GOVERNMENT OF INDIA MINISTRY OF RURAL DEVELOPMENT DEPARTMENT OF RURAL DEVELOPMENT

LOK SABHA UNSTARRED QUESTION NO. 1385 ANSWERED ON 29/07/2025

ASSISTANCE UNDER PMAY-G

1385. Shri Vijayakumar Alias Vijay Vasanth: Shri Suresh Kumar Shetkar:

Will the Minister of RURAL DEVELOPMENT be pleased to state:

- (a) the status of construction of houses under Pradhan MantriAwasYojana-Gramin (PMAY-G) and the number of houses completed out of the sanctioned three crore houses announced in the Union Cabinet's first decision of 2024;
- (b) the steps taken by the Government to increase assistance under PMAY-G due to rising costs of raw materials and labour;
- (c) the manner in which the benefits of PMAY(G) reach to the society, including landless beneficiaries, SC/ST and OBC communities and the measures taken to address the issue of landlessness impacting PMAY-G's progress;
- (d) the details of total investment made in rural areas under PMAY(G) and the number of houses constructed in the country, State/UT wise; and
- (e) whether there is any plan to evaluate the impact and effectiveness of PMAY-G in addressing affordable housing crisis of the country particularly in metropolitan cities?

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 provide assistance to eligible rural households with an overall target to construct 4.95 crorepucca houses with basic amenities by 2029. The Union Cabinet approved the implementation of the Pradhan MantriAwaasYojana – Gramin (PMAY-G) for construction of 2 crore additional rural houses during FY 2024-25 to 2028-29. As on 21.07.2025, out of the target of 2 crore houses,

target of 1,17,31,890 houses have been allotted to the States/UTs out of which 89.99 lakh houses have been sanctioned and more than 10.46 lakh houses have been completed.

- (b): 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.
- (c): 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.

The landless beneficiaries are accorded top priority under the Pradhan MantriAwaasYojana - Gramin (PMAY-G). Providing land to the landless PMAYG beneficiaries is of utmost importance since they are among the most deserving beneficiaries in the Permanent Wait List of the PMAYG. Under the PMAY-G, as per the provisions of the scheme, the State/ Union Territory (UT) shall ensure that the landless beneficiary is provided land from the government land or any other land including public land (Panchayat common land, community land or land belonging to other local authorities). For the selected land, adequate infrastructure, viz., electricity, road connectivity and availability of drinking water, solid & liquid waste ensured management facilities, may be by the Government. Ministry during FY 2021-22 has already requested the States/UTs for constituting a Task force under the chairpersonship of the Chief Secretary concerned with the Secretary (Revenue) and the Secretary, in- charge of Department dealing with the PMAY-G.

The State Governments of Bihar, Odisha, Maharashtra and Tamil Nadu have been implementing schemes for the landless beneficiaries under PMAY-G, which are as under:-

- i. The "MukhymantriAwaasSthalKraySahayataYojana" is implemented in the state of Bihar. This scheme provides financial assistance of Rs. 60,000 to eligible beneficiaries for purchasing land to construct their own homes.
- ii. "Vasundhara scheme" launched by the State Govt. of Odisha aims to provide land rights and housing benefits to the landless poor, slum dwellers, and vulnerable groups in Odisha.
- iii. The "PanditDeenDayalUpadhyayGharkoolJagaKharediArthsahayYoj ana" of the State Govt. of Maharashtra is providing financial assistance of Rs. 1,00,000 to landless beneficiaries for the procurement of 500 sq feet land for construction of house under PMAY-G.
- iv. The State Govt of Tamil Nadu is providing land to landless beneficiaries free of cost for construction of house under PMAY-G.

The Ministry in the current phase of PMAY-G (2024-29) is continuously monitoring the provision of land to all landless beneficiaries. Till date, as per the data entries carried out by the various State Governments on AwaasSoft, a total of 2,68,480 landless beneficiaries have been sanctioned houses under PMAY-G.

- (d): A total investment of Rs 389881.09 cr (central share + states share) has been made under the scheme as on 24.07.2025. The State/UT-wise details of central share released, expenditure as reported by the States/UTs and the number of houses constructed since inception i.e 2016-17 to 2025-26 (as on 24.07.2025) is given in Annexure.
- (e): 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 studies conducted for evaluation of the scheme are as under:-
- I. "Evaluation of Governance Parameters of Pradhan MantriAwaasYojana Gramin" by National Institute of Public Finance and Policy (NIPFP)

A three phased study on "Evaluation of Governance Parameters of Pradhan MantriAwaasYojana - Gramin" was conducted by NIPFP which also included impact assessment of Direct Benefit Transfer in reduction of leakages. The main findings of the evaluation report are as under:

- 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 (NIRD&PR)

The study was conducted by NIRD &PR 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). The main findings of the evaluation report are as under:

- 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): Gandhi National Rural Pradhan **Guarantee (MGNREGA),** MantriAwaasYojana-Gramin (PMAY-G), National Social Assistance **Programme** DeendayalAntyodayaYojana - National Rural Livelihoods Mission (DAY-NRLM), Pradhan Mantri Gram SadakYojana (PMGSY) and Shyama Prasad MukherjiRurban 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. The main findings of the evaluation report are as under:

- 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 AwaasMitras 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 (d) of LokSabhaUnstarred Question No. 1385 to be answered on 29.07.2025 regarding ASSISTANCE UNDER PMAY(G)

State/UT-wise details of central share released, Expenditure as reported by the States/UTs and the number of houses constructed under PMAY-G since inception i e 2016-17 to 2025-26 as on 22.07.2025

S. No.	State Name	Houses Completed (unit in no)	Cantral Raiascad	Expenditure as reported by the States/UTs (Rs in cr)
1.	Arunachal Pradesh	35,591	442.27	425.23
2.	Assam	20,70,014	28379.49	31364.68
3.	Bihar	38,29,150	33158.03	54753.84
4.	Chhattisgarh	14,84,211	14419.32	22643.50
5.	Goa	242	2.85	4.98
6.	Gujarat	5,86,438	5643.22	8857.39
7.	Haryana	39,732	349.65	662.98
8.	Himachal Pradesh	35,256	1150.4	1093.15
9.	Jammu And Kashmir	3,13,275	3899.1	4250.61
10.	Jharkhand	15,71,488	13434.16	21736.38
11.	Kerala	34,362	260.32	541.18
12.	Madhya Pradesh	38,43,154	35076.6	53166.39
13.	Maharashtra	13,77,630	17964.86	25712.91
14.	Manipur	38,022	783.95	862.27
15.	Meghalaya	1,49,285	2251.24	2372.94
16.	Mizoram	25,303	319.01	347.73
17.	Nagaland	36,213	531.47	587.41
18.	Odisha	24,19,321	20801	33070.40
19.	Punjab	41,384	503.23	747.67
20.	Rajasthan	17,48,667	14019.7	22763.95
21.	Sikkim	1,393	15.67	18.60
22.	Tamil Nadu	6,45,264	5737.42	8320.54
23.	Tripura	3,71,106	4799.67	4896.90
24.	Uttar Pradesh	36,37,856	27195.68	44267.73
25.	Uttarakhand	68,218	870.4	901.96
26.	West Bengal	34,19,417	25797.53	41989.69
27.	Andaman And Nicobar	1,302	24.62	18.14
28.	Dadra And Nagar Haveli & Daman And Diu	5,020	88.3	161.58
29.	Lakshadweep	45	0.71	0.59
30.	Puducherry**	0	0	0.00
31.	Andhra Pradesh	88,732	1180.86	1239.71
32.	Karnataka	1,57,131		2078.98
33.	Telangana**	0	190.79	0.00
34.	Ladakh	3,004	21.99	21.08
Total 2,80,77,226 261319.43 389881.09				

^{*}including Pradhan MantriJanjatiAdivasiNyayaMahaAbhiyan (PM-JANMAN) includes state share

^{**} Puducherry& Telangana are not implementing PMAY-G.