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**SOCIO-ECONOMIC CONDITIONS OF PMAY BENEFICIARIES AND  
THEIR SATISFACTION-AN EMPIRICAL STUDY**

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**ABSTRACT**

This study focuses on the background of beneficiaries, and how PMAY housing scheme is carrying out, and how satisfied the beneficiaries are with the scheme. Both primary and secondary sources of data have been used. Primary data were collected through a field survey conducted among 200 beneficiaries from the study area. A structured questionnaire was used to collect information related to family details, occupation, income level, reasons for choosing the scheme, difficulties faced during the process, and changes in housing conditions after receiving assistance. The study shows that most beneficiaries belong to economically weaker sections and mainly used the scheme to construct new houses. The findings indicate that the scheme is helping to improve in housing conditions, overall living standards, and availability of basic facilities such as toilets, drinking water, and electricity. However, many beneficiaries reported problems such as lengthy procedures, delays, and repeated visits to government offices. The study suggests that the implementation process should be made simpler and more transparent. Better supervision and easier access to information can help ensure that the benefits of the scheme reach people smoothly and effectively.

**KEYWORDS:** PMAY-BLC, Beneficiary Satisfaction, Implementation Challenges, Socio-economic Impact.

**INTRODUCTION**

Housing is a basic requirement for a healthy and dignified life, yet in India a large section of the population continues to face serious housing shortages. Rapid population growth, increasing urbanisation, and rising construction costs have made adequate housing

unaffordable for many families. As a result, economically weaker and low-income households are the most affected and live in unsafe and substandard conditions. Recognising the seriousness of this problem, the Government of India launched the Pradhan Mantri Awas Yojana (PMAY) in 2015 with the objective of providing permanent houses equipped with essential facilities to eligible households in both rural and urban areas.

Although official records indicate considerable progress in terms of houses sanctioned and completed under PMAY, numerical achievements alone do not reflect the actual impact of the scheme on beneficiaries' lives. The true effectiveness of the programme lies in the improvement of housing quality, living conditions, and access to basic amenities at the household level, as well as the satisfaction of beneficiaries with the implementation process. In this context, the present study is based on primary data collected from 200 PMAY beneficiaries and examines their socio-economic background, experiences with administrative procedures, and changes in housing conditions, with the aim of providing a realistic assessment of the performance of the scheme.

### **SIGNIFICANCE OF THE STUDY**

The present study holds importance from policy, administrative, and academic viewpoints. By examining PMAY at the household level, it provides evidence on the actual outcomes of the scheme beyond what is shown in official aggregate figures and helps evaluate whether public funds are effectively improving housing conditions and the well-being of beneficiaries. The study also brings attention to key administrative concerns, particularly issues related to procedural complexity and transparency in the implementation process. From an academic perspective, the study adds to existing micro-level research on PMAY by using primary data to analyse beneficiary's experiences and satisfaction levels. The findings are expected to be valuable for policymakers, government officials, and practitioners working in the areas of affordable housing, as they offer insights that can support better implementation of housing programmes.

### **REVIEW OF LITERATURE**

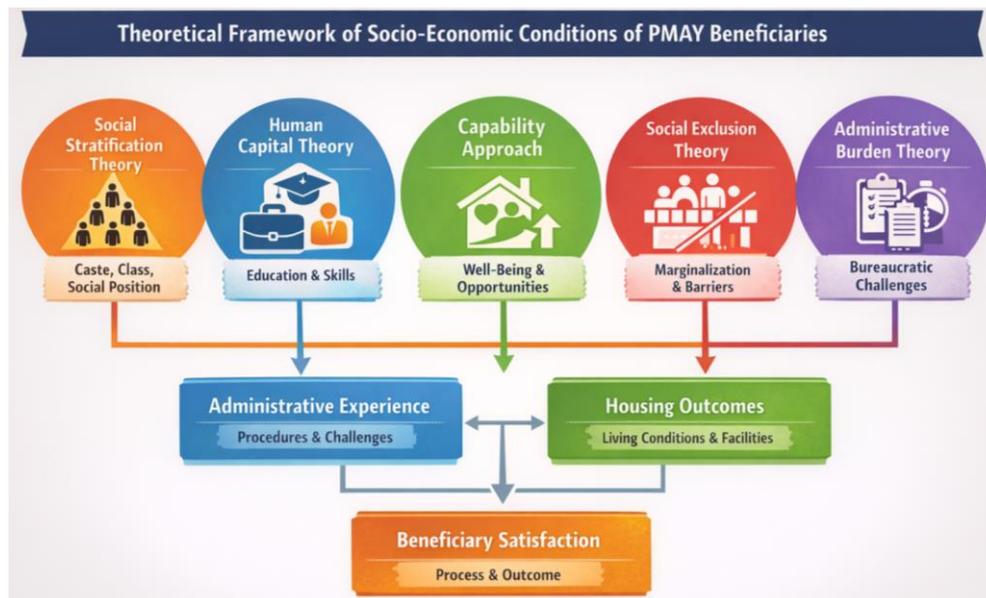
Various studies have examined the functioning and results of the Pradhan Mantri Awas Yojana , mainly focusing on housing quality, socio-economic effects, and the level of satisfaction among beneficiaries. Among the recent empirical works, *Salimani, R., & Akash, S. B. (2024)* offer an important contribution by analysing beneficiary satisfaction and showing that factors such as housing quality, availability of basic facilities, and socio-

economic background play a major role in shaping beneficiaries' perceptions. Their study highlights that satisfaction levels differ noticeably across income and social groups, indicating that social position influences how beneficiaries experience the scheme. Similar conclusions are drawn by *Yadav and Yadav (2023)*, who report that variables such as gender, income, and education significantly affect both awareness of the scheme and satisfaction with its benefits. Further evidence is provided by *Patel, Priya, and Dwivedi (2025)*, who develop a scale to assess the socio-economic impact of PMAY and find that improvements in housing conditions enhance overall well-being, though the extent of impact varies across different socio-economic categories.

In addition to outcome-based studies, literature has focused on the administrative and procedural aspects of PMAY implementation. Studies by *Sharma (2025) and Singh and Dehalwar (2025)* point out that complex documentation requirements, delays in verification, and frequent visits to government offices continue to trouble beneficiaries and often reduce satisfaction levels even after housing support is received. Post-occupancy assessments conducted by *Venkatesh (2025)* further show that beneficiaries' views of the scheme are shaped not only by the quality of the house but also by their experience during the implementation process. Policy-oriented analyses, such as *Halder and Koley (2024)*, acknowledge that PMAY marks an improvement over earlier housing programmes but emphasise that administrative efficiency and social inclusion remain key to its long-term success. While these studies offer valuable insights, most of them examine socio-economic factors, procedural challenges, or housing outcomes separately. The present study seeks to bridge this gap by jointly analysing socio-economic characteristics, procedural experiences, and housing improvements to provide a more comprehensive understanding of beneficiary satisfaction under PMAY.

## **THEORETICAL FRAMEWORK OF SOCIO-ECONOMIC CONDITIONS OF PMAY BENEFICIARIES**

Socio-economic conditions strongly influence how households access public housing schemes and how they finally benefit from them. Under the Pradhan Mantri Awas Yojana (PMAY), beneficiaries differ widely in their social position, income security, education and occupational status. These differences shape their ability to complete procedures, interact with government institutions and translate housing support into real improvements in living conditions.



**Diagram 1: Theoretical Framework of Socio-Economic Conditions of PMAY Beneficiaries.**

*Social Stratification Theory* says that people in society are placed at different levels based on caste, education, occupation and income. In India, caste and type of work still affect how easily people get information, approach government offices and receive help from others. Poor and socially weaker families often find it difficult to understand procedures, meet officials and complete documents. Therefore, even though PMAY has the same rules for everyone, people from different social backgrounds experience the scheme in different ways.

*Human Capital Theory* explains that education and skills help people use public services better. Educated beneficiaries usually understand the scheme, eligibility rules and application process more easily. They are also able to fill forms correctly, follow their application status and talk to officials with confidence. Because of this, education and occupation help beneficiaries use PMAY benefits more effectively.

According to *Amartya Sen's Capability Approach*, real development means improving people's basic living conditions and daily life, not only giving them assets. A permanent house helps families live more safely, stay healthier, enjoy privacy and live with dignity. However, whether a family can fully benefit from a house depends on their income, job security and family responsibilities. Very poor families may still face problems in maintaining the house or arranging basic facilities. So, socio-economic conditions decide how far housing support improves real life.

*Social Exclusion Theory* explains that some social groups remain left out of public services because of long-standing disadvantages. Even when a scheme is meant for everyone, socially

weaker groups may receive less support, have limited information and face more difficulties while dealing with officials. In housing schemes, this may appear as repeated checks, slow approval and greater dependence on middlemen.

*Administrative Burden Theory* explains that government procedures create difficulties such as understanding rules, collecting documents and visiting offices many times. These problems affect poor families more than others. Daily wage workers and informal workers lose income when they visit offices repeatedly. This increases their stress and dissatisfaction with the scheme.

In this study, socio-economic conditions are measured through gender, caste, type of family, occupation and annual household income. Gender affects ownership and participation in decisions, caste reflects social disadvantage, occupation and income show economic security and ability to manage costs, and family type shows the level of housing need and responsibility. These factors together explain differences in beneficiaries' experiences and satisfaction under PMAY.

## **STATEMENT OF THE PROBLEM**

Despite the notable progress achieved under the Pradhan Mantri Awas Yojana in terms of the number of houses approved and completed, overall figures do not adequately capture the real experiences of beneficiaries at the household level. There remains limited clarity on how the scheme has actually improved housing conditions, everyday living standards, and access to essential facilities. In addition, many beneficiaries continue to encounter administrative hurdles, including complicated paperwork, frequent visits to government offices, and delays in the release of financial assistance. Differences in socio-economic background may also affect beneficiaries' ability to access the scheme and their level of satisfaction. Under these circumstances, a detailed micro-level study based on primary data is essential to evaluate the actual effectiveness of PMAY.

## **OBJECTIVE**

To examine the socio-economic background of beneficiaries under the Pradhan Mantri Awas Yojana and to assess the impact of the scheme on housing conditions, procedural experiences, and beneficiary satisfaction.

## **HYPOTHESES**

**H<sub>01</sub>:** There is no significant association between the socio-economic characteristics of PMAY beneficiaries and their level of satisfaction with the PMAY scheme.

**H<sub>02</sub>:** There is no significant relationship between procedural difficulties faced by beneficiaries and their level of satisfaction with the PMAY scheme.

**H<sub>03</sub>:** There is no significant relationship between improvements in housing conditions and the satisfaction level of PMAY beneficiaries.

## **RESEARCH METHODOLOGY**

### **Research Design and Data**

The study follows a descriptive and analytical approach to examine the background of beneficiaries, the implementation process, and housing outcomes under the PMAY Housing scheme. Primary data were collected from 200 beneficiary households selected purposively from the study area. Only households that had completed house construction were included. Information was gathered through a structured questionnaire and supported by secondary data from official government publications.

### **Analytical Approach**

The study analyses beneficiary satisfaction under PMAY using chi-square tests to examine the influence of socio-economic, procedural, and housing-related factors. The results show that socio-economic characteristics such as gender, caste, occupation, and income are significantly associated with satisfaction, with caste emerging as a particularly strong determinant. Procedural factors, including documentation complexity and the number of visits to government offices, also display a significant relationship with satisfaction, indicating the importance of administrative efficiency. In addition, improvements in housing quality are found to have a strong positive association with overall satisfaction.

## **DATA ANALYSIS AND INTERPRETATION**

### **1) Socio-Economic Determinants of Beneficiary Satisfaction under PMAY**

This section is framed to examine whether the social and economic background of beneficiaries influences their level of satisfaction with the PMAY scheme. People differ in gender, caste, occupation, income and family situation, and these differences may affect how easily they come to know about the scheme and understand its rules. Some beneficiaries are able to approach officials confidently, while others hesitate because of social position or lack

of awareness. Poor and socially weaker households may also depend more on others for completing formalities. These differences can shape their overall experience during the application, approval and construction stages. Therefore, this hypothesis tests whether satisfaction with PMAY varies among beneficiaries belonging to different socio-economic groups.

**H<sub>01</sub>:** There is no significant association between the socio-economic characteristics of PMAY beneficiaries and their level of satisfaction with the PMAY scheme.

**Table 1: Cross-Tabulation of Gender and level of Satisfaction.**

Gender	Strongly Agree	Agree	Neither Agree Nor Disagree	Disagree	Strongly Disagree	Total
Female	37	130	8	0	0	175
Male	0	18	7	0	0	25
<b>Total</b>	<b>37</b>	<b>148</b>	<b>15</b>	<b>0</b>	<b>0</b>	<b>200</b>

**Table 2: Cross-Tabulation of Family type and level of Satisfaction.**

Type of Family	Strongly Agree	Agree	Neither Agree Nor Disagree	Disagree	Strongly Disagree	Total
Joint family	6	43	0	0	0	49
Nuclear family	31	105	15	0	0	151
<b>Total</b>	<b>37</b>	<b>148</b>	<b>15</b>	<b>0</b>	<b>0</b>	<b>200</b>

**Table 3: Table: Cross-Tabulation of caste and level of Satisfaction.**

Caste	Strongly Agree	Agree	Neither Agree Nor Disagree	Disagree	Strongly Disagree	Total
Lingayath	0	6	0	0	0	6
Muslim	4	17	0	0	0	21
SC/ST	27	105	0	0	0	132
Hindu	0	0	15	0	0	15
Kuruba	0	4	0	0	0	4
Maratha (Incl. Marata)	6	16	0	0	0	22
<b>Total</b>	<b>37</b>	<b>148</b>	<b>15</b>	<b>0</b>	<b>0</b>	<b>200</b>

**Table 4: Cross-Tabulation of Occupation and level of Satisfaction.**

Occupation	Strongly Agree	Agree	Neither Agree Nor Disagree	Disagree	Strongly Disagree	Total
Business	0	4	0	0	0	4
Housewife	19	69	0	0	0	88
Labour	12	53	15	0	0	80
Private employee	6	22	0	0	0	28
<b>Total</b>	<b>37</b>	<b>148</b>	<b>15</b>	<b>0</b>	<b>0</b>	<b>200</b>

**Table 5: Cross-Tabulation of Annual Income and level of Satisfaction.**

Annual Income	Strongly Agree	Agree	Neither Agree Nor Disagree	Disagree	Strongly Disagree	Total
Less than Rs 1 lakh	9	56	0	0	0	65
1 to 2 lakhs	28	88	15	0	0	131
Above 3 lakh	0	4	0	0	0	4
<b>Total</b>	<b>37</b>	<b>148</b>	<b>15</b>	<b>0</b>	<b>0</b>	<b>200</b>

**Table 6: Chi-Square Results for Socio-Economic Characteristics and Beneficiary Satisfaction.**

Socio-Economic Variable	$\chi^2$ Value	df	p-value	Statistical Decision
Gender $\times$ Satisfaction	21.31	2	0.000	Significant
Type of Family $\times$ Satisfaction	7.90	2	0.019	Significant
Caste $\times$ Satisfaction	205.98	12	0.000	Significant
Occupation $\times$ Satisfaction	25.68	6	0.000	Significant
Annual Income $\times$ Satisfaction	12.47	4	0.014	Significant

Source: Computed from primary survey data

The results of the chi-square test indicate that all selected socio-economic factors are significantly related to the level of beneficiary satisfaction. Among these, caste shows a particularly strong influence, as reflected by a high chi-square value ( $\chi^2 = 205.98$ ) and a very low p-value. Since all the observed p-values are below the 0.05 level of significance, the null hypothesis ( $H_{01}$ ) is rejected, demonstrating that socio-economic background plays an important role in shaping satisfaction with PMAY.

## 2) Effect of Procedural Difficulties on Beneficiary Satisfaction under PMAY

This hypothesis is framed to assess whether the problems faced during the implementation process affect the satisfaction of beneficiaries. Many beneficiaries experience difficulties such as preparing documents, correcting errors, visiting government offices several times and waiting for approvals and fund release. For families dependent on daily wages or informal work, such visits often result in loss of income and additional travel costs. Lack of clear guidance and delayed responses from offices may also increase confusion and frustration. When procedures become lengthy and complicated, beneficiaries may feel discouraged even after receiving the benefit. Therefore, this hypothesis examines whether procedural difficulties significantly influence beneficiaries' satisfaction with PMAY.

**H<sub>02</sub>:** There is no significant relationship between procedural difficulties faced by beneficiaries and their level of satisfaction with the PMAY scheme.

**Table 7: Cross-Tabulation of Documentation Complexity and level of Satisfaction.**

Documentation Complexity	Strongly Agree	Agree	Neither Agree Nor Disagree	Disagree	Strongly Disagree	Total
No	27	116	0	0	0	143
Yes	10	32	15	0	0	57
<b>Total</b>	<b>37</b>	<b>148</b>	<b>15</b>	<b>0</b>	<b>0</b>	<b>200</b>

**Table 8: Cross-Tabulation of Number of Visits and level of Satisfaction.**

Number of Visits	Strongly Agree	Agree	Neither Agree Nor Disagree	Disagree	Strongly Disagree	Total
Less than 5 times	6	46	15	0	0	67
5-10 times	31	45	0	0	0	76
More than 10 times	0	57	0	0	0	57
<b>Total</b>	<b>37</b>	<b>148</b>	<b>15</b>	<b>0</b>	<b>0</b>	<b>200</b>

**Table 9: Chi-Square Results for Association between Procedural Difficulties and Beneficiary Satisfaction.**

Procedural Variable	$\chi^2$ Value	df	p-value	Result
Documentation Complexity $\times$ Satisfaction	54.27	6	0.000	Significant
Number of Visits to Authorities $\times$ Satisfaction	37.19	4	0.000	Significant

Source: Computed from primary survey data

The chi-square analysis reveals a significant association between procedural difficulties and beneficiary satisfaction. Both documentation complexity and the frequency of visits to government offices show strong statistical significance, as indicated by their respective chi-square values and very low p-values. Since all p-values are below the 0.05 significance level, the null hypothesis ( $H_0$ ) is rejected, confirming that the efficiency of administrative procedures plays a crucial role in determining beneficiary satisfaction under PMAY.

### 3) Impact of Procedural Difficulties on Beneficiary Satisfaction under PMAY

This hypothesis is framed to examine whether improvements in housing conditions lead to greater satisfaction among PMAY beneficiaries. A permanent and safe house reduces problems related to rain, heat and overcrowding and provides better protection for family members. Availability of basic facilities such as toilets, electricity and drinking water makes everyday life more comfortable and healthier. A better house also improves privacy and provides a suitable space for children to study and for family activities. In addition, owning a pucca house increases social respect and a sense of security among households. Therefore,

this hypothesis tests whether improvement in housing conditions under PMAY leads to higher beneficiary satisfaction.

**H<sub>03</sub>:** There is no significant relationship between improvements in housing conditions and the satisfaction level of PMAY beneficiaries.

**Table 10: Cross-Tabulation of Quality Improvement and Overall Satisfaction.**

Improvement in Quality	Overall Satisfaction					
	Strongly Agree	Agree	Neither Agree Nor Disagree	Disagree	Strongly Disagree	Total
Strongly Agree	22	39	0	0	0	61
Agree	15	109	0	0	0	124
Neither Agree Nor Disagree	0	0	0	0	0	0
Disagree	0	0	15	0	0	15
Strongly Disagree	0	0	0	0	0	0
<b>Total</b>	<b>37</b>	<b>148</b>	<b>15</b>	<b>0</b>	<b>0</b>	<b>200</b>

**Table 11: Chi-Square Test Results for Housing Quality Improvement and Overall Satisfaction.**

Statistic	Value
Chi-Square ( $\chi^2$ )	<b>215.87</b>
Degrees of Freedom	<b>4</b>
p-value	<b>&lt; 0.001</b>
Level of Significance	0.05

Source: Computed from primary survey data

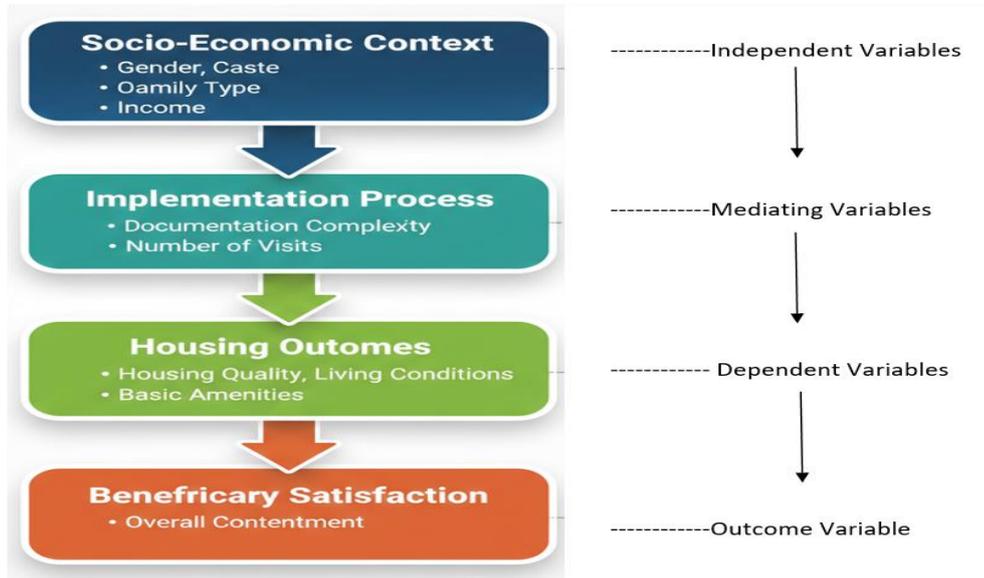
The results of the chi-square test confirm a strong association between procedural difficulties and the level of beneficiary satisfaction. Both documentation requirements and the frequency of visits to government offices are found to be statistically significant, as reflected in their respective chi-square values and very low p-values. Since these p-values fall well below the 0.05 level of significance, the null hypothesis (H<sub>03</sub>) is rejected, indicating that procedural challenges have a meaningful impact on satisfaction with the PMAY scheme.

**Process Outcome Model of Beneficiary Satisfaction under PMAY**

Beneficiary satisfaction under the Pradhan Mantri Awas Yojana is not determined by housing delivery alone but is also influenced by beneficiaries’ socio-economic conditions and their experiences during implementation. Drawing on primary survey evidence and validated hypotheses, the study proposes a Process–Outcome Model that explains satisfaction as the

result of interactions between social background, administrative processes, and improvements in housing outcomes.

**Model Framework**



**Diagram 2: Process Outcome Framework of Beneficiary Satisfaction under PMAY.**

**Source:** Developed by the researcher based on primary data analysis and tested hypotheses

**Empirical Evidence**

The chi-square results provide empirical support for all components of the proposed model. Key socio-economic factors, including caste, occupation, income, and gender, show statistically significant associations with beneficiary satisfaction, leading to the rejection of the first null hypothesis ( $H_{01}$ ). Similarly, procedural variables such as documentation complexity and the number of visits to government offices are found to have a significant influence on satisfaction, resulting in the rejection of  $H_{02}$ . In addition, improvements in housing quality and access to basic amenities display a strong relationship with overall satisfaction, thereby supporting the rejection of  $H_{03}$  and confirming the validity of the process–outcome framework.

**CONCLUSION**

The Process–Outcome Model illustrates that beneficiary satisfaction under PMAY emerges from the combined influence of socio-economic background, implementation procedures, and improvements in housing conditions, providing a comprehensive framework for assessing the effectiveness of the scheme.

### **Key Findings of the Study**

- The study finds a strong and statistically significant relationship between improvements in housing conditions and beneficiary satisfaction under PMAY. The high chi-square value confirms that better housing quality and access to basic amenities lead to higher satisfaction levels.
- Administrative challenges have a noticeable negative effect on beneficiary satisfaction. Complex documentation requirements and repeated visits to government offices are significantly associated with lower satisfaction, indicating that procedural burden weakens the perceived effectiveness of the scheme.
- Beneficiary satisfaction varies across socio-economic groups, with caste emerging as the most influential factor, followed by occupation, income, and gender. This suggests that experiences under PMAY are not uniform and are shaped by social and economic background.
- Overall, the findings provide empirical support for the Process–Outcome Model, demonstrating that beneficiary satisfaction under PMAY results from the combined influence of socio-economic characteristics, implementation processes, and housing outcomes

### **Suggestions**

- The implementation of PMAY should focus on simplifying documentation requirements and limiting the number of compulsory visits to government offices in order to improve beneficiary experience and overall satisfaction.
- Greater emphasis should be placed on strengthening digital and decentralised service delivery systems to reduce delays, improve accessibility, and lessen beneficiaries' reliance on intermediaries.
- Special attention is needed for socially and economically vulnerable groups, particularly Scheduled Castes and low-income households, through targeted support measures that address existing gaps in satisfaction.
- A system of regular monitoring should be put in place to track housing quality and access to basic amenities, ensuring that housing assistance results in lasting improvements in living conditions.

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