

CONTRIBUTION OF PRADHAN MANTRI AWAS YOJANA IN RURAL DEVELOPMENT REFERANCE: - PALGHAR DISTRICT

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Abstract

Shelter is one of the basic needs of mankind and to survive and for better standard of life this is basic necessity. Food, Clothing and Shelter are the basic needs of every human being. In India, Ministry of Rural Development cares for rural needs under rural development. Pradhan Mantri Awas Yojana is one of the schemes out of various schemes under Ministry of Rural Development. This fulfills the need of house construction of poor rural peoples those are below poverty line. Pradhan Mantri Awas Yojana is basically a public scheme of house construction which is for poor families without Shelter for peoples living in broken houses and slums (Kaccha House) also for landless poors to their own houses. In this research essay, will study rural development with the help of scheme features, objectives, government mechanism for execution and management of Pradhan Mantri Awas Yojana.

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Introduction:-

After the partition of India for rehabilitation a housing program was launched and even after decades scheme is running.

Pradhan Mantri Awas Yojana is run by central government (Administration). Objective of this scheme is to provide poor families of India with shelters of their own. This scheme was launched in year 2015 by central government and main objective of this scheme is to provide two crores homes by the year of 2022 in different cities & rural areas of India. This scheme is divided into two different divisions. Their names are "Pradhan Mantri Awas Yojana Gramin" and "Pradhan Mantri Awas Yojana Shahri".

Pradhan Mantri Awas Yojana will run during year 2015 to 2022. Actual Pradhan Mantri Awas Yojana is the facelift of "Indira Awas Yojana". In year 1985 Indira Awas Yojana was launched by Prime Minister of India Shri. Rajiv Gandhi also son of Smt. Indira Gandhi. After that on 20th November 2016 Indira Awas Yojana was renamed has Pradhan Mantri Awas Yojana by the Prime Minister of India Shri. Narendra Modi.

Importance of Study of Pradhan Mantri Awas Yojana & Province :-

Shelter being an important subject, study of Pradhan Mantri Awas Yojana has also gained importance. After the Census in year 2011 population of District Palghar is 30,14,434 *Copyright* © *2021, Scholarly Research Journal for Humanity Science & English Language*

in which 1,01,551 families are below poverty line. District Palghar consist of 8 Talukas, 8 Panchyat Samiti and 477 Gram-Panchayat.

Therefore, How & which benefits of Pradhan Manntri Awas Yojana has donate fulfill the necessity of families living in poverty in Palghar District. This essay is written to study& research benefits and its usefulness of Pradhan Mantri Awas Yojana. How Beneficiaries have taken benefits and which rules & regulations are to be followed. Has the scheme run by the administration is success or not? There are lot of such questions arising since the scheme is run from 1985.

Objectives of Research:-

- o To study the necessity of Pradhan Mantri Awas Yojana in District Palghar.
- o To study background details of Pradhan Mantri Awas Yojana.
- o To study Features & objectives of Pradhan Mantri Awas Yojana.
- o To study importance of Pradhan Mantri Awas Yojana in rural development .
- To study management of Pradhan Mantri Awas Yojana.

Theory of research:-

- Errors in the previous scheme of the Pradhan Mantri Yojana Scheme have been removed
- A special attention has been given for the protection of women category in the Pradhan Mantri Awas Yojana
- Pradhan Mantri Awas Yojana is successfully implemented in Palghar District due to proper management

Research Methods: -

The dissertation essay presented is primarily based on secondary material and based on this formula, especially in the rural development of the Prime Minister's Housing Scheme in Palghar District. And how many families below poverty line have benefitted from this prime minister's housing scheme.

Published and unpublished documents, records, manuscript letters, etc., from the subject of search, the subject is called second session. In my research, both published and unpublished basic information are included.

Purpose of the Prime Minister's Housing Scheme: -

• Those who are homeless, who do not have their own homes, will be provided houses for construction of pakka houses with basic infrastructure by 2022.

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- The objective of this scheme of the future will be to get relief from one crore families living in a broken/ kachha house in the three years from 2016-17 to 2018-19.
- It is necessary to have a toilet in the house and also to have a bathroom.
- Villages in India, all Scheduled Tribes, by the members of the banned labor who have been released, will be provided housing to the rural people belonging to non-scheduled caste-based BPL population by 2017.

Background of Pradhan Mantri Awas Yojana :-

A public housing program was started in the country for the purpose of rehabilitation after the independence. By the year 1960, nearly five lakh families were provided houses in different areas of India.

Community development as a part of the program was started in 1957, under which a person and a subsidiary were given a loan of five thousand for each house. In the fifth five-year plan, from 1974-1979 only 6400 houses were built.

In rural India, rural housing scheme was created through the National Rural Program and the Wage Employment Program of Rural Landless Employment Program.

In June 1985 Indira Awas Yojana was started as a scheme for the Rural Landless Employment Guarantee Program, in which grant was given for Scheduled Caste, scheduled tribes and homeless bonds. When the Jawahar Rojgar Yojana was started in1989, six percent of the funds were announced separately for Scheduled Tribes and the free bonded Laborers for the construction houses.

The Indira Awaas Yojana (IAY) was built on 1st January, 1996. The purpose behind this scheme was to provide subsidy to the households below poverty line. Indira Awas Yojana had been continuing for thirty years.

On April 1,2016, the Prime Minister of India named after after Pradhan Mantri Awas Yojana Rural after the announcement of the "Home for All" to the Government of India till 2022 and to remove the problems in rural housing scheme.

Assuming the verification:-

- 1. Errors in the previous scheme of the Pradhan Mantri Yojana Scheme have been removed.
 - On November 20, 2016, the Prime Minister of India named the Indira Awas Yojana was named has the Prime Minister's Housing Scheme. PM resolved

the problem of rural housing scheme and provide a home for all by the year 2022.

• Size of houses: -

Currently, size of the houses constructed under this scheme is 25sq meters. The size of earlier fixed houses has been increased from 20sq meters to 25sq meters.

• Fund Allocations: -

Through this scheme, the amount of 70000 grants was given in earlier plains this subsidy has been increased to more than one lakh twenty thousand rupees, as well as under this scheme, in the mountainous areas, hardened areas and IAP district had an earlier grant of one lakh five thousand but this has also been increased to one lakh thirty thousand.

Fuel Waste Grinding :-

The development of fuel waste grinding has been done under this scheme. Nonconventional energy sources are encouraging the establishment of Mortise and accordingly, each house will be provided with non-fueled attachment.

- Twelve hundred crores of rupees are provided to construct toilets since the Swachha Bharat Mission Gramin, along with a combination MANREGA or other rural development.
- With the help of Subsidy, it will also help the skilled laborers for 90days under MNREGA to construct a crib.
- If beneficiaries are required, then financial institutions will be helped to provide loans of Rs. 70 thousand
- The Infrastructure will also be provided to the beneficiaries and beneficiaries of the crib scheme for example. Drinking water Scheme, Electricity connection.
- Since the selection process of the Gharkul Yojana will be done through Gram Sabha of Gram-Panchayat, all the processes will be allowed by the people.

In this way, the previous scheme improvement has been improved in Prime Minister's Housing Scheme.

Special attention has been given for the protection of women category in the Prime Minister's Housing Scheme :-

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In the Prime Minister's Housing scheme, it has been mandatory to build houses and _ toilets in homes. Since the toilets are not built, the toilets are built in every grove since the next stage of subsidy is not available. Due to the fact that women are not able to open their hands due to construction of toilets in the house, clean bharat is getting good scope for the campaign. Similarly, women are not protected from defecation and protected from poisonous animals such as snake-scorpion and women's shame. Therefore, special attention has been given to women safeguards due to Pradhan Mantri Yojana.

Pradhan Mantri Awas Yojana is successfully implemented in Palghar District due to proper management (Year 2016 to 2019) :-

Sr. No.	Taluka	Scheduled Castes	Minority tribes	Minority	Others	Total
1	Wada	26	773	0	59	858
2	Jawhar	2	1042	1	3	1048
3	Mokhada	20	856	1	3	880
4	Palghar	10	960	11	157	1138
5	Talasari	3	1105	0	9	1117
6	Vasai	2	236	2	66	306
7	Vikramgadh	0	835	2	3	840
8	Dahanu	15	2083	5	97	2200
Total		78	7890	22	397	8387

Beneficiary numbers of years 2016-2017 of Pradhan Mantri Awas Yojana Palghar

Such releases from the above table showed that during the 2016-17 of Pradhan Mantri Awas Yojana, 8378 beneficiaries have received grants for building their houses. Palghar District has 8 talukas, 78 beneficiaries of scheduled castes, 7890 beneficiaries of minority tribes and 22 beneficiaries of minority and 397 beneficiaries of other classes have benefited.

Beneficiary numbers of years 2017-2018 of Pradhan Mantri Awas Yojana Palghar District (8 Talukas)

Sr. No.	Taluka	Scheduled Castes	Minority tribes	Minority	Others	Total
1	Wada	8	227	0	16	251
2	Jawhar	1	355	0	1	357
3	Mokhada	1	968	0	0	969
4	Palghar	0	180	0	18	198
5	Talasari	3	386	0	3	392
6	Vasai	0	23	0	3	26
7	Vikramgadh	0	310	0	0	310
8	Dahanu	0	942	0	19	961
Total		13	3391	0	60	3464

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Such releases from the above table showed that during the 2017-18 of Pradhan Mantri Awas Yojana, 3464 beneficiaries have received grants for building their houses. Palghar District has 8 talukas, 13 beneficiaries of scheduled castes, 3391 beneficiaries of minority tribes and 60 beneficiaries of other classes have benefited.

 Beneficiary numbers of years 2018-2019 of Pradhan Mantri Awas Yojana Palghar District (8 Talukas)

Sr. No.	Taluka	Scheduled Castes	Minority tribes	Minority	Others	Total
1	Wada	0	199	0	0	199
2	Jawhar	0	283	0	1	284
3	Mokhada	0	429	0	0	429
4	Palghar	0	150	0	10	160
5	Talasari	0	309	0	3	312
6	Vasai	0	28	0	4	32
7	Vikramgadh	0	315	0	0	315
8	Dahanu	0	626	0	17	643
Total		0	2339	0	35	2374

Such releases from the above table showed that during the 2018-19 of Pradhan Mantri Awas Yojana, 2374 beneficiaries have received grants for building their houses. Palghar District has 8 talukas, 2339 beneficiaries of minority tribes and 35 beneficiaries of other classes have benefited.

Conclusion: -

- Pradhan Mantri Awas Yojana is as centrally sponsored scheme. This scheme provides subsidies to the Below Poverty Line families. The eligibility for the beneficiary is fixed. Similarly, the beneficiary is looked after this scheme as an effective scheme to build a solid house.
- 2. The information of the Prime Minister's housing scheme is available to the beneficiaries mainly in Gram Panchayat, Gram Sevak, Gram Sabha. Therefore, the significance of Gram Sabha has gained.
- 3. The Prime Minister's Housing Scheme shows that due to the proper toilet facilities in the house, it is seen that the feet on the open are closed.
- 4. The officer designated by the government in the Prime Minister's Housing Scheme has to visit the inspection team to construct the house. Therefore, the beneficiaries get the proper guidance on the appropriate technical issues.

- 5. In the Prime Minister's Housing Scheme, funding for the beneficiaries is now added to the beneficiary account. Therefore, the beneficiary can use the funds as per the requirement.
- 6. Beneficiaries have raised their livelihood due to the availability of infrastructure under the Prime Minister's housing scheme.
- Cleanliness Mission is getting a good chance through the Prime Minister's Housing Scheme.
- 8. Pradhan Mantri Awas Yojana is beneficial for the families living below poverty line.
- 9. Since shelter is the basic necessity of human being, families living below poverty line get the right of the Prime Minister's housing scheme, so that the development of rural people is done. Therefore, rural development is being carried out under the Prime Minister's housing scheme. The contribution of rural development in this scheme is greatly appreciated.

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