

## ROLE OF PRADHAN MANTRI AWAJ YOJANA [PMAY] HOUSING FOR ALL [URBAN] PROGRAMME IN ENABLING HOUSING NEEDS OF URBAN MARGINALIZED PEOPLE : CASE ANALYSIS

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In the contemporary world, urbanization is inevitable and most transformative trend for the county economy development. In recent periods, village people have migrated to urban area to enable their livelihood development by generating free flow of income. This migration had made high level of housing demand in the urban areas particularly slum areas. The housing shortage was 2.5 million units [27.8 per cent] in 1951 at urban areas, at present which has increased to 7.0 million units in 1981 which consist of 30.1 percent. The housing demand in the urban area is gradually increased considerably during last two decade in 1981-91 [15.2 million] and 2001-2011 [18 million] which is 34.3 per cent units in urban areas increased.

It is understood that on one hand the housing demand is increased rapidly in the urban areas. On the other hand rapidly urban population migration is increased as a result the urban areas marginalized people have experienced such as sleeping on the road and paying high rent. The problem is made more complex by the fact that, for the most part, housing services needed people are usually extremely poor. They often live in areas where land and other related services are scared, totally absent and limited services provided. In this context, the Government of India (GoI) has started many housing programmes to mitigate the alarming housing problems of urban areas. However, the problem was continued so as the Government of India, implemented an innovative new housing programme is called “Pradhan Pradhan Mantri Awas Yojana [PMAY] Housing for All [Urban] Programme” to build 20 million affordable houses in the urban areas.

**Keyword: Housing, Urban area, Government, Development and PMAY**

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The present research is an attempt to study the effect of the Pradhan Pradhan Mantri Awas Yojana [PMAY] Housing for All [Urban] Programme on the welfare and development of the livelihood of marginalized urban people. It is more complex process to scale up its effect and impact on the Pradhan Pradhan Mantri Awas Yojana [PMAY] Housing for All [Urban] Programme beneficiaries so the researchers have adopted case study as an effective mechanism to scale up the effectiveness of Pradhan Pradhan Mantri Awas Yojana [PMAY] Housing for All [Urban] Programme in the urban areas. The beneficiaries' views and opinions have recorded and presented as cases in hereunder.

**Case: 1.** Ms. Shamshad, 47 years old, living with husband and 2 children. She studied up to 5<sup>th</sup> standard. The beneficiary housewife, during festival seasons involving in the selling of sarees and dress materials to the neighborhood community. Her husband runs a small meat shop. There was no social recognition for the family due to their poor strata and owing to poor stature of their earlier hut. Moreover, the family was living in a hut with a mud wall and tiled roof. The house was leaking during rains and rainwater seeping through mud wall also. The house was insecure to live upon. There was no toilet facility and the family members were in compulsion of open defecation.

They approached the government to construct a house under PMAY they got it and constructed a house with 450 square feet area. The house has one hall, bed, kitchen, separate toilet with water supply. The new houses have water supply and sewage disposal facilities and all-time electrical

supply. The construction of an RCC house under BLC vertical of PMAY (U), there is good recognition for the family in society, their son feels happy about the new social status. Their school-going girl child is comfortable in her studies and she started using the inbuilt toilet with the new house. They got gas connectivity for cooking. The beneficiary's family expresses their heartfelt thanks to the Honorable Prime Minister for making them construct a house on their own. They are proud of seeing their dream turns into reality. She has never dreamt that she might own a house in her lifetime. They reveal their heartfelt thanks to the State Government also for extending financial support.

**Case: 2.** Ms. Bharathi [43 years old] studied up to 12<sup>th</sup> standard. She is a widow and works as a typist in a private company to support her family. She lived in her parent's house with her two children. There was no toilet facility. The children were growing up whereas the parents'

house was not enough up for their needs so she decided to construct a new own house under PMAY schemes because she possessed a piece of land. Therefore, she approached the government officials and consequently she is living her own RCC house. The house has one hall, bed, kitchen, separate toilet, and bath. The house is comfortable and convenient to the present living conditions. The house has water supply and sewage disposal facilities and all-time electrical supply. She feels it proud to live in her own house. She wonders herself that how the PMAY made her prepared to construct a house with a toilet facility, water supply, illuminated with electrical lights and other appliances.

**Case: 3.** Mr.. Kuppusamy [50 years old] is residing with his children. He is agricultural labor. His wife with son, who is pursuing 9<sup>th</sup> std in Government School, in the meantime very often working as contract labor in Ranipet Sanitary Parryware company. His wife, Mrs. Maragadam is also running a small petty shop in same premises to support the family. In 2015 his Kutch house was surveyed by HFA and sanctioned BLC (new house) with that funds he constructed new house support of his petty shop income. He shared his experience about the PMAY schemes and its immense support. He feels proud and happy along with his family. He said that the family was living in semi-pucca house which was not good enough for their

family and also difficult to run a petty shop with that house. Whereas he built a house under the PMAY programme which is more spacious and comfortable for their family as well as their business.

**Case:4.** Mr. Palanirajan [45 years old] works as a daily wage worker. He resides with his wife and two children. His wife is a homemaker and elder son is studying in diploma and another son is studying B.Sc., Computer Science. He is the breadwinner of the family whereas he could manage only to provide food and minimum assurance for his family by the way of making his living in Asbestos cement sheet house for 40 years. The asbestos cement sheet was hot when summer starts it spreads unbearable heat and flip side when winter starts it produced cold too so there was no balanced condition maintained in the four decades. Moreover, that house was not having a toilet and a separate bedroom.

Whereas he could not invite any relations to stay at home while important functions held at his place. In this situation, sons are growing up well enough they asked him to build a house with basic facilities he tried out but nothing happened with his income. Eventually, he decided to approach the Government to help him in this context. He found that there was a scheme to build a house with financial assistance. He got that PMAY housing scheme and built a house with adequate facilities for his family such as

kitchen, bedroom, hall, and toilet. At present, he invites all the relations and friends to stay at home and spare his time with those who are attached to him.

**Case: 5.** Ms. Rekha [27 years old] resides with her husband and children. She is a housewife; her husband is a water delivery man. The family was living in Semi Pucca house which was very tiny and not having toilet and ventilation so it was hard to live thereby minimizing all the issues. The family could not accord with neighbors and also relations for sharing their happiness and also sorrow because when someone of the family person comes should go out for creating a space to sit those who visited her home. For avoiding this awkward situation, they felt shy to invite people to the home. After a long discussion with her husband, she got permission to build a house for them. The family took the decision to build a house under PMAY scheme so they approached the Government officials and built a house with financial assistance and subsidies for a pucca house with all basic amenities such as proper ventilation, toilet, bedroom, hall, and kitchen. The family is so happy and invites all the people to share their happiness and also enabling their relationship with them.

**Case: 6.** Ms. Shanthi [45 years old] family contains four members. She and her husband are working as daily laborers. She has one son and a daughter. Son is studying in 12<sup>th</sup> standard and daughter is studying BCA. She was living in a

rental house for the past 5 years. In that house no toilet was available and no proper drainage for kitchen waste. Moreover, congested living style because the rental house had only a single room where they had to live whereas male had to go out for sleeping and also someone comes to home. It was very pathetic that when girls having menstrual time they had to find suitable place for hiding their appearance because there was no proper space at home even to change pads and also toileting was unspeakable one particularly when family members having health issues at the time they had to walk more than two-kilometer, so that they needed to control the natural thing too likewise they needed to avoid eating at night to control their toileting behavior.

In this background, the family decided to build a house with all the basic and necessary facilities. They approached the PMAY Housing programme for construction of their own house. The government helped them with subsidies. They built a new house with all facilities as they expected such as attached toilet, bathroom, hall, bedroom and kitchen and also a proper drainage system for kitchen wastage. At present, the family members are utilizing all the housing resources well and good and they are getting stronger day by day also are living very happily with pride.

**Case: 7.** Mr. Tamil Mani [50 years old] resides with his wife and children. His family contains four members. His wife is a homemaker and

daughter got married and one son is studying. He studied up to 5<sup>th</sup> standard and he is working as a security guard in a private company with a meager income. As a result, the family had been living in a rental house for 10 years. He had a dream that at any cost he had to build his own house and reside with the family forever with full of happiness. For that, he worked harder but he could place his family in a rental house only so every day he felt humiliated and console himself with the positive changes happening in his life. In this situation, he had discussed with family members and taken the decision to build a house for them. Hence, he met a block-level officer and did all the formalities to get PMAY housing schemes for the construction of a house. His efforts have succeeded and now he built a house under PMAY housing programme with all the facilities including attached toilet and bathroom. His dream has come true through PMAY housing scheme.

### Conclusion

The Pradhan Mantri Awas Yojana [PMAY] Housing for All [Urban] Programme is a platform for enhancing the Urban deprived people's livelihood welfare and development. The Pradhan Mantri Awas Yojana [PMAY] Housing for All [Urban] Programme is an integral part of the Urban deprived community Development System moreover it has paved the way to improve their

livelihood opportunity and also take an appropriate course of action for their "Quality of Life" of the urban marginalized people by providing well equipped modernized housing to enable their housing needs so as Pradhan Mantri Awas Yojana [PMAY] Housing for All [Urban] Programme is a boon initiative to ameliorate urban deprived people own housing dreams come true movement in urban level.

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