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Jai Parkash
Assistant Professor,
Economics Government
College Barota, Gohana,
Haryana, India

PM Awas Yojana the need for the poor pupils of India

Jai Parkash

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Abstract

India is the most developing country of the south East Asia. After 1947 India Independent it face a lot of challenge for the development. India has a leading edge from the other countries which were independent in the same time. India makes a lots of plan for the development of their poor pupils for uplifting the poverty. Most of the Indian is suffering the shortage of food, clothes and shelter problems. Rapid growth of the urban population has leads the housing shortage and poor urban living conditions. Rapid growth of the urban population resulting to overcrowded slums in cities. Slums are home to increasing number of urban poor. Pradhan Mantri Awas Yojana is a scheme by which the Indian government takes lightening to make better for homeless people in India.

Keywords: Shelter, courtyard, financial inclusion, socioeconomic

Introduction

Comfortable house is important need of human being after food and cloths. The house is a shelter built by man to protect himself from the vagaries of climate and to meet the basic physiological requirement of the body. Thus the house is a universal feature of the inhabited world. Structurally, a house consists of a roof, supported by walls with a door. The census of India defines a Census house as a building or a part of building having separate main entrance from the road, common courtyard or staircase, etc. used or recognized as a separate unit. The main proposal of this scheme is to construct 20 million affordable houses for the lower income families, middle income and the economically weaker section. As per the recommendations of United Nation Commission of Human settlement the 1st Monday of October in every year has been titled as the “World Habital day”. This day is indicated to all to make positive efforts to provide shelter to the needy. Further, a sizeable number of families become homeless every year due to natural disasters such as cyclones, flood, land-slide, tsunamis etc.,

The pradhan Mantri Awas Yojana (PMAY) is a national housing program of the government of India. It was launched 15th April 2015 as an iteration to the erstwhile and now subsumed Rajiv Awas Yojana and Indra Awas Yojana. It has implemented in the three phase 2015 to 2017, 2nd phase 2017-19 and the third phase 2019-22 covering 100, 200 and rest of the city responsibility. It is one of the most ambitious national program with the funding outlay of 28 billion US \$ from the central government. It has four component schemes 1st targeting cross section of the sociolect-economic groups from Economically weaker section and the middle Income groups. The first phase of this scheme is aimed at slum eradication by *In-Situ* Slum re-development with Private Partnership. In this phase private developer will develop and provide housing to slum dwellers in exchange of 40% of the land for commercial or residential development. Second phase of this scheme is about making housing affordable by providing credit link subsidies to cross section of the income group on a credit term of 20 years. The beneficiaries can avail the benefits of this scheme through the crediting banks. The third phase of this scheme is affordable housing in partnership with private and public sectors. In Fourth phase of this scheme is beneficiary led housing specially targeting the rural households in providing cash benefits to construct or enhance their houses. This scheme also combines with other scheme like Swatch Bharat for the construction of toilets through MGNREGA for providing employment in the construction activity.

Corresponding Author:
Jai Parkash
Assistant Professor,
Economics Government
College Barota, Gohana,
Haryana, India

Review of Litterateurs

Mathur (1980) "Housing the Poor" in his article he has tried to underlying reasons for the housing shortage and the very slow pace of development of the housing in India. The author has argued that to improve the housing condition of the poor it is necessary to have a realistic approach in view of the scarce resources and the most effective strategy is to go for self- help to the extent possible. He has also stressed the need for construction of House in stage and provide of essential services, community facilities and public utilities. The author has highlighted the significance of low -cost house for rural and urban poor.

Kamlesh Misra (1992) in his book "Housing the Poor in third World Cities " he has explained how households given a set of socioeconomic characteristics and faced with different types of housing choice opt for certain type of dwellings to live in. he has identified the factors that enter into this decision making process. The author has investigated and has explained why different categories of households choose different housing and what role the socioeconomic variables and environmental sittings play in the decision making process. The author has suggested that appropriate housing policies can be formulated on the basis of these parameters.

"The Role of the PM- Awas Yojana in (urban), 2015 in Financial Inclusion In India" asserted that the Pradhan Mantri Awas Yojana can play a vital role for urban financial inclusions. The credit link subsidy given in the scheme can act as a major tool to resolve the housing need. To get this subsidized loan the residents of urban slums has to open a bank account. PMJDY with the help of Aadhar card and thus fulfill the goal of financial inclusion in India. Shelly De (2017)

Mukherjee, In their research paper on "Changing Paradigms of Affordable Housing in Independent India" 2016 reveals that the housing policies, which shaped the vision of quality living and devising tools to resolve the housing need. In India grow with country's transformation since independence. The paper discusses the evolution of the housing policies, land and finance mechanisms in affordable housing. PMAY and the sustainable total living environment for affordable housing model. The review of Indian housing policy bring out broad attitudinal change the government role from direct provider with social welfare approach, to facilitator. The study exposes that land and finance mechanism, earlier failed to help lower income group to access housing due to imperfect policy and implementation and the target of PMAY is to provide housing for all by 2022. The major challenge to accomplish this challenge, is to device affordable construction technique, availability of building material, phase of construction, quality workmanship through the skilled labor and many more in consistent to establish and migrated social culture lifestyle through sustainable environmental approach. The paper look at the emerging means to access housing finance for affordable housing through PMAY.

Cause of housing problems in India

The requirement of building house is a massive program and the Indian Government is aware of it but cannot too much about it because of many reasons.

1. Lack of hug investment fund for construction houses.
2. Lack of building materials like as bricks, timber, steel, tiles, glass, sand, limestone, plaster and cement etc.

3. Lack of efficient technical and non technical labors.
4. Lack of definite housing plan sites. Non availability of low cost housing ideas to be built for poor of the villagers and the urban.

Research Methodology

The present study is descriptive in nature and it is based on secondary data. The date have been collected from the various government publications, research article, journals, reports, books and the official websites. The finding of the study are based on the data obtained from ministry of rural development and the Government of India (New Delhi). Apart from this, working paper and report on PM Awas Yojana programme by many institutions has been used for the study of various statistical tools and techniques available, the technique of simple tabular analysis has been followed as it is considered to be quite appropriate and accurate in its result for the study. The conclusion are drowning by working out the percentages.

Conclusion

PMAW yojana is focus to emphasis both rural and urban areas with the goal of "Housing for All." Many issues with Rajiv Awas yojana and Indra Awas yojan were merged in PMAY, which offered a more through strategy with financial incentive, better building technology and strong quality control procedures.

PM Awas Yojana implementation strategy, which include more stakeholders and increased collaboration between the federal and the state governments. which led to better project monitoring and execution. PM Awas Yojana is a financial model, which incorporates subsidies on home loan and additional funding has greater improvement the affordability and quality of Housing for the poor pupils of rural and urban areas. Furthermore, PM Awas yojana emphasis on envir, onment friendly and sustainable building techniques represents a contemporary approach to housing development.

Target Beneficiaries under Pradhan Mantri Awas Yojana (PMAW)

1. Poor of the rural and urban areas are covered by the program.
2. Senior citizens, women, scheduled castes and scheduled tribes and people with disabilities are given preference in this scheme.
3. Targets a wide range of income groups from economically weaker sections, lower income groups and the middle income groups covering a broader economic spectrum.

PMAW Yojana targets have a wide range of income categories and cover both rural and urban regions. Its scope is broader and it offers a variety of projects to meet different housing needs.

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