

GOVERNMENT OF INDIA
MINISTRY OF RURAL DEVELOPMENT
DEPARTMENT OF RURAL DEVELOPMENT

RAJYA SABHA
UNSTARRED QUESTION NO. 2530
TO BE ANSWERED ON 21/03/2025

BENEFICIARIES OF PRADHAN MANTRI AWAS YOJANA (RURAL)

2530 DR. KALPANA SAINI:

Will the Minister of RURAL DEVELOPMENT be pleased to state:

- (a) the number of beneficiaries who have been provided pucca houses under Pradhan MantriAwasYojana (Rural) so far, the details thereof, State-wise;
- (b) whether any special provision has been made for Scheduled Castes, Scheduled Tribes and Other Backward Classes (OBC) under the scheme; and
- (c) whether Government has appointed any independent agency to check the quality of houses under the scheme, if so, the details thereof, State-wise?

ANSWER

MINISTER OF STATE IN THE MINISTRY OF RURAL DEVELOPMENT
(DR. CHANDRA SEKHAR PEMMASANI)

(a): In order to achieve the target of “Housing for All” in rural areas, the Ministry of Rural Development is implementing Pradhan MantriAwaasYojana- Gramin (PMAY-G) with effect from 1st April, 2016 to construct 2.95 crore houses by providing assistance to eligible rural households with basic amenities. The Union Cabinet has approved the proposal for “Implementation of the Pradhan MantriAwaasYojana- Gramin (PMAY-G) during FY 2024-25 to 2028-29” for construction of additional 2 crore rural houses. As on 17.03.2025, a cumulative target of 3.79 crore houses have been allotted to States/UTs out of which 3.56 crore houses have been sanctioned and 2.72 crore houses have been completed. The State/UT-wise details of houses constructed under the scheme since inception till 17.03.2024 is given in **Annexure**.

(b): Yes, Under the scheme, at the national level, minimum 60% of the target is to be earmarked for SC and ST. To maintain this 60% of the target, the target allocated to each State/ UT is to be earmarked for SC/ST, subject to the availability of eligible PMAY – G beneficiaries in the Permanent Wait List (PWL) prepared as per SECC, 2011 list or the finalized Awaas+ (2018) list and as verified by the Gram Sabha. Within earmarked targets, the proportion of SC and ST is to be decided from time to time by the respective States/ UTs. In view of the provisions of the Rights of the Persons with Disabilities Act 2016, the States to the extent possible may ensure that 5% of beneficiaries at the State Level are from among Persons with Disabilities.

(c): The PMAY-G is monitored very closely at all levels. There is a special emphasis on quality and timely completion of construction. The details of the monitoring mechanism adopted under PMAY-G are as follows:-

- i. The physical progress of construction of a PMAY-G house is monitored through the geo-tagged, time and date-stamped photographs to be uploaded at every stage of construction and upon completion.
- ii. National-level Monitors and Area Officers of the Ministry also visit PMAY-G houses during the field visits to assess the progress, the procedure followed for the selection of beneficiaries, etc.
- iii. Any serious complaints of irregularities are investigated through independent National Level Monitors on the panel of the Ministry.
- iv. The Project Management Unit (PMU) at the State level undertakes the tasks of implementation, monitoring, and quality supervision. Officers at the Block level are to inspect, as far as possible, 10% of the houses at each stage of construction; district-level officers are to inspect 2% of the houses at each stage of construction. Every house sanctioned under PMAY-G is to be tagged a village-level functionary whose task is to follow-up with the beneficiary and facilitate construction.
- v. A community-based participatory monitoring system is also in place utilizing the services of the Self Help Group (SHG) network under National Rural Livelihood Mission (NRLM). The services of NGOs and Civil Society Organisations (CSOs) may also be utilized for creating awareness about the programme and to monitor the progress and quality of the construction of the house.
- vi. Formal Social Audit is conducted in every Gram Panchayat at least once a year, involving a mandatory review of all aspects.
- vii. Payment of assistance to the beneficiaries, who have been sanctioned houses, is made directly into their bank/ post office accounts through the AwaasSoft- PFMS platform electronically. This ensures increased transparency by enabling real-time monitoring of funds disbursed to beneficiaries.
- viii. The progress of different parameters for implementing the scheme is monitored through the Performance Index Dashboard which is helping in planning appropriate intervention in required areas.

Apart from this, the details of studies conducted for evaluation of the scheme are as under :-

I. “Evaluation of Governance Parameters of Pradhan Mantri Awaas Yojana – Gramin” by National Institute of Public Finance and Policy (NIPFP)

A three phased study on "Evaluation of Governance Parameters of Pradhan Mantri Awaas Yojana - Gramin" was conducted by NIPFP which also included impact assessment of Direct Benefit Transfer in reduction of leakages.

Phase 1 of the study focused on assessing and projecting direct and indirect employment generated due to PMAY-G and its spin-offs. The study assessed (a) impact on employment opportunities to masons and construction workers (b) impact on the demand for construction materials viz. cement, steel, brick, tiles, etc., production and trading activity.

Phase 2 of the study focused on track fund flow mechanism under PMAY-G and understand the impact of improved fund flow mechanism on quality of construction, role, and impact of DBT on PMAY-G and impact of reforms under PMAY-G on reduction of leakages,

and savings to the Government due to implementation of PMAY-G reforms relating to IT and space technology. The team visited the States of Assam, Madhya Pradesh, Odisha, Rajasthan, and Uttar Pradesh.

Phase 3 of the study focused on intangible benefits to the beneficiary on having healthy living environment, enhanced productivity and other social advantages and assessment of additional resources deployed by beneficiaries and sources of such additional resources. The team visited the States of Assam, Madhya Pradesh, Odisha, Rajasthan, and Uttar Pradesh.

Outcomes of the Study:

- i. Average number of days taken for completion of PMAYG houses was 314 days which is reduced to 114 days in 2017-18.
- ii. Increased demand for the construction-related materials has generated additional jobs in the economy.
- iii. There is a significant increase in the mean expenditures which is mostly driven by an increased expenditure on food items post- PMAY-G as compared to the pre-PMAY-G house indicating an improved living standard.
- iv. A considerable reduction in open defecation post-PMAY-G house has been observed due to construction of toilets leading to improved health status of the PMAY-G household members.
- v. There has been a significant increase in the use of LPG gas among PMAY-G households.

II. “Impact Assessment of PMAY-G” by National Institute of Rural Development and Panchayati Raj

The study was conducted by NIRD to assess to what extent were the program objectives met with regard to improving the physical conditions of the target population; and socio-economic improvements experienced by the target population, as a result of owning a new house. It was conducted in three states viz. Madhya Pradesh, Odisha, and West Bengal (Covering 24 Gram Panchayats in six districts, interviewing 1382 PMAY-G beneficiaries).

Outcomes of the study :

- i. PMAY-G house has decreased the burden of house maintenance.
- ii. PMAY-G has made significant impact on the lives of beneficiaries – both in terms of physical facilities provided and subject well-being.
- iii. PMAY-G have slightly reduced congestion in houses by providing two or more rooms.
- iv. 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, PMAY-G beneficiaries feel much better, compared to the beneficiaries who are waitlisted under PMAY-G i.e. the beneficiaries who have not yet received the PMAY-G house.

III. NITI Aayog – “Evaluation of CSS Scheme – Rural Development Sector” in respect of PMAY-G - 2020-21 :

Under the evaluation study sponsored by Development Monitoring and Evaluation Office (DMEO) of NITI Aayog, a detailed scheme level analysis of the 6 selected Centrally Sponsored Schemes (CSS): Mahatma Gandhi National Rural Employment Guarantee (MGNREGA), Pradhan Mantri Awaas Yojana- Gramin (PMAY-G), National Social Assistance Programme (NSAP), Deendayal Antyodaya Yojana - National Rural Livelihoods Mission (DAY-NRLM), Pradhan Mantri Gram Sadak Yojana (PMGSY) and Shyama Prasad Mukherji Rurban Mission (SPMRM) was done. Each of these schemes has been evaluated using the REESI+E framework against the Relevance, Effectiveness, Efficiency, Sustainability, Impact and Equity. Under the study, the performance of PMAY-G has been assessed on cross sectional themes like accountability and transparency, gender mainstreaming, use of IT, reforms and regulations etc.. It was conducted in 11 States and 1 UT i.e. Andhra Pradesh, Assam, Haryana, Himachal Pradesh, Jharkhand, Meghalaya, Odisha, Rajasthan, Tamil Nadu, Uttar Pradesh and Uttarakhand & UT of Dadra and Nagar Haveli.

Outcomes of the study :

- i. Ease of living of beneficiaries is enhanced due to construction of the house. It has led improvements in standard of living with construction of house.
- ii. PMAY-G has been able to ensure efficient use of technology for smooth implementation of scheme. Geo-tagging of houses, house quality review module, tech-savvy financial modules leverage quite well on technology.
- iii. Gender Mainstreaming is actively encouraged under PMAY-G. Providing house in the name of female beneficiaries, allocation of house to transgender people, capacity building of women to become Awaas Mitras contribute towards gender mainstreaming within the scheme.
- iv. Satisfaction of beneficiaries towards the application process was positive, with significant assistance and support provided.

Annexure referred to in reply to part (a) of Rajya Sabha Unstarred Question No.2530 to be answered on 21.03.2025 REGARDING BENEFICIARIES OF PRADHAN MANTRI AWAS YOJANA (RURAL)

[units in no.]

House constructed under PMAY-G till 17.03.2025			
SNo	State Name	Target allocated by the Ministry	Houses Completed by the States/UTs
1	Arunachal Pradesh	35,937	35,591
2	Assam	26,11,793	20,10,799
3	Bihar	44,92,010	37,22,797
4	Chhattisgarh	23,41,457	12,04,680
5	Goa	257	240
6	Gujarat	9,02,354	5,68,624
7	Haryana	1,06,460	28,815
8	Himachal Pradesh	1,21,502	26,590
9	Jammu And Kashmir	3,36,498	3,04,250
10	Jharkhand	20,12,107	15,65,258
11	Kerala	2,32,916	34,162
12	Madhya Pradesh	49,89,236	37,15,287
13	Maharashtra	33,40,872	12,77,233
14	Manipur	1,08,550	37,803
15	Meghalaya	1,88,034	1,38,910
16	Mizoram	29,967	24,933
17	Nagaland	48,830	27,409
18	Odisha	28,49,889	23,63,679
19	Punjab	1,03,674	39,216
20	Rajasthan	22,23,369	17,04,836
21	Sikkim	1,399	1,390
22	Tamil Nadu	9,57,825	6,35,748
23	Tripura	3,76,913	3,68,582
24	Uttar Pradesh	36,85,704	36,18,753
25	Uttarakhand	69,194	68,149
26	West Bengal	45,69,423	34,19,193
27	Andaman And Nicobar	3,424	1,245
28	Dadra And Nagar Haveli & Daman And Diu	11,364	3,977
29	Lakshadweep	45	45
30	Andhra Pradesh	2,47,114	84,907
31	Karnataka	9,44,140	1,46,837
32	Ladakh	3,004	3,004
	Total	3,79,45,261	2,71,82,942
