

PRADHAN MANTRI AWAS YOJANA (PMAY) SCHEME IN INDIA: PROGRESS AND PROSPECTS

Abstract

The wealthy are getting richer while the poor are getting poorer. The Indian government has numerous initiatives and programmes in place as of the first five-year plan to improve the standard of living for the underprivileged. Humans have three essential needs: food, clothes, and shelter. This article addresses the Pradhan Mantri Awas Yojana (PMAY) scheme's advantages, other schemes connected to it, the number of dwellings built, and the costs associated with developing infrastructure. Due to India's rapid urbanisation and population increase over the past ten years and the resulting severe lack of affordable housing, 78 million Indians or 17% of the world's slum dwellers now reside in informal settlements. In 2012, there were 18.78 million housing shortages across the country. The Pradhan Mantri Awas Yojana (Urban) Mission, which was started in 2015 to address this issue, aims to provide pucca (permanent) housing to all urban low-income families in India by the year 2022.

Keywords: PMAY, Indian, population, urbanisation

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I. INTRODUCTION

"Pradhan Mantri Awas Yojana - Housing for All (Urban) Mission" for urban areas is being implemented during 2015-2022. This Mission provides central assistance to implementing agencies through States and UTs for providing houses to all eligible families/beneficiaries by 2022. All statutory towns as per Census 2011 and Statutory Towns notified subsequently would be eligible for coverage under the Mission.

II. HOUSING STATUS IN INDIA

From 3.4 million units in 1961 to 20.6 million units in 2001, rural housing was in low supply. During the same time span, the shortage of urban housing increased from 0.9 million units to 10.4 million units. As a result, the overall housing shortfall rose from 4.3 million to 31.0 million homes. In contrast to the required rate of 5 dwellings per 1,000 people, the country only builds about 3 houses per thousand people every year.

III. HOUSING SCHEMES IN INDIA

By 2022, the **Pradhan Mantri Awas Yojana (PMAY)**-Urban programme intends to provide housing for everyone. It offers first-time homebuyers in metropolitan areas an interest subsidy on mortgage loans. It is appropriate in every state. Previously known as Indira Awas Yojana, Pradhan Mantri Awas Yojana-Gramin is an affordable housing programme that focuses on providing homeless households with pucca dwellings with basic amenities. This public housing programme provides funding and splits the cost of development with the state.

1. **Rajiv Awas Yojana:** Launched in 2009, the Rajiv Awas Yojana intends to formalise all illegal building to promote a slum-free India.
2. **Delhi Development Authority Housing Scheme:** In December 2018, a brand-new housing programme was introduced. The DDA housing programme offers homes for high-, middle-, and low-income groups, with some reservations made for the less fortunate members of society.
3. **Tamil Nadu Housing Board Scheme:** The Tamil Nadu Housing Board, established in 1961, offers the Tamil Nadu Housing Board Scheme. Subsidiary schemes exist for this plan as well.
4. **Every year, the Maharashtra Housing and Development Authority (Mhada)** launches a lottery programme. The poorer portions of the population are designated a significant portion of the scheme's units.
5. **NTR housing programme:** The Andhra Pradesh government's NTR housing programme has an objective of building 19 lakh homes before the 2019 elections. Only one-third of the principle is contributed by the beneficiary in this programme.

IV. HOUSING SCHEMES IN KARNATAKA

- 1. Namma Mane Scheme:** This plan was established by the government to provide middle-class citizens with affordable housing options.
- 2. Basava Yojana Vasati:** Popularly known as the RGRHCL (Rajiv Gandhi Rural Housing Corporation Limited) scheme, the Basava Vasti Yojana was launched in 2011. Under the Basava Vasati Yojana, the state government is required to provide 85% of the raw materials required for applicants to construct their homes.
- 3. The Devraj Urs Housing Programme:** This initiative was created for people who fit into a particular category, including transgender people, people from nomadic tribes, people with physical disabilities, and many others. The district committee, under the direction of the Deputy Commissioner, will be in responsibility of selecting the program's recipients. Urban housing programmes by B.R. Ambedkar and Vajpayee: This plan exclusively permits Mysore City Corporation (MCC) residents to construct houses. The copies of the eligible recipients' BPL ration cards, voter identification cards, Aadhaar cards, caste certificates, income certificates, and photos are required. Women are given preference, whether they are married or widowed.

V. CHALLENGES OF HOUSING SCHEMES

Regulations that frame housing and sustainability strategies and programmes are insufficient. Lack of knowledge among those involved in affordable housing projects about low-cost technologies. supply chain for sustainable materials is insufficient. lack of access to data from credible sources regarding effective strategies for achieving sustainability. improper methods of construction Sustainable practises are thought to be expensive (Patel, 2021). The lack of money made it difficult to transport supplies in terrain that was mountainous or challenging. Only those with BPL cards were protected, leaving out the vast majority, including SC/ST. Lack of political will, lack of cooperation with other programmes like sanitation and energy programmes, and funds not transmitted. insufficient collaboration with urban sanitation and electrical plans. The housing interest subsidy is still lower than that of other Asian nations like China, Singapore, etc. Builders frequently defraud or take advantage of people after receiving payment, leading to disputes between tenants & owners. Slum rehabilitation is not taking place as a result of ongoing migration, urban poverty, inadequate construction, and a lack of employment. Lack of city planning, competent civil engineers, architects, etc.

VI. PRADHAN MANTRI AWAZ YOJANA

A government programme known as the Pradhan Mantri Awas Yojana (PMAY) seeks to develop 2 crore (20 million) affordable homes by the end of March 2022 for the urban poor. The Pradhan Mantri Awas Yojana (Urban) (PMAY-U) for the urban poor and the Pradhan Mantri Awaas Yojana (Gramin) (PMAY-G or PMAY-R) for the rural poor are the two main parts of the programme.

In order to guarantee that homes have a bathroom or sanitation room, PMAY has been combined with other programmes. Additionally, it includes the Jan Dhan Yojana, a well-known banking facility programme for the underprivileged, the Saubhagya Yojana electricity connection plan, the Ujjwala Yojana LPG connection scheme, and the acquisition of clean drinking water. PMAY (Pradhan Mantri Awas Yojana) Scheme, n.d.

VII. STUDY OBJECTIVE

The purpose of the study is to evaluate relevant literature and comprehend the Pradhan Mantri Awas Yojana (PMAY), an affordable housing programme for all Indian beneficiaries.

VIII. REVIEW OF LITERATURE

Kumar, (2014) has reviewed the work done by the Twelfth Five-Year Plan Working Group on Rural Housing, which was printed in Economic and Political Weekly (Vol. 49, Issue No. 26–27). In 2012, the working group anticipated that India's rural housing need will total 43.13 million units. This article re-estimates the rural shortfall to be 62.01 million in 2012 based on the most recent data sets, Census 2011 and the National Sample Survey housing condition round for 2008–2009, as well as the revised approach utilized by the technical group on urban housing shortage. It was discovered that households residing in temporary housing and crowded areas were primarily to blame for the shortage of rural housing. The findings point to the necessity of a comprehensive approach to eradicating shelter deprivation in rural India and improving the standard of living of the population.

Kumar K. K., (2016) in his research paper titled: 'Impact of Rural Housing Schemes on Human Development in India – An Analysis' has examined the effects of rural housing schemes on human development in Karnataka while taking into account, in addition to IAY, other significant government of India programmes. According to this study, investments in housing have a planned effect on the local economy as well as the overall economy. Housing is known to have numerous links with the rest of the economy. This essay aims to analyse the different significant housing programmes of the Indian government. Its foundation is secondary data. The writers have made an effort to explain to Karnataka's poorer populations the multiplier effect of the building plan. In order to intensify efforts for human development in the state, they have discovered that the State Government of Karnataka has been highly proactive in producing a multiplier impact by merging IAY with other significant development programmes.

Anand, (2017) in his study titled: 'Housing for the Poor and the Impact of IAY in Rural India: Present Context' has examined the contribution of rural poor housing in India to the eradication of rural poverty with reference to the country's main housing programme, the Indira Awaas Yojana (IAY). Its foundation is secondary data. He contends that because rural housing requirements are typically given lower priority in policy decisions than urban housing demands, rural housing has been marginalised both in broader policy talks and within the discourse on rural concerns. However, housing is crucial for rural households' welfare and social stability.

M. Swathi (2018) In her article “A Study on The Housing in Rural Areas with Special Reference To pradhan Mantri Awas Yojana (Pmay-G)” The house is a safe haven built by man to protect oneself from the whims of the environment and to provide for the basic bodily physiological needs (Housing Finance Mechanisms in India). The dwelling is thereby a complete part of the possessed universe. Housing and the process of general financial advancement are closely intertwined. It offers both rural and urban residents employment opportunities. Additionally, by reducing the disparity in lifestyle, it improves urban-rural equity. In this way, housing serves a variety of functions, such as meeting the financial and social demands of the family unit, contributing to their upward mobility, and improving their wellbeing and academic success. The material and intangible benefits of a long-lasting home are numerous and significant to the family and the local economy. One of the most pressing problems in India's rural areas is the lack of affordable housing. Rural housing construction can benefit the local economy while also enhancing the lives of individuals who need adequate shelter.

Nisar Khan (2019) In his article “Pradhan Mantri Awas Yojna an Assessment from Housing Adequacy Perspective “claimed that the IHS Rotterdam-developed concept of housing adequacy allows for an evaluation of housing programmes that goes beyond the idea of quantitative supply and demand. It offers a comprehensive picture of how well housing projects or programmes work on both a quantitative and qualitative level. The idea of housing justice for the beneficiaries is implied by the concept of adequate housing. Availability, Accessibility, Affordability, Acceptability, and Adaptability are five principles that combine to provide this function. The five principles work in tandem and in addition to one another. They contribute to a broader understanding of housing supply that goes beyond the standard numbers approach to encompass the concept of housing justice. The bulk of affluent housing options are concentrated in outlying areas of the city, which disadvantages the target group. the means of support and other possibilities. As a result, the location is a major factor in why many of these inexpensive housing plans fail. The technologies Sub-Mission (TSM) of PMAY includes a section on integrating cutting-edge and environmentally friendly technologies when building homes.

Understanding the multiple meanings of inexpensive housing in the global and Indian contexts, as well as urbanization and housing issues in India, is crucial to comprehending the concept of affordable housing and the Pradhan Mantri Awas Yojana scheme.

IX. INDIAN GOVERNMENT’S AFFORDABLE HOUSING SCHEMES

Researchers commonly use the term "affordable housing" when offering recommendations, frameworks, and solutions, particularly when creating housing policies and programmes. The Indian government has been working to make housing more affordable for years, primarily through public housing programmes, slum redevelopment, and the allocation of land with infrastructural access (Sheth 2013).

The affordable housing programmes launched since 2005 are as follows:

- 1. Jawaharlal Nehru National Urban Renewal Mission:** In the 65 mission cities, it sought to build 1.5 million dwellings for the urban poor between 2005 and 2012. Under JNNURM, two policies emphasised housing. A direct housing policy initiative under

JNNURM is the Integrated Housing and Slum Redevelopment Programme. Basic Services for the Urban Poor (BSUP) strives to provide low-income sectors with entitlements including security of tenancy, reasonably priced housing, and services like water, sanitation, health, and education, as well as social security (MoHUPA, 2015).

2. **Rajiv Awas Yojana (RAY):** The RAY programme sought to rid India of slums. It was introduced in two stages in 2011. In 2013, the "preparatory phase" was completed. Action during the "implementation phase" was authorised for 2013 to 2022. Incorporating slums into the formal system and giving them legal legitimacy were RAY's two main goals, along with fixing the formal system's flaws (MoHUPA, 2012). RAY, however, failed to reach the most vulnerable urban residents, decreased the number of homes created, and frequently led to evictions and slum demolitions (Sheth 2013, Chaturvedi 2013, Chitravanshi 2015). Rajiv Awas Yojana (RAY) was incorporated into the Housing for All (HFA) by 2022 programme in May 2015.

Table 1: Housing Schemes of the Government of India Since Independence

SI. No.	Housing Schemes	Launched in Year
1	Integrated Subsidised Housing Scheme for Industrial workers and Economically Weaker Sections	1952
2	Low Income Group Housing Scheme	1954
3	Subsidized Housing Scheme for Plantation Workers	1956
4	Middle Income Group Housing Scheme	1959
5	Rental Housing Scheme for State Government Employees	1959
6	Slum Clearance and Improvement Scheme	1956
7	Village Housing Projects Scheme	1959
8	Land Acquisition and Development Scheme	1959
9	Provision of House Sites of Houseless Workers in Rural Areas	1971
10	Environmental Improvement of Urban Slums	1972
11	Sites and Services Schemes	1980
12	Indira AwasYojana	1985
13	Night Shelter Scheme for Pavement Dwellers	1990
14	National Slum Development Programme	1996
15	2 million Housing Programme	1998
16	ValmikiAmbedkarMalinBastiAwasYojana	2000
17	Pradan Mantra GramodayaYojana	2001
18	Jawaharlal Nehru National Urban Renewal Mission	2005
19	PradhanMantriAdarsh Gram Yojana (2009-10)	2009
20	Rajiv AwasYojana	2011
21	PradhanMantriAwasYojana- Housing for All (Urban)	2015

(Source: Various reports of Government of India, Ministry of Housing, Ministry of Urban development and Poverty alleviation and ministry of Housing)

In order to provide affordable housing for everyone by the year 2022, the Indian government introduced the Pradhan Mantri Awas Yojana (PMAY) in 2015. The programme strives to meet the housing requirements of the underprivileged in urban and rural areas, including EWSs, LIGs, and MIGs (middle-income groups).

- 3. Pradhan Mantri Awas Yojana- Housing for All (Urban):** The Honourable President of India stated, "By the time the Nation completes 75 years of its Independence, every family will have a pucca house with water connection, toilet facilities, and 24x7 electricity supply and access." in his address to the Joint Session of Parliament on June 9, 2014. The Government of India launched the Pradhan Mantri Awas Yojana- Housing for All (Urban), 2015 (MoHUPA, 2015) programme to accomplish this objective.

The mission is to implement slum restoration programmes and deliver 20 million dwelling units. A slum is described as a small area with at least 300 inhabitants, or 60 to 70 homes, with shoddily constructed, tightly packed tenements in an unsanitary environment. Slums typically have poor infrastructure and inadequate sanitation and drinking water amenities.

The mission requirements state that an "affordable housing project" must include at least 35% of homes for the Economically Weaker Section (EWS) group. EWS households are defined as those with an annual income of up to Rs. 3,000,00 and a home with up to 30 square metres of carpeting. Low Income Group (LIG) is defined as having an annual income of between Rs. 300,001 and Rs. 600,000 and a home with up to 60 sq. m. of carpet.

For EWS and LIG, the programme offers a 6.5% subsidy on housing loans with terms of up to 15 years, equating to roughly Rs. 100,000 to Rs. 230,000 per unit. It requires female-owned homes or dual ownership. It is planned to create a Slum Free City Plan of Action (SFCPoA) for in-situ slum remediation in order to make all statutory towns slum-free (MoHUPA, 2015).

A beneficiary family will consist of a husband, a wife, and unmarried boys and/or daughters, as stated in the scheme's scope. For the beneficiary family to qualify for central aid under the Mission, neither they nor any of their family members may possess a pucca house in any region of India. Any of the existing choices, including slum redevelopment with a private partner, credit-linked subsidy, direct subsidy to the individual beneficiary, and affordable housing in partnership, will only allow a beneficiary family to receive a single benefit (PMAY Operational Guideline, MoHUPA, 2017).

Table 1: Number of Houses Completed By Pmay Scheme 2017-2023

SI. No	State Name	Houses completed for prior to 2017- 2018	Houses completed For 2018- 2019	Houses completed for 2019-2020	Houses completed for 2020-2021	Houses completed for 2021-2022	Houses completed for 2022-2023	Total Houses completed in 2017 -2023**
1	Andhra Pradesh	40,098 (43.22%)	6,622 (7.14%)	0 (0.00%)	0 (0.00%)	0 (0.00%)	46,086 (49.64%)	92,806 (100.00%)
2	Bihar	563,452 (34.67%)	4,59,339 (28.23%)	0 (0.00%)	948,530 (58.29%)	113,029 (6.95%)	36 (0.00%)	1,625,047 (100.00%)
3	Chhattisgarh	226,343 (4.93%)	4,59,320 (99.96%)	324,650 (7.07%)	64,040 (1.39%)	1 (0.00%)	4,672 (0.10%)	4,593,820 (100.00%)
4	Goa	125 (100.00%)	0 (0.00%)	0 (0.00%)	0 (0.00%)	0 (0.00%)	0 (0.00%)	125 (100.00%)
5	Gujarat	109,767 (33.92%)	87,692 (27.10%)	0 (0.00%)	82,744 (25.58%)	550 (0.17%)	42,506 (13.15%)	323,259 (100.00%)
6	Haryana	11,472 (26.20%)	9,079 (20.76%)	0 (0.00%)	0 (0.00%)	2 (0.00%)	23,200 (53.04%)	43,753 (100.00%)
7	Himachal Pradesh	4,639 (58.21%)	2,304 (28.94%)	0 (0.00%)	697 (8.75%)	250 (3.14%)	72 (0.90%)	7,962 (100.00%)
8	Jharkhand	222,706 (23.80%)	152,124 (16.26%)	132,955 (14.22%)	264,415 (28.24%)	162,674 (17.39%)	750 (0.08%)	935,624 (100.00%)
9	Karnataka	41,426 (38.20%)	46287 (42.67%)	0 (0.00%)	89 (0.08%)	1 (0.00%)	20,670 (19.05%)	108,473 (100.00%)
10	Kerala	13,506 (75.05%)	4488 (24.93%)	0 (0.00%)	0 (0.00%)	0 (0.00%)	0 (0.00%)	17,994 (100.00%)
11	Madhya Pradesh	430,663 (22.13%)	377,120 (19.39%)	550,607 (28.36%)	517,342 (26.58%)	70,171 (3.61%)	0 (0.00%)	1,945,903 (100.00%)

12	Maharashtra	209,343 (25.32%)	129,722 (15.69%)	58,069 (7.02%)	215,340 (26.06%)	89,696 (10.85%)	124,223 (15.01%)	826,393 (100.00%)
13	Odisha	376,232 (22.76%)	322,253 (19.48%)	239,537 (14.48%)	565,455 (34.17%)	150,461 (9.09%)	280 (0.02%)	1,654,218 (100.00%)
14	Punjab	9,819 (47.23%)	3917 (18.82%)	0 (0.00%)	7,059 (33.98%)	0 (0.00%)	0 (0.00%)	20,795 (100.00%)
15	Rajasthan	246,071 (20.80%)	219184 (18.52%)	208,374 (17.60%)	388,726 (32.84%)	120,672 (10.20%)	0 (0.00%)	1,183,027 (100.00%)
16	Tamil Nadu	141,496 (43.93%)	96003 (29.80%)	12,809 (3.97%)	52,107 (16.14%)	0 (0.00%)	19,752 (6.16%)	322,167 (100.00%)
17	Telagana	0 (0.00%)	0 (0.00%)	0 (0.00%)	0 (0.00%)	0 (0.00%)	14,655 (100.00%)	14,655 (100.00%)
18	Uttar Pradesh	565,690 (29.17%)	391913 (20.23%)	308,482 (15.92%)	169,629 (8.75%)	463,368 (23.90%)	39,890 (2.05%)	1,938,972 (100.00%)
19	Uttarakhand	8,406 (67.64%)	4020 (32.36%)	0 (0.00%)	0 (0.00%)	0 (0.00%)	0 (0.00%)	12,426 (100.00%)
20	West Bengal	425,088 (15.77%)	368766 (13.68%)	567,304 (21.02%)	893,881 (33.17%)	427,556 (15.85%)	12,659 (0.47%)	2,695,254 (100.00%)
21	Arunachal Pradesh	3,319 (1.49%)	56 (0.03%)	0 (0.00%)	89 (0.04%)	101 (0.05%)	219,481 (98.38%)	223,046 (100.00%)
22	Assam	195,043 (45.65%)	33,397 (7.81%)	0 (0.00%)	189,926 (44.49%)	9,044 (2.12%)	0 (0.00%)	427,410 (100.00%)
23	Manipur	9,712 (75.13%)	0 (0.00%)	0 (0.00%)	3,222 (24.89%)	1 (0.01%)	0 (0.00%)	12,935 (100.00%)
24	Meghalaya	16,081 (67.94%)	2973 (12.56%)	0 (0.00%)	4,594 (19.41%)	5 (0.02%)	0 (0.00%)	23,653 (100.00%)
25	Mizoram	4,415 (91.47%)	400 (8.31%)	0 (0.00%)	0 (0.00%)	3 (0.06%)	0 (0.00%)	4,818 (100.00%)

26	Nagaland	4,239 (100.00%)	0 (0.00%)	0 (0.00%)	0 (0.00%)	0 (0.00%)	0 (0.00%)	4,239 (100.00%)
27	Sikkim	1,069 (100.00%)	0 (0.00%)	0 (0.00%)	0 (0.00%)	0 (0.00%)	0 (0.00%)	1,069 (100.00%)
28	Tripura	2,376 (9.34%)	1216 (4.78%)	0 (0.00%)	21,852 (85.96%)	0 (0.00%)	0 (0.00%)	25,444 (100.00%)
29	A&N Island (Ut)	0 (0.00%)	0 (0.00%)	0 (0.00%)	0 (0.00%)	43 (100.00%)	0 (0.00%)	43 (100.00%)
30	Chandigarh (Ut)	0 (0.00%)	0 (0.00%)	0 (0.00%)	0 (0.00%)	6540 (100.00%)	0 (0.00%)	6,540 (100.00%)
31	Dnh&Dd (Ut)	160 (8.99%)	413 (23.17%)	996 (56.02%)	0 (0.00%)	0 (0.00%)	211 (11.82%)	1,780 (100.00%)
32	Delhi (Ut)	0 (0.00%)	0 (0.00%)	0 (0.00%)	0 (0.00%)	49,910 (100.00%)	0 (0.00%)	49,910 (100.00%)
33	Jammu And Kashmir (Ut)	13,352 (25.29%)	16,208 (30.72%)	0 (0.00%)	17,440 (33.06%)	5,713 (10.84%)	0 (0.00%)	52,713 (100.00%)
34	Ladakh (Ut)	0 (0.00%)	0 (0.00%)	0 (0.00%)	201 (99.50%)	0 (0.00%)	0 (0.00%)	201 (100.00%)
35	Lakshadweep (Ut)	43 (100.00%)	0 (0.00%)	0 (0.00%)	0 (0.00%)	0 (0.00%)	0 (0.00%)	43 (100.00%)
36	Puducherry (Ut)	0	0	0	0	0	0	0
	Total	3,896,151 (84.61%)	4,595,477 (100.00%)	2,403,78 (52.16%)	4,407,378 (95.64%)	1,669,79 (36.20%)	569,143 (12.34%)	4,608,423 (100.00%)

Source: Ministry of Rural Development

The total number of houses completed seems to be fluctuating across the years, with some states showing consistent completion rates while others show variations. Andhra Pradesh: In the period from 2017-2023, 92,806 houses were completed. The majority of houses (43.24%) were completed in the year 2022-2023. Bihar: A total of 1,625,047 houses were completed during the given period. The highest number of houses (59.20%) were completed in the year 2018-2019. Chhattisgarh: The total number of houses completed in Chhattisgarh from 2017-2023 is 4,593,820. The highest number of houses (99.68%) were completed in the year 2018-2019. Goa: A total of 125 houses were completed during the given period. There were no houses completed after 2017-2018. Gujarat: 323,259 houses were completed in Gujarat from 2017-2023. The highest number of houses (33.88%) were completed in the year 2018-2019. Haryana: A total of 43,753 houses were completed in Haryana during the given period. The majority of houses (53.02%) were completed in the year 2022-2023. Himachal Pradesh: In the period from 2017-2023, 7,962 houses were completed in Himachal Pradesh. The highest number of houses (58.13%) were completed in the year 2017-2018. Jharkhand: The total number of houses completed in Jharkhand from 2017-2023 is 935,624. The highest number of houses (28.57%) were completed in the year 2020-2021. Karnataka: A total of 108,473 houses were completed in Karnataka during the given period. The majority of houses (38.11%) were completed in the year 2022-2023. Kerala: In the period from 2017-2023, 17,994 houses were completed in Kerala. The majority of houses (75.04%) were completed in the year 2017-2018.

- **State with consistently low housing completion across the years:**
 - Chandigarh (UT): Only 6,540 houses completed in 2022-2023.
 - Puducherry (UT): No houses completed throughout the period.
- **State with the highest increase in houses completed:**
 - Chhattisgarh: The number of houses completed for 2018-2019 (4,593,820.)
- **Key findings from the studies:**
 - **Increase in Affordable Housing:** The targeted beneficiaries' access to inexpensive housing options has increased significantly as a result of PMAY. The programme makes homeownership more attainable for low-income groups by offering financial support in the form of loans, credit-linked subsidies, and subsidies.
 - **Reduction in Slums:** The "Housing for All" objective, which calls for the eradication of slums, is what PMAY seeks to advance. The "In-Situ Slum Redevelopment" and "Credit-Linked Subsidy Scheme," among other PMAY programmes, have been designed to help slum inhabitants get back on their feet and receive pucca homes. Slums have decreased as a result, and urban poor residents now enjoy better living conditions.
 - **Job Creation and Economic Growth:** The adoption of PMAY has benefited the construction industry, resulting in more job possibilities and economic expansion. Both skilled and unskilled employees now have job options thanks to the creation of cheap housing units, which has helped the economy as a whole.

- **Empowerment of Women:** PMAY acknowledges women as joint homeowners, promoting greater gender equality and female empowerment. The programme promotes women's involvement in home decision-making, which raises their involvement in money matters and increases their asset ownership.
- **Improved Quality of Life:** PMAY has significantly contributed to raising **beneficiaries'** standards of living. The living conditions of the poor in urban and rural areas have improved as a result of the availability of basic amenities including power, water supply, sanitation, and access to healthcare and educational services.
- **Financial Inclusion:** With PMAY, the goal is to make affordable housing more accessible to people from all walks of life. The programme offers financial aid and subsidies to ensure that everyone, including those in lower-income and economically disadvantaged groups, can apply for housing loans and buy a home, thereby encouraging financial inclusion.

It is significant to remember that the effects of PMAY can differ depending on various socioeconomic characteristics and geographic locations. Even if the plan has produced great results, there might be difficulties with execution, coordination, and guaranteeing the timely completion of housing projects. For maximising the benefits and resolving any possible concerns, ongoing monitoring, evaluation, and policy adjustments are essential.

X. CONCLUSION

The government of India has a number of challenges, including the rapid rise of the urban population that is causing housing shortages and subpar urban living conditions. Numerous research on affordable housing were found while assessing the review of various linked publications. It was noted that numerous housing schemes have been carried out in India since independence by various governments. However, the lack of continuity and connectivity in these schemes caught the attention of past studies that evaluated housing policies and programmes in India. Some researchers are paying attention to the recently introduced PMAY-Housing for All (Urban) affordable housing plan as they conduct a critical analysis of the programme.

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