

Performance Evaluation of PMAY-G Scheme in Karnataka – An Analysis

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Abstract- The concept of PMAY-G has its roots in urban and rural areas. It has been mooted along the rural-poor and urban-poor to improve their living conditions. Today PMAY-Garmin and PMAY- Urban play a major role in poverty-alleviation in rural and urban areas. In India, this scheme was implemented with the help of house for all as a main nodal agency in ministry of rural housing and urban affairs. PMAY is an active multi-dimensional process to enable economic weaker section (EWS) to realize their identity and power in all spheres of life. This paper examines the target and achievement of PMAY and also explains the current position of rural and urban area in India as well as Karnataka.

Key word: Economically Weaker Section, Development, Problems, Changes

INTRODUCTION

House is one of the three basic human requirements besides food and cloth. Even after 70 years of independence, India is still grappling with the growing housing problem, especially of the urban poor; the rapid population growth in urban areas has led to acute housing shortages and poor urban living conditions. Continuous of rural population to cities in search of jobs is causing problems on urban housing. The 20 centuries witnessed a rapid growth in urban population. Rapid growth of the urban population resulting in overcrowded slums in cities. Slums are home to an increasing number of the urban poor. Housing affordability is currently a prominent concern in India, especially in urban areas. Globally there have been several interventions which have aimed to provide affordable housing solutions for all. Government of India also has declared the mission of 'home for all' by 2022. In order to achieve this objective central government has launched a comprehensive mission "Pradhan Mantri Awas Yojana housing for all" the mission seeks to address the housing requirement of poor including slum dwellers (barot, 2019).

BACKGROUND OF THE PMAY SCHEME

Housing programme in India started with the after independence till 1960 nearly 5 lakh families were provided houses in different parts of northern India. With the launch of Indira Awas Yojana (IAY) by the Prime Minister Rajiv Gandhi in 1985, the public housing programme in India got a boost. IAY was launched as a rural housing programme targeting SC/ST and Minority population. The programme was gradually extended to cover all below poverty line (BPL) population. As a part of the continuous efforts of the Indian Government to full fill the housing needs of rural and urban people. Pradhan Mantri Awas yojana was launched by the Priminister Narendra Modi in June 2015 with an aim to provide affordable housing.

REVIEW OF THE LITERATURE:

Venkataraman 2015 in his investigation "Sets out the Definitions of Affordable Housing in India and Across the World"; the issues with the various definitions of affordable housing; the institution and agencies responsible for formulating and implementing affordable housing policies in the state; the opportunities and challenges in affordable housing as well as a discussion on learning's from international experience in the housing sector.

Dinesh Mohan et.al 2010 in his investigation " Three Decades of Building Research in India", brought up that issues of present day India are, in any case, of a completely extraordinary classification. We face the stunning lack of sanctuaries for overflowing millions who live either under the sky with no rooftop or under horrifying states of servile neediness. To discover a safe house for every one of them at a 13 ease is the best of all occasions.

Neela Mukherjee et.al 2016 in a study " Rural poor and Housing Issues and Approaches", says that the present scenario calls for the formulation of a comprehensive housing policy – among the measures suggested are, a detailed survey to identify the needy, popularization of cost-effective technologies, appropriate houseing design and involvement of beneficiaries.

Amrita Abraham et.al 2015 in a study, "housing for the poor", identified that the housing problem is the problem of housing for the poor. When population increase slum population correspondingly increases and so the shelter problem more acute.

Anand 2017 in his study titled "Housing for the poor and the impact of IAY in rural India", present context has analyzed the impact of housing for rural poor in India in rural poverty eradication with reference to the major housing scheme of the Indian government i.e., Pradhan Mantri Awas Yojana (PMAY). It is based on the secondarydata. Housing is a essential for the wellbeing and social security of rural households.

Kumar K. K. 2016 in his research paper titled "Impact of Rural Housing Schemes on Human Development in India", - An Analysis' has analyzed the problems of housing programme of human development in Karnataka taking into account, besides IAY, other major programmes of the government of India.

OBJECTIVES:

1. To study performance evaluation of Pradhan Mantri Awas Yojana-G (Rural) in Karnataka during period 2015 – 2022.
2. To analyze Target and Achievement of Pradhan Mantri Awas Yojana -G in Karnataka.

METHODOLOGY

The study shall depend secondary data for its analysis. The secondary data required for the study shall be gathered from published sources as various titles, journals, periodicals, and report on the subject.

PRADHAN MANTRI AWAS YOJANA

The Pradhan Mantri Awas Yojana was introduced first on 25th June 2015. The main objective of the scheme is to provide several basic and essential necessities to eligible applicants by 31st March 2022. The PMAY scheme is an initiative that comes under the Housing for All missions (HAF) that was introduced by the Ministry of India in 2015 with the objective of eradicating poverty and improving the overall economy of the country. The aim of the scheme is to establish affordable houses in both the rural and the urban spaces of India. Those who belong to the economically weaker zones in the country and have comparatively lower incomes can make the best out of this scheme to drastically change their lifestyles.

Prime Minister Awas Yojana addresses one of the major issues in India- the shortage of pucca houses in rural and urban spaces. The scheme has two major sections- Pradhan Mantri Awas Yojana Gramin , (PMAY-G)- Aims at providing affordable houses to those residing in the rural areas of India. Pradhan Mantri Awas yojana Urban (PMAY-U) It is intended for those who live in the urban site and come from less privileged families and have low incomes.

PRADHAN MANTRI AWAS YOJANA (GRAMIN)

- The erstwhile rural housing scheme Indira Awas Yojana (IAY) has been restructured into Pradhan Mantri Awas Yojana – Gramin (PMAY-G) from 01.04.2016.
- PMAY-G aims at providing a pucca house, with basic amenities, to all houseless householder and those households living in kutcha and dilapidated house, by 2022.
- Cost sharing: The cost of unit assistance in this scheme is shared between Central and State Governments in the ratio 60:40 in plain areas and 90: 10 for North Eastern and Himalayan States.
- The scheme envisages training of Rural Masons with the objective of improving workmanship and quality of construction of houses while at the same time, increasing availability of skilled masons and enhancing employability of such masons.
- Selection of beneficiaries under Pradhan Mantri Awas Yojana-Gramin (PMAY-G) is based on housing deprivation parameters of Socio-Economic and Caste Census (SECC), 2011, subject to 13 point exclusion criteria, followed by Gram Sabha verification.
- The central government has extended the rural housing scheme PMAY (Rural) for another two years till 31 st March 2024 granting further financial assistance to achieve its target of building 2.95 crore low cost homes. As of November 2021, 1.65 crore units have been completed, while another 1.3 core houses remain to be constructed.

PMAY-G in Karnataka

Statistical data provided of Target and Achievement of PMAY-G in Karnataka 2014-15 to 2020-21 in Table.1

Table 1:1 Target and Achievement of PMAY-G in Karnataka 2014-15 to 2020-21.

Year	Target of PMAY-G	Achievement of PMAY-G	% of Achievement
2014-2015	1,00,000	1,04,098	104.09
2015-2016	1,15,000	1,00,514	87.40
2016-2017	1,15,000	96,030	83.50
2017-2018	85,000	64,690	76.10
2018-2019	44,000	56,136	127.58
2019-2020	42,000	14,682	34.95
2020-2021	41,000	7,004	17.08
Total	2,12,000	2,38,542	112.51

Source: Economic Survey 2020-2021

Data provided in Table.1 gives information about Target and Achievement of PMAY-G in Karnataka during 2014-15 to 2020-21. It was noticed that, there is a lack of consistency in target and achievements of PMAY-G in Karnataka. During this period in achievements was a total of about 2,38,542 houses as against the target of 2,12,000 houses (112.51%). In Karnataka achievements of PMAY-G highest are found in the year 2015-16 and lowest are found in the year 2020-21 due to the impact of Covid-19 pandemic.

Problems of PMAY in Karnataka:

PMAY in Karnataka are faced with many problems to get ahead economically weaker section. They are as follows:

- Communication problems between the officers and the beneficiaries.
- The Government should not provide liberalized assistance the rural poor.
- Instalment should not give the proper time.
- The schemes introduced should become on over burden the economic weaker section and urban beneficiaries.

Suggestions for the improvement of PMAY:

On the basis of observation, the following suggestion have made for quantitative improvement in implementation of this scheme.

- To maintain a communication between the officers and scheme beneficiaries.
- The Government should provide liberalized assistance to the rural poor.
- Instalments should be given at the correct time without any time log.
- The scheme introduced should not become an overburden to the economic weaker section and urban poor.

CONCLUSION

PMAY among rural and urban, no doubt improves the wealth of the nation in general and Economic Weaker Section in particular. All the beneficiaries were satisfied with the implementation of this scheme and it also provides a self-identity for them. The emphasis of this housing scheme should be more and more inclusiveness and on quantity improvement. But the problem is that the beneficiaries were faced a huge liability after the implementation of the PMAY. However, all beneficiaries who were urban and rural areas are satisfied and they the good option about the PMAY housing scheme. The researcher of the present study is pursuing a study for Ph.D., with the aim to target and achievement of PMAY-G in affordable housing scheme for economically Weaker Section (EWS) in Karnataka state of India.

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