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RESEARCH ARTICLE

OVERVIEW OF GOVERNMENT HOUSING DEVELOPMENT SCHEMES FOR SUSTAINABLE GROWTH - SPECIAL REFERENCE TO "PRADHAN MANTRI AWAS YOJANA"

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ABSTRACT

This research paper aims to study the initiative taken by Government to fulfil the shortage of housing in India and various schemes that runs in the geographical area of Bilaspur city of Chhattisgarh State. The Beneficiaries view on the scheme of Pradhan Mantri Awas Yojna (PMAY) has been analysed with the methodology of survey. PMAY is a scheme introduced by Government of India where the main objective is to provide house to each and everyone who are unprivileged, below poverty line and not being able to build their own house. There are various other schemes available for the same objective which are implemented by the State. Through this study we understand the role of Government in development of the life style of the people who face difficult to build their own home and provide them with all the facilities, good living environment, basic amenities like Electricity, water and hygiene. Further the study shows the detail overview of the development in living standard of people and their economic status.

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INTRODUCTION

Housing is one of the basic needs for living, The unprivileged low income group people are unable to own a house, therefore, Pradhan Mantri Awas Yojana is one of schemes, where Government provide much subsidised Housing facility and every help to an individual to have their own house. There are four components of the scheme through which a person can avail the benefits of (PMAY). **In – Situ Slum Redevelopment** where the land in which slum resides is reconstructed and a considerable area ratio is given to slum dwellers. **Affordable Housing Partnership (AHP)** Under this the government agencies self-build the building or the private developers are contacted for construction of the buildings if the construction is done with the help of private dealers there profit is added in the sale price of the build units if no private dealer is involved then the prices of developed units are tagged according to the demand of public, **Beneficiary Lead Construction (BLC)** in this component the applicants are provided financial help from the Government for further construction or renovation of the existing house. **Credit Link Subsidy Scheme (CLSS)** under this component the beneficiary get the benefit of the scheme in loan interest where the beneficiary get the subsidy on the loan interest and it can get a, subsidy up to 2,67,000 on loan interest.

LITERATURE REVIEW

- **Jahnvi Suresh Chauhan** – 2023 in her report states about how the lives of people changed through the housing scheme, people face challenges regarding the scheme and the opportunities they get through the scheme both by the people and the people living in the house and people who build those house.
- **Radha K.** - 2020 her project is about the analysis of other schemes related to PMAY. Say Swachh Bharat Abhiyan launched on 2014 for clean environment, Pradhan Mantri JanDhanYojana to provide at least saving account and bank services to people. And other schemes.
- **Amit Tyagi** – 2023 his article is about the current condition of scheme and Right to Shelter Act. This act is to about the responsibility of Government to provide a good living style to a person and this paper shows to politics of Bulldozer which means house of a criminal should be demolished in this scenario the innocent people are suffering.
- **Prerna Prabhakar** – 2021 her article is about the failure of Govt. for providing affordable houses. According to this article the main cause of failure is the area in which houses are constructed, the houses are constructed far from main city that cause problem in commuting from home to work place.

- **Dinesh Kumar Nayak** – 2019 The direct and indirect employment generation through PMAY. If we say Direct employment then the private contractors they hire labours there income and contractors profit, who involved in constructing houses and if we talk about indirect employment the components used to built houses like rods, bricks, cement.
- **Dr. Raja Muzaffar Bhat** – 2021 this article focuses on the corruption in PMAY. This article focus on the J&K Rural areas where the embezzlement of money occurs most of the people entrust there money on the Govt. where the money received by them are not put under construction work.
- **Kaushal Kishore** – 2023 in this article it states the information of Budget for PMAY. Where 79,000 crores are introduced to fulfil the shortage of houses and increasing population cause increase in the new housing units up to 66%, it also emphasis on the vacant units (10 million) which can give housing up to 50 million peoples the Govt. is not focusing on utilising those units but constructing new units and this a matter of concern in which this article is based.
- **Ratika Rana** – 2021 The problem of increasing population and shortage of houses. How Govt. can overcome or reduce the shortage of housing units? To answer this question not only the Central Government have their schemes but at state level different states have there own housing scheme say Delhi Development Authority (DDA) which also serve as a housing scheme for slum dwellers and the people who are in need for those units.
- **Anumita Roychowdhury** – 2020 ,this report focus on the demand of the housing units, implementation of the scheme and the Liveability under the housing units. And the process through which the demand in calculated say the online survey is conducted and offline survey to get the required results and the state Government is also have to provide the report in which they have to state the details and prepare the master plan to acquire the funds for construction.

RESEARCH OBJECTIVE

- To Understand conceptual framework of PMAY.
- To analyse the satisfaction level of the beneficiaries of PMAY in Bilaspur City..
- To analyse the perspective of the beneficiaries of PMAY.

RESEARCH METHODOLOGY

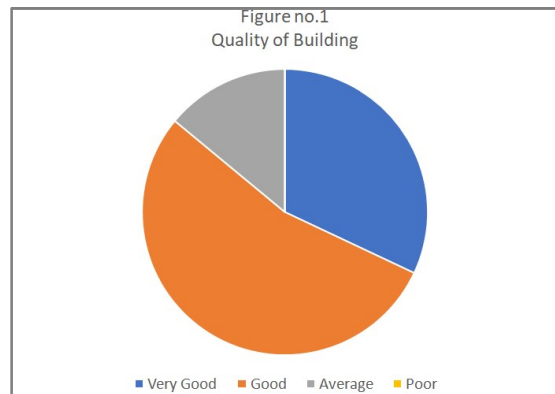
This study consists of primary data collected from Ashok Nagar, Bilaspur Chhattisgarh, and sampling method is used to collect the data a large portion of population resides under PMAY. Further total 50 respondents selected on the basis of random sampling method and they overall represent the condition and various aspects of the scheme. Secondary data is collected from the official website of the Government of India, information regarding the concept and the working of the scheme there achievement, current position and other details regarding the scheme are taken from the official website. Proper monitoring can be done through the website.

DATA ANALYSIS & INTERPRETATION

Analysis of Quality of Building Constructed under PMAY

Table no. 1

Quality of Building	Respondent	Percentage
Very Good	16	32%
Good	27	54%
Average	7	14%
Poor	0	0
Total	50	100%

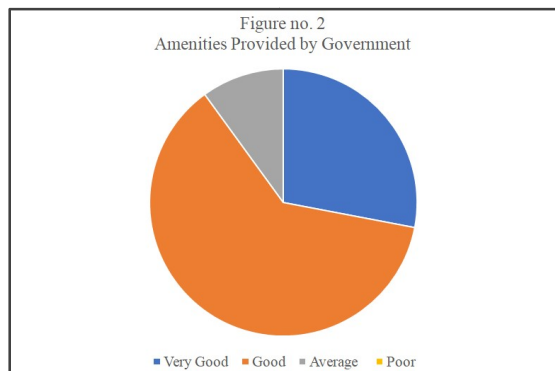


Interpretation: Most of the Respondent answered (good 54%) about the construction and overall structure of the building, no particular major cracks on the wall, no seepage, and no complaints are mentioned under this scheme.

Analysis of the amenities provided by the Government under PMAY

Table no. 2

Amenities provided by Government	Respondent	Percentage
Very Good	14	28%
Good	31	62%
Average	5	10%
Poor	0	0
Total	50	100%

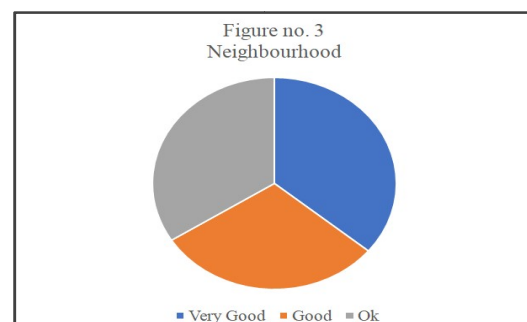


Interpretation: Amenities means the availability of Water, Electricity, road and other facilities, through this analysis we find out the area in which buildings are constructed it has its own Electricity Transformer and water supply system. Roads are well constructed and no chipping and no patholes are identified, most of the people responded (62%) good

Analysis of the Environment and the Neighbourhood people are living.

Table 3.

Neighbourhood	Respondent	Percentage
Very Good	18	36%
Good	15	30%
Ok	17	34%
Total	50	100%

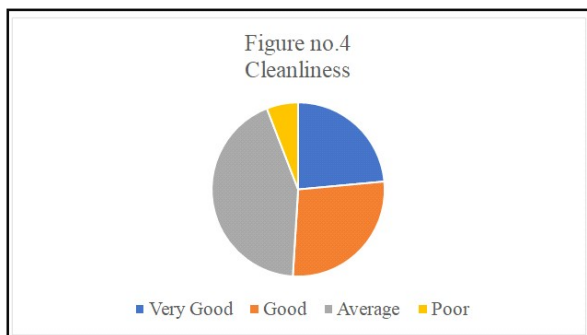


Interpretation: Environment and Neighborhood means the surrounding of the people in which they resides, the environment is Very good (36%) with safety and security. People support and help each other and also have good social gatherings in celebration of festivals.. Because people once living in huts and slum area there Environment is different so living in well build house those people have complete different environment.

Analyse the availability of Garbage Containers and proper Cleaning up of the areas.

Table no. 4

Cleanliness	Respondent	Percentage
Very Good	12	24%
Good	14	28%
Average	22	44%
Poor	3	6%
Total	50	100%

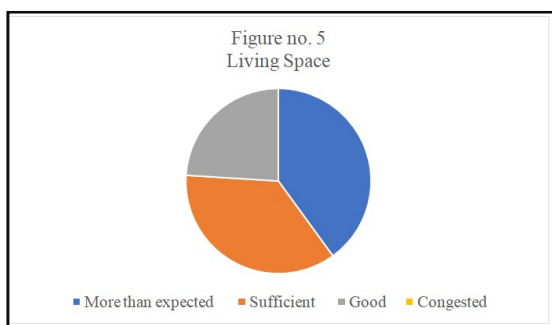


Interpretation: In this analysis people have responded Average (44%) on the matter of cleanliness, through this image we can justify the reason behind people giving cleanliness average ratings you can see the sewage system it is fully covered with the grasses and in rainy season the water got stuck and over flow of dirty water come across the roads. In this analysis we examine the performance of PMAY units on different whether conditions, and to analyse the ventilation of constructed unit.

Analysis of satisfactory level of beneficiaries for the living space provided.

Table no. 5

Living Space	Respondent	Percentage
More than expected	20	40%
Sufficient	18	36%
Good	12	24%
Congested	0	0
Total	50	100%



Interpretation: PMAY units are constructed with the view to provide a sufficient space for living in those units. One unit PMAY contains 1 hall, 1Room, kitchen and bathroom, beneficiary views on the Carpet area are more than what they expected from the scheme.

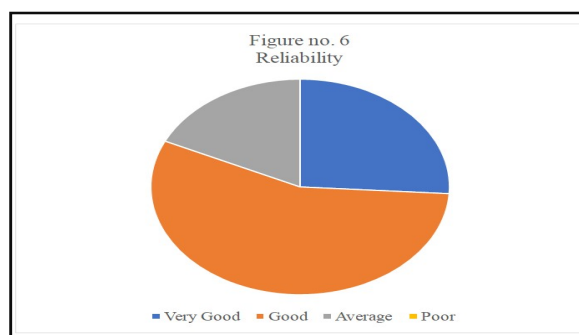
Beneficiary are thankful to the PMAY scheme for providing affordable houses for EWS, Lower Income group of the society, with sufficient space to live under a well-structured unit.

Analysis of reliability of beneficiaries of P

MAY scheme regarding the reliability on the Govt. agency for allocation of the Housing Units as per eligibility Criteria.

Table no. 6

Reliability	Respondent	Percentage
Very Good	13	26%
Good	28	56%
Average	9	9%
Poor	0	0
Total	50	100%



Interpretation: Around 56% of respondents are satisfied regarding the procedure followed by the Government agency regarding allocation of the housing units. They reported no corruption in the process but few reported delay in the process.

CONCLUSION

- First when you get to know about the scheme it is a great help for the people who can't afford to buy or own a home.
- Through this scheme Government develop a housing unit for which the people have to pay a reasonable amount of money to own that unit. In Bilaspur the beneficiary have to pay a sum of 75,000 to get a unit.
- There are 1,232 units are developed under PMAY scheme one building contains 16 units and one unit have 1 hall, 1room, kitchen and bathroom.
- In this report beneficiary views on the facilities provided by the government are fair enough to justify the efforts and the devotion of government toward PMAY scheme.
- There are other housing schemes in Bilaspur, Integrated Housing Slum Development Programmed which comes under the scheme of Jawahar Lal Nehru National Urban Renewal Mission (JNNURM) and Atal Awas Yojana, these are one of the major steps taken by government for reducing the housing problems in the country.
- Most of the beneficiary own a E-Rikshaw as a source of income, and some people have opened a stationary shop on the ground floor of the building, or the daily needs shop operate through window.
- The main causes of increasing slum dwellers and EWS is migration most of the people village areas to earn livelihood.
- Pradhan Mantri Awas Yojana scheme does not only focusses on providing affordable houses but providing a healthy environment to the slums.
- The environment in which a person's mind develop, grows it show the positivity of environment and the psychological development of mind according to the environment.

- PMAY aim was to fulfil the shortage of houses till 2022, but due to certain circumstances the government has taken action to fulfil the gap till December 2024.
- The beneficiary are very much satisfied with the scheme and very thankful to the Government and concerning about the hopes of people on the scheme the Government will fulfil their target till 2024.

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