



ASSESSING THE EFFECTIVENESS OF PRADHAN MANTRI AWAS YOJANA IN URBAN AND RURAL NASHIK

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Abstract:

1. Introduction:

Nashik, Maharashtra's fourth-largest city and a rapidly urbanizing district, faces acute housing shortages, especially among Economically Weaker Sections (EWS) and Low-Income Groups (LIG). As of 2023, Nashik reported 38,475 PMAY-U and 1.12 lakh PMAY-G sanctioned houses (Ministry of Housing and Urban Affairs, 2023; Ministry of Rural Development, 2023). Despite scale, on-ground efficiency and beneficiary experience vary.

This paper examines:

- Awareness and accessibility of PMAY in Nashik.
- Satisfaction levels with house quality, location, and subsidy disbursement.
- Factors influencing perceived program success.

2. Literature Review:

1. Ghosh, 2020) India's housing policy has evolved from welfare-driven schemes like the Integrated Low-Cost Sanitation Scheme (1980s) and Indira Awas Yojana (IAY, 1985) to demand-driven, rights-based models. The launch of Pradhan Mantri Awas Yojana (PMAY) in 2015 marked a paradigm shift integrating urban (PMAY-U) and rural (PMAY-G) components under a unified "Housing for All by 2022" vision. PMAY emphasized in-situ slum redevelopment, credit-linked subsidies, affordable housing partnerships, and beneficiary-led construction (MoHUA, 2015; MoRD, 2016). Unlike IAY which focused solely on Below Poverty Line (BPL) households PMAY expanded coverage to include Economically Weaker Sections (EWS), Low-Income Groups (LIG), and Middle-Income Groups (MIG), reflecting India's changing socio-economic demography.

2. Mohanty & Chakraborty (2021) highlight PMAY's successes in asset creation but flag issues like land titling, contractor delays, and exclusion errors. Regional studies on Maharashtra infrastructural gaps in peri-urban housing clusters. This study fills the gap with localized, respondent-level data from Nashik.

3. Jha (2021) While PMAY-G is centrally sponsored (60:40 Centre-State cost sharing), PMAY-U relies more on state/municipal execution capacity (World Bank, 2019). Key innovations include the AwaasSoft and PMAY-MIS portals for real-time monitoring and Direct Benefit Transfer (DBT) for subsidies. However, studies note that technological solutions alone cannot overcome institutional fragmentation especially between urban local bodies (ULBs), state housing boards, and gram panchayats.

4. MoHUA (2023) reports over 2.9 crore houses sanctioned under PMAY-G and 65 lakh under PMAY-U since inception. Yet, independent evaluations reveal disparities between sanctioning and completion. A NITI Aayog (2022) review found a completion rate of only 64% for PMAY-G houses nationwide, with Maharashtra performing slightly above average (69%). Delays were primarily attributed to land acquisition (urban), contractor shortages (rural), and subsidy disbursement lags.

5. Dipak Vishwanath Dokhale (2018) The Pradhan Mantri Jan Dhan Yojana (PMJDY), launched on 28th August 2014, represents a transformative milestone in India's pursuit of universal financial inclusion. Conceptualised as a mission-mode initiative, PMJDY aimed to ensure access to formal financial services bank accounts, credit, insurance, and pension for the unbanked, particularly in rural, semi-urban, and marginalized communities. Its "no-zero-balance" account model, coupled with RuPay debit cards and in-built accident insurance, marked a significant departure from earlier, fragmented financial inclusion efforts such as the Swabhimana campaign (2011) or the Lead Bank Scheme (1969), which suffered from low penetration and weak last-mile delivery (RBI, 2014; Ministry of Finance, 2015).



3. Methodology:

3.1. Research Design:

- **Type:** Cross-sectional survey.
- **Sample Size:** 100 respondents (PMAY-G: 60, PMAY-U: 40).
- **Sampling:** Stratified random sampling across 5 blocks (rural) and 3 municipal wards (urban) in Nashik district.
- **Data Collection:** Structured questionnaire (5-point Likert scale), field visits (Oct–Dec 2024), interviews with implementing officials.

3.2. Variables:

- **Dependent:** Satisfaction (ordinal: 1–5).
- **Independent:** Age, income, subsidy received (Y/N), disbursement time, awareness of scheme features, grievance redressal access.

3.3. Hypotheses:

- **H₀ (Null):** Satisfaction with PMAY is independent of timely subsidy release.
- **H₁ (Alternative):** Satisfaction is significantly associated with on-time subsidy disbursement.

3.4. Statistical Tools:

- Descriptive Statistics (frequencies, means).
- Chi-square test for independence.
- Binary Logistic Regression (SPSS v28).
- Significance level: $\alpha = 0.05$.

4. Data Analysis and Hypothesis Testing:

4.1. Respondent Profile:

Category	Count	%
Gender (Male/Female)	58 / 42	58% / 42%
Age (Mean)	41.7 yrs	—
PMAY-G / PMAY-U	60 / 40	60% / 40%
Subsidy Received	76	76%
Subsidy On Time (≤ 3 months)	32	32%

Source: Primary Data

4.2. Key Findings:

- **Awareness:** 89% knew about PMAY; only 52% understood eligibility criteria fully.
- **House Quality:** 82% rated construction “Good” or “Very Good.”
- **Disbursement Delays:** Avg. 7.3 months (SD = 4.1), cited as top grievance (64%).
- **Grievance Redressal:** 48% unaware of portal/helpline; only 29% filed complaints.



4.3. Hypothesis Testing:

Variable	χ^2	df	p-value	Decision
Satisfaction vs. Timely Subsidy	12.64	4	0.013*	Reject H_0

Source: Primary Data

* $p < 0.05 \rightarrow$ Significant association exists.

Logistic regression confirmed subsidy timeliness as a strong predictor of satisfaction (OR = 3.82, p = 0.007).

5. Conclusion:

PMAY has made measurable progress in Nashik:

- Physical infrastructure delivery is largely successful.
- Beneficiary satisfaction is high when processes function smoothly.

However, systemic inefficiencies especially in subsidy flow, information dissemination, and grievance handling undermine equity and inclusion. The rejection of H_0 confirms that administrative delays directly reduce perceived program efficacy.

6. Limitations:

- Sample size (n=100) limits generalizability.
- Self-reported data may suffer from social desirability bias.
- Does not assess long-term durability or resale restrictions.

7. Suggestions and Policy Implications:

- Last-Mile Monitoring:** Introduce block-level PMAY dashboards with real-time subsidy tracking.
- Awareness Campaigns:** Use local NGOs and ASHAs/Anganwadi workers for vernacular outreach.
- Grievance Integration:** Link PMAY portal with *CPGRAMS* and *Aapple Sarkar* for faster resolution.
- Livelihood Linkage:** Integrate PMAY with *Deen Dayal Upadhyaya Grameen Kaushalya Yojana* (DDU-GKY) to ensure housing sustainability.
- Gender Inclusion:** Strengthen mandatory female co-ownership compliance in Nashik (only 61% observed in sample).

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