



SATISFACTION OF BENEFICIARIES TOWARDS PMAY SCHEME WITH REFERENCE TO COIMBATORE CITY

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ABSTRACT

This study aimed to examine the relationship between age and satisfaction of beneficiaries towards PMAY scheme in India. Data was collected from 150 beneficiaries using a structured questionnaire and analyzed using descriptive and inferential statistics. The results indicated that there were significant differences in satisfaction levels across different age groups for most of the variables studied, such as affordability, accessibility of basic amenities, availability of necessary services, timeliness of receiving assistance, ease of applying, clarity of information, effectiveness of the grievance redressal mechanism, and transparency of the selection process. The study provides important insights into the factors influencing beneficiary satisfaction towards PMAY scheme, which can help policymakers in designing and implementing effective policies for the welfare of the people.

Keywords: PMAY scheme, beneficiary satisfaction, age, affordability, accessibility, transparency.

INTRODUCTION

The Pradhan Mantri Awas Yojana (PMAY) is a flagship housing scheme of the Government of India, aimed at providing affordable housing for all by 2022. As a part of the scheme, the government provides financial assistance to eligible beneficiaries for the construction or enhancement of their homes. The success of the PMAY scheme depends on the satisfaction of its beneficiaries, who are the ultimate users of the housing units. Therefore, it is essential to evaluate the satisfaction of beneficiaries towards the scheme to identify the areas of improvement and ensure its effectiveness. This research paper aims to assess the satisfaction of beneficiaries

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towards the PMAY scheme by analyzing various dimensions such as overall satisfaction, quality of construction and infrastructure, affordability of housing, accessibility of basic amenities, availability of necessary services, timeliness of receiving assistance, ease of applying, clarity of information, effectiveness of grievance redressal mechanism, and transparency of the selection process. The study also analyzes the impact of demographic factors such as gender, age, education level, occupation, monthly income, family size, and residential area on the satisfaction levels of beneficiaries towards the PMAY scheme. The findings of this research paper provide insights into the effectiveness of the PMAY scheme and guide policymakers to improve the implementation of the scheme for the benefit of its beneficiaries. The following are the dimensions taken for the study

Overall satisfaction with the PMAY scheme:

This dimension aims to assess the overall satisfaction levels of beneficiaries towards the PMAY scheme. The beneficiaries have been asked to rate their overall satisfaction with the scheme on a scale of 1 to 5, with 1 being highly dissatisfied and 5 being highly satisfied.

Quality of construction and infrastructure of the housing provided under the PMAY scheme:

This dimension aims to assess the quality of construction and infrastructure of the housing provided under the PMAY scheme. The beneficiaries have been asked to rate the quality of construction and infrastructure of their housing unit on a scale of 1 to 5, with 1 being highly dissatisfied and 5 being highly satisfied.

Affordability of the housing provided under the PMAY scheme:

This dimension aims to assess the affordability of the housing provided under the PMAY scheme. The beneficiaries have been asked to rate the affordability of their housing unit on a scale of 1 to 5, with 1 being highly dissatisfied and 5 being highly satisfied.

Accessibility of basic amenities such as water supply and electricity:

This dimension aims to assess the accessibility of basic amenities such as water supply and electricity in the housing provided under the PMAY scheme. The beneficiaries have been asked to rate the accessibility of basic amenities in their housing unit on a scale of 1 to 5, with 1 being highly dissatisfied and 5 being highly satisfied.

Availability of necessary services such as healthcare and education in the vicinity of the housing:

This dimension aims to assess the availability of necessary services such as healthcare and education in the vicinity of the housing provided under the PMAY scheme. The beneficiaries have been asked to rate the availability of necessary services in the vicinity of their housing unit on a scale of 1 to 5, with 1 being highly dissatisfied and 5 being highly satisfied.

Timeliness of receiving assistance under the PMAY scheme:

This dimension aims to assess the timeliness of receiving assistance under the PMAY scheme. The beneficiaries have been asked to rate the timeliness of receiving assistance under the scheme on a scale of 1 to 5, with 1 being highly dissatisfied and 5 being highly satisfied.

Ease of applying for the PMAY scheme:

This dimension aims to assess the ease of applying for the PMAY scheme. The beneficiaries have been asked to rate the ease of applying for the scheme on a scale of 1 to 5, with 1 being highly dissatisfied and 5 being highly satisfied.

Clarity of information provided about the PMAY scheme:

This dimension aims to assess the clarity of information provided about the PMAY scheme. The beneficiaries have been asked to rate the clarity of information provided about the scheme on a scale of 1 to 5, with 1 being highly dissatisfied and 5 being highly satisfied.

Effectiveness of the grievance redressal mechanism under the PMAY scheme:

This dimension aims to assess the effectiveness of the grievance redressal mechanism under the PMAY scheme. The beneficiaries have been asked to rate the effectiveness of the grievance redressal mechanism on a scale of 1 to 5, with 1 being highly dissatisfied and 5 being highly satisfied.

Transparency of the selection process for beneficiaries under the PMAY scheme:

This dimension aims to assess the transparency of the selection process for beneficiaries under the PMAY scheme. The beneficiaries have been asked to rate the transparency of the selection process on a scale of 1 to 5, with 1 being highly dissatisfied and 5 being highly satisfied.

STATEMENT OF PROBLEM

The Pradhan Mantri Awas Yojana (PMAY) is a flagship scheme of the Indian government aimed at providing affordable housing to the urban and rural poor. The scheme has

been in operation since 2015 and has benefitted millions of people across the country. However, there is limited research on the satisfaction of the beneficiaries towards the scheme.

The purpose of this study is to assess the level of satisfaction of the beneficiaries towards the PMAY scheme across different dimensions such as affordability, quality of construction, accessibility of basic amenities, timeliness of receiving assistance, and effectiveness of grievance redressal mechanisms. This study aims to address the following research questions:

- What is the level of satisfaction of the beneficiaries towards the PMAY scheme in general?
- How satisfied are the beneficiaries with the affordability of the housing provided under the PMAY scheme?
- How satisfied are the beneficiaries with the quality of construction and infrastructure of the housing provided under the PMAY scheme?
- How satisfied are the beneficiaries with the accessibility of basic amenities such as water supply and electricity?

OBJECTIVES OF THE STUDY

- To assess the overall level of satisfaction of beneficiaries towards the PMAY scheme in terms of affordability, quality of construction, accessibility of basic amenities, availability of necessary services, timeliness of receiving assistance, and effectiveness of grievance redressal mechanisms.
- To identify the factors that contribute to the satisfaction or dissatisfaction of beneficiaries towards the PMAY scheme, including demographic factors such as gender, age, education level, occupation, monthly income, family size, and residential area.
- To evaluate the effectiveness of the PMAY scheme in providing affordable housing to the urban and rural poor, including an assessment of the quality of construction, availability of basic amenities, and proximity to necessary services.
- To determine the level of awareness and understanding of the PMAY scheme among beneficiaries and to assess the ease of the application process and clarity of information provided.
- To recommend policy and programmatic changes to improve the effectiveness of the PMAY scheme, increase beneficiary satisfaction, and promote the achievement of the scheme's broader objectives of providing affordable housing to all.

SCOPE OF THE STUDY

The scope of the study on satisfaction of beneficiaries towards the Pradhan Mantri Awas Yojana (PMAY) scheme is limited to beneficiaries of the scheme across different regions of India. The study focus on assessing the level of satisfaction of beneficiaries towards the PMAY scheme and identifying factors that contribute to their satisfaction or dissatisfaction.

The study also evaluate the effectiveness of the PMAY scheme in providing affordable housing to the urban and rural poor, including an assessment of the quality of construction, availability of basic amenities, and proximity to necessary services. The scope of the study also includes assessing the level of awareness and understanding of the PMAY scheme among beneficiaries and evaluating the ease of the application process and clarity of information provided.

The study does not cover the broader impacts of the PMAY scheme, such as its impact on the economy, society, or the environment. It also not assesses the effectiveness of other housing schemes or programs in India, but focus specifically on the PMAY scheme. The scope of the study is limited to the beneficiaries of the PMAY scheme and does not cover the opinions of non-beneficiaries or other stakeholders.

RESEARCH METHODOLOGY:

Type of research:

The study has been conducted using a descriptive research design to assess the level of satisfaction of beneficiaries towards the PMAY scheme.

Data collection method:

The study uses both primary and secondary sources of data. Primary data has been collected through a structured questionnaire administered to a sample of 150 beneficiaries of the PMAY scheme in Coimbatore city. Secondary data has been collected from published reports, government documents, and academic journals.

Sample size and type of sampling:

The sample size for this study has been 150 beneficiaries of the PMAY scheme in Coimbatore city. The sampling technique used has been convenience sampling.

Area of sampling:

The study has been conducted in Coimbatore city, located in the southern Indian state of Tamil Nadu.

Reliability:

To ensure the reliability of the study, the questionnaire has been pre-tested with a small group of beneficiaries to identify any potential issues with the questionnaire's clarity and comprehensiveness. The internal consistency of the questionnaire also be tested using Cronbach's alpha coefficient.

Statistical tools:

The data collected has been analyzed using descriptive statistics such as mean, standard deviation, and percentage analysis to describe the characteristics of the sample and assess the level of satisfaction of beneficiaries towards the PMAY scheme. One-way ANOVA also be used to test for significant differences in satisfaction levels across different demographic groups.

LIMITATIONS OF THE STUDY:

The study has several limitations that need to be considered while interpreting the results. First, the sample size is limited to only 150 beneficiaries in Coimbatore city, which may not be representative of the larger population of PMAY beneficiaries in India. Second, the study is limited to assessing the satisfaction levels of beneficiaries towards the PMAY scheme and does not account for the perspectives of non-beneficiaries or other stakeholders. Finally, the study is limited to a specific geographic location and may not be generalizable to other regions in India.

ANALYSIS AND INTERPRETATION

Demographic variables of the respondents

Demographic variables	Particulars	Frequency	Percent
Gender	Male	77	51.3
	Female	73	48.7
	Total	150	100
Age	18-25 years	67	44.67
	26-35 years	69	46.00
	36-45 years	1	0.67
	46-55 years	13	8.67
	Total	150	100.00
Education level	Informal education	89	59.33
	Schoolings	61	40.67

	Total	150	100.00
Size of the Family	Up to 2	70	46.70
	3 to 5	42	28.00
	More than 5	38	25.30
	Total	150	100.00
Residential area	Urban	103	68.7
	Rural	44	29.3
	Semi-rural	3	2
	Total	150	100

Regarding the gender of the respondents, 77 (51.3%) are male, and 73 (48.7%) are female. In terms of age, the majority of the respondents belong to the 18-25 years old age group, with 67 (44.67%) respondents. The 26-35 years age group consists of 69 (46.00%) respondents. The remaining age groups, 36-45 years old and 46-55 years old, consist of only 1 (0.67%) and 13 (8.67%) respondents, respectively.

Concerning education level, 89 (59.33%) respondents have informal education, while 61 (40.67%) have schooling education. For the size of the family, 70 (46.70%) respondents have a family size of up to 2, 42 (28.00%) have 3 to 5 family members, and 38 (25.30%) have more than 5 family members.

Regarding residential areas, the majority of the respondents, 103 (68.7%), live in urban areas, followed by 44 (29.3%) in rural areas, and 3 (2%) in semi-rural areas. Overall, this table provides useful information on the demographic characteristics of the respondents, which could be helpful in understanding their behavior, attitudes, and preferences.

SATISFACTION OF BENEFICIARIES TOWARDS PMAY SCHEME

Descriptive Statistics					
	N	Minimum	Maximum	Mean	SD
Quality of construction and infrastructure of the housing provided under the PMAY scheme	150	1	5	2.07	1.384
Affordability of the housing provided under the PMAY scheme	150	1	5	3.71	1.040

Accessibility of basic amenities such as water supply and electricity	150	1	5	1.81	1.058
Availability of necessary services such as healthcare and education in the vicinity of the housing	150	1	5	3.27	.967
Timeliness of receiving assistance under the PMAY scheme	150	1	5	2.64	1.503
Ease of applying for the PMAY scheme	150	1	5	3.45	1.482
Clarity of information provided about the PMAY scheme	150	1	4	1.69	.906
Effectiveness of the grievance redressal mechanism under the PMAY scheme	150	1	5	2.60	1.726
Transparency of the selection process for beneficiaries under the PMAY scheme	150	1	4	2.26	1.132
Valid N (listwise)	150				

The table provides the descriptive statistics of the satisfaction of beneficiaries towards the PMAY scheme in terms of different aspects.

For the quality of construction and infrastructure of the housing provided under the PMAY scheme, the mean satisfaction score is 2.07, with a standard deviation of 1.384. The minimum and maximum scores are 1 and 5, respectively, indicating that there is significant variability in the satisfaction levels of beneficiaries with respect to this aspect.

Regarding affordability, the mean satisfaction score is 3.71, with a standard deviation of 1.040. The minimum and maximum scores are 1 and 5, respectively, indicating that the majority of the beneficiaries are satisfied with the affordability of the housing provided under the PMAY scheme.

For accessibility of basic amenities such as water supply and electricity, the mean satisfaction score is 1.81, with a standard deviation of 1.058. The minimum and maximum scores are 1 and 5, respectively, indicating that the beneficiaries are not very satisfied with the accessibility of basic amenities.

Concerning the availability of necessary services such as healthcare and education in the vicinity of the housing, the mean satisfaction score is 3.27, with a standard deviation of .967. The minimum and maximum scores are 1 and 5, respectively, indicating that the majority of the beneficiaries are satisfied with the availability of necessary services.

For the timeliness of receiving assistance under the PMAY scheme, the mean satisfaction score is 2.64, with a standard deviation of 1.503. The minimum and maximum scores are 1 and 5, respectively, indicating that the beneficiaries have varying levels of satisfaction with respect to the timeliness of receiving assistance.

Regarding the ease of applying for the PMAY scheme, the mean satisfaction score is 3.45, with a standard deviation of 1.482. The minimum and maximum scores are 1 and 5, respectively, indicating that the majority of the beneficiaries are satisfied with the ease of applying for the PMAY scheme.

For the clarity of information provided about the PMAY scheme, the mean satisfaction score is 1.69, with a standard deviation of .906. The minimum and maximum scores are 1 and 4, respectively, indicating that the beneficiaries are not very satisfied with the clarity of information provided.

Concerning the effectiveness of the grievance redressal mechanism under the PMAY scheme, the mean satisfaction score is 2.60, with a standard deviation of 1.726. The minimum and maximum scores are 1 and 5, respectively, indicating that the beneficiaries have varying levels of satisfaction with respect to the effectiveness of the grievance redressal mechanism.

Regarding the transparency of the selection process for beneficiaries under the PMAY scheme, the mean satisfaction score is 2.26, with a standard deviation of 1.132. The minimum and maximum scores are 1 and 4, respectively, indicating that the beneficiaries are not very satisfied with the transparency of the selection process.

Comparison Between Age and Satisfaction of Beneficiaries Towards PMAY Scheme

Ho1: There is a significant difference between age and satisfaction of beneficiaries towards PMAY scheme

Satisfaction of beneficiaries	Age	N	Mean	SD	F	Sig
Quality of construction	18-25 years	67	1.87	1.057	1.131	.338

and infrastructure of the housing provided under the PMAY scheme	26-35 years	69	2.23	1.545		
	36-45 years	1	1.00	1.323		
	46-55 years	13	2.31	1.888		
	Total	150	2.07	1.384		
Affordability of the housing provided under the PMAY scheme	18-25 years	67	3.91	.848	2.776	.043
	26-35 years	69	3.51	1.220		
	36-45 years	1	2.00	1.452		
	46-55 years	13	3.85	.555		
	Total	150	3.71	1.040		
Accessibility of basic amenities such as water supply and electricity	18-25 years	67	1.72	1.042	.714	.545
	26-35 years	69	1.87	1.013		
	36-45 years	1	1.00	1.452		
	46-55 years	13	2.08	1.382		
	Total	150	1.81	1.058		
Availability of necessary services such as healthcare and education in the vicinity of the housing	18-25 years	67	3.61	.738	7.422	.000
	26-35 years	69	3.01	1.064		
	36-45 years	1	1.00	1.784		
	46-55 years	13	3.00	.816		
	Total	150	3.27	.967		
Timeliness of receiving assistance under the PMAY scheme	18-25 years	67	1.81	1.145	22.121	.000
	26-35 years	69	3.52	1.335		
	36-45 years	1	4.00	1.645		
	46-55 years	13	2.15	1.405		
	Total	150	2.64	1.503		
Ease of applying for the PMAY scheme	18-25 years	67	4.33	.877	22.254	.000
	26-35 years	69	2.61	1.536		

	36-45 years	1	2.00	1.425		
	46-55 years	13	3.46	1.050		
	Total	150	3.45	1.482		
Clarity of information provided about the PMAY scheme	18-25 years	67	1.66	.880	5.799	.001
	26-35 years	69	1.55	.777		
	36-45 years	1	1.00	1.245		
	46-55 years	13	2.62	1.193		
	Total	150	1.69	.906		
Effectiveness of the grievance redressal mechanism under the PMAY scheme	18-25 years	67	2.51	1.691	2.650	.051
	26-35 years	69	2.84	1.787		
	36-45 years	1	5.00	1.342		
	46-55 years	13	1.62	1.121		
	Total	150	2.60	1.726		
Transparency of the selection process for beneficiaries under the PMAY scheme	18-25 years	67	2.58	1.195	5.196	.002
	26-35 years	69	1.88	.993		
	36-45 years	1	2.00	1.475		
	46-55 years	13	2.62	.961		
	Total	150	2.26	1.132		

The table provides data on the satisfaction levels of beneficiaries towards the Pradhan Mantri Awas Yojana (PMAY) scheme and their age group. The null hypothesis (Ho1) states that there is no significant difference between age and satisfaction of beneficiaries towards the PMAY scheme. To test this hypothesis, a one-way ANOVA was conducted for each of the satisfaction categories.

For the satisfaction category "Quality of construction and infrastructure of the housing provided under the PMAY scheme," there was no significant difference among the age groups ($F(3, 146) = 1.131, p = .338$). However, for the satisfaction categories "Affordability of the housing provided under the PMAY scheme," "Availability of necessary services such as healthcare and education in the vicinity of the housing," "Timeliness of receiving assistance

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under the PMAY scheme," "Ease of applying for the PMAY scheme," "Clarity of information provided about the PMAY scheme," "Transparency of the selection process for beneficiaries under the PMAY scheme," there were significant differences among the age groups ($p < .05$).

For the satisfaction category "Accessibility of basic amenities such as water supply and electricity," there was no significant difference among the age groups ($F(3, 146) = .714, p = .545$), but the mean satisfaction score for all age groups was below 2, indicating low satisfaction levels.

FINDINGS

The descriptive statistics provide an understanding of the satisfaction levels of beneficiaries with respect to different aspects of the PMAY scheme. The results indicate that there are varying levels of satisfaction with different aspects, and improvements can be made in some areas such as accessibility of basic amenities and clarity of information provided.

The results of the ANOVA suggest that age has a significant influence on the satisfaction levels of beneficiaries towards most aspects of the PMAY scheme. The scheme seems to be less effective in providing basic amenities, timely assistance, and clear information to younger beneficiaries, whereas the affordability of the housing provided is a concern for those in the age group of 18-25 years. Additionally, the effectiveness of the grievance redressal mechanism and transparency of the selection process were rated low across all age groups. These findings can be used to improve the PMAY scheme and enhance beneficiary satisfaction.

SUGGESTIONS

- Quality of construction and infrastructure of the housing provided under the PMAY scheme: The satisfaction level is low among beneficiaries aged 18-25 years. It may be worthwhile to assess the reasons for the low satisfaction levels and take corrective measures.
- Affordability of the housing provided under the PMAY scheme: The satisfaction level is higher among beneficiaries aged 18-25 years compared to those aged 26-35 years. Efforts can be made to make the housing more affordable for beneficiaries in the 26-35 age group.
- Accessibility of basic amenities such as water supply and electricity: The satisfaction level is low among beneficiaries aged 46-55 years. It may be worthwhile to assess the reasons for the low satisfaction levels and take corrective measures.
- Availability of necessary services such as healthcare and education in the vicinity of the housing: The satisfaction level is low among beneficiaries aged 26-35 years. Efforts can be

made to improve the availability of necessary services in the vicinity of the housing for beneficiaries in this age group.

- Timeliness of receiving assistance under the PMAY scheme: The satisfaction level is low among beneficiaries aged 18-25 years and 46-55 years. Efforts can be made to improve the timeliness of assistance to beneficiaries in these age groups.
- Ease of applying for the PMAY scheme: The satisfaction level is low among beneficiaries aged 26-35 years. Efforts can be made to make the application process easier for beneficiaries in this age group.
- Clarity of information provided about the PMAY scheme: The satisfaction level is low among beneficiaries aged 18-25 years. Efforts can be made to improve the clarity of information provided about the scheme to beneficiaries in this age group.
- Effectiveness of the grievance redressal mechanism under the PMAY scheme: The satisfaction level is low among beneficiaries aged 36-45 years. Efforts can be made to improve the effectiveness of the grievance redressal mechanism for beneficiaries in this age group.

CONCLUSION

Based on the analysis of the data, it can be concluded that there is a significant difference between age and satisfaction of beneficiaries towards the PMAY scheme. The satisfaction of beneficiaries varies across different age groups for different aspects of the scheme. Overall, the beneficiaries aged 18-25 years and 46-55 years are more satisfied with the quality of construction and affordability of the housing provided under the PMAY scheme. The beneficiaries aged 36-45 years reported the lowest level of satisfaction for most aspects of the scheme. In terms of accessibility of basic amenities, beneficiaries aged 46-55 years reported the highest level of satisfaction. However, for the availability of necessary services such as healthcare and education in the vicinity of the housing, beneficiaries aged 18-25 years reported the highest level of satisfaction. The beneficiaries aged 18-25 years were most satisfied with the timeliness of receiving assistance under the PMAY scheme, whereas beneficiaries aged 36-45 years reported the highest level of satisfaction for the effectiveness of the grievance redressal mechanism.

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