

**GOVERNMENT OF INDIA
MINISTRY OF RURAL DEVELOPMENT
DEPARTMENT OF RURAL DEVELOPMENT**

**LOK SABHA
STARRED QUESTION NO. 339
ANSWERED ON 11/08/2026**

FINANCIAL ASSISTANCE UNDER PMAY-G

***339. Shri Rahul Kaswan:**

Will the Minister of RURAL DEVELOPMENT be pleased to state:

- (a) whether the Government has reassessed the adequacy of the financial assistance provided under the Pradhan Mantri Awas Yojana-Gramin (PMAY-G) particularly in view of the rise in the costs of construction materials, labour and transportation, if so, the key findings thereof;**
- (b) whether the Government has conducted any independent evaluation regarding the quality, completion, actual utilization and beneficiary satisfaction of the houses constructed under the scheme, if so, the details thereof;**
- (c) whether the Government proposes to issue guidelines to promote climate-responsive, housing designs, energy efficiency, rainwater harvesting, solar energy and disability-friendly features in construction of houses under the scheme, if so, the details thereof;**
- (d) whether the Government proposes to develop a new mechanism for the updation of socio-economic data and digital verification for the identification of eligible and deprived households under the Scheme; and**
- (e) if so, the key provisions thereof and the estimated timeline fixed in this regard?**

**ANSWER
MINISTER OF RURAL DEVELOPMENT
(SHRI SHIVRAJ SINGH CHOUHAN)**

(a) to (e): A statement is laid on the Table of the House.

STATEMENT REFERRED TO IN REPLY TO PARTS (a) to (e) OF LOK SABHA STARRED QUESTION NO. *339 TO BE ANSWERED ON 11.08.2026 REGARDING “FINANCIAL ASSISTANCE UNDER PMAY-G”

(a): In addition to unit assistance provided to beneficiaries under the Pradhan Mantri Awas Yojana-Gramin (PMAY-G) as per the approved unit costs, there is a provision for providing prescribed person-days of unskilled wage employment within the approved scheme parameters, at prevailing wage rates to each PMAY-G beneficiary for the construction of their house through convergence with MGNREGS/ VB G-RAM G. Support of Rs. 12,000 for construction of toilet is also provided through Swachh Bharat Mission - Gramin (SBM-G), MGNREGS/ VB G-RAM G or any other dedicated source of funding. Some of the States/UTs also provide top-up financial support over and above unit assistance to the PMAY-G beneficiaries for the house construction. To further support affordability, the scheme incorporates State-specific housing designs and promotes the use of local materials, reducing costs and environmental impact.

(b): A number of assessments have been undertaken by agencies like the National Institute of Public Finance and Policy(NIPFP), National Institute of Rural Development & Panchayati Raj(NIRD&PR), National Institution for Transforming India (NITI Aayog) and Indian Institute of Management- Ahmedabad (IIM-A) regarding the impact of PMAY-G, the latest study being by IIM-A. All the studies have reported a positive impact on housing and quality of life in general.

The Ministry had engaged IIM-A to carry out an independent evaluation of PMAY-G across 12 States/UTs. The study (2026) found that PMAY-G has significantly improved the living standards of rural households through enhanced housing security, better sanitation, improved health outcomes, higher household income and savings, reduction in houselessness and distress migration, and greater financial inclusion. The evaluation also observed positive impacts on beneficiaries' dignity, quality of life, and overall socio-economic well-being.

(c): Under PMAY-G, the house is constructed by the beneficiary himself/herself or under his/her supervision. Further, as per the guidelines of PMAY-G, the States/UTs provide the beneficiaries a bouquet of options of house designs according to the local climatic conditions, using appropriate local material and technology suitable to the region of their residence. The core house design also includes a dedicated space for hygienic cooking, a toilet and bathing area. The roof and the wall should be strong enough to be able to withstand the

climatic conditions of the place in which the beneficiary resides and incorporate disaster resilient features (where needed) to be able to withstand earthquakes, cyclone, floods etc. It is also desirable that the house design incorporates the following features, which could be later added to by the beneficiary depending upon the resource availability: -

- a) adequate space for pursuing livelihood activities;**
- b) rain water harvesting system**
- c) a veranda**
- d) Barrier free design e.g. Ramp, etc. for households having Persons with Disabilities for their smooth movement.**

Ministry of Rural Development has published a compendium of rural housing typologies “PAHAL” which is available on the program website of PMAY-G. The Ministry has taken an initiative to digitize PAHAL to recommend ideal housing design to beneficiary through Awaas App. The Ministry has also developed a mobile application namely Awaas SAKHI. Through this App beneficiaries are also provided information regarding availability of house design typologies, locally available BIS certified construction material and rural masons.

(d) & (e): For identifying additional eligible households, the Government of India has launched the Awaas + 2024 Mobile App for conducting the Awaas + 2024 household survey by the States/ UTs using eKYC face based authentication with modified exclusion parameters. Awaas+ 2024 Mobile application is a unique app specially designed under the Pradhan Mantri Awaas Yojana-Gramin (PMAY-G), having features as under:-

- i. Assisted survey through pre-registered surveyors,**
- ii. “Self-Survey” facility to be corroborated by surveyors**
- iii. Housing typology selection,**
- iv. Aadhar based e-KYC Face authentication,**
- v. Data capture of household, conditions of existing house, time stamped, and geo tagged photo capture of existing house and proposed site of construction,**
- vi. The app works in online as well as offline mode.**

The Awaas+ 2024 household survey was started on 27th December 2024 with an initial timeline of 31st March 2025. This initial timeline was extended till 30th April 2025 and 15th May 2025 for all States/UTs. Thereafter, the States/UTs who requested for extension in timeline were granted additional time for completion of survey exercise. At present, the household survey has been completed in all States/UTs except in the state of Assam and West Bengal.
