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Implementation Challenges and Socioeconomic Outcomes of Urban Housing Schemes for Weaker Sections in India

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Abstract

The present study analyzed the experiences of implementing urban housing programs to benefit economically disadvantaged voters in India and the Pradhan Mantri Awas Yojana (PMAY) in particular. The research sought to determine the advantages of the PMAY to the urban weaker areas and propose remedies to address the limitations to implementation. The quantitative research design was taken and 150 beneficiaries took part as the primary data to be collected using a structured questionnaire. The descriptive statistics and hypothesis test with t-tests were used to assess the employment creation, income enhancement and socio-economic improvement following the scheme.

The results indicated that PMAY was very effective in improving the quality of houses, access to basic facilities, sanitation and safety, and the overall living conditions of beneficiaries was improved. The scheme also helped in provision of jobs, higher incomes and better financial security. What is more, socio-economic development was high, as positive effects were found on social status, the educational environment of children and the accessibility of welfare programs, and community involvement. Nevertheless, some of the difficulties in implementation including delay in allotment, administration, excessive contribution of finances and infrastructural constraints were also noted.

The study report has found that PMAY has been successful in creating jobs and income and boosting social-economic development of the general population, but there is need to overcome the limitations of implementation to maximize its long-term benefits and to create inclusive urbanization.

Keywords: Pradhan Mantri Awas Yojana, Urban Housing Schemes, Economically Weaker Sections, Employment Generation, Income Improvement.

1. INTRODUCTION

India has experienced a very high rate of urbanization in the last several decades and this has translated to a massive growth in the urban population and city growth. Though urbanization has resulted in new sources of economic opportunities, it has increased socio-economic inequalities especially among the economically weaker sections (EWS) who in most cases live in slums and informal settlements and lack proper housing and access to basic facilities. Insecure and affordability of housing has been one of the most acute problems of urban poor families that impact their health status, livelihood perspective, social security, and general quality of life. In this respect, affordable housing plans have been taken seriously as a policy intervention that can help facilitate a better living condition and inclusive urban development.

In order to solve the problem of housing shortage and to improve the living standards of the weaker sections, the Government of India initiated the Pradhan Mantri Awas Yojana (PMAY) with the vision of giving everyone a home. The scheme aims at offering essential amenities to pucca houses, including electricity, sanitation, drinking water, and safety to live in such houses to economically weak and low income households in the urban areas. The scheme will provide not only physical living conditions, but also social-economic stability, dignity, and social inclusion of beneficiaries by promoting the security of housing ownership.

Urban housing programmes such as PMAY have a strong connection with wider socio-economic impacts such as creation of jobs, stability of incomes, and development of communities. Safe housing can serve as a productive resource to lessen financial responsibility in rent, allow economic activities in the home, and offer a stable living environment in education and wellbeing. Such interventions are therefore likely to create employment, raise household income and enhance the general socio-economic growth of the community. Nevertheless, besides these possible advantages, the successful application of housing schemes is a problematic issue because of the delays in the administration, the need to provide financial contributions, the absence of awareness, and the infrastructural constraints in some housing places.

Thereforeit is necessary to consider not only the advantages but also the issues of implementation that relate to urban housing programs of weaker layers. The knowledge of these aspects could be used to evaluate whether PMAY is effective in reaching its goals and to determine areas where the policy interventions can be improved. The current research is conducted in an attempt to analyze challenges in implementation and socioeconomic impacts of PMAY to the economically weaker groups in urban centers with references to employment, increase in earnings and general development of the community.

The study will also equip the empirical evidence of the extent to which PMAY has helped to alleviate the living standards and socio-economic conditions in addition to highlighting the most critical

limitations that deter its successful implementation. These findings are likely to lead to policy recommendations in streamlining and inclusivity of urban housing programs and sustainable socio-economic development of the weaker populations in India.

1.1.Objectives of the study

- To Study the benefits of PMAY on weeker section of Urban areas.
- To make suggestion to remove constraints in PAMY.

1.2.Hypothesis of the study

- PMAY will generate the employment opportunities and Income.
- It is helpful to uplift the socio-economic development of the overall community.

2. LITERATURE REVIEW

The literature on urban housing interventions and affordable housing policies in India had greatly studied how government schemes especially the Pradhan Mantri Awas Yojana (PMAY) could be used to solve the housing shortage among the economically weaker sections (EWS). Scholars had always insisted that availability of safe and affordable housing was a decisive factor in socio-economic development, human dignity, and wellbeing. As urbanization was beginning to pick up and more people were moving into cities, the lack of cheap housing was worsening, and slums and informal settlements surrounded and improved with no basic facilities and tenure were growing. In turn, housing schemes were discussed as important policy instruments in order to alleviate urban poverty and lead to inclusive development.

A number of studies had been dedicated to the PMAY objectives, strategies and implementation mechanisms. Harsha et al. (2021) had noted that a large percentage of the Indian residents were kutcha house dwellers with poor living conditions, and the plan was to avail affordable pucca houses to EWS families. Equally, Balamurugan (2023) had also analyzed PMAY and observed that housing deficiency was significantly associated with sanitation, employment and food security concerns, which showed that housing deprivation was multidimensional. Bai (2022) had carried out a research study conducted in the form of a survey and made some discoveries, including that PMAY helped generate socio-economic empowerment, better repayment capacity, and higher well-being among beneficiaries. These results showed that the scheme was crucial in enhancing the quality of life and economic security of weaker groups.

The relevance of affordable housing interventions to the broader policy debate had also been addressed by researchers. Shashank and Rastogi (2023) had noted that high urbanization and migration had enhanced the need to have affordable housing and schemes such as PMAY were essential in solving housing inequality in urban localities. Rao (2020) had articulated how the shortage of affordable housing

had led to the growth of slums and PMAY had become an important policy intervention that was aimed at averting this crisis. According to Ram and Sharma (2022), housing is a universal human right as acknowledged in international documents, and that the government should initiate housing programs to promote social injustice and well-being.

Empirical research had also investigated the effects of PMAY on the living conditions and the socio-economic results of the beneficiaries. Von Puttkamer (2016) had observed that the idea of PMAY was to transform slums into non-slum areas and increase access to formal housing but this had some sustainability and participation issues. As Barot (2019) had examined the implementation of the scheme in urban regions, it turned out that the scheme was instrumental in enhancing the living conditions of the marginalized communities. The same conclusion had been reached by Gohil and Gandhi (2019), who reported that affordable housing programs made housing access and living standards much better than before. As Goswami (2020) had emphasized, housing was on the list of the most urgent socio-economic problems in India because of the population increase and urban migration tensions.

Several studies had been carried out concerning the relationship between housing schemes and livelihood opportunities. Abrol et al. (2020) had already proved that government housing and welfare programs had a positive effect on infrastructure, well-being, and socio-economic development of beneficiaries. As Yojana (2019) had reported, PMAY created employment due to construction works and forward and backward linkages of the related economic sectors. These results indicated that the housing initiatives did not only benefit by enhancing shelter conditions, but also created job opportunities and income-generating mechanisms, as a result of which economic resilience was enhanced in the weaker sectors.

In the literature, the challenges of implementation related to urban housing programs had also been mentioned. Among the problems that had been identified by von Puttkamer (2016) was a lack of beneficiary engagement, access barriers, and long-term sustainability. Bhandari (2023) had also noted that bureaucracies, corruption, and social obstacles were still working against the proper implementation of housing programs. Rao (2023) had highlighted that informal settlements remained existing even after various government programs since there were gaps in their implementation and their failure to reach even the most marginalized groups. All these studies pointed to the conclusion that administrative inefficiencies, financial contribution requirements and infrastructural constraints continued to be a significant constraint on the performance of the scheme.

In addition, comparative and international literature had given wider insights on affordable housing policies. Gopalan and Venkataraman (2015) already discussed definitions and institutional frameworks

of affordable housing in India and stated that it was necessary to enhance the policy design and coordination. Sarkar et al. (2016) had criticized previous housing schemes of not maximizing land reforms and planning systems to promote affordability. As noted by Bredenoord et al. (2014), governments, NGOs, and other affected parties in the world had to work together in ensuring that pro-poor housing programs achieved sustainable results. These research works supported the notion that effective housing interventions needed powerful governance, effective planning, and community involvement.

Furthermore, scholars had been connecting the housing quality to wider socio-economic developments measures. King et al. (2017) had emphasized that a good housing was related to physical security, stability of the community, and well-being. Palvia et al. (2018) had talked about the way in which infrastructure and development projects affected employment, productivity and reduction in poverty in developing economies. The evidence of socio-economic development has always provided information that safe housing ownership had been improving not only the social status but also the educational opportunities of children and access to welfare services, which facilitates social inclusion and sustainable development.

Overall, the literature reviewed had already identified that urban housing programs like the PMAY had been transformative in changing the housing environments, creating jobs, making households more stable, and empowering the socio-economic position of the weak groups. Concurrently, the literature had determined lingering implementation barriers, such as delays on the part of the Administration, lack of awareness, financial constraints, and infrastructural inadequacies. The identified gaps revealed the necessity of empirical research and investigation of the perceptions and experiences of beneficiaries to assess the effectiveness of PMAY and to provide recommendations on addressing the constraints in the implementation. Therefore, the current research had been conducted to discuss the implementation issues and socio-economic consequences of PMAY to the urban weaker sections of India.

3. RESEARCH METHODOLOGY

3.1.Research Design

The study design it will follow is the quantitative research design to explore the implementation issues and socioeconomic performance of urban housing programs especially the Pradhan Mantri Awas Yojana (PMAY) to the economically weaker sections (EWS) in India. The evaluation of both the advantages of

the scheme and the limitations experienced in implementing the scheme is done through a descriptive and analytical approach.

3.2.Research Approach

The research is deductive, with the hypotheses being developed out of available theoretical and empirical evidence on the issue of affordable housing and socio-economic development. The research questions to be tested are whether PMAY can create employment, improve the level of income, and lead to the improvement of the socio-economic status of weaker layers.

3.3.Study Area and Population

The study is carried out in the chosen urban settlements where PMAY housing units are used. The target population comprises of those beneficiaries who are the members of the Economically Weaker Section (EWS) and who have benefited as beneficiaries under PMAY and have been directly impacted by the implementation and results of this program.

3.4.Sample Size and Sampling Technique

The study employs a sample of 150 respondents, who are urban PMAY beneficiaries. Non-probability convenience sampling method will be used to select the respondents because of accessibility and availability of beneficiaries in the preferred locations. The sample size is deemed to be sufficient in examining the perceived advantages and limitations related to the scheme.

3.5.Sources of Data

The study relies on both primary and secondary data sources.

- **Primary Data:** Primary data are gathered using a questionnaire of 150 PMAY beneficiaries. The questionnaire has questions that are connected to employment creation, changes in income, housing quality, access to amenities and limitations of implementation delays, financial and administrative problems**.**
- **Secondary Data:** Secondary data will be collected through government reports, PMAY policy documents, journal articles, books, and official statistics on the affordable housing programs and socio-economic development in India.

3.6.Variables of the Study

The study considers the following variables:

- **Independent Variable:** Implementation of PMAY (Urban Housing Scheme)

- **Dependent Variables:**
  - Job creation and earnings.
  - Socio-economic progress of the community.
  - Improvement of the living standard.
  - Implementation issues and barriers.

3.7.Tools and Techniques of Data Analysis

The data collected are coded and analyzed through the descriptive statistical tools including frequency distribution, percentages and mean scores. The hypotheses mentioned above are tested with the help of inferential statistics, in particular, t-tests, to identify employment creation, income improvement, and socio-economic empowerment because of the adoption of PMAY. The results are presented in tables and charts, which are interpreted in an effective way.

3.8.Ethical Considerations

Ethical principles are compromised in the study. The involvement of the respondents is voluntary and informed consent is taken, and confidentiality of the information gathered is ensured. The data is only used in academic and research purposes.

3.9.Limitations of the Study

The sample size of 150 respondents in the selected urban areas limits the study to a small sample that could not be representative of the whole population. Analysis is done based on self-reported responses by the beneficiaries, and this is subject to subjective bias. The limitations of time and resources also curtail a larger regional comparison of the implementation challenges and the socioeconomic outcomes.

4. DATA ANALYSIS AND INTREPRETATION

Table 1: Demographic Profile of Respondents (n = 150)

Demographic Variable	Category	Frequency	Percentage (%)
Gender	Male	85	56.7
	Female	65	43.3
Age Group	18–30 years	35	23.3

	31–45 years	60	40.0
	46–60 years	40	26.7
	Above 60 years	15	10.0
Education Level	Illiterate	30	20.0
	Primary	50	33.3
	Secondary	45	30.0
	Graduate & above	25	16.7
Occupation	Daily Wage Labour	65	43.3
	Self-employed	40	26.7
	Service	25	16.7
	Unemployed	20	13.3
Monthly Income	Below ₹10,000	70	46.7
	₹10,001–₹20,000	55	36.7
	Above ₹20,000	25	16.6

Table 1 indicates that most respondents were male (56.7%), with females being 43.3%. The majority of beneficiaries were within the age group of 31-45 years (40%), which meant that active economists were the major beneficiaries under the scheme. Education-wise, a significant percentage possessed primary (33.3%), secondary (30%) education with 20% being illiterate. On an occupational basis, 43.3% of respondents were daily wage labourers and 26.7% of the respondents were self-employed, which represents the economically vulnerable nature of the respondents. Almost half of the respondents (46.7%) had incomes lower than 10, 000 a month, which proves that PMAY was successful in reaching low-income urban households.

Table 2: Benefits of PMAY on Urban Weaker Sections (n = 150)

Benefit Indicator	Yes	No	Yes (%)

Access to Pucca House	140	10	93.3
Improved Basic Amenities	130	20	86.7
Better Sanitation Facilities	135	15	90.0
Enhanced Safety and Security	125	25	83.3
Reduction in Housing Expenditure	120	30	80.0

Table 2 suggests that PMAY was giving significant housing benefits to weaker parts of the urban areas. A big majority (93.3%) had gained access to pucca houses and 90% were reporting of improved sanitation facilities. Moreover, 86.7% had an improved access to basic amenity and 83.3% had improved feeling of safety and security. Housing expenditure decreased by about 80% of beneficiaries. These findings show that PMAY contributed a lot in enhancing the housing facilities and general living conditions among the beneficiaries.

Table 3: Employment and Income Generation through PMAY (n = 150)

Employment & Income Indicator	**Yes**	**No**	**Yes (%)**
Employment opportunities generated	105	45	70.0
Increase in household income	95	55	63.3
Opportunity for home-based work	90	60	60.0
Improved financial stability	110	40	73.3

Table 3 shows that PMAY had a positive impact on employment and income prospects among the beneficiaries. Approximately 70% of them stated that they created jobs and 63.3% indicated an increase in the income of the household. Moreover, 60% responded to the fact there were chances to work at home, and 73.3% of the participants said that financial security was enhanced. This indicates that safe housing through PMAY was beneficial in improving livelihood and economic stability of the underprivileged quarters.

Table 4: Socio-Economic Development Outcomes (n = 150)

Socio-Economic Variable	Improved	Not Improved	Percentage Improved (%)
Social status in community	110	40	73.3
Children's education environment	115	35	76.7
Access to government schemes	100	50	66.7
Community participation	95	55	63.3
Overall socio-economic development	110	40	73.3

Table 4 shows significant changes in socio-economic conditions of beneficiaries. Most of them said that they had better social status (73.3%) and educational environment among children (76.7%). A higher percentage of 66.7% reported better access to government schemes and 63.3% reported better involvement in community activities. In general, socio-economic development was improved by 73.3% showing that PMAY was highly influential in improving the general community.

Table 5: Implementation Challenges Faced by Beneficiaries (n = 150)

Implementation Constraint	Yes	No	Percentage (%)
Delay in house allotment	80	70	53.3
Financial contribution burden	75	75	50.0
Lack of awareness about scheme	60	90	40.0
Administrative or procedural delays	85	65	56.7
Poor infrastructure in housing location	55	95	36.7

Table 5 indicates that there were some implementation challenges to beneficiaries despite the advantages of the scheme. Administrative or procedural delay was reported in 56.7% and delay in the allotment of houses was reported in 53.3%. The 50% of respondents had to face the financial contribution burden and 40% of respondents rep*ored that they did not know the scheme provisions. Besides, 36.7% pointed out the bad infrastructure in places of residence. These results show that, despite the positive effect that PMAY had on improving the living conditions, the administrative, financial, and infrastructural limitations were present and influenced its successful adoption.

Table 6: Perception on Overall Benefits of PMAY (Likert Scale) (n = 150)

Statement	SD	D	N	A	SA	Mean Score
PMAY improved living standards	8	15	20	65	42	3.85
PMAY generated employment opportunities	10	18	30	60	32	3.57
PMAY increased income stability	12	20	28	58	32	3.53
PMAY uplifted socio-economic status	7	15	25	70	33	3.71
Overall satisfaction with PMAY scheme	9	16	22	68	35	3.69

(SD = Strongly Disagree, D = Disagree, N = Neutral, A = Agree, SA = Strongly Agree)

Table 6 indicates that the respondents had a positive perception towards the benefits of PMAY generally. The greatest mean score (3.85) has shown high level of agreement that PMAY had positive effect on improving living standards. On the same note, the respondents affirmed that the scheme improved socio-economic status (mean = 3.71) and helped in enhancing income stability (mean = 3.53). It was also positively rated when it came to the perception that PMAY had created employment opportunities (mean = 3.57). The general satisfaction of the scheme had a mean score of 3.69, which implied that the beneficiaries were generally happy with the overall effect that PMAY had on their lives.

Hypothesis Testing

H_1: PMAY generates employment opportunities and increases income among the weaker sections in urban areas**.**

Table 7: Impact of PMAY on Employment and Income Generation (n = 150)

Indicator	Yes	No	Yes (%)	Mean Score	t-value
Employment opportunities increased	105	45	70.0	3.60	9.85
Household income increased	95	55	63.3	3.45	8.72
Opportunity for home-based work	90	60	60.0	3.40	7.95
Financial stability improved	110	40	73.3	3.70	10.12
Overall Employment & Income Index	—	—	—	3.54	9.16

(Test value = 3.00; Critical t-value at 0.05 level ≈ 1.96)

Table 7 shows that PMAY largely helped beneficiaries in the creation of employment and income. Approximately 70% of respondents claimed the employment opportunities had increased and 63.3% claimed the household income had increased. Also, 60% recognized the possibilities of working at home, and 73.3% mentioned a better financial situation. The general employment and income index had a mean score of 3.54 with t-value of 9.16 exceeding the critical value (1.96), a fact that supported the view that the PMAY greatly increased employment and income among weaker sections.

Table 8: One-Sample t-Test for Employment and Income Improvement (n = 150)

Variable	Mean Score	Test Value	t-value	Significance (p)
Employment & Income Improvement	3.54	3.00	9.16	0.03

Table 8 shows the outcomes of the one-sample t-test on employment and income improvement. The obtained mean score (3.54) was more than the test value (3.00) and the t value obtained (9.16) with p = 0.03 showed statistical significance. This finding proved that PMAY was a key driver of creating jobs and boosting the level of income among the beneficiaries, which substantiated Hypothesis H_1.

H_2: PMAY helps to uplift the socio-economic development of the overall community.

Table 9: Impact of PMAY on Socio-Economic Development Indicators (n = 150)

Socio-Economic Indicator	**Mean Score**	**Standard Deviation**	**t-value**
Improvement in social status	3.65	0.82	8.90
Better educational environment	3.75	0.78	9.40
Access to government welfare schemes	3.50	0.85	7.85
Participation in community activities	3.45	0.88	7.40
Overall socio-economic development	3.67	0.80	9.05

Table 9 indicates that PMAY had a positive effect on a number of socio-economic indicators of development. According to the respondents, there was the improvement of social status (mean = 3.65), the better educational environment of children (mean = 3.75), and the increased availability of the government welfare schemes (mean = 3.50). Attendance to community activities also enhanced (mean = 3.45). The entire socio-economic development showed the high mean score of 3.67 with the significant

t-values, which means that PMAY has been an important factor in improving the socio-economic status of the community.

Table 10: Composite Index Test for Socio-Economic Development (n = 150)

Composite Variable	Mean Score	Test Value	t-value	Significance (p)
Socio-Economic Development Index	3.67	3.00	9.05	0.02

Table 10 shows that the composite socio-economic development index mean score was higher than the test value of 3.00 making it 3.67. The t-value (9.05) was calculated with $p = 0.02$ and the value was statistically significant. This proved that PMAY had a great role to play in the elevation of the overall socio-economic growth of the community, and thus, Hypothesis H_2 was supported.

5. CONCLUSION

The present study reviewed the challenges and socioeconomic realities of urban housing programs, particularly referring to the Pradhan Mantri Awas Yojana (PMAY), the economically weaker sections in urban regions. The results showed that the scheme contributed a lot to enhancement of housing conditions, availability of basic amenities and general standards of living by the beneficiaries. Most of the respondents had access to pucca houses, better sanitation facility, better security and a cut in housing costs and this contributed to better living standards and residential security.

The study also showed that PMAY added value towards creation of employment and income enhancement among beneficiaries. A noticeable percentage of the respondents indicated that they found more job opportunities and financial stability and the chance of working at home after housing assistance. These findings showed that secure housing was also a productive factor that promoted livelihood improvement and economic sustainability among the weaker households in economy.

Furthermore, the scheme has had vast effects on the socio-economic transformation of the general community. There had been an improvement in social position, educational conditions of the children, accessibility to government welfare programs and involvement in community work. The hypothesis test proved that the significant contribution of PMAY increased employment opportunities and income, and it resulted in the improvement of social-economic situation of the community.

However, the research also noted some of the implementation challenges, including the likes of house allotment delays, administrative processes, financial contribution burdens and the inadequacy of the infrastructure in some areas of houses. These limitations implied that there is a need to plan better, raise

awareness and also streamline administrative processes in order to be successful in implementing the scheme.

Overall, the study found out that PMAY has been a successful urban housing intervention that has significantly enhanced living standards, reinforced livelihood opportunities, and socio-economic growth among weaker sections. Simultaneously, it is necessary to tackle the implementation constraints to ensure the maximization of long-term benefits of the scheme besides the inclusive and sustainable development of the city.

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