



A Study On Pradhan Mantri Awas Yojana In Malkapur Town Of Karad Tehasil In Satara District

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Abstract:

PMAY is a scheme launched on 25th June 2015 by Central Government. The motto of this scheme is to 'Housing for All' in urban areas. The present paper is a brief description of the effect of the PMAY scheme of the central government on all population in the Malkapur city region in Karad tehsil of Satara District. This research paper discussed how much people benefited from this scheme and tried to find the problems faced by people by the process of sanctioning this scheme. For this paper primary data is collected through interviews and questionnaire of beneficiaries and secondary data is collected from Malkapur Nagar parishad office and other sources. Fieldwork is done by researcher and visit to beneficiaries' houses of this scheme. Simple Random sampling method was used for data collection. 24 beneficiary people were selected for data collection. Most of the people have benefited from this PMAY scheme. For success of this scheme there is need of some awareness. People must know about the eligibility criteria, and knowledge about required documents related to this scheme so that they can be benefited by PMAY scheme which is launched by government for social well-being.

Keywords: - PMAY, Housing for All, The beneficiary, Sanction cases, Curtailment, Social well-being.

Introduction:

Settlement is one of the main basic needs of human being. It provides us shelter. In the country like India 32 percent people are below poverty line, they did not get the two times enough food also, then how can built a house. For the people who have their own land but not have enough money to build a house, central government launched a scheme for that

people named Pradhan Mantri Awas Yojana. Now a day the rates of land as well as building material like cement, sand, steel, bricks, and other materials are growing and its beyond limits of poor people. Therefore, in urban as well as rural areas schemes PMAY is launched by central as well as state governments. PMAY is one of the schemes of the central

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government which provides homes for low-income groups. This scheme was started by the central government of India on 25 June 2015 on 75 years Indian independence. This scheme has a tag line that is 'housing for all by 2022'. The main aim of this scheme is to provide a pucca house with 24×7 water connection, toilet facilities, electricity supply, and access to people. (pmaymis.gov.in), and ultimately upgrade the standard of living of people beings as a resource.

There are 4-way that PMAY -U is applied as follows:

- By developing the Slum area through private developers.
- By subsidy credited For EWS people.
- Home loans on a low rate as compared to the market rate.

Objectives:

1. To analyze the sanctioned cases of PMAY scheme in Malkapur town.
2. To study the implementation method of PMAY-U scheme.

Methodology:

For the present research paper, primary data and secondary data were used. Primary data was collected through the interviews of beneficiaries of PMAY scheme. Questionnaire is also prepared for the collection of primary data. Simple Random sampling method was used for data collection. 27 people were selected for the data collection. Secondary data was collected through Municipal Council, articles in newspapers, Journals, research

- By giving subsidies for individual house construction

Study Area:

Karad tehsil is one of the developed tehsils of Satara district. Where Malkapur is an adjoining town of Karad City. It is a very highly populated town in a nearby town. It is also famous as a three-star city. Malkapur town is well known for its 24×7 water supply. It has a municipal council. Malkapur is located at 17.28° N, 74. 2° E. The elevation of Malkapur is 566 meters. According to census 2011, the population of, Malkapur town is 31671 out of which 16352 are males and 15319 are females. Malkapur has an 18.31% scheduled caste population and 0.55% population of scheduled tribes.

papers and government guidelines regarding scheme PMAY 2015.

Discussion:

PMAY scheme is launched by the government for those who were not their own house, especially for low-income groups, this scheme is operated in 4 parameters. So, most of the people can take benefit of it. But simultaneously there is a need to aware the people for this scheme. PMAY scheme is operating in rural as well as urban area by the central as well as state government. Criteria and the payment of provision for this scheme are different according to rural urban area.

There are 216 peoples are benefited by this PMAY scheme in Malkapur municipal council area. This scheme is

helpful for the people to provide shelter, water supply, electricity, toilet facility as a peoples are increased.

basic need. Because of such type of schemes, the living status of

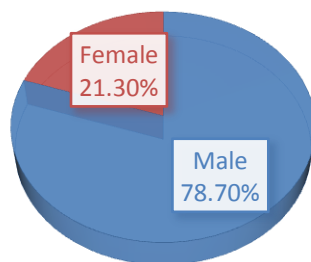
Data Analysis:

Collected data is analyzed by using various statistical methods are as follows

1.1 Gender wise Beneficiaries:

Gender	No of Beneficiaries	Percentage (%)
MALE	170	78.70
FEMALE	46	21.30
TOTAL	216	100

GENDER WISE BENEFICIARIES



In India males are the owner of houses as patriarchy system is ruled.it reflect in sanctioned cases of PMAY scheme as 78.70 percent are the male beneficiaries. Whereas only 21.30 percent

females are getting the benefit of this scheme. From the above diagram it can be easily seen that the beneficiaries are mostly males.

1.2 Category Wise Beneficiaries:

SR.NO	Year	GENERAL	OBC	SC	ST	Total
1	2018	24	15	7	0	46
2	2019	23	8	7	0	38
3	2020	29	22	7	4	62
4	2021	32	8	1	2	43
5	2022	17	9	1	0	27
Total		125	62	23	6	216
Percentage (%)		57.87	28.70	14.81	2.77	100

Source: Malkapur Municipal Council. * DPR-Details project report.

This Scheme was started by the government in 2015. In Malkapur municipal council it was implemented from 2018. In 2018 total 46 cases are sanctioned under the PMAY scheme. Out of which 24 are from general category, 15 are from other backward classes, 7 are from schedule caste and there is no single case from schedule tribe as there is very less population of this category. Where as in 2022 year the numbers of sanctioned cases are decreased compared to 2018. In 2022, 17cases are from open category, 9

from other backward classes, 7 from schedule caste and 0 from schedule tribe. There are only 6 cases are sanctioned in schedule tribe category and that was in 2020 and 2021. In total sanctioned cases under PMAY in last five years 57.87 percent from General category, followed by Other Backward Classes that is 28.70 percent, Schedule Caste by 14.81 percent and Schedule Tribes by 2.77 percent. In sanctioned cases the cases of SC and ST are very less that is only 17.58 percent.

1.3 Numbers of sanctioned and curtailment Cases:

Sr.no	Year	Proposed Cases	Curtailment Cases	Sanctioned Cases
1	2018	58	12	46
2	2019	54	16	38
3	2020	91	29	62
4	2021	71	28	43
5	2022	45	18	27
Total		319	103	216

Source: Malkapur Municipal Council. * DPR-Details project report.

Table no.3 shows that the total proposed cases, the cases are cancelled due to curtailments and sanctioned cases from 2018 to 2022. The total number of cases to propose is 319. Were 103 cases are cancelled as curtailments cases due to some beneficiaries are not able to qualify the criteria of this scheme. One of the

major reasons is that some people do not have their own land to build a house. It is a major criterion for the PMAY scheme Where as some people have an economic problem for to share amount, which is another important criterion of this scheme. Therefore out 319 proposed cases only 216 cases are sanctioned from 2018 to2022.

1.4 Opinion of recipient:

Satisfied /Not satisfied	No. of recipients	Percentage
Satisfied	24	88.90
Not Satisfied	3	11.10
Total	27	100

Table no 4 shows the opinion of the respondents about the PMAY scheme. 24 respondents are satisfied about this

scheme. The percentage of satisfied respondent is 88.90. Whereas 3 respondents not satisfied by the scheme

PMAY. The percentage of not satisfied respondents is 11.10.

Conclusion:

- Most of the beneficiaries are related with open category as their population is more.
- PMAY -U Is a scheme provide the houses, loan, as well as 24×7 water connection, toilet facilities, electricity etc.
- This scheme is good for to fulfill the basic requirement of the people.
- This scheme is trying to empower poor people from different categories.
- This scheme reduces the difference of standard of living from community.
- Pucca house is protected them from natural calamities.
- Toilet facility and sanitation can reduce health issue.
- PMAY scheme is a long and time-consuming process.
- In this scheme beneficiary must invest first the amount which is very difficult to poor people.
- Documentation is also lengthy process beneficiaries must complete and provide all documents related with their income so this paperwork is going to be hassle.
- Most of the beneficiaries do not have their own land so they cannot

build up their house through this scheme.

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