

## Determiners and Impact of Pradhan Mantri Awas Yojana on Vulnerable Populations in Aligarh, Uttar Pradesh

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Abstract:

The Pradhan Mantri Awas Yojana (PMAY), launched in 2015, aims to provide affordable housing to all by 2022, with a special focus on vulnerable groups such as Scheduled Castes, Scheduled Tribes, women-led households, and economically weaker sections. This paper examines the determinants influencing enrollment and outcomes of PMAY in Aligarh district, Uttar Pradesh, and analyzes the scheme's socio-economic impact on vulnerable beneficiaries. Using a mixed-methods approach combining household surveys, government data, and qualitative interviews, the study identifies key factors such as land title availability, awareness levels, income status, and administrative processes as primary determinants. The analysis reveals positive outcomes in terms of housing quality, access to utilities, and perceived quality of life, but also highlights challenges including delays in implementation, financial constraints, and inequities in access. Policy recommendations are formulated for improving targeting efficiency and beneficiary satisfaction. However, the study also highlights challenges including delays in fund disbursement, limited awareness in remote areas, and financial burdens associated with beneficiary contributions. The paper concludes that while PMAY has positively transformed housing conditions for vulnerable populations in Aligarh, targeted policy interventions and stronger implementation mechanisms are necessary to ensure equitable and sustainable outcomes.

**Keywords:** Pradhan Mantri Awas Yojana (PMAY), Affordable Housing, Vulnerable Populations, Housing Policy, Socio-Economic Impact, Determinants of Access.

### INTRODUCTION

Housing is a vital determinant of human welfare, impacting health, education, employment, and social equity. Recognizing this, the Government of India introduced the Pradhan Mantri Awas Yojana (PMAY) to ensure "Housing for All" by 2022. The objective includes enabling economically weaker sections (EWS), low-income groups (LIG), and vulnerable populations to secure pucca houses with basic amenities.

Adequate housing is a fundamental component of human development and social security. It influences health status, educational attainment, employment opportunities, and overall quality of life. In developing economies like India, housing shortages and substandard living conditions disproportionately affect economically weaker sections, Scheduled Castes (SC), Scheduled Tribes (ST), minorities, and women-headed households. Recognizing housing as a critical instrument of poverty alleviation and inclusive growth, the Government of India launched the Pradhan Mantri Awas Yojana (PMAY) in 2015 with the objective of achieving "Housing for All."

PMAY aims to provide financial assistance for the construction or upgradation of pucca houses equipped with basic civic amenities such as sanitation, electricity, and drinking water. The scheme operates through distinct components addressing both rural and urban housing needs, targeting economically weaker sections (EWS), low-income groups (LIG), and other vulnerable populations. Special emphasis has been placed on promoting women's ownership of houses, thereby enhancing gender equity and asset security. Despite its ambitious objectives and nationwide coverage, the effectiveness of PMAY largely depends on local socio-economic conditions, administrative efficiency, awareness levels, and beneficiary preparedness. Uttar Pradesh, being one of India's most populous states with significant rural and urban poverty, represents a critical context for evaluating the scheme's implementation and outcomes. Within this state, **Aligarh district** presents a unique socio-economic landscape characterized by a mix of rural settlements, semi-urban clusters, and vulnerable communities dependent on informal livelihoods. This study seeks to examine the determinants influencing access to PMAY benefits among vulnerable groups in Aligarh district and to assess the socio-economic impact of the scheme on beneficiary households. Specifically, the research explores factors such as income level, caste identity, gender dynamics, land ownership status, awareness, and administrative processes that shape inclusion under the scheme. Additionally, it evaluates the impact of PMAY on housing quality, access to basic amenities, asset creation, and perceived social security. By focusing on district-level evidence, this research contributes to a more localized understanding of housing policy implementation and highlights both achievements and persisting gaps. The findings aim to provide policy insights for improving targeting efficiency, strengthening implementation mechanisms, and enhancing the overall effectiveness of housing interventions for vulnerable populations.

### LITERATURE REVIEW

Housing has long been recognized as a critical component of socio-economic development, poverty alleviation, and social inclusion. Public housing policies in India have evolved over time, shifting from subsidy-based construction programs to demand-driven and beneficiary-led approaches. The launch of the **Pradhan Mantri Awas Yojana (PMAY)** marked a significant milestone in India's housing policy framework by integrating financial assistance, credit-linked subsidies, and convergence with basic service schemes to achieve "Housing for All."

**Theoretical Foundations of Housing and Welfare:** Theoretical perspectives on housing emphasize its role as both a consumption good and a productive asset. Scholars argue that secure housing improves health outcomes, educational performance, labor productivity, and social mobility. Asset-based welfare theory suggests that homeownership enhances economic security and intergenerational wealth transfer, particularly among vulnerable populations. In developing countries, housing programs have been linked to poverty reduction and empowerment, especially when ownership rights are provided to women.

**Evolution of Housing Policy in India:** India's housing initiatives began with schemes such as Indira Awas Yojana (IAY), which focused primarily on rural housing for Below Poverty Line (BPL) families. However, studies identified issues including poor construction quality, inadequate monitoring, and limited beneficiary participation. PMAY was introduced as a restructured and more comprehensive program, addressing both rural (PMAY-G) and urban (PMAY-U) housing shortages, incorporating technology, direct benefit transfer (DBT), and beneficiary-led construction. Recent government evaluations highlight that PMAY has significantly increased the number of pucca houses in rural and urban areas, improved sanitation access, and strengthened convergence with other schemes such as Swachh Bharat Mission and Saubhagya (electricity access program).

**Determinants of Access to Housing Schemes:** Empirical studies suggest that access to housing schemes is influenced by multiple determinants, including:

### DETERMINANTS OF ACCESS TO HOUSING SCHEMES

Access to public housing schemes in India, particularly under the **Pradhan Mantri Awas Yojana (PMAY)**, is influenced by a combination of socio-economic, institutional, and structural factors. Although the scheme prioritizes vulnerable populations, actual inclusion depends on several measurable and contextual determinants. In the case of **Aligarh district**, these determinants significantly shape beneficiary selection and scheme outcomes.

**1. Socio-Economic Status:** Income level remains one of the most critical determinants of access. Households categorized under Economically Weaker Sections (EWS) and Low-Income Groups (LIG) are eligible; however, extremely poor families may face difficulty arranging the beneficiary contribution required for house construction. Employment stability also influences eligibility and repayment capacity in cases involving credit-linked subsidies.

**2. Caste and Social Identity:** Social stratification plays an important role in determining access. Scheduled Castes (SC), Scheduled Tribes (ST), and minority communities are officially prioritized under PMAY guidelines. However, local social hierarchies and administrative discretion may affect the actual distribution of benefits. In some regions, socially marginalized groups may face informational or procedural barriers despite formal inclusion criteria.

**3. Gender and Women's Ownership:** PMAY mandates that houses be registered in the name of the female head of the household or jointly owned by husband and wife. This provision aims to promote gender empowerment. Women-headed households are often prioritized; however, documentation issues, marital status complications, and property rights disputes may limit access in practice.

**4. Land Ownership and Legal Documentation:** Ownership or availability of land is a fundamental eligibility criterion, especially under rural housing components. Households without clear land titles or legal documentation often face exclusion. In semi-urban and peri-urban areas, informal settlements and disputed land records create significant challenges for beneficiary identification.

**5. Awareness and Information Dissemination:** Awareness about eligibility criteria, application procedures, and financial provisions strongly determines participation. Households with access to information through local governance institutions (Gram Panchayats, municipal bodies), community networks, or digital platforms are more likely to apply successfully. Lack of awareness remains a major barrier among illiterate and marginalized groups.

**6. Administrative Efficiency and Governance:** The efficiency of local administrative bodies, transparency in beneficiary selection, and timely fund disbursement significantly influence access. Delays in approval, bureaucratic hurdles, and procedural complexity can discourage eligible households. Digitalization and Direct Benefit Transfer (DBT) mechanisms have improved transparency but require technological literacy.

## 7. Political and Local Institutional Factors

Local governance structures and political representation may also indirectly affect scheme access. Community-level advocacy, local leadership support, and monitoring systems play a role in ensuring equitable distribution of benefits.

## 8. Financial and Credit Access

Under the Credit-Linked Subsidy Scheme (CLSS) component of PMAY, access to formal banking institutions is essential. Households lacking bank accounts, credit history, or collateral may struggle to avail benefits under this vertical. Financial inclusion initiatives have improved outreach but gaps persist.

Research conducted in various states of India indicates that marginalized communities often face procedural and informational barriers, despite being priority groups.

### Impact of PMAY on Beneficiaries

Several impact assessments have reported positive outcomes of PMAY, including:

- Transition from kutcha to pucca housing structures.
- Improved access to sanitation, drinking water, and electricity.
- Enhanced social status and community recognition.
- Increased asset ownership among women due to mandatory co-ownership provisions.

However, some studies also identify challenges such as delays in fund disbursement, rising construction costs, inadequate technical support, and exclusion errors. In certain cases, the financial contribution required from beneficiaries has created burdens for extremely poor households.

### RESEARCH GAP

While national and state-level evaluations of PMAY provide aggregate insights, district-level studies remain limited, particularly in large states like Uttar Pradesh. There is insufficient localized evidence examining how determinants such as caste composition, gender dynamics, land ownership patterns, and administrative efficiency influence outcomes at the district level. In the context of **Aligarh district**, limited scholarly work has systematically analyzed both the determinants of access and the socio-economic impact of PMAY on vulnerable populations. Therefore, this study seeks to fill this gap by providing empirical evidence from Aligarh, contributing to a more nuanced understanding of housing policy implementation at the grassroots level.

### Research Objectives

- To identify key determinants influencing access to PMAY among vulnerable groups in Aligarh.
- To assess the socio-economic impact of PMAY on housing quality, utilities access, and household welfare.
- To evaluate beneficiary perceptions and identify implementation challenges.

### METHODOLOGY

**a. Study Area:** Aligarh, a district in Western Uttar Pradesh characterized by dense rural populations and persistent socio-economic vulnerabilities.

**b. Sampling:** A stratified sample of 300 households was drawn from PMAY beneficiaries across:

- Scheduled Castes (SC)
- Women-headed households
- Economically weaker sections (EWS)
- Urban & rural clusters

### c. Data Collection

- Household surveys
- Focus group discussions
- Key informant interviews (local officials, NGOs)
- Government program data

### d. Analytical Tools

#### Determinants of PMAY Enrollment

**Awareness and Information:** Households with better awareness of PMAY eligibility and application procedures had significantly higher participation.

**Land and Documentation:** Availability of clear land titles and proof of identity were major determinants affecting inclusion.

**Income and Employment:** Lower income households faced difficulties in co-financing contributions despite subsidies.

**Social Identity:** Caste and gender played roles in access — women-headed and SC households showed both positive and negative skewness in enrollment depending on local administrative outreach.

**Impact Analysis:** The impact analysis evaluates the socio-economic outcomes of the **Pradhan Mantri Awas Yojana (PMAY)** on vulnerable populations in **Aligarh district**. The assessment is based on primary survey findings, comparative analysis (pre- and post-beneficiary status), and qualitative feedback from households.

**1. Improvement in Housing Quality:** One of the most visible impacts of PMAY is the transition from *kutcha* (temporary) houses to *pucca* (permanent) structures. Beneficiary households reported:

- Enhanced structural durability
- Cemented walls and roofs replacing mud and thatch materials
- Reduced vulnerability to seasonal damage (rain, heat, storms)
- Improved ventilation and living space

The shift to permanent housing significantly improved physical safety and reduced recurring maintenance costs.

**2. Access to Basic Amenities:** PMAY promotes convergence with other welfare schemes, leading to improved access to:

- Sanitation facilities (toilets under Swachh Bharat Mission)
- Electricity connections
- Safe drinking water sources
- Clean cooking facilities:

Survey results indicate a substantial rise in households having private sanitation facilities and electricity access after receiving housing assistance. This contributed positively to health and hygiene conditions.

### 3. Economic Impact and Asset Creation

Housing under PMAY functions as a productive asset. Key economic impacts include:

- Increased household asset value
- Enhanced creditworthiness
- Reduced expenditure on temporary repairs
- Improved ability to engage in home-based economic activities

However, while asset creation improved, direct income enhancement was moderate. Without complementary livelihood schemes, housing alone did not significantly increase income levels.

**4. Women's Empowerment:** PMAY's provision for female ownership or joint ownership strengthened women's asset security. Women beneficiaries reported:

- Increased decision-making authority
- Enhanced social recognition
- Greater financial inclusion through bank-linked payments

Ownership rights have contributed to long-term gender empowerment, particularly among women-headed households.

**5. Social Status and Psychological Well-being:** Beyond physical improvements, beneficiaries reported:

- Greater sense of dignity and social inclusion
- Improved community respect
- Enhanced security perception
- Reduced stress related to housing instability

Approximately a large majority expressed satisfaction with improved living conditions, indicating a positive psychosocial impact.

### 6. Health and Educational Outcomes

Improved housing and sanitation reduced exposure to environmental health risks. Respondents reported:

- Decline in waterborne and seasonal illnesses
- Improved study environment for children
- Better attendance in schools due to stable living conditions

While long-term health data requires further tracking, immediate improvements in hygiene and safety are evident.

### 7. Implementation Challenges Affecting Impact

Despite positive outcomes, certain challenges limited the full potential impact:

- Delays in installment disbursement
- Rising construction material costs
- Beneficiary contribution burden
- Technical and procedural hurdles

These factors sometimes slowed construction and increased financial stress for low-income households.

### OVERALL ASSESSMENT

The implementation of the Pradhan Mantri Awas Yojana (PMAY) in Aligarh district reflects a significant step toward inclusive housing development for vulnerable populations. The scheme has largely achieved its core objective of facilitating access to permanent housing for economically weaker sections, Scheduled Castes, women-headed households, and other marginalized groups. From a structural perspective, PMAY has successfully enabled the transition from kutchha to pucca housing, improving durability, safety, and living standards. The integration of basic amenities such as sanitation, electricity, and drinking water has further enhanced the quality of life. The provision for female ownership has contributed to strengthening women's asset security and socio-economic empowerment, marking a progressive shift in welfare policy design.

Economically, the scheme has increased household asset value and provided greater residential stability. However, its direct impact on income generation remains limited in the absence of complementary livelihood initiatives. While housing security reduces vulnerability and enhances dignity, long-term poverty alleviation requires integration with employment, skill development, and financial inclusion programs. The study also identifies systemic challenges, including delays in fund disbursement, documentation barriers, rising construction costs, and limited awareness in certain rural pockets. These issues sometimes reduce the efficiency and equitable distribution of benefits. Administrative transparency and stronger monitoring mechanisms are essential to address inclusion gaps.

Overall, PMAY has had a predominantly positive socio-economic impact on vulnerable populations in Aligarh district. The scheme demonstrates strong potential as a transformative housing intervention; however, improving targeting precision, administrative efficiency, and policy convergence will be crucial to ensuring sustainable and equitable outcomes in the future.

### DISCUSSION

The findings of this study highlight that the Pradhan Mantri Awas Yojana (PMAY) has played a significant role in improving housing conditions and social security among vulnerable populations in **Aligarh district**. However, the effectiveness of the scheme is shaped by a complex interaction of socio-economic, institutional, and administrative determinants. First, the study confirms that access to PMAY is not merely determined by eligibility criteria but by the beneficiaries' socio-economic positioning. Factors such as income stability, caste identity, gender of household head, and land ownership status substantially influence inclusion. While the scheme prioritizes Scheduled Castes, women, and economically weaker sections, the actual distribution of benefits depends heavily on awareness levels and administrative facilitation at the local level. This indicates that formal policy design alone is insufficient without effective grassroots implementation.

Second, the impact analysis demonstrates that PMAY has led to measurable improvements in structural housing quality, sanitation access, electricity availability, and overall living standards. The transition from temporary to permanent housing has enhanced physical safety and reduced vulnerability to environmental risks. Additionally, mandatory female ownership has contributed to gender empowerment, reinforcing asset-based welfare approaches. These findings align with broader development theories that emphasize housing as both a social good and a productive asset. However, the discussion also reveals certain structural constraints. Financial contributions required from beneficiaries pose challenges for the poorest households, sometimes leading to borrowing or delayed construction. Rising material costs further strain low-income families. Moreover, delays in installment disbursement and procedural complexities reduce implementation efficiency. These factors suggest that while PMAY's design is inclusive, operational bottlenecks can limit its full potential.

Another important insight is that housing improvement alone does not automatically translate into substantial income growth. Although beneficiaries experience improved dignity, stability, and asset security, sustained poverty reduction requires convergence with livelihood schemes, credit access, and skill development initiatives. Without such integration, the scheme's long-term economic impact remains moderate. In the context of Aligarh district, local administrative capacity, community awareness, and documentation readiness emerge as decisive factors influencing outcomes. Strengthening institutional accountability, enhancing digital literacy, and expanding targeted awareness campaigns could improve equitable access.

Overall, the discussion underscores that PMAY has been transformative in addressing housing deprivation among vulnerable groups, but its long-term developmental effectiveness depends on improved governance mechanisms, financial support structures, and policy convergence.

### CONCLUSION

The Pradhan Mantri Awas Yojana has had a positive impact on housing quality and living conditions among vulnerable populations in Aligarh district. Determinants such as awareness, documentation, and income play decisive roles in beneficiary access. With targeted policy tweaks, PMAY can further enhance equity and sustainability in housing outcomes. The present study examined the determinants and socio-economic impact of the Pradhan Mantri Awas Yojana (PMAY) on vulnerable populations in Aligarh district. The findings indicate that PMAY has substantially contributed to improving housing conditions, enhancing access to basic amenities, and strengthening asset ownership among economically weaker and marginalized households.

The analysis reveals that determinants such as income level, caste identity, gender of household head, land ownership status, documentation availability, and awareness significantly influence access to the scheme. While the policy framework prioritizes vulnerable groups, actual inclusion depends largely on local administrative efficiency and beneficiary preparedness. This highlights the importance of institutional capacity and grassroots governance in ensuring equitable implementation.

In terms of impact, PMAY has facilitated a meaningful transition from temporary to permanent housing structures, improved sanitation and electricity access, and enhanced beneficiaries' sense of dignity and social security. The provision for female ownership has further contributed to women's empowerment and long-term asset security. However, the study also identifies challenges such as delays in fund disbursement, rising construction costs, procedural complexities, and financial burdens on extremely poor households. Although the scheme has positively influenced housing quality and social well-being, its direct impact on income generation remains limited. Sustainable poverty reduction requires stronger convergence with livelihood programs, financial inclusion initiatives, and skill development schemes.

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