



RESEARCH ARTICLE

RURAL HOUSING DEVELOPMENT UNDER PRADHAN MANTRI AWAS YOJANA: THE STUDY OF CHHATNI VILLAGE IN PURULIA DISTRICT, WEST BENGAL

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ABSTRACT

Housing is a fundamental human necessity, yet a significant portion of India's population continues to live in inadequate conditions. To combat this issue, the Government of India launched the Pradhan Mantri Awas Yojana (PMAY) with the goal of providing permanent housing equipped with essential amenities to homeless families and those residing in substandard or dilapidated dwellings. This study examines the implementation and impact of PMAY in Chhatni village, Purulia district, West Bengal, a region predominantly inhabited by the Santhal community. Using a combination of observations, interviews, and case studies, the research assesses the scheme's effectiveness in improving housing conditions. The findings highlight both the potential of PMAY in transforming rural housing and the challenges related to implementation, transparency, and community involvement. Addressing these concerns through policy refinement and enhanced beneficiary participation is crucial for the program's long-term success. Future research should focus on assessing the scheme's sustained impact on rural livelihoods and exploring strategies for inclusive housing development.

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INTRODUCTION

Rural development is crucial for the economic advancement of developing countries. It is defined as a strategy to enhance the quality of life and financial well-being of individuals living in rural areas. In India, where a significant portion of the population resides in rural settings, approximately one-third lives below the poverty line. This necessitates government interventions to improve living standards, which encompass basic needs like food, shelter, and social interaction. Despite 75 years of independence, India continues to face severe housing challenges, particularly for its impoverished populations in both urban and rural areas. Rapid population growth and the rise of nuclear families have exacerbated housing issues. Consequently, housing affordability has emerged as a primary concern for the Indian government. Various global initiatives have sought affordable housing solutions, leading to several governmental schemes in India. The public housing program in India began with the rehabilitation of refugees post-independence. The Village Housing Programme (VHP) was introduced in 1957 but produced limited results. Subsequent initiatives included the House Sites-cum-Construction Assistance Plan (HSCAS) during the Fourth Five-Year Plan

and the Indira Awas Yojana (IAY) launched in 1985. However, a performance audit in 2014 identified significant gaps within IAY, prompting a revamp into the Pradhan Mantri Awas Yojana-Gramin (PMAY-G) in 2016. This initiative aims to provide durable houses with basic amenities to all homeless households and those living in kuccha or dilapidated houses by 2022.

Key Features of PMAY-G

The PMAY-G scheme was designed to fulfill the "Housing for All" objective by 2022 and includes several key features:

- **Increased House Size:** The minimum house size was increased from 20 square meters to 25 square meters.
- **Enhanced Financial Assistance:** Assistance was raised from ₹70,000 to ₹1.20 lakh for plain areas and from ₹75,000 to ₹1.30 lakh for hilly regions.
- **Beneficiary Identification:** Beneficiaries are identified using SECC-2011 data through community participation during Gram Sabha meetings.
- **Technical Support:** Beneficiaries receive technical assistance for house construction.

- **Direct Benefit Transfer (DBT):** Payments are made directly to beneficiaries' bank/post office accounts registered in Awaas Soft MIS.
- **Convergence Initiatives:** The scheme promotes convergence with other services such as electricity and water supply.

LITERATURE REVIEW

Ananth (2017): The article "*Housing for the Poor and the Impact of IAY in Rural India: Present Context*" examines the role of the Indira Awaas Yojana (IAY), a flagship rural housing scheme of the Indian government, in alleviating rural poverty. Using secondary data, the article analyzes the impact of rural housing on the well-being and social security of rural households. The author highlights that rural housing needs are often overlooked in policy discussions, where urban housing tends to dominate the agenda. Yet, housing is vital for the social sustainability of rural communities, as rural areas face greater deprivation compared to urban regions.

Low incomes and seasonal unemployment make homeownership challenging for many rural households, leading to increased migration of younger populations to urban centers in search of jobs. This migration exacerbates rural economic challenges and undermines local enterprises. The article concludes that adequate housing must include access to essential amenities such as drinking water, sanitation, and electricity to ensure a sense of security for its inhabitants. Housing is not merely a shelter but also a driver of employment opportunities and local development. The author underscores the importance of inclusivity and quality improvement in rural housing initiatives, asserting that homeownership contributes to self-identity and positively impacts the overall standard of living for rural populations.

Kumar K. K. (2016): The study "*Impact of Rural Housing Schemes on Human Development in India – An Analysis*" investigates the influence of rural housing programs on human development in Karnataka. It examines the impact of the Indira Awaas Yojana (IAY) and other major housing schemes implemented by the Government of India. The study argues that investments in housing significantly contribute to economic growth, as housing projects have extensive linkages with other sectors. Using secondary data, the authors analyze how housing programs can create a multiplier effect, particularly benefiting weaker sections of the population in Karnataka. The findings reveal that the Karnataka state government has effectively integrated IAY with other development programs to maximize human development efforts. This strategic approach has amplified the benefits of rural housing schemes, enhancing their contribution to the state's economic and social progress.

Kumar (June 2014): A report by the Working Group on Rural Housing for the Twelfth Five-Year Plan, published in the *Economic and Political Weekly* (Vol. 49, Issue No. 26-27), estimated India's rural housing shortage at 43.13 million in 2012. However, by employing updated data from Census 2011 and the National Sample Survey's 2008-09 housing condition round, along with an improved methodology developed by the technical group on urban housing shortage, the rural housing shortage was re-estimated at 62.01 million in 2012. The report attributes this shortage primarily to households living in temporary and overcrowded conditions. It emphasizes the need

for a holistic approach to address rural shelter deprivation and improve the quality of life in these areas.

Abhiroop Mukhopadhyay and Indira Rajaraman (2012): This study underscores the economic importance of owning household assets, particularly housing, in rural India. Housing serves as the primary durable asset for most rural households, making its quality a critical indicator of economic stability. The authors argue that improvements in housing quality reflect a household's confidence in its future income stream. In rural India, better housing not only enhances living conditions but also signifies economic security and upward mobility.

LIMITATIONS OF PRESENT STUDY

One of the primary limitations of this study was the constrained time frame allocated for conducting fieldwork in the specified area, which restricted the depth and scope of data collection. Another significant limitation was the language barrier. The village was exclusively inhabited by members of the Santal community, whose native language is Santali. This posed challenges in communication and required additional efforts for effective data collection and interpretation.

OBJECTIVES OF THE STUDY

The primary objectives include:

- To evaluate how villagers benefit from PMAY-G scheme.
- To Assess the success rate of PMAY-G within Chhatni village.
- To know the people's perception on the PMAY-G implementation of the studied area.

METHODOLOGY

Studied Area: The research focuses on Chhatni village within the Baghmundi block of Purulia district, West Bengal. This remote village is exclusively inhabited by the Santhal tribal community.

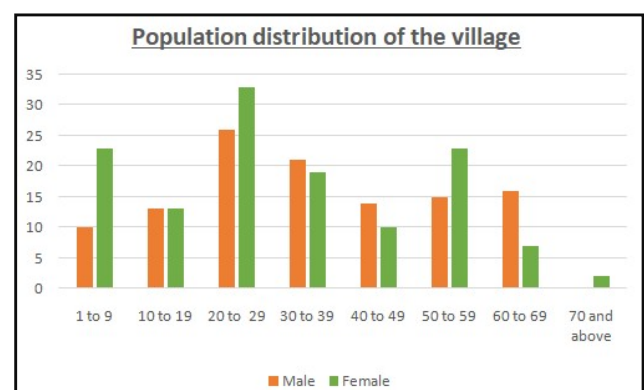


Fig. 1. Age wise population distribution of the village

Methods and Techniques: This study employs a mixed-methods approach, integrating ethnographic techniques with quantitative data analysis to provide a holistic understanding of the research subject. The ethnographic framework serves as the foundation, guiding the collection, organization, and interpretation of qualitative data through case studies, semi-structured interviews, in-depth interviews, and focus group

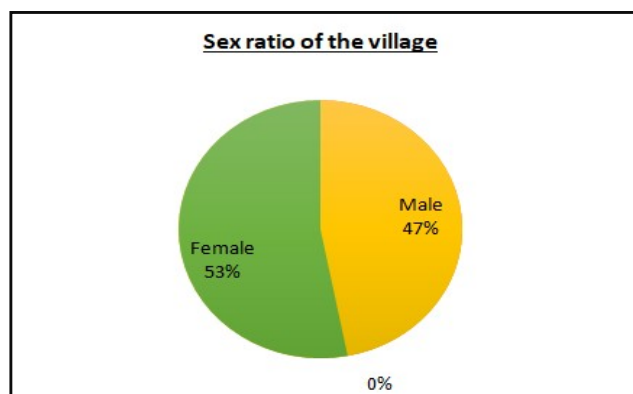


Fig. 2. Sex ratio of the village Chhatni

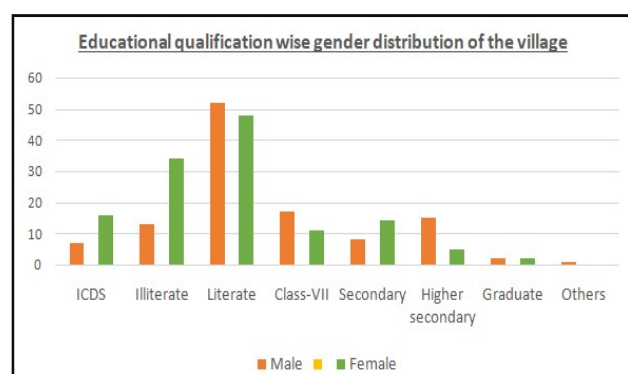


Fig. 3. Educational qualification wise gender distribution of the village

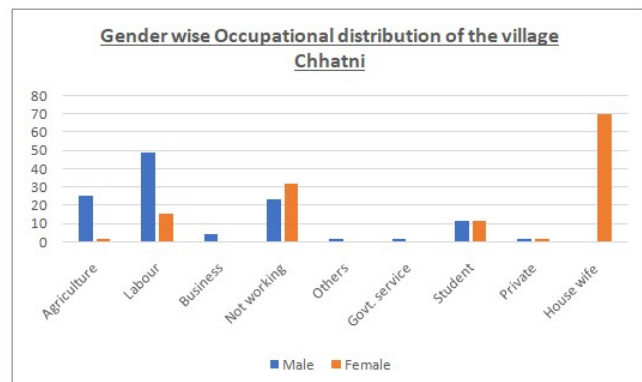


Fig. 4. Gender wise Occupational distribution of the village Chhatni

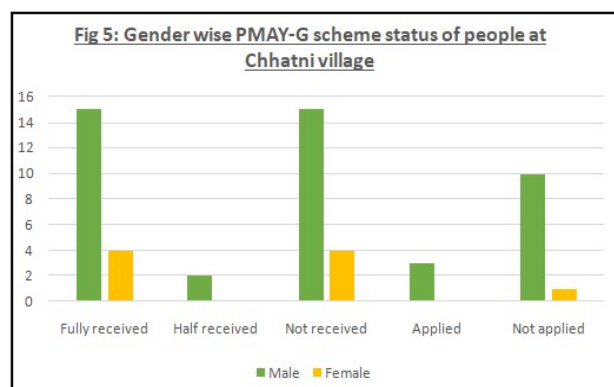


Fig. 5. Gender wise PMAY-G scheme status of people at Chhatni village

discussions. All qualitative data have been transcribed verbatim to capture the authentic perspectives and voices of the participants. In addition, quantitative data were analyzed using Microsoft Excel to generate statistical insights, and various diagrams and visual representations were created to aid in interpretation. The integration of narrative analysis for qualitative data and quantitative techniques ensures a comprehensive and multidimensional analysis of the findings.

Demographic Profile

Analysis: The demographic profile of Chhatni village, as revealed by the study, shows a total population of 245, with 115 males and 130 females. The female population is higher than the male population in this village. The largest population falls in the age group of 20 to 29 years, indicating a relatively young population. The smallest segment is in the age group of 70 years and above, suggesting fewer elderly people in the community. **Analysis:** The female illiteracy rate in Chhatni is notably high at 26.15%, compared to 11.30% for males. This reflects a gender gap in access to education, with females facing more barriers to literacy and education than males. The enrolment of students in higher education is very low in the village. Many families struggle with financial instability, making it difficult for students to pursue education beyond the primary or secondary level. There is a lack of awareness and communication about educational opportunities, which may hamper students from seeking out higher education. The physical distance to higher educational institutions is another significant barrier. Travelling long distances can be costly, time-consuming, and logistically challenging for villagers.

Analysis: A significant portion of the male population, 42.60%, is engaged in labour work. On the other hand, 53.84% of the female population is engaged in housework. This indicates a traditional division of labour in the village, with women primarily responsible for domestic tasks and caregiving within the household. The study highlights that although many men are involved in labour work, very few women participate in the workforce outside of housework. Very few villagers are involved in their traditional agriculture.

Analysis: The study reveals that while a significant portion of the population has received assistance under the PMAY-G and IAY schemes, 35.18% of the population received benefits under the PMAY-G and IAY housing schemes. The majority of the recipients were male family heads, with 33.33% of male family heads receiving assistance. 5.55% of the population applied for the schemes, 20.37% of the people did not apply for the scheme for various reasons, including lack of awareness, incomplete documentation, or eligibility issues. Only 3.70% of people received partial (half) financial assistance under the PMAY-G scheme. This reflects delays or complications in the disbursement of funds, which may be a significant barrier to completing house construction.

RESULTS AND DISCUSSION

This study conducted on Santal tribal community in the village of Chhatni, located in the Ajodhya Hills area of Purulia district, West Bengal. The population of Chhatni village has a higher percentage of females than males. Female illiteracy rates are notably higher than male illiteracy rates, which suggest

Table -1 Age wise population distribution of the village

Age Group (Y)	Male	Percentage (%)	Female	Percentage (%)	Total	Percentage
1-9	10	8.6	23	17.6	33	13.42
10-19	13	9.5	13	10	26	10.61
20-29	26	22.6	33	25.3	59	24.08
30-39	21	18.2	19	14.6	40	16.32
40-49	14	12.1	10	7.6	24	9.79
50-59	15	13	23	17.6	38	15.51
60-69	16	13.9	7	5.3	23	9.38
70 and above	-	-	2	1.5	2	0.81
Total	115	100	130	100	245	100

Table 2. Educational qualification wise gender distribution of the village:

Education and qualification	Male	Percentage (%)	Female	Percentage (%)
No admission	7	6.08	16	12.30
Illiterate	13	11.30	34	26.15
Up to primary	52	45.21	48	36.92
Class-VIII	17	14.78	11	8.46
Secondary	8	6.95	14	10.76
Higher secondary	15	13.04	5	3.84
Graduate	2	1.73	2	1.53
Others	1	0.86	-	-
Total	115	100	130	100

Table 3. Gender wise Occupational distribution of the village Chhatni

Occupation	Male	Percentage (%)	Female	Percentage (%)	Total
Agriculture	25	21.73	1	0.76	26
Labour	49	42.60	15	11.53	64
Business	4	3.47	-	-	04
Not working	23	20	32	24.61	55
Others	1	0.86	-	-	01
Govt. service	1	0.86	-	-	01
Student	11	9.56	11	8.46	22
Private	1	0.86	1	0.76	02
House wife	-	-	70	53.84	70
Total	115	100	130	100	245

Table 4. Gender wise PMAY-G scheme status of people at Chhatni village

Sl. No.	Family head (Male)	Percentage (%)	Family head (Female)	Percentage (%)	Total	Percentage (%)
Received full installment	15	33.33	4	44.44	19	35.18
Received half installment	2	4.44	-	-	2	3.70
Applied but not received	15	33.33	4	44.44	19	35.18
Applied	3	6.66	-	-	3	5.55
Not applied	10	22.22	1	11.11	11	20.37
Total	45	100	9	100	54	100

gender disparities in access to education. Despite this, there has been a positive change in terms of student enrollment for higher education, with the gender ratio of male and female students now being equal. However, there are barriers preventing students from pursuing higher education, including economic instability, limited communication, and challenges related to accessing educational institutions. The prevalence of child marriage in the village is reported to be very low. Despite the challenges, the community is showing signs of improvement in areas such as education and social practices like child marriage. The study reveals success and several challenges; issues faced by the villagers of Chhatni in relation to the PMAY-G (Pradhan Mantri Awas Yojana - Gramin) and IAY (Indira Awas Yojana) housing schemes. A total of 43 families applied for the PMAY-G scheme. However, due to issues with required documents such as Aadhar cards, voter cards, land records, and caste certificates, 19 families were able to receive the Pacca (permanent) houses they applied for. Some applicants had incorrect or incomplete documentation,

leading to the rejection of their applications. Many villagers were unclear about the specific reasons for their exclusion from the scheme. 11 families did not apply for the scheme in 2023, with some expressing frustration after repeated unsuccessful attempts to receive financial assistance. However, some villagers who applied had not yet received full financial assistance as of May 30, 2023. Some villagers lacked proper land records or had no land under their own name, which disqualified them from the scheme. Some families received only partial financial assistance for house. These families were required to submit photographs of partially constructed houses, with the expectation that they would receive the remaining financial aid in the future. However, there was uncertainty about when the full assistance would be provided. A few villagers reported being orally assured by the local Panchayat (Rangga Gram Panchayat) of financial assistance for house construction, but these promises were not fulfilled. Some villagers were told they would receive labour payments if they demolished their old houses, but they did not receive any

payment. Some villagers who received houses under the PMAY-G scheme did not use them for residential purposes. Instead, they repurposed the houses for other activities, such as renting them out, using them for storage, or setting them up as shops or garages. This may be due to the houses being inadequate for larger families or because the constructed houses did not meet the needs of the family members. There were also issues related to withdrawing funds from the bank accounts linked to the PMAY-G scheme. Some individuals exploited the situation to profit from withdrawing money, filling out forms, or assisting others with paperwork. A few families, despite receiving initial financial assistance from the PMAY-G scheme, had to spend their own money to further renovate or improve their homes, indicating that the assistance provided was often insufficient for full construction or satisfactory living conditions. This suggests that the amount provided by the scheme was insufficient to meet their housing needs fully.

CONCLUSION

The implementation of the Pradhan Mantri Awas Yojana (PMAY) in Chhatni village, Purulia district, has unveiled significant insights into the complexities of rural housing schemes in India. The study highlights that while PMAY aims to provide permanent housing solutions for impoverished households, its execution faces numerous challenges. Despite the government's commitment to achieving "Housing for All" by 2022, many beneficiaries in Chhatni have encountered obstacles such as political conflicts, inadequate documentation, and delays in financial assistance. Out of the 43 families that applied for PMAY-G, only a fraction received complete support, indicating a substantial gap between policy intent and ground reality. The qualitative data collected through interviews and observations reveal that many villagers feel disillusioned with the process, often perceiving local governance structures as unresponsive or deceptive. Furthermore, the socio-economic context of the Santhal community in Chhatni underscores the need for tailored approaches that consider local dynamics.

High rates of female illiteracy and limited access to higher education reflect broader systemic issues that extend beyond housing alone. The findings suggest that housing interventions must be integrated with broader socio-economic development strategies to ensure sustainable improvements in living conditions. In conclusion, while PMAY has the potential to significantly enhance housing quality for marginalized communities, its effectiveness is contingent upon addressing implementation challenges and fostering greater transparency and community engagement. Future research should focus on longitudinal studies to assess the long-term impacts of PMAY on rural livelihoods and explore mechanisms for enhancing beneficiary participation in the housing development process.

AUTHOR'S CONTRIBUTION:

- **Sohini Chatterjee** – Conducted fieldwork and collected on-ground data; contributed to topic selection, research design, data collection, and data entry in MS Excel; contributed to writing, supported the manuscript development.
- **Mitrajit Saha** – Structured the study into a research paper format; carried out analysis and interpretation of data tables; drafted and shaped the entire paper, including references, using his expertise.
- **Animikh Chanda** – Reviewed the manuscript; corrected grammatical errors; formatted references; and contributed to writing the conclusion.

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