



A STUDY OF SATISFACTORY LEVEL OF BENEFICIARIES TOWARDS PMAY IN AGAR MALWA DISTRICT (M.P)

SONALI AGARWAL RESEARCH SCHOLAR

Dr. Ashok Agrawal, Professor Rajiv Gandhi Government P.G College, Mandsour

ABSTRACT:

The houses are essential need of human, the everybody have dream of home, specially their own house as per survey seventy percent population is compelled to be living in rental house, mud house and slums area's houses in india, because of high cost of construction and rate of lands in urban and rural area in india, this data is not favourable for any country, hence, which have been becoming a challenging task for government to provide houses for that central and state government have been working together towards. The directly and indirectly international monetary funding have been receiving to fight with these challenges, therefore many housing schemes have been introduced by government of india, after the independence, PMAY is one of them. The major objective is this scheme full fill dream for pacca own house. The present research study has been conducted in small district of central india.

KEYWORDS: Scheme, satisfactory, level, houses, urban, rural, district, PMAY

I.INTRODUCTION:

The Indian Government has promoted various housing policies such as National Urban Housing and Habitat Policy, 2007 and housing programmes such as National Slum Development Programme, Valmiki Ambedkar Awas Yojana, Jawaharlal Nehru National Urban Renewal Mission, and Rajiv Awas Yojana. These programmes have implemented through State level public agencies such as Housing and Slum Clearance boards which play a significant role in providing housing facilities to the urban and rural poor, the Government of India has introduced a new housing programme called Pradhan Mantri Awas Yojana (PMAY) since, 2015 which is a flagship programme to ameliorate the urban housing more resonate with basic amenities including most prioritized needs of the toilet. In this scenario.

Agar Malwa:

Agar Malwa is the 51st district and a municipality in the state of Madhya Pradesh, India, formed in 2013 by excluding a part of Shajapur District. It is situated along the Indore—Kota SH-27 highway. It was formerly a cantonment region at the time of India's independence because of the favorable weather and the availability of water. Presently, the district has been divided into four tehsils for better administrative control.

II.LITERATURE REVIEW:

Dr.M.Dhanabhakam, K.Shobanageetha (2018): the title was study Rural development through pradhan mantri awaas yojana (pmay) in Ccoimbatore district. The objectives were made as by researchers, To examine the socio economic condition of PAMY beneficiaries in Coimbatore district. To assess the awareness, and satisfaction level of beneficiaries towards PMAY scheme. To evaluate various problems faced by PMAY beneficiaries. The primary and secondary data have been used in this research study. The researchers concluded result of study as ; The central and state Governments have been initiating a number of schemes and amplified their efforts to make rural sector more active, vibrant and resilient. The rural population with low and marginal levels of economic development faces a unique challenge in the task of addressing adequate housing. Research has clearly demonstrated that housing has becoming mechanism for economic growth and act as a major contributor for employment, and income generation and helps the individuals both directly and indirectly in their socio economic development. Recognising the importance of housing as a basic human need, it has been one of the priorities of the government right from the first five year plan to



till date. However, the performance of housing scheme depends on proper selection of beneficiary, nature and extent of their involvement, appropriate use of available housing material and skilled workforce. The quality of house constructed, its maintenance, and satisfaction of beneficiary with regard to space and availability of basic social amenities are equally important.

Dr. S. Ramesh*1, Mathew. M*2, Dr. J. Balamurugan*3, R.M. Ravi*4(2021): The title was study Role Of Pradhan Mantri Awas Yojana (PMAY) For Sustainable Inclusive Urban Housing Development, this was secondary data base study, the had been collected from government annual report and website of PMAY ,the result of study had been concluded as; the Pradhan Mantri Awas Yojana for urban dwellers' role in enabling the urban poor and slum dwellers by way of providing housing with essential amenities such as kitchen, uninterrupted power supply with solar lighting system, drinking water and toilet. Whereas, the PMAY Urban housing scheme is a precursor for enabling the housing dreams of urban dwellers which also promotes the “Quality Life” to the urban deprived people in extending the essential services of State and Central Governments.

M.Padmavathi, Dr.S.Mahendran,(2023):The Title Was Study Satisfaction Of Beneficiaries Towards PMAY Scheme With Reference to Coimbatore City. The objectives were this research study as, To assess the overall level of satisfaction of beneficiaries towards the PMAY scheme in terms of affordability, quality of construction, accessibility of basic amenities, availability of necessary services, timeliness of receiving assistance, and effectiveness of grievance redressal mechanisms. The primary and secondary data have been used to conduct this study, the primary data had been collected from 150 beneficiaries of PMAY. The result of study concluded as by the researchers Based on the analysis of the data, it can be concluded that there is a significant difference between age and satisfaction of beneficiaries towards the PMAY scheme. The satisfaction of beneficiaries varies across different age groups for different aspects of the scheme. Overall, the beneficiaries aged 18-25 years and 46-55 years are more satisfied with the quality of construction and affordability of the housing provided under the PMAY scheme. The beneficiaries aged 36-45 years reported the lowest level of satisfaction for most aspects of the scheme. In terms of accessibility of basic amenities, beneficiaries aged 46-55 years reported the highest level of satisfaction.

III.RESEARCH OBJECTIVES:

The research objectives have been made as, which are being shown below.

- To analyses impact of PMAY on beneficiaries economy in Agar Malwa District
- To examine satisfaction level of beneficiaries towards PMAY in Agar Malwa District
- To examine attitude of beneficiaries for construction quality of houses under the PMAY in Agar Malwa District
- To analyses attitude of PMAY’s beneficiaries towards process of PMAY in Agar Malwa District

IV.RESEARCH HYPOTHESIS:

The research objectives have been made as for deep study of research study for PMAY in Agar Malwa District.

- **H₀₁Null Hypothesis:** There is no significant impact on economy condition by PMAY in Agar Malwa District
- **H₁₁Alternative Hypothesis:** There is significant impact on economy condition by PMAY in Agar Malwa District
- **H₀₂Null Hypothesis:** There is no positive attitude of beneficiaries towards PMAY in Agar Malwa District
- **H₁₂Alternative Hypothesis:** There is no positive attitude of beneficiaries towards PMAY in Agar Malwa District



- **H₀₃Null Hypothesis:** There is no positive attitude of beneficiaries towards quality of construction of PMAY houses in Agar Malwa District
- **H₁₃Alternative Hypothesis:** There is positive attitude of beneficiaries towards quality of construction of PMAY houses in Agar Malwa District

V.RESEARCH METHODOLOGY:

In the presented research work primary and secondary data have been collected to conduct this research study, the secondary data has been collected from books, research articles, Business reports, Government annual reports, newspaper and relevant websites. The primary data have been collected from four tehsil of Agar Malwa districts. The 60 samples have been collected from beneficiaries of Pradhan Mantri Awas Yojna through the structured questionnaire. There are three research hypothesis has been made to deep analysis for A Study of Satisfactory level of Beneficiaries towards PMAY in Agar Malwa District (M.P). The collected data have been analysed through statically by SPSS.29; The analysed values have been calculated by average and percentage; which have been represented in sequence of different tables, the research hypothesis have been tested by **One-Sample Kolmogorov-Smirnov Test** at 5 percent level of significant, the significant value has been compared with probable value $p=0.05$ for to accept and reject the null hypothesis.

SAMPLE SIZE:

The total samples have been taken as per the classification, which have been collected during May 2023 by direct interaction from beneficiaries of year 2020-21 of Pradhan Mantri Awas Yojna in Agar Malwa District for knowing their views about it.

Table 1 Sample Size

Sr.	Tehsil of Agar Malwa District	Number of Samples
1.	Agar Malwa	15 Sample
2.	Barod	15 Sample
3.	Nalkheda	15 Sample
4.	Susner	15 Sample
Total Number of Samples		60 Sample

Source: Primary Source

VI.DATA ANALYSIS AND HYPOTHESIS TESTING:

The result of collected data and testing of the hypothesis have been represented below in tables.

Are you beneficiaries of PMAY in Agar Malwa District?

Table 2 Beneficiaries of PMAY

You are beneficiaries of PMAY			
Options		Frequency	Percent
Valid	Yes	60	100.0

Source: Primary Source

The table 2 is about, you are beneficiaries of PMAY in Agar Malwa, from the above study it is clear that, the frequency and percentage of option yes are respectively (60,100.0 percent), because of samples have been collected only from beneficiaries of PMAY in Agar Malwa.

Are you satisfied with construction quality of Houses taken in PMAY?

Table 3 you are satisfied with construction quality

You are satisfied with construction quality of Houses taken PMAY			
Options		Frequency	Percent
Valid	Yes	36	60.0
	No	12	20.0
	I can't say	12	20.0
	Total	60	100.0

**Primary data source:**

The question had been asked from the beneficiaries of PMAY in Agar Malwa about the construction quality of houses for study of that options are (Yes, No, I can't say), the frequency and percentage of options are respectively;(36, 60.0 percent),(12,20.0 percent),(12,20.0percent) from the study of table 3; it is clear that, the frequency and percentage of yes option are highest as comparing to frequency and percentage other available options for that. it means that, most of the beneficiaries of PMAY in Agar Malwa district, they are highly satisfied with construction quality of houses taken in PMAY in Agar Malwa district

Is the PMAY effecting your economy condition positively?**Table 4 Analysis of effect of PMAY on economy condition**

PMAY has been effecting on your economy condition positively			
Options		Frequency	Percent
Valid	Yes	50	83.3
	No	8	13.3
	I can't say	2	3.3
	Total	60	100.0

Primary data source:

The question had been asked from the beneficiaries of PMAY in Agar Malwa about PMAY has been effecting on your economy condition positively for study of that options are (Yes, No, I can't say), the frequency and percentage of options are respectively;(50, 83.3 percent),(8,13.3 percent),(2,3.3percent) from the study of table 4; it is clear that, the frequency and percentage of yes option are highest as comparing to frequency and percentage other available options for that. it means that, most of the beneficiaries of PMAY in Agar Malwa districtthey are agreed that PMAY has been effecting their economy positively, now there is no need to pay rent as earlier they have to pay rent regularly, now they have their own house, hence the money have been saving.

Are you satisfied with Process of PMAY?**Table 5 you satisfied with Process of PMAY**

You satisfied with Process of PMAY			
Options		Frequency	Percent
Valid	Yes	35	58.3
	No	12	20.0
	I can't say	13	21.7
	Total	60	100.0

Primary data source:

The question had been asked from the beneficiaries of PMAY in Agar Malwa about **You satisfied with Process of PMAY** for study of that options are (Yes, No, I can't say), the frequency and percentage of options are respectively; (35, 58.3 percent),(12,20.0 percent),(13,21.7percent) from the study of table 5; it is clear that, the frequency and percentage of yes option are highest as comparing to frequency and percentage other available options for that. it means that, most of the beneficiaries of PMAY in Agar Malwa district PMAY have their positive view about the process PMAY because of, the online process has been used by website in PMAY, hence totally transparency in the process.



Is PMAY effecting your overall condition?

Table 6 PMAY is effecting your overall condition

PMAY is effecting your overall condition			
Options		Frequency	Percent
Valid	Yes	31	51.7
	No	24	40.0
	I can't say	5	8.3
	Total	60	100.0

Primary data source:

The question had been asked from the beneficiaries of PMAY in Agar Malwa **PMAY is effecting your overall condition** for study of that options are (Yes, No, I can't say), the frequency and percentage of options are respectively; (31, 51.7 percent),(24,40.0 percent), (5,8.3percent) from the study of table 6; it is clear that, the frequency and percentage of yes option are highest as comparing to frequency and percentage other available options for that. it means that, most of the beneficiaries of PMAY in Agar Malwa district PMAY are agreed with this statement ,because of, under this scheme they got pacca house with all necessary amenities therefore, they have been having the hygienic and cleaning environment, now they are living healthy and wealthy life.

HYPOTHESIS TESTING:

H1: The H1 has been tested by One-Sample Kolmogorov-Smirnov test

- **H₀₁Null Hypothesis:** There is no significant impact on economy condition by PMAY in Agar Malwa District

Table 7 One-Sample Kolmogorov-Smirnov Test for H1

One-Sample Kolmogorov-Smirnov Test		
N		60
Normal Parameters ^{a,b}	Mean	1.2000
	Std. Deviation	.48011
Most Extreme Differences	Absolute	.495
	Positive	.495
	Negative	-.338
Test Statistic		.495
Asymp. Sig. (2-tailed) ^c		.000

From the study of table7; it is found in above study, that the values of (N, Mean, Std. Deviation)(Absolute, Positive, Negative), Test Statistic and Asymp. Sig. (2-tailed)^c in Normal Parameters and Most Extreme Differences are respectively;(60,1.2000,.48011),(.495,.495,-.338) and (.495,.000).

Decision: in the following study it is clear that; the significant value is less than as comparing to P value 0.05, hence in the testing of H1 null hypothesis has been rejected and alternative hypothesis has been accepted; it means, there is significant impact on beneficiaries' economy condition by PMAY in Agar Malwa District

H2: The H2 has been tested by One-Sample Kolmogorov-Smirnov test

- **H₀₂Null Hypothesis:** There is no positive attitude of beneficiaries towards PMAY in Agar Malwa District



Table 8 One-Sample Kolmogorov-Smirnov Test for H2

One-Sample Kolmogorov-Smirnov Test		
N		60
Normal Parameters ^{a,b}	Mean	1.6333
	Std. Deviation	.82270
Most Extreme Differences	Absolute	.363
	Positive	.363
	Negative	-.221
Test Statistic		.363
Asymp. Sig. (2-tailed) ^c		.000

From the study of table8; it is found in above study, that the values of (N, Mean, Std. Deviation)(Absolute, Positive, Negative), Test Statistic and Asymp. Sig. (2-tailed)^c in Normal Parameters and Most Extreme Differences are respectively;(60,1.6333,.82270),(.363,.363,-.221) and (.363,.000).

Decision: in the following study it is clear that; the significant value is less than as comparing to P value 0.05, hence in the testing of H2 null hypothesis has been rejected and alternative hypothesis has been accepted; it means there is positive attitude of beneficiaries towards PMAY in Agar Malwa District.

H3: The H3 has been tested by One-Sample Kolmogorov-Smirnov test

- **H03Null Hypothesis:** There is no positive attitude of beneficiaries towards quality of construction of PMAY houses in Agar Malwa District

Table 9 One-Sample Kolmogorov-Smirnov Test H3

One-Sample Kolmogorov-Smirnov Test		
N		60
Normal Parameters ^{a,b}	Mean	1.6000
	Std. Deviation	.80675
Most Extreme Differences	Absolute	.371
	Positive	.371
	Negative	-.229
Test Statistic		.371
Asymp. Sig. (2-tailed) ^c		.000

From the study of table9; it is found in above study, that the values of (N, Mean, Std. Deviation)(Absolute, Positive, Negative), Test Statistic and Asymp. Sig. (2-tailed)^c in Normal Parameters and Most Extreme Differences are respectively;(60,1.6000,.80675),(.371,.371,-.229)and (.371,.000).

Decision: in the following study it is clear that; the significant value is less than as comparing to P value 0.05, hence in the testing of H3 null hypothesis has been rejected and alternative hypothesis has been accepted; there is positive attitude of beneficiaries towards quality of construction of PMAY houses in Agar Malwa District

VII.FINDINGS AND CONCLUSION:

The following research study has been conducted in four tehsil of Agar Malwa district of central india region to analyse satisfaction level of PMAY beneficiaries in Agar Malwa, for that primary and secondary data have been used, the results of study has been concluded of study as per the PMAY scheme is helping to full fill the dreams homeless poor people’s living in urban and rural area of district ,by this scheme they got paccha home without expense of too much amount, without this scheme the can never ever full fill dream of homeless people in district, hence the positive attitude has been seen towards PMAY process and mechanism of scheme in district, the after the benefited beneficiaries of scheme they have been living quality life, employment, healthy environment, hence their economy condition have stronger as comparing to earlier life.



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