
Chief Minister's Jan Awas Yojna-2015 – An Emerging Prospect Of Affordable Housing In Rajasthan

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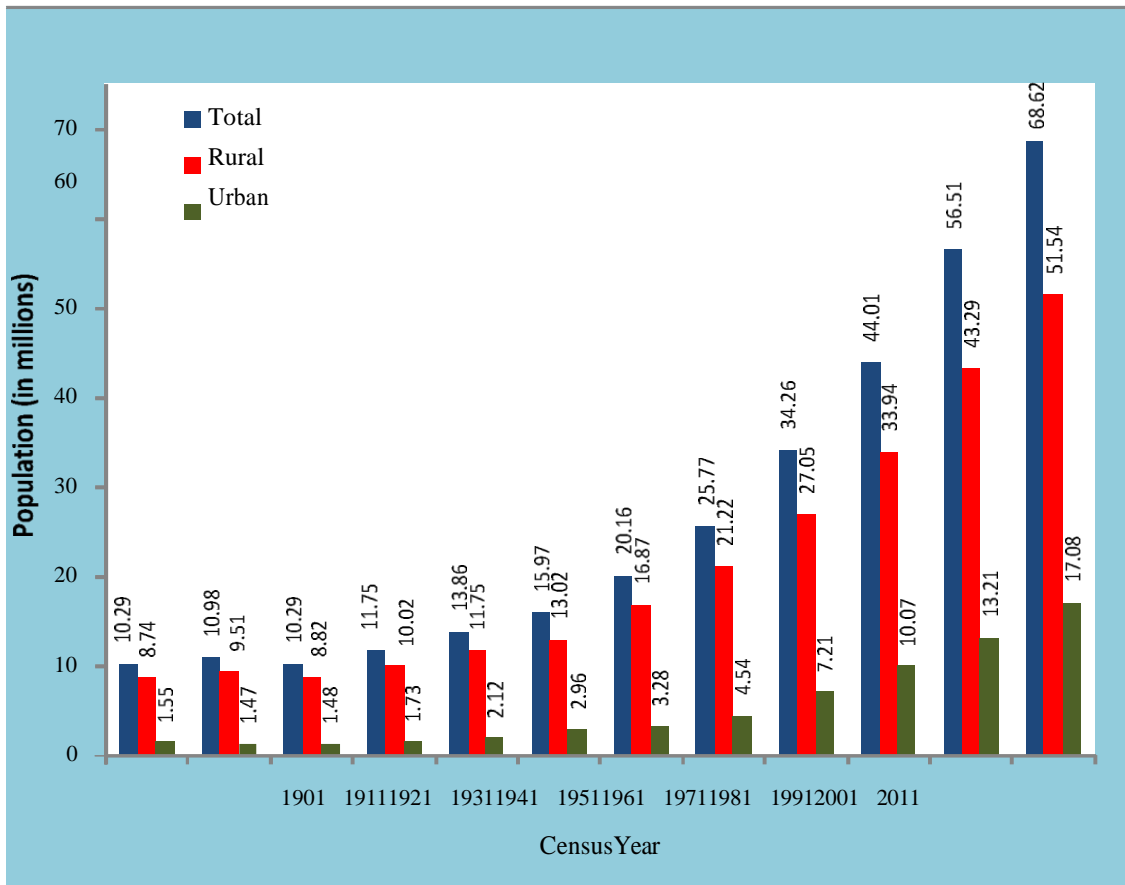
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Abstract: After independence, the country's urban population has exploded. The migration of people from rural and semi-urban areas to urban areas is a common occurrence. They face a significant shelter challenge in urban areas, which is out of reach due to scarce resources, expensive property, construction materials, and labour, as well as a general lack of infrastructure in urban areas. As a result, policymakers must take a constructive position in encouraging the development of EWS and LIG housing stock in urban areas. According to TG-12 reports, the poorer parts of India accounted for 96 percent of the housing shortage.³ As a result policy proposals were needed to close the gap between urban housing demand and supply. The Pradhan Mantri Awas Yojna-2015 (Urban) and the Chief Minister's Jan Awas Yojna-2015 (Rajasthan) will serve as a watershed moment in this regard. Central and state governments strategically manage the cost of affordable housing units for the EWS and LIG segments by subsidizing affordable houses and extending various incentives, exemptions, rebates, relaxations, interest subsidy, and facilities to various stakeholders with the aim of maximising the use of valuable urban lands to provide EWS and LIG houses at affordable rates to targeted groups. This research paper aims to evaluate the integration of both schemes in order to meet affordable housing goals in the state of Rajasthan, as well as summarise the perspectives of various stakeholders on both schemes.

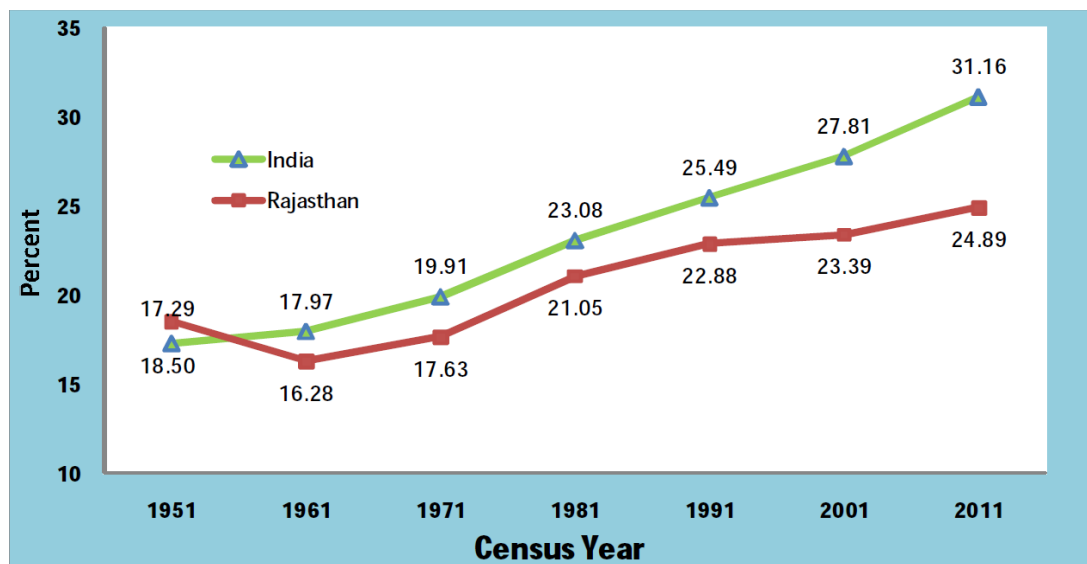
Keywords: Pradhan Mantri Awas Yojna, Chief Minister's Jan Awas Yojna, Housing for Weaker Sections

BACKGROUND INFORMATION

According to the 2011 census, India's population was 1210.50 million, with 377.10 million (31.2%) living in cities and 833.40 million (68.8%) living in rural areas. There were 7933 towns in all, with 4041 statutory towns and 3892 census towns. In absolute terms, the decadal growth in urban population was 90.99 million compared to 90.97 million in rural population between 2001 and 2011. However, the growth in the urban population was 31.8 percent compared to 12.3 percent in the rural population. Moreover, the number of statutory towns increased by 242 (6.4%) during the decade, while the number of census towns increased by 185 percent to 2530 (5.1). About 1300 million people are estimated to live in the country today.⁴ According to the 2011 census, Rajasthan's urban population was 1.7 million (24.87%) and its rural population was 51.5 million (75.13%). The percentage decadal growth of the overall population from 2001 to 2011 was 21.3 percent out of a total population of 68.5 million people (Rural 19 percent and urban 29 percent).⁵ Jaipur Region's population grew from 2.16 million in 1991 to 3.04 million in 2001 to 4.44 million in 2011. By 2021, Jaipur Region is expected to have a population of 6.41 million people, increasing to 7.56 million by 2025.⁶ In 2001, the population of Jaipur district was 5.25 million, and in 2011, it was 6.62 million.⁷ As a result, an affordable housing programme, in which central and state housing schemes are combined and partners work together to achieve the affordable mission goals and provide housing to the growing urban population during census decades, is critical today. Population distribution in cities and rural areas (in millions) by residence, 1901-2011 (Persons) Rajasthan⁸ was calculated as shown in table-1. Table 2 shows the percentage of India's urban population and Rajasthan's urban population from 1951 to 2011.⁹ Both tables show a sharp increase in the number of people living in cities in Rajasthan, though the percentage is lower than the national average.



Graph-1 Distribution of Urban and Rural Population in Rajasthan



Graph-2 Percentage of India's and Rajasthan's urban population

OBJECTIVE OF THE STUDY

- Examining how the PMAY and CMJAY schemes work together to promote affordable housing.
- Gaining a better understanding of the various stakeholders' perspectives on the schemes.

LITERATURE REVIEW

International institutions, national and state governments, academicians, academics, and non-governmental organizations have all studied the issue of urban housing shortages for the poor. The union ministry of housing

and urban affairs publishes annual reports, newsletters, and a handbook of urban statistics on a regular basis, which are useful in researching housing shortages for the poor and efforts to address them. Kumar (2015)¹⁰ has proposed that attention be paid to urban housing with specific economic and social classes in mind, as well as a socio-spatial perspective, in order to eliminate shelter deprivation and improve the quality of life of city dwellers. Sarkar et al. (2016)¹¹ analyzed Rajiv Awas Yojna and Housing for All-2022 in terms of their role in providing housing to the poor. The authors agreed that launching these schemes was a step forward, but they also agreed that there was a pressing need to take advantage of all available options, such as FSI, title reform, squatter rights, effective land use reforms, and judicious use of government lands. According to Basu and Pandian (2017)¹² the housing issue was tackled through various programme initiatives with specified beneficiaries, annual allocation, and numeric targets until the late 1980s. Housing policy and implementation approaches have evolved over time, shifting from welfare to public accountability to a business dynamic with the government acting as a facilitator. Mishra and Mohanty (2017)¹³ identified a major impediment to promoting affordable housing in urban areas as a lack of suitable, litigation-free, and adequately serviced lands near the beneficiaries' places of employment, with the aim of designing inclusionary zoning and housing programmes that meet both efficiency and equity goals. Ghosh (2018)¹⁴ looked into the evolution of the subsidy portion as well as the various modalities. The author attempted to uncover the missing connections between the devised methods and their utility in filling in the gaps. Subsidies are aimed at the urban poor, but not at the types of informal housing. The author suggests increasing the informal sector's bankability, evaluating the importance of subsidies on a regular basis, and involving local communities. According to Keskar et al. (2018)¹⁵, a multipronged strategy for the construction of affordable housing is needed. Kumar and Kundu (2018)¹⁶ argue that involving public agencies, private developers, and civil society organizations in housing projects is relatively effective, and that private developers and public agencies have a comparative advantage in lowering costs and the social benefits to slum dwellers for various PMAY verticals. Construction on vacant and underutilized urban land, zoning for multifamily building, expansion of built houses, incentivizing local governments, favourable legislation, and modular construction are some of the strategies suggested by Anacker (2019)¹⁷ to address housing affordability and sustainable housing. Flanagan et al. (2019)¹⁸ argued that social housing should be seen as infrastructure, and that it needs government action to improve it and priorities it for proper investment. Babariya et al. (2019)¹⁹ described problems and challenges in India's affordable housing market, as well as some potential solutions. The authors discovered a significant demand-supply gap in the Indian housing market.

GAP IN RESEARCH

Based on a review of the literature, the researcher discovered that there is a dearth of discernible research on the convergence and comparative performance of the PMAY and CMJAY schemes in the state of Rajasthan, especially in the Jaipur Region, to address the affordable housing shortage.

STUDY AREA AND ANALYSIS PERIOD

The implementation of the Pradhan Mantri Awas Yojna and the Chief Minister's Jan Awas Yojna in the state of Rajasthan, especially in the Jaipur region, from the schemes' launch in 2015 to March, 2021.

APPLICATION OF THE METHODOLOGY

The current research is descriptive in nature, with observations focused on both primary and secondary sources. Beneficiaries, developers, financial institutions, and government agencies provided answers to questionnaires, which were used to collect primary data. Their input was statistically analysed, and the findings were collected after interpretation. Secondary data was gathered from a variety of sources, including housing ministry studies, written papers, books on housing shortages, study and dissertation work, and various institutions' and ministries' websites.

STATISTICAL METHODS

On a Likert scale, questionnaires were completed. Some of the questions were binary and asked in a Yes/No format. Easy percentage and statistical methods and techniques were used to edit and analyse the data collected. Also scrutinised were open-ended questions, and final reports were planned.

INCENTIVES FOR CMJAY IN RAJASTHAN

Rajasthan was the first state to enact its own affordable housing policy in 2009, which was later followed by several other states with minor changes. Rajasthan is also a major player in addressing housing shortages, especially among the poor, free land conversion of projects with 100 percent EWS and LIG part, free FAR increased up to 4.50 resulting in betterment levy relaxation, 100 percent waiver of charges on change in land use, exemption from charges of building plan approval are among the CMJAY initiatives, a single-window system for land conversions and building plan approvals, negligible or reduced stamp duty on registration of

title deeds for EWS and LIG beneficiaries, allotment of houses at subsidised rates to EWS and LIG beneficiaries in projects built on government lands and projects that comply with the policy's mandatory provisions and private developers now have control over the sale price and allotment process, with only the most basic regulatory checks in place.²⁰ In CMJAY, there are various provisions (models) for building houses for weaker parts.

CMJAY'S PROGRESS

Table 1: Progress under different Provisions of CMJAY in Jaipur Region

Provision (Model)	Agency	No of Schemes	Plots			Flats		
			EWS	LIG	Total	EWS	LIG	Total
1A (Plots)	Private	121	3636	4229	7865	00	00	00
1A (Flats)Original site	Private	10	00	00	00	708	378	1086
1A (Flats)Split location	Private	29	00	00	00	535	513	1048
1A (Plots)	JDA	16	2244	1645	3889	00	00	00
3A (Flats)	Private	63	00	00	00	11017	24004	35021
3B (Flats)	Private	12	00	00	00	287	650	937
3C (Flats)	Private	00	00	00	00	00	00	00
4A (Flats)	JDA	5	00	00	00	1448	00	1448
Total		256	5880	5874	11754	13995	25545	39540

(Source: Departmental data compiled by the author)

According to the CMJAY, private developers are required to build houses/flats and complete housing projects within the timeframes specified. If a project is not completed in time, the developers will be penalized and their benefits may be forfeited. Affordable Housing Project (AHP) projects are carried out in the Jaipur area by the Jaipur Development Authority on government land and by private developers on private land under various provisions (models). Table-1 shows a summary of sanctions for EWS and LIG ventures with plots and flats from the scheme's progress in Jaipur Region upto March 31, 2021.²¹

PROGRESS: PMAY

Table 2: PMAY (U) Achievement (Provisional)²²

Overall Sanctioned for 1.13 Crore Houses (upto March 31, 2021)			
Construction of Houses (Nos in lakhs)			
Demand	Sanctioned	Grounded	Completed
112.24	112.52	80.20	48.02
Expenditure of Central Assistance (Rs. in Cr.)			
Projects	Non-Projects	Interest and AOE	Total
95,777	545	7,691	1,04,013
Financial Progress (Rs. in Cr.)			
Committed	Released	Expenditure	UC Received
1,81,063	95,777	79,900	74,231

Table3: Houses in Verticals (In lakh)²²

Status of Houses	PMAY Verticals				Total
	AHP	BLC	CLSS	ISSR*	
Sanctioned	23.31	68.69	15.96	4.54	112.50
Grounded	12.86	45.04	15.96	6.34	80.20
Completed	05.17	22.37	15.96	4.50	48.00

*Includes incomplete works of earlier NURM.

According to data collected and shown in table-2 until April 5, 2021, sanctions for 112.52 lakh houses were released and 48.02 lakh houses were completed against a demand of 112.24 lakh houses. Table 3 displays PMAY vertical sanctions, as well as houses that have been started and completed as of April 5, 2021. A total expenditure of Rs. 7.35 lakh crores has been authorised, with Rs. 1.81 lakh crores relating to the Centre, Rs. 1.41 lakh crores relating to the State, and Rs. 4.12 lakh crores relating to beneficiaries, all of which are until

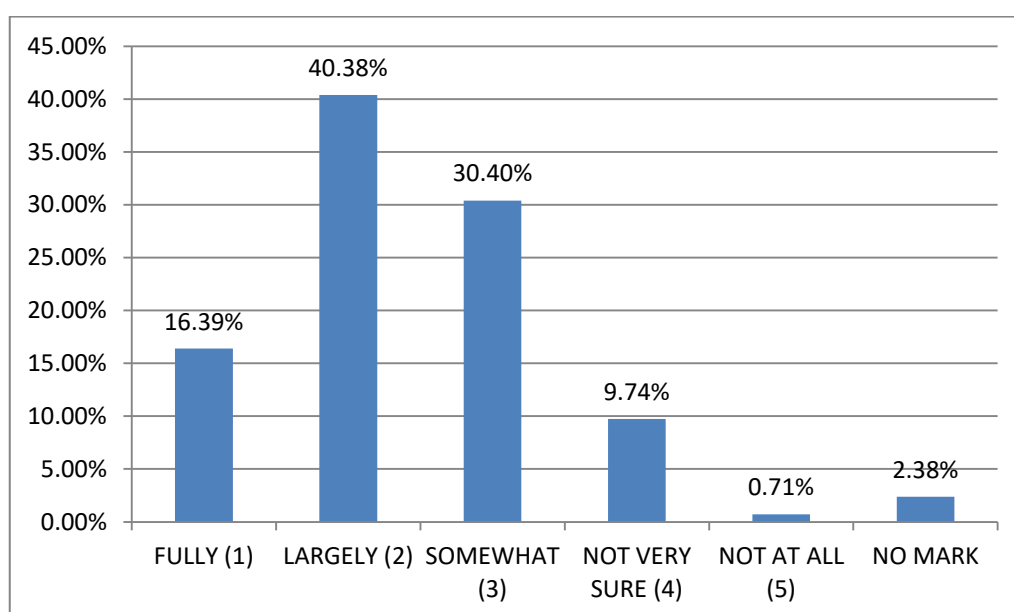
April 5, 2021. Interest subsidy of Rs. 36,095 crore was issued under CLSS, with Rs. 23,160 crore going to EWS/LIG and Rs. 12,935 crore going to MIG. CLSS benefited a total of 15.96 lakh people, with 6.15 lakh belonging to the MIG category and 9.82 lakh to the EWS and LIG categories.²²

PROGRESS CMJAY

In Rajasthan 2, 68,654 houses are sanctioned under different verticals viz. AHP (4699) BLC (87857), ISSR (0.00) and CLSS (134398) verticals. 45674 houses completed and 47189 houses are in work in progress till December 31, 2020. AHP projects worth Rs. 3978.29 crores, ISSR projects worth Rs. 0.00 crores, and BLC projects worth Rs. 3605.72 crores have been approved. The central government has approved a subsidy of Rs 3096.28 crore. The first payment was issued in the amount of Rs. 972.85 crore, and the subsidy was allocated in the amount of Rs. 923.29 crore to 59293 beneficiaries.²³

Analysis and Conclusions

The study's first goal is to look at how PMAY and CMJAY schemes work together to promote affordable housing. Respondents were asked detailed questions in order to verify it. The analysis is based on the responses that have been gathered and edited.



Graph-3 Awareness among Beneficiaries of PMAY Scheme.

Interpretation- Beneficiaries were asked how much information they had about the Pradhan Mantri Awas Yojna-2015 (Urban) with the project "Housing for All by 2022," which was launched by the Indian government in June 2015. As shown in graph-3, 16.39 percent of respondents were completely aware of PMAY, while 40.38 percent were only largely aware. Still, in order to support the wider EWS and LIG communities, 43.23 percent of PMAY beneficiaries must be educated about the programme.

Table- 4 HFAPoA and PMAY MIS Awareness in Government Agencies.

Issue	Fully 1	Largely 2	Somewhat 3	Not Very Sure 4	Not at All 5	No Response
Knowledge of Housing for All Plan of Action (HFAPoA)	19.15	34.04	34.04	4.26	4.26	4.26
PMAY MIS can be accessed at http://pmaymis.gov.in	14.89	27.66	34.04	8.51	2.13	12.77

Interpretation- Officials from government agencies in charge of implementing PMAY and CMJAY were asked if they were aware of the step-by-step mechanism by which the Housing for All Plan of Action (HFAPoA) is prepared and finalized according to the policy's procedures, as well as if they were aware that PMAY MIS can be accessed at <http://pmaymis.gov.in>. According to table-4, 19.15 percent of respondents were completely aware of HFAPoA, while 34.04 percent were partially aware. In the case of PMAYMIS, 14.89 percent of respondents

were fully aware of it, while 27.66 percent were only partially aware. Nonetheless, awareness of the HFAPoA and PMAYMIS must be raised in order to meet the mission's objectives, which will be accomplished through training and seminars for workers responsible for implementing the schemes.

Table 5: Critical issues Related to Housing loans to weaker section.

Issues	Government officials			Financial institutions		
	Yes	No	No Response	Yes	No	No Response
RBI guidelines of margin for a loan amount upto Rs. 30 lacs Rs. is 10% and above Rs.40 lacs are 20% of total loan amount.	68.09	17.02	14.89	80.39	15.69	3.92
Bank members self-assess the income of applicants who are not salaried or work in the informal sector. Such applicants are categorized as high-risk by the bank.	76.60	12.77	10.64	70.59	21.57	7.84
Due to poor borrowers selection, bank loans can become non-performing. In the end, bank officials can be held accountable for such bad selection.	76.60	12.77	10.64	84.31	13.73	1.96
Housing loan to informal sector are given HFCs > Private Bank > Government Banks.	74.47	12.77	12.77	74.51	19.61	5.88
The bank may prefer personal insurance of the loanee when sanctioning the loan. Insurance can cover the borrower's accidental death or serious illness, allowing the borrower to repay the unpaid loan sum. Similarly, insurance against natural calamities to recover the loan amount or the loaned property can be purchased.	78.72	6.38	14.89	80.39	17.65	1.96

Interpretation- Officials from government agencies and financial institutions were polled on their thoughts on a number of key issues relating to housing loans to low-income people. The responses are summarized and analysed. On the problems, there is no statistically significant gap of opinion between government officials and financial institutions. As shown in table-5 $\chi^2 = 2.576027$, p-value (0.276) is more than the significance level (0.05).

Table 6 :Awareness of Technical Compliances in PMAY

ISSUE	Government Officials			Financial Institutions		
	Yes	No	No Response	Yes	No	No Response
MIS attachment of sanctioned projects / beneficiaries by ULB's	39	3	5	37	12	2
Appointment of consultant for Geo tagging (Against central subsidy)	34	6	7	37	12	2
Geo-tagging of BLC houses through Bhuvan Mobile app. (stage wise)	36	6	5	32	16	3
Geo-tagging of AHP projects through PM Awas Yojana Mobile app.	38	4	5	33	17	1
Submission of online Monthly Progress Report (MPR)	38	3	6	37	12	2
Submission of Action Taken Report (ATR)	38	4	5	34	15	2
Submission of Utilization Certificate (UC) against fund released.	38	3	6	41	8	2

Interpretation- Officials from the government and financial institutions who responded to the survey were questioned about their knowledge of technical issues relating to PMAY verticals. If these issues are addressed, PMAY(U)-2015 priorities can be met more effectively. Table-6 shows the results of the study. There was statistically significant gap between government officials and financial institutions. $\chi^2 = 6.245628$, p-value (0.044) is less than the significance level (0.05).

Table 7: Appointment of Nodal Officer

View	Government Officials	Financial Institutions
Agree	44	48
Disagree	03	03

Interpretation- In a dichotomous support or disagree format, government officials and financial institutions were asked for their opinions. Table-7 shows the results of the study. There was a statistically significant difference of opinion between government officials and financial institutions on whether any government department dealing with PMAY and CMJAY should have a separate Nodal Officer for dealing with these policies in order to better understand the issues affecting various stakeholders. $\chi^2 = 0.917746$, p-value (0.011) is less than the significance level (0.05). However, both respondents in numbers agreed that having a nodal officer would help communication and the monitoring of progress of the schemes.

CONCLUSION AND RECOMMENDATION

In Rajasthan, against the PMAY mission goal of 6,14, 000 houses for weaker sections, demand surveyed of 3,79, 000 is validated, though sanctions of 2,68,854 houses under various verticals were released until March 31, 2021, and only 45,674 houses have been completed, indicating a huge gap in demand and supply, leaving a mammoth task to fulfill and build houses of unachieved targets in the coming year. The CMJAY provisions (models) 1A and 3A relating to private developers on private land were found to be the most common among the developers, according to this study. More than 95% of projects for the poor have been funded under these provisions, so the remaining provisions must be investigated by the authorities, potentially benefiting beneficiaries who have been overlooked so far. In PMAY, only 80.20 lakh houses were built grounded against a demand of 112.24 lakh, with 48.02 lakh houses (48.67 percent) completed by March 31, 2021. So, at the national level, a massive demand and supply gap can be anticipated, with the goal of closing it by the end of the mission duration, March 31, 2022. Though the central government has a housing policy in which prospective beneficiaries can choose a house in a cafeteria environment, the BLC vertical has performed well, though ISSR has made slow progress, including in Rajasthan State. It was discovered that 42.23 percent of beneficiaries are unaware of the PMAY scheme and need to be educated. The PMAY income conditions for qualifying segments were unknown to 38.71 percent of beneficiaries who received subsidies, and to 31.38 developers who took on EWS and LIG ventures. Officials from government implementation agencies lacked knowledge of HFAPoA in 46.81 percent of cases, while 42.55 percent lacked knowledge of PMAYMIS, raising concerns among policymakers. There was a significant gap in their perceptions of technical compliances and monitoring tools as per PMAY guidelines between government officials and financial institutions, with government officials being more aware. However, both stakeholders agreed that appointing a nodal officer at the highest level for monitoring and coordination among all PMAY and CMJAY stakeholders was necessary. Financial institution respondents made important suggestions, such as the lack of proof of income for applicants from the unorganised sector, the need for additional checks in the case of a few beneficiaries booking PMAY houses for benefit, a popular method of beneficiary identification, and the fact that if a PMAY housing loan turns into a nonperforming asset, the government would be responsible for a portion of the debt. Developers wanted more institutional funds and the availability of government lands at fair rates through local governments for affordable housing projects, single window e-clearanas with the hope that the state government will subsidise affordable housing in addition to the central subsidy, and title deed clearance by ULBs to encourage BLC, according to respondents and a rational policy for the transparent allotment of affordable housing to qualifying segments through a lottery system.

GLOSSARY

AHP	Affordable Housing in Partnership
ARHCs	Affordable Rental Housing Complexes
BLC	Beneficiary Led Construction
CLSS	Credit Linked Subsidy Scheme
CMJAY	Chief Minister's Jan Awas Yojna-2015
EWS	Economic Weaker Section
HFAPoA	Housing for All Plan of Action
ISSR	In-situ Slum Redevelopment
JDA	Jaipur Development Authority
LIG	Lower Income Group
PMAY	Pradhan Mantri Awas Yojna-2015
RERA	Real Estate Regulation and Development Act-2016

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