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A STUDY ON IMPACT OF PMAY-U ON STANDARD OF LIVING OF HOUSE OWNERS IN RAIPUR DIVISION IN CHHATTISGARH STATE

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Abstract
India, with its vast population, has a significant portion of people who are either poor or belong to the average-earning middle class. For these individuals, owning a house, a basic necessity, often feels out of reach due to the high costs associated with private builders and the general real estate market. Many cannot afford to purchase their own home, as the prices are far beyond their financial capacity. Recognizing this challenge, it becomes the government's duty to step in and provide affordable housing options for the masses. Pradha Mantri Awas Yojna (PMAY) is solution to this problem and till today many are benefitted. The question arise, up to what extent these houses are really beneficial.
The current study is focused on knowing the perception of house owners obtained houses under PMAY-U (urban) towards the impact of houses on their standard of living of house owners in Raipur division of Chhattisgarh state. The study is done in three categories i.e. as per gender, as per number of family members and income group. The population includes the house owners (house as single unit) and the data is collected on five point likert scale (SA, A, N, DA, SDA). After factor analysis, 13 questions related to standard of living of house owners were asked and data is collected. The 10 questions are found to be valid while the data so collected is found to be reliable. The calculated sample size through Cochran's formula is found to be 384 but total valid filled questionnaire are 394 out of 410 get filled. Three hypotheses are prepared and hypotheses testing to be used is one way ANOVA.
All the sub groups of three groups demonstrated positive and high level of perception towards the impact of houses obtained under PMAY-U towards the standard of living of house owners.

Key Words: PMAY-U, Standard of Living, Raipur, Chhattisgarh

1.1. Introduction

India, with its vast population, has a significant portion of people who are either poor or belong to the average-earning middle class. For these individuals, owning a house, a basic necessity, often feels out of reach due to the high costs associated with private builders and the general real estate market. Many cannot afford to purchase their own home, as the prices are far beyond their financial capacity. Recognizing this challenge, it becomes the government's duty to step in and provide affordable housing options for the masses. This is where the **Pradhan Mantri Awas Yojana (PMAY)** plays a crucial role.

Pradhan Mantri Awas Yojana (PMAY) is a flagship initiative launched by the Government of India on June 25, 2015, with the ambitious goal of achieving "Housing for All" by 2022.

The scheme aims to provide affordable housing to various segments of society, particularly the economically weaker sections (EWS), low-income groups (LIG), and middle-income groups (MIG) in both urban and rural areas.

The scheme operates under two main categories: **PMAY (Urban)** and **PMAY (Gramin)**, catering to housing needs in cities and rural areas, respectively. The urban component addresses the challenges faced by the urban poor, while the rural component targets the rural population.

1.2. Objectives and Components of PMAY (Urban)

The main objectives of PMAY (U) are housing for all, slum rehabilitation and redevelopment, sustainable and inclusive development and empowerment through home ownership.

The components of PMAY (Urban) are Credit Linked Subsidy Scheme (CLSS), In-Situ Slum Redevelopment (ISSR), Affordable Housing in Partnership (AHP), Beneficiary-led Construction (BLC), Housing for All (Urban) and Housing for All (Gramin).

1.3. PMAY-U Broader Development Goals

PMAY-U supports broader development goals both at the national and state levels. Various National Development Goals are affordable housing for all, inclusive growth and poverty reduction, urban development and smart cities, economic stimulation and job creation, women empowerment and sustainability goals. Numerous State-Level Development Goals are state housing policies, regional economic growth, urban-rural linkages, slum redevelopment, public-private partnerships (PPP) and employment and skill development.

1.4. Roles and Responsibilities of the Central Government

Various roles and responsibilities of the central government in the execution of PMAY are policy formulation and planning, financial allocation and budgeting, project approval and monitoring, technical assistance and capacity building, coordination with other ministries and agencies, promoting technology and innovation, addressing challenges and ensuring course corrections, identifying and addressing implementation gaps, public awareness and outreach.

2. Literature Review

This section tries to find out the previous work done related to PMAY (U). The literature review tries to know about the status of PMAY in general and PMAY (U) specifically. A brief review of some of the literature relevant to the present study is as under.

2.1. Housing as a Driver of Social Development

The **PMAY-Urban** and **PMAY-Gramin** schemes cater to both urban and rural populations, reflecting the government's focus on inclusive growth. The initiative not only seeks to provide homes but also ensures that beneficiaries have access to basic infrastructure such as sanitation, water supply, and electricity, which are critical components of social development (Bhardwaj, 2019). Research has shown that housing interventions under PMAY have had positive spillover effects on education, employment, and health (Kumar, 2020).

In urban areas, the PMAY-Urban (PMAY-U) scheme aims to provide affordable housing through multiple components, including **in-situ slum redevelopment**, **affordable housing in partnership**, **credit-linked subsidy**, and **beneficiary-led individual house construction** (Ministry of Housing and Urban Affairs, 2022). These initiatives seek to address the chronic housing shortage in cities, which is a significant barrier to achieving social development. Studies suggest that PMAY-U has enabled thousands of slum dwellers to transition into permanent homes with better living conditions (Sharma, 2021). By focusing on slum rehabilitation, PMAY directly targets the urban poor, one of the most vulnerable sections of society, thus contributing to poverty alleviation and social inclusion.

Further, the **Credit Linked Subsidy Scheme (CLSS)** under PMAY-U has provided interest subsidies on housing loans, which has encouraged homeownership among low-income urban families. This not only improves their living conditions but also promotes their financial security and social mobility, which are vital for sustainable social development (Bhardwaj, 2019).

Pradhan Mantri Awas Yojana - Gramin (PMAY-G) focuses on providing **pucca houses** to rural households that live in dilapidated conditions. The scheme addresses a major housing gap in rural areas, where a significant percentage of the population lives without adequate shelter (Singh, 2021). PMAY-G targets marginalized groups such as Scheduled Castes (SC), Scheduled Tribes (ST), and other economically disadvantaged sections, ensuring that they have access to decent housing and basic facilities.

PMAY-G helps bridge this gap by not only constructing houses but also ensuring access to amenities such as clean drinking water, sanitation, and electricity (Kumar, 2020). The scheme's focus on eco-friendly and sustainable construction practices is also in line with enhancing rural resilience to environmental challenges, further contributing to long-term rural social development (Bhardwaj, 2019).

Despite the significant strides made by PMAY in enhancing social development, several challenges remain. Land acquisition and availability of suitable land for housing projects in urban areas are major bottlenecks, which delay project implementation and increase costs (Sharma, 2021). Moreover, while the scheme has aimed at inclusive growth, gaps in beneficiary identification and challenges in the timely disbursement of funds have resulted in uneven progress across regions (Singh, 2021). The **Socio-Economic and Caste Census (SECC) 2011** data used to identify beneficiaries is often outdated, leading to the exclusion of deserving families and the inclusion of non-eligible beneficiaries (Kumar, 2020).

Quality control issues, particularly in rural areas, have also affected the sustainability of PMAY-G. Poor construction practices, lack of skilled labor, and the use of substandard materials have resulted in low-quality houses in some regions (Singh, 2021). Addressing these issues is crucial to ensuring that the scheme contributes meaningfully to long-term social development.

A key aspect of social development is **social inclusion**, and PMAY has been instrumental in this area by targeting vulnerable groups such as women, SC/ST populations, and individuals with disabilities. The scheme mandates joint ownership of homes between spouses, thus promoting gender equity (Sharma, 2021). This policy has empowered women, who now have a tangible asset in their name, contributing to their social status and economic independence.

2.2. Magnitude of the Problems in Housing Development

The Economist (2020): The report claims that the financial crisis of 2008–10 sparked grave worries about the possibility of poor management in the property sector. The study also pointed out that many households in emerging countries in the early to mid-2000s accumulated more debt than they could afford due to negligent, illegal mortgage lending. As everyone knows, between 2000 and 2007, household debt rose from 104 percent of family income to 144 percent, and during that same time, real estate values rose by 50 percent.

Anacker (2019): According to the report, a large number of urban people opt to live in affordable homes. The family must spend a significant amount to secure housing, though, as their income is insufficient to cover the cost. A number of factors, such as tight zoning, a depleting housing stock, and insufficient government subsidies, contribute to the shortage of affordable housing.

John (2019): The study elucidated the economics of housing that meet the housing demands of households: houses that are the primary dwellings of families. The quantity of new homes on the market has increased dramatically over the past ten years, and there is a high demand for them, particularly in urban regions. As the stock of housing requests grew more quickly than the actual requirement for living, the study's findings also demonstrated that "For Housing Houses" (FHH) and "Not For Housing Houses" (NFHH) overlapped.

Nilsen (2019): The study found that individual and family housing stories had a major impact on labour and housing markets, including marriages, migration, births, and deaths. According to the report, most large families are protecting their properties from real estate and construction, and feeling, affection, and family history are the main reasons why they own so many homes.

Noah (2019): research study found that natural calamities are highly affected factor in global level which has brought housing stock demand hike more rapidly this is major reason for brings up material, labour and policy changes in housing sector .

2.3. Significance of the Housing Development

Gallagher (2020): As per the article "Pradhan Mantri Awas Yojana (PMAY) Scheme- An Emerging Prospect of Affordable Housing in India," the growing population in urban areas is causing slums to become overcrowded. The main objective of his study is to ascertain the benefits of the PMAY-Scheme for the Economically Weaker Sections (EWS) participants in India and Ahmedabad, Gujarat State.

Barot (2019): in his article Pradhan Mantri Awas Yojana (PMAY) Scheme- An Emerging Prospect of Affordable Housing in India" stated that the growth of the urban population resulting in overcrowded slums in cities. His study mainly aims how the PMAY-Scheme benefitted the Economically Weaker Sections (EWS) beneficiaries in India as well as in Ahmedabad city of Gujarat State.

Hester (2019): According to the survey, cities continue to be the most popular places to live and work because of demographic, social, and cultural shifts in the population, even though residential preferences are structurally shifting towards urban living.

Jing (2019): The study came to the conclusion that a high degree of financial literacy is necessary to improve the domestic financial industry. Additional research revealed that there are only minor geographical differences in financial literacy, which are more noticeable in underdeveloped and less developed areas, and that urban inhabitants are more involved in low-value homes than high-value households.

Khan (2019): The study conducted under the "Pradhan Mantri Awas Yojana" banner. According to an evaluation from the Housing Adequacy Perspective, PMAY's efficacy in addressing the housing shortage is distinct from its ability to meet housing demands.

Mostowska (2019): The paper states that social rental housing is unquestionably a crucial tenancy. It is particularly crucial for low-income households, particularly large immigrant families, who are struggling to find acceptable alternatives in the private renting market.

Skjostad (2019): According to the publication, social rental housing is without a doubt an important tenancy. It is especially important for low-income households that are having trouble finding suitable alternatives in the private rental market, especially large immigrant families.

Dhanabhakyam and Shobanageetha (2018): According to a study called "Rural Development Through Pradhan Mantri Awas Yojana (PMAY) in Coimbatore District," women who receive the PMAY scheme are more satisfied with the housing program than men are, and their awareness levels differ significantly based on how much education they have received.

Mathews (2018): According to a research titled "The Effectiveness of PMAY on the Lives of Fishermen Community- A Study with Special Reference to Vaddy Division in Kollam district, Kerala," PMAY has benefitted families, especially the fishermen's community. In addition to providing them with a feeling of identity, all beneficiaries reported pleasure with the way this initiative was carried out. After living in the fishing community, all of the beneficiaries are content with their new residence and have nothing but good things to say about the PMAY housing program.

Reddy (2018): The research, "Impact Assessment of PMAY-G," claims that in three states—West Bengal, Odisha, and Madhya Pradesh—PMAY-G has significantly improved the lives of the intended beneficiaries. In terms of their means of subsistence, convenience of location, sense of self-worth, level of confidence, and sense of ownership, the selected beneficiaries' lives are very different from others'.

2.4. Research Gap

After comprehensive literature review and thereafter analyzing, the gaps identified belongs to two types of research gaps i.e. population gap and knowledge gap are identified.

2.4.1. Population Gap

Researcher was unable to find literature on PMAY-Urban related to Raipur division of Chhattisgarh state i.e. on beneficiaries of PMAY-U. The Raipur division includes five sub-parts which are Baloda Bazar, Dhamtari, Gariyaband, Mahasamund, and Raipur.

2.4.2. Knowledge Gap

Further, there wasn't sufficient literature covering the study on pre-occupancy aspects, standard of living of stakeholders, social status of stakeholders, convenient of location to stakeholders, employment generation etc. related to PMAY-U in Raipur division.

2.5. Objectives of the Study

For current study the objective is:

- To study the impact of PMAY-U on standard of living of stakeholders

Standard of living

With respect to PMAY-U, a good standard of living includes having a sufficient carpet area that ensures comfortable living for the family. A safe electricity connection enhances security and convenience, while an adequate power supply supports daily activities smoothly. A private family toilet upholds dignity and hygiene, and a well-designed kitchen space improves cooking efficiency. Proper ventilation promotes a healthy indoor environment, and a reliable drainage system prevents water-logging and inconvenience. An adequate water supply meets household needs effortlessly, and clean water availability ensures health and well-being. Lastly, regular garbage removal keeps the surroundings clean and stress-free, contributing to a better quality of life.

3. Research Methodology

The present chapter comprises of research hypotheses, research design, data collection source, sampling design, data collection instrument, data analysis technique, validity of instrument, reliability of data, hypothesis testing tool.

3.1. Research Hypotheses

Objective: To study the impact of PMAY-U on standard of living of stakeholders

3.1.1. Hypothesis: Gender-wise

GH_0 – As per gender, there is no difference in perception on statement "PMAY-U has a significant impact on standard of living of the stakeholders".

3.1.2. Hypotheses: No. of Family Members-wise

FH_0: As per number of family members, there is no difference in perception on statement "PMAY-U has a significant impact on standard of living of the stakeholders".

3.1.3. Hypotheses: Income Group-wise

IH_0: As per income group, there is no difference in perception on statement "PMAY-U has a significant impact on standard of living of the stakeholders".

3.2. Research Design

As per to Kerlinger (1995), a research design is a blueprint, arrangement, and investigation strategy for answering research questions. For current study, appropriate research design is descriptive type as various aspects of standard of living are indentified and is causal type as the relations between independent & dependent variables are checked.

3.3. Data Collection Source

Data can be classified into two broad types, primary and secondary. Secondary sources provided the information related to current study i.e. PMAY-U and aspects of standard of living. Primary study has provided the data collected through questionnaire from the house owners of houses under PMAY-U located in Raipur division with three categories of demographic variables i.e. gender (male & female), number of family members (Up to 2 persons, 3 persons, 4 persons, 5 persons, and above 5 persons) and income group category (Upto 10000/-, 10001-15000, 15001-20000, above 20000).

3.4. Sampling Design

According to Schall (2003), sampling is "the procedure of selecting an adequate number of elements from the population, so that the sample will enable to understand the characteristics or properties would make it possible for the researcher to generalize such properties or characteristics pertaining to elements." In current study, the population includes all the house owners of houses under PMAY-U in Raipur division.

Determination of Sample Size383

The total population of house beneficiaries in Raipur division is 75,757. After applying the Cochran's formula using significance level 5% and margin of error 5%, the sample size determined is 383. Total 410 samples are contacted and asked to fill the questionnaire. Total number of correctly and completely filled questionnaire is found to be 394. The sample size for the current study is 394 which is more than sample size calculated.

3.5. Data Collection Instrument

Primary data were collected with the help of a pre-tested structured questionnaire on five point Likert scale i.e. Strongly Disagree (SD), Disagree (D), Neutral (N), Agree (A), and Strongly Agree (SA). The questionnaire is comprised of 13 statements/questions related to standard of living.

3.6. Data Analysis Technique

After the filled questionnaire is collected, the next thing done is analysis of data. Tavakol and Dennick (2011) suggested that two important aspects of research are Validity and Reliability which are applied for improving the accuracy of the measurement and appraisal of a research effort. Thatcher (2010) opined that validity is the comparative study between what any instrument measures and what it is to measure. Twycross and Shields (2004) stated that Reliability means the repeatability and stability of outcomes.

3.7. Hypothesis Testing Tool

Hypotheses so constructed at the beginning are needed to be tested to either accept or reject it. The hypotheses are comparison between two or more groups i.e. between male and female; among families with different number of family members and families with different income level. The suitable hypotheses testing tool for the present condition is ANOVA. The significance level used here for testing the hypothesis 0.05 i.e. 5%.

4. Data Analysis and Findings

Data analysis summarizes collected data. The samples have their perception towards the impact of PMAY-U on their standard of living. To identify the perception total thirteen (13) questions are asked to the sample. When factor analysis is done on these thirteen questions, two categories of responses are derived.

Table 1 shows the questions/statements related to standard of living

Table 1: Questions/Statements related to Standard of Living

Q. No.	Statements/Questions
1	Carpet area is sufficient for the family
2	Feeling good with safe electricity connection
3	Feeling comfortable with adequate electric supply
4	Feeling good that neighbours are good
5	Feeling dignified with family toilet
6	Feeling better with nice kitchen space
7	Feeling good that household items are good
8	Feeling healthy with proper ventilation
9	Feeling satisfied with drainage associated with house
10	Feeling contended with adequate supply of water
11	Feeling tranquil with clean water supply

12	Feeling good that child(ren) is in good school
13	Feeling relaxed that garbage is removed regularly

4.1. Validity: Factor Analysis

Table 2 presents the results of rotation component matrix that rotated orthogonally using Varimax rotation with Kaiser Normalization and two factors.

Table 2: Factors Labeling and Loadings

Q. No.	Factor No.	Questions	Components	
			1	2
1	Fac-tor I	Carpet area is sufficient for the family	.847	
7		Feeling good with safe electricity connection	.836	
2		Feeling comfortable with adequate electric supply	.821	
5		Feeling dignified with family toilet	.821	
4		Feeling better with nice kitchen space	.813	
9		Feeling healthy with proper ventilation	.792	
6		Feeling satisfied with drainage associated with house	.788	
3		Feeling contended with adequate supply of water	.783	
8		Feeling tranquil led with clean water supply	.772	
10		Feeling relaxed that garbage is removed regularly	.767	
4	Fac-tor II	Feeling good that neighbours are good		.396
7		Feeling good that household items are good		.347
12		Feeling good that child(ren) is in good school		.339

Extraction Method: Principal Component Analysis.
Rotation Method: Varimax with Kaiser Normalization.[a]

As a rule of thumb, your variable should have a rotated factor loading of at least 0.4 (meaning ≥ +.4 or ≤ –.4) onto one of the factors in order to be considered important. The factor scores greater than 0.4 are considered stable (Guadagnoli & Velicer, 1988).

- The first factor "Standard of Living" comprises of 10 elements of standard of living for the householders of PMAY-U houses with lowest loading value as '0.767'. This means these elements/questions related to standard of living are stable as the values are higher than 0.40.
- Second factor has three elements of standard of living with highest loading value as 0.396 which means these elements are unstable as the values are lower than 0.40 and thus are eliminated and not included in further study. This means these three questions are not related to standard of living.

4.2. Reliability

The reliability of the data is evaluated by calculating the score of Cronbach's alpha coefficient. It is applied to estimate the internal consistency of the scale. A thumb rule states that the value of 0.7 is considered reliable (Nunnally, 1978). Cronbach's Alpa Value is calculated for all 10 statements collectively. The Cronbach's Alpha value as shown in table 3 is found to be more than 0.70 which shows that the data is reliable.

Table 3: Cronbach's Alpha Value for Standard of Living (Reliability Statistics)

Competencies	Calculated Cronbach's Alpha Value	No. of Items
F - I	0.789	10

4.3. Descriptive Analysis

Objective: To study the impact of PMAY-U on standard of living of stakeholders

Establishing Perception

Using SPSS, Gender-wise average mean values, number of family members-wise average mean values and income group-wise for standard of living are provided as under.

Table 4: Gender-wise, Number of Family Member-wise and Income Group-wise Average Mean Values for Standard of Living

Demographic Categories	Sub-Categories	Mean Average Values
Gender	Male	4.53
	Female	4.72
	Total	**4.62**
No. of Family Member	Up to 2 Persons	4.69
	3 Persons	4.67
	4 Persons	4.71
	5 Persons	4.58
	Above 5 Persons	4.53
	Total	**4.64**
Income Group	Upto 10000/-	4.54
	10001 – 15000/-	4.70
	15001 – 20000/-	4.68
	Above 2.0000/-	4.58
	Total	**4.62**

Zaidatol & Bagheri (2011) recommended the mean/average values of responses obtained in 5-point likert scale with options strongly disagree=1, disagree=2, neutral=3, agree=4 and strongly agree=5. The average mean value below 3.40 and above 2.61 are considered to be low; between 3.40 – 3.79; and between 2.60 to 2.21 are taken as moderate; while above 3.79 and below 2.21 are considered to be high. Wogari (2016) also used the same parameters in his study.

4.3.1. Perception as per Gender towards Standard of Living

The female (4.72) and male (4.53) both respondents perceive that there is positive and high level of impact of PMAY-U houses on their standard of living. Gender-wise, there is positive and high level perception towards the impact of PMAY-U houses on their standard of living as the average mean value is 4.62.

4.3.2. Perception as per Number of Family Members towards Standard of Living

The respondents having family with 4 members (4.71), with 2 members (4.69), with 3 members (4.67), with 5 members (4.58) and with more than 5 members (4.53) all perceive that there is positive and high level of impact of PMAY-U houses on their standard of living.

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Number of family member-wise, there is positive and high level perception towards the impact of PMAY-U houses on their standard of living as the average mean value is 4.64.

4.3.3. Perception as per Income Group towards Standard of Living

The respondents having monthly income between 10,001 – 15,000/- (4.70), between 15,001 – 20,000/- (4.68), above 20,000/- (4.58) and upto 10,000/- (4.54), all perceive that there is positive and high level of impact of PMAY-U houses on their standard of living. Income group-wise, there is positive and high level perception towards the impact of PMAY-U houses on their standard of living as the average mean value is 4.62.

4.4. Inferential Analysis: Hypotheses Testing

SPSS is used to carry on the inferential data analysis also. The two comparisons are among four and five sub groups so one way ANOVA test is used. ANOVA test also works for comparison between two groups thus applicable for gender group here. The p value for each group is calculated and compared with the significance value (α) i.e. 0.05 (5% significance level). If the calculated table value i.e. p value is greater than the 'α' value i.e. 0.05 then null hypothesis is accepted but if it is opposite then null hypothesis is rejected. The calculated p value related to problems of cashless payment for all group categories given below in table.

Table 5: Calculated p Value related to Standard of Living for Gender, Number of Family Member and Income group

S. No.	Category	Sig. Value
1	For Gender	0.39
2	For Number of Family Members	0.54
3	For Income Group	0.47

4.4.1. Gender-Wise

Referring the table above, the calculated p value is 0.39 which is greater than α = 0.05 ($p>0.05$) thus, the hypothesis "GH0 – As per gender, there is no difference in perception on statement 'PMAY-U has a significant impact on standard of living of the stakeholders'" is accepted.

4.4.2. Number of Family Member-Wise

Referring the table above, the calculated p value is 0.54 which is greater than α = 0.05 ($p>0.05$) thus, the hypothesis "FH0: As per number of family members, there is no difference in perception on statement 'PMAY-U has a significant impact on standard of living of the stakeholders'" is accepted.

4.4.3. Income Group-Wise

Referring the table above, the calculated p value is 0.47 which is greater than α = 0.05 ($p>0.05$) thus, the hypothesis "IH0: As per income group, there is no difference in perception on statement 'PMAY-U has a significant impact on standard of living of the stakeholders'" is accepted.

4.5. Findings

For all the 3 hypotheses related to standard of living are either accepted or rejected depending upon the calculated p value and its comparison with α = 0.05.

Table 6: Status of Hypothesis- Accepted or Rejected

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S. No.	Hypothesis	Accepted/ Rejected
1	**GH_0**: As per gender, there is no difference in perception on statement 'PMAY-U has a significant impact on standard of living of the stakeholders'	Accepted
2	**NH_0**: As per number of family members, there is no difference in perception on statement 'PMAY-U has a significant impact on standard of living of the stakeholders'	Accepted
3	**IH_0**: As per income group, there is no difference in perception on statement 'PMAY-U has a significant impact on standard of living of the stakeholders'	Accepted

5.1 Conclusion

Objective: To study the impact of PMAY-U on standard of living of stakeholders

With respect to PMAY-U impact on standard of living in Raipur division, the conclusion can be drawn as:

The female house owners have stronger perception than the male house owners. Both genders have same positive perception and of high level.

The family with upto 4 members showed strongest perception followed by 2 member's family, 3 member's family, 5 member's family and lastly family with above 5 members. All the sub groups show same positive perception and of high level.

The family with monthly income between Rs. 10001 to Rs. 15000 per month showed strongest perception followed by family with income between Rs. 15001 to Rs. 20000, family with income above Rs. 20000, and lastly family with upto Rs. 10000. All the sub groups show same positive perception and of high level.

Overall, it can be concluded that the house owners of PMAY-U irrespective of their gender, family members and income group, perceive that their house they got under PMAY-U has positive and high impact on their standard of living.

5.2 Limitation of the Study

There are numerous limitations of the study that should be taken into consideration when interpreting the results:

1. Higher sample size may have given better result.
2. Sampling bias: The sample may also be subject to sampling bias, such as non-response or self-selection bias, which could affect the validity of the findings.
3. Data quality: The study relied on self-reported data from the respondents, which may be subject to reporting bias or other sources of measurement error.
4. Limited variables: As only Raipur division of Chhattisgarh is taken for current study so generalization for whole Chhattisgarh can't be done.
5. Time frame: The study is cross-sectional study which means that it is not possible to identify trends or changes over time.
6. Only one benefit is taken i.e. standard of living.
7. Moreover, the aspects related to the population considered for current study are only three

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i.e. gender category, family member category and income category.

These are the limitations which were there during the study.

5.3 Recommendations

On the basis of findings of the study, the impact of PMAY-U on standard of living of house owners is positive and of high level. It means the objective of raising standard of living is raised.

- The PMAY-U now needs to focus on the better amenities as compared to general elements of standard of living.
- It is observed that the authorities lose their attentiveness due to which the degradation starts. The maintenance is also very important. Thus, maintenance to be taken care by the authorities must be standard basis.

5.4 Scope of Future Research

Based on the literature review, findings and limitations of this study, some possible future scopes for research could be:

1. The present study can be carried on in different division of Chhattisgarh.
2. More benefits of PMAY-U can be taken for study.
3. More demographic variables can be considered in future.
4. The current study can be carried out after lapse of time making it the longitudinal study so that the changes if occurs can be observed.
5. Use of 7 point scale will provide more precise and clear picture .

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