

Public Opinion on House Subsidy PMAY Scheme with Special Reference to Chennai

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Abstract:

The purpose of this research is to know about the house subsidy scheme available in India. Pradhan Mantri Awas Yojana is the house subsidy scheme available in India. The aim of this subsidy, Pradhan Mantri Awas Yojana is to provide housing to the lower income groups and economically weaker sections (EWS) by providing loan. The aim of this subsidy is to provide housing loan and to improve the lifestyle of the economically backward people by providing well equipped home. In India still we can find homeless people who are suffering a lot without a proper shelter. As we all know that food, clothing and shelter are the three main things that an individual must possess, but still these three basic things are not completely achieved by everyone and especially housing is a major problem in this generation because of growing population, unemployment and poverty. Poverty is the main reason faced by many people and because of this they are not in a state to afford their own individual house. The objective of this study is to analyse the difference between the PMAY Housing scheme and the gender and to find the association between opinion on the area in which houses to be built and the educational qualification. Descriptive research is used for the purpose of the study. It helps to understand the behaviour of individual group or a society. Convenient sampling method is used to collect the samples. Samples are collected based on the ease of access or availability. The total number of samples collected is 1540. Independent variables are Gender, Educational Qualification and Age. Dependent variables are PMAY benefit scheme, Area Of performance of house, Rural people, slum clearance, urban people, low income groups, middle class. Statistics are Independent sample t- test, Chi- square and Anova. Thus the government has introduced the housing scheme called PMAY in order to find a solution to this everlasting problem.

Keywords: PMAY, Poverty, EWS, subsidy, homeless people, low income groups

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INTRODUCTION

Housing is a major problem faced by many people in this generation. In this over growing population everyone's wish is, to possess an own house and in order to fulfill this statement the government has put forward a government scheme based on house subsidy and this is called as Pradhan Mantri Awas Yojana. Under this Scheme every individual will be offered with a specified amount of Rs.1 lakh per

house by the government of India for slum rehabilitation and central assistance of Rs.1.5 lakhs per dwelling unit for affordable housing in partnership and beneficiary led individual house enhancement. This scheme has been initiated especially for the low income groups and Economically weaker sections. The aim of this scheme is to provide house for every individual by the year 2022. This scheme is also called as mission

2022. The government aims at improving the lifestyle of the people by providing basic amenities like shelter to the weaker sections of our society. This scheme provides more benefits for the poor people. This scheme sanctions a loan based on financial inclusion, and this scheme can be utilised from banks. The Minister For Housing and urban affairs Hardeep Singh Puri extended the loan subsidy for MIG till 31st March 2020 under this scheme. The tenure of the loan is 20 years and however the banks can sanction loan for a maximum tenure of 30 years but the loan has to be repaid before the borrower attains the age of 70 years. Therefore people get this advantage through this Pradhan Mantri Awas Yojana Scheme which aims at fulfilling people's wish both in urban and in rural areas.

OBJECTIVES

1. To understand the house subsidy scheme on PMAY
2. To analyse the difference between the PMAY Housing scheme and the gender
3. To find the association between opinion on the area in which houses to be built and the educational qualification
4. To examine the level of agreeability towards beneficiaries of schemes among the age groups.

LITERATURE REVIEW

The housing scheme Pradhan Mantri Awas Yojana. PMAY scheme is also called as "Housing for all by 2022". It consists of two components: PMAY -G (rural) and PMAY -U (urban). The aim of this scheme is to provide houses for Below poverty line people. In house allotments the first preference will be given to women, **M. Swathi (2018)**. The main advantage of this PMAY scheme: this scheme will provide housing up to 30 sq ft of carpet area. All the houses built under this scheme should have basic amenities like toilet facilities, resistant to earthquakes, floods and so on. The house being built should be registered under the female head of the household or in the joint name of the

male head of the household **Dr. Gaikwad Arun Hari (2018)**. The credit linked subsidy scheme under Pradhan Mantri Awas Yojana. The author outlines the challenges faced by this scheme, for instance around 864 projects only 7,28,840 houses have received the approval. He states that there are challenges for affordability, accessibility and sustainability, **Mohit Kaul and Dr. T.V. Raman (2018)**. The Indira Awas Yojana Beneficiary scheme. Important details of schemes and all beneficiary should be displayed in the Gram Panchayat as well as in block office. In such an order the houses will be built in panchayat wise number under IAY. Panchayat samiti was not required under this scheme. And it aims at providing this beneficiaries only for BPL people, **Manzoor Hussain (2018)**. The Materials (Aluminium) used in PMAY Housing Schemes. Since it involves Aluminium framework it will be more durable than brick masonry, it provides a smooth surface finish, it can withstand shear reinforcement. Limitations is Aluminium framework technology involves huge volumes of work, later modifications are not possible, shrinkage cracks may appear and Initial investment for the contractor will be higher due to the procurement of aluminium panels, **V. Aaditya (2018)**. The need of low cost housing in India. It helps in slum clearance and under article 21 "personal life and liberty" it also includes housing as a right of an individual. The author also mentions various housing schemes like PMAY, Mukhya Mantri Awas Yojana (MMAY) in Gujarat and Rajiv Awas Yojana (RAY) which is slum free India, **Paresh S Mistry and Pankaj J. Gandhi (2018)**. The challenges in low cost housing in India. The biggest challenge is that there is no adequate land available for the construction of houses in the urban areas and this involves unlocking non essential lands from huge government bodies, **Ar. Sheetal A. Jagdale (2018)**. The need for sustainable Urbanisation in India under PMAY. Under this scheme the slum dwellers will get houses built in the same location. The total number of houses sanctioned for slums is around 2.2% under this scheme. The aim of this scheme is to build 2 crore

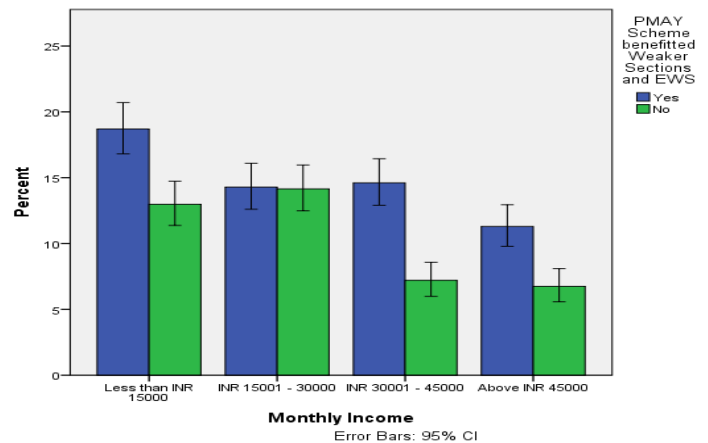
houses within 5 years of time .Nearly 20% of the slum people will be benefited out of this scheme, **Sapna Arora(2018)**. The Pradhan Mantri Awas Yojana Scheme associated with financial inclusion.Financial inclusion is the timely delivery of adequate credit to the weaker sections of the society which is linked with this scheme.The main aim of this scheme is to provide slum rehabilitation and affordable housing for weaker sections of the society, **Shelly De Pandit (2017)**. The scheme Indira Awas Yojana (IAY) prevailing in rural India before the Introduction Of PMAY Scheme. This Scheme was later continued as a sub scheme of Jawahar Rozgar Yojana (JRY). IAY Scheme was purely meant for SC/ST families and for families below poverty line. Under this scheme people can get Rs.1.2 lakh for construction of their houses in rural areas, Rs.12,000 for construction of toilet. But Under PMAY it will range from Rs.1 lakh to Rs.2.30 lakh through credit linked subsidy, **P.Ananth (2017)**. The affordable housing policy in urban India, Affordable Housing is achieved through credit linked subsidy in which the interest subsidy is 6.5% from the government for 15 years. Credit beyond 6,00,000 is non subsidised. Union government in addition provides support for economically weaker sections (EWS), **Arindam Biswas (2016)**.

METHODOLOGY

Descriptive research is used for the purpose of the study. It helps to understand the behavior of individual group or a society. Convenient sampling method is used to collect the samples. Samples are collected based on the ease of access or availability. Independent variables are Gender, Educational Qualification and Age. Dependant variables are PMAY benefit scheme, Area Of performance of house, rural people, slum clearance, urban people, low income groups, and middle class. Statistics are Independent sample t- test, Chi- square and Anova.

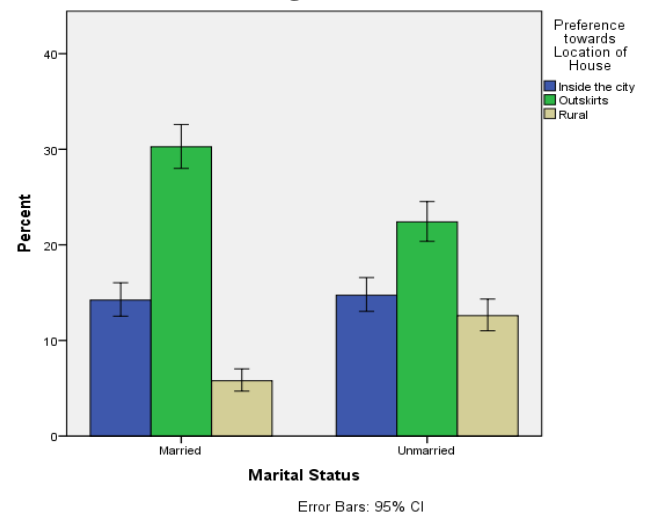
ANALYSIS

Figure 1



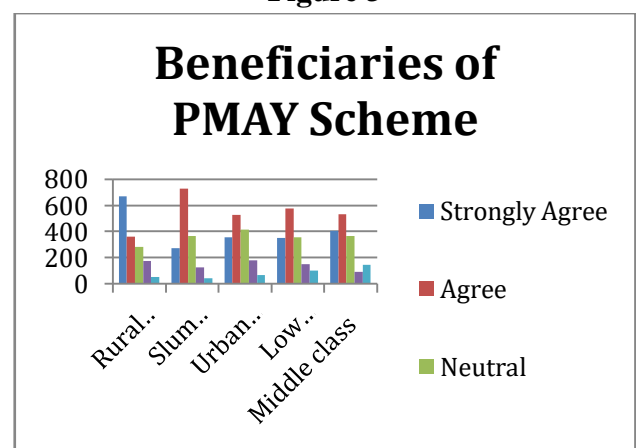
Legend: Bar chart (Fig. 1) shows the relationship between the PMAY schemes benefited weaker sections and monthly income of people.

Figure 2



Legend: Bar chart (Fig. 2) shows the relationship between the marital status and preference towards the location of house.

Figure 3



Legend: Bar chart (Fig. 3) shows the level of agreement on beneficiaries of PMAY scheme based on economic class of people.

Null Hypothesis: There is no significant difference between the PMAY Housing scheme and the gender

Table 1: Benefits of PMAY Scheme and Gender

Gender	N	Mean	Std. Deviation	Std. Error Mean
Male	803	1.45	.498	.018
Female	737	1.37	.484	.018

Table 2: Independent Samples t Test - Benefits of PMAY Scheme and Gender

	t	df	Sig. (2-tailed)
Independent Sample t test	3.007	1538	0.003

Legend: The table 1 and 2 shows the results of independent sample t test between the opinion on the benefits of PMAY scheme and the gender.

Null Hypothesis:

There is no significant association between the preference on the area in which houses to be built and educational qualification of the respondents.

Table 3: Cross Tabulation – Preference of Location of House and Educational Qualification

		Preference of Location of House			Total
		Inside the city	Outskirts	Rural	
Educational Qualification	Primary	16	40	1	57
	High School	89	142	50	281
	Higher Secondary	83	244	49	376
	Degree and above	249	325	163	737
	Illiterate	9	60	20	89
Total		446	811	283	1540

Table 4: Chi-Square Tests - Preference of Location of House and Educational Qualification

	Value	df	Asymp. Sig. (2-sided)
Pearson Chi-Square	72.804	8	0.000

Legend: The table 3 shows the results of cross tabulation between the preference of location of house and educational qualification. The table 4 shows the results of chi-square test between the preference of location of house and educational qualification.

Null Hypothesis:

There is no significant difference in the mean scores of level of agreeability towards beneficiaries of schemes among the age groups.

Table 5: ANOVA – Beneficiaries of PMAY Scheme and Age

		Sum of Squares	df	Mean Square	F	Sig.
Rural people	Between Groups	80.648	4	20.162	15.280	.000
	Within Groups	2025.463	1535	1.320		
	Total	2106.111	1539			
Slum clearance people	Between Groups	32.192	4	8.048	9.056	.000
	Within Groups	1364.198	1535	.889		
	Total	1396.390	1539			
Urban people	Between Groups	83.968	4	20.992	18.302	.000
	Within Groups	1760.616	1535	1.147		
	Total	1844.584	1539			
Low income group	Between Groups	100.883	4	25.221	20.349	.000
	Within Groups	1902.464	1535	1.239		
	Total	2003.347	1539			
Middle class	Between Groups	112.404	4	28.101	20.353	.000
	Within Groups	2119.400	1535	1.381		

	Total	2231.805	1539			
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Legend: The table 5 shows the ANOVA results for level of agreeability towards measures of unemployment among the income groups of the respondents.

RESULTS

- The results show that few of the respondents irrespective to the income level of the people responded that weaker sections and EWS were benefitted through PMAY scheme. Nearly 12% to 18% of the people believe that irrespective to the income level of the people responded that weaker sections and EWS were benefitted through PMAY scheme. Nearly 7% to 14% of the people believe that irrespective to the income level of the people responded that weaker sections and EWS were not benefitted through PMAY scheme. It is observed from the study that people less than 15,000, range of 30000 - 45000 and above 45000 income level have more belief in benefits. They believe that weaker sections and EWS were benefitted through PMAY scheme. People in the range of income 15001 - 30000 equally believe that weaker sections and EWS were benefitted and not benefitted through PMAY scheme. (Fig. 1)
- It is observed in the study majority of the respondents, 30% married and 25% of unmarried person preference of location of house in outskirts. Both married and unmarried person show equal preference of location of house inside the city, 15%. Unmarried person show higher preference of location in rural areas i.e. 12% is higher than married person i.e. 5%. (Fig. 2)
- In the study it is identified that majority of the rural people (660) strongly agree on the benefits of PMAY scheme. All other class of people agrees on the benefits of PMAY scheme. In the study it is identified that nearly 200 - 400 people in all class of people

are neutral about the level of agreement on the benefits of PMAY scheme. Nearly 50 - 200 people in all class disagree on the benefits of PMAY scheme (Fig. 3)

- The results of independent sample t test shows that the p value is less than 0.05, null hypothesis is rejected. Therefore there is a significant difference between the PMAY Housing scheme and the gender. It is found that the male and female are aware of the benefits of the PMAY scheme (Table 2)
- The results of chi-square test show that the p value is less than 0.05, null hypothesis is rejected. Therefore there is a significant association between the preference on the area in which houses to be built and educational qualification of the respondents. It is found that the preference of locality is influenced by educational qualification (Table 4).
- The results of ANOVA show that the p value is less than 0.05, null hypothesis is rejected. Therefore there is a significant difference in the mean scores of level of agreeability towards beneficiaries of schemes among the age groups. It is found that the beneficiaries of the PMAY scheme are influenced by age (Table 5).

DISCUSSION

- The results show that few of the respondents irrespective to the income level of the people responded that weaker sections and EWS were benefitted through PMAY scheme. People responded that weaker sections and EWS were benefitted through PMAY scheme are higher than the people responded that weaker sections and EWS were not benefitted through PMAY scheme (Fig. 1)
- Both married and unmarried person preference of location of house in outskirts is higher than inside the city and rural areas. The respondents may feel that their own house to be in outskirts because they may

like to have a house in a peaceful area than busiest place (Fig. 2).

- Most of the people strongly agree on the benefits of PMAY scheme. All other class of people agrees on the benefits of PMAY scheme. Only few people disagree on the benefits of PMAY scheme. This may be due to everyone like to have their own house. SO they may feel that the government initiatives may help them to have a place for themselves (Fig. 3)
- It has been found that male and female are aware of PMAY scheme, this may be due to irrespective of gender, and everyone is interested to have a house on their own (Table 2).
- It has been observed that the preference of locality is influenced by educational qualification. This may be due to the educational qualification; the awareness among the respondents may differ. So based on their awareness, their preference of locality may also differ (Table 4).
- It is found that the beneficiaries of the PMAY scheme are influenced by age. Based on the age of the respondent, their experience may differ. So based on their experience, their opinion on beneficiaries of the scheme also differs (Table 5).

CONCLUSION

Housing is a major problem faced by many people in this generation. In this over growing population everyone's wish, to possess an own house and in order to fulfill this statement the government has put forward a government scheme based on house subsidy and this is called as Pradhan Mantri Awas Yojana. The housing subsidy Pradhan Mantri Awas Yojana plays a significant role in our country. In a similar way the significance of housing scheme is analyzed in various other countries across the globe. From the above tabulation and interpretation we can observe that the people are aware of the housing scheme Pradhan Mantri Awas Yojana and the preference of the houses to be built is significantly

associated with the educational status .It is found that the male and female are aware of the benefits of the PMAY scheme. It is found that the preference of locality is influenced by educational qualification. It is found that the beneficiaries of the PMAY scheme are influenced by age. The beneficiaries of this scheme are also known among the public to some extent. So from this we can conclude that most of the general public is aware of the housing scheme Pradhan Mantri Awas Yojana and the aim of this scheme is to achieve it by 2022. So this will help India to develop economically and gives economically weaker sections of the society a chance to improve their lifestyle.

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