



EVALUATING BENEFICIARY SATISFACTION WITH THE PRADHAN MANTRI AWAS YOJANA (PMAY) IN HARYANA

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ABSTRACT

Housing is one of the three fundamental necessities for human survival, alongside food and clothing. Despite over 75 years of independence, India continues to grapple with a growing housing crisis, particularly affecting the urban poor. Rapid population growth has intensified housing shortages in urban areas, leading to substandard living conditions.

This study aims to assess the perception and satisfaction levels of beneficiaries under the Pradhan Mantri Awas Yojana (PMAY – Housing for All) in the state of Haryana. It explores beneficiaries' awareness of the scheme, the challenges they face, and the socio-economic impact of the program on their lives. To achieve this, a sample of 100 respondents was selected. The research is based on both primary and secondary data. Primary data was collected through a structured questionnaire covering a diverse cross-section of the population.

The paper is organized into three sections: Section I provides an overview of the Pradhan Mantri Awas Yojana at the national level. Section II examines

the progress and implementation of PMAY in Haryana. Section III presents an analysis of beneficiary satisfaction levels, followed by key conclusions and recommendations.

Keywords- PMAY, House for all, Bharat Nirman, Rural Population.

INTRODUCTION

India has emerged as a dynamic player on the global stage, driven by rapid and consistent growth in its Gross Domestic Product (GDP). However, this economic growth has often lacked inclusiveness, resulting in persistent challenges such as unemployment, poverty, and inequality. Recognizing these concerns, the 11th Five-Year Plan (2007–2012) emphasized "inclusive growth" as a central objective—a focus that continued in the 12th Five-Year Plan (2012–2017).

To foster inclusive development, the Indian government has introduced a wide range of initiatives at both macro and micro levels. These include efforts to generate employment, develop infrastructure, and enhance access to quality education and healthcare. Specifically, in rural areas, numerous central and state-level schemes have been implemented to address infrastructure gaps. Key among them are the Mahatma Gandhi National Rural Employment Guarantee Scheme (MGNREGS), Bharat Nirman, Indira Awaas Yojana (IAY), Swarna Jayanti Gram Swarozgar Yojana (SGSY), Anaithu Grama Marumalarchi Thittam (AGMT), and the Pradhan Mantri Awas Yojana (PMAY).

Among these programs, housing schemes hold particular importance due to the acute shortage of adequate housing in India. A significant portion of the urban and rural poor continues to live in overcrowded dwellings, makeshift shelters, and informal settlements. These living conditions strain urban infrastructure and social services, exacerbating vulnerability and reducing quality of life. Consequently, the need to provide affordable and dignified housing for marginalized communities has become a critical area of focus. Since independence, the Government of India has launched multiple housing-related initiatives to address this enduring issue.

Pradhan Mantri Awas Yojana (PMAY)

As part of its ongoing efforts to address the housing needs of the rural and urban poor, as well as economically weaker sections and lower-income

groups, the Government of India launched the Pradhan Mantri Awas Yojana (PMAY) in June 2015 under the leadership of Prime Minister Narendra Modi. The primary objective of the scheme is to ensure “Housing for All” by providing affordable, pucca houses equipped with basic amenities to all houseless families and those living in kutcha or dilapidated dwellings by the year 2022.

PMAY set an ambitious target of constructing approximately 20 million affordable homes by March 31, 2022, with financial support of USD 31 billion allocated by the Central Government. The scheme is divided into two main components: Pradhan Mantri Awas Yojana – Urban (PMAY-U), which focuses on the urban poor, and Pradhan Mantri Awas Yojana – Gramin (PMAY-G), aimed at the rural poor. (*Refer to Annexure 7 for details.*)

Pradhan Mantri Awas Yojana in Haryana

On December 15, 2020, the Government of Haryana established a dedicated department titled “Housing for All” to serve as the nodal agency responsible for addressing the housing needs of socio-economically weaker sections in both urban and rural areas. This includes support for Scheduled Castes (SC), Scheduled Tribes (ST), and women across the state. To qualify for benefits under the scheme, applicants are required to provide valid documentation proving their eligibility within these target groups. Notably, the PMAY–Housing for All initiative places a strong emphasis on women’s empowerment, extending its support irrespective of caste or religious background.

Carpet Area and Loan Structure in PMAY in Haryana

The carpet area refers to the usable floor space within a house, measured from wall to wall, excluding the thickness of the inner walls. Under the guidelines of the Pradhan Mantri Awas Yojana (PMAY), the standard carpet area is defined as 30 square metres. However, this measurement is flexible and may vary depending on specific conditions. The permissible carpet area limits for different PMAY categories are detailed in the following tables.

Table 1: Carpet area in PMAY in Haryana

Category Type	Earlier Carpet Area	Current Carpet Area
LIG (Lower Income Group)	60 square meters max.	60 square meters max.
EWS (Economically Weaker Section)	30 square meters max.	30 square meters max.
MIG 1 (Medium Income Group 1)	90 square meters	Increased to 120 sq.mt
MIG 2 (Medium Income Group 2)	110 square meters	Increased to 150 sq.mt

Source: [PMAY-G | Rural Development Department, Government of Haryana \(haryanarural.gov.in\)](http://PMAY-G | Rural Development Department, Government of Haryana (haryanarural.gov.in))

Table 2: Loan structure for LIG Category & EWS Category

Structure	LIG Category	EWS Category
Eligible loan amount	Rs.3 lakh	Rs.6 lakh
Loan amount taken	Rs.3 lakh	Rs.6 lakh
Interest subsidy granted	Rs.1,33,640	Rs. 2,67,280
Balance amount of the loan	Rs.1,66,360	Rs.3,32,720
Original EMI that was to be paid	Rs.2,895	Rs.5,790
Reduced EMI amount after the subsidy credit	Rs.1,605	Rs.3,211
Monthly savings	Rs.1,290	Rs.2,579
Yearly savings	Rs.15,480	Rs.30,948

Source: [PMAY-G | Rural Development Department, Government of Haryana \(haryanarural.gov.in\)](#)

Table 3: Loan amount breakdown for MIG-1 category & MIG-2 Category

Structure	MIG-1*	MIG-2**
Annual income of the household	Rs.12 lakh	Rs.18 lakh
Eligible loan amount from the subsidy	Rs.9 lakh	Rs.12 lakh
Interest rate on the subsidy for each year	4%	3%
Maximum interest amount on the subsidy	Rs.2.35 lakh	Rs.2.3 lakh
Discount rate for NPV (Net Present Value) on the interest	9%	9%
Maximum loan tenure	20 years	20 years
EMI amount to be paid on a monthly basis with interest (at 8.65%)	Rs.5834	Rs.8059
EMI amount to be paid on a monthly basis without interest	Rs.7894	Rs.10,528
Maximum carpet area on the unit	120 sq.mt	150 sq.mt

Source: [PMAY-HFA\(Urban\) \(pmaymis.gov.in\)](#)

*MIG-1= Middle Income Group-1

** MIG-2= Middle Income Group-2

REVIEW OF LITERATURE

The National Urban Housing and Habitat Policy (NUHHP) 2007 is the official urban housing and habitat policy formulated by the Ministry of Housing and Urban Poverty Alleviation, Government of India. It provides a comprehensive overview of the urban housing situation in India, highlighting issues such as

housing shortages and inadequate infrastructure. The policy aims to promote sustainable urban development and outlines a clear action plan to achieve its overarching goal of "Housing for All."

Pati D. J., Isi K., & Homma R. (2015) conducted a study focused on Bhubaneswar, the capital of Odisha, analyzing various housing schemes initiated by both the central and state governments to enhance housing quality and affordability.

Yadav A.S. (2015) examined the implementation of the Jawaharlal Nehru National Urban Renewal Mission (JNNURM) in Uttar Pradesh. The findings revealed that 23% of the urban population resides in slum areas characterized by poor structural conditions and a lack of basic amenities.

Baqutaya S., Ariffin A. S., & Raji F. (2016) identified three major challenges faced by middle-income groups: high housing prices, difficulty accessing housing loans, and gaps in housing policy frameworks.

Kumar K. K. (2016) linked housing development to the broader rural economy. Through a detailed study of villages in Karnataka, he argued that housing initiatives have contributed to improved integration with other development policies and programs, thereby supporting the goal of holistic human development.

Anand (2017), in his study titled "*Housing for the Poor and the Impact of IAY in Rural India: Present Context*," analyzed the role of housing schemes—particularly the Indira Awaas Yojana (IAY)—in alleviating rural poverty. He emphasized the program's importance in enhancing the living standards of rural populations.

Youth for Unity and Voluntary Action (YUVA) (2017) assessed the alignment between community aspirations and the vision of the PMAY. The study concluded that a significant gap exists between people's expectations, their

capabilities, and the government's approach to housing. It noted that much of the housing stock has been created informally by residents themselves, who now seek assistance to upgrade their homes and neighborhoods rather than replace them.

NIPFP Research Team (2018) analyzed the impact of PMAY-G on employment and income during the years 2016–17 and 2017–18, using the Pahal design and input-output methodology. The study examined two regions—plains (Bihar) and hilly areas (Assam)—and estimated that the scheme generated 40.07 crore person-days of employment: 16.04 crore from skilled labor and 24.03 crore from unskilled labour.

Reddy W., Ramesh R., & Siva Ram (2019) conducted an impact assessment of PMAY-G across Madhya Pradesh, Odisha, and West Bengal using a Randomized Control Trial (RCT) method. Beneficiaries who had already received houses were designated as the treatment group, while those on the waiting list served as the comparison group. The study found that the treatment group reported significantly improved living conditions, highlighting the positive impact of PMAY-G.

Radha K. & Mary J. (2020), in their study "*Progress and Prospects of PMAY Scheme in India*," discussed the benefits of the PMAY scheme, its linkages with other programs, the number of houses completed, and the expenditures incurred over the past decade. Their findings showed that Bihar, Madhya Pradesh, Uttar Pradesh, and West Bengal have benefited the most from the scheme, while Arunachal Pradesh, Goa, Nagaland, and Diu & Daman recorded minimal progress, constructing fewer than 50 houses over five years.

Sharma N., Shimpi A. S., & Patil S. G. (2020) examined the key bottlenecks in PMAY-U and highlighted the mismatch between high housing demand and

limited supply. The study pointed to several constraints: low participation from private developers, limited financing options, delays in regulatory approvals, high land costs, inadequate infrastructure, slow adoption of appropriate construction technologies, and delays in project delivery.

RESEARCH GAP

Affordable housing has been the focus of extensive research, both in India and globally, due to the increasing challenges posed by urbanization and economic disparity. The growing need for adequate housing, particularly for economically weaker sections in both rural and urban areas, has made it a matter of critical importance. Since gaining independence, successive Indian governments have introduced various housing schemes; however, the lack of continuity, integration, and long-term planning across these initiatives has drawn scrutiny from researchers evaluating their effectiveness.

Among recent efforts, the Pradhan Mantri Awas Yojana – Housing for All (Urban and Rural) has emerged as a flagship program attracting significant academic and policy attention. The present study focuses on evaluating the implementation of PMAY specifically among Lower-Income Group (LIG) beneficiaries in selected urban areas of Haryana. This research aims to assess not only the equitable distribution of housing units under the scheme but also the quality of supporting infrastructure as defined by PMAY operational guidelines. A key emphasis of the study is to measure beneficiary satisfaction and understand their lived experiences within the framework of the program.

The insights derived from this study are expected to offer practical value to the Government of India, the Government of Haryana, as well as policymakers, urban planners, and implementation agencies. By highlighting both the successes and challenges of the scheme from the perspective of its intended beneficiaries, the findings can inform more effective and inclusive housing policies in the future. Furthermore, this study serves as a foundational reference for scholars, students, and researchers seeking to explore affordable housing programs in greater depth. In essence, it examines the levels of awareness, satisfaction, and obstacles faced by LIG beneficiaries of PMAY in the context of urban housing in Haryana.

SCOPE OF THE STUDY

This study is defined by a specific scope, outlining the geographic and thematic boundaries within which the research is conducted:

1. Geographically, the study is confined to the city of Kurukshetra, located in the state of Haryana.
2. Institutionally, the research centers on the implementation of the Pradhan Mantri Awas Yojana (PMAY) as administered by the Kurukshetra Municipal Corporation.
3. Demographically, the study is limited to urban beneficiaries belonging to the Lower-Income Group (LIG) category, who are direct recipients of housing under the PMAY scheme.

OBJECTIVE OF THE STUDY

1. To identify and analyze the key factors influencing beneficiaries' decision-making in availing the Pradhan Mantri Awas Yojana (PMAY) scheme.
2. To assess the overall satisfaction levels of beneficiaries with respect to the services and outcomes of the PMAY housing scheme.
3. To examine the demographic profile of individuals who have received benefits under the PMAY housing scheme.

Research Design and Methodology

Design	Procedure
Research Design	Descriptive research design
Study location	Haryana State
Sampling technique	Stratified Random Sampling technique

Sampling area	The study was conducted in selected thirteen districts of six administrative divisions of Haryana State: Kurukshetra, Panchkula, Nuh, Faridabad, Rewari, Gurugram, Fatehabad, Jind, Hisar, Charkhi Dadri, Jhajjar, Kaithal, and Panipat.
Sampling Unit	Beneficiaries of PMAY scheme
Sample Size	800 households from 52 villages (two villages from each block) using a stratified proportionate random sampling procedure.
Data Collection Instrument	Structured Questionnaire
Scale	Likert Scale
Data Analysis Technique	Cronbach Alpha test for reliability of the questionnaire, Percentage analysis, ANOVA

HYPOTHESIS

Hypothesis 1 (H_0): There is no statistically significant difference in beneficiary satisfaction with the PMAY scheme across different genders.

Hypothesis 2 (H_0): There is no statistically significant difference in beneficiary satisfaction with the PMAY scheme across different caste groups.

Hypothesis 3 (H_0): There is no statistically significant difference in beneficiary satisfaction with the PMAY scheme across different age groups.

Hypothesis 4 (H_0): There is no statistically significant difference in beneficiary satisfaction with the PMAY scheme based on educational qualification.

Hypothesis 5 (H_0): There is no statistically significant difference in beneficiary satisfaction with the PMAY scheme based on occupational status.

Overview of Participants

The study presents a comprehensive demographic profile of the surveyed beneficiaries under the Pradhan Mantri Awas Yojana (PMAY), encompassing variables such as gender, age, caste, religion, education, marital status, disability status, occupation, family structure, annual income, sources of scheme awareness, and the duration required to avail scheme benefits.

The respondent pool is predominantly female, with no individuals identifying as transgender. In terms of age distribution, the largest group falls within the 36–45 years category. Caste representation is diverse, with the majority belonging to Scheduled Castes (SC), Other Backward Classes (OBC), and the General category.

The data reflects religious diversity, with Hindus constituting 82% of respondents, followed by Sikhs at 17%. Educational attainment varies, though a significant number of respondents are illiterate, alongside a smaller proportion with higher educational qualifications. Regarding marital status, 70% of respondents are married, 25% are widowed, and 5% are unmarried.

The presence of disability is minimal, with 95% reporting no disabilities. In terms of occupation, a majority are engaged in wage employment, while a smaller segment is self-employed. Most households are nuclear families, with only 6% residing in joint family setups.

Respondents largely share a homogeneous annual income bracket, indicating similar economic conditions. Previous housing conditions reflect varied living standards: 45% lived in pucca (permanent) houses, 47% in kutchha (temporary) structures, and 8% in other types of housing.

Awareness of the PMAY scheme primarily came through local influencers such as the Sarpanch, as well as neighbors and relatives, highlighting the importance of grassroots communication. This insight underscores the need for more structured and targeted information dissemination strategies to improve outreach and participation. (*See Annexure 1.*)

Satisfaction with PMAY Housing Scheme

Housing satisfaction has become a widely accepted indicator for evaluating the success and impact of housing schemes, as demonstrated by its extensive use in previous studies (Paris & Kangari, 2005; Adriaanse, 2007). According to Eziyi et al. (2013), residents' satisfaction reflects how well a housing unit meets their expectations and functional needs. For developers and

policymakers, housing satisfaction evaluations are critical, as they provide actionable insights for enhancing future housing initiatives (Preiser, 1989).

In the present study, beneficiary satisfaction under the Pradhan Mantri Awas Yojana (PMAY) is assessed through statistical analysis, particularly using Analysis of Variance (ANOVA), to understand the influence of various demographic factors such as gender, caste, age, education, and occupation on both housing satisfaction and social/economic participation after availing of the scheme.

Gender and Satisfaction (Annexure 2)

The results indicate no statistically significant variation between gender and satisfaction levels post-allotment. The p-values exceeded the accepted threshold for significance, leading to a failure to reject the null hypothesis (H_{01}). This implies that gender does not influence the level of satisfaction or perceived social and economic participation among PMAY beneficiaries.

Caste and Satisfaction (Annexure 3)

The ANOVA results reveal that caste has a statistically significant impact on satisfaction with house quality, amenities, and social/economic participation. All dependent variables showed significant p-values, resulting in the rejection of the null hypothesis (H_{02}). This suggests that beneficiaries from different caste groups report varying satisfaction levels under the PMAY scheme.

Age Group and Satisfaction (Annexure 4)

Significant differences were observed across age groups in several dimensions:

- Influence on economic decisions: $F = 6.354$, $p = 0.000$
- Influence on social decisions: $F = 18.351$, $p = 0.000$
- Participation in social activities: $F = 4.541$, $p = 0.004$
- Ability to present views to representatives: $F = 3.414$, $p = 0.017$

These results indicate that age significantly affects how beneficiaries perceive their empowerment and participation in community affairs post-benefit. Therefore, the null hypothesis (H_{03}) is rejected.

Education and Satisfaction (Annexure 5)

Education level also showed a strong influence on several aspects of satisfaction:

- Economic decision-making: $F = 21.221, p = 0.000$
- Social decision-making: $F = 15.441, p = 0.000$
- Social activity participation: $F = 4.289, p = 0.014$
- Communication with public representatives: $F = 34.157, p = 0.000$

These findings suggest that education significantly shapes beneficiaries' experiences and perceived social inclusion after receiving housing under PMAY. Thus, the null hypothesis (H_{04}) is rejected.

Occupation and Satisfaction (Annexure 6)

In the case of occupation, the results show mixed outcomes. While two of the three variables related to satisfaction with house quality and all variables related to amenities and social participation were statistically significant, one variable ($H_{05.1}$) did not show significant variation. Despite this exception, the overall analysis supports the rejection of the null hypothesis (H_{05}), suggesting that occupation does influence beneficiaries' satisfaction with the scheme.

CONCLUSION

Housing satisfaction is a key metric for assessing the success of housing schemes, as it reflects how effectively residential projects meet the needs and expectations of their users. Evaluating housing not only informs the refinement of current projects but also guides the development of future initiatives. The study revealed no significant relationship between gender and post-allotment social or economic participation under the Pradhan Mantri Awas Yojana (PMAY). In contrast, differences emerged among age groups, with significant variations in perceptions regarding the ability to influence economic decisions, enhanced social participation, and ease of communicating with local representatives.

Furthermore, education levels played a significant role in shaping beneficiary satisfaction across various aspects of social and economic involvement, as evidenced by F-ratios exceeding standard thresholds. Similarly, occupation was found to have a notable impact on satisfaction

levels related to social and economic participation. Although one out of three dependent variables concerning house quality did not show significant differences, all indicators related to housing amenities were statistically significant.

In summary, the study underscores the importance of considering age, education, and occupation when evaluating beneficiary satisfaction with the PMAY housing scheme.

RECOMMENDATIONS:

Based on the key findings of this study, several recommendations can be made to enhance the effectiveness and outreach of the Pradhan Mantri Awas Yojana (PMAY):

- **Enhance Beneficiary Engagement:**

Efforts should be made to improve communication between beneficiaries and implementing agencies. Simplifying and streamlining the application process will help increase awareness and encourage more active participation among eligible households.

- **Increase Financial Support and Manage Construction Costs:**

The government should consider increasing subsidy amounts to offset the rising costs of essential construction materials such as cement, steel, and sand, which often place a financial burden on low-income beneficiaries.

- **Ensure Timely Disbursement of Subsidies:**

Measures must be taken to accelerate the disbursement of financial assistance to beneficiaries to prevent delays that may force them to seek informal loans from local moneylenders.

- **Facilitate Affordable Access to Construction Materials:**

The scheme can be further strengthened by enabling beneficiaries to procure essential construction materials at subsidized or controlled prices through government-supported supply channels.

- **Improve Access to Basic Infrastructure:**

It is crucial for the government to ensure that all PMAY houses are equipped with piped water supply and proper sewerage connections, enhancing the overall living conditions and sustainability of the housing units.

- **Promote Integrated Urban-Rural Development:**

State governments should adopt planning approaches that span the urban-rural continuum. Encouraging housing development in peri-urban areas, small towns, and urban-adjacent villages—with access to infrastructure, public transport, and value-chain linkages—can help reduce pressure on urban centers and make housing more affordable.

Limitations of the Study

- The study did not include the perspectives of government authorities or implementing officials, which could have provided a more institutional understanding of the scheme's challenges and execution.
- The sample was limited to a specific target group; including a broader range of beneficiaries could have enriched the analysis.

Scope for Future Research

Future research could adopt a qualitative approach by engaging directly with government officials and implementing agencies. Gaining insights from authorities involved in the design and execution of PMAY would offer a more holistic view of the scheme's operational strengths and shortcomings. This perspective could help bridge the gap between policy intent and ground-level implementation.

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Annexure 1: Demographic Characteristics of the Beneficiaries

Demographic Variables		Frequency	Percent
Gender	Female	600	75
	Male	200	25
	Transgender	0	0
Age	18-35	32	4
	36-45	360	45
	46-60	320	40
	61 - Above	88	11
Caste	SC	608	76
	OBC	72	9
	GEN	120	15
	Other	0	0
Religion	Hindu	656	82
	Muslim	8	1
	Sikh	136	17
	Christion	0	0
	Illiterate	560	70
	Primary	192	24
	Secondary	48	6
	Certificate/Diploma	0	0

Education	Bachelor's degree	0	0
	Master's degree	0	0
	Other (specify)	0	0
Marital	Married	560	70
	Un-Married	40	5
	Widow	200	25
	Separate	0	0
	Other	0	0
Disabled	No	760	95
	Yes (in seeing)	40	5
	Yes (in speech)	0	0
	Yes(in hearing)	0	0
	Yes(in movement)	0	0
Occupation	Self-employed	64	8
	Employed for wages	536	67
	Employed for Salary	0	0
	Looking for work	0	0
	A homemaker	0	0
	Retired	0	0
	Unable to work	200	25
	Disinclination	0	0

Type of Family	Nuclear Family	752	94
	Joint Family	48	6
Annual Income	Upto 3 lakh	800	100
	3 to 6 lakh	0	0
	6 to 12 lakh	0	0
	12 to 18	0	0
Before PMAY type of house	Pucca	360	45
	Kutcha	376	47
	Any Other	64	8
Source of Awareness	Friends	0	0
	Relatives	48	6
	Neighbor	120	15
	Sarpanch	632	79
	Social Worker	0	0
	Banner/ Notice Board	0	0
	Bank	0	0
	News Paper	0	0
	Television/Radio	0	0
	Internet/ Mobile/ Application	0	0
Time taken	Less than 6	0	0
	6-12 Months	576	72

	12-24 Months	216	27
	Above 24 months	8	1

Source: Primary Survey

Annexure 2: Satisfaction with PMAY Housing Scheme: Result of ANOVA table of Gender and Social or Economic Participation after availing the Scheme

		Sum of Squares	df	Mean Square	F	Sig.
Feel that you can influence Economic decisions that affect your area after availing the scheme	Between Groups	.107	1	.107	.658	.418
	Within Groups	129.413	798	.162		
	Total	129.520	799			
Feel that you can influence social decisions that affect your area after availing the scheme	Between Groups	.060	1	.060	.999	.318
	Within Groups	47.940	798	.060		
	Total	48.000	799			
Feel that Increase participation in social activity	Between Groups	.540	1	.540	1.511	.219
	Within Groups	285.140	798	.357		
	Total	285.680	799			

Now you can easily presented your views to a local councilor, MLA and MP	Between Groups	.167	1	.167	.371	.543
	Within Groups	358.553	798	.449		
	Total	358.720	799			

H01 There is no significant variation between gender and satisfaction of beneficiaries with the PMAY scheme.

Source: Primary Data

Annexure 3: Satisfaction with PMAY Housing Scheme: Result of ANOVA table of Caste and Social or Economic Participation after availing the Scheme

		Sum of Squares	df	Mean Square	F	Sig.
Feel that you can influence Economic decisions that affect your area after availing the scheme	Between Groups	.811	2	.406	2.512	.038
	Within Groups	128.709	797	.161		
	Total	129.520	799			
Feel that you can influence social decisions that affect your area after availing the scheme	Between Groups	.639	2	.319	5.373	.005
	Within Groups	47.361	797	.059		
	Total	48.000	799			

Feel that participation activity in Increase social	Between Groups	2.807	2	1.404	3.955	.020
	Within Groups	282.873	797	.355		
	Total	285.680	799			
Now you can easily presented your views to a local councilor, MLA and MP	Between Groups	.023	2	.011	.025	.005
	Within Groups	358.697	797	.450		
	Total	358.720	799			

H02 There is no variation between caste and the satisfaction of beneficiaries with PMAY scheme.

Source: Primary Data

Annexure 4: Satisfaction with PMAY Housing Scheme: Result of ANOVA table of Age group and Social or Economic Participation after availing the Scheme

		Sum of Squares	df	Mean Square	F	Sig.
Feel that you can influence Economic	Between Groups	3.029	3	1.010	6.354	.000
	Within Groups	126.491	796	.159		

decisions that affect your area after availing the scheme	Total	129.520	799			
Feel that you can influence social decisions that affect your area after availing the scheme	Between Groups	3.105	3	1.035	18.351	.000
	Within Groups	44.895	796	.056		
	Total	48.000	799			
Feel that Increase Participation in social activity	Between Groups	4.807	3	1.602	4.541	.004
	Within Groups	280.873	796	.353		
	Total	285.680	799			
Now you can easily presented your views to a local councilor, MLA and MP	Between Groups	4.556	3	1.519	3.414	.017
	Within Groups	354.164	796	.445		
	Total	358.720	799			

H03 There is no significant variation between Age group and satisfaction of beneficiaries with the PMAY scheme.

Source: Primary Survey

Annexure 5: Satisfaction with PMAY Housing Scheme: Result of ANOVA table of Education and Social or Economic Participation after availing the Scheme

		Sum of Squares	df	Mean Square	F	Sig.
Feel that you can influence Economic decisions that affect your area after availing the scheme	Between Groups	6.549	2	3.274	21.221	.000
	Within Groups	122.971	797	.154		
	Total	129.520	799			
Feel that you can influence social decisions that affect our area after availing the scheme	Between Groups	1.790	2	.895	15.441	.000
	Within Groups	46.210	797	.058		
	Total	48.000	799			
Feel that Increase participation in social activity	Between Groups	3.042	2	1.521	4.289	.014
	Within Groups	282.638	797	.355		
	Total	285.680	799			
Now you can easily presented your views to a	Between Groups	28.320	2	14.160	34.157	.000
	Within Groups	330.400	797	.415		

local councilor, MLA and MP	Total	358.720	799			
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H04 There is no significant variation between education and satisfaction of beneficiaries with the PMAY scheme.

Source: Primary Data

Annexure 6: Satisfaction with PMAY Housing Scheme: Result of ANOVA table of Occupation and Social or Economic Participation after availing the Scheme

		Sum of Squares	df	Mean Square	F	Sig.
Feel that you can influence Economic decisions that affect your area after availing the scheme	Between Groups	.651	2	.325	2.012	.134
	Within Groups	128.869	797	.162		
	Total	129.520	799			
Feel that you can influence social decisions that affect your area after availing the scheme	Between Groups	.439	2	.220	3.682	.026
	Within Groups	47.561	797	.060		
	Total	48.000	799			
Feel that Increase participation in social activity	Between Groups	18.874	2	9.437	28.190	.000
	Within Groups	266.806	797	.335		

	Total	285.680	799			
Now you can easily presented your views to a local councilor, MLA and MP	Between Groups	23.618	2	11.809	28.086	.000
	Within Groups	335.102	797	.420		
	Total	358.720	799			

H05 There is no significant variation between occupation and satisfaction of beneficiaries with the PMAY scheme.

Source: Primary Survey

Annexure 7: Total Numbers of Houses Completed in Different States and Union Territories

State Name	2018-2019	2019-2020	2020-2021	2021-2022
Arunachal Pradesh	85	747	2417	216
Assam	162915	84403	131282	13816
Bihar	715565	415059	1048600	96517
Chhattisgarh	341439	34588	59686	8505
Goa	28	187	87	2
Gujrat	84437	35591	54890	9430
Haryana	7199	6691	1232	13
Himachal Pradesh	3151	447	605	121
Jammu and Kashmir	14918	5610	21746	5909
Jharkhand	284474	166685	243997	50417

Kerala	15640	843	880	266
Madhya Pradesh	705949	275342	262067	37607
Maharashtra	230196	95122	183719	50207
Manipur	7663	1151	2779	694
Meghalaya	12347	5357	5642	1305
Mizoram	925	997	1128	58
Nagaland	17	3687	535	0
Odisha	409460	361464	395361	39849
Punjab	12794	410	3908	2737
Rajasthan	335884	169240	318267	25073
Sikkim	863	43	15	0
Tamil Nadu	122836	52760	52184	8199
Tripura	22752	7055	15873	584
Uttar Pradesh	429844	174191	37722	141530
Uttarakhand	5970	192	93	45
West Bengal	742391	286347	678587	145912
Andaman and Nicobar	1	286	483	153
Dadra and Nagar Haveli	197	221	972	128
Daman and Diu	7	0	0	0
Lakshadweep	0	9	28	0
Puducherry	0	0	0	0



Andhra Pradesh	18677	5	0	0
Karnataka	43760	7085	2405	0
Telangana	0	0	0	0
Total	4733385	2191815	3527190	639293

Source: PMAY-G Rural Development Department, Government of Haryana
(haryanarural.gov.in)