

Public Perception on Pradhan Mantri Awas Yojana: A Geographical Study of Akkalkot Taluka in Solapur District

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Abstract:

Food, clothing and housing are the basic need of human life. Housing facility is one of the most important for any society. The world is facing a global housing problem in recent era. So the government of India has launched various welfare scheme and developmental programs in order to provide housing facility for all citizens under the PMAY. Under this scheme, affordable houses will be built in rural area. India is a developing country, facing a number of problems like food, unemployment, safe environment, education, health and shelter etc. Shortage of housing is one of the major problems in India which is one of the basic requirements for human survival.

There are several housing schemes have been launched over past few years, some of which are state- run as well central government. Out of that 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). In this research the study mainly focused on the Pradhan Mantri Awas Yojana (PMAY). The study also analyzes the satisfaction levels of beneficiaries towards the PMAY scheme. In this research beneficiaries are more satisfied with application process of scheme and clarity of information about scheme and less satisfied indicators is affordability of the construction and release of fund by government. For this study purpose sample of 130 family of PMAY beneficiary were selected and interviewed for the study.

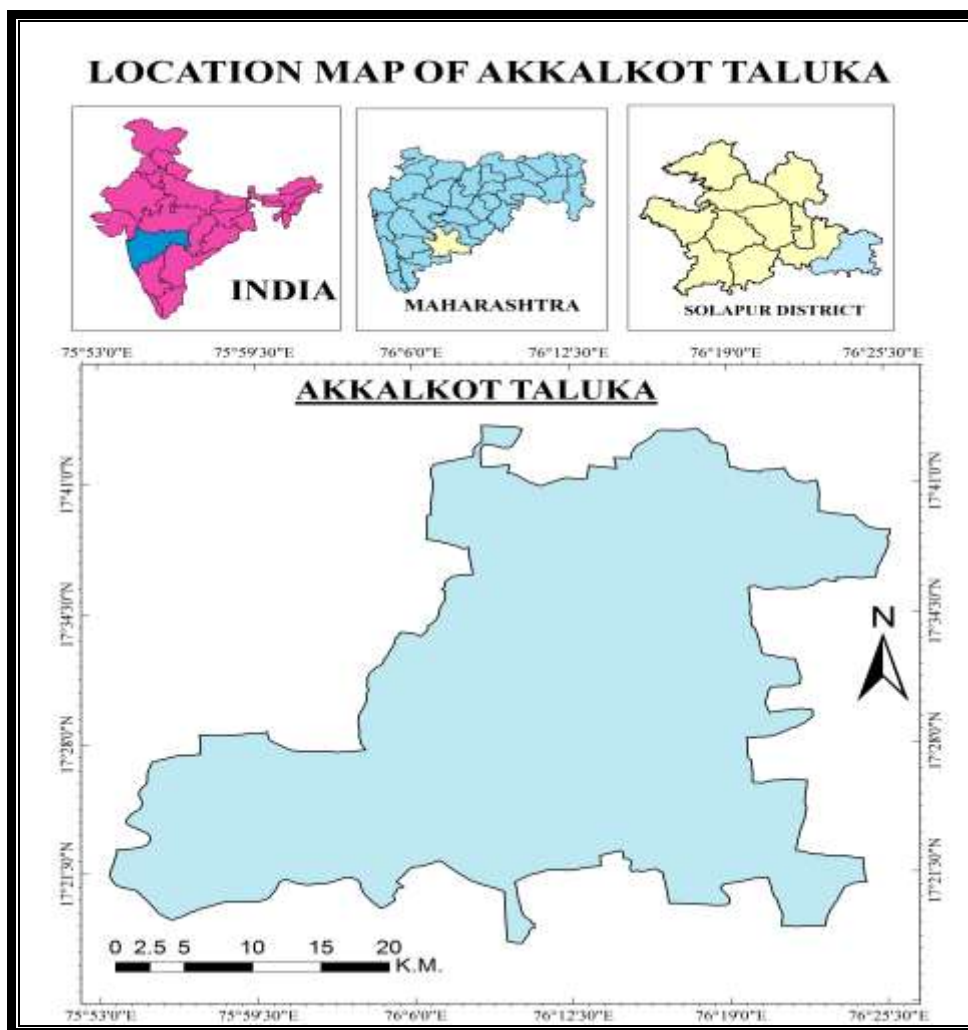
Key Word: PMAY, Beneficiary Satisfaction level, Socio-Economic rural development, Government policy etc.

Introduction:

The problem of housing shortage has created a serious challenge to the Government of India, since independence. Thus, there is an alarming housing shortage in both rural and urban region because as the population of a country is growing rapidly and steadily. By taking into the consideration the shortage and quality of housing, the Government of India, has initiated started a number of developmental policy for the construction of houses. The PMAY is a flagship housing scheme of the Government of India, aimed at providing affordable housing for all. As a part of the scheme, the government provides financial fund to eligible beneficiaries for the house construction. The success of the PMAY scheme depends upon the satisfaction of its beneficiaries, who are the ultimate users of the housing units. Therefore, it is essential to evaluate the satisfaction of beneficiaries towards the scheme. The housing shortage is larger in rural areas. Economic condition of the people is one of the important indicators of socio-economic development of the country. With the PMAY scheme beneficiaries are provided assistance of Rs 1.20 lakh for house construction in plain areas and Rs 1.30 lakh for the hilly and it varies with time and space. 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.

Study Area:

Akkalkot taluka is situated in southern part of the Maharashtra plateau. Akkalkot taluka is lies between $17^{\circ}17'54''$ to $17^{\circ}44'3''$ north latitude & $75^{\circ}53'42''$ to $76^{\circ}25'43''$ East longitude. According to area the Akkalkot tehsils as a 6th rank with 1401 Sq. Km. & contains 138 villages. Akkalkot tehsil occupies the southeast corner of the district and is bordered by Osmanabad District to the north, Gulbarga and Bijapur districts of Karnataka to the southeast and south respectively and South Solapur Taluka to the west. Akkalkot tehsil is occupied by the Bori, Harana and Seena river basin. The tehsil headquarters is located at Akkalkot, which is also the largest city in the tehsil and a religious center of the area.



Literature Review:

The review of literature has got its own importance by any monographic work because it provided important information about the different study angles through the subject handled by other writers. Murthy in his study entitled "Indira Awaas Yojana: A Review (1988) observes the choice of suitable materials for construction have a bearing on the cost, labor intensity, durability and livability of the house. Houses under, the Indira Awaas Yojana, are found to be constructed with burnt, brick walling tiles or RCC roofing.

Kundu in his study entitled "Access of Urban Poor to Housing Amenities: Aspects Concerning Social Security" (2001) discusses the issues of access to housing amenities of urban poor with special reference to aspects concerning social security. The study shows that the changes in the anti poverty programmes, particularly in the Ninth Five Year Plan.

Swathi and Vezhaventhan in their research paper on "A Study the Housing in Rural Areas with Special Reference to Pradhan Mantri Awaas Yojana" (2018) examines the research analyses the development of housing in rural areas and the implementation process of PMAY. Further, the study examines that the government mainly focused on rural areas. The researchers conclude that there are significant changes in rural area to solving the housing problems after the implementation of the PMAGY.

Objectives:

The present study has certain specific objectives. These are as follows.

1. To assess the level of satisfaction level of beneficiaries towards the PMAY.
2. To identify the factors that contributes to the satisfaction or dissatisfaction of beneficiaries towards the PMAY.

Methodology:

For the purpose of this study Akkalkot taluka is selected. During study both primary and secondary sources of data were used. The necessary primary source of data generated through field work and well structured interview and questionnaire were used from the selected PMAY beneficiaries. The required secondary data are collected from relevant books, journals, magazines and official website of Ministry of Rural Development, census India. Purposeful sample of 130 family of PMAY beneficiary were selected and interviewed for the study.

Hypothesis:

The following hypothesis consider for present study...

1. There are significant changes in housing structure development in rural areas.
2. There are slightly satisfied PMAY beneficiaries in rural area.

➤ Data Collection, analysis and Discussion

➤ Satisfaction Level of PMAY Beneficiaries

The satisfaction of the PMAY family about various indicators has been comprehended. For the assessment of satisfaction level sample survey method is used. For that purpose 7 important variables were selected which influence the level of satisfaction included regarding PMAY scheme for housing i.e. quality of construction and infrastructure, affordability of the housing, accessibility of basic facilities like water and electricity, duration of receiving assistance fund, process of application, and clarity of information about scheme and transparency of selection process of beneficiaries. For the collection of PMAY beneficiaries views regarding 7 variables questionnaire was prepared and filled up by PMAY family. The indicator wise level of satisfaction is calculated and tabulated. Numerical values of level of satisfaction for particular indicators shown in table no.1. The indicator wise average values are calculated and these are used to compute the satisfaction index.

Table No. 1

Sr. No.	Indicators	Satisfaction Level (in Percentage) (Weighted Score)				Overall Score & Ranks
		Upto 25	Upto 50	Upto 75	Upto 100	
1.	Quality of Construction & Infrastructure	28 (28)	56 (112)	30 (90)	16 (64)	294 (05)
2.	Affordability of the housing	52 (52)	25 (50)	28 (84)	25 (100)	286 (06)
3.	Accessibility of basic amenities (Water & Electricity)	12 (12)	32 (64)	76 (228)	10 (40)	344 (03)
4.	Timeliness of Receiving assistance fund	25 (25)	82 (164)	19 (57)	04 (16)	262 (07)
5.	Ease of application Process	13 (13)	22 (44)	60 (180)	35 (140)	377 (01)
6.	Clarity of information about PMAY	15 (15)	33 (66)	56 (168)	26 (104)	353 (02)
7.	Transparency of selection process	10 (10)	35 (70)	80 (240)	05 (20)	340 (04)

Source: Field Survey

The above table provides the descriptive data of the satisfaction of beneficiaries towards the PMAY scheme in terms of different variables. According to above table the first rank goes to easiness of application process. Due to online process of application in last decade and mass media is play an important role for awareness of application process and providing online service centers are available in every village, so most of the PMAY beneficiaries are satisfied at very high level for application process. Today mass media and News channel play important role for clarification of scheme. Availability of information regarding PMAY scheme on official website, YouTube channel, status of our application is clearly mention in process so the beneficiaries are satisfied with clarity of information and second rank received for clarity of information about PMAY. Food, cloth and shelter are a basic need for human survival. Nowadays during construction of house in rural area basic needs are increases i.e. supply of water, construction of toilets and electricity. So in many areas provide the water supply scheme,

construction of toilets and electricity scheme with PMAY scheme. So that third rank goes to accessibility of basic amenities like water supply and electricity facilities.

Today all government scheme run by online and PMAY run and proceeds with online. Maximum beneficiaries believe and satisfied on selection process for this scheme. So the fourth rank received for transparency of selection process for PMAY beneficiaries. There are different economic condition, social status and different mindset range and level of quality of construction is also different. Due to limited amount for this scheme for house construction they received amount is minimum in nowadays and cost of construction of house is high. So PMAY beneficiaries not satisfied with received government subsidy amount. Maximum beneficiaries views with fifth rank for quality of construction and infrastructure.

Akkalkot taluka is rural and agriculture based activity region so most of the people engaged in primary sector. The economic condition of the people is medium and low level. So PMAY beneficiaries are satisfied with sixth rank for affordability of the construction housing. From application process, selection process and after the selection of beneficiaries the fund release step by step and some time government servant not available for release of fund due to many reason. So PMAY beneficiaries are less satisfied with duration of receiving assistance fund. This fund release indicators received seventh position during survey. Overall the above table shows the satisfaction level of PMAY beneficiaries views regarding scheme.

Conclusion:

The analyzing the role of PMAY in solves the housing shortage problem at country level, it has been found that after the implementation of the scheme the number of beneficiaries was increased year by year and the number of houses which was sanctioned is also increasing. PMAY is very useful to homeless people and also to the people who were below poverty line. The government has now focusing on providing housing for rural areas based on the scheme of Pradhan Mantri Awas Yojana (PMAY). After the implementation of this scheme many villages in study area have developed well economically. There are significant changes about housing development in rural areas through the proper implementation of PMAY. The beneficiaries of PMAY in study region more satisfied with scheme regarding all indicators.

Remedies:

The following measures will be helpful for effective implementation of any government scheme.

1. Any scheme of government like PMAY should proceed in minimum duration.
2. Selection process of beneficiaries will be based on economic status of family.
3. Government should release fund with work completion report.
4. Government scheme should implement with proper agency.

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