

Social Progress Through Pradhan Mantri AWAAS Yojana - GRAMIN (PMAY-G) Scheme in North Eastern States

BIJAY DAS* AND PROF. R.C. PARIDA**

Abstract

Human beings are social in nature and always want to be lived in a progressive society. The Pradhan Mantri Awas Yojana – Gramin is a central government most flagship scheme under which needy and poor rural people get an affordable house in addition with some basic amenities which help them in living quality standard life in the society. The main focus on the present study is deliberating upon how the PMAY-G scheme is helpful for the rural people of north eastern states in social progress. The study is completely based on secondary sources of data and descriptive in nature. The main finding of the study that PMAY-G scheme does not discriminate the people based on their caste and gender for getting the benefits of the scheme in the north eastern states. Overall, the scheme is quite helpful for the rural people to achieve the social progress.

Key words - Pradhan Mantri Awas Yojana – Gramin, Rural people, social progress, Affordable house.

JEL Classification– R21, R28, R38, R58

*Ph. D. Research Scholar, Department of Commerce, Rajiv Gandhi University, Arunachal Pradesh, E-mail – bijaydas475@gmail.com, Mobile No. - 7002625718

**Professor Department of Commerce, Rajiv Gandhi University, Arunachal Pradesh, E-mail – rama.parida@rgu.ac.in, Mobile No. - 94236043129

Introduction

“Anyone who knows anything of history knows that great social changes are impossible without feminine upheaval. Social progress can be measured exactly by the social position of the fair sex, the ugly ones included.” ----- Karl Marx.

Every human being in the world wants to live in progressive society where they get all the freedom, benefits and equality from the society. And they are not judged by the society based on their social status, caste etc. The society is to provide the fundamental needs of its people, lay the foundation for citizens and communities to improve and sustain the quality of their lives, and foster an environment in which every person can realise. A progressive society simply implies that where all the people have freedom and right and they are not neglected based on their gender and social status. The economic growth of developing countries and progress is possible when they have a progressive society. India is also a developing country and the same thing is also applicable to it.

North eastern states viz. Arunachal Pradesh, Assam, Manipur, Meghalaya, Mizoram, Nagaland, Tripura and Sikkim are also the states of India and majority of the people belong to the rural areas. The north eastern states are popularly known for their natural beauty and majority of the part belongs to rural areas. Out of total population only 15.51 percent people live in urban areas and while remaining 84.49 percent people live in rural areas. So, for the development and growth of the rural society, the central government introduced a rural housing scheme named Pradhan Mantri Awas Yojana – Gramin (PMAY-G) where all the needy and poor people get the equal right to get an affordable house in addition with some basic amenities to live their life in the society and they are not deprived based on their caste and gender. Under this scheme the central government strives to improve the social growth and progress and ensures that the rural needy and poor people get the equal opportunity to get the benefits of this scheme.

Review of Literature

Gupta (2018) in his article “How Pradhan Mantri Awas Yojana is changing the rural landscape” states that this scheme enhanced the living standard of the people in the society. Transparency in allocation and convergence with the other programmes made this scheme for the rural people to uplift their social life. National Institute of Public Finance and Policy (2018) in their report mentioned that the Pradhan Mantri Awas Yojana – Gramin (PMAY-G) scheme has a great impact on the employment and income generation of the rural people in India. The scheme is helpful in both direct and indirect employment generation of the rural people. Carvalho and Serio (2020) states that the performance of a nation can be measured in a new way i.e., more focus to be provided on social development and progress as compared to the economic development. They also found that the basic human needs much more helpful in social progress.

Radha and Mary (2020) states Pradhan Mantri Awas Yojana – Gramin (PMAY-G) scheme increases the living quality of poor as this scheme converge with the various other government schemes like Swatchha Bharat Mission (SBM) under which people get toilet, Pradhan Mantri Sahaj Bijli Har Ghar Yojana – Saubhagya scheme under which people get electricity, Pradhan Mantri Ujjwala Yojana under which people get LPG gas connection, Jal Jeevan Mission under which people get drinking water and Pradhan Mantri Jan Dhan Yojana (PMJDY) under which people get banking facility. These schemes improve the living standard of people.

Objective of the Study

The objective of the present study is to figure out the social progress of the Pradhan Mantri Awas Yojana – Gramin (PMAY-G) scheme in the north eastern states.

Research Questions

- i. Is PMAY-G is benefited and included all social status people in the society of North eastern states?
- ii. Is PMAY-G is benefited and included all the genders in the society of North eastern states?

Research Methodology

The present study is based on secondary data and descriptive in nature. The secondary data are collected and compiled from the various research papers, articles, books and official website of the Ministry of Rural Development (rural.nic.in).

Pradhan Mantri Awas Yojana – Gramin (PMAY-G)

Pradhan Mantri Awas Yojana (PMAY) is the most ambitious scheme launched by the Ministry of Rural Development of India in April, 2016 with a tag line “Housing for All” in 2022. The poor and needy people get the benefit of an affordable house in addition with the necessary basic amenities under this scheme which are required to living a standard life in the society. Basically, Pradhan Mantri Awas Yojana (PMAY) has two components - Pradhan Mantri Awas Yojana - Urban (PMAY-U) and Pradhan Mantri Awas Yojana – Gramin (PMAY-G). Pradhan Mantri Awas Yojana - Urban (PMAY-U) scheme provides the benefits of an affordable housing to the urban poor and needy people and Pradhan Mantri Awas Yojana – Gramin (PMAY-G) scheme provides the needy and poor rural people who cannot afford an adequate house with their own.

The Government of India’s previous housing scheme Indira Awas Yojana (IAY) for the rural people cannot get that much of appreciation and success as expected. There were some loopholes like lack of visibility in assortment of beneficiaries, low quality in construction of houses and lower technical supervision, lack of proper loan facility and convergence etc. observed by the Comptroller and Auditor General (CAG) of India during

the audit process. And to overcome those loopholes and betterment of the needy and poor rural people, the Government of India restructured the Indira Awas Yojana (IAY) in a new way as Pradhan Mantri Awas Yojana - Gramin (PMAY-G).

The basic features of Pradhan Mantri Awas Yojana – Gramin (PMAY-G) are as follows –

- (i) The parameter for selection and identification of beneficiaries are done through the criteria prescribed under Socio Economic Caste Census (SECC) 2011 after verified by the Gram Sabha.
- (ii) The financial assistance increased from Rs. 70,000 (IAY) to Rs. 1.20 lakh in plain areas and from Rs. 75,000(IAY) to Rs.1.30 lakh in Hilly States, NE States.
- (iii) The unit size of the constructed house increased from 20 sq.m.(IAY) to 25 Sq.m.
- (iv) The beneficiaries are also getting financial assistance of Rs. 12,000 for construction of toilet under SBM-G scheme.
- (v) Under MG-NREG scheme the unskilled labour are getting 90/95 days wages those who are willing to do the unskilled work.
- (vi) Under PMAY-G scheme, the beneficiaries are also getting loan from the financial institution up to Rs. 70,000 and also getting the 3% subsidy benefits on loan which may be extended up to maximum of Rs. 2,00,000.

Social Progress and Pradhan Mantri Awas Yojana – Gramin (PMAY-G) Scheme

The social progress and Pradhan Mantri Awas Yojana – Gramin (PMAY-G) scheme are very closely related. The rural housing scheme Pradhan Mantri Awas Yojana – Gramin (PMAY-G) is play a very important role and very much helpful in social progress of India. The Pradhan Mantri Awas Yojana – Gramin (PMAY-G) scheme provides attention to all the caste and gender in the society. The social progress in the North Eastern states through the Pradhan Mantri Awas Yojana – Gramin (PMAY-G) scheme describe with the help of some tabular evidence are given below –

Table 1: Category-wise houses sanctioned under PMAY-G scheme in North Eastern States as on 14/05/2022

State	Target fixed by States	Sanctions Made	Breakup of sanction				
			ST	SC	Minorities	PH	Others
Arunachal Pradesh	38041	34522	32944	0	550	23	1578
Assam	1485457	1242958	181303	98358	574634	1237	963297
Manipur	42850	30534	19611	749	2989	7	10174
Meghalaya	76651	61533	57074	355	3833	38	4104
Mizoram	17711	13532	13460	9	62	1	63
Nagaland	24774	22273	21975	1	92	8	297
Tripura	225099	206575	93012	37424	14365	46	76139
Sikkim	1383	1361	637	132	62	1	592
Total	1911966	1613288	420016	137028	596587	1361	1056244

Source – Compiled by researcher (rural.nic.in)

The table 1 depicts the category wise houses sanctioned under Pradhan Mantri Awas Yojana – Gramin (PMAY-G) scheme in the north eastern states. The table shows that maximum number of housing units under Pradhan Mantri Awas Yojana – Gramin (PMAY-G) scheme sanctioned are in Sikkim and Tripura. In the north eastern states, under this scheme mainly the houses are sanctioned against the ST and minority

community people. The SC, PH and other social status category people also getting benefits under this scheme.

Table 2: Category-wise houses completed under PMAY-G scheme in North Eastern States as on 14/05/2022

State Name	Target fixed by States	Completed	Breakup of completion				
			ST	SC	Minorities	PH	Others
Arunachal Pradesh	38041	4245	4107	0	49	11	138
Assam	1485457	530496	95317	43561	195795	935	391618
Manipur	42850	14901	9378	367	1626	7	5156
Meghalaya	76651	28744	27476	116	970	29	1152
Mizoram	17711	5514	5506	0	7	1	8
Nagaland	24774	4239	4119	0	14	3	120
Tripura	225099	47297	30024	4758	3485	12	12515
Sikkim	1383	1070	470	77	60	1	523
Total	1911966	636506	176397	48879	202006	999	411230

Source – Complied by researcher (rural.nic.in)

The table 2 shows the category wise houses completed under Pradhan Mantri Awas Yojana – Gramin (PMAY-G) scheme in the north eastern states. The above table shows that maximum number of housing units under Pradhan Mantri Awas Yojana – Gramin (PMAY-G) scheme completed in Sikkim and Meghalaya in terms of target fixed by the central government. In the north eastern states, under this scheme maximum number of houses are completed against the ST and other community people. The SC, Minority and PH social status category peoples completed houses come after the ST and others categories peoples completed houses in the north eastern states.

Table 3: Gender-wise houses sanctioned under PMAY-G scheme in North Eastern States as on 14/05/2022

State	Target fixed by States	Sanctions Made	Breakup of sanction			Percentage of sanctioned made against target fixed
			Women	Men	Joint (Wife and Husband)	
Arunachal Pradesh	38041	34522	3615	3907	26999	90.75%
Assam	1485457	1242958	248220	423201	571523	83.68%
Manipur	42850	30534	4505	8699	17328	71.26%
Meghalaya	76651	61533	13325	6422	41786	80.28%
Mizoram	17711	13532	1896	646	10989	76.40%
Nagaland	24774	22273	2020	2275	17978	89.90%
Tripura	225099	206575	28814	53988	123771	91.77%
Sikkim	1383	1361	112	266	983	98.41%
Total	1911966	1613288	302507	499404	811357	84.38%

Source – Complied by researcher (rural.nic.in)

The table 3 presents the gender wise houses sanctioned under Pradhan Mantri Awas Yojana – Gramin (PMAY-G) scheme in the north eastern states. The table shows that maximum number of housing units under Pradhan Mantri Awas Yojana – Gramin (PMAY-G) scheme sanctioned are in Sikkim, Tripura and Arunachal Pradesh. Under this

scheme men, women and joint (husband and wife) all got equal preference in when the housing units are sanctioned.

Table 4: Gender-wise houses completed under PMAY-G scheme in North Eastern States as on 14/05/2022

State	Target fixed by States	Completed	Breakup of completion			Percentage of completed against target fixed
			Women	Men	Joint (Wife and Husband)	
Arunachal Pradesh	38041	4245	522	916	2807	11.16%
Assam	1485457	530496	116213	207613	206660	35.71%
Manipur	42850	14901	2534	4559	7807	34.77%
Meghalaya	76651	28744	7078	3494	18172	37.50%
Mizoram	17711	5514	576	453	4485	31.13%
Nagaland	24774	4239	495	544	3200	17.11%
Tripura	225099	47297	5709	9873	31715	21.01%
Sikkim	1383	1070	89	174	807	77.37%
Total	1911966	636506	133216	227626	275653	33.29%

Source – Compiled by researcher (rural.nic.in)

The table 4 shows the category wise houses completed under Pradhan Mantri Awas Yojana – Gramin (PMAY-G) scheme in the north eastern states. It is observed in the table that maximum number of housing units under Pradhan Mantri Awas Yojana – Gramin (PMAY-G) scheme completed in Sikkim, Meghalaya and Assam in terms of target fixed by the central government. In Arunachal Pradesh and Nagaland very smaller number of housing units' completed in comparison to number of housing units target fixed by the central government.

Findings of the Study

Pradhan Mantri Awas Yojana – Gramin (PMAY-G) scheme covers all the gender and social status people in the society. It cannot neglect the beneficiaries based on their caste and gender. The total number of housing units target fixed by all the state governments of north eastern region under PMAY-G scheme is 19,11,966 where only 16,13,288 number of housing units sanctioned made i.e., 84.38 percent. Among all the north eastern states, Sikkim has the highest number of housing units sanctioned i.e., 98.41 percent as compared to the target fixed by the state. Manipur has the lowest number of housing units sanctioned i.e.; 71.26 percent as compared to the target fixed by the state. The total number of housing units target fixed by all the state governments of north eastern region under PMAY-G scheme is 19,11,966 and out of which only 33.29 percent housing units construction completed i.e., 6,36,506. Among all the north eastern states, Sikkim has the highest number of housing units construction completed i.e., 77.37 percent as compared to the target fixed by the state. Among all the north eastern states, Arunachal Pradesh has the lowest number of housing units construction completed i.e., 11.16 percent as compared to the target fixed by the state.

Conclusion

People like to live in a place where they are not judged by the society based on their social status and caste. They have the freedom to live their life in their own way and terms. Pradhan Mantri Awas Yojana – Gramin (PMAY-G) scheme is a rural development and social development scheme which provides the needy and poor rural people an affordable house in addition with some basic amenities who cannot afford an adequate house with

their own. Moreover, this scheme provide advantage to the north eastern states rural people to solve their housing problems and also helpful for their social progress and development in recent time.

References

- Célio, Í., Carvalho, S. De, Carlos, L., Serio, D., Maria, C., Guimarães, C., Furlanetto, K. S., & Paulo, S. (2020). *The social progress on the development of global competitiveness*. <https://doi.org/10.1108/CR-12-2018-0078>
- Chowdhury, M. M., & Ahmed, A. (2015). *The Impact of Rural Development Program on Poverty Alleviation: A Case of Bangladesh*. 15(4).
- Hussain, M. (1967). *Rural Housing and Accommodation : A Case Study of Indira Awaas Yojana (IAY) Scheme in Kashmir*. 6, 48–57.
- Impact Of Pradhan Mantri Awaas Yojana -Gramin (Pmay-G) On Income And Employment*. (2018). April.
- On, A., Name, D., Ph, M., St, S., Breakup, M., Ph, M., St, C., Ph, M., Register, S. T., Sc, D., Sc, O., Sc, O., & Total, O. (2022). 17 14790 2. 5–6.
- On, A., Name, S., Ph, M., St, S., Breakup, M., Ph, M., St, C., Ph, M., Register, S. T., Sc, S., Sc, O., Sc, O., Total, O., & Hal, A. (2022). *No Title*.
- Radha, K., & Mary, J. F. (n.d.). *Progress And Prospects Of Pmay Scheme In India*. XII(1887), 1887–1895.
- Sharma, N. (2021). *Pradhan Mantri Awas Yojana Urban: Are There Any Bottlenecks ?March*. <https://doi.org/10.33771/iibm.v5i1-2.1227>

.....***.....