



A Study of the Impact of Pradhan Mantri Awas Yojana Gramin

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Abstract

A house is a basic necessity for humankind. But to own or to live in a good house is still a distinct dream for many Indians especially among the low income groups. Despite of having several public housing programmes in place, the housing still remains a challenge. The paper attempts to analyze one such scheme, Pradhan Mantri Awas Yojna- Gramin which is a flagship programme of the Central government of India initiated with a mission to provide affordable housing for all. It is addressed at the rural poor under which it will provide pucca houses with all the basic facilities including a hygienic kitchen to those living in kutcha houses. Housing is a part of basic need of human being. Besides, being basic need housing plays a positive role in economic development of the country. Housing is an important part of the physical and social environment where individual grows and matures as a good citizen. Housing also play an important role in human life like providing employment, social stability etc. This paper discusses about the effect of Pradhan Mantri Awas Yojana on the lives of Rural Areas. Many programmes have been introduced by the central and state government regarding marketing, trading, providing subsidies, grants, health measures, education etc which aimed to improve the standard of living of the Rural Areas community. The study is concentrated to analyze the impact of PMAY (Housing scheme) programme on changing the standard of living among the Rural Areas community.

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Introduction: Public housing programme in the country started with the rehabilitation of refugees' immediately after independence and since then, it has been a major focus area of the Government as an instrument of poverty alleviation. Rural housing program, as an independent programme, started with Indira Awaas Yojana (IAY) in January, 1996. Although IAY addressed the housing needs in the rural areas, certain gaps were identified during the course of performance audit in 2014. These gaps include non-assessment of housing shortage, lack of transparency in selection of beneficiaries, low quality of house and lack of technical supervision, lack of convergence, loans not availed by beneficiaries and weak mechanism for monitoring, were limiting the impact and outcomes of the programme. In order to address these gaps in the rural housing program and in view of Government's commitment to provide "Housing for All" by 2022, the scheme of IAY has been restructured into Pradhan Mantri Awaas Yojana - Gramin (PMAYG).

In 2015, the Government of India (GOI) launched the Pradhan Mantri Awas Yojana (PMAY) scheme to provide 'Housing for All' by 2022. More than seven years have passed since the launch of the scheme and we are way past the initial deadline. At this juncture, it becomes pertinent to understand the housing ecosystem, the role, the scheme's performance and its limitations, and the way forward.

In order to achieve the target of "Housing for All" in rural areas, the Ministry of Rural Development is implementing Pradhan Mantri Awas Yojana- Gramin (PMAY-G) with effect from 1 st April, 2016 to provide assistance to construct 2.95 crore pucca houses with basic amenities. During the period of Covid-19 pandemic induced nation-wide lockdown, all construction activities including construction of houses under PMAY-G were also affected which retarded the pace of construction of PMAY-G houses. Besides, the delays are also due to delay in release of Central & State Share from State Treasury to State Nodal Account of PMAYG, cases of unwillingness of beneficiaries, migration, disputed succession of deceased beneficiaries, delay in allotment of land to landless beneficiaries by the States/UTs, at times General/Assembly/Panchayat elections, and unavailability of building materials. Therefore, on the requests of the States/UTs, the timeline for completion of PMAY-G has been extended from March, 2022 to March, 2024.

Under PMAY-G, people are not required to register to get benefits. Instead, the beneficiaries under PMAY-G are identified on the basis of housing deprivation parameters and exclusion criteria prescribed under Socio Economic Caste Census (SECC)-2011. The overall target of 2.95 crore was arrived at on that basis. The auto generated priority list of households from SECC, 2011 database was provided to the States/Union Territories for conducting verification by Gram Sabhas followed by an appellate process. The number of eligible beneficiaries thus made available through SECC database currently stands at 2.08 crore (approx.). Thereafter, the Government conducted Awaas+ survey to identify those beneficiaries which claimed to have been left out under the 2011 SECC and thus prepared an additional list of potential beneficiaries. In order to fill the gap between overall target of PMAY-G and beneficiaries available through SECC 2011, Awaas+ data is being utilized. A target of 87 lakh (approx.) houses has been allocated to the States/UTs from Awaas+ list.

Review of Literature:

(Anand, 2017) in his study titled: 'Housing for the Poor and the Impact of IAY in Rural India: Present Context' has analyzed the impact of housing for rural poor in India in rural poverty eradication with reference to the major housing scheme of the Indian government i.e., Indira Awaas Yojana (IAY). It is based on the secondary data. He argues that rural housing has been marginalized both in wider policy discussions as well as within the debate on rural issues because rural housing needs are generally subordinated to urban housing needs in policy priority. Yet housing is essential for the well-being and social security of rural households.

(Kumar K. K., 2016) in his research paper titled: 'Impact of Rural Housing Schemes on Human Development in India – An Analysis' has analysed the problems of rural housing programmes on human development in Karnataka taking into account, besides IAY, other major programmes of the Government of India. This study argues that housing is known to have multiple linkages with the rest of the economy and investments in housing have orchestrated impact in the region and on the broader economy. This paper intends to analyze the various major housing schemes of the Government of India. It is based on the secondary data. The authors have attempted to explain the multiplier effect of housing programme to the weaker sections of the population in Karnataka. They have found that the State Government of Karnataka has been very pro-active in creating a multiplier effect combining IAY with other major development programmes in order to gear up human development efforts in the state.

(Kumar, June,2014) has made a review of work of the Working Group on Rural Housing for the Twelfth Five-Year Plan, which was published in Economic and Political Weekly (Vol.49, Issue No.26-27). The working Group has estimated the rural housing shortage in India to be 43.13 million in 2012. Using the latest data sets - Census 2011 and the National Sample Survey housing condition round for 2008-09 - and the improved methodology used by the technical group on urban housing shortage, this paper re-estimates the rural shortage to be 62.01 million in 2012. Households living in temporary houses and in congested conditions were found to be mainly responsible for the rural housing shortage. The results suggest the need for holistically focusing on eradicating shelter deprivation in rural India and contributing to an enhancement of the quality of life of the people.

Kumar K. K. (2016) one of the recent studies conducted on the impact of rural housing within the realm of human development. Kumar also linked the housing scheme with larger rural economy. He took the detail study of some villages of Karnataka and try to establish an argument that housing project has multiplying connectivity with other policies and scheme which need to be viewed in the pretext of human development. PMAY-G can be one of that schemes which through its mechanism or provision of convergence can help in bringing appropriate assessment of many policies for the benefit of rural poor. One of the main concerns affecting rural development is bringing about a qualitative change in lives of rural poor through scheme convergence within and across ministries. The Habitat Development Working Group on Rural Housing (12th Five Year Plan, 2011) came with a recommendation that a 'hamlet' should be treated the 'unit of convergence' rather than a village. Convergence of IAY with schemes delivering other elements of a holistic habitat such as sanitation, water supply, domestic energy and insurance cover need to be strengthened. Convergence also needs to be explored with MGNREGA and Backward Regions Grant Fund (BRGF) for physical development of habitats.

Development Facilitators, (2009), New Delhi has conducted an evaluation of rural housing programme (IAY) under Economic Stimulus Package (ESP) in selected Naxal Affected districts in Jharkhand, Bihar and Odisha. This study has been carried out for the Research Division of NITI Aayog, GoI, New Delhi. The study found that earning of respondents in post ESP regime was noted to have increased marginally, and the proportion of beneficiaries not meaningfully engaged in any activity prior to ESP intervention noted to be declined after getting an IAY house; (ii) Increased scope for work opportunities were reported as beneficiaries were engaged in construction activities of other fellow IAY beneficiaries, 44% reported scope for exposure to other avenues of employment as women IAY beneficiaries were engaged in small business activities by becoming members in Self Help Groups (SHGs); (iii) Other valued non-monetary outcomes perceived by a majority of beneficiaries was reduction of discomforts or inconveniences after having pucca units and indicating possession of pucca IAY dwelling units had impacted sustainable living; (iv) Augmentation of social security was indicated to be one of the impacts as migration by younger people leaving behind elderly persons was reduced after possession of IAY houses. Increased wage employment opportunity nearby through MGNREGS was stated to have diminishing effects on seasonal migration of adolescents and youths; (v) Use of savings to better health of household members by ensuring sanitation and drinking water within households. Over-all, the level of satisfaction owing to possession of IAY units depicted positive valuation of dwelling units by respondents in terms of fostering societal rejuvenation and improved social status.

Studies conducted have focused on 'benefits of rural housing programme as a component in some other larger studies or social impact of housing with specific indicators. New PMAY – the revised / revamped rural housing programmes - has not been studied for its socio-economic impact on the rural poor. Hence, this study is taken up.

Key Features of PMAY-G:

- ✕ Providing assistance for construction of 2.95 crore houses in rural areas over the period 2016- 17 to 2023-24.
- ✕ The minimum unit (house) size enhanced from 20 sq. mt. (under IAY) to 25 sq. mt, including a dedicated area for hygienic cooking.
- ✕ Enhancement of unit assistance from Rs. 70,000 to Rs. 1.20 lakh in the plains and from Rs 75,000 to Rs.1.30 lakh in Hill States/UTs, North Eastern States, difficult areas and Integrated Action Plan (IAP) districts.
- ✕ The cost of unit (house) assistance is shared between Central and State Governments in the ratio 60:40 in plain areas and 90:10 for North- Eastern and 2Hill States (Himachal Pradesh and Uttarakhand) and UT of Jammu and Kashmir. In respect of other Union Territories, 100% cost is borne by the Government of India.
- ✕ Provision of assistance (Rs. 12,000/-) for toilets through convergence with Swachh Bharat Mission - Gramin (SBM-G), MGNREGS or any other dedicated source of funding.
- ✕ Provision of 90/95 person days of un-skilled wage labour under MGNREGS for construction of house, over and above the unit assistance.
- ✕ Identification and selection of beneficiaries, based on the housing deficiency and other social deprivation parameters in SECC-2011 data and finalised Awaas+ lists, and verified by the respective Gram Sabhas.
- ✕ The beneficiaries of PMAY-G, in addition to being provided financial assistance, are also offered technical assistance in the construction of quality house.
- ✕ If the beneficiary so chooses, he/she will be facilitated to avail loan of up to Rs.70,000/- from Financial Institutions.
- ✕ Special Projects, to be sanctioned by the Ministry of Rural Development after the approval of the Empowered Committee.
- ✕ Convergence with other Government schemes for provision of basic amenities viz. toilet, drinking water, electricity, clean & efficient cooking fuel, treatment of solid and liquid waste etc.
- ✕ All Payments/Transfer of assistance to beneficiaries to be done only electronically to their Bank/Post office accounts that are linked to Aadhaar with consent.
- ✕ Sensitisation of the beneficiaries on PMAY-G.
- ✕ Focus on construction of quality houses by the beneficiaries, encouraging use of locally available construction materials and appropriate house design typologies and trained rural masons.
- ✕ Adoption of saturation approach Gram Panchayat, Block or District as unit, wherever possible.
- ✕ Orienting PMAY-G beneficiaries towards the processes, financial assistance mechanism, appropriate house designs, suitable construction materials, green technologies and convergence with other schemes.
- ✕ To ensure quality of houses constructed, pan India training and certification programmes for rural mason.
- ✕ Bouquet of house design options with disaster resilience features according to local conditions, using appropriate technology suitable to their region are made available to the beneficiaries.
- ✕ The programme is being implemented and monitored through end-to-end e-governance solutions, viz. AwaasSoft and AwaasApp.

Performance of PMAY-G: The PMAY-G has a target of completing 2.70 crore new houses with all basic amenities by 2022. According to the government, 1.83 crore (or 68 percent) houses are complete. In other words, 0.87 crore (or 32 percent) houses are unfinished or are in different stages of completion. The scheme is lagging in terms of its targets; one reason can be attributed to the COVID-19 pandemic. However, the scheme's performance was poor before the onset of the pandemic. Therefore, on the requests of the States/UTs, the timeline for completion of PMAY-G has been extended from March, 2022 to March, 2024.

Against the mandated target of construction of 2.95 crore houses under PMAY-G, the Ministry has allocated a target of 2.94 crore houses to the States/UTs. Of these, the States/UTs have sanctioned 2.85 crore houses to the beneficiaries and 2.22 crore houses have already been completed till 24.03.2023. The State-wise details of Targets allocated, houses sanctioned and houses constructed are given in **Table-1**.

S.No	Name of the State/UT	Targets Allocated	Houses sanctioned by States/UTs	Houses Completed
1	Arunachal Pradesh	38,384	36,255	12,555
2	Assam	20,84,070	18,29,972	10,96,571
3	Bihar	38,64,565	37,03,934	35,18,034
4	Chhattisgarh	11,76,150	11,76,061	8,55,349
5	Goa	1,707	257	143
6	Gujarat	6,33,772	5,80,069	4,04,610
7	Haryana	30,789	29,341	24,277
8	Himachal Pradesh	15,483	15,451	12,256
9	Jammu and Kashmir	2,01,230	1,99,454	1,39,502
10	Jharkhand	16,03,268	15,92,824	14,70,091
11	Kerala	42,212	35,231	27,898
12	Madhya Pradesh	37,76,584	37,58,218	33,23,106
13	Maharashtra	14,71,359	14,13,423	10,28,847
14	Manipur	46,166	43,308	20,020
15	Meghalaya	80,848	70,113	35,171
16	Mizoram	20,518	20,512	6,524
17	Nagaland	24,775	22,987	5,873
18	Odisha	26,95,837	26,51,822	17,17,399
19	Punjab	41,117	40,322	27,270
20	Rajasthan	17,33,959	17,20,379	16,02,365
21	Sikkim	1,409	1,409	1,102
22	Tamil Nadu	8,17,439	7,80,116	4,99,862
23	Tripura	2,82,238	2,56,175	2,11,956
24	Uttar Pradesh	34,78,718	34,72,518	26,06,934
25	Uttarakhand	47,654	46,771	27,976
26	West Bengal	46,18,847	45,70,344	33,99,627
27	Andaman and Nicobar	1,631	1,347	1,195
28	DN Haveli & Daman Diu	6,831	6,343	3,451
30	Lakshadweep	53	53	44
31	Andhra Pradesh	2,56,270	2,46,425	48,857
32	Karnataka	3,07,746	1,86,575	1,01,678
33	Ladakh	1,992	1,906	1,429
	Total	2,94,03,621	2,85,09,915	2,22,31,972
Sources: GOI (2023), 'Performance of Pradhan Mantri Awaas Yojana - Gramin' answered by Department of Rural Development, Ministry of Rural Development in Rajya Sabha Session-259, Unstarred Question No.3331 on 29.03.2023 *Puducherry and Telangana are not implementing the scheme.				

The number of houses completed under Pradhan Mantri Awaas Yojana - Gramin (PMAY-G) from 2017-18 to 2023-24 (as on 24.8.2023) are 2.36 crore. The States/Union Territories (UTs) wise details of completed from 2017-18 to 2023-24 under PMAY-G is given in **Table-2**.

Table-2: Year wise Houses completed in india (Units in Nos.)**as on 24.8.2023**

S.No.	State Name	2017-18	2018-19	2019-20	2020-21	2021-22	2022-23	2023-24	2016-2024
1	Arunachal Pradesh	0	85	747	2417	992	9344	7568	21153
2	Assam	26059	159017	84009	130879	117694	801266	36538	1355466
3	Bihar	28135	581827	376216	942615	508363	1123989	39996	3601142
4	Chhattisgarh	365867	341378	34587	59684	23289	32308	25789	883038
5	Goa	0	22	3	87	19	12	52	195
6	Gujarat	95280	83096	35589	50742	77263	64244	31507	437733
7	Haryana	6675	5961	6670	1215	263	3384	199	24368
8	Himachal Pradesh	3504	3096	447	605	1884	3555	1463	14555
9	Jammu and Kashmir	1966	13850	5016	21569	42515	53477	3586	141979
10	Jharkhand	188296	272678	156974	235011	295036	351597	30361	1529978
11	Kerala	9444	6519	779	686	2440	8801	2580	31297
12	Madhya Pradesh	636365	700447	272863	261254	606303	973102	69686	3520172
13	Maharashtra	145630	201968	92276	181700	179021	283799	32056	1116669
14	Manipur	66	7655	1151	2379	3626	7333	142	22352
15	Meghalaya	260	11329	4995	5016	7009	6913	2936	38458
16	Mizoram	1333	900	997	1123	1158	1020	851	7382
17	Nagaland	0	17	3687	535	0	2401	931	7571
18	Odisha	431669	403127	361187	395105	97143	25417	4177	1718268
19	Punjab	608	12751	410	3908	5473	7652	299	31101
20	Rajasthan	317728	326593	166764	315480	141345	350891	9234	1628143
21	Sikkim	372	646	34	13	5	41	75	1186
22	Tamil Nadu	78680	104388	49986	51868	57322	171301	34654	548199
23	Tripura	3333	20690	6155	15462	1639	166851	9697	223827
24	Uttar Pradesh	817001	426571	174166	37710	1094654	466121	53238	3069475
25	Uttarakhand	6236	5925	192	19	3844	12415	6644	35279
26	West Bengal	589790	739776	286332	678583	959230	147290	5592	3406623
27	Andaman& Nicobar	0	0	286	483	335	97	22	1223
28	Dadra & Nagar Haveli	1	196	221	972	641	1487	192	3710
29	Daman and Diu	6	7	0	0	0	0	1	14
30	Lakshadweep	0	0	9	28	7	0	1	45
31	Andhra Pradesh	27347	18674	5	0	0	2167	9447	58321
32	Karnataka	34317	43760	7085	2405	11239	2635	17917	119594
33	Ladakh	0	0	1344	62	22	1	24	1453
	Total	3815968	4492949	2131182	3399615	4239774	5080911	437455	23599969

Source: 1- https://rhreporting.nic.in/netiay/FinancialProgressReport/Allocation_PhaseWiseReport.aspx2- <https://pmayg.nic.in/netiay/PBIDashboard/PMAYGDashboard.aspx>

During the period of Covid-19 pandemic induced nation-wide lockdown, all construction activities including construction of houses under PMAY-G were affected which retarded the pace of construction of PMAY- G houses. Besides, the delays are also due to delay in release of Central & State Share from State Treasury to State Nodal Account of PMAY-G, cases of unwillingness of beneficiaries, migration, disputed succession of deceased beneficiaries, delay in allotment of land to landless beneficiaries by the States/UTs, at times General/ Assembly/ Panchayat elections, and

unavailability of building materials. Therefore, the timeline for completion of 2.95 crore houses under PMAY-G has been extended from March, 2022 to March, 2024.

In order to capture the details of the households though eligible under PMAY-G but not included in PMAY-G, the Ministry through States/ UTs carried out the Awaas+ survey during January 2018- March 2019. At present, there is no proposal to carry out the survey again. As per the approval of Union Cabinet, the deadline for completion of 2.95 crore houses under PMAY-G is March, 2024.

PMAY-G in North-East Region: North east India which comprises of eight states i.e Arunachal, Assam, Nagaland, Meghalaya, Manipur, Tripura, Mizoram and also the Himalayan kingdom of Sikkim. It shares 90% of boarder with other countries plus it is only gateway to Bhutan. The share of industrial sector increased more than share of agriculture and allied activities. Employment in rural areas is higher than urban areas. The literacy rate of Mizoram is 91.85% and Tripura has 87.75%. The India's oldest and largest paramilitary forces are Assam Rifles in India is from north east India. It is India's biggest tea production. According to National Institute of Rural Development (NIRD), the intensity of poverty in north east states is higher than others. Details of the funds allocated/release and spent/utilization under PMAY-G during last five years in North-East region, year-wise, State-wise is given at **Table-3**.

Table-3: Details of the funds release and utilization under PMAY-G during last five years in North-East region. (Rs.in Lakh)

S. No	State	2017-18		2018-19		2019-20		2020-21		2021-22	
		Release	Utilization *	Release	Utilization *	Release	Utilization *	Release	Utilization *	Release	Utilization *
1	Arunachal Pradesh	1210.97	0.00	0.00	0.00	0.00	39.75	0.00	597.24	10485.35	1669.67
2	Assam	166961.67	145845.18	24408.40	114966.54	143397.40	204674.93	150342.50	126943.87	577110.76	219533.09
3	Manipur	5855.30	6591.28	429.98	4996.76	1030.27	1282.90	8489.03	9349.37	2100.99	2685.75
4	Meghalaya	4273.76	10245.30	12621.23	10659.61	2260.21	5796.89	19108.14	18554.09	9012.52	7250.76
5	Mizoram	644.25	2325.96	2923.83	761.93	0.00	3180.42	1616.21	1382.24	4191.70	583.31
6	Nagaland	832.99	16.90	0.00	3902.60	0.00	1524.90	1739.92	212.13	1740.67	2044.22
7	Sikkim	0.00	926.10	0.00	422.30	65.03	37.35	0.00	27.65	57.29	5.80
8	Tripura	18316.45	23083.34	765.98	8255.72	22952.36	21050.44	11361.69	9830.36	136847.66	111095.54
	Total	198095.39	189034.06	41149.41	143965.46	169705.27	237587.57	192657.49	166896.94	741546.92	344868.15

Sources: GOI (2023), 'PM Awaas Yojana (Gramin) in North-East Region' answered by Department of Rural Development, Ministry of Rural Development in Rajya Sabha Session-259, Unstarred Question No.2508 on 22.03.2023

*including central share, state share, interest receipt and misc receipts.

The details of the houses sanctioned and constructed under the scheme during last five years in North-East region, year-wise, State-wise are given at **Table-4**. Table 4 presents the number of houses sanctioned and completed under the housing scheme across the eight North-Eastern states of India over a five-year period from 2017–18 to 2021–22. During the five years, a total of 1,074,243 houses were sanctioned, out of which 623,484 houses were completed, indicating substantial progress in implementing the housing scheme in the North-East region. Year-wise, the number of houses sanctioned increased significantly over time, rising from 178,613 in 2017–18 to a peak of 399,889 in 2021–22. House completion also improved from 31,423 in 2017–18 to 157,824 in 2020–21, although it declined slightly to 132,123 in 2021–22.

Assam recorded the highest performance among all states. It received 713,822 sanctioned houses, representing about 66.4% of the total sanctioned houses in the region, and completed 517,658 houses, accounting for nearly 83.0% of all completed houses. This highlights Assam as the major beneficiary and the best-performing state in terms of housing construction. Arunachal Pradesh ranked second in sanctioned houses with 33,551, but only 4,241 houses were completed,

indicating a comparatively low completion rate despite the high number of sanctions. Tripura sanctioned 20,336 houses and completed 4,727 houses, reflecting moderate implementation of the scheme.

Table-4: Details of the houses sanctioned and constructed under the scheme during last five years in North-East region.

(Unit in numbers)

State Name	2017-18		2018-19		2019-20		2020-21		2021-22		Total	
	Houses Sanctioned	Houses completed	Houses Sanctioned	Houses completed	Houses Sanctioned	Houses completed	Houses Sanctioned	Houses completed	Houses Sanctioned	Houses completed	Houses Sanctioned	Houses Completed
Arunachal Pradesh	249	0	1063	85	2135	747	19059	2417	11045	992	33551	4241
Assam	127179	26059	40378	159017	179835	84009	150040	130879	216390	117694	713822	517658
Manipur	9718	66	15	7655	167	1151	17873	2379	1738	3626	29511	14877
Meghalaya	16669	260	3816	11329	10970	4995	26497	5016	3354	7009	61306	28609
Mizoram	2376	1333	1708	900	2430	997	7017	1123	0	1158	13531	5511
Nagaland	119	0	3504	17	615	3687	4706	535	9832	0	18776	4239
Sikkim	101	372	0	646	0	34	0	13	282	5	383	1070
Tripura	22202	3333	387	20690	22535	6155	991	15462	157248	1639	203363	47279
Total	178613	31423	50871	200339	218687	101775	226183	157824	399889	132123	1074243	623484

Sources: GOI (2023), 'PM Awaas Yojana (Gramin) in North-East Region' answered by Department of Rural Development, Ministry of Rural Development in Rajya Sabha Session-259, Unstarred Question No.2508 on 22.03.2023

Meghalaya sanctioned 61,306 houses and completed 28,609 houses, showing a relatively better completion performance compared to several other smaller states. Manipur sanctioned 29,511 houses, of which 14,877 were completed, achieving approximately half of the sanctioned target. Nagaland sanctioned 18,776 houses but completed only 4,239 houses, suggesting slower implementation. Mizoram sanctioned 13,531 houses and completed 5,511 houses, indicating moderate progress. Sikkim recorded the lowest number of sanctioned houses (383), while 1,070 houses were completed, suggesting that many houses completed during the period had been sanctioned in earlier years.

The table indicates that the housing scheme expanded considerably across the North-East during the study period. Assam dominated both sanctions and completions, demonstrating the most effective implementation. While most states showed gradual progress, the gap between sanctioned and completed houses in states such as Arunachal Pradesh and Nagaland suggests implementation delays. Overall, the scheme contributed significantly to increasing housing availability in the North-East region, though improvements in timely completion remain necessary in several states.

Conclusion: In terms of subjective well-being (socio-psychological well-being), on indicators such as Social Status, Self-worth, Confidence Level, Feeling of Ownership, Feeling of Safety & Security, Self-perceived Improvement in Health, Overall Quality of Life, and Satisfaction about the New House, we find the Treatment Group feels much better, compared to the Control Group. It can be concluded that the new PMAY-G has made significant impact on the lives of beneficiaries.

At times, the financial estimation for the projects proves to be wrong because of certain unavoidable circumstances like price hike in the raw materials, land, natural calamities and situations like breakdown of pandemic currently has furthermore, delayed the construction work under the scheme. Due to the impact of Covid-19, only 75% houses were constructed under PMAY-G till date (Kapoor, 2021). There were various reasons where the loan application by the applicant got rejected as per the data available. The instructions given to the applicants for house

construction should be clearly given in black and white, accompanied by regular monitoring of the same by the deputed officials by the government.

The central and state Governments have been initiating a number of schemes and amplified their efforts to make rural sector more active, vibrant and resilient. The rural population with low and marginal levels of economic development faces a unique challenge in the task of addressing adequate housing. Research has clearly demonstrated that housing has becoming mechanism for economic growth and act as a major contributor for employment, and income generation and helps the individuals both directly and indirectly in their socio economic development. Recognising the importance of housing as a basic human need, it has been one of the priorities of the government right from the first five year plan to till date. However, the performance of housing scheme depends on proper selection of beneficiary, nature and extent of their involvement, appropriate use of available housing material and skilled workforce. The quality of house constructed, its maintenance, and satisfaction of beneficiary with regard to space and availability of basic social amenities are equally important. Hence the present study has made to assess the awareness, satisfaction level of beneficiaries towards housing programme and problems faced by them.

Inadequacy of fund released by the government is the main problem faced by the beneficiaries followed by unable to arrange additional amounts for construction and no special attention was paid on basic amenities. Hence the government should increase per unit cost of the house and arrange loan facilities to beneficiaries in collaboration with nationalised banks. It should also emphasis construction of quality housing with basic amenities like sanitary latrine, connectivity to drinking water, electricity.

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