

A STUDY ON PRADHAN MANTRI GRAMIN AWAS YOJANA- GRAMIN: HANUMANGARH

Dr. Preeti Agrawat*

ABSTRACT

A house is a basic necessity for humankind. But to own or to live in a good house is still a distinct dream for many Indians especially among the low income groups. Despite of having several public housing programmes in place, the housing still remains a challenge. The paper attempts to analyze one such scheme, Pradhan Mantri Awas Yojna- Gramin which is a flagship programme of the Central government of India, initiated with a mission to provide affordable housing for all by 31 March 2022. It is addressed at the rural poor under which it will provide pucca houses with all the basic facilities including a hygienic kitchen to those living in kutcha houses. The paper aims to evaluate the scheme with its shortfalls and challenges of the scheme in Hanumangarh district of Rajasthan.

Keywords: Rural Areas, public housing programmes, Pradhan Mantri Awas Yojna- Gramin.

Introduction

According to the government estimates of 2015, about 40 million households faced housing shortages which includes the homeless and households in sub-standard or congested dwellings, or without basic amenities (OECD Economic Survey, 2019). The housing shortage is larger in rural areas, where the large majority of the population lives, and among low income groups.

One of the important indicators of socio-economic development of the country is the housing condition of its people. As per United Nations Covenant on Economic, Social and Cultural Rights, housing has been identified as 'the right of everyone to an adequate standard of living for himself and for his family'.

Considering the population census of 2001 and 2011 data, as per Ministry of Housing and Urban Affairs, Government of India, the decadal growth in rural population from 1991 to 2001 was 18.1% and from 2001 to 2011 it was 12.2 % and only 55% of rural population were living in pucca houses.

In order to live, having a pucca house with basic amenities like toilet, gas connection with LPG cylinder, electricity and drinking water has been identified as a basic necessity which is significant in achieving a dignified life. With this view, the erstwhile housing programme, Indira Awaas Yojana (IAY), was restructured into PMAY-G.

The immediate programme objective of PMAY-G was to construct 1 crore houses during its first phase i.e between 2016-17 and 2018-19. The remaining 1.95 crore houses are targeted to be completed in the second phase, ending 2021-22. The cost of unit assistance is shared by both the Centre and State Governments in the ratio 60:40 respectively. The Rural Development Ministry, in partnership with State Governments, has completed more than 87 lakh PMAY-G houses till now. Moreover, government has also completed more than 40 lakh houses of earlier housing schemes since May 2014 with a commitment to providing housing assistance to the remaining 1.95 crore families for constructing their dream pucca house. In 2019-20 it was targeted to assist 60 lakh families to construct their houses, of which 36.70 lakh families have already been sanctioned a house for construction. The selection of PMAY-G beneficiaries is based on the Socio-Economic Caste Census (SECC) 2011 and the beneficiaries are provided with the unit assistance of Rs 1.20 lakh for house construction in plain areas

* Assistant Professor, Discipline of Public Administration, IIS (Deemed to be University), Jaipur, Rajasthan, India.

and Rs 1.30 lakh for the hilly, difficult areas for which the funds are transferred digitally directly to the account of the beneficiary. Moreover, under this scheme, the beneficiary is entitled for 90-95 days of employment under Mahatma Gandhi Rural Employment Guarantee Scheme and Rs. 12,000 for toilet construction under Swachh Bharat Scheme.

The data was collected from the Hanumangarh District of Rajasthan State where 1,992,694 people live (estimates as per Aadhar Uidai.Gov.in February 2019 data). This District considered 7 Tehsil and 1913 Villages. Around all these villages, The data was collected from two villages i.e. Saharni and Gilwala. Pradhan Mantri Gramin Awas Yojana is a scheme that provides a pucca house to the poor people who is not willing to construct a pucca house. The scheme is open for economically weaker section, lower income groups, widows or divorced women, disabled, etc.

Under this scheme, Rajasthan Government has decided to give Rs 1,50,000 to the beneficiary in 4 installments. For 2019-20, the amount in first installment has been of Rs 15,000 is released to the beneficiary when h/she starts the construction work. At the time of wall and roof construction, an amount of Rs.45,000 and Rs. 60,000 is released respectively. Apart from this, under MGNREGA, they are eligible to get maximum amount of Rs. 17,910 by working for 90 days under approved housing schemes.

For the state of Rajasthan 6.87 lakh houses were targeted for households in rural areas of India in three years from 2016-17 to 2018-19 but there were candidates faced some problems like : (i) Problem of installments, (ii) Problem of Corruption, (iii) Problem of Rejection, (iv) Problem of Hostility, (v) Problem of Lack of proper instruction/ awareness (vi) Problem of behavior of bureaucrats towards an applicant. A government should take an initiative to resolve all these problems which was faced by people who avail for this scheme. According to my view, A government should mainly focus on Problem of Installments, Problem of Corruption and also the Problem of Rejection because these three problems was faced by most of the people who availed the scheme. Overall, the government should take a strict action to monitor and resolve the problems.

Research Methodology

Objective of the Research is to analyze the impact of centrally sponsored scheme of Pradhan Mantri Awas Yojna- Gramin.

The impact study of the scheme is specifically was done at the village 'Saharani' and 'Gilwala' in Hanumangarh District in the State of Rajasthan.

Data Collection

The data has been collected from both primary and secondary sources, where in the primary sources includes the responses collected directly from the families who got the benefit of the scheme in the form of interview schedules and filling in the questionnaire

The data was collected from twenty families, resident of village Saharani and Gilwala.

Limitations

- Limited Representatives. Due to this current scenario i.e. COVID -19, This study has limited representative and generalization is impossible.
- No Classification. Any classification is not possible due to studying a small unit
- Possibility of Errors. This method may have the errors of memory and judgment.
- Not Easy and Simple. This method is very difficult to conduct on views of people during this pandemic.
- Time Consuming. This method(Questionnaire) is more time consuming as compare to other methods of data collection

Analysis and Interpretation

Demographic Perspective

Considering gender perspective, it was found that the female beneficiaries for the scheme have been equally participative. The females who were benefitted were majorly widowed or divorced and have been found rendering their services to other households. Others have been working under MGNREGA or working in fields.

¹ Report of CAG on General and Social Sector, Government of Rajasthan, Report No. 1 of 2020.

- It was found that the application to get registered to the scheme was done only through e-mitra. Instead of doing self registration through an online process, the applicants preferred using e-mitra for same chiefly because they were not conversant with the online process and technical incompetency.
- It was found that the information for confirmation on the name selected as beneficiary was solely given by the Panchayat Secretary.
- Around 13.3 % people faced problem to get first installment due to some personal reasons, and the rest had not faced any problem in receiving the first installment., Out of this, Around 16.7 % people also faced a problem to get their second and third installment due to bank holiday, due to some personal reason or delays from the other side.
- For registering complaints and delays, the problems were addressed to the Panchayat Secretary or the Sarpanch, instead of approaching the designated officials by the government. There was not a single registration of the issues faced by the beneficiaries on the given website as it requires an awareness. This shows that there is an increased dependency of the people on the sarpanch or secretary on facing any sort of issue.
- Upon asking the beneficiary whether they faced any kind of problem in getting the first installment as per the scheme, 13% said, they faced problem while others did not. The same kind of response were recorded for the second installment of Rs. 40,000, only 6% reported issue while collecting the data for the third installment, there were 26% of the beneficiary who faced some kind of problem.
- Upon asking on getting the last installment, the responses were in consensus, since none of the beneficiary, under consideration received the last installment timely and uniformly.
- 53% did not report the issue neither to the Sarpanch, Village Secretary or Police. And over 30% reported the non payment or delay in the complete financial assistance under the PMAY-G.
- The problem faced by the people for rejection of the houses due to non-conformity of the instructions given by the government. This is because the government's role as a guide and facilitator for the scheme has been disappointing. The instructions while building the houses were not given to the beneficiary in black and white nor a close direction was imparted to the them because of which there has been rejections of the houses.
- As per the report of NIPFP, 2018, the perception of the PMAY-G beneficiaries about getting the loans from formal sources post the construction of their houses as collateral were assessed. It is found that only 27.58 per cent of the beneficiaries were positive about getting the loans from banks and 25.26 per cent have a negative response for the same.
- There were 13.3% responses where the beneficiary complained about misbehavior from the official authorities and lack of conveying detailed information and guidance for constructing the houses. Many applications got rejected owing the fact that the applicants were the defaulters in terms of loan repayment or in case the instructions were not followed completely.

Nearly 30% people were not happy with the scheme since they faced rejections in availing the scheme. As per the report published in newspaper on rural housing scheme, it was found 61,101 claims to be false stating that the person availing the scheme had children who were married (Banakar, P. 2018). As revealed by Ministry of Rural Development, the main reason for rejection is that people are not aware of eligibility criteria where majority of the invalid claims were due to the fact that family income is above Rs 6 lakhs, which has to be between three to four lakhs to avail the scheme.

The quantum of monetary assistance contributes both in the purchase of quality of construction material and trained labour as well as the timely completion of the house. Moreover, considering the level of monetary assistance given to the beneficiary, Rajasthan has been found with highest percentage of dissatisfied beneficiary with 13.3% (NIPFP 2019) . The primary reason identified for such dissatisfaction was the increase in the prices of construction materials and labour wages. A few others also stated that given the size of the family, the unit assistance is not enough to build a house of adequate size.

Satisfaction of PMAY-G Beneficiaries with Unit Assistance (%)

Satisfaction from Unit Assistance	Rajasthan
Unit 1	25.00
Unit 2	61.67
Unit 3	13.33
Total	100.00

Source: NIPFP Field Study, 2018

Satisfaction with Quality of Construction of PMAY-G Beneficiaries (%)

Quality of Construction	Rajasthan
Very Satisfied	55.00
Moderately Satisfied	35.00
Dissatisfied	10.00
Total	100.00

Source: NIPFP Field Study, 2018¹

• Pandemic Crises

With the advent of the pandemic, there were delays in the construction of houses under the scheme at every stage. According to the recent report of the Ministry, less than 6% houses sanctioned under the flagship programme by the Centre in 2020-21 have reacted to the completion so far. With the vision for housing for all by 2022, the scheme has been able to complete 55% of its construction target although the fund sanctioned has been for 85% of the beneficiary for this scheme. Due to the pandemic due to covid, of the 2.28 crore houses to be built for the rural poor under the scheme, less than 1.27 crore had been completed by January 28, 2021, according to the report by Parliamentary Standing Committee, 2021 and another 61 lakh are under construction.

Conclusion and Suggestions

With an insufficient land available, in the metro cities due to the developmental tasks and extension of employment opportunities taking place, there are either no lands available or have little space for further development. Under such circumstances, acquiring land and area required for constructing housing project becomes little difficult. The possible solution could be of moving into peripheral areas where land is available in abundance. The other major challenge which has been quite evident is the lack of infrastructure and transport facilities which sets a question of buying the houses even at low costs near the city fringes. Other challenges include delays in approvals of projects by authorities which bears a financial loss to the project, use of age old technologies, lack of unskilled workforce. The problems of Amid the clash between the centre and state of Rajasthan, over delay in release of funds which amounts to Rs. 682.07 crore , for financial year 2020-21, which has been reported to be pending since last December last year, has resulted in non-payment of second and third installments of 76,764 beneficiaries under the scheme, which includes total liability of Rs. 425.27 crore (Dutta, 2021). On the contrary, there were issue flagged by the CAG in his report which indicated the possibility of misappropriation of funds due to failure in implementation and monitoring of the scheme which has resulted in non-construction of dwelling units which has hit the very objective of the scheme.

At times, the financial estimation for the projects proves to be wrong because of certain unavoidable circumstances like price hike in the raw materials, land, natural calamities and situations like breakdown of pandemic currently has furthermore, delayed the construction work under the scheme. Due to the impact of Covid-19, only 75% houses were constructed under PMAY-G till date (Kapoor, 2021) There were various reasons where the loan application by the applicant got rejected as per the data available. The instructions given to the applicants for house construction should be clearly given in black and white, accompanied by regular monitoring of the same by the deputed officials by the government. Around 33.3 % respondents said that government officer had not given a complete information about this scheme due to this they were troubled a lot Apart from this, there has been reported misbehavior by the government officials which is uncalled for. Around 13.3% respondents said that government officer misbehaved on the complaints of not giving complete details of the scheme and installments. The Government should provide a pamphlet where they should provide toll free number, so that in any case if an applicant wants to complaint against the misuse of their money or any other problem faced by them, they could complain the authorities for the same. In order to curb delays and other corrupt practices, government, surprise visits by the authorities to the site should be the regular feature of such schemes to make it more successful. Besides this, Government should start taking feedbacks of not only the beneficiaries but also for the applicants whose application got rejected due to several reasons, so that the fundamental problems faced by the beneficiaries should be highlighted and addressed so that the problems could be identified and rectified to make the scheme more impactful with more and more beneficiary getting registered for the benefits of the scheme.

¹ Source: NIPFP Field Study, 2018

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