GOVERNMENT OF INDIA MINISTRY OF RURAL DEVELOPMENT DEPARTMENT OF RURAL DEVELOPMENT

LOK SABHA STARRED QUESTION NO. 139 ANSWERED ON 29/07/2025

FINANCIAL ASSISTANCE UNDER PMAY-G

*139. Smt. JobaMajhi:

Will the Minister of RURAL DEVELOPMENT be pleased to state:

- (a) the steps taken by the Government to provide assistance under the Pradhan MantriAwasYojana (PMAY-G) for rural areas similar to that of urban areas and if so, the details thereof;
- (b) whether the Government is aware of the difficulties faced by poor beneficiaries in building houses in rural areas along with the total funds allocated in this regard; and
- (c) the steps taken by the Government to permit alternatives like use of roof sheets in the construction of houses in remote rural areas?

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 LOK SABHA STARRED QUESTION NO. 139TO BE ANSWERED ON 29.07.2025REGARDING "FINANCIAL ASSISTANCE UNDER PMAY-G"

(a): Under Pradhan MantriAwasYojana-Gramin (PMAY-G), the unit assistance of Rs. 1.20 lakh in plain areas and Rs. 1.30 lakh in North Eastern States, Hilly States (including UTs of J&K and Ladakh) is provided. In addition to the unit assistance, the beneficiaries are facilitated with 90/95 man days of unskilled labour wages through mandatory convergence with Mahatma Gandhi National Rural Employment Guarantee Scheme (MGNREGS). Support of Rs. 12,000 for construction of toilet is also provided through Swacchh Bharat Mission - Gramin (SBM-G), MGNREGS or any other dedicated source of funding.

The Union Cabinet has approved the continuation of PMAY-G till March, 2029 as per the existing unit assistance for construction of 2 crore more houses. The unit assistance provided to beneficiaries under PMAY-G is as per the approval of the Union Cabinet and at present, there is no proposal under consideration in the Ministry for increasing the unit financial assistance.

(b): In order to achieve the target of "Housing for All" in rural areas, the Ministry of Rural Development is implementing PMAY-G with effect from 1st April 2016 to provide assistance to eligible rural households with an overall target to construct 4.95 crorepucca houses with basic amenities by 2029. As on 24th July 2025, a cumulative target of 4.12 crore houses have been allotted to States/UTs out of which 3.84 crore houses have been sanctioned and 2.81 crore houses have been completed. The states/UTs are providing top up from their resources besides contribution from the beneficiaries for completion of the houses.

The Central share of Rs. 2,61,319.43crore has been released to the States/UTs since inception of the scheme ie 2016-17 to 2025-26 (as on 24.07.2025) for implementation of the scheme.

- (c): The following steps are being taken towards the use of alternative materials in construction of houses under PMAY-G:
 - i. The beneficiaries are being assisted in house construction by States/UTs with a bouquet of house design typologies inclusive of disaster resilient features that are suitable to their

- local geo-climatic conditions, cultural preferences and availability of construction material.
- ii. States/ UTs have also been asked to take necessary steps to ensure the sustained availability of good quality construction materials.
- iii. The State/UT may tap into CSR funding / assistance and funding from bilateral/multilateral agencies to promote environment friendly green construction designs, technologies and materials.
- iv. The Gram Panchayats may facilitate beneficiaries in accessing materials required for construction at reasonable rates and help in identification of trained masons
- v. Further, Self-Help Groups (SHG) can undertake production of quality building materials for supplying the same to the beneficiaries of PMAY-G at reasonable rates.
- vi. PMAY-G converges with other government schemes to provide additional support for house construction, including assistance for toilet construction and employment opportunities, etc..
