

A Study on Public Perception on Pradhan Mantri Awas Yojana

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Abstract

This paper is designed to study the extent of public perception on Pradhan Mantri Awas yojana (Housing for All), the role of government, who are playing significant role in socio-economic transformation among poor and weaker section of the society. For the purpose of study, the researcher has selected 100 respondents. The study covers different aspects in respect to socio-economic status, barriers in improving the income level, savings habit of respondents, utilization of loan disbursed and whether the government scheme has significance in improving the standards of people. Further the study would highlight the socio-economic empowerment and loan repayment. All category of people were surveyed by using questionnaire and the extent of improvement in their social and economic status is studied. Finally the detail information about the benefits they had received were also considered. A small attempt have been made to understand the benefits of the scheme, and also how this scheme help in transformation of the poor and weaker section of the society.

Keywords: PMAY (Pradhan Mantri Awas Yojana), Indira Awas Yojana (IAY), Rajiv Awas Yojana (RAY), Pradhan Mantri Gramodaya Yojana (Gramin Awas)

Introduction

House is one of the three basic human requirements besides food and cloth. Even after 70 years of independence, India is still grappling with the growing housing problem, especially of the urban poor. The rapid population growth in urban areas has led to acute housing shortages and poor urban living conditions. Continuous influx of rural population to cities in search of jobs is causing problems on urban housing. The 20th century witnessed a rapid growth in urban population. Rapid growth of the urban population resulting in overcrowded slums in cities. Slums are home to an increasing number of the urban poor.

Housing affordability is currently a prominent concern in India, specially in urban areas. Globally, there have been several interventions which have aimed to provide affordable housing solutions for all. Government of India also has declared the mission of 'Home for All' by 2022. In order to achieve this objective, Central Government has launched a comprehensive mission "Pradhan Mantri Awas Yojana – Housing for All (Urban)". The mission seeks to address the housing requirement of urban poor including slum dwellers (Ministry of Housing & Urban Poverty Alleviation, 2016).

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 of land, entitlement of housing and personal situation of homeless people.

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 several housing schemes have been launched over past few years. There are many rural housing schemes which have been launched by 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).

Review of Literature

P Ananth (2017) in his article "Housing for Poor and the impact of IAY in rural India: Present context" stated that the major housing scheme of the Indian government i.e., Indira Awas Yojana. conceptual framework, housing problems of the rural poor, strategies for improving rural housing programme, housing shortages and policy implications. It is the responsibility of the Government to ensure that every citizen has a safe, secure and healthy place to live, work and lead a life of dignity. Pradhan Mantri Gramin Awas Yojana (PMGAY), to provide housing for the rural poor in India. In the initial years the housing scheme addressed the needs of SC and ST families and families of bonded laborers' in BPL category. government departments can provide technical assistance, like innovative technology, low-cost but quality building material, designs and methods of constructing or upgrading houses to durable and disaster-resistant lodgings or arrange for coordinated supply of raw materials like cement, bricks etc., though not innate in the scheme itself appraisal of evaluation of various components embedded in the schemes and more particular attitude and reactions for the people for the schemes have been implemented.

Shelly De (Pandit) (2017) In her article "The Role Of The Pradhan Mantri Awas Yojana (Urban), 2015 In Financial Inclusion In India" stated that expand institutional credit flow to the housing needs of urban poor implemented credit linked subsidy component as a demand side intervention. Credit

linked subsidy was provided on home loans taken from banks by eligible urban poor (economically weaker section/ lower income group) for acquisition and construction of house. micro-finance institutions as intermediaries for providing financial services as business facilitators (BF) or business correspondents (BC) for commercial banks. Due to poverty and lack of knowledge, a lot of Indian people both urban and rural are deprived of accessing financial services. Beside the rural financial inclusions, Govt is trying to make urban financial inclusions by taking several schemes. In this regard, Pradhan Mantri Awas Yojana can play a major role for urban financial inclusions. urban poor specially who are living in slum areas do not have any bank account or they don't get any financial service from financial institution. Credit linked subsidy would be available for housing loans availed for new construction and addition of rooms, kitchen, toilet etc.

M. Swathi (2018) In her article "A Study On The Housing In Rural Areas With Special Reference To pradhan Mantri Awas Yojana (Pmay-G)" 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. It gives work chances to the country and urban individuals. 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 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 neighbour hood 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).

M.Rajasekhar Naik (2018) In her article Adoption Of Technology For Implementation Of Pradhan Mantri Awas Yojana (PMAY): A Case

Study Of Andhra Pradesh”stated that construction and time required for completion, for all possible and available technologies as identified by PMAY technology sub-mission, are compared for implementation in Andhra Pradesh. Out of many low cost housing technologies available, pre cast large panel systems, She arwall technology and Solid concrete block are found to be the suitable technologies in same sequence for implementation affordable houses will be built in selected cities and towns using eco-friendly construction method for the benefits of the urban poor population in India. And also the created linked subsidy scheme beneficiaries under Pradhan Mantri Awas Yojana are eligible for interest subsidy if they avail a loan to purchase or construct a house. The low income groups in developing countries are generally unable to access the housing market. Cost effective housing is a relative concept and has more to do with budgeting and seeks to reduce construction cost through better management, appropriate use of local materials, skills, and technology but without sacrificing the performance and structure of life A low cost house is designed and constructed like any other house with regard to foundation structure and strength.

N R Bhanumurthy, (2018) In his article “Impact Of Pradhan Mantri Awaas Yojana - Gramin (Pmay-G) On Income And Employment” demand for construction materials such as bricks, cement, and steel due to implementation of PMAY-G programmer. The additional demand for bricks is The direct employment generated in case of the unskilled category under three scenarios varies from 20.36 core person-days under first scenario to 25.10 crore person-days under second scenario and 29.84 crore under the third scenario. Similarly, the estimated numbers for skilled labour force are 14.50 core, 17.90 crore and 21.30 crore respectively. In the case of output, the estimates suggest that output could have increased by 0.43, 0.53 and 0.63 percent respectively, in three different scenarios. An attempt has been made to estimate the impact of PMAY-G in generating additional employment and income since the scheme is revamped The cost structure and the components of materials and labour used for these designs are almost similar across the States that are in plain areas.

Lauravon Puttkamer (2018) In his article “India: Slum-free by 2022? A people-centered evaluation of the Pradhan Mantri Awas Yojana Scheme “stated that The focus lies on potentials found in decentralized municipal policies, public-private partnerships for upgrading existing housing and providing basic facilities, and on slum dweller empowerment. These three elements are discussed based on an inclusive and people- centered approach to development. The results of this discussion will then be abstracted into tentative guidelines on how to approach affordable housing in a developing country. India’s Prime Minister Modi announced the sub summation of RAY and other housing schemes in the PMAY scheme to provide affordable housing to all eligible beneficiaries. Pradhan Mantri Awas Yojana (which translates into “Prime Minister’s Housing Plan pillar, providing housing through credit-linked subsidies, is demand-oriented and can be seen as the center piece of the scheme. The credit enables even very poor people to pay for new affordable housing. It is important to keep in mind that the scheme envisions “in situ” slum redevelopment. beneficiaries move into temporary housing while their new houses are being constructed.

Pinal Barot (2019) In his article “Pradhan Mantri Awas Yojana (Pmay) Scheme- An Emerging Prospect Of Affordable Housing In India “ stated that growth of the urban population resulting in overcrowded slums in cities. Slums are home to an increasing number of the urban poor. Housing affordability is currently a prominent concern in India, specially in urban areas. Globally, there have been several interventions which have aimed to provide affordable housing solutions for all. Government of India also has declared the mission of ‘Home for All’ by 2022. In order to achieve this objective, Central Government has launched a comprehensive mission “Pradhan Mantri Awas Yojana – Housing for All (Urban)”. Aims to understand the PMAY- Housing for All (Urban) schemes, especially for Economically Weaker Section (EWS) beneficiaries in India as well as in Ahmedabad city of Gujarat State. common accepted criterion for affordable housing is that the cost of housing should not be more than 30 percent of a household’s gross income. Housing costs include taxes and insurance for owners, and utility

costs (cited in Vibrant Gujarat, 2017). One of the most commonly accepted definitions of affordability refers to housing affordability which is taken as a measure of expenditure on housing to income of the household

Nisar Khan (2019) In his article “Pradhan Mantri Awas Yojna An Assessment From Housing Adequacy Perspective” stated that Housing Adequacy as developed by IHS Rotterdam permits an appraisal of housing programs beyond the quantitative supply-demand notion. It provides holistic understanding of the effectiveness of housing projects or schemes in not just quantitative aspects but also qualitative aspects. The housing adequacy infers to the idea of housing justice to the beneficiaries. an aggregate function of five principles namely Availability, Accessibility, Affordability, Acceptability and Adaptability. The five principles are inter-related in complimentary and supplementary manner. They help in expanding the understanding of housing supply from conventional quantities’ approach to the whole idea of housing justice majority of affordable housings are located in the remote parts of the city, putting the target population in disadvantaged position. The livelihood and other opportunities. As a result many of these affordable housing schemes fail due to the location. PMAY has a component of Technology Sub-Mission (TSM) which mentions about use of innovative and green technology in housing construction

Divya Pal (2019) In her article “The Journey of Housing Scheme from Indira A was Yojana to Pradhan Mantri Awas Yojana- Gramin: A Discussion” stated that group of this scheme is SC, ST, free bonded labour, widow, Ex-service man, bonded labour and minority who were living below the poverty line and have Kutcha house or no house or tumbledown houses. Initially its main focus was on poverty alleviation by providing financial assistance for construction of dwelling unit but in 1996 the focus was shifted from poverty alleviation to solve the problem of house less ness. The vision of government behind this scheme to fulfill the constitutional right of the individual and working as a welfare state. It is evident that without addressing the problem of Shelter lessness sustainable development goals can’t achieve because housing, food and at tire are must

for survival of human being. In this series, the benefit was extended to the general and backward classes who were poor and not having house. District Rural Development Authority works as a nodal agency at district level. No stipulated design is for IAY house it is totally depend on beneficiary and beneficiarie shave to involve in the construction of their houses because of some loopholes found in the audit report of CAG such as many in the beneficiaries who were not eligible for benefit, lack of transparency in the selection of beneficiaries’, no proper assessment of housing shortage, lack of convergence, loans are not available for beneficiaries.

Dangi and Kumar (2013) said that for achieving complete financial inclusion and for inclusive growth, the RBI, Government, NABARD and the implementing agencies will have to put their minds and hearts together so that the financial inclusion can be taken forward. Thus, financial inclusion is not a short term goal: it is abiginitiative and will itself evolve as the time progresses. To enhance financial inclusion initiative all stock holders have to work together to create a better business model which not only serves the need of the current economy but also it should build foundation for future financial inclusion plans.

Research Gap

An overview of literature states that a numbers of studies have been undertaken related to PMAY However, in India most of these studies were conducted by the central and state governments and private bodies. The determinants of these studies were similar but methodologies varied. But a few studies been conducted focused only on the awareness level, services provided etc. But, there is no evidence that any of the earlier research has not studied on the object and scope of the topic which is chosen in this present study. Therefore, keeping this in view, the present research has been taken up to study the current knowledge and awareness level of people regarding their perception towards PMAY and A small attempt have been made to understand the benefits of the PMAY , and also how PMAY help in transformation of the poor and weaker section of the society.

Statement of the Problem

PMAY now a day, are playing significant role in socio-economic transformation among poor and weaker section of the society. Social invisibility, on the other hand, is the result of the general second-class treatment given to poor. In the light of these happenings, it was decided to conduct a study on the PMAY. Hence, this work entitled A Study on public perception on Pradhan Mantri Awas Yojana.

Objectives of the Study

- To study of various Housing Project in India
- To understand the conceptual framework of Pradhan Mantri Awas Yojana (urban)
- To understand the schemes and plans of central and state governments for massive low cost housing
- To analyse about the implementation process of Pradhan Mantri Awas Yojana.
- To assess the role of the Pradhan Mantri Awas Yojana (urban) in financial inclusion in India

Research Methodology

The present study is descriptive in nature and is based on Primary and secondary data collected from various sources i.e. books, journals, reports, as well as relevant websites.

Survey Method

Primary Data

Primary data are original data collected for the purpose of a particular study. In the present study primary data have been collected by personal interview method with the help of questionnaire.

Secondary Data

These are the sources containing data, which have already been collected and compiled for other purpose by other researchers. The secondary sources consist of readily available materials and already compiled statistical statements and reports whose data may be used by researcher for his / her studies.

Secondary data for the present research collected the major sources of secondary data are given below.

- Newspaper & Articles
- Business line
- Various websites
- Different marketing journal

Sampling Design

The research was designed to achieve the above mentioned objectives and the following tools were used to collect the required data.

Sampling Method

To carry out this research non probability sampling method is used

Sampling Technique

To carry out this research Convenience technique has been used

Tools for Data Collection

Structured Questionnaires were the tools for data collection. The Questionnaire was neatly designed and constructed for the purpose in line with the objective of the study.

Limitations of the Study

- Sample size of the respondents is limited.
- Many respondents do not give the exact picture of their opinion.
- The time period for conducting the survey is inadequate as the sample size covers only Shivamogga People.

Background of Pradhan Mantri Awas Yojana (PMAY)

Introduction

Public housing programme in India started with the rehabilitation of refugees immediately after independence. Till 1960, nearly 5 lakh families were provided houses in different parts of orthern India. In 1957, within the ambit of the second five-year plan of Prime Minister ehru, Village Housing Programme (VHP) was introduced providing loans to individuals and cooperatives of up to Rs.5,000/- per unit. Only 67,000 houses could be constructed in this scheme till end of the 5th Five Year Plan (1974-1979). Another scheme introduced in the 4 th Plan called House Sites-cum-Construction Assistance Scheme (HSCAS) was also transferred to the State Sector from 1974-75.

With the launch of Indira Awas Yojana (IAY) by the then Prime Minister Rajiv Gandhi in 1985, the public housing programme in India got a boost. IAY

was launched as a rural housing programme targeting SC/ST and Minority population. The programme was gradually extended to cover all Below Poverty Line (BPL) population.

As a part of the continuous efforts of the Indian Government to fulfill the housing needs of rural and urban poor, Pradhan Mantri Awaas Yojana was launched by Prime Minister Narendra Modi in June 2015 with an aim to provide affordable housing .

Under PMAY, it is proposed to build 2 crore houses for urban poor including Economically Weaker Sections and Low Income Groups in urban areas by the year 2022 through a financial assistance of ₹2 trillion (US\$28 billion) from central government. This Mission has four components viz., In-situ Slum Redevelopment with private sector participation using land as resource, Affordable Housing through Credit Linked Subsidy, Affordable Housing in Partnership with private and public sector and Beneficiary led house construction/enhancement. Under these components, central assistance will be in the range of ₹1 lakh (US\$1,400) to ₹2.30 lakh (US\$3,200).

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.

Features of PMAY-G

PMAY – G aims at providing a pucca house with basic amenities to all houseless households and households living in kutcha and dilapidated house in rural areas by 2022. "Housing for all" is the main objective, which aims at providing 2.95 crore constructed houses by 2022

Some of the main features are

- Providing assistance for constructing at least 1.00 crores houses in rural areas between 2016-17 to 2018-19.

- The size of the house enhanced from 20 sq.m to 25 sq. m. including dedicated area for hygienic cooking.
- Unit assistance provided for Plain and Hilly areas. 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.

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.

Eligibility Criteria

Condition for PMAY

- Beneficiary max age 70 years,
- EWS (Economic Weaker Section) family income limit is Rupees 3 Lakhs per annum and for LIG (Lower Income Group) Family Income limit is Rupees 6 Lakhs per annum, and Middle Income Group -(MIG-I) income between Rupees 6 lakhs to 12 lakhs per annum, (MIG-II) income between Rupees 12 lakhs to Rupees 18 lakhs per annum
- The beneficiary should not have an own dwelling unit on the name of any family member in any part of India.
- The loan applicant should not have availed any central/state government subsidy or benefit for buying a home under the PMAY scheme.
- Currently, the loan applicant should not own any property under their name and along with any of the family members (including the dependents).
- The home renovation or improvement loans, self-construction loans will be allocated only for EWS and LIG categories.

- The houses given under this scheme will be owned by females or jointly with males.

Phases

- 3 Phases of PMAY envisage starting and completing the house construction work as follows:
- PMAY Phase-1 from April 2015 to March 2017 to cover 100 cities.
- PMAY Phase-2 from April 2017 to March 2019 to cover additional 200 cities.
- PMAY Phase-3 from April 2019 to March 2022 to cover the remaining cities.

The Scheme

The features of Pradhan Mantri Awas Yojana are that the government will provide an interest subsidy of 6.5% (for EWS and LIG), 4% for MIG-I and 3% for MIG-II on housing loans availed by the beneficiaries for a period of 20 years under credit link subsidy scheme (CLSS) from the start of a loan. The houses under Pradhan Mantri Awas Yojana would be constructed through a technology that is eco-friendly, while allotting ground floors in any housing scheme under PMAY, preference will be given to differently abled and older persons.

Finance

The government has approved an investment of ₹439.22 billion (US\$6.2 billion) for construction of 6,83,724 houses for urban poor including central assistance commitment of ₹100.50 billion (US\$1.4 billion) by April 2016.

Private Contributors

IIFL Home Loans have been helping beneficiaries avail Credit linked Subsidy under Pradhan Mantri Awas Yojana across the country. Till 17 August 2017, the company has helped 4187 beneficiaries avail government subsidy. ICICI Bank is giving subsidised home loans to the people eligible for this scheme. AU Housing Finance Limited is also doing subsidy based funding under this scheme. Home First Finance company also provide help beneficiaries to avail Credit linked Subsidy under Pradhan Mantri Awas Yojana across different regions of India.

“Rajiv Awas Yojana (RAY)” was an Indian government program that attempts to help slum dwellers gain appropriate housing and address the

processes by which slums are created and reproduced. It was introduced by the Indian government’s Ministry of Housing and urban poverty Alleviation. The programme was a Centrally Sponsored Scheme, which ran from 2013 to 2014. The scheme aimed to make India slum-free by 2022 by providing people with shelter or housing, free of cost. It began with a pilot project, before launching in mission mode. The government earmarked ₹322.30 billion (US\$4.5 billion) for its implementation during India’s 12th Five Year Plan. One million beneficiaries were proposed to be covered under Rajiv Awas Yojana.

Sites election was to be made by the states in consultation with the Centre giving priority to district headquarters, cities of religious heritage and tourist importance, with due consideration to the criterion of the pace of growth of the city, of slums within the city and predominance of Scheduled Caste, Scheduled Tribe and minority population and other weaker and vulnerable section of the society. SBI has nows lashed down the interest rate of home loans above Rs.75 lakh by 10 basis points. From June 15, 2017, the rate for the same will be 8.55-8.6%.

Analysis and Interpretation

Table 1: Social – Economic profile and Opinion of Respondents

Gender	No. of respondents	Percentage (%)
Male	50	50
Female	50	50
Total	100	100
Educational qualification	No. of respondents	Percentage (%)
Matriculation	22	22
Graduate	36	36
Postgraduate	42	42
Total	100	100
Age group	No. of respondents	Percentage (%)
18-28	74	74
29-40	18	18
Above 40	08	08
Total	100	100
Occupation	No. of respondents	% of respondents

Employee	32	32
Business man	16	16
Others	52	52
Total	100	100
Yearly Income	No of Respondents	Percentage
Less than 3,00,000	64	64
3,00,000 – 6,00,000	22	22
6,00,000 – 12,00,000	10	10
Above 12,00,000	4	4
Total	100	100
Respondents living in the town	No .of respondents	% of respondents
0-5 Years	22	22
5-10 Years	32	32
Above 10 Years	46	46
Total	100	100
Total	100	100
Respondents have taken loan from which bank	No .of respondents	% of respondents
Canara Bank	30	30
Karnataka Bank	16	16
SBI	36	36
Others	18	18
Total	100	100
Source of knowing of PMAY	No .of respondents	% of respondents
Advertisement	44	44
Friends	22	22
Municipal office	16	16
Others	18	18
Total	100	100
Respondents belong to scheme	No .of respondents	% of respondents
PMAY	62	62

Rural Ashraya Yojana	8	8
Urban Ashraya Yojana	4	4
Others	26	26
Total	100	100
Type of loan taken by respondents	No .of respondents	% of respondents
Home Loan	66	66
Home Improvement loan	16	16
Flat Loan	8	8
Home Extension Loan	10	10
Total	100	100%
Respondents visit City Municipal Corporation while taking grant	No .of respondents	% of respondents
Daily	6	6
Weekly	26	26
Monthly	18	18
Occasionally	50	50
Total	100	100
Relationship between respondents and City Municipal Corporation members	No .of respondents	% of respondents
Excellent	20	20
Good	54	54
Fair	16	16
Poor	10	10
Total	100	100

Source: Survey data

The above table analysis the social economic profile and opinion of the respondents who have availed the PMAY.

- Out of 100 respondents, 50% of females and 50% are males

- Among them, 36% are graduates, and 74% aged b/w 18-28 and 64% of them earn below 3,00,000 p.a.
- 52% of the respondent's are engaged in other type of small business.
- 46% of respondents are living for above 10 years in a particular area.
- 36% of the respondents have availed loan from SBI Bank.
- 44% have availed the information about PMAY from advertisement.
- 66% have availed loan for construction purpose

- only
- Respondents have good relationship with the City Municipal Corporation members
- Overall respondents are satisfied with the schemes of PMAY they suggest much more initiatives for improvement.

Test Application

Chi Square Test

- H0: The role of government in introducing the PMAY is not very prominent.
- H1: The role of government in introducing the PMAY is very prominent

Responses	Observed	Expected	(O-E)	(O-E) ²	(O-E) ² /E	Values
Agree	15	10	5	25	25/10	2.5
Disagree	20	30	-10	100	100/30	3.33
Neutral	15	10	5	25	25/10	2.5

Calculated Value =8.33

Degree of freedom n-1 i.e. 3-1=2

Table value of chi square for 2 degree of freedom @ 5% level of significance is 5.99

Since the calculated value is more than the table value, Null hypothesis is rejected. Hence alternative hypothesis is accepted .Hence proved that the role of government in introducing the PMAY is very prominent

Findings

- Out of 100 respondents, 50% of females and 50% are males
- Among them, 36% are graduates, and 74% aged b/w 18-28 and 64% of them earn below 50000 p.a.
- 52% of the respondent's are engaged in other type of small business.
- 46% of respondents are living for above 10 years in a particular area.
- 36% of the respondents have availed loan from SBI Bank.
- 44% have availed the information about PMAY from advertisement.
- 66% have availed loan for construction purpose only
- Respondents have good relationship with the City Municipal Corporation members

Suggestions

- Visit rural place and explain uneducated people how to take the loan in any central Government

- scheme.
- The scheme is useful to customers, but the scheme will be bounce back to Government Account if the construction is stopped.
- 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.
- From the experience gained by implementing various schemes for rural housing so far, the following strategies are expected to realize the vision of a safe and sustainable housing for the rural masses.
- The need of the study at present is to conduct an all- India housing survey to assess the present housing shortages of rural people, especially for downtrodden in rural areas.
- To motivate people in general, and the houseless in particular, for securing affordable shelter through easy access to land, materials, technology and finance, conscious efforts are required to initiate large scale awareness programmes.
- To improve the environment of human settlements. Government should provide drinking water, sanitation and other basic amenities.
- The priority must be accorded to victims of natural calamities, low-income groups, economically

and socially weaker sections, widows, and matriarchal family.

- The foremost recommendation is to bring the policy of Housing for All.
- Providing and enforcing a well-defined, transparent and monitor able techno-legal regime to ensure access to housing for all sections of the rural population through community and Panchayat based processes.

Conclusion

Rapid growth of the urban population leading to housing shortages and poor urban living conditions is a prime challenge for the government of India. While analysing the review of various related literature, a number of studies on affordable housing was observed. It was observed that in India, a number of housing programmes have been implemented since independence by different governments. However, these programmes 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 some of the researchers in critically analysing the programme.

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