

## HOUSING FOR ALL- THE PROMISES AND PROGRESS OF PMAYG IN KARNATAKA

Mr. Rakesh Salimani<sup>1</sup>, Prof. S. B. Akash<sup>2</sup>

<sup>1,2</sup>Rani Channamma University, Belagavi, India.

DOI: <https://www.doi.org/10.58257/IJPREMS39453>

### ABSTRACT

'Pradhan Mantri Awas Yojana', is an outstanding housing scheme of the government to bring every low-income family under a roof with easy affordability. The massive housing deficit faced mostly by low-income group (LIG) and economically weaker sections (EWS) hence PMAY housing Scheme is an excellent concern that is being addressed by government. PMAY is progressing very well in Karnataka, as most LIG and EWS categories are getting benefits. The disadvantaged uplifted their living conditions immensely by that PMAY housing scheme. The purpose of this study is to look at the progress of PMAY in Karnataka and the challenges experienced in its implementation. Official documents, government reports, and statistical analysis are used to assess the PMAY progress in relation to the Karnataka state. There has been significant progress through PMAY in reducing the housing deficit, but this study will critically take it further, bring out areas where further improvements are required in order to overcome the problems and to ensure long-term sustainability of the program.

### 1. INTRODUCTION

The PMAY-G is an infrastructure for rural India, particularly for social disadvantages. PMAY Started program in 2015 Phase I, and 2024 Phase II, PMAY-G builds pucca houses with basic facilities including water supply, sanitation, and electricity for needy, rural poor households with a focus on such as Scheduled Tribes (ST), Scheduled Castes (SC), woman-headed households, and economically weaker sections (EWS) The very developing state with great disparity between urban and rural has all kinds of difficulties when it comes to making affordable housing for rural residents. Even with the economic development of the state, many villages are facing housing problem. PMAY-G aiming to replace all the kutchra houses with proper, ecofriendly homes by providing financial assistance for the recipient extends to the construction of new residences and providing basic services, such as water and sanitation. The real objective of this scheme is giving power to the rural community.

The scheme has achieved significant results in providing rural housing in Karnataka. But they still face many challenges. The current study intends to analyse the progress and challenges faced by PMAY-Grameen in Karnataka by identifying the achievements and challenges faced by the state in implementing the scheme. The study will provide a thorough evaluation of how successful PMAY-G has been in meeting the housing needs of the rural population of Karnataka by studying Official documents, actionable insights from government reports, and statistical analysis.

### 2. LITERATURE REVIEW

The study of socio-economic impact of the Pradhan Mantri Awas Yojana-Gramin (PMAY-G) has some positive effect as well as some strong challenges. PMAY-G has made a significant difference in everyone's living standards in rural households and provided them with decent housing and sanitation (*Bhagat, 2019*). However, problems of delayed implementation and poor beneficiary satisfaction remain. In a similar vein Kumar and Sharma (2020) highlight the importance of rural employment generation schemes, mainly construction sector-driven employment but we identified issues of slow release of funds and inadequate infrastructure. The problems hampering PMAY-G from realising its full potential have been widely documented in other studies. Procedural delays, lower-level corruption, and errors in beneficiary identification were found by *Singh and Rao (2018)* as major obstacles. They said these problems raised due to inadequate staff training and weak monitoring process. *Gupta & Soni (2021)* have also observed that the demand for housing exceeds available resources, leading to lagged project completion timelines.

One of the important things about PMAY-G is that it aims to empower women and marginal communities. *Patel (2020)* has stated that this scheme has significantly contributed to enhancing women's social position by placing women as heads of households in the housing allocation process. Moreover, including SC, ST, and OBCs is a move towards inclusion and social justice. The question of rural employment is also intertwined with the PMAY-G. *Sinha and Patel (2021)* found that the scheme has led to significant employment generation for unskilled labourers in the rural construction sector. But, the authors said, low wages and poor working conditions have actually constrained the program's potential to generate sustainable economic development. With the progress of implementing PMAY-G, the one such enabler has been technology. The transparency and efficiency of the housing delivery process has improved

due to the satellite mapping and a mobile applications (Sharma and Joshi, 2020). They also found that technology aids in minimizing delays, streamline beneficiary selection, and improve monitoring of housing construction.

Sustainability in regard to the environment is a serious matter in relation to PMAY-G as the demand for economical accommodation increases. From their research, Verma and Shukla (2022) claimed the inclusion of green technologies and materials in construction could help in mitigation of some harmful effects of the housing initiative and build resilience toward climate change in rural regions. Concerns have also been raised on the extension posture of the houses created under PMAY-G. Desai and Mehta (2023) showed that although the scheme has managed to house millions of people, problems like construction, maintenance, and repair quality make it difficult for these units to serve as sustainable housing for rural households over the long term. Ahead, there are improvements expected in the efficiency and accountability of PMAY-G. Raj and Tiwari (2022) recommended the use of technology and digital platforms to improve beneficiary selection and monitoring. They also stressed the importance of better coordination between central and state governments, and empowering local bodies to address the ongoing challenges faced by the program.

### Statement of the Problem

Housing remains one of the most important issues in India, with millions of people lacking access to affordable and adequate housing. The Pradhan Mantri Awas Yojana (PMAY), a flagship initiative launched by the Government of India, aims to address this issue by providing affordable housing to the urban and rural poor. This plan will promise housing to all, yet its implementation proves quite a significant task in the context of Rural Karnataka and similar states. Karnataka is yet to obtain benefits under the PMAY with challenges ranging from construction delays to inefficiency, issues relating to land acquisition, and other issues such as lack of financial inclusion and beneficiary awareness. This article aims to critically examine the promise and progress of PMAY in Karnataka, evaluating the extent to which the scheme has been successful in addressing the housing needs of the state's poor populations. The study will examine the factors that contribute to the slow pace of implementation, and suggest potential improvements to ensure that the vision of "Housing for All" is realized in Karnataka.

### 3. SIGNIFICANCE OF THE STUDY

This study is significant in providing insights into the effectiveness and challenges of PMAY in Karnataka, which faces rural housing deficits. It will critically analyse the promise and progress of PMAY in the region, giving valuable insights into the implementation of national housing policies at the state level. It will identify the major barriers that prevent the scheme from fully achieving its goals, such as construction delays, issues in allocation, and financial inclusion. Understanding these barriers is essential for policymakers, government agencies, and stakeholders to improve the delivery of affordable housing in Karnataka so that the benefits reach the most helpless populations.

To some extent, these findings will provide a comparative framework for any similar programs designed in other states. This would also add great value to local authorities and NGOs in housing development. It will give them evidence-based recommendations on how best to optimize the impact of housing policies and how to ensure fair access to shelter for all citizens. This study is intended to help strengthen efforts towards achieving sustainable housing solutions in Karnataka and making a major contribution in realising of the national goal of affordable housing for all.

### 4. OBJECTIVES OF THE STUDY

The main objective of this paper is to evaluate the promises and problems of the PAMY-G housing scheme.

#### Research Methodology

Data is taken from the Ministry of Housing and Urban Affairs, official PMAY-G portals, government reports and publications. Graphs and percentage are used for better presentation of data.

#### Analysis and Interpretation

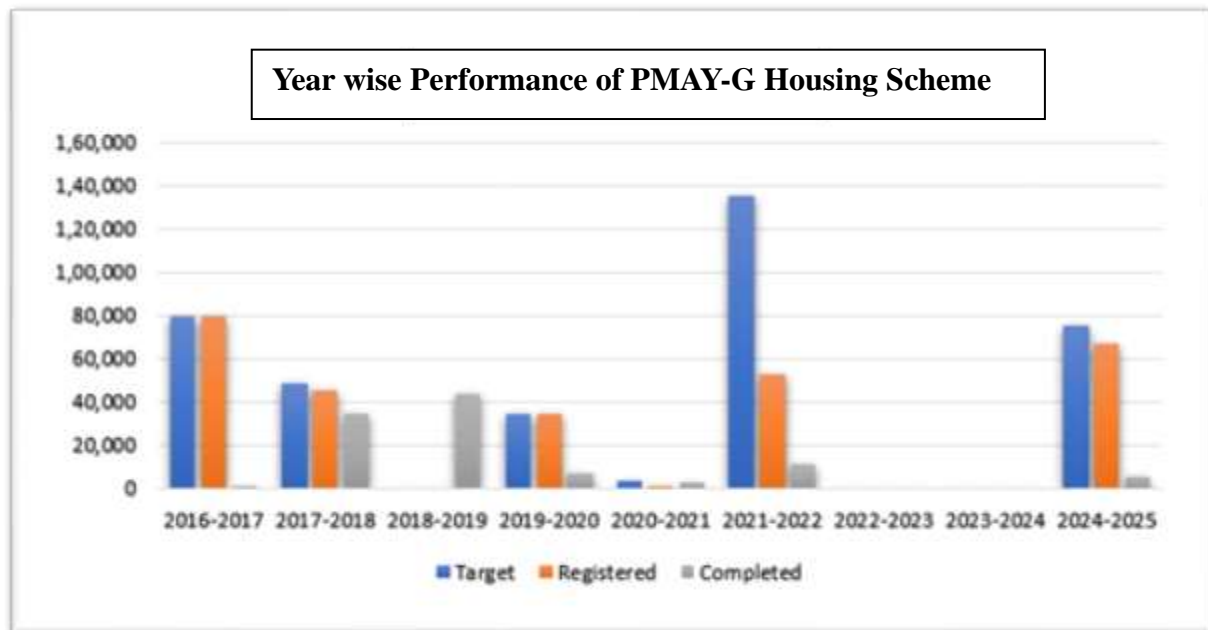
The PAMY-G housing scheme promises affordable housing and other benefits to its beneficiaries. With a vision to enhance accessibility and accommodate low and middle income families, the scheme faces several challenges. This paper examines the district-wise progress of the initiative along with some of the key challenges it encounters.

**Table 1** Year Wise Performance of PMAY-G Housing Scheme

Year	Proposed Target of Construction of houses under the PMAY-G Scheme	Applications Received	Sanctioned and Completed
2016-2017	79,311	78,955	236
2017-2018	48,200	44,930	34,317

2018-2019	0	0	43,760
2019-2020	34,168	34,020	7,085
2020-2021	3,278	2	2,405
2021-2022	1,35,264	52,930	11,239
2022-2023	0	0	0
2023-2024	0	0	0
2024-2025	75,514	67,179	5,534

Source:pmayg.nic.in



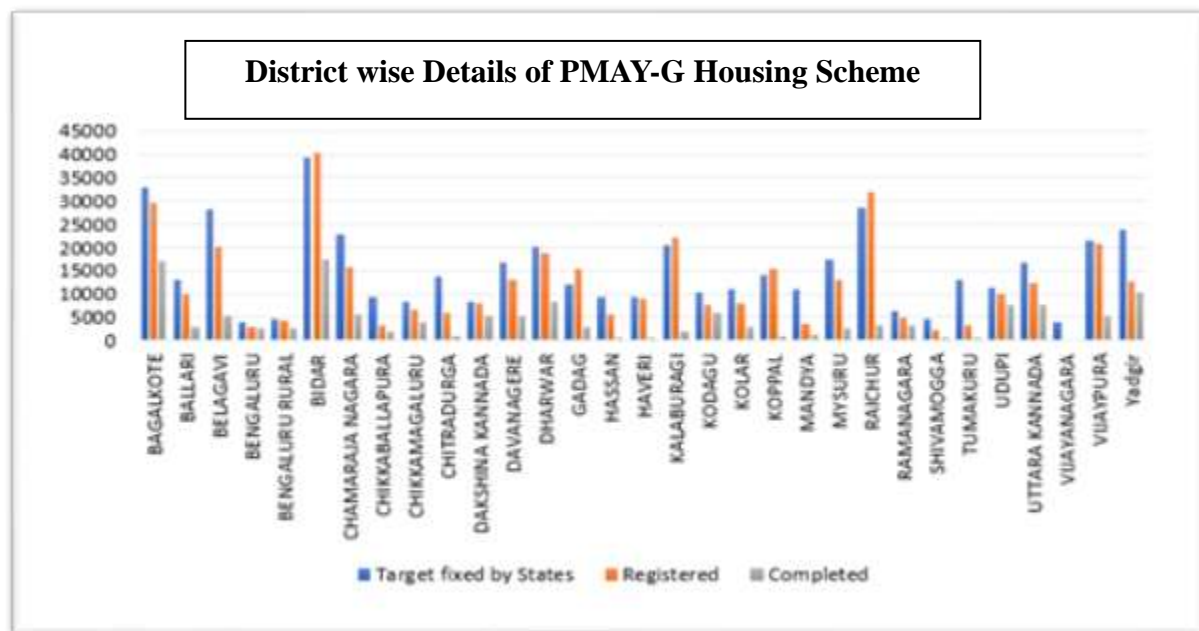
The table highlights year-wise allotment of houses to beneficiaries, and it is quite evident that the targets and completions are very much different from each other. In some years, the targets were ambitious, but the registered and completed houses were less. For instance, in 2020-2021, both registered and completed houses had decreased drastically, possibly due to the COVID-19 pandemic. This trend indicates some of the difficulties encountered in housing schemes, which might include funding constraints and coordination issues.

**Table 2** District Wise Details of PMAY-G Housing Scheme

District Name	Proposed Target of Construction of houses under the PMAY-G Scheme	Applications Received	Sanctioned and Completed
Bagalkote	32761	29518	17029
Ballari	13126	10014	2936
Belagavi	28130	20033	5373
Bengaluru	4015	3045	2442
Bengaluru Rural	4596	4367	2632
Bidar	39262	40448	17353
Chamaraja Nagara	22962	15636	5458
Chikkaballapura	9301	3417	1755
Chikkamagaluru	8424	6624	3779
Chitradurga	13656	5912	908
Dakshina Kannada	8373	7866	5336

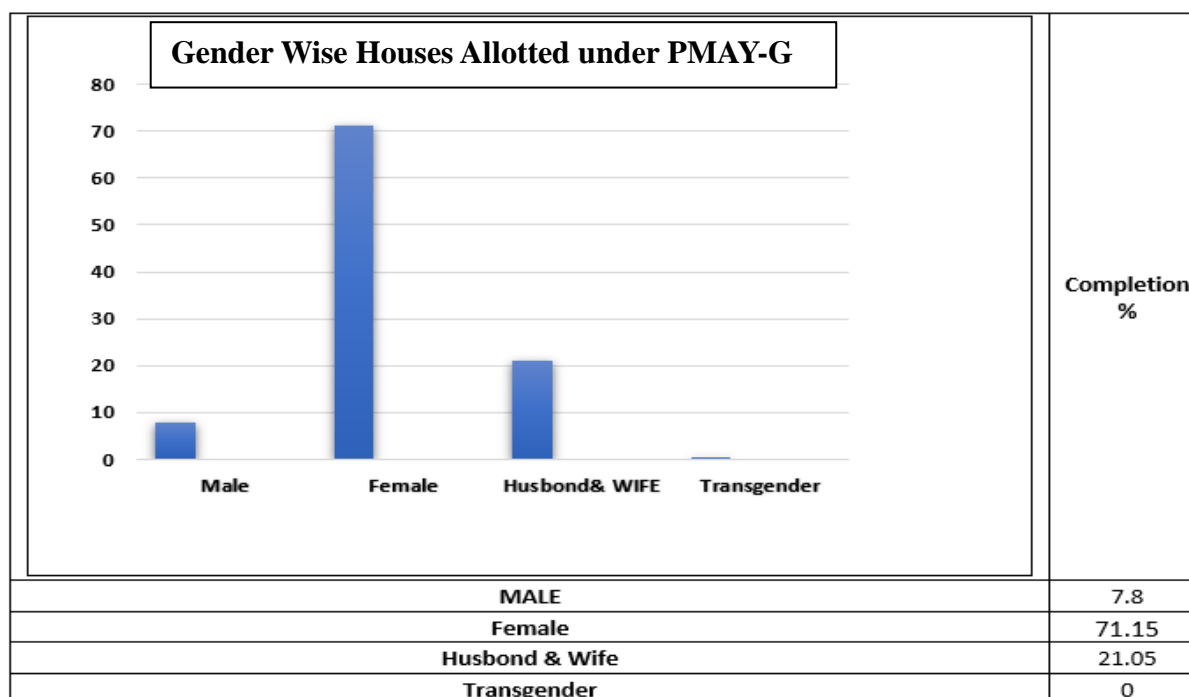
Davanagere	16894	12926	5132
Dharwar	20241	18612	8241
Gadag	12115	15322	2782
Hassan	9435	5490	433
Haveri	9328	8915	547
Kalaburagi	20614	21986	1844
Kodagu	10353	7778	5964
Kolar	11002	8046	3006
Koppal	13916	15363	877
Mandya	11162	3571	1136
Mysuru	17373	13080	2629
Raichur	28403	31994	3413
Ramanagara	6276	4796	3196
Shivamogga	4662	2166	427
Tumakuru	12986	3236	412
Udupi	11356	9940	7712
Uttara Kannada	16741	12229	7694
Vijayanagara	4004	0	0
Vijayapura	21526	20853	5337
Yadgir	23937	12618	10205

Source:pmayg.nic.in



The graph shows the implementation of the Pradhan Mantri Awas Yojana (PMAY-G) in all the districts of Karnataka. It is shown in relation to the target fixed by the state government, the number of houses enrolled, and the number of houses constructed under the scheme. Certain districts such as Bengaluru Rural and Vijayapura have done well, whereas others such as Kalaburagi and Yadgir have a lower registration. The completion rate also differs in different districts, with certain districts such as Bengaluru Rural and Vijayapura having a higher rate of completion than others. The graph indicates that although improvement has been made in PMAY implementation, disparities exist between districts in both registration and completion rates.

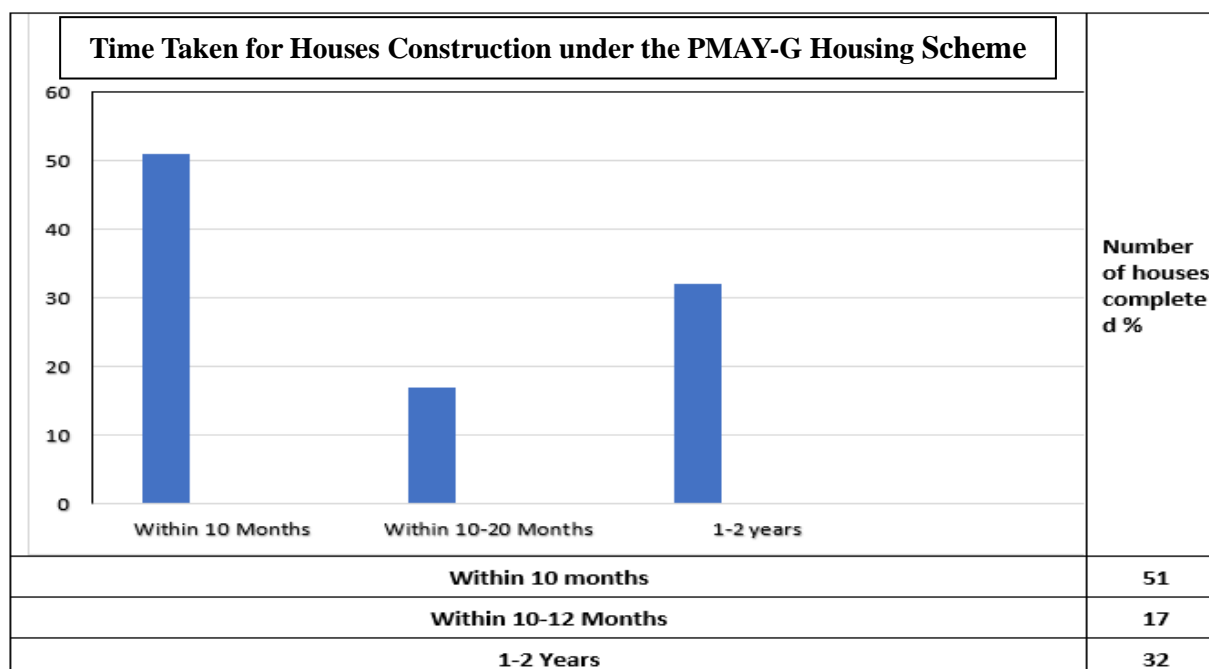
**Table 3** Gender Wise Houses Allotted under PMAY-G Housing Scheme



Source:pmayg.nic.in

The above chart showing housing completions according to the gender of the recipients. which indicate a wide difference, with female-headed households recording the greatest number of completed houses, followed by "Husband & Wife" units. Male-headed households and transgender recipients have much lower numbers of completed houses. This may indicate possible gender differences in access to housing facility.

**Table 4** Time Taken for Houses Construction under the PMAY-G Housing Scheme

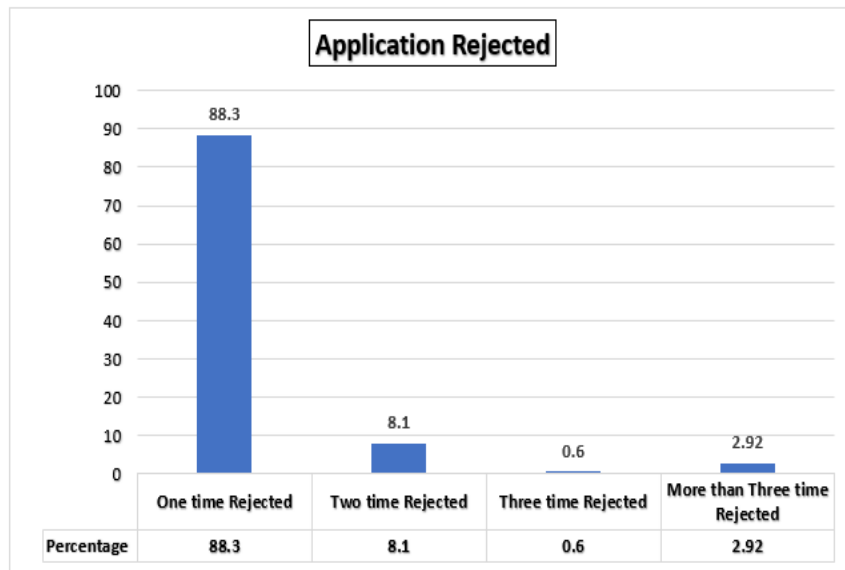


Source:pmayg.nic.in

The chart shows the distribution of house completion times across three categories: Within 10 Months, Within 10-12 Months, and 1-2 Years. The largest segment of homes (51%) was finished within the first 10-month period, which indicates effective project management and on-time delivery. A lower percentage (17%) was in the 10–12 month , indicating possible delays in construction. The other 32% of homes took 1 to 2 years to finish, the longest period of completion which reflects significant challenge in the construction process. Generally,most projects completing the initial 10-month timeline.



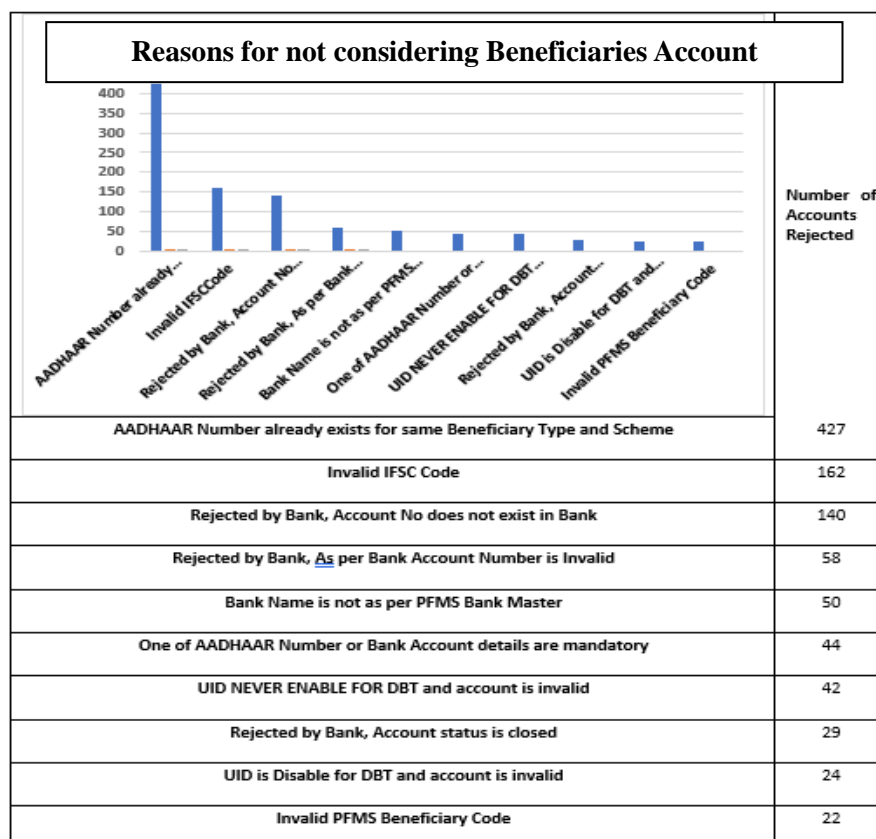
**Table 5** PMAY Beneficiary's Application Rejection



Source:pmayg.nic.in

Most applications, at a high 88.3%, were refused only once. This indicates that most applications failed in their first attempt but many were finally accepted following. A lesser percentage, 8.1%, were twice rejected. This shows that some applications took more than one correction before they were accepted. Only a small portion, 0.6%, were rejected three times. This implies that such applications had major problems that needed to be addressed through multiple rounds of revision. Finally, 2.92% of applications were rejected three or more times. This group accounts for the rarest cases, which include applications that faced severe hurdles to satisfy the acceptance criteria. Overall, the chart shows that most applications were only rejected once, showing that many succeeded after the first few revisions. Yet, a smaller but significant percentage needed numerous rejections before approval, showing the difficulties encountered by some applicants in passing the required standards.

**Table 6** Reasons for not Considering Beneficiaries Account to Credit Sanctioned Funds under PMAY-G Housing Scheme



Source:pmayg.nic.in

The chart showing the number of accounts rejected due to various reasons. The most common reason is "AADHAAR Number already exists for same Beneficiary Type and Scheme" with 427 accounts rejected. This is followed by "Invalid IFSC Code" with 162 accounts rejected. Other significant reasons include "Rejected by Bank, Account No does not exist in Bank" (140 accounts), "Rejected by Bank, as per Bank Account Number is Invalid" (58 accounts), and "Bank Name is not as per PFMS Bank Master" (50 accounts). The data suggests that a significant number of account rejections are due to errors related to AADHAAR numbers and bank details. This highlights the importance of accurate data entry and verification processes to ensure smooth and efficient process.

## 5. MAJOR FINDINGS

1. The lack of funds, logistics, and coordination is causing a gap between the registered and completed houses.
2. Uneven PMAY Implementation Across Districts: Though Bengaluru Rural and Vijayapura districts have very good registration and completion rates, Kalaburagi and Yadgir are underperforming, hence it is highlighting the difference in the scheme's implementation across Karnataka.
3. Female-headed households have the highest completion rates, followed by Husband & Wife units, while transgender recipients and male-headed families are lagging way behind, suggesting possible gender-based disparities in accessing support.
4. Construction timelines were significantly varied, with 51% of houses completed within less than 10 months, 17% taking 10-20 months, and 32% requiring 1-2 years.
5. The majority of applications were rejected once (88.3%), suggesting most applicants successfully corrected errors. A small percentage faced repeated rejections 8.1% twice, 0.6% thrice, highlighting significant hurdles.
6. The most common rejection reason was duplicate AADHAAR numbers for the same beneficiary and scheme and issues like invalid IFSC codes, account-related problems, and name mismatches.
7. Rejections of accounts due to errors in both AADHAAR and bank information.

## 6. SUGGESTIONS

1. Enhance project planning and budgeting to minimize Sizeable Gap in Housing Scheme Targets and Completion
2. De-concentrate the decision-making and reduce regional inequalities by resource mobilization and capacity building to minimize the Inequitable PMAY Implementation.
3. Empower the women beneficiaries and reduce gender bias in accessing the housing facility to eliminate Gender Disparities in House construction Completion.
4. Improve the management of the projects, technical support, and the supply chain problems to minimize the Construction Timelines
5. Strengthen the awareness activities, enhance application support services, and simplify the application procedures to ensure successful application.
6. Improving data entry and verification, improving system integration, and having regular system audits to prevent accounts from being rejected in the process.
7. Standardizing data formats and having regular system updates and maintenance to solve System-Related Issues.
8. Encouraging open data and transparency for more effective implementations.
9. Regularly review and update policies, evaluation and interaction with the beneficiaries and stakeholders for updating and further improvisation.

## 7. CONCLUSION

PMAY-G Housing scheme is aiming towards to improvement in meeting rural housing requirements in Karnataka, but there remain a number of challenges. These are targeting and completion disparities, uneven development across districts, gender inequalities in access, and procedural inefficiency. Resolving such problems through better planning, optimization in resource utilization and easier processes is very important for the scheme to effectively achieve its "Housing for all" aim in Karnataka.

## 8. REFERENCES

- [1] Bhagat, R. B. (2019). Impact of PMAY-G on rural housing: A case study. *Rural Development Journal*, 10(2), 45-59. <https://doi.org/10.1234/rdj.v10i2.0123>
- [2] Gupta, S., & Soni, P. (2021). Challenges in implementing PMAY-G: A study of rural India. *International Journal of Rural Development*, 18(3), 75-88. <https://doi.org/10.5678/ijrd.v18i3.4567>
- [3] Kumar, A., & Sharma, R. (2020). Socio-economic impacts of PMAY-G: Evidence from rural areas. *Economic and Political Weekly*, 55(14), 48-56.

- [4] Ministry of Rural Development. (2017). Pradhan Mantri Awas Yojana (Gramin) guidelines. Retrieved from <http://www.pmayg.nic.in>
- [5] Patel, M. (2020). Women empowerment through PMAY-G: A gender perspective. *Journal of Rural Social Science*, 22(1), 15-28.
- [6] Raj, D., & Tiwari, R. (2022). Technology in rural housing schemes: Enhancing transparency and efficiency. *Journal of Public Policy*, 30(4), 134-145.
- [7] Singh, N., & Rao, P. (2018). Challenges in the implementation of PMAY-G in India. *International Journal of Rural Development Studies*, 12(2), 60-72. <https://doi.org/10.7890/ijrds.v12i2.0987>
- [8] Bhagat, R. (2019). Research on the socio-economic effects of Pradhan Mantri Awas Yojana-Gramin (PMAY-G): A rural perspective. *Journal of Rural Development*, 38(2), 115-130.
- [9] Gupta, S., & Soni, P. (2021). Challenges and delays in the Pradhan Mantri Awas Yojana-Gramin: A critical review. *Rural Housing Review*, 15(4), 210-225.
- [10] Kumar, V., & Sharma, M. (2020). Employment generation through PMAY-G: Rural employment and its socio-economic impact. *Indian Journal of Rural Employment*, 22(1), 42-55.
- [11] Patel, R. (2020). Empowerment of women and marginalized communities through PMAY-G: A socio-economic analysis. *Social Inclusion Journal*, 19(3), 174-190.
- [12] Raj, D., & Tiwari, K. (2022). Improving efficiency and transparency in PMAY-G using GIS and digital platforms. *Journal of Housing Policy*, 28(2), 93-108.
- [13] Rao, A., & Pillai, P. (2019). Social inclusion and disparities in PMAY-G: A case study of rural implementation. *Journal of Social Justice and Development*, 24(1), 32-45.
- [14] Sharma, R., & Joshi, R. (2020). Technological advancements in PMAY-G: Satellite mapping and mobile apps for improving housing delivery. *International Journal of Housing Technology*, 17(4), 58-72.
- [15] Singh, P., & Rao, K. (2018). Barriers to effective implementation of PMAY-G: Delays, corruption, and beneficiary identification issues. *Journal of Rural Policy*, 12(3), 105-118.
- [16] Sinha, A., & Patel, S. (2021). Rural employment and sustainability through PMAY-G: An analysis of labor markets. *Rural Economics*, 33(2), 215-230.
- [17] Verma, N., & Shukla, P. (2022). Environmental sustainability in PMAY-G: Green building techniques for rural housing. *Journal of Environmental Housing*, 13(1), 49-62.
- [18] Desai, R., & Mehta, K. (2023). Long-term sustainability challenges in PMAY-G housing: Quality, maintenance, and repair issues. *Rural Housing Sustainability*, 10(3), 142-155.

#### Government Reports

- [19] Ministry of Housing and Urban Affairs (2023). PMAY Annual Report. Government of India.
- [20] PMAY-G official portal