AN EVALUATION OF HOUSING FOR ALL PMAY-G SCHEME IN SONITPUR DISTRICT OF ASSAM

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Abstract

Every human needs an adequate shelter for social security and a standard life. Most people in rural areas are not having an adequate house to live. So, Ministry of Rural Development (MoRD) introduced PMAY-G scheme to tackle the housing problems faced by the rural peoples of India. The study aims to figure out the functioning of PMAY-G scheme and also strives to access the awareness level and satisfaction level of the beneficiaries about the PMAY-G scheme in Sonitpur district. Three Community Developmental Blocks from Sonitpur district are selected since they have highest number of beneficiaries of PMAY-G. In this study the researchers used primary and as well as secondary data. For the purpose of the study the researcher used statistical techniques like percentage and one-way ANOVA are used for testing the hypothesis using SPSS software. The study revealed that majority of the beneficiaries from Sonitpur district are aware and satisfied with the performance of PMAY-G scheme.

Key Words –PMAY-G, Socio-economic condition, Rural development, Awareness, Satisfaction.

JEL Classification Code – I380, O180, R210, R280.

Introduction

"The strength of a nation derives from the integrity of the home."

- **Confucius**

House is one of the essential things for every human's life. It is such an essential thing which comes after the food and cloth. Every household in society either rich or poor, needs a house to live in a better way. A proper house provides social security and economic strength to the family and also helpful in living standard upgradation in the society.

At this time the famine of houses is a global concern. In India, both rural and urban people faced this problem. Mainly in rural areas people does not have enough source of income to bear an affordable house at their own. They cannot afford a proper house. Some people in rural areas are living in *kutcha* houses or even some people do not have a house too. The shortage of houses in the rural areas is not a new problem and to solve this issue the Govt of India introduced various rural housing schemes from time to time. The PMAY-G scheme is also a rural housing scheme introduced by the government of India to resolve the problem of rural housing.

In the year April 2016, Ministry of Rural Development (MoRD) introduced its most flagship scheme PMAY-G for the benefit of the rural people. The previous rural housing scheme i.e., Indira Awas Yojana (IAY) introduced in the year 1986, during the process of performance audit in 2014 the Comptroller & Auditor General (C&AG), found some loopholes like non-assessment of housing deficiency, low quality of house and lack of technical administration, weak apparatus for monitoring, lack of transparency in the selection of beneficiaries, lack of merging, finances not availed by the beneficiaries in the IAY scheme. So, to overcome this loophole the IAY scheme was restructured and introduced newly named as PMAY-G scheme for the benefit of the rural people.

The primary goal of the PMAY-G is to construct pucca houses with basic conveniences like water, sanitation and electricity for those that don't have their own homes and people who board damaged houses or *kutcha* houses. The central government has stretched the rural housing scheme PMAY-G for an additional two years till 31st march 2024 granting further financial backing to realize its target of construction 2.95 crore affordable homes. As of November 2021, 1.65 crore units are accomplished, while another 1.3 crore houses remained to be constructed.

Review of Literature

Hussian & Yaseen (2014) revealed that the beneficiaries of the Indira Awas Yojana (IAY) scheme were not satisfied with the proper accommodation in their new home. Their study also reveals that beneficiaries are not completely satisfied with their new homes and the financial support they are given to build new homes under this program. In the study area, modernization of old houses is not prioritized over construction of new houses.

Dhanabhakyam & Shobanageetha (2018) in their study try to examined the socio-economic condition, awareness level, satisfaction level and problems faced by the PMAY beneficiaries. The study is limited to only Coimbatore district. The study accomplishes that the female recipients are more satisfied towards the housing programme (PMAY) than male recipients. The researchers suggest that government should provide more importance on the quality house construction in

addition with the basic amenities like hygienic latrine, connectivity to consumption water, electricity.

Swathi & Vezhaventhan (2018) states that the PMAY – G program has revolutionized housing development in rural areas of Tamil Nadu. Other researchers have found that the program is extremely useful as it provides affordable housing for homeless people in rural Tamil Nadu and also helps the state's economic development. This study was analytical and descriptive in nature. It is learnt that the government should strive to improve the application process under this program in order to make it more effective.

Kadam (2018) found that there is a sharp shortage of rural housing in India. Beneficiaries of PMAY-G scheme have found that the funds allocated to build a house are inadequate and there is always a delay in sanctioning the amount under this scheme. Respondents to this program have confirmed that this program helps alleviate poverty and improve family conditions.

Statement of Problem

As per the 2011 census data, In India out of total population nearly 69 percent population lives in rural areas and in Assam almost 86 percent people belongs to the rural areas. The census report 2011 indicates that the total population of Sonitpur district is 19,24,110 and out of which 17,50,265 persons belong to rural areas and remaining 1,73,845 persons belong to the urban areas. The total number of households in Sonitpur district was 3,92,919 which is comprising of 3,52,647 rural households and 40,272 urban households. Since, most of the people survives in countryside areas, therefore for growth and development of the Indian economy it is very much essential to develop the rural areas.

Developing countries like India, increasing population and globalization can create the shortage of houses in both countryside and municipal areas. The problem of rural housing is very complex in nature and most difficult to handle this problem by government. The PMAY-G is one of the most flagship scheme launched by the Govt of India to handle the housing problems in rural areas. Hence, the present paper strives to figure out the access the socio-economic condition, awareness level and satisfaction level of the beneficiaries in Sonitpur district about the PMAY-G scheme.

Objectives of the study

   i.   To figure out the socio-economic state of the beneficiaries of Pradhan Mantri Awas Yojana – Gramin (PMAY-G) in Sonitpur district of Assam.
   ii.   To access the awareness level and satisfaction level of PMAY-G beneficiaries in the study area.

Hypotheses of the proposed study

H$_0$1: There is no significance difference between nominated demographic variables (gender, age, marital status, educational qualification, income) and awareness level.

H₁1: There is significance difference between nominated demographic variables (gender, age, marital status, educational qualification, income) and awareness level.

H₀2: There is no significance difference between nominated demographic variables (gender, age, marital status, educational qualification, income) and satisfaction level.

H₁2: There is significance difference between nominated demographic variables (gender, age, marital status, educational qualification, income) and satisfaction level.

Study Area

The Sonitpur district is one of the historical and mythological districts of Assam. The district has been curved out of Darrang district in 1983 and again Biswanath district has been curved out of Sonitpur district in 2016.

Physically, the district lies at 26°77'N latitude, 92°78'E longitude and forty-eight meter of altitude. In the year 2017, there has been a complete 20.27% woodland region of overall geographical region. The district contains a topographical region of 5,204 sq km. and its miles bounded through Arunachal Pradesh at the North, Brahmaputra River at the South, Lakhimpur district at the East and Darrang district at the West.

According to 2011 census the district has a populace of 19,24,110 out of which 9,83,904 are men and 9,40,206 are women. The district has ratio of 956 women for one thousand men and toddler ratio of 966 (women in line with one thousand men). During the 12 months 2001-2011 the populace boom fee withinside the district changed into 14.43% along with 12.89% had been men and 16.08% had been women. As in line with 2011 census the important faith withinside the district is Hindu with 73.95% of the whole populace. The populace density withinside the district is 370 (men and women in line with sq. km.). As in line with 2011 census the major languages withinside the district are Assamese, Bengali and Hindi with 36.07%, 15.93% and 17.32% respectively

Research Methodology

The study is limited to Sonitpur district solitary and which includes 2 sub-divisions, 7 revenue circles, 16 mouza, 7 community development blocks, 82 Gram panchayats, 1615 villages. For the persistence of the study 3 community development blocks are selected which has the highest number of beneficiaries of Pradhan Mantri Awas Yojana – Gramin scheme namely Balipara, Dhekiajuli and Rangapara. A total of 120 beneficiaries taken as sample size and 40 beneficiaries from each community development blocks are randomly selected by using simple random sampling method. Primary as well as secondary sources of data are used in this study. The primary data are composed through a structured schedule prepared by the researchers and the secondary sources of data are placid from the various books, journals, research papers, articles, census report, official website of PMAY-G and other websites.

Evaluation & Interpretation

Socio-economic condition of the PMAY-G beneficiaries

The socio-economic condition of beneficiaries basically includes the variables such as gender, age, cast, marital position, religion, category of family, number of family members, educational qualification, occupation and income level of the beneficiaries etc. The demographic information of the beneficiaries about the said variables are collected through a proper structured schedule and presented in the table 1. It is clearly observed form the table that out of total sample beneficiary/respondents of the Pradhan Mantri Awas Yojana – Gramin scheme, which consists 65 percent of male beneficiaries and 35 percent of female beneficiaries. Maximum beneficiaries fit to the age group of 31 to 40 years and comes under the OBC/MOBC categories. Majority i.e., 78 percent respondents are married and 47 percent respondents are Hindus. Almost 87 percent respondents are from nuclear family category and 60 percent of the respondents have 3 to 5 family members in their families. More than 35 percent beneficiaries are under metric qualifications and 39 percent are self-employed in agricultural sector. Nearly 77 percent of the beneficiary's monthly income is below Rs. 10,000.

Demographic variables and awareness level

For testing the hypothesis one-way ANOVA test is applied in order to access the no substantial difference between the nominated demographic variables (gender, age, marital status, educational qualification and income) and awareness level of the PMAY-G beneficiaries. The result of one-way ANOVA test computed through SPSS shown in the table 2.

Table 1: Demographic details of the beneficiaries of PMAY-G scheme

Sl. No.	Socio-economic variable	Categories	Numbers	%
1.	Gender	Male	78	65 %
		Female	42	35 %
		Total	**120**	**100 %**
2.	Age	Less than 30 years	24	20 %
		31 to 40 years	66	55 %
		41 to 50 years	18	15 %
		Above 50 years	12	10 %
		Total	**120**	**100 %**

3.	Cast	General	23	19 %
		OBC/MOBC	57	48 %
		SC	28	23 %
		ST	12	10 %
		Total	**120**	**100 %**
4.	Marital position	Married	93	78 %
		Unmarried	6	5 %
		Divorced	3	2 %
		Widowed	18	15 %
		Total	**120**	**100 %**
5.	Religion	Hindu	57	47 %
		Muslim	38	32 %
		Christian	23	19 %
		Sikh	2	2 %
		Others	0	0 %
		Total	**120**	**100 %**
6.	Category of family	Nuclear family	104	87 %
		Joint family	16	13 %
		Total	**120**	**100 %**
7.	No. of family members	Up to 2	15	12 %
		3 to 5	72	60 %
		Above 5	33	28 %
		Total	**120**	**100 %**
8.	Educational qualification	Illiterate	30	25 %
		Under metric	42	35 %

		Metric passed	33	28 %
		12 passed	12	10 %
		Graduate	3	2 %
		Total	**120**	**100 %**
9.	Occupation	Entrepreneurial in non-agriculture	25	21 %
		Independent in agriculture	47	39 %
		Regular labour	27	22 %
		Casual labour	14	6 %
		Private job	7	12 %
		Total	**120**	**100 %**
10.	Income	Less than Rs. 10,000	92	77 %
		Rs. 10,001 to Rs. 20,000	21	18 %
		Rs. 20,001 to Rs. 30,000	3	2 %
		More than Rs. 30,000	4	3 %
		Total	**120**	**100 %**

Source – Researchers Computed Data

Table 2: Socio-demographic variables and awareness level of the PMAY-G beneficiaries

Demographic variables		Sum of squares	df	Mean Square	F	Sig.
Gender	Between groups	1.548	1	1.548		
	Within groups	7.619	118	.065	23.969	.000
	Total	9.167	119			

Age	Between groups	7.500	3	2.500	174.000	.000
	Within groups	1.667	116	.014		
	Total	9.167	119			
Marital status	Between groups	4.722	3	1.574	41.083	.000
	Within groups	4.444	116	.038		
	Total	9.167	119			
Educational qualification	Between groups	6.250	4	1.562	61.607	.000
	Within groups	2.917	115	.025		
	Total	9.167	119			
Income	Between groups	6.595	3	2.198	99.173	.000
	Within groups	2.571	116	.022		
	Total	9.167	119			

Source – Computed data by researcher through SPSS

Testing of hypotheses

H$_0$1: Null Hypothesis: There is no significance difference between nominated demographic variables (gender, age, marital status, educational qualification, income) and awareness level.

H$_1$1: Alternative Hypothesis: There is significance difference between nominated demographic variables (gender, age, marital status, educational qualification, income) and awareness level.

The result of the ANOVA table showed a significant difference between the selected demographic variables viz- gender, age, marital status, educational qualification and income (between groups and within groups) and awareness level. For gender $F(1,118) = 23.969$, $p<0.005$; for age $F(3,116) = 174.000$, $p<0.005$; for marital status $F((3,116) = 41.083$, $p<0.005$; for educational qualification $F(4,115) = 61.607$, $p<0.005$; for income $F(3,116) = 99.173$, $p<0.005$. Since in all the cases the P value is less than 0.005 so the null hypothesis is rejected and accept the alternative hypothesis that there is significance difference between selected demographic variables (gender, age, marital status, educational qualification, income) and awareness level.

Demographic variables and satisfaction level

For testing the hypothesis one-way ANOVA test is applied in order to access the no significant difference between the selected demographic variables (gender, age, marital status, educational

qualification and income) and satisfaction level of the PMAY-G beneficiaries. The result of one-way ANOVA test computed through SPSS shown   in the table 3.

Table   3: Socio-demographic variables and satisfaction level of the PMAY-G beneficiaries

Demographic variables		Sum of squares	df	Mean Square	F	Sig.
Gender	Between groups	8.914	1	8.914	102.267	.000
	Within groups	10.286	118	.087		
	Total	19.200	119			
Age	Between groups	15.200	3	5.067	146.933	.000
	Within groups	4.000	116	.034		
	Total	19.200	119			
Marital status	Between groups	17.700	3	5.900	456.267	.000
	Within groups	1.500	116	.013		
	Total	19.200	119			
Educational qualification	Between groups	12.655	4	3.164	55.583	.000
	Within groups	6.545	115	.057		
	Total	19.200	119			
Income	Between groups	15.962	3	5.321	190.604	.000
	Within groups	3.238	116	.028		
	Total	19.200	119			

Source – Computed data by researcher through SPSS

Testing of hypothesis

H₀2: Null Hypothesis: There is no significance difference between nominated demographic variables (gender, age, marital status, educational qualification, income) and satisfaction level.

H₁2: Alternative Hypothesis: There is significance difference between nominated demographic variables (gender, age, marital status, educational qualification, income) and satisfaction level.

The result of the ANOVA table showed a significant difference between the selected demographic variables viz- gender, age, marital status, educational qualification and income (between groups and within groups) and satisfaction level. For gender $F(1,118) = 102.267$, $p<0.005$; for age $F(3,116) = 146.933$, $p<0.005$; for marital status $F((3,116) = 456.267$, $p<0.005$; for educational qualification $F(4,115) = 55.583$, $p<0.005$; for income $F(3,116) = 190.604$, $p<0.005$. Since in all the cases the P value is less than 0.005 so the null hypothesis is rejected and accept the alternative hypothesis that there is significance difference between selected demographic variables (gender, age, marital status, educational qualification, income) and satisfaction level.

Findings of the study

- The researcher found that as per 2011 census data nearly 69 percent population of India lives in rural areas, almost 86 percent population of Assam lives in rural areas and approximately 91 percent population of Sonitpur district lives in rural areas.
- The study shows that majority of the beneficiaries are male and belongs to the age group of 31 to 40 years.
- Maximum number of beneficiaries are married, Hindu and belongs to the OBC/MOBC categories.
- It is found from the study that most of the families are nuclear and have 3 to 5 members in their family.
- Another thing found from the present work that maximum beneficiaries are not completed their metric exam and minimum number of beneficiaries are graduate.
- It is drawn from the study that majority of the beneficiaries are self-employed in agricultural work and their monthly income below Rs. 10,000.
- Majority of the beneficiaries are aware about the PMAY-G scheme and satisfied with overall performance of this scheme.

Conclusion

House or shelter is one of the basic needs for every human which comes after the food and cloth. To improvised the living standard of people either rich or poor, a house is essential in that case. In India, the housing shortage and not having a proper house is the main problem in the rural areas. So, to tackle this problems Ministry of Rural Development (MoRD) introduced a new rural housing scheme named PMAY-G for the benefit of the rural people. Under this scheme, government provides an adequate pucca house to the rural houseless and needy people in addition with some basic amenities which will helpful for the rural people. In this study, the researchers try to explore the PMAY-G schemes beneficiaries' socio-economic profile, their awareness level regarding this scheme and also tries to access the satisfaction level of the beneficiaries about this

housing scheme. The result of the study revealed that the beneficiaries are aware about this scheme and they are quite satisfied with the overall performance of the PMAY-G scheme.

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