

## Public Policy Paradigm and Social Implications: A Case of Prime Minister Awas Yojana (PMAY) In Rural Housing Development of India

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**ABSTRACT:** Given the prevailing housing poverty - quantitatively and qualitatively across rural India and the exemplary importance of social infrastructure development, this paper highlights the paradigms in the main features of the PMAY and its integrated approaches for developing rural housing and housing services. Importantly, it has captured the impact of the reinvigorated intervention against the prevailing housing poverty in three different regions – high, medium, and low incidence in rural India. The paper has offered a few policy implications based on the analysis, which includes the inevitability of revising the unit cost of the PMAY houses by converging the development charges of the drinking water, sanitation, electricity, and cooking gas, especially for the poor and deprived families in rural areas.

**KEYWORDS:** Policy Paradigm, Rural Housing, Housing Services, Convergence Method, Effectiveness, Implications.

### INTRODUCTION

Public policy plays an important role in the development of both social and economic infrastructure be it by any means. It exhibits the public commitment of the governments at the national and, sub-national levels. Public policy always intends to target various developments and perturbing people over achieving the welfare goal with remedial measures. Indeed, public commitment is a means of expressing political will sustainably in a democratic form of governance. Public policy prompts the executive authorities to fulfill the goals of the policy. Besides, it empowers the public and destitute but deprived sections to question if the intended goal of the policy is not complied with, more so to minimize various forms of poverty. While remedying any poverty-related issue governments, especially in backward economies have resorted to ad hoc public commitments owing to many reasons, mainly due to a lack of political will, rather than evolving permanent solutions on a sustainable basis. The others include a lack of information about the nature and volume of incidence, relegation of the issues, public resource constraints, illogical allocations, and roadmaps to bring about needed improvement and change in the walks of life of the people, lack of development market interventions, and what not. Incidentally, these attributes are all the more realities in India since its independence regarding rural housing development and could also be true in the case of similar economies. Ever since the freedom, five historical flipsides can be accounted for a dismal housing situation (a) India never accounted for the typical dynamics of the rural housing scenario and its needs in totality till the late eighties. But, thanks to the census operations to have captured the rural housing realities from the 1991 round. (b) Ad hoc interventions for rural housing have been the hallmarks of the development reliefs, but at same time and public resource allocation has been a mockery in the development history of rural housing (c) Having lost sight of the social welfare of a large majority, the development focus was by and large only on the urban segments. During this period the complete disbanding of the social advancement of rural majoritarian despite predominant housing poverty. (d) Abstained housing market forces from rural operations ever since its existence is a hard reality even to date. (e) Lastly, notwithstanding the unfavorable rural living environment, public authorities including the governments have turned blind to the cause of safe/secure, adequate, affordable, and decent housing. Unfortunately, these failures in the rural housing front have caused poverty in very high order, both quantitatively and qualitatively. Thus a need of the hour is to realize that housing is indisputably one of the prime basic needs of mankind as well as a critical social infrastructure and its development assumes paramount importance as a social advancement indicator of the society.

Prime Minister Awas Yojana – Housing for All (PMAYHA) is one of the flagship public policies of the Government of India aiming at constructing 20 million houses by 2022 in the country (GOI 2016, Jain AK 2016). It is a subsidy-linked credit scheme for the economically weaker sections, low-income, and middle-income with the family income ceiling up to Rs 3.00 lakhs, Rs 6.00 lakhs, and Rs 18.00 lakhs respectively. These beneficiaries are entitled to the interest subsidy of Rs 6 lakhs and Rs 12 lakhs respectively to construct 3 square, 6 square, and 16 - 20 square carpet areas. The subsidy is also made available for the extension of a room, kitchen, toilet, etc. in the existing house. PMAY was introduced to boost the increased supply of affordable houses and also as a counter strategy for the real estate sector. Central and state governments share funding responsibility of a 60:40 ratio. The then

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Indira Awas Yojana (IAY) was merged with PMAY in 2016 retaining all the features (GoI 2013). It mainly provides financial assistance to the homeless and households living in dilapidated houses to construct standard houses in rural India, except in Delhi and Chandigarh regions. Beneficiaries include Scheduled Castes and Scheduled Tribes, freed bonded labourers, Non-SC/ST, Minorities below the Poverty Line, Kin and Widows of paramilitary forces, Ex-Servicemen, and individuals killed in action and are selected transparently by the village assembly. Interestingly, after the introduction of the subsidy component, PMAY has covered a substantial number of homeless families giving due weightage to the prevailing housing poverty in rural areas, as discussed subsequently. With this backdrop, the overall purpose of this paper is an attempt to analyze how this flagship public intervention has impacted rural housing poverty, ever since its redesign in the country. It must be made clear that PMAY (Rural) has used 2011 census data to evolve cumulative housing targets across all the regions since 2016. Subsequently, the current housing needs of rural areas have also been considered while sanctioning housing units for the targeted families. Similarly, the paper has used the public information made available by the Ministry of Rural Development on the PMAY from its restructuring period. The paper analyzed the nature of rural housing poverty and captured the PMAY responses in three different regional settings (a) high-incidence regions; (b) medium-incidence regions; and (c) low-incidence regions

### **SOCIAL INFRASTRUCTURE AND HOUSING**

Before discussing the public policy in the rural housing development context, it is indeed necessary to understand the whole gamut about social infrastructure, which primarily includes housing and housing services among the other critical dimensions. Understanding such perspective in contemporary times is of paramount significance considering the social infrastructure mirrors the social advancement level of any country. Expressly after the declaration of the Sustainable Development Goals by the United Nations (UNSDGs), social infrastructure development is a critical requirement as a medium-term goal for creating an inclusive, healthier, and discrimination-free society (United Nations 2015) and is a mandatory responsibility of all the member states. All independent nations, including developing ones, need to create abilities and capabilities to care for societies and people to increase happiness, life satisfaction, and overall social welfare. Especially, such compulsion is advocated by eradicating poverty and hunger completely, and deprivation in all forms from their soil. Therefore, creating the necessary social infrastructure for human beings is an order of the day to enhance social welfare. It is argued that physical, economic, and social growth is led by providing sound and adequate social infrastructure, besides achieving sustainability of settlements and facilitating the supply of goods, services, and information (Chou Gill 1996). The social infrastructure is a foundation for families and individuals that stimulates substantive actions with the support of the state/government. At the same time, in the absence of adequate public interventions in social infrastructure creation, the deprived family resort to meeting immediate infrastructure needs at a subsistence level alternatively on a short-term basis. Families' actions for meeting needed infrastructure have been largely a case of rural, backward regions and sub-urban areas of developing countries, and its absence handicaps social advancement. The social infrastructure in the literary sense is the availability of primary amenities for the population encompassing around the basic requirements, which promotes human prosperity and enhances the satisfaction level of human needs. Suharto Teriman, et al (2011) points out that social infrastructure is crucial to the building of a healthy community and sustainable environment, since it is provided in response to the basic needs of communities and to enhance the quality of life, human resources, equity, stability, and social well-being, human and social capital. By and large on the same grounds Frolova EV and others (2016) rightly argue that social factors characterize the level and living standards of the population that determine the needs of the social groups in the development of social infrastructure. Effective development of social infrastructure provides a pledging of social security and political security. Further, social infrastructure is characterized as a soft infrastructure that provides a social environment, services, and programmes that support the accumulation and enhancement of human capital (Williams & Pocock 2010, Casey, 2005). A few scholars identify that social infrastructure encompasses primarily education, health care, housing, and other community facilities (L Akifieva, et al 2021, Gabdrakhmanov N.K & Rubtsov V.A 2014). It is attributed that housing as a people-centric infrastructure centered on maximizing human-satisfying activities that take place within. Besides providing shelter and human comforts, housing ensures food cooking and stress-free living by retiring at the end of the day. A house is not just four walls and a roof but a protective place from sunlight, rain, heat, cold, and even hostile situations. It helps individuals indulge in family and sexual life and increase productivity, besides providing social stability and political participation at different levels.

Another consideration from the viewpoint of social infrastructure development is the human settlements irrespective of large cities, urban centers, semi-urban areas, or rural areas. The dynamics, volume, and cost of the creation of the social infrastructure would not be the same as it is not only need-based but settlement-based. In other words, the social infrastructure needs of the people differ from settlement to settlement and community to community. Generally, what determines the development is the population in the sense higher size should be the prime consideration for the effective development of social infrastructure for higher socio-economic dividends. In rural areas, the social infrastructure requirements are mostly human-centric and of basic needs in nature like good housing and the associated amenities like drinking water, sanitation, lighting, and clean cooking fuel, notwithstanding the development of other secondary but economic infrastructure (IIR-RI 2007). Housing and housing services as common to all families

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across the settlements, and community-centric - communication, distributive, and miscellaneous social infrastructure are the additional ones in all other settlements. But what matters is the effective delivery mechanisms/development of the social infrastructure by the village panchayats (lower tier of governance) in the case of rural areas, given their limited financial sources, including the specific development transfers/grants. As a result, the growth of the settlements in rural areas has not correspondingly developed with the social infrastructure of the basic needs of the people, let alone the communication, distributive, and miscellaneous infrastructures. Further, as an immediate neighborhood, semi-urban areas are also caught in between rural and urban dynamics, as they are neither full-fledged rural nor full-fledged urban areas in the sense of development in general and social infrastructure in particular.

### RURAL HOUSING POVERTY AND PUBLIC POLICY

Discussing the rural housing dynamics as a backdrop of poverty is necessary, as it assumes importance in all measures. At the outset, the rural housing needy can be classified as affordable, unaffordable, and poor families for all practical purposes. Affordable families construct their housing units largely with their savings and they hardly depend on external sources of assistance or construction borrowings. They generally construct good housing units using all standard building materials (cement, sand, steel, and others) both for walls and roofs and ensure that they withstand all climatic challenges and last long. Also, another reality is that most of the housing units accommodate two to three families simultaneously. Unaffordable families on the other hand construct sub-standard housing units sacrificing standard building materials either for walls or for roofs and ensure that they withstand most of the challenges in a short period. These families by necessity create a living environment with access to all housing amenities, if not within the premises. Their hesitance impedes them from institutional borrowings for housing renovations or reconstruction. They are often determined to be debt-free and do not wish to transfer any liabilities to the next generation. These situations leave housing improvements unattended and turn them to dilapidated in the long run and becomes life-threatening. The last but most significant segment of the housing needy is the poor families who do not resort to constructing housing units by their means but depend on external mechanisms, especially public housing schemes of the government. For dwelling purposes, poor families would have constructed either temporary housing units or completely deficient ones, which would never ensure safety by any standard. Further, access to housing amenities is a distant dream as deficient homes cannot be connected with any of the basic facilities. Alternatively, generally, poor families rely on community water sources for drinking purposes and other uses, which are untreated and health hazardous. They resort to open defecation and poor lighting under public electricity streams in the absence of household toilets, and sufficient electricity provision respectively. Firewood has been the most common means of cooking, which has many health implications for poor families. It is this segment that resorts to facing housing insecurity and renders it to housing challenges.

This backdrop dynamics has a direct relationship with the housing poverty scenario of the rural areas (Kumar A. 2014). Those living with other families on sharing arrangements have contributed to overcrowded housing, which is half of the total poverty and the other half is attributed to families dwelling in dilapidated structures. Though housing poverty is widespread across rural areas, it varies in incidence and thus classified all regions (states) into three as noted already. It must be noted that the total housing poverty is composed equally between overcrowded and dilapidated sources. In all, 218.62 lakh families (2186 million) families in rural areas have been facing housing poverty (Census 2011). Equally poised at 109.32 lakhs and 109.30 lakhs respectively over the overcrowded and dilapidated dwellings (Table 1). With this, a little over 13 percent of rural families have been facing housing poverty, which is over the national average of 11 percent. These two critical sources constitute an equal percentage at 50 in the total. Interestingly, the same scenario replicates across all three regions. The highest incidence of housing poverty is registered in the first category of states (high incidence regions) with 134.24 lakh families, which is over 61 percent of the total incidence in the country. Both overcrowded and dilapidated dwellings have accounted for 67.13 lakhs and 67.11 lakhs, 61.13 and 61.40 percent. Similarly so is the case of the second category of states (medium incidence regions), which have shared the incidence equally at 38.11 lakhs each, totaling to 76.22 lakh families. It works out to around 35 percent of the total incidence as well as the types. This trend is visible in the case of the low incidence regions as well at 8.16 lakh families facing housing poverty, which is about 4 percent of the overall incidence. Overcrowded and dilapidated dwellings accounted equally at 4.08 lakhs each and at 3.73 percent each. These apart, it also makes sense to understand the critical regions of rural housing poverty, as the volume of incidence is not the same but significantly varies across all. The seven such critical regions have accounted for the housing poverty of 151.67 lakh families, with over 69 percent of the total incidence of the country. It can even be said that overcoming rural housing poverty lies mostly in these regions. This group includes and is led by Uttar Pradesh with 37.62 lakh families facing poverty registering 17.21 percent in the total national incidence. It is followed by West Bengal (14.99 percent), Bihar (11.47 percent), Maharashtra (7.52 percent), Orissa (6.56 percent), Assam and undivided Andhra Pradesh (5.81 percent each).

**PMAY - Rural: Driver of Changes:** PMAY – Rural has many laudable and appropriate objectives to ensure safe housing, adequate housing, integrated housing, etc., for the homeless beneficiaries. Unfortunately, these dimensions have never been given due consideration hitherto in any of the public interventions. Instead, casual and ad hoc approaches have been the hallmark rather

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than the prescriptions and the ground realities. As a result of the inconsistencies, the issue of housing was not fully attended to by the state and it remained unmet. It can even be said that if rural India is facing housing deprivation enormously, it is largely owing to have not attempted to diagnose the problem per se by the state and not putting the responsive actions in place from time to time. From this perspective, the PMAY (R) is distinctive and stands apart intervention in development history. The schematic designs of the programme are such that they exactly corroborate with the ground situation and the problem of the housing, by its nature and types. As a mark of commitment and to realize the target (if not completely) of “Housing for All” by 2022 (GOI 2016), the national government had set itself a target of assisting one crore households with the construction of housing units in rural areas in three years (2016-17 to 2018-19). Interestingly, the Central government is intended to meet its share of assistance in the total cost of the programme from the annual budgetary support and borrowings from the National Bank for Agriculture and Rural Development (NABARD), which would be amortized after 2022 from the budgetary grants. It must be said at this juncture that the scheme has a unique functional arrangement as far as financing the uninterrupted implementation for achieving the target. The Empowered Committee of the Ministry of Rural Development approves the annual allocations to the States and Union Territories from time to time. Importantly the village assembly, as per the respective Panchayat Acts shall verify and finalize the list of the beneficiaries for the construction assistance. The beneficiaries include all the houseless households living in zero, one, or two-room houses with kutchha walls and kutchha roofs are eligible to get the assistance. Further, it is also mandatory to prepare the priority list of beneficiaries based on absolute homelessness across the social categories namely SCs/STs, Minorities, and others under compulsory inclusion criteria. Yet, one more laudable feature is that the list of beneficiaries thus finalized shall be publicized by the panchayat for verification of eligibility of the beneficiaries. The time limit to construct the house is twelve months from the date of assistance.

The specific objectives of PMAY include: (a) to assist the target group of all houseless households who have contributed to crowded housing and households living in dilapidated houses facing all forms of housing insecurity/threats in rural areas; (b) to construct a pucca house or standard housing unit (to be) constructed using the standard building materials like bricks, cement, sand, steel etc.; (c) to ensure and envisage the minimum floor area size of 25 sq. m to provide a dedicated area for hygienic cooking, as against 20 sq. m prevailing in IAY; (d) to provide the unit cost assistance of Rs 1.20 lakh in plain area and Rs 1.30 lakh in hilly areas; (e) to envisage additional assistance of Rs 12,000 per beneficiary for the construction of household toilets under Swachh Bharat Mission (R), NREGS or any other dedicated source of funding; and (f) to provide for convergence with other government schemes for the provision of basic amenities like drinking water, electricity, clean and efficient cooking fuel, and treatment of solid and liquid wastes. At the outset, these objectives are timely and appropriate, as they have reflected the prevailing nature of housing poverty – quantitatively and qualitatively. It is primarily to ensure housing security around the year/season with basic amenities like safe water, household sanitation, etc. The purpose is to put an end to widespread open defecation practices and to facilitate household beneficiaries to avail of all the facilities under the other schemes, besides ensuring facilities at the household level. Also obvious to mention to ensure adequate housing in terms of the space for the family members. In terms of the unit cost, the same is revised to meet the growing cost of construction and to save the beneficiaries from high-cost borrowings from the money lenders. Apart from this, the scheme has mandated that the beneficiaries should be encouraged to avail of institutional financial assistance up to Rs 70,000 to construct a house as per their aspirations and future requirements, with a Differential Rate of Interest (DRI). Primary Lending Institutions (PLIs) – like Scheduled Banks, Cooperative and Regional Rural Banks, Housing Finance Companies, and Non-Banking Finance Companies are authorized to lend additional financial assistance to the PMAY (R) beneficiaries. Grama Panchayat, whose role is crucial shall initiate the process for availing institutional assistance with the State/District Level Bankers Committee, including the modalities, terms, and conditions.

It is also the responsibility of the implementation authority i.e., Grama Panchayat to establish convergence between the PMAY (R) beneficiaries and other Central and State Government schemes to provide housing amenities. Ensuring the basic amenities like household toilets, drinking water, electricity, cooking fuel and provision for solid and liquid management are the important mandatory responsibilities of the administering authority through the convergence method. To ensure convergence at the ground level, State and District Level Committees should include Convergence as an agenda point for implementation. The state governments and Union Territories need to take up the convergence initiative exhaustively for PMAY-R beneficiaries with other schemes to garner the benefits from them. Also, possibilities for funding under Corporate Social Responsibility (CSR) shall be explored for the PMAY-R beneficiaries. Following are convergences contemplated: (a) Toilet being an integral part of the PMAY (R) house, it shall be ensured to the beneficiaries that funding for the same shall be provided from Swachh Bharat Mission (R) (SBM-G) or other dedicated financing source. Important to note that the PMAY house is considered completed only after constructing the toilet; (b) Drinking water being life's basic necessities, the PMAY-R beneficiaries should be provided access to the same in convergence with National Rural Drinking Water Programme (NRDWP) or any other similar schemes; (c) Electricity purely as an economic good and a critical facilitator for household economic activities, the PMAY - R beneficiaries shall be ensured with the same in convergence with the Ministry of Power schematic intervention of Deen Dayal Upadhyay Gram Jyothi Yojana (DDUGJY). It is further strongly emphasized to ensure Solar Lanterns, Solar Home Lighting Systems, and Solar Street Lighting from the Ministry of New and Renewable Energy Sources (MNRES). National Bio-Mass Cook Stoves Programme (NBCP) and National



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Biogas Manure Management Programme (NBMMP) could be the other funding sources to ensure cleaner cooking energy solutions within the house; (d) Pradhan Mantri Ujjwal Yojana (PMUY) is the important source to get household LPG Connections to the PMAY - R beneficiaries from the Ministry of Petroleum and Natural Gas for clean and efficient cooking, to minimize dependence on fuel wood; (e) To treat the solid as well as liquid waste generated by the households, the PMAY - R emphasizes convergence with Swachh Bharath Mission to ensure cleaner and healthy environment; and (f) Lastly, convergence with National Rural Employment Guarantee Act (NAREGA) has a threefold benefit to the PMAY- R beneficiaries. It is made mandatory to provide 90 person-days of unskilled wage employment for PMAY - R beneficiaries to construct his/her house. Awas Soft of PMAY - R and NREGA Soft of NAREGA is developed to provide employment automatically once the sanction order for house construction is issued. Secondly, the production of building materials like bricks, stabilized mud blocks, and fly ash bricks needed for the construction can be supplied to the beneficiaries of PMAY – R. Thirdly under NAREGA, the development of the group or individual amenities like the development of house sites, bio-fencing, paved pathways, approach roads, soil conservation, protection works can be taken up for the benefit of the PMAY.

By design of the Indian democracy, the seventy-third Amendment (1992) to the Indian Constitution has given full status to Village Panchayat (VP) and empowered it as the local government at the lowest level in rural areas. After the Zilla Panchayat at the District and Taluk Panchayat at the Middle levels in the governance, the VP has been in vogue at the lowest level since April 1993 (Bare Act, 2015). Ever since the Parliament Act passed, the VP has been considered as the voice of the rural people in all measures in the public development domain of the country. The lowest-tier government plays a very critical role in implementing the programmes for the welfare of rural Indians and especially the target groups of the various welfare programmes of the government. In this regard, it can be even said that the success of achieving the welfare of rural Indians entirely lies in the pivotal roles played by the VP system. Being the recipient of all the welfare funds of the government, VP is expected to play a critical role in taking benefits to the right beneficiary/ last person/s concerned with transparent methods in place. Especially in the case of PMAY - R, the VP has the following mandatory responsibilities to ensure the delivery of the benefits to the homeless families in their jurisdictions: (a) Identify and prepare the list of homeless eligible beneficiaries permanently and segregate the same over the priority basis. While doing so, it must ensure that the identified homeless families are unable to construct houses on their own and wish to take up construction as a part of the mason training programme; (b) It shall facilitate orientation of the homeless beneficiaries on various aspects of the PMAY – R scheme through Village Assemblies; (c) Identify the common land available in the jurisdiction of the panchayat for allotment to the landless beneficiaries; (d) Assist the families in accessing materials at reasonable rates required for house construction, including identification of trained masons; (e) VP shall facilitate beneficiaries in availing benefits of other schemes of the Centre and State Government through convergence; (f) VP should assist in identifying local level functionaries/contractor to each PMAY house to ensure timely completion, assess the progress in house construction from time to time and resolve the problems faced by the beneficiaries; (g) VP should also assist and conduct the social audit of the implementation process of the PMAY-R scheme; (h) The houses constructed under the PMAY-R scheme shall be tagged to a village level functionary (Assistants, Volunteers, SHG/CSO representatives or village level worker) to follow up with the beneficiaries and facilitate the construction; (i) VP should encourage and facilitate Self Help Groups (SHGs) in creating awareness among the beneficiaries about the PMAY – R scheme, especially construction of durable houses, procurement of housing materials, skilled masons, benefits to be derived from the other schemes, monitoring the completion of the houses, etc. Also, SHGs should be encouraged to produce building materials and supply the same to the beneficiaries, besides training them to be the social auditors for conducting the social audits under the scheme.

**PMAY-R Accomplishment:** Ever since the PMAY-R was restructured with reinvigorated features from 2016-17, all possible mechanisms for effective implementation have been in place. In the last seven years of its implementation, the PMAY – R has achieved a great deal of success in terms of assisting the designated beneficiaries to construct their houses. Thereby the homelessness of the newly formed households (living in crowded houses with parents, relatives, and friends) as well as the families facing housing insecurity (living in dilapidated structured houses) have been erased to a large extent. As is manifested from the table, the national government has set a target for assisting the construction of 2.70 crores (20.7 million) housing units with basic amenities for the targeted families, which in itself is commendable. This target was to assist the existing 218.62 crore homeless families (as shown in the table) and additional families formed from 2011 onwards. This apart, three very important aspects need to be highlighted in the table. First, setting the target for allocating financial assistance following the housing needs of the region. It has been carefully done in such a way to give more weightage to the regions that have been facing a very high magnitude of homelessness. The high-incidence regions were earmarked a target of 147.64 lakh units, followed by 109.23 lakh units for medium-incidence regions and 13.08 lakh units for the low-incidence regions. This works out to 54.69, 40.46, and 4.85 percent respectively, which was against 61.40, 34.86, and 3.74 percent of prevailing housing poverty. However, it is significant to observe that the high-incidence region should have acquired its due target of housing units naturally but this has not been the case in relative terms. It is even more conspicuous in the case of Uttar Pradesh, Punjab, and Sikkim whose fixed targets were far less than the actual housing needs.

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Whereas the other seven states in the region have been given overriding priority in fixing the housing target. Bihar, West Bengal, Orissa, Assam, and Meghalaya have accounted for over 1.21 Crores of housing target or 82 percent of the total target fixed in the region. The decisive intervention, which is the first step in minimizing housing poverty is appropriate and responsive. Nevertheless, the case of the other two regions in which the targets fixed was much higher both in absolute and relative terms, missing priority in several states is also the case in the medium incidence region. Mention can be made for Kerala with only around 4 percent target accorded against housing poverty of the state, followed by undivided Andhra Pradesh (5.28 percent), Haryana (6.98 percent), Karnataka (12.24 percent) and Uttarakhand (21.30 percent). Contrarily against this, superseding priority was accorded to states like Jharkhand with 282 percent weightage over the poverty, trailed by Madhya Pradesh (263 percent), Chhattisgarh (219 percent), Tripura (189 percent) and Rajasthan (153 percent), similarly Gujarat (136 percent) in the case of low-incidence regions. This divergent scenario in fixing the target for house construction vis-à-vis housing poverty could be largely due to a lack of follow-ups on the part of the state governments among the variety of non-compliances with the criteria. Secondly, majority of the target thus fixed was sanctioned for financing house construction in rural areas. It should be aware that the process of approval is conditioned upon fulfillment of the various prerequisites at the regional level and ratification by the state governments. It is important that 2.44 Crore assistance for housing units has been sanctioned, which is slightly above 90 percent of the target fixed in the country. However, the disturbing fact is that not all the regions with fixed targets have been successful in getting the highest sanctions for housing financial assistance. Suppose Uttar Pradesh, West Bengal, Bihar, Madhya Pradesh, Rajasthan, Jharkhand, Chhattisgarh Tamil Nadu, Gujarat, and many others could get the maximum sanction of the assistance. In that case, other states like Odisha, Assam, Andhra Pradesh, and Karnataka have been lagging and their success is far below the average.

Thirdly, what determines the success of the PMAY-R is the completion of housing units and occupations of the same by the designated beneficiaries. Interestingly, PMAY-R has facilitated the completion of over 190 lakh housing units, which is about 78 percent of success in the country. Again Uttar Pradesh, West Bengal, and Odisha have topped the performance far above the national average with the highest success in the completion of houses under PMAY-R. Similarly, quite several other states/regions have achieved higher success in the implementation of PMAY-R, within the target fixed and sanctioned in their regions. Gujarat is the topper in the second order with more than the national average performance, which is followed by Uttarakhand, Jharkhand, Sikkim, Haryana, and Chhattisgarh. The disappointing reality is that excepting the limited success from a few regional corners, most of the other regions/states have underperformed with the PMAY-R during the period of analysis. Far more disarray is that all the North Eastern (Seven Sister) States – Arunachal Pradesh, Nagaland, Mizoram, Manipur, Assam, Meghalaya, and Tripura have correspondingly and conspicuously fallen behind the success in the completion of houses under PMAY-R. Lastly, how the flagship programme of PMAY-R has improved the rural housing situation and impacted rural housing poverty is a serious concern. A straightforward answer is that the PMAY did impact the incidence of homelessness in rural areas, if not fully but in a good number of regions. The completed housing units to the housing poverty noticeably indicated that PMAY has impacted to an extent of 87 percent in the country, but varied degree of success across three classified regions. The low-incidence region has surpassed the national average performance with a greater degree of success at 98 percent. This success has largely come from the state of Gujarat, which has outperformed by the construction of housing units more than the incidence of homelessness. But a serious setback is in the case of Himachal Pradesh, where not only has there been a low target fixed but has completed a limited number of housing units. Even in the case of Nagaland, the construction performance is abysmally low. The medium incidence region also follows suit with an overall higher success at 96 percent. As noted previously, many states have excelled in their performance owing to higher sanctions/approvals for the construction of housing units, which were even more than homelessness. It is true in the case of Jharkhand, Madhya Pradesh, Chhattisgarh, Tripura, and Rajasthan. All other states in the region have performed far below the average, more so in the case of Maharashtra, Karnataka, Kerala, Haryana, and Uttarakhand largely due to an unsympathetic attitude apart from the lower target allocated. The programmatic response to housing poverty in the high-incidence region is far from satisfaction, as its overall performance is below the average at 81 percent. Excepting a few (Assam, Bihar, and West Bengal), all the other states have underperformed in the completion of housing units despite higher targets and approval. At the same time, the lowest target has also dented the performance in the case of Punjab and Sikkim.

## CONCLUSIONS

Considering the rural housing dynamics, incompatible and relegated development interventions, and the incidence of two-dimensional housing poverty, PMAY is a very significant intervention, especially after its reinvigoration. For the first time after its independence, PMAY has corroborated its objectives of tackling housing poverty to a greater extent and meeting the housing services for homeless families. Still, the convergence arrangements to get housing services have yet to free the deprived families as it involves running from pillar to post. The VPs have yet to gear up with capacities and ground information on current and prospective housing needs and housing services of homeless families. Above all, the success of getting housing services is entirely on the good relationship of the beneficiaries with the VP and its officials and not on merit. To make PMAY an effective intervention in terms of arresting total housing poverty and service deprivation to fulfill the aspirations of unaffordable homeless families, the

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following policy implications are warranted. To begin with, the PMAY necessarily needs to be an Integrated Housing Scheme with a main focus on home construction with the provision of all housing services (household taps, toilets, electricity, and cooking gas) simultaneously. It should cover all the families in sharing accommodation as well as those living in dilapidated structures. In addition, such a shift in focus calls for revision of the construction cost, as against the present minimum assistance. Unfortunately, the costs of the housing services have not been provisioned at all and these services are expected to be met by the households themselves. This important flipside has led to both non-fulfillment and deprivation of the needs. Thus, is imminent to include the real expenditure to be met by the government to the housing services. Secondly, it is not a bad proposal to introduce a housing-linked savings scheme for the targeted beneficiaries with rural financial institutions like RRBs, SHGs, and MFIs to share the financial implications and realize the housing dream of homeless families. Thirdly, village administrations should be made accountable for the housing needs assessment from time to time based on the two major types, prepare the action plan, and implement it on a real-term basis. It should aim at wiping out housing insecurity by prioritizing the elimination of deficient housing. In conclusion, village administration has to undertake human settlements in adjacent lands with people-centric and community-centric social infrastructure in rural areas to minimize development differences and ensure orderly living.

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**Table 1 Rural Housing Poverty Vis-à-vis Performance of Prime Minister Awas Yojana (R) 2016-17 to 2021-22 (Figures in Lakhs)**

Sl. No	State & Union Territory	Rural Housing Poverty (2011)			PMAY Achievement			% of Col 8 to Col 7	% of Col 8 to Col 5
		Over crowded Families	Families in Dilapidated Units	Total	Cumulative Housing Target	Approved Housing Units	Completed Housing Units		
1	2	3	4	5	6	7	8	9	10
<b>High Incidence Regions (Between 23.90 – 14.29 and Average of 18.83 Percent Families)</b>									
1	Uttar Pradesh	18.81	18.81	37.62	26.15	26.10	25.77	98.94	68.50

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2	West Bengal	19.39	19.39	32.78	34.88	34.68	33.49	96.57	102.17
3	Bihar	12.53	12.54	25.07	38.71	36.71	26.73	72.81	106.62
4	Orissa	7.17	7.17	14.34	26.93	18.39	16.97	92.28	118.34
5	Assam	6.36	6.35	12.71	19.74	12.91	5.97	44.24	46.97
6	Punjab	2.50	2.50	5.00	0.41	0.37	0.23	62.16	4.40
7	Meghalaya	0.29	0.29	0.58	0.81	0.62	0.30	48.39	51.74
8	Sikkim	0.06	0.06	0.12	0.01	0.01	0.01	100.0 0	8.33
9	Lakshadweep	0.01	-	0.01	< 100 Units were reportedly sanctioned & Completed				
10	Chandigarh	0.01	-	0.01	Information Not Available				
	Sub Total	67.13 (61.41)	67.11 (61.40)	134.24 (61.40)	147.64 (54.69)	129.79 (53.14)	109.47 (57.49)	61.74	81.55
Medium Incidence Regions (Between 12.92 - 5.08 and Average of 9.18 Percent Families)									
1	Maharashtra	8.23	8.22	16.45	14.61	12.61	8.35	66.22	50.76
2	Andhra Pradesh	6.35	6.35	12.70	2.49	0.68	0.67	98.53	5.28
3	Madhya Pradesh	4.98	4.99	9.97	37.89	37.23	26.23	70.45	263.09
4	Rajasthan	4.34	4.33	8.67	17.34	17.27	13.25	76.72	152.83
5	Karnataka	4.16	4.17	8.33	3.07	1.61	1.02	63.35	12.24
6	Kerala	2.64	2.64	5.29	0.37	0.35	0.20	57.14	3.78
7	Jharkhand	2.19	2.20	4.39	16.03	15.83	12.37	78.14	281.78
8	Chhattisgarh	1.88	1.88	3.76	10.97	10.96	8.25	75.27	219.41
9	Haryana	1.50	1.51	3.01	0.30	0.27	0.21	77.78	6.98
10	Jammu & Kashmir	0.64	0.64	1.28	2.02	1.95	0.92	47.18	71.88
11	Uttarakhand	0.54	0.54	1.08	0.29	0.28	0.23	82.14	21.30
12	Tripura	0.33	0.32	0.65	2.77	2.32	1.23	53.02	189.23
13	Manipur	0.16	0.16	0.32	0.46	0.35	0.15	42.86	46.88
14	Arunachal Pradesh	0.07	0.07	0.14	0.40	0.35	0.05	14.29	35.71
15	Mizoram	0.05	0.04	0.09	0.21	0.14	0.06	42.86	66.67
16	Delhi	0.03	0.03	0.06	Information Not Available				
17	Andaman & Nicobar	0.01	0.02	0.03	0.01	0.01	0.01	100.0 0	33.33
	Sub Total	38.11 (34.86)	38.11 (34.87)	76.22 (34.86)	109.23 (40.46)	102.21 (41.85)	73.20 (38.44)	61.53	96.04
Low Incidence Regions (Between 4.94 – 3.36 and Average of 4.16 percent Families)									
1	Tamil Nadu	2.36	2.36	4.72	8.17	7.53	3.78	50.20	80.08
2	Gujarat	1.40	1.40	2.80	4.49	4.33	3.82	88.22	136.43
3	Himachal Pradesh	0.22	0.22	0.44	0.15	0.15	0.10	66.67	22.73
4	Nagaland	0.05	0.05	0.10	0.25	0.22	0.04	18.18	40.10
5	Goa	0.03	0.03	0.06	0.02	< 150 Units were reportedly Constructed			
6	Pondicherry	0.02	0.02	0.04	Information Not Available				
	Sub Total	4.08 (3.73)	4.08 (3.73)	8.16 (3.74)	13.08 (04.85)	12.23 (05.01)	7.74 (04.06)	37.21	97.85
	Grand Total	109.32 (50.00)	109.30 (50.00)	218.62 (13.03)	269.95	244.23 (90.47)	190.41 (77.96)	53.49	87.10

## Source:

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