

An empirical study of impact of Pradhan Mantri Awas Yojna (Gramin) in Gujarat with special reference to Bhavnagar District.

Dr. Saroj Vats

Professor, Shayona Institute of Business Management, Ahmedabad, Gujarat. Email- Saroj_vats@yahoo.com

Citation: Dr. Saroj Vats, et al (2024), An empirical study of impact of Pradhan Mantri Awas Yojna (Gramin) in Gujarat with special reference to Bhavnagar District, *Educational Administration: Theory and Practice*, 30(1) 3047-3050
Doi: 10.53555/kuey.v30i1.6973

ARTICLE INFO

ABSTRACT

The Pradhan Mantri Awas Yojana is a revolutionary scheme aimed at providing affordable housing for all. To truly understand the public perception of this initiative, it is crucial to delve into the varied demographics and regions across the nation. By conducting in-depth interviews and surveys with individuals from different socio-economic backgrounds, we can gain valuable insights into the impact of the scheme on marginalized communities, rural populations, and urban dwellers. Moreover, analyzing media reports, social media discussions, and academic articles can provide a comprehensive understanding of the public discourse surrounding the Pradhan Mantri Awas Yojana. These multifaceted approaches will enable us to capture the nuanced perspectives of the public and shed light on the effectiveness and reception of this ambitious housing initiative.

The Pradhan Mantri Awas Yojana offers significant benefits to eligible beneficiaries, such as an interest subsidy on housing loans for a period of 20 years under the credit link subsidy scheme. By providing this financial support, the government aims to make housing more affordable and accessible for individuals and families belonging to economically weaker sections, lower-income groups, and middle-income groups. This initiative plays a crucial role in addressing housing needs and promoting inclusive urban development across the country.

In terms of development Gujarat is role model for BJP. They will not leave any stone unturned if it comes to Gujarat. This paper tries to make a reality check of PMAY(Gramin) in Bhavnagar district which exist at the edge of Arabian sea, 200 km far away from Ahmedabad, Vadodara and Rajkot which are considered as metros in Gujarat. A princely state surrounded by many villages. Does it really match the development parameters???

Keywords: PMAY (Gramin), Gujarat,

Introduction

Human being is considered as the best creation of God. All the mythologies in the world believe that except human beings no one has wants or need. The world is divided due to multiple reasons and rich –poor or probably in language of economics explained as haves and have not's, are difficult to deal with. Since inception of human evolution the basic needs were always Roti (food), Kapda (cloth) aur Makaan (shelter). Surprisingly the whole world is united to say yes to this. Does not matter how rich or poor one is, in which part of world one is living, silver line is – my home!!! A home means a lot to Indians as we people have very close ties in society. One does not need permission to visit others house. Indian kids do not flew away at their 16th birthday, they stay together till the great grand son comes in. even in mythological books we read that the family was living happily together. for the rich extension of house would never be a problem but the dream of having own house does not die with poverty. Indians keep on saving and trying until they hold a name plate out of their house. Size of the house, village or urban, nothing matters but existence, feeling of owing a house matters!!!

Indian political parties do understand this zeal to have a house. So with the time this need took a bit of political advantage too. Initially the Awas Yojna was started by Indira Gandhi renamed or better say extended by Prime

Copyright © 2024 by Author/s and Licensed by Kuey. This is an open access article distributed under the Creative Commons Attribution License which permits unrestricted use, distribution, and reproduction in any medium, provided the original work is properly cited

Minister very well understand that a country having good infrastructure leads the world. A country having properly developed human capital will operate the world. He himself is from rural area where he lived with multiple siblings, lived in poverty so he very well understand importance of rural development in India. Rural development in India will reduce burden on natural resources of urban areas. Rural development has guarantee of work and a pucca ghar for all. In 2022 , PM Modi has launched a scheme in India – Pradhan Mantri Awas Yojna. It has two categories- Urban and Rural. The current government is concentrating more on rural as they know rural has need and potential both!.

Where PMAY (Gramin) stands-

The Pradhan Mantri Awas Yojana is a revolutionary scheme aimed at providing affordable housing for all. To truly understand the public perception of this initiative, it is crucial to delve into the varied demographics and regions across the nation. By conducting in-depth interviews and surveys with individuals from different socio-economic backgrounds, we can gain valuable insights into the impact of the scheme on marginalized communities, rural populations, and urban dwellers. Moreover, analyzing media reports, social media discussions, and academic articles can provide a comprehensive understanding of the public discourse surrounding the Pradhan Mantri Awas Yojana. These multifaceted approaches will enable us to capture the nuanced perspectives of the public and shed light on the effectiveness and reception of this ambitious housing initiative.

PMAY was initiated with two components-PMAY (urban) and PMAY (gramin)

Literature Review

K. Gopalan & Vekenatraman.2015, in their paper titled affordable housing: policy and practice in India addressed the challenges in urban/rural housing in India requires a multifaceted approach that includes government intervention, investment in affordable housing, and sustainable urban planning. It is crucial to create policies that promote inclusive and sustainable urban development, provide access to basic amenities, and improve living conditions for the urban poor. Additionally, partnerships between the government, private sector, and community organizations can play a vital role in finding innovative solutions to the housing crisis. By working together and implementing comprehensive strategies, India can make significant strides in overcoming the challenges of urban housing and creating healthier, more livable cities for all residents.

Saji, 2020, a case study on pradhan mantra awas yojana in mallappally blockpanchayath, pathanamthitta district, kerala, highlighted the positive impact of this national housing scheme in providing affordable housing options to those in need. With the continued implementation and support of the Pradhan Mantri Awas Yojana, it is evident that strides will be made in ensuring that more individuals and families have access to safe and affordable housing across the country.

Bai,2022, the findings of this study provide valuable insights into the public perception of the Pradhan Mantri Awas Yojana. The results indicate that there is a strong awareness of the scheme among the public, and it is generally perceived positively. However, there are areas that require attention, such as the need for better communication of the scheme's benefits and eligibility criteria. Additionally, there is a desire for more transparency in the implementation process

Research methodology

Population – Bhavnagar district

N= 28 (villages)

Sample Units of study- 3 (tarsamiya, adhewada,talaja)

Type of sampling- Justified and convenient

(only the beneficiaries of PMAY Gramin were taken in to consideration)

Type of data- Primary

Sample size (n)= 50 (17+17+16)

Data collection method- questionnaire

Statement of the problem for this study-

Rural development is not new. it has multiple aspects i.e. construction of roads, making school and hospitals in rural India, community centers etc. construction of houses for homeless poor in rural, is one of the these. PMAY is descendent of indira awas yojna and Ambedkar housing Scheme. This study talks about the real work done by BMC and how fair the allocation of houses is in Bhavnagar district. Generally in rural people do not cross verify the allocation but we does. The purpose of this study is to find impact of PMAY G and analyzing the socie economic effects over beneficiaries in Bhavnagar rural.

Objective of the study

1. To find out the factors affecting rural development
2. To get a hand on implementation of process and impact over receiptant of PMAYG
3. To analyse the progress of PMAY in Bhavnagar District

Research Gap

there are voices that question the sustainability and long-term impact of the scheme, expressing doubts about the quality of construction and the adequacy of infrastructure in the housing developments. Some also argue that the scheme's eligibility criteria may exclude deserving individuals, particularly those in informal settlements and marginalized communities

Relevance of the study-

PMAYG aims to a provide house to the women who has no support, elderly aged people, below the poverty line card holders, divyaang, SC-ST category, EWS category people. In previous years it has been observed that some schemes were generated, implemented and completed just on paper only. A socio economic survey reveals that deserving do not get what they were supposed to get. . People easily reach urban but reaching rural is difficult that's why I tried to make a reality check .(photo graphs submitted in annexure as evidentiary proof.)

Gujarat is considered as role model for overall development. It has diamond hub Surat, Automobile spare parts hub Rajkot, Ahmedabad is called Manchester for cloth. Gujarat stands 5th among the rich states of Gujarat. The objective is to find rural development of Gujarat. Where the poor stand in the queue of development. What do they have in their bowl from a double engine government as government are allotting funds for housing schemes but are the no of houses being allocated in the same number?

Data analysis-

Gender	Tarsamiya	Adhewada	Sunariya(Talaja)	Total
Male	6	3	2	11
Female	15	12	9	36
	17	17	16	50

From the above table and the pie chart clearly indicates a clear preference for females in the allocation of benefits within this particular scheme. It is evident that the government is actively emphasizing women empowerment through various means, including allotting houses in their names or joint ownership. However, it is important to address the existing gender discrimination, as highlighted by the preference given to widows or single unmarried women. Efforts should be made to ensure equal opportunities for both men and women within the framework of this scheme.

Houses sanctioned in Bhavnagar district-

	EWS1	EWS2	EWS3	EWS4	EWS5	total
Allotment of houses	896	256	105	728	504	2429
Ready but not given yet	208	582	472	Na.	Na.	1252

Source- BMC booklet issued, 2023-24

From the above it is visible that maximum houses were allotted in EWS category 5 where as houses ready but the possessions not given are highest in category 2.

Job opportunities for PMAY(gramin) beneficiaries-

Village name	Tarsamiya	Adhewada	Sunariya(Talaja)	Total
No of people get job/work	15	15	8	38
Did not get work	2	02	8	12
Total beneficiaries	17	17	16	50

Majority of PMAY(G) beneficiaries are unskilled labour. Due to allotment of houses they can go for household work or any other work nearby. Bhavnagar is having multiple companies who has settled down their manufacturing in rural areas like Parle G and honeydew industries. Mahuva is famous for dehydration plant.

Conclusion

Pradhan Mantri Awas Yojana has played a pivotal role in addressing the housing needs of the urban and rural poor in India. The case study of villages in Bhavnagar district was aimed to make a reality check as some critics argue that the scheme has not been sufficiently effective in reaching its intended beneficiaries. They highlight

concerns about the lack of transparency in the selection process, leading to allegations of favoritism and corruption. It is imperative to address the concerns raised by those who hold opposing views. Evaluating the scheme from a balanced perspective and incorporating feedback from all stakeholders will be crucial in ensuring its effectiveness and long-term success.

In conclusion, this study on public perception of the Pradhan Mantri Awas Yojana sheds light on the various aspects of the housing scheme and how it is perceived by the general public. The findings indicate a generally positive perception of the program, with many acknowledging its impact on providing affordable housing for the urban and rural poor. However, there are also areas of improvement that have been highlighted through the study, which can aid in the better implementation and success of the Pradhan Mantri Awas Yojana in the future. It is evident that the program has made significant strides in addressing the housing needs of the population, but continuous efforts and refinements are necessary to ensure its sustained effectiveness. Overall, it is clear that the Pradhan Mantri Awas Yojana has made a significant impact on the lives of many individuals and families across the country. As the government continues to refine and improve the scheme, addressing the concerns and suggestions raised by the public will be crucial for its continued success.

References-

1. Pradhan, Mantri Awas Yojana, Scheme Guidelines, Ministry of Housing & Urban, Poverty Alleviation, Government of India.
2. BMC, Gujarat
3. Gujarat housing board sites
4. K. Gopaln & Vekenatraman. 2015, Affordable Housing: Policy and Practice in India IIMB Management Review, Volume 27, Issue 2, June 2015, Pages 129-140, ISSN 0970-3896
5. Saji, 2020, a case study on Pradhan Mantri Awas Yojana in Mallappally block panchayath, Jetir April 2020, volume 7, issue 4, page no 1359-1361, ISSN-2349-5162
6. A review of housing provision and the challenges of sustainable housing delivery in the federal capital territory Abuja, Nigeria Muhammad, Johar, Sabri, Jonathan 2015