

GOVERNMENT OF INDIA
MINISTRY OF RURAL DEVELOPMENT
DEPARTMENT OF RURAL DEVELOPMENT

RAJYA SABHA
STARRED QUESTION NO. 62
TO BE ANSWERED ON 25/07/2025

IMPLEMENTATION STATUS OF PMGSY AND PMAY-G

*62 Shri Akhilesh Prasad Singh:

Will the Minister of Rural Development be pleased to state:

- (a) the status of new road projects sanctioned under Pradhan Mantri Gram Sadak Yojana (PMGSY) Phase III;
- (b) the measures taken to complete pending rural housing under Pradhan Mantri Awas Yojana-Gramin (PMAY-G); and
- (c) the support provided for livelihood generation through Self-Help Groups in remote blocks?

ANSWER
MINISTER OF RURAL DEVELOPMENT
(SHRI SHIVRAJ SINGH CHOUHAN)

(a) to (c): A Statement is laid on the Table of the House.

**STATEMENT REFERRED TO IN REPLY TO PARTS (A) TO (C) OF RAJYA SABHA
STARRED QUESTION NO. *62 TO BE ANSWERED ON 25.07.2025 REGARDING
“IMPLEMENTATION STATUS OF PMGSY AND PMAY-G”**

(a): Pradhan Mantri Gram Sadak Yojana (PMGSY) III was launched in 2019 for consolidation of the existing Rural Road Network by upgradation of existing Through Routes and Major Rural Links that connect habitations to Gramin Agricultural Markets (GrAMs), Higher Secondary Schools, Hospitals and other important facilities.

As on 31.03.2025, a total of 15,972 roads and 3,212 bridges of 1,22,419 km length were sanctioned under Pradhan Mantri Gram Sadak Yojana (PMGSY)-III, out of which 11,706 roads and 1,369 bridges of 98,467 km length have been completed. State-wise details of sanctioned, completed and pending works are enclosed at **Annexure-I**.

A total of 6.96 lakh facilities have been connected in rural areas so far under PMGSY-III, which include 1.38 lakh Gramin Agricultural Markets, 1.46 lakh Educational Centres, 82 thousand Medical Centres and 3.28 lakh transport and other facility Centres. This has improved access to important facilities in the rural areas and has contributed significantly toward socio-economic transformation in those areas.

(b): The Ministry is taking the following initiatives to ensure the timely completion of the houses under PMAY-G.

In order to achieve the objective of "Housing for All" in rural areas, the Ministry of Rural Development is implementing Pradhan Mantri Awaas Yojana- Gramin (PMAY-G) with effect from 1st April 2016 to provide assistance to 4.95 crore eligible rural households with basic amenities by March 2029. As on 2.01.2025, a cumulative target of 4.12 crore houses has been allocated to States/UTs, against which 3.84 crore houses have been sanctioned and 2.81 crore houses have been constructed.

The Ministry is taking various steps to increase the pace of house sanction & completion and achievement of the targets under the scheme. Some of which are as under:

- Timely allocation of targets to the States/UTs
- Launch of PMAY-G analytic Dashboard for monitoring and supervision of the scheme.
- Micro monitoring of house sanction and completion using latest IT tools and technologies.
- Regular review by Hon'ble Minister, Secretary and Deputy Director General
- Focus on completion of those houses where 3rd or 2nd installment of funds has been released
- Separate review of States with high targets
- Timely release of funds as per requirements of States/UTs VIII. Continuous follow-up with States / UTs on providing land to landless beneficiaries of PMAY-G

(c): The Deendayal Antyodaya Yojana – National Rural Livelihoods Mission (DAY–NRLM) is a poverty alleviation programme of the Ministry of Rural Development (MoRD), launched in June 2011. It is being implemented across the country (except Delhi & Chandigarh) to organise the rural poor households into Self Help Groups (SHGs) of 10-20 members and continuously nurturing and supporting them till they attain an appreciable increase in income over a period of time and improve their quality of life and come out of abject poverty. In case of special SHGs i.e. groups in remote tribal areas and in difficult areas, groups with vulnerable persons like disabled persons, the group may be as small as 5 members. So far, 10.05 crore rural women's households have been mobilised into more than 90.90 lakh Self-Help Groups in the country.

Support extended to SHGs under DAY-NRLM:

1) Capitalisation support is provided in the form of Revolving Fund (RF) at the rate of Rs. 20,000-30,000 per SHG and Community Investment Fund (CIF) to the extent of Rs. 2,50,000 per SHG to support their income-generating, livelihood, and entrepreneurial ventures across the country, including remote areas. As of 30th June 2025, a total of Rs. 58,714.44 Crore of capitalisation support has been provided to SHGs and their federations since inception.

2) Further, livelihood subcommittees have been formed at the federation levels (Village Organisation/VO and Cluster Level Federation/CLF levels) to promote livelihood activities. Specific livelihood cadres and trainers have been promoted to strengthen this initiative. This initiative is being implemented in all the remotest rural blocks.

3) Community Resource Persons (CRPs) serve as a vital link between DAY-NRLM and women's Self-Help Groups (SHGs) in remote and hard-to-reach areas. These CRPs with SHG experience travel to distant villages to mobilise poor households, helping form new SHGs and including marginalised families who might otherwise be left behind. By assisting with bank account openings, loan documentation, and interactions with local banks, CRPs promote financial inclusion and facilitate crucial credit linkages. As of June 30, 2025, approximately 9 Lakh CRPs have been developed under DAY-NRLM.

4) DAY-NRLM is promoting Women Self-Help Groups (SHGs) that are leveraging credit from the formal banking system throughout the country, including remote blocks at a concessional rate of interest as under:

- a. For loans up to ₹3 lakh under the scheme, banks extend credit at a concessional interest rate of 7% per annum.
- b. For loans above ₹3 lakh and up to ₹5 lakh under the scheme, banks extend credit at an interest rate equivalent to their 1-year MCLR or any other external benchmark-based lending rate or 10% per annum, whichever is lower.

Further, Rs. 10.89 lakhs crores of bank credit have been accessed by women SHGs since the inception of the Scheme.

5) Livelihoods Interventions:

a. Agriculture and allied sector

- i. Under DAY-NRLM, Farm sector Livelihoods promotion aims to empower women (SHG members) in agriculture by strengthening the community institutions of poor women

farmers and leverage their strength to promote sustainable practices in agriculture, livestock and NTFPs (Non-Timber Forest Produce). To support the mahila kisan getting better agri input and market access for their produces they have been supported to form their own collectives like Producer Groups and Producer Companies to aggregate at post farm gate level, value add and market their products by using better technology & accessing various input services etc. The Government is implementing a dedicated program “Mahila Kishan Sashaktikaran Pariyojana (MKSP)” as a sub-component of DAY-NRLM which is empowering mahila kisan and making them resilient to face the challenges.

- ii. **As on June 2025, the mission has covered** , 4.62 crores mahila kisans across the country for adopting agro-ecological practices including 2.09 crores into better livestock management practices. The mahila kisans are supported by a strong network of more than 3.50 livelihoods Community Resource Persons such as Krishi Sakhi for sustainable agriculture, Pashu Sakhi for livestock, Van Sakhi for NTFPs, Matsya Sakhi for fishery related interventions are providing round the year handholding and extension support services to mahila kisans. The livelihoods activities at the mahila kisan households is further strengthened through 6,000 Integrated Farming Clusters covering 9 lakhs households in 32 states with a provision of Rs. 40 lakh per cluster.
- iii. For better agri input and getting better market access, 1,285 women owned producer companies and 1.95 lakhs producer groups (PG) covering 50 lakh mahila kisans.
- iv. To strengthen the livestock sector for better economic opportunities in rural areas, promotion of livestock clusters is being promoted. Under the activities like Parent Farm, hatchery, Mother unit, Kid nursery, pig breeding farm, goat rearing cluster, dairy are promoted. Through interventions like backyard poultry, goat rearing and pig rearing interventions the mission has covered 33 lakhs, 32 lakhs and 8.25 lakhs households, respectively.
- v. To reach out to the remote blocks, the mission focuses on promoting livelihoods community cadres who are trained and providing extension support services to the targeted SHG members on farm livelihoods intervention. The Ministry has sanctioned special projects for mobilising women to form women owned producer companies for activities like aggregation, value addition and marketing of their producer. A total of 44 ongoing special projects approved to sixteen States have the plan to cover 8.27 lakhs households out of which 3.22 lakh households have already been covered. These projects are also covering women producers from the remote areas like Lower Dibang Valley, Lohit, Namsai, Anjaw, East & West Siang, Upper & Lower Siang, Leparada of Arunachal Pradesh, RiBhoi of Meghalaya, Kolasib of Mizoram, Mandla & Dindori, Siddhi & Singrauli of Madhya Pradesh.

b. **Non-Farm**

Start-up Village Entrepreneurship Programme (SVEP) is a sub-scheme under DAY-NRLM, which aims to support SHGs and their family members in establishing small enterprises in the non-farm sector. SVEP has a provision to support beneficiary households through the Community Enterprise Fund, which will partially cover the cost of setting up the enterprise. The remaining cost is expected to be covered by the beneficiary from her own savings or bank credit. As of June 30, 2025, 3.74 lakh enterprises have been supported under SVEP.

6) Self-Help Groups (SHGs), play a multi-dimensional role in both supporting PMAY-G implementation and generating sustainable livelihood opportunities, particularly in remote and underserved areas. Over **1.08 crore households** have been converged under PMAY-G with SHG **till date**, As per the Framework For Implementation of Pradhan Mantri Awaas Yojana- Gramin (PMAY-G) support mechanisms are outlined below:

Village-Level Facilitation - Every PMAY-G house is tagged to a functionary, including SHG representatives, to follow up with beneficiaries and facilitate construction. States may provide performance-based remuneration to these functionaries.

Production of Building Materials - SHGs are encouraged by Gram Panchayats to produce and supply quality building materials at reasonable rates to PMAY-G beneficiaries. This includes green materials, benefitting both SHGs and the community.

Awareness Generation - SHGs create awareness among beneficiaries about durable construction, green housing, material sourcing, skilled masons, and scheme benefits.

Involvement in Construction - SHGs actively support the construction and completion of houses for PMAY-G beneficiaries.

Social Auditing - SHG members are to be trained as certified social auditors to undertake social audits of the scheme.

Convergence with MGNREGA - SHGs may be involved in material production through convergence with MGNREGA, promoting use of eco-friendly technologies.

Participatory Monitoring - Community-based participatory monitoring may be undertaken using SHGs under NRLM, NGOs, and CSOs to track progress and ensure quality of construction.

Annexure referred to in reply to part (a) of Rajya Sabha Starred Question No. 62 dated 25.07.2025.

Sr. No.	State Name	Sanctioned			Completed			Balance including ongoing		
		No. of roads	Road Length (in Km)	No. of Bridges	No. of roads	Road Length (in Km)	No. of Bridges	No. of roads	Road Length (in Km)	No. of Bridges
1	Andaman & Nicobar	32	200.24	0	0	0.00	0	32	200.24	0
2	Andhra Pradesh	412	3,203.94	77	327	2,580.57	4	85	528.32	73
3	Arunachal Pradesh	171	1,374.14	67	34	392.62	12	137	971.64	55
4	Assam	654	4,247.11	69	520	3,540.73	31	134	690.15	38
5	Bihar	733	6,162.17	709	569	5,089.70	256	164	957.34	453
6	Chhattisgarh	534	5,605.61	112	534	5,582.88	78	0	0.00	34
7	Goa	10	62.62	2	0	0.00	0	10	62.62	2
8	Gujarat	300	2,975.93	191	283	2,865.87	33	17	78.88	158
9	Haryana	259	2,496.33	0	257	2,461.53	0	2	1.73	0
10	Himachal Pradesh	299	3,123.12	43	28	1,023.73	1	271	2,096.37	42
11	Jammu And Kashmir	223	1,752.12	66	169	1,465.05	15	54	280.02	51
12	Jharkhand	449	4,130.23	145	224	3,005.39	48	225	1,112.70	97
13	Karnataka	825	5,603.48	116	781	5,389.21	110	44	97.65	6
14	Kerala	284	1,421.07	11	88	732.46	0	196	682.52	11
15	Ladakh	55	455.63	0	2	27.17	0	53	427.96	0
16	Madhya Pradesh	1,075	12,347.68	806	970	11,868.05	556	105	308.95	250
17	Maharashtra	993	6,409.03	213	531	4,548.75	0	462	1,798.00	213
18	Manipur	97	783.21	0	0	0.00	0	97	783.21	0
19	Meghalaya	143	1,225.41	55	26	300.87	0	117	924.55	55
20	Mizoram	17	487.50	7	0	215.28	0	17	272.42	7
21	Nagaland	43	545.12	0	0	0.00	0	43	545.12	0
22	Odisha	1,401	9,351.08	148	1,131	8,492.89	87	270	708.30	61
23	Puducherry	41	107.76	0	0	0.00	0	41	107.76	0
24	Punjab	339	3,364.61	67	202	2,170.99	17	137	1,182.44	50
25	Rajasthan	918	8,658.34	41	892	8,516.99	26	26	75.27	15
26	Sikkim	45	285.90	20	1	48.43	0	44	237.41	20
27	Tamil Nadu	1,826	7,377.07	83	1,376	6,288.63	41	450	1,059.28	42
28	Telangana	361	2,423.14	138	197	1,660.42	51	164	701.61	87
29	Tripura	99	777.22	6	10	133.12	0	89	641.75	6
30	Uttar Pradesh	2,560	18,938.04	5	2,385	17,902.90	4	175	813.58	1
31	Uttarakhand	212	2,287.95	9	64	1,378.79	0	148	905.75	9
32	West Bengal	562	4,236.31	6	110	814.76	0	452	3,416.10	6
	Total	15,972	1,22,419.09	3,212	11,711	98,497.78	1370	4,261	22,669.63	1,842
