

SOCIO-ECONOMIC INCLUSION OF RURAL POPULATION THROUGH PMAY-G: A STUDY OF RURAL UTTAR PRADESH

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ABSTRACT

Rural development is an essential approach for eradicating poverty and promoting economic success at the core foundation of society. Infrastructure facilities like rural roads, housing, irrigation, water supply, power, and telecommunication connectivity, among others, are essential to the development of rural areas. The improvement of rural economies and people's quality of life is a result of effective infrastructure development. Therefore, one of the most important goals of India's development planning is rural development. Housing is a fundamental need for human survival and is one of the basic infrastructure components that is most important. It gives a person in society economic and social security standing. Low-income households can significantly improve their financial situation with housing assistance. As a result, the current study attempted to evaluate the socio-economic situation of Pradhan Mantri Awaas Yojana-Gramin (PMAY-G) beneficiaries in comparison to Indira Awas Yojna (IAY), as well as their awareness, level of transparency, monitoring and grievance process and level of satisfaction under both the schemes. Only two districts of Uttar Pradesh i.e. Gazipur and Ballia where more than ninety percent rural population resides, is the subject of the study, and a sample of 320 respondents was randomly chosen using a basic random sampling approach.

INTRODUCTION

Over a period of time, the housing problem in India has become worse in terms of both shortages and the accessibility of basic amenities. The rural sector has borne the weight of this crisis the most severely. Rural housing has been given a lower priority than urban housing, and the government's strategy clearly shows this difference. India is home to 4.5 lakh houseless households, with a total population of 17.73 lakh people living without any support from a roof, according to census 2011 data. One of the significant factors influencing the expansion of the Indian economy is rural development. Rural development effectively tries to increase the

productivity of those areas of rural economies that are experiencing severe poverty challenges.

To improve rural areas, the federal and state governments have launched a number of plans and projects under the Ministry of Rural Development (MORD) and District Rural Development Agency (DRDA). The government made major investments in the areas of technology, telecommunications, rural connectivity, housing, water supply, health, education, and employment creation. In order to accomplish these goals, village-level rural development programmes and initiatives are implemented. The department of rural development and panchayat raj is in charge of carrying out a number of federally and state-

sponsored programmes. In order to prevent the disparity between the level of living in urban and rural areas, village panchayats have been given the authority to create infrastructure amenities in rural areas. Housing is a fundamental need for human survival and is one of the infrastructure components that is most important. It offers a person in society tremendous financial and social security. Low-income households can significantly improve their financial situation with housing financial assistance. International development forums have acknowledged the reality and highlighted it as an essential priority for all countries, particularly emerging and impoverished ones (Sudipta Biswas, 2015). Therefore, the current study sought to investigate the socio-economic position of IAY and PMAY-G beneficiaries and their degree of awareness, level of transparency and monitoring and grievance process and level of satisfaction with the considered programmes.

INDIRA AWAS YOJANA (IAY) AND PRADHAN MANTRI AWAAS YOJANA-GRAMIN (PMAY-G)

Following independence, the Indian government recognised the value of housing and took the required actions to guarantee housing for all rural households. As a result, building homes was listed as one of the main tasks for the Rural Landless Employment Guarantee Programme (RLEGP), which was launched in 1983, and the National Rural Employment Programme, which started in 1980. In 1985, the Indian government declared that a percentage of this revenue would be given to free bonded labourers, members of Scheduled Castes and Tribes, and STs for the construction of housing. Indira Awaas Yojana (IAY) was therefore introduced in 1985–1986 as a sub-scheme of RLEGP, continued as a sub-scheme of Jawahar Rozgar Yojana, and finally became an independent scheme in 1996.

In order to recommend improvements and upgrades, the Working Group on Rural Housing for the 12th Five Year Plan examined the Indira Awas

Yojana's implementation phase in 2011 and assessed the housing program's overall course of action. The study concludes that houses built under the IAY have a number of problems, including sinking foundations and inadequate construction, as a result of insufficient financial aid, poor construction, or the use of temporary roofing materials. The inadequacy of the financial aid made available by the government for construction may be one of the causes of poor-quality construction. The unique needs of women in the arrangements are another issue that is disregarded by the rural housing programme. In 2014, the Comptroller and Auditor General (CAG) of India identified multiple shortcomings during concurrent evaluations and performance audit. In the report, it was clearly mentioned that IAY programme has failed to fulfil its objective to provide shelter to every rural household due to non-assessment of housing shortage, lack of transparency in selection of beneficiaries, low quality of the house and lack of technical supervision, lack of convergence, loans not availed by beneficiaries and weak mechanism for monitoring.

To address the gap in rural housing and solve the problem of housing amenities in rural India, the IAY programme has been re-structured as the Pradhan Mantri Awas Yojana (PMAY-Grameen) as of April 1, 2016 to deliver "Housing for All" by 2022. PMAY-G aims to provide every household that is homeless or residing in a kutcha or abandoned house a pucca house complete with basic utilities. The immediate goal was to build decent homes for 1,000,000 households that were then living in kutcha houses or decaying homes during the course of three years, from 2016–17 to 2018–19.

REVIEW OF LITERATURE

Several research studies have shown that the nature and condition of the homes where economically disadvantaged individuals are compelled to dwell provide the biggest difficulty for rural housing. These groups of people are living in temporary housing that offers inadequate living circumstances and is

insufficient to give a minimal level of comfort and a living standard for the underprivileged. A thorough analysis of the literature reveals that the housing issue is linked to important issues like transportation, low investment, and a lack of essential facilities like clean water. The findings suggest that a new strategy for rural housing should be based on securing land and homestead sites close to existing ecosystems, granting community members access to building supplies, and expanding existing programmes.

For the construction of their distinctive homes, these individuals need special assistance (Sharma, 1996). The housing shortages is unusual in that it can be viewed in some ways as both an investment and a good for consumption. Similar to any other development indicator, there are different classes of housing in terms of both quantity and quality. The exponential rise in building material prices, the lack of adequate long-lasting materials for durable housing, and occasionally insufficient supplies of basic stock are the problems that have developed over time and whose effects are felt most keenly in rural areas and by the poor. The problem's proportions were made worse by the rising labour costs (Giriappa, 1992).

Despite several public initiatives for infrastructure development in rural India, facilities continue to be poor and progress has been mostly unsatisfactory with differential performance across states. The government should prioritise additional investments in electricity, roads, irrigation, housing and telecommunications to enhance overall well-being (Ghosh, M. 2017). However, one of the prerequisites for the effective operation of significant rural housing programmes is institutional development, and district-level infrastructure would need to be developed through planning, monitoring of housing activities, promotion of building materials, and training of artisans. However, the problem cannot be adequately solved by government-sponsored programmes alone. (Krishna Singh, 1996).

It has been observed that a number of issues, including the disbandment of the panchayat

and the delayed fund distribution, have made it difficult to carry out the communal housing plans. The beneficiary must pay a variety of fees in order to receive housing benefits administered by the government due to inadequate housing benefits, the prevalence of bribery or corruption, and the use of the back staircase influence. It is advised that the organisations in charge of regulating these housing programmes be aware of the social message that the government (which could be at the federal or state level) is attempting to convey through the various social housing programmes on homestead rights and housing security. The authorities should be held more accountable for the entire administration of housing benefits and forced to carry out these programmes to the fullest extent possible, both in terms of the goals established and the financial resources granted under the programme. Additionally, he advised that the government-run housing programmes include a more open manner of choosing the recipient from among those already in place (Mahadeva, 2012).

OBJECTIVE OF THE STUDY

- To assess the level of awareness, transparency, monitoring process under IAY and PMAY-G schemes.
- To assess the socio-economic impact of PMAY-G on beneficiaries

METHODOLOGY

The study area is confined to two rural districts of Uttar Pradesh only i.e., Gazipur and Ballia. For the purpose of study four blocks which contains two villages each are randomly selected. Beneficiaries selected for IAY housing scheme between 2010 to 2015 and beneficiaries selected or PMAY-G housing scheme between 2016 to 2020 considered as the respondents of the study. Sample of 320 respondents, 40 respondents from each village are randomly selected by using simple random sampling technique. The study is based on both primary and secondary data. The necessary primary data are

collected by the interview schedule from the selected IAY and PMAY-G beneficiaries. The required secondary data are collected from various books, journals, magazines and official website of Ministry of Rural Development, Census India, Indira Awaas Yojana (IAY) and other related information are collected from various village panchayat in Gazipur and Ballia district. For analysing the data simple descriptive analysis has been used and reliability test has been performed to assess reliability of statements of factor socio-economic inclusion of beneficiaries.

RESULTS AND DISCUSSION

Demographic Profile of Respondents

The demographic details such as gender, age, marital status, social group, size of family, educational

qualification, occupational status and income level of IAY and PMAY-G beneficiaries together are collected and presented in Table 1. It could be observed from the table that our study sample consists 48 percent of female and 52 percent of male. The maximum number of sample beneficiaries belongs to the age group of 41-60 years and less than a percent of the beneficiaries belongs to the age group below 25 years. Majority of the beneficiaries are married and among them 12 beneficiaries are widowed. 40 percent of Scheduled caste groups are benefited more than the other and mostly backward classes. Majority of the beneficiaries are illiterate. Nearly 49 percent of the beneficiary's monthly income lies between Rs.5,000 to Rs.10,000.

S.No.	Demographic variables	Categories	Number	Percentage
1	Gender	Male	167	52.2
		Female	153	47.8
		Total	320	100.0
2	Age Group (in years)	25 and younger	3	0.9
		26-40	99	31.9
		41-60	195	60.6
		60 and older	23	6.6
		Total	320	100.0
3	Marital Status	Married	285	94.4
		Unmarried	3	0.9
		Widow/widower	12	4.7
		Total	320	100.0
4	Category	General	32	10.0
		OBC	96	30.0
		SC	128	40.0
		ST	64	20.0
		Total	320	100.0
5	Education Level	Illiterate	118	36.9
		Till 5 th	45	14.1
		5 th -8 th	39	12.2

		Matric Pass	53	16.6
		Intermediate	43	13.4
		Graduate	22	7.2
		Total	320	100.0
6	Occupation	Farmer	35	10.9
		Animal husbandry	21	6.6
		MNREGA Labour	62	19.4
		Contractual labour	54	16.9
		Domestic Worker	39	12.2
		Vendor	49	15.3
		Housewife	49	15.3
		Others	11	3.4
		Total	320	100.0
7	Family size	4 or less member	62	19.4
		5-8 members	226	70.6
		9-12 members	26	8.1
		More than 12 members	6	1.9
		Total	320	100.0
8	Monthly Income level	Less than Rs. 5,000	105	32.8
		Rs.5,000-10,000	156	48.7
		Rs.10,000-15,0000	45	14.1
		Rs. 15,000 and above	14	4.4
		Total	320	100.0

Source: Computed Data

RELIABILITY STATISTICS OF THE STATEMENTS OF FACTOR AWARENESS, TRANSPARENCY AND MONITORING PROCESS

Reliability is concerned with the consistency, stability and reproducibility of measurement results (Hair et

al., 2013). In this study, the reliability of measurement items was evaluated by examines the consistency of the respondent's answers to all the question items in the measure through Cronbach's alpha reliability coefficients (less than 0.6= Poor, .7= acceptable, 0.8= good) as recommended (Hair et al., 2013). Therefore, a minimum cut off value of 0.7 for Cronbach's alpha reliability coefficients was

employed in the present research to determine the reliability of each measure in order to find out the overall reliability of the each of the statement

constructs used in the model. The survey was done among 320 peoples of the selected area and reliability of the data is given below:

Table 2: Reliability Statistics of the all statements

S.No.	Reliability Statistics of the statements (6 items)	Mean	S.D.	Cronbach's Alpha*
1.	People are more aware about PMAY-G than IAY	4.28	1.007	.881
2.	People are aware about detailed facilities of PMAY-G	4.24	.995	
3.	Monitoring has been improved in PMAY-G than IAY	4.18	1.069	
4.	Level of transparency has been improved in PMAY-G than IAY	4.27	1.033	
5.	Time-gap between applying and availing benefits has been reduced under PMAY-G than IAY	4.32	1.112	
6.	Time-span of resolving problems has been reduced under PMAY-G than IAY	4.40	.961	

Source: Computed in SPSS

* Cronbach's alpha coefficient value (less than 0.6= Poor, .7= acceptable, 0.8= good)

The above table 2 revealed the reliability value of the statements regarding awareness, level of transparency and monitoring process. In the table the mean value and standard deviation of each statement is mentioned. The mean values and S.D. values for all the six statements are 4.28 (1.007), 4.24 (.995), 4.18 (1.069), 4.27 (1.033), 4.32 (1.112) and 4.40 (.961) respectively. On the basis of the mean values we can conclude that maximum people are aware about PMAY-G and detailed facilities of PMAY-G than IAY. Also Maximum people positive towards improved monitoring process and level of

transparency, reduced time-gap between applying and availing benefits, reduced time-span of resolving problems under PMAY-G than IAY. This study revealed that Cronbach's alpha value of the all statement is .825. According (Hair et al., 2013 if Cronbach's alpha reliability coefficients (less than 0.6= Poor, .7= acceptable, 0.8= good). So, we revealed that reliability value of the all statement is good and acceptable.

IMPACT OF PMAY-G ON SOCIO-ECONOMIC EMPOWERMENT

Table 3: Reliability Statistics of the all statements

S.No.	Reliability Statistics of the statements (7 items)	Mean	S.D.	Cronbach's Alpha*
1.	Health condition has been improved under PMAY-G	4.17	1.180	.961
2.	Income and employment opportunities has been improved under PMAY-G	3.82	1.611	
3.	Safety and comfort of family members has	3.76	1.569	

	been improved under PMAY-G			
4.	Social security has been improved	3.74	1.579	
5.	Social status has been improved under PMAY-G	3.68	1.484	
6.	Confidence level has been improved under PMAY-G	3.68	1.625	
7.	Security of assets has been improved under PMAY-G	4.24	1.336	

* Cronbach's alpha coefficient value (less than 0.6= Poor, .7= acceptable, 0.8= good)

The above table 3 presents the reliability value of the statements of the factor socio-economic empowerment. In the table the mean values and S.D. values for all seven statements are 4.17 (1.180), 3.82 (1.611), 3.76 (1.569), 3.74 (1.579), 3.68 (1.484), 3.68 (1.625) and 4.24 (1.336) respectively. On the basis of the mean values, the study concluded that maximum people are positive towards improvement in health condition, job opportunities, safety and comfort of family members, social security, socio-economic status, confidence level and security of assets under PMAY-G. This study revealed that Cronbach's alpha value of the all statement is .961. According (Hair et al., 2013 if Cronbach's alpha reliability coefficients (less than 0.6= Poor, .7= acceptable, 0.8= good). So, we revealed that reliability value of the all statement is very good and acceptable.

CONCLUSION

On the basis of above discussion, it is concluded that awareness, level of transparency and monitoring process has been significantly improved under PMAY-G than IAY which makes PMAY-G scheme more effective for beneficiaries. Result also reveals that social status of beneficiaries of PMAY-G has also been improved due to better implementation of PMAY-G. This shows that effective implementation of PMAY-G scheme is playing a significant role in uplifting living standard of rural households and ensuring socio-economic inclusion of poor population of rural India.

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