**CHAPTER – I**

**EXECUTIVE SUMMARY**

The successful development of any nation is marked with a stable and sound financial system for the population. Among the economists, it is the consensus that financial development plays a vital role in the overall development and economic growth. Most of the research demonstrate that a stable financial system not only boosts the economic system but also develops the spirit of economic development among the citizen of the country.

In India, the government is taking concentrative efforts towards financial inclusion since the independence because a large part of the population resides below the poverty line among which most of the population belongs to rural areas. The Government of India has adopted many measures to include the excluded under the formal banking services, but the target is still far away. The less focus towards saving, poverty, financial untouchably were the main destructive threats for the Indian economy, keeping in mind all these problems, it becomes very necessary that financial inclusion level should be increased.

The concept of housing affordability has been widely used for the past 15 years or so (Robinson, Scobie and Hallinan, 2006), but defining it accurately is challenging. Housing affordability could simply be defined as shelter that is costeffective, meaning that a household can “pay without incurring financial difficulties” (Robinson et al., 2006, p. 1). Internationally, housing affordability is defined in multiple ways. One of the most helpful definitions of housing affordability was offered by MacLennan and Williams (1990, p.9) as being “concerned with securing some given standard of housing (or different standard) at a price or a rent which does not impose, in the eye of some third party (usually the government) an unreasonable burden on household incomes.” Affordable housing is generally considered to be houses which meet the needs of households whose incomes are not sufficient to allow them to access appropriate housing in the market. Decent housing has been universally accepted as one of the basic needs of individuals, the family and the environment (Adeboyejo, 2005). In United States and Canada, a common accepted criterion for affordable housing is that the cost of housing should not be more than 30 percent of a household's gross income. Housing costs include taxes and insurance for owners, and utility costs (cited in Vibrant Gujarat, 2017). One of the most commonly accepted definitions of affordability refers to housing affordability which is taken as a measure of expenditure on housing to income of the household. This is also accepted by the Indian Government, which states “Affordable housing refers to any housing that meets some form of affordability criterion, which could be income level of the family, size of the dwelling unit or affordability in terms of EMI size or ratio of house price to annual income” (High Level Task Force on Affordable Housing for All, 2008).

House is considered as one of the three basic needs of life besides food and cloth. Housing fulfills a fundamental aspect of men’s need given that access to safe and adequate shelter and basic service is essential to a person’s physical, psychological, social and economic well-being. Access to adequate, affordable and quality housing is an important social goal in many countries (Azeez and Basirat, 2017). Developing nations is facing a multi-dimensional problem of housing, especially for low income earners who constitute the majority of the population (Adedeji, 2007). The problem of rapid population growth, continuous influx of people from rural to the urban centers and the lack of basic infrastructure required for a good standard of living, disparity between the price and quantity of housing, the number of households and the money available to them to pay these prices have compounded housing problems over the years (Olotuah, 2009). The 20th century witnessed a rapid growth in urban population. Rapid growth of the urban population resulting in overcrowded slums in cities. Slums are home to an increasing number of the urban poor. Housing affordability is currently a prominent concern in India, especially in urban areas, because housing costs have increased more than incomes over the last few years. Globally, there have been several interventions which have aimed to provide affordable housing solutions for all. Government of India also has declared the mission of ‘Home for All’ by 2022.

India is a well known developing country & undoubtedly suffer from tremendous growth of population as well as from inadequate, unstructured, insufficient growth of vital banking sector & from less growth of financial inclusion, without which meaningful, rapid growth cannot possible, a country cannot stand & participate in race of development without a qualitative growth of banking sector & financial inclusion. India is a pool of most young population, but significant population not utilized or entered in chain who do not availed basic banking facility, which cause poverty, corruption & insufficient Human Index growth, people deprived from bank account, proper credit facility ATMs facility. Earlier wealth was in pocket of some peoples, which disturbed the chain of progress by exploit all population by charging heavy interest on credit money given to people, ,less growth of banking sector & financial inclusion push backward, the wheal of growth of poor, illiterate people, for that Swabhimaan yojana, KYC related relaxation, Business correspondent model, DBT schemes were introduced, which tried to uplift the financial inclusion level but not succeed in achieving satisfactory percentage.

In order to achieve this objective, Central Government has launched a comprehensive mission “Pradhan Mantri Awas Yojana – Housing for All (Urban)”. The mission seeks to address the housing requirement of urban poor including slum dwellers (Ministry of Housing & Urban Poverty Alleviation, 2016).

**CHAPTER – II**

**PROBLEM STATEMENT**

**PROBLEM STATEMENT**

Rapid growth of the urban population leading to housing shortages and poor urban living conditions is a prime challenge for the government of India. Recently launched affordable housing scheme, Pradhan Mantri Awas Yojana (PMAY) -Housing for All (Urban) is drawing attention of the researchers in critically analysing the programme.

House is one of the three basic human requirements besides food and cloth. Even after 70 years of independence, India is still grappling with the growing housing problem, especially of the urban poor. The rapid population growth in urban areas has led to acute housing shortages and poor urban living conditions. Continuous influx of rural population to cities in search of jobs is causing problems on urban housing. The 20th century witnessed a rapid growth in urban population. Rapid growth of the urban population resulting in overcrowded slums in cities. Slums are home to an increasing number of the urban poor. Housing affordability is currently a prominent concern in India, specially in urban areas. Globally, there have been several interventions which have aimed to provide affordable housing solutions for all. Government of India also has declared the mission of ‘Home for All’ by 2022. In order to achieve this objective, Central Government has launched a comprehensive mission “Pradhan Mantri Awas Yojana – Housing for All (Urban)”.

**SIGNIFICANCE OF THE STUDY**

India is a developing country where majority of population reside in villages and their source of livelihood is depend upon farming and allied activities. The agriculture sector in India is least performing sector as per the statistical data which indicates 14.39% (2018-19) contribution to Gross Domestic Product. People are suffering from poverty as well as financially excluded and do not have habits of saving & still depend upon the money lender for finances. Government of India introduced many programme and policies like nationalization of banks, LPG (Liberalization, privatization, globalization) policy, MNREGA scheme, simplifications of KYC norms etc. but the results are not upto the mark and many people of lower strata could not get the basic platform of banking facilities. In August, 2014 NDA government launched PMJDY (Pradhan Mantri Jan Dhan Yojana) under the national mission of financial inclusion. To speed up the progress to achieve financial inclusion and to provide free of cost access to financial services. The main motto of choosing the PMJDY in the Haryana and Uttar Pradesh that majority of the rural population in the districts are financially excluded and they do not have proper valid bank account access. Keeping in the perspective area is chosen to analyse the impact of such mission (PMJDY). Further, the study also focused towards the achievements of PMJDY in fulfilling the ambitious of government to bridge the gap of financial excluded society.

**OBJECTIVES OF THE STUDY**

* To identify the factors influencing the beneficiaries decision for availing the scheme. To understand the difficulties faced during application procedure and allotment procedure of the scheme.
* To study the post allotment problems by the beneficiaries of the scheme.
* To assess the satisfaction of the beneficiaries with PMAY housing scheme.
* To study the demographics of beneficiaries of PMAY housing scheme.

**HYPOTHESIS OF THE STUDY**

* There is no variation between occupation and the problems faced by beneficiaries during application process
* There is no variation between household annual income and the problems faced by beneficiaries during application process.
* There is no association between caste and the problems faced by beneficiaries during allotment process.
* There is a variation between education and the satisfaction of beneficiaries with PMAY scheme

**RESEARCH METHODOLOGY**

Keeping in view the objectives of the study, specific methodological strategies has been adopted and designed to conduct the research study. This chapter includes, the research objectives, research hypothesis, study area, sampling design, data sources, tool designing, pilot study, data collection and data coding, entry and analysis.

**Primary data**

It refers to the first-hand information collected by the researcher, specify to the research problem. It includes using different primary data collection tools such a personal interview using questionnaire, telephone survey and mailed survey. For the present study, primary data was collected by survey method with the help of a structured questionnaire.

**Secondary data**

It is the information that already exists for another purpose. This refers to all those data which are collected for some earlier research work. Secondary data that are required for the study was collected from various published journals, magazines, and websites.

**TOOLS FOR ANALYSIS**

For analyzing the data simple percentage analysis was used. The data collected was tabulated and then percentage was calculated.

**LIMITATIONS OF THE STUDY**

* The study was done only in Kannur district , the findings cannot be generalized for Kerala state as a whole and the country, India.
* Since during data collection process, only few houses were allotted to the LIG beneficiaries, so they were not included for a comparative analysis.

**REVIEW OF LITERATURE**

The relevant review of literature related to the present topic concerning the issues related to affordable housing for poor people, with special reference to urban slums, various governmental schemes and their implementing strategies and impact of the schemes on beneficiaries in the developed and developing countries including India has been studied and presented in this chapter. The review of literature is based on various secondary sources such as books, journals, PhD thesis, dissertations, websites, magazines, newspapers, census, various government housing reports, documents and guidelines etc., and studied the objectives, hypothesis, theoretical and methodological approach, research findings and conclusion to a topic. Since the topic is about newly introduced government affordable housing scheme, namely “Pradhan Mantri Awas Yojana (PMAY)”, the concerned government officials of Ahmedabad, the study area were approached and discussed about project areas, allotment procedure, including first allotment and the number of beneficiaries.

Urban areas are the centers of economic growth. Urbanisation and migration leading to a rise of population in urban areas is a global issue. Demographers defined urbanisation as the increasing share of population living in urban areas (Poston and Bouvier, 2010: 307– 311). Urban areas are defined differently in different countries, but are generally taken to be settled areas that are more populous and dense than rural settlements, and more suitable for locating administrative facilities and functions. Significantly more than half the countries providing data on urban population use administrative criteria in their definition, slightly more than half use population-related criteria, and very few use neither (Buettner, 2014; UN DESA, 2012).“Urbanization is the increasing number of people in urban areas resulting to the development of towns and cities. This is usually as a result of the movement of people from rural to urban areas leading to population growth in towns and cities” (United Nations Department of Public Information, 2008).In 2016, 1.7 billion people, 23 per cent of the world’s population lived in a city. By 2030, a projected 27 per cent of people worldwide will be concentrated in cities (UN, 2016).

The concept and reality of slums, poverty, and housing shortages are not new to this day and age, or to developing countries but rather date back to the early cities of Mesopotamia visibly present in the histories of London during the 19th century industrial revolution and New York in the early 20th century (UNFPA, 2007). In the case of developing countries, these manifestations transpired largely after the Second World War with a rapid urbanization starting in the 1950s that demanded more housing facilities than were being produced at the time (Okpala, 1992). Since then, least developed countries have been experiencing what is now called the second wave of urbanization following the first urbanization that took place in North America and Europe over the course of two centuries from 1750-1950 showing an increase from 10 percent to 52 percent urbanization. In the second wave (1950-2030), it is estimated that developing countries will undergo a high rise in urbanization from 18 percent to about 56 percent and that urban population in Africa and Asia will double between the years 2000 and 2030 (UNFPA, 2007).

Housing is a residential structure where man lives and grows. It is therefore, Universally acknowledged as one of the most basic human needs for survival (Akingbohungbe, D. O. and Akinluyi, M.L., 2012). The demand for housing has been an issue of global concern, as the housing provision remains one of the most difficult problems facing humanity (Konadu-Agyemang, K., Noonam, J.M., and McCord, D., 1994). It was reported that more than one billion people, i.e. about one quarter of the world population live without shelter or in unhealthy and unacceptable housing conditions. The most adversely affected by inadequate or lacks of housing are the urban poor, who constitute the majority in the developing countries (UN-Habitat, 2006).

Menshawy A E, Shafik S and Khedr F (2016) in their paper titled “Affordable Housing as a Method for Informal Settlements Sustainable Upgrading” stated informal settlement is one of the biggest challenges faced by developing countries. Affordable housing is one of the approaches for upgradation of informal settlement. According to the study, affordable housing introduced many new strategies in order to provide low cost housing with new techniques. Affordable housing is concept more applicable to developing countries because the government in such countries cannot afford to fund all informal settlement projects. The objective of the research is to explore the relationship between affordable housing and upgrading informal settlement. Based on two examples of Dharavi and Zeinuhm, the study concluded that affordable housing policies are strong approach to upgrade informal settlements because policies are used for different upgrading programmes in different ways. Active participation of resident is an important factor in order to grantee successful affordable housing upgrading policies.

In the paper, “Examination of Affordable Housing Policies in India”, Sarkar, et.al. (2016) analyzed the Government of India's programmes for affordable housing in India, namely the Rajiv Awas Yojana and Housing for All 2022. They analysed the efficacy of these policies in being able to provide thee sections of the population who were unable to avail housing from the formal market, both through direct support and most importantly in addressing the many distortions that have made the housing unnecessarily expensive, while taking away much of the value to consumers. Puttkamer Laura von (2016) analysed that the Indian Ministry of Housing and Urban Poverty Alleviation (MoHUPA) launched its ambitious Housing for All scheme (Pradhan Mantri Awas Yojana, PMAY) in 2015 with the goal to make India slum-free by 2022. This scheme is based on similar former programs and shows promise regarding the number of houses that will be built with the help of the government’s credit-linked subsidies for low-income groups in India. He argued that the programme has many shortcomings, especially from a peoplecentered perspective: beneficiaries are often perceived as passive, there are few empowerment measures in the scheme, access to benefits is exclusive, and long-term effects are neglected. He concluded that PMAY is mainly an image campaign for the government and lacks sustainable elements. Based on current research and interviews with Indian housing experts from April and May 2016, this paper intends to suggest possible lessons from this Housing for All scheme. The focus lies on potentials found in decentralized municipal policies, public-private partnerships for upgrading existing housing and providing basic facilities, and on slum dweller empowerment. These three elements are discussed based on an inclusive and people-centered approach to development.

Ramakrishnan H (2015) has taken case of Bangalore city to study reality and challenges of affordable housing. Bangalore has been attracting large number of people from rural areas and other cities, other countries in search of job, which resulted in population multiplying manifold. This situation had created stress on the infrastructure, especially housing. In order to support the initiatives of the government, it has been decided to invite private participation to aid housing for these low-income segment of the society. In the city of Bangalore, there was marginal effort from private sector side in the area of affordable housing. Government encouraged the private developers by allowing them to build multi-storeyed housing, which created upward pressure on house price. The supply and demand gap has also been explored by the study. Study recommended that only formula to rationalize prices is to unleash supply, which will benefit both the economically weaker sections and the middle class. The demand for housing is there but prices are just too high because of short supply and government policies.

The study of De (Pandit) Shelly (2017) revealed the role of Pradhan Mantri Awas Yojana (Urban), 2015 as an important tool of Financial Inclusions in India. The Mission, in order to expand institutional credit flow to the housing needs of urban poor implemented credit linked subsidy component as a demand side intervention. Credit linked subsidy was provided on home loans taken from banks by eligible urban poor (economically weaker section/ lower income group) for acquisition and construction of house. In cities many of the urban poor who lived in slum areas did not have any bank account or they didn’t get any financial service from financial institution. The study reflected that to get subsidy to reconstruct/renovate their houses and to improve their lifestyle they must take the opportunity to get housing loans from this Yojana. Therefore, they have to open a bank account, which will be linked with their Aadhaar number, must fulfill the aim of financial inclusion.

In 2017, Youth for Unity and Voluntary Action (YUVA) partnered with Indian Housing Federation (IHF) conducted a quantitative study of more than 3,000 households in nine notified and five non-notified slums in Nagpur. The aim of this study was to understand housing needs in the city towards informing housing provision in the context of the Housing for All Mission and the land titling (malki patta) initiatives of the local government. Overall, the analysis of data in comparison with PMAY guidelines reflected that there is a glaring gap between people’s aspirations, their capabilities and state imagination of housing provision. People’s preferences were reflective of the reality that large scale housing provision had been created by people themselves and going ahead people would want to seek assistance to improve homes and neighborhoods they had built.

**CHAPTER – III**

**THE STUDY**

**DEMAND FOR AFFORDABLE HOUSING IN INDIA**

Affordable housing is quickly taking a center stage internationally, within the national agenda in Republic of India. Various factors are responsible for the demand of affordable house in India, such as, the progressive urbanization, going hand in hand with a growing urban population, which increased from 109 million in 1971 to 377 million in 2011, and is projected to grow to 600 million by 2030. The consequence of the growing concentration of people in urban spaces is felt in land and housing shortages and congested transit, besides the stress on basic amenities such as water, power, and sanitation. The Ministry of Housing estimated a housing shortage of 18.78 million houses during the 12th plan period, with 99 percent in the economically weaker and lower income groups.

The Technical Group on Urban Housing Shortage for the Twelfth Five Year Plan (2012 – 17) defines housing shortage as comprised of the following components:

1. Excess of households over the acceptable housing stock (people living in informal properties)
2. Number of extra households needed due to congestion
3. Number of extra households needed due to obsolescence
4. Number of kutchcha households that must be upgraded

The above classification is need based perspective of housing shortage alone and ignores the housing requirements from the demand. By this definition, the total need based housing shortage in the country is around 19 million units as per census 2011 (cited in Sarkar, et.al. 2016).

A thrust on affordable housing will not only lead to better quality of life, but also significantly provide a boost to the GDP of the country (Gopalan and Venkataraman, 2015). Housing is the largest component of the financial as well as the construction sector (High Level Task Force on Affordable Housing for All, 2008). Thus, housing earns considerable attention in the context of developing policies and strategies for human development.

**Indian Government’s affordable housing Schemes**

Affordable housing is a termed accepted by researchers in providing solutions, guidelines and frameworks especially in formulating housing policy and schemes. For years, the Indian government has tried to provide affordable housing, mainly through public sector housing programs, slum redevelopment and provision of land with access to infrastructure (Sheth 2013). Since Independence, government of India had launched various housing schemes (Table 1).

The affordable housing programmes launched since 2005 are as follows:

**Jawaharlal Nehru National Urban Renewal Mission**: It aimed to construct 1.5 Million houses for the urban poor in the mission period (2005-2012) in the 65 mission cities. Two policies under JNNURM targeted housing. Integrated Housing and Slum Redevelopment Programme is a direct housing policy measure under JNNURM. Basic Services for the Urban Poor (BSUP) aims at providing entitlements such as security of tenure, affordable housing, and services such as water, sanitation, health and education and social security to low-income segments (MoHUPA, 2015).

**Rajiv Awas Yojana (RAY):** The RAY programme aimed at creating a slum free India. It was launched in 2011 in two phases. The “preparatory phase” ended in 2013. The implementation phase” was sanctioned for action from 2013 to 2022. The two major objectives of RAY were, (1) legal recognition of slums and bringing them into the formal system and (2) redress the failures of the formal system (MoHUPA, 2012).However, like other programs before it, RAY didn’t reach the poorest urban dwellers, experienced a decline in houses built, and often resulted in evictions and slum demolitions (Sheth 2013, Chaturvedi 2013, Chitravanshi 2015).On May 2015, Rajiv Awas Yojana (RAY) was rolled over into the Housing for All (HFA) by 2022 policy.

**Table 1 Housing schemes of The Government of India since independence**

|  |  |  |
| --- | --- | --- |
| **Sr. No.** | **Housing Schemes** | **Launched in Year** |
| 1 | Integrated Subsidised Housing Scheme for Industrial workers and Economically Weaker Sections | 1952 |
| 2 | Low Income Group Housing Scheme | 1954 |
| 3 | Subsidized Housing Scheme for Plantation Workers | 1956 |
| 4 | Middle Income Group Housing Scheme | 1959 |
| 5 | Rental Housing Scheme for State Government Employees | 1959 |
| 6 | Slum Clearance and Improvement Scheme | 1956 |
| 7 | Village Housing Projects Scheme | 1959 |
| 8 | Land Acquisition and Development Scheme | 1959 |
| 9 | Provision of House Sites of Houseless Workers in Rural Areas | 1971 |
| 10 | Environmental Improvement of Urban Slums | 1972 |
| 11 | Sites and Services Schemes | 1980 |
| 12 | Indira AwasYojana | 1985 |
| 13 | Night Shelter Scheme for Pavement Dwellers | 1990 |
| 14 | National Slum Development Programme | 1996 |
| 15 | 2 Million Housing Programme | 1998 |
| 16 | ValmikiAmbedkarMalinBastiAwasYojana | 2000 |
| 17 | Pradan Mantra GramodayaYojana | 2001 |
| 18 | Jawaharlal Nehru National Urban Renewal Mission | 2005 |
| 19 | PradhanMantriAdarsh Gram Yojana (2009-10) | 2009 |
| 20 | Rajiv AwasYojana | 2011 |
| 21 | PradhanMantriAwasYojana- Housing for All (Urban) | 2015 |

**Pradhan Mantri Awas Yojana- Housing for All (Urban):** The Honourable President of India, in his address to the Joint Session of Parliament on 9th June, 2014 had announced “By the time the Nation completes 75 years of its Independence, every family will have a pucca house with water connection, toilet facilities, 24x7 electricity supply and access.” In order to achieve this goal, Government of India implemented a comprehensive mission – Pradhan Mantri Awas Yojana- Housing for All (Urban), 2015 (MoHUPA, 2015).

The mission seeks to provide 20 million housing units and take up slum rehabilitation projects. Slum is defined as a compact area of at least 300 populations or about 60-70 households of poorly built, congested tenements in unhygienic environment, usually with inadequate infrastructure and lacking in proper sanitary and drinking water facilities.

According to the mission guidelines, an ‘affordable housing project’ shall have a minimum of 35 percent of the houses for the Economically Weaker Section (EWS) category.EWS households are those having an annual income up to Rs.3,00,000and a dwelling with a carpet area of up to 30 sq.m. Low Income Group (LIG) is defined as having an annual income between Rs. 300,001up to Rs. 600,000 and a dwelling unit having carpet area up to 60sq.m.

The program provides subsidy of 6.5 per cent on housing loans with tenure of up to 15 years for EWS and LIG, which works to nearly Rs.100,000 to Rs.230,000 per unit. It mandates house in the name of women, or joint ownership. To make all statutory towns slum free, it is envisaged to prepare Slum Free City Plan of Action (SFCPoA) for in-situ redevelopment of slums (MoHUPA, 2015).

It is mentioned in the scope of the scheme that a beneficiary family will comprise husband, wife, unmarried sons and/or unmarried daughters. The beneficiary family should not own a *pucca* house either in his/her name or in the name of any member of his/her family in any part of India to be eligible to receive central assistance under the Mission. A beneficiary family will be eligible for availing only a single benefit under any of the existing options i.e. slum redevelopment with private partner, credit linked subsidy, direct subsidy to individual beneficiary and affordable housing in partnership (PMAY Operational Guideline, MoHUPA, 2017).

PMAY consists of four pillars, as can be seen in the graphic below. The second pillar, providing housing through credit-linked subsidies, is demand-oriented and can be seen as the centerpiece of the scheme (Puttkamer Laura von, 2016).

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***Source: MoHUPA 2015***

**PMAY house infrastructure facilities:** Slum redevelopment projects and Affordable Housing projects in partnership should have basic civic infrastructure like water, sanitation, sewerage, road, electricity etc. All houses built or expanded under the Mission should essentially have toilet facility. The houses under the mission should be designed and constructed to meet the requirements of structural safety against earthquake, flood, cyclone, landslides etc. conforming to the National Building Code (PMAY- HFA Guidelines, MoHUPA, 2016). The present study will be concentrated to evaluate PMAY scheme for EWS beneficiaries in Ahmedabad city in the state of Gujarat. The housing civic and infrastructural facilities for EWS as per the scheme has been stated as, “An all-weather single unit or a unit in a multistoried super structure having carpet area of upto 30 sq. m. with adequate basic civic services and infrastructure services like toilet, water, electricity etc. States can determine the area of EWS as per their local needs with information to Ministry” (PMAY- HFA Guidelines, MoHUPA, 2016).

Preference under the Scheme, subject to beneficiaries being from EWS/LIG segments, should be given to Manual Scavengers, Women (with overriding preference to widows), persons belonging to Scheduled Castes/Scheduled Tribes/Other Backward Classes, Minorities, Persons with disabilities and Transgender (PMAY Operational Guideline, MoHUPA, 2017).

**CHAPTER – IV**

**DATA ANALYSIS AND INTERPRETATION**

**TABLE NO 4.1**

**GENDER WISE CLASSIFICATION**

|  |  |  |
| --- | --- | --- |
| **Particulars** | **No of respondents** | **Percentage** |
| Male  | 20 | 40 |
| Female  | 30 | 60 |
| **Total** | **50** | **100** |

 **Source: primary data**

**INTERPRETATION**

The above table shows that 60% of the respondents are females and 40% of the respondents are males.

**TABLE NO 4.2**

**AGE WISE CLASSIFICATION**

|  |  |  |
| --- | --- | --- |
| **Particulars** | **No of respondents** | **Percentage** |
| 20 – 30 | 18 | 36 |
| 31 – 40 | 15 | 30 |
| 41 – 50 | 10 | 20 |
| Above 50 | 5 | 10 |
| **Total** | **50** | **100** |

**Source: primary data**

**INTERPRETATION**

The above table shows that 36% of the respondents comes under the age group of 20-30, 30% are comes under 31-40, 20% are comes under 41-50 and 10% of them are comes under above 50.

**TABLE NO 4.3**

**MARITAL STATUS**

|  |  |  |
| --- | --- | --- |
| **Particulars**  | **No of respondents** | **Percentage** |
| Married | 28 | 56 |
| Unmarried | 22 | 44 |
| **Total** | **50** | **100** |

**Source: primary data**

**INTERPRETATION**

The above table shows that 56% of the respondents are married and 44% of them are unmarried.

**TABLE NO 4.4**

**TYPE OF FAMILY**

|  |  |  |
| --- | --- | --- |
| **Particulars** | **No. of Respondents** | **Percentage** |
| Joint family | 15 | 30 |
| Nuclear family | 35 | 70 |
| **Total** | **50** | **100** |

**Source: primary data**

**INTERPRETATION**

The above table shows that 70% of the respondents are from nuclear family and 30% of them are from joint family.

**TABLE NO 4.5**

**SIZE OF THE FAMILY**

|  |  |  |
| --- | --- | --- |
| **Particulars** | **No. of Respondents** | **Percentage** |
| Up to 2 | 10 | 20 |
| 3 to 5 | 24 | 48 |
| Above 5 | 16 | 32 |
| **Total** | **50** | **100** |

**Source: primary data**

**INTERPRETATION**

The above table and chart shows that 48% of the respondent’s family includes 3 to 5 members, 32% of the respondent’s family include above 5 members and 20% of the respondent’s family include up to 2 members.

**TABLE NO 4.6**

**EDUCATIONAL QUALIFICATION**

|  |  |  |
| --- | --- | --- |
| **Particulars** | **No. of Respondents** | **Percentage** |
| No formal education | 0 | 0 |
| Up to primary | 15 | 30 |
| Up to secondary | 17 | 34 |
| Graduate | 18 | 36 |
| **Total** | **50** | **100** |

**Source: primary data**

**INTERPRETATION**

The above table shows that 36% of the respondents have an educational qualification of graduation, 34% have up to secondary qualification and 30% are completed primary education.

**TABLE NO 4.7**

**OCCUPATION**

|  |  |  |
| --- | --- | --- |
| **Particulars** | **No. of Respondents** | **Percentage** |
| Self employed | 12 | 24 |
| Regular labnour | 22 | 44 |
| Private job | 16 | 32 |
| **Total** | **50** | **100** |

**Source: primary data**

**INTERPRETATION**

The above table shows that 44% of the respondents are regular labours, 32% are doing private jobs and 24% of the respondents are self employed.

**TABLE NO 4.8**

**INCOME**

|  |  |  |
| --- | --- | --- |
| **Particulars** | **No. of Respondents** | **Percentage** |
| Below 10000 | 15 | 30 |
| 10000 – 20000 | 25 | 50 |
| Above 20000 | 10 | 20 |
| **Total** | **50** | **100** |

**Source: primary data**

**INTERPRETATION**

The above table shows that 50% of the respondents have an income of Rs. 10000-20000, 30% have below 10000 and 20% of them have above 20000.

**TABLE NO 4.9**

**AWARENESS ABOUT THE GOVERNMENT SCHEMES INTRODUCED IN THE LAST FIVE YEARS**

|  |  |  |
| --- | --- | --- |
| **Particulars** | **No. of Respondents** | **Percentage** |
| Yes  | 30 | 60 |
| No  | 20 | 40 |
| **Total** | **50** | **100** |

**Source: primary data**

**INTERPRETATION**

The above table shows that 60% of the respondents are aware about the government schemes introduced in the last five years and 40% of them are not aware about it.

**TABLE NO 4.1**

**AWARENESS ABOUT THE TYPE OF GOVERNMENT SCHEMES**

|  |  |  |
| --- | --- | --- |
| **Particulars** | **No. of Respondents** | **Percentage** |
| Pradhan mantra jandhanyojana | 12 | 24 |
| Sukaniya samridhi yojana | 8 | 16 |
| Pradhan mantra awas yojana | 17 | 34 |
| Pradhan mantra amrutam card yojana | 13 | 26 |
| **Total** | **50** | **100** |

**Source: primary data**

**CHART NO 4.1**

**AWARENESS ABOUT THE TYPE OF GOVERNMENT SCHEMES**

**INTERPRETATION**

The above table shows that 34% of the respondents are aware about pradhan mantra awas yojana, 26% are aware about pradhan mantra amrutam card yojana, 24% are aware about Pradhan mantra jandhanyojana and 16% of them are aware about Sukaniya samridhi yojana.

**TABLE NO 4.2**

**INVESTING OF SAVINGS IN GOVERNMENT SCHEMES**

|  |  |  |
| --- | --- | --- |
| **Particulars** | **No. of respondents** | **Percentage** |
| Yes  | 38 | 76 |
| No  | 12 | 24 |
| **Total** | **50** | **100** |

 **Source: Primary data**

**CHART NO 4.2**

**INVESTING OF SAVINGS IN GOVERNMENT SCHEMES**

**INTERPRETATION**

The above table shows that 76% of the respondents are invested their savings into government schemes and 24% of them didn’t invest.

**TABLE NO 4.12**

**RECEIVED THE BENEFIT OF GETTING HOUSE AFTER APPLIED**

|  |  |  |
| --- | --- | --- |
| **Particulars** | **No. of Respondents** | **Percentage** |
| Yes  | 25 | 50 |
| No  | 25 | 50 |
| **Total** | **50** | **100** |

 **Source: Primary data**

**CHART NO 4.3**

**RECEIVED THE BENEFIT OF GETTING HOUSE AFTER APPLIED**

**INTERPRETATION**

The above table shows that 50% of the respondents are received the benefit of getting house after applied and also 50% of them are not received.

 **TABLE NO 4.13**

**ARRANGEMENT OF MONEY FOR HOUSE CONSTRUCTION**

|  |  |  |
| --- | --- | --- |
| **Particulars** | **No. of Respondents** | **Percentage** |
| Borrow from private money lenders | 16 | 32 |
| From savings | 9 | 18 |
| Loans from banks | 18 | 36 |
| Others  | 7 | 14 |
| **Total** | **50** | **100** |

 **Source: Primary data**

**CHART NO 4.4**

**ARRANGEMENT OF MONEY FOR HOUSE CONSTRUCTION**

**INTERPRETATION**

The above table shows that 36% of the respondents said that they arranging money for house construction by taking loans from banks, 32% are arrange by borrowing from private money lenders, 18% arrange from savings and 14% of them arrange through other ways.

**TABLE NO 4.14**

**GETTING TIMELY SUBSIDY ON LOAN**

|  |  |  |
| --- | --- | --- |
| **Particulars** | **No. of respondents** | **Percentage** |
| Yes  | 21 | 42 |
| No  | 29 | 58 |
| **Total** | **50** | **100** |

 **Source: Primary data**

**CHART NO 4.5**

**GETTING TIMELY SUBSIDY ON LOAN**

**INTERPRETATION**

The above table shows that 58% of the respondents opined that they do not get timely subsidy on loan and 42% of them opined that they get timely subsidy on loan.

**TABLE NO 4.15**

**AWARENESS ABOUT THE TERMS AND CONDITIONS OF THE SCHEMES**

|  |  |  |
| --- | --- | --- |
| **Particulars** | **No. of Respondents** | **Percentage** |
| Yes  | 36 | 72 |
| No  | 14 | 28 |
| **Total** | **50** | **100** |

 **Source: Primary data**

**CHART NO 4.6**

**AWARENESS ABOUT THE TERMS AND CONDITIONS OF THE SCHEMES**

**INTERPRETATION**

The above table shows that 72% of the respondents are aware about the terms and conditions of the schemes and 28% of them are not aware about it.

**TABLE NO 4.16**

**PURPOSE OF AVAILING THE SCHEME**

|  |  |  |
| --- | --- | --- |
| **Particulars** | **No. of Respondents** | **Percentage** |
| New construction of home | 30 | 60 |
| Maintaining existing home | 20 | 40 |
| **Total** | **50** | **100** |

 **Source: Primary data**

**CHART NO 4.7**

**PURPOSE OF AVAILING THE SCHEME**

**INTERPRETATION**

The above table shows that 60% of the respondents are availed the scheme for the purpose of new construction of home and 40% of them availed for the purpose of maintaining existing house.

**TABLE NO 4.17**

**NO. OF DAYS TAKEN FOR THE COMPLETION OF HOUSE**

|  |  |  |
| --- | --- | --- |
| **Particulars** | **No. of Respondents** | **Percentage** |
| Less than 1 year | 8 | 16 |
| 1 – 2 year | 23 | 46 |
| 2 – 3 year | 10 | 20 |
| More than 3 year | 9 | 18 |
| **Total** | **50** | **100** |

 **Source: Primary data**

**CHART NO 4.8**

**NO. OF DAYS TAKEN FOR THE COMPLETION OF HOUSE**

**INTERPRETATION**

The above table shows that 46% of the respondents said that 1-2 year will be taken for the completion of house, 20% said as 2-3 years, 18% said as more than 3 years and 16% of them said as less than 1 year.

**TABLE NO 4.18**

**RESPONDS WITH THAT THE TERMS AND CONDITIONS OF THE SCHEME IS FLEXIBLE**

|  |  |  |
| --- | --- | --- |
| **Particulars** | **No. of Respondents** | **Percentage** |
| Agree  | 26 | 52 |
| Neutral  | 10 | 20 |
| Disagree  | 14 | 28 |
| **Total** | **50** | **100** |

 **Source: Primary data**

**CHART NO 4.9**

**RESPONDS WITH THAT THE TERMS AND CONDITIONS OF THE SCHEME IS FLEXIBLE**

**INTERPRETATION**

The above table shows that 52% of respondents agreed that the terms and conditions of the scheme are flexible, 28% are disagreed and 20% of them have no opinion.

**TABLE NO 4.19**

**OPINION WITH THAT THE SYSTEM OF PARAMETER FOR SELECTION OF BENEFICIARIES WAS ADEQUATE**

|  |  |  |
| --- | --- | --- |
| **Particulars** | **No. of Respondents** | **Percentage** |
| Agree  | 20 | 40 |
| Neutral  | 12 | 24 |
| Disagree  | 18 | 36 |
| **Total** | **50** | **100** |

 **Source: Primary data**

**CHART NO 4.10**

**RESPONDS WITH THAT THE TERMS AND CONDITIONS OF THE SCHEME IS FLEXIBLE**

**INTERPRETATION**

The above table shows that 40% of respondents agreed that the system of parameter for selection of beneficiaries was adequate, 36% are disagreed and 24% of them have no opinion.

**TABLE NO 4.20**

**PAYING SPECIAL ATTENTION ON BASIC AMENITIES**

|  |  |  |
| --- | --- | --- |
| **Particulars** | **No. of Respondents** | **Percentage** |
| Agree  | 24 | 48 |
| Neutral  | 8 | 16 |
| Disagree  | 18 | 36 |
| **Total** | **50** | **100** |

 **Source: Primary data**

**CHART NO 4.11**

**PAYING SPECIAL ATTENTION ON BASIC AMENITIES**

**INTERPRETATION**

The above table shows that 48% of respondents agreed that special attention was paid on basic amenities, 36% are disagreed and 16% of them have no opinion.

**TABLE NO 4.21**

**RESPONDS WITH THAT THE FUNDS RELEASED BY THE GOVERNMENT ARE NOT ADEQUATE**

|  |  |  |
| --- | --- | --- |
| **Particulars** | **No. of Respondents** | **Percentage** |
| Agree  | 28 | 56 |
| Neutral  | 13 | 26 |
| Disagree  | 9 | 18 |
| **Total** | **50** | **100** |

 **Source: Primary data**

**CHART NO 4.12**

**RESPONDS WITH THAT THE FUNDS RELEASED BY THE GOVERNMENT ARE NOT ADEQUATE**

**INTERPRETATION**

The above table shows that 56% of respondents agreed that the funds released by the Government are not adequate, 26% of them have no opinion and 18% are disagreed.

**TABLE NO 4.22**

**OPINION REGARDING THE AUTHORITIES WHICH ARE NOT MONITORING PROPERLY**

|  |  |  |
| --- | --- | --- |
| **Particulars** | **No. of Respondents** | **Percentage** |
| Agree  | 20 | 40 |
| Neutral  | 10 | 20 |
| Disagree  | 20 | 40 |
| **Total** | **50** | **100** |

 **Source: Primary data**

**CHART NO 4.13**

**OPINION REGARDING THE AUTHORITIES WHICH ARE NOT MONITORING PROPERLY**

**INTERPRETATION**

The above table shows that 40% of respondents agreed that the authorities are not monitoring properly and also 40% of them are disagreed. 20% of the respondents have no opinion.

**TABLE NO 4.23**

**DELAY IN RELEASING THE INSTALMENT CAUSING DELAY IN COMPLETION OF THE HOUSES**

|  |  |  |
| --- | --- | --- |
| **Particulars** | **No. of Respondents** | **Percentage** |
| Agree  | 30 | 70 |
| Neutral  | 5 | 10 |
| Disagree  | 15 | 30 |
| **Total** | **50** | **100** |

 **Source: Primary data**

**CHART NO 4.14**

**DELAY IN RELEASING THE INSTALMENT CAUSING DELAY IN COMPLETION OF THE HOUSES**

**INTERPRETATION**

The above table shows that 70% of respondents agreed that the Delay in releasing the instalment causing delay in completion of the houses, 30% are disagreed and 10% of the respondents have no opinion.

**TABLE NO 4.24**

**UNABLE TO ARRANGE ADDITIONAL AMOUNT FOR CONSTRUCTION**

|  |  |  |
| --- | --- | --- |
| **Particulars** | **No. of Respondents** | **Percentage** |
| Agree  | 40 | 80 |
| Neutral  | 5 | 10 |
| Disagree  | 5 | 10 |
| **Total** | **50** | **100** |

 **Source: Primary data**

**CHART NO 4.15**

**UNABLE TO ARRANGE ADDITIONAL AMOUNT FOR CONSTRUCTION**

**INTERPRETATION**

The above table shows that 80% of respondents agreed that they are Unable to arrange additional amount for construction, 10% are disagreed and 10% of the respondents have no opinion.

**TABLE NO 4.25**

**USE OF LOW QUALITY MATERIALS**

|  |  |  |
| --- | --- | --- |
| **Particulars** | **No. of Respondents** | **Percentage** |
| Agree  | 14 | 28 |
| Neutral  | 6 | 12 |
| Disagree  | 30 | 60 |
| **Total** | **50** | **100** |

 **Source: Primary data**

**CHART NO 4.16**

**USE OF LOW QUALITY MATERIALS**

**INTERPRETATION**

The above table shows that 60% of respondents disagreed with use of low quality material, 28% are agreed and 12% of the respondents have no opinion.

**TABLE NO 4.26**

**RESPONDS WITH THAT WAITNG FOR LONG PERIOD IN THE BPL LIST SERIAL NUMBER**

|  |  |  |
| --- | --- | --- |
| **Particulars** | **No. of Respondents** | **Percentage** |
| Agree  | 25 | 50 |
| Neutral  | 10 | 20 |
| Disagree  | 15 | 30 |
| **Total** | **50** | **100** |

 **Source: Primary data**

**CHART NO 4.17**

**RESPONDS WITH THAT WAITNG FOR LONG PERIOD IN THE BPL LIST SERIAL NUMBER**

**INTERPRETATION**

The above table shows that 50% of respondents agreed that they are waiting for long period in the BPL list serial number, 30% are agreed and 20% of the respondents have no opinion.

**TABLE NO 4.27**

**INCURRING EXPENDITURE FOR GETTING SELECTED IN THE SCHEME**

|  |  |  |
| --- | --- | --- |
| **Particulars** | **No. of Respondents** | **Percentage** |
| Agree  | 36 | 72 |
| Neutral  | 4 | 8 |
| Disagree  | 10 | 20 |
| **Total** | **50** | **100** |

 **Source: Primary data**

**CHART NO 4.18**

**INCURRING EXPENDITURE FOR GETTING SELECTED IN THE SCHEME**

**INTERPRETATION**

The above table shows that 72% of respondents agreed that expenditure incurred for getting selected in the scheme, 20% are agreed and 8% of the respondents have no opinion.

**CHAPTER – V**

**FINDINGS, SUGGESTIONS AND CONCLUSION**

**FINDINGS**

* 60% of the respondents are females.
* 36% of the respondents are comes under the age group of 20-30.
* 56% of the respondents are married.
* 70% of the respondents are from nuclear family.
* 48% of the respondent’s family includes 3 to 5 members.
* 36% of the respondents have an educational qualification of graduation.
* 44% of the respondents are regular labours.
* 50% of the respondents have an income of Rs. 10000-20000.
* 60% of the respondents are aware about the government schemes introduced in the last five years.
* 34% of the respondents are aware about pradhan mantra awas yojana.
* 76% of the respondents are invested their savings into government schemes.
* % of the respondents are received the benefit of getting house after applied.
* 36% of the respondents said that they arranging money for house construction by taking loans from banks.
* 58% of the respondents opined that they do not get timely subsidy on loan.
* 72% of the respondents are aware about the terms and conditions of the schemes.
* 60% of the respondents are availed the scheme for the purpose of new construction of home.
* 46% of the respondents said that 1-2 year will be taken for the completion of house.
* 52% of respondents agreed that the terms and conditions of the scheme are flexible.
* 40% of respondents agreed that the system of parameter for selection of beneficiaries was adequate.
* 48% of respondents agreed that special attention was paid on basic amenities.
* 56% of respondents agreed that the funds released by the Government are not adequate.
* 40% of respondents agreed that the authorities are not monitoring properly and also 40% of them are disagreed.
* 70% of respondents agreed that the Delay in releasing the instalment causing delay in completion of the houses.
* 80% of respondents agreed that they are Unable to arrange additional amount for construction.
* 60% of respondents disagreed with use of low quality material.
* 50% of respondents agreed that they are waiting for long period in the BPL list serial number.
* 72% of respondents agreed that expenditure incurred for getting selected in the scheme.

**RECOMMENDATIONS**

* Loan procedure need to be simplified so that the beneficiaries can easily apply for the loan.
* Effort need to be made to provide a bridge between the beneficiaries and the scheme so as to make it comfortable with the application process.
* Timely subsidies should be provided to the beneficiaries
* Authorities should conduct awareness programmes about PMAY schemes

**CONCLUSION**

Rapid growth of the urban population leading to housing shortages and poor urban living conditions is a prime challenge for the government of India. While analysing the review of various related literature, a number of studies on affordable housing was observed. It was observed that in India, a number of housing programmes have been implemented since independence by different governments. However, these programmes lacked continuity and interconnectedness, which has drawn attention of the earlier researches to assess housing policies and programmes in India.

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**APPENDIX**

1. Gender
* Male
* Female
1. Age
* 20 – 30
* 31 – 40
* 41 – 50
* Above 50
1. Marital status
* Married
* Unmarried
1. Type of family
* Joint family
* Nuclear family
1. Size of the Family
* Upto 2
* 3 to 5
* Above 5
1. Educational qualification
* No formal education
* Upto primary
* Upto secondary
* Graudate
1. Occupation
* Self employed
* Regular labnour
* Private job
1. Income
* Below 10000
* 10000 – 20000
* Above 20000
1. Are you aware of Government schemes introduced in last five years?
* Yes
* No
1. If yes which schemes are you aware of?
* Pradhan mantra jan dhan yojana
* Sukaniya samridhi yojana
* Pradhan mantra awas yojana
* Pradhan mantra amrutam card yojana
1. Have you invested your savings in any Government Schemes?
* Yes
* No
1. Whether you received the benefit of getting house after applying?
* Yes
* No
1. How do you arrange the money for house construction?
* Borrow from private money lenders
* From savings
* Loans from banks
* Others (Specify)
1. Do you get timely subsidy on loan or not?
* Yes
* No
1. Are you aware about the terms and conditions of the scheme?
* Yes
* No
1. For which purpose you availed the scheme?
* New construction of home
* Maintaining existing home
1. How many days to take completion of the house?
* Less than 1 year
* 1 – 2 year
* 2 – 3 year
* More than 3 year

**PLEASE RANK THE FOLLOWING STATEMENTS**

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| Sl. | Statements | Agree | Neutral | Disagree |
|  | The terms and conditions of the scheme is flexible |  |  |  |
|  | System of parameter for selection of beneficiaries was adequate |  |  |  |
|  | Special attention was paid on basic amenities |  |  |  |
|  | Funds released by the Government are not adequate |  |  |  |
|  | Authorities are not monitoring properly |  |  |  |
|  | Delay in releasing the instalment causing delay in completion of the houses |  |  |  |
|  | Unable to arrange additional amount for construction  |  |  |  |
|  | Low quality of raw materials used  |  |  |  |
|  | Waitng for long period in the BPL list serial number |  |  |  |
|  | Expenditure incurred for getting selected in the scheme  |  |  |  |