PMAY AND BENEFICIARY SATISFACTION-AN ANALYTICAL STUDY

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ABSTRACT

The Pradhan Mantri Awas Yojana represents a housing scheme by the Government of India designed to ensure "Housing for All" through affordable housing schemes. This study examines the effectiveness of the PMAY scheme, along with eligibility challenges, transparency in accessing the scheme benefits, and satisfaction of beneficiaries by using both qualitative and quantitative data, having the main objective To evaluate the effectiveness of the PMAY scheme, focusing on eligibility challenges, transparency of processes, and beneficiary views on scheme improvement, this paper highlights the eligibility challenges and transparency in the process of allotment, followed by suggestions from the beneficiaries that can improve the PMAY scheme to be more effective and reachable to the needy beneficiaries. This analytical study contributes to the housing sector, where its outcomes and beneficiary perspectives are expected to improve the scheme's efficiency.

INTRODUCTION

Having a safe and affordable house is a basic need as well as an important component of a better quality of life. In order to attain this goal, the Government of India started the Pradhan Mantri Awas Yojana (PMAY) in 2015. With the aim of "Housing for All" by 2022, and it is extended to December 31, 2025, which supports economically weaker groups, The scheme has four parts. In-Situ Slum Redevelopment (ISSR), Credit-Linked Subsidy Scheme (CLSS), Affordable Housing in Partnership (AHP), and Beneficiary-Led Construction (BLC) each help in different ways to achieve the goal of having or improving their homes.

Since its launch, PMAY has successfully approved housing facilities for needy beneficiaries. However, many beneficiaries face eligibility challenges, documentation paperwork, or lack of information and even face a lack of transparency and delays in scheme implementation. This study explores the efficiency of the PMAY scheme by analyzing eligibility barriers and transparency in the system and beneficiaries satisfaction along with the suggestions for improvement. This study aims to widen the scheme implementation for better outcomes.

Review of Literature

The Pradhan Mantri Awas Yojana has significantly uplifted housing in India, which faced both success and challenges. **Wahi (2016)** identified challenges in PMAY implementation like limited standards and financial barriers. While **Swathi (2018)** and **Kumar and Sharma (2020)** recognized PMAY positive impact on rural employment and economic progress. **Singh and Rao (2018)** and **Bhagat (2019)** identified issues of delayed implementation of the scheme,corruption, low beneficiary satisfaction and inadequate training to the scheme staff.

Beyond providing housing to the beneficiaries this scheme also provides social empowerment. **Patel (2020)** highlighted scheme role in enhancing women's status by female headship in the scheme allotment wit effort to hold marginalized communities. However, Technology is being one major tool for transparency and efficiency. **Sharma and Joshi (2020)** and **Rajasekhar Naik (2018)** noticed satellite mapping and mobile applications plays important role in beneficiary selection and monitoring. Yet, **Ghosh and Agarwal (2020)** highlighted uneven beneficiary satisfaction with quality control and access to basic services. Looking forward, **Verma and Shukla (2022)** highlighted in his paper on green technologies for environmental sustainability, while **Desai and Mehta (2023)** stated long-term durability of homes due to construction quality problems. To deal with these, **Raj and Tiwari (2022)** suggested the need for technology adoption, improved governmental and local bodies coordination.

Statement of the Problem

The Pradhan Mantri Awas Yojana (PMAY), launched in 2015 with the aim to provide "Housing for All" for economically weaker sections of the society which extended to December 31, 2025. Even with its significant sanction and construction of housing facilities, the PMAY scheme Fights challenges that drags down scheme's effectiveness and potential reach, including scheme eligibility challenges, hurdles in documentation, a lack of information, issues with transparency in scheme implementation, and project delays. These

barriers create a gap between PMAY scheme goals and its actual delivery, this research work highlights the need for an analytical study to evaluate scheme challenges, effectiveness, and beneficiary satisfaction and suggestions for scheme improvements.

Significance of the Study

This study carries significant importance for multiple stakeholders of the PMAY scheme and contributes to policy improvisation, and its findings will give insights for policymakers to identify challenges and resolve them to enhance the scheme's efficiency by adopting beneficiary views and suggestions. This research will highlight the common barriers, scheme accessibility, and transparency in scheme implementation through qualitative and quantitative analysis. Furthermore, this paper provides insights into practical challenges and satisfaction with the output of the PMAY housing scheme. Ultimately, this study helps in optimizing PMAY's efficiency and reach, ensuring the scheme's vision of providing affordable housing to the most deserving beneficiaries across India.

Objective

To evaluate the effectiveness of the PMAY scheme, focusing on eligibility challenges, transparency in the scheme, and beneficiary views on scheme improvement.

Hypothesis

1. H0: The PMAY scheme is not effective in reaching women.
2. H0: There is no significant relationship between beneficiaries' educational qualifications, occupations and annual household incomes and the challenges they face in proving eligibility for the PMAY scheme.
3. H0: There is no significant relationship between the transparency of the PMAY in application approval process and beneficiaries' overall satisfaction with the scheme.
4. H0- there is no significant variation between Caste and satisfaction of beneficiaries with the PMAY scheme
5. H0- there is no significant variation between Income and satisfaction of beneficiaries with the PMAY scheme.

Research Methodology

- *Sample size* - In Belagavi city 150 BLC and ISSR scheme beneficiaries have been identified and interviewed to collect data regarding PMAY housing scheme.

- *Sampling technique* - in this research work Probability sampling method is adopted along with convenience techniques.
- *Data Collection* -Both Primary and secondary data is considered for this study. First-hand data was collected from PMAY beneficiaries by using housing questionnaire, and secondary data from publications and PMAY official websites.
- *Tool for Analysis*- SPSS software was used to examine primary data, Chi-Square Test, Kruskal-Wallis H, and Pearson Correlations tests are used to validate the hypotheses in the present study. For better comprehension tables have been used.

Scope of the Study

So far as the physical and geographical scope of the present study is concerned, the study will be confined to Belagavi city in Karnataka State and the study is restricted to studying the beneficiaries' opinions and satisfaction who availed benefits under the housing scheme of Pradhan Mantri Awas Yojana.

Data Analysis and Interpretation

Gender Distribution in PMAY Scheme Beneficiaries

H0: The PMAY scheme is not effective in reaching women.

H1: The PMAY scheme is effective in reaching women.

Table 1 Observed and Expected Gender Distribution among PMAY Beneficiaries.

Gender	Observed N	Expected N	Residual
Male	18	75.0	-57.0
Female	132	75.0	57.0
Total	**150**		

Source: Primary data

Chi-Square Test Statistics for Gender Distribution	
	Gender
Chi-Square	86.640[a]
Df	1
Asymp. Sig.	**.000**
a. 0 cells (0.0%) have expected frequencies less than 5. The minimum expected cell frequency is 75.0.	

Source: SPSS Output

A Chi-Square Goodness of Fit Test was used to determine whether the PMAY scheme is effective in reaching women, comparing the observed gender distribution of beneficiaries against an expected equal distribution. Out of 150 beneficiaries, 132 were female and 18 were male, compared to an expected 75 for each gender. The Chi-Square value of 86.640 with 1 degree of freedom and a p-value of 0.000, which is less than the significance level of 0.05. Therefore, we decline the null hypothesis. It is concluded that the PMAY scheme is effective in reaching women, as evidenced by the significantly higher proportion of female beneficiaries observed.

Impact of Socio-Economic Status on Eligibility Challenges

H0: There is no significant relationship between beneficiaries' educational qualifications, occupations and annual household incomes and the challenges they face in proving eligibility for the PMAY scheme.

H1: There is a significant relationship between beneficiaries' educational qualifications, informal occupations and annual household incomes and the challenges they face in proving eligibility for the PMAY scheme.

Table 2 Beneficiary Challenges in Proving Eligibility for PMAY Scheme by Category.

Category	Yes, regarding residency proof	Yes, regarding property ownership proof	No, I didn't encounter any difficulties	Total
Illiterate	3	9	30	42
SSLC	9	18	81	108
Total	12	27	111	150
Labor	3	9	48	60
Private Employee	0	9	12	21
House Wife	9	9	48	66
Business	0	0	3	3
Total	12	27	111	150
Less than 1 lakh	9	9	39	57
1-2 lakh	3	18	69	90
Above 3 lakh	0	0	3	3
Total	12	27	111	150

Source: Primary data

Table 3 Education and Eligibility Challenges.

Chi-Square Tests – Education			
	Value	**df**	**Asymptotic Significance (2-sided)**
Pearson Chi-Square	.487a	2	.784

Likelihood Ratio	.475	2	.789
Linear-by-Linear Association	.044	1	.833
N of Valid Cases	150		
a. 1 cells (16.7%) have expected count less than 5. The minimum expected count is 3.36.			

Symmetric Measures			
		Value	Approximate Significance
Nominal by Nominal	Phi	.057	.784
	Cramer's V	.057	.784
No of Valid Cases		150	

Source: SPSS Output

According to the Chi-Square Tests, there exists no significant relationship between the education levels of the beneficiaries and the difficulty they experienced in providing eligibility for the PMAY scheme. The result of the Pearson Chi-Square test was 0.487, which is greater than the significant level of 0.05, thus we failing to reject the null hypothesis. Additionally, the 0.057 values of Phi and Cramer's V highlight a very weak, non-significant relationship. Hence, there is no significant relationship between beneficiaries' educational qualification and the challenges they face in proving eligibility for the PMAY scheme.

Table 4 Occupations and Eligibility Challenges

Chi-Square Tests-Occupation			
	Value	df	Asymptotic Significance (2-sided)
Pearson Chi-Square	15.349a	6	.018
Likelihood Ratio	15.536	6	.016
Linear-by-Linear Association	1.183	1	.277
No of Valid Cases	150		
a. 6 cells (50.0%) have expected count less than 5. The minimum expected count is .24.			

Symmetric Measures			
		Value	Approximate Significance
Nominal by Nominal	Phi	.320	.018
	Cramer's V	.226	.018
N of Valid Cases		150	

Source: SPSS Output

As per above tests, there exists a significant relationship between the occupations of the beneficiaries and the difficulty experienced in providing eligibility for the PMAY scheme. The result of the Pearson Chi-Square test is 15.349, with a p-value of 0.018. Since this p-value (0.018) is less than the significant level of 0.05, we reject the null hypothesis. Additionally, the 0.320 values of Phi and 0.226 of Cramer's V highlight a very weak, but

statistically significant relationship. Hence, there is a significant relationship between beneficiaries' occupations and the challenges they face in proving eligibility for the PMAY scheme.

Table 5 Annual Household Incomes and Eligibility Challenges

Chi-Square Tests- Income			
	Value	**df**	**Asymptotic Significance (2-sided)**
Pearson Chi-Square	7.802a	4	.099
Likelihood Ratio	8.416	4	.077
Linear-by-Linear Association	3.630	1	.057
N of Valid Cases	**150**		
a. 4 cells (44.4%) have expected count less than 5. The minimum expected count is .24.			
Symmetric Measures			
		Value	**Approximate Significance**
Nominal by Nominal	**Phi**	.228	.099
	Cramer's V	.161	.099
N of Valid Cases		**150**	

Source: SPSS Output

According to the Chi-Square Tests, there exists no significant relationship between the annual household incomes of the beneficiaries and the difficulty they experienced in providing eligibility for the PMAY scheme. The result of the Pearson Chi-Square test was 0.099, which is greater than the significant level of 0.05, thus we failing to reject the null hypothesis. Additionally, the 0.228 values of Phi and 0.161 of Cramer's V highlight a very weak, non-significant relationship. Hence, there is no statistically significant relationship between beneficiaries' annual household incomes and the challenges they face in proving eligibility for the PMAY scheme.

Summary of Statistical Relationships with PMAY Eligibility Challenges

Here is a summary of the statistical analyses regarding the relationship between beneficiary characteristics and challenges in proving PMAY eligibility.

Table 6 Summary of Statistical Relationships with PMAY Eligibility Challenges.

Characteristic Analyzed	Pearson Chi-Square p-value	Phi Value	Cramer's V Value	Conclusion (based on p-value > 0.05)
Educational Qualifications	0.784	0.057	0.057	No significant relationship

Occupations	0.018	0.320	0.226	Significant relationship
Annual Household Incomes	0.099	0.228	0.161	No significant relationship

Across all three factors examined educational qualifications and annual household incomes the statistical analyses indicate no statistically significant relationship with the challenges beneficiaries face in proving eligibility for the PMAY scheme. In each case, the Pearson Chi-Square test yielded a p-value well above the conventional 0.05 significance level, leading to a accept the null hypothesis. The Phi and Cramer's V values, which measure the strength of association, also consistently showed very weak to weak non-significant relationships. But occupations indicate statistically significant relationship with the challenges beneficiaries face in proving eligibility for the PMAY scheme.

PMAY Scheme Satisfaction and Income

H_0- there is no significant variation between Income and satisfaction of beneficiaries with the PMAY scheme.

H_1- there is a significant variation between Income and satisfaction of beneficiaries with the PMAY scheme

Table 7 PMAY Scheme Satisfaction and Income: Kruskal-Wallis Test.

Ranks			
	Income	**N**	**Mean Rank**
Satisfaction of amenities	Less than 1 lakh	60	77.22
	1-2 lakh	87	76.69
	Above 3 lakh	3	6.50
	Total	**150**	

Test Statistics a,b	
	Satisfaction of amenities
Kruskal-Wallis H	8.629
df	2
Asymp. Sig.	**.013**
a. Kruskal Wallis Test	
b. Grouping Variable: Income	

Source: SPSS Output

A Kruskal-Wallis H test was used to find out whether there was a significant difference in satisfaction of PMAY amenities for different income groups. The Kruskal-Wallis H statistic was 8.629 with 2 degrees of freedom. The p-value of 0.013 is less than the significance value (0.05), and thus it concludes that there is a significant difference among different income levels in terms of PMAY amenity satisfaction.

PMAY Scheme Satisfaction and Caste

H_0- there is no significant variation between Caste and satisfaction of beneficiaries with the PMAY scheme.

H_1- there is a significant variation between Caste and satisfaction of beneficiaries with the PMAY scheme

Table 8 PMAY Scheme Satisfaction and Caste - Kruskal-Wallis Test.

Ranks			
	Caste	**N**	**Mean Rank**
Satisfaction of amenities	SC/ST	108	79.71
	Muslim	12	130.25
	Maratha	12	63.88
	Lingayath	15	10.70
	Kuruba	3	75.50
	Total	**150**	
Test Statistics a,b			
	Satisfaction of amenoties		
Kruskal-Wallis H	60.638		
Df	4		
Asymp. Sig.	.000		
a. Kruskal Wallis Test			
b. Grouping Variable: Caste			

Source: SPSS Output

A Kruskal-Wallis H Test was used to test for "variation between Caste and satisfaction of beneficiaries with PMAY amenities." The mean ranks for the castes were: Lingayath (N=5) at 3.90, Maratha (N=4) at 21.63, Kuruba (N=1) at 25.50, SC/ST (N=36) at 26.90, Muslim (N=4) at 43.75. The Kruskal-Wallis H statistic of 60.638 with 4 degrees of freedom, and the P-value is 0.000 which is less than the significance level of 0.05, and we reject the null hypothesis. This means there is a significant difference in satisfaction with PMAY amenities between different caste groups.

Transparency of Application and Approval Process and its Impact on Satisfaction

H0: There is no significant relationship between the transparency of the PMAY in application, approval process and beneficiaries' overall satisfaction with the scheme**.**

H1: There is a significant relationship between the transparency of the PMAY in application and approval process and beneficiaries' overall satisfaction with the scheme.

Table 9 Correlation Analysis of Transparency and Overall Satisfaction in BLC and ISSR Schemes.

Pearson Correlations Between Transparency of PMAY Application and Approval Process and Beneficiary Satisfaction with BLC and ISSR Schemes				
		Transparency of the PMAY in application and approval process	Overall satisfaction of BLC scheme	Overall satisfaction of ISSR scheme
Transparency of the PMAY application and approval process	Pearson Correlation	1	-.051	.103
	Sig. (2-tailed)		.663	.378
	N	150	75	75
Overall satisfaction of BLC scheme	Pearson Correlation	-.051	1	-.063
	Sig. (2-tailed)	.663		.591
	N	75	75	75
Overall satisfaction of ISSR scheme	Pearson Correlation	.103	-.063	1
	Sig. (2-tailed)	.378	.591	
	N	75	75	75
*. Correlation is significant at the 0.05 level (2-tailed).				

Source: SPSS Output

In this study, we used Pearson correlation to see how transparency relates to overall satisfaction. For two types of satisfaction, i.e., satisfaction with the BLC scheme showed a Pearson correlation of r = -0.051 (p-value 0.663), and satisfaction with the ISSR scheme showed r = 0.103 (p-value 0.378). Since both p-values are above 0.05, we reject the alternative hypothesis, which indicates transparency does not significantly increase overall satisfaction. This suggests that other factors primarily play a role in beneficiary satisfaction.

Major Findings

➢ There were 132 women among 150 recipients. It proves that the PMAY housing scheme is successful in reaching

➢ PMAY scheme Beneficiaries' educational qualifications and annual household income are not significantly associated with the problem of proving eligibility for the PMAY scheme.

➢ The beneficiaries' occupations are significantly associated with the problem of proving eligibility for the PMAY scheme.

➢ The satisfaction of PMAY amenities varies significantly with beneficiaries' income bracket, such as above 3 lakh income found significantly lower satisfaction than the other groups less than 1 lakh and 1-2 lakh income classes.

➢ Satisfaction with PMAY facilities The Lingayat caste indicates the least satisfaction (mean rank = 3.90), and the Muslim caste highlights more satisfaction (mean rank = 43.75).

➢ Transparency of the PMAY application and approval process and overall satisfaction of the BLC and ISSR schemes are not significantly dependent.

Suggestions

➢ Satisfaction is observed unevenly in all the categories of the beneficiaries; hence, scheme implementation should identify and rectify the satisfaction factors by quality control and access to basic services.

➢ In this study, transparency is identified as a challenge in the PMAY scheme implementation; hence, utilizing technology like satellite mapping and mobile applications are tools to improve the transparency in the scheme implementation.

➢ Improvise the eligibility criteria by adopting beneficiary's suggestions.

➢ Improve governmental and local bodies' coordination.

➢ Make the documentation process more effective and simple.

➢ Providing necessary information regarding eligibility and required documentation to assess the benefits of the PMAY scheme

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- 9 Years of PMAYU

- Booklet Urban Transformation through Housing for All

- Proceedings of Policy Dialogue for Beyond-PMAY (U)