PMAY Scheme and Beneficiary Satisfaction-An Explorative Study

Mr.Rakesh Salimani,Dr. S. B. Akash

Abstract

This research work explores the satisfaction of beneficiaries participating in the Pradhan Mantri Awas Yojana (PMAY) housing program in Belagavi. PMAY, the Indian government's project, promises to offer affordable housing to the urban poor. The study undertakes primary as well as secondary data collection, which proceeds with collecting data on recipient satisfaction using a questionnaire. Quality of the house, better living conditions, accessibility of basic amenities like electricity, and sanitation are all important criteria in defining satisfaction. The data show that beneficiaries' satisfaction levels differ depending on demographics, economic position, and execution problems. Understanding beneficiary satisfaction is critical for officials seeking to meet program performance and maintain sustainable urban development.

Key words - Pradhan Mantri Awas Yojana, housing scheme, beneficiary satisfaction, Belagavi city, affordable housing, urban poor

Introduction:

Along food and clothhouse is one of the three basic human requirements. Even after 70 years of freedom, India is still wrestling with the growing housing problem, especially among the citydeprived. The rapid population growth in urban areas has directed to severe housing deficiencies and poor urban living circumstances. Introduced by the Indian government in 2015, the Pradhan Mantri Awas Yojana (PMAY) seek out to give the urban poor access to affordable homes by 2022. An increasing number of Indian population and socioeconomic inequality are the key seeds in implementing the PMAY schemes to eradicate the problem of homelessness. In addition to enhancing beneficiaries' superiority of life and promoting sustainable urban expansion, PMAY seeks to empower recipients by providing safe and affordable housing facilities. With a focus on fact that affect satisfaction, standard and sufficiency of housing units, affordability, effortlessness access to important facilities and

amenities, and general well-being of beneficiaries, this research work attempts to assess the level of satisfaction among beneficiaries who have benefited from housing under PMAY in the city of Belagavi.

- Quality of the house

Under PMAY housing schemes quality house plays major role as it compensate with cost as well as durability of the structure along with adopting the technology. Here beneficiaries were asked to rate the satisfaction over the quality of the house

- Better living conditions-

shelter is also one of the basic elements of life which can boost the living condition and standard of living in the society, which is major key in achieving success implementation of PMAY housing scheme. Here in this study beneficiaries are opined about their living condition after accessing the housing scheme under PMAY

- Accessibility of basic amenities like electricity, and sanitation-

PMAY is not mere providing access to affordable housing but also the basic facilitate to uplift the life of poor beneficiaries of the scheme.

Review of Literature:

The goal of PMAY is to improve the alarming housing scarcity in India's cities, with a focus on low-income and economically disadvantaged populations. The program has greatly relieved the housing crisis on a national level, yet local and regional results differed.

The study conducted by **Swathi (2018)** underlines the import of PMAY-G, the rural part of PMAY. It helped in bridging the gap between urban and rural by creating employment opportunities. And also, housing under PMAY also generates money and helps to improve overall financial conditions.

Rajasekhar Naik (2018) highlights that technological advances are vital to PMAY implementation. Technological improvements can enhance living environments along with the sustainability of buildings, which proves the PMAY scheme efficient.

Beneficiary satisfaction with the PMAY housing scheme differs with the geographical boundaries, as stated by **Ghosh and Agarwal (2020)** in their research work. Even though housing conditions have improved, problems with quality control, construction interruptions, and accessibility to basic services still exist.

Gupta and Das (2019) underscore in their research work the importance of setting up consistent monitoring arrangements. And he highlights the relationship between affordability and accessibility. And further suggests that regular monitoring of the scheme implementation can improve performance to get calculated results thereof.

Das and Banerjee (2020) conduct thorough research on the preservation of cultural assets in PMAY housing developments. They incorporate a cautious combination of cultural and traditional architectural structures into home designs. This approach promotes a strong sense of fitting among locals in addition to preserving local identities and heritage. This is helpful in enhancing the local culture and bringing wholeness to the implementation of the housing scheme.

The import of PMAY in encouraging social unity and public integration is examined by **Khan and Islam (2018)**. They emphasize that the importance of common spaces, neighbourhood facilities, and social activities is to develop public spirit and foster connection among PMAY residents, which can strengthen trust and influence society.

Mishra and Mishra (2020) stressed in their research work on digital technologies and how they impact the implementation of the scheme that technology makes PMAY recipients feel more empowered, and the study also highlights how digital literacy programs, internet doorways, and mobile applications can advance access to data and amenities and make it easier to handle the PMAY working conditions.

Overall, PMAY signifies a multi-layered approach to resolving housing challenges by taking part in technological innovation, social incorporation, cultural protection, and digital empowerment. The PMAY scheme has made important steps in enhancing housing conditions, but challenges continue in ensuring unchanging implementation and looking forward to varying beneficiary satisfaction.

Statement of the Problem:

Pradhan Mantri Awas Yojana (PMAY), one of the government's housing initiatives, aims to provide affordable housing for urban and rural impoverished populations. This initiative has been very beneficial to Belagavi City, as seen by the expansion of many housing units across the scheme's components. It's difficult to measure the satisfaction of the beneficiaries living in these houses. In order to improve future projects and eradicate present issues in the scheme, it is essential to know the satisfaction level of PMAY, as it improved living conditions and continued to put effort into resolving housing requirements in the study area.

Significance of the Study

Studying beneficiary satisfaction with the Pradhan Mantri Awas Yojana (PMAY) housing scheme in Belagavi city is significant as it can highlight the successful implementation and influence of the program. By evaluating the satisfaction levels of beneficiaries, this research work can provide valuable outcomes for knowing satisfactory levels and their associated factors like age group, occupation, etc., which can help in simplifying the development and enrichment of policies. and also helps in knowing the overall satisfaction of the PMAY housing residents in terms of housing quality, basic amenities, and living conditions.

Objectives

- To study the socio-economic profile of the beneficiaries of PMAY Scheme.
- To assess the beneficiary's satisfaction with PMAY housing scheme.
- To recommend improvements for enhancing satisfaction.

Hypothesis

1. There is no significant difference between occupation of beneficiaries and satisfaction of the PMAY scheme.
2. There is no significant difference between age group of beneficiaries and satisfaction of the PMAY scheme.

Research Methodology

• Sample size: In Belagavi city 667 BLC scheme beneficiaries have been identified.

As per Yamane's statistical formulae.

Yamane's sample size $n = N/ 1+ N(e)^2$

Where, N=667, e=0.05

n=667/1+667(.05)2 667/2.6675

Sample size is approximately 250

• Sampling technique: in this research work Non- probability sampling method is adopted along with convenience techniques.

Data Collection: Primary and secondary data is used for the study. First-hand data was collected from PMAY beneficiaries by using housing questionnaire, and secondary data from publications and PMAY official websites.

Tools for Analysis: SPSS software was used to examine primary data, ANOVA is used to validate the hypotheses in the present study. for better comprehension charts and tables have been used.

Analysis and Interpretation

Table 1 Socio-Economic Profile of the Beneficiaries

Demographic variables	Particulars	Frequency	Percentage
Gender	Female	223	88.8
	Male	28	11.2
	Total	**251**	**100.0**
Type of Family			
	Joint family	82	32.7
	Nuclear family	169	67.3
	Total	**251**	**100.0**
Caste			
	Kuruba	2	0.8
	Lingayath	2	0.8
	Marata	28	11.2
	Muslim	31	12.4
	SC/ST	188	74.9
	Total	**251**	**100.0**
Age Group			
	25-34	11	4.4
	35 -44	113	45.0
	45- 54	102	40.6
	55- 64	25	10.0
	Total	**251**	**100.0**
Occupation			
	Business	3	1.2
	Housewife	118	47.0
	Labor	90	35.9
	Private job	40	15.9
	Total	**251**	**100.0**
Household Annual Income			
	Less than 1 lakhs	84	33.5
	1 to 2 lakhs	159	63.3
	2 to 3 lakhs	3	1.2
	Above 3 lakh	5	2.0
	Total	**251**	**100.0**

Source: Primary data

Regarding the gender of the respondents out of 251 respondence 88.8% are Females i.e. 223 respondence. And when it comes to Type of Family, Nuclear family are major with 67.3% i.e.169.SC/ST caste is showing majority in getting PMAY scheme benefit with 74.9 %. In age group 45 % are belongs to the 35 -44 age group category. Major Beneficiaries are having 1 to 2 lakhs of house hold income

Satisfaction of Beneficiaries towards PMAY Scheme

Table2 Descriptive Statistics on Beneficiary Satisfaction with PMAY Housing Scheme

Descriptive Statistics					
	N	Minimum	Maximum	Mean	S.D
Improvement in the quality of the house	251	2.00	5.00	4.1594	.73655
Better living conditions for beneficiaries	251	3.00	5.00	4.4502	.62009
Accessibility of basic amenities like electricity, sanitation,etc.	251	4.00	5.00	4.1793	.38436
Overall satisfaction with the PMAY scheme	251	3.00	5.00	4.2151	.55275
Valid N (listwise)	251				

According to the Likert scale analysis, better living conditions for beneficiaries show a mean value of 4.4502, which indicates beneficiaries strongly agree with this factor in the satisfaction of PMAY scheme implementation. Fallowed by Improvement in the Quality of the House (4.1594), Accessibility of Basic Amenities Like Electricity, Sanitation, etc. (4.1793) Overall Satisfaction with the PMAY Scheme (4.2151) is stating that beneficiaries agree with these factors in satisfaction.

Age Group and Satisfaction of Beneficiaries towards PMAY Scheme

Satisfaction of Beneficiaries	Age Group in year				F value	P value
	25-34	25-34	25-34	25-34		
Improvement in the quality of the house	4.5455	4.3451	4.2745	2.6800	68.523	**0.000**
Better living conditions for beneficiaries	4.3636	4.2566	4.8725	3.6400	56.017	**0.000**
Accessibility of basic amenities like electricity, sanitation, etc.	4.4545	4.2655	4.0882	4.0400	7.289	**0.000**
Overall satisfaction with the PMAY scheme	5.0000	4.1681	4.3922	3.3600	49.015	**0.000**

The above table highlights the satisfaction levels of beneficiaries towards the Pradhan Mantri Awas Yojana (PMAY) housing scheme by age group. A one-way ANOVA was used to find out the satisfaction for categories. The P-value in all the categories is less than.05, i.e.,.00. It clearly states that there is a significant difference between beneficiary satisfaction and the age group.

Occupation and Satisfaction of Beneficiaries towards PMAY Scheme

Satisfaction of beneficiaries	Occupation				F value	P value
	Business	Housewife	Labor	Private job		
Improvement in the quality of the house	4.3051	4.0000	4.0750	4.3333	3.261	**.022**
Better living conditions for beneficiaries	4.4322	4.2444	4.9250	5.0000	13.769	**.000**
Accessibility of basic amenities like electricity, sanitation, etc.	4.2797	4.0333	4.2000	4.3333	7.796	**.000**
Overall satisfaction with the PMAY scheme	4.3136	4.0222	4.3500	4.3333	6.092	**.001**

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Major Findings

- Out of 251 respondents, 88.8% are females. i.e 223 female respondents
- Nuclear families constitute the majority at 67.3%.i.e 169 respondents living in nuclear families.
- SC/ST caste members form the majority in receiving benefits from the PMAY scheme, comprising 74.9% of beneficiaries.
- The age group of 35-44 years accounts for 45% of the respondents.
- The majority of beneficiaries have a household income ranging from 1 to 2 lakhs.

Suggestions

- Educate individuals about the PMAY program advantages and raise public awareness.
- Speeding up the documentation process for the program.
- Increasing the efficiency of the scheme implementation.
- Improve the efficiency of the local authorities to make the process effective.
- Strengthen quality control in the PMAY housing scheme by evaluating progress regularly.