilities in India and in Karnataka.
- To assess the various schemes introduced by the respective government to address the shortage of houses in rural areas..
- To analysis the various constraints faced by different stakeholders in the study area.
- To offer policy suggestions based on the research study.

## Hypotheses

- There is positive relationship between good housing and improved income.
- Good hygienic housing leads to good health.
- Enhanced good housing environment helps to improve standard of living of the people.

## Research Methodology:

### Nature and sources of data

The proposed study is based on both primary and secondary data. Primary and secondary data will be collected to test the various hypotheses implicit in the objectives listed above. To examine the trends and patterns of housing schemes in Karnataka and India, the secondary will be collected from various sources like Economic Survey, Government of Karnataka and India, and other important reports and documents published various government agencies.

- **Secondary data:** The secondary data/information from various sources such as research thesis, government reports, books, published research articles, newspapers, internet, websites, magazines etc.
- **Primary data:** For the purpose of research primary data will also be collected from the respondents keeping in view of the set- in objectives and how for housing schemes has/have helped rural people to overcome the chronic problems of rural masses.

## Study area and coverage

The present study is proposed to conduct will be an evaluation of pmay in Karnataka state a comparative study in which comes under two district. The primary data related to PMAY and its impact on the various beneficiaries will be collected.

## SAMPLING DESIGNES AND SIZE

For the purpose of research in two district comparative study will be selected to collect the required primary data.

From these two districts in two talukas will be selected based on the selected indicators, that is to say one taluk which is based on the good performing under PMAY housing schemes and another taluk with low performing PMAY housing schemes.

Again two villages from each taluk will be selected by following same parameter to collect detailed information on the various aspects of PMAY housing schemes.

From each village around 60 to 70 beneficiaries will be selected by following simple stratified sampling. Altogether a sample size of between 240 to 280 beneficiaries will be considered for in-depth study. Further, sample households will be classified on the basis of Socio-Economic and Caste Census (SECC) as mentioned in the PMAY guidelines.

## Tools of data analysis

- ▶ The collected primary data will be analyzed with the help of simple statistical tools like tabular analysis, percentage, average, graphs and diagrams etc. The other statistical tools will also be used if necessary

## Rural housing schemes in india

- Indira Awas yojana (IAY)
- Pradhan Mantri Grama Sadak Yojana(PMGSY)
- Pradhan Mantri Awas Yojana.
- Rajiv AWAS Yojana.
- State -Run Housing Schemes.

### Major housing schemes in Karnataka.

- 1.Indira awaas yojana.
- 2.Basavavasti yojana.
- 3.Ambedker awaas yojana.
- 4.Rural sites yojana. Etc....



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