

State of Rural Housing: Inter-State Variations in PMAY-G Performance

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Abstract

This paper presents a systematic evaluation of the Pradhan Mantri Awaas Yojana–Gramin (PMAY-G), a flagship rural housing programme launched in 2016 by the Ministry of Rural Development, Government of India. The scheme aims to provide durable pucca housing with basic amenities to houseless and inadequately housed rural households. Using cumulative state-wise and Union Territory-wise secondary data obtained from the National Rural Development Dashboard as of August 2022, the study analyses key physical, financial, and social inclusion indicators, including target–completion performance, fund allocation and utilization efficiency, beneficiary coverage, and representation of women, Scheduled Castes, and Scheduled Tribes. The findings indicate substantial progress in expanding rural housing access, with several states achieving completion rates exceeding 80 per cent and high levels of beneficiary enrolment. The paper argues for context-sensitive implementation strategies, strengthened institutional coordination, and enhanced monitoring mechanisms to address structural bottlenecks. By highlighting regional differentials and implementation challenges, the study contributes to evidence-based policy discourse on rural housing and offers recommendations to advance the PMAY-G vision of inclusive and sustainable “Housing for All” in rural India.

Keywords: Rural, Housing, Awas Yojana,

1.Introduction

Adequate housing is widely recognised as a fundamental component of human well-being and a critical determinant of social and economic development. In rural India, persistent poverty, land insecurity, and infrastructural deficits have historically constrained access to safe and

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durable housing. Addressing these challenges has been a central concern of public policy since Independence, with successive governments introducing targeted programmes to improve shelter conditions among vulnerable populations. Within this broader policy trajectory, the Pradhan Mantri Awaas Yojana–Gramin (PMAY-G) represents the most ambitious attempt to universalise rural housing access in contemporary India.

Launched in April 2016 by the Ministry of Rural Development, PMAY-G seeks to provide pucca houses with essential amenities such as sanitation, electricity, drinking water, and cooking facilities to houseless households and those residing in kutcha or dilapidated dwellings. The programme is a restructured and expanded successor to the Indira Awaas Yojana (IAY), reflecting a shift towards greater transparency, beneficiary-centric delivery, and technological monitoring. Originally envisaged to cover one crore households during 2016–2019, PMAY-G has subsequently been extended until 2025 in pursuit of the national objective of “Housing for All”.

Beneficiary identification under PMAY-G is primarily based on the Socio-Economic and Caste Census (SECC) 2011, supplemented by a detailed exclusion framework designed to minimise inclusion errors and ensure that assistance reaches the most deprived households. Eligibility is focused on houseless families, households living in one- or two-room kutcha structures, destitutes, manual scavengers, members of Particularly Vulnerable Tribal Groups, and released bonded labourers. Financial assistance is provided through direct benefit transfers, with differentiated unit costs for plain and hilly or difficult terrains. In addition, the scheme emphasises convergence with allied programmes such as Swachh Bharat Mission, Saubhagya, and Pradhan Mantri Ujjwala Yojana to promote integrated rural development.

The evolution of PMAY-G must be understood against the backdrop of India’s long-standing rural housing initiatives. Early post-Independence programmes, including the Village Housing Programme and employment-linked schemes, laid the foundation for state-supported housing provision. The Indira Awaas Yojana, introduced in 1985 and later expanded, marked a major institutional effort to address rural housing deprivation among Below Poverty Line households. However, evaluations and audits, notably by the Comptroller and Auditor General of India, highlighted persistent shortcomings in beneficiary selection, construction quality, monitoring systems, and inter-scheme coordination. These limitations underscored the need for a more

accountable, data-driven, and outcome-oriented housing framework, leading to the redesign of IAY into PMAY-G.

Despite the scale and strategic importance of PMAY-G, systematic empirical assessments of its performance across regions remain limited. Existing studies have often focused on specific states, administrative processes, or beneficiary experiences, with less emphasis on comparative national-level patterns. Moreover, variations in institutional capacity, geographic constraints, and fiscal management continue to influence implementation outcomes, raising concerns about equity and sustainability.

Against this background, the present study undertakes a comprehensive evaluation of PMAY-G using cumulative state- and Union Territory-level data from the National Rural Development Dashboard. The analysis integrates physical performance indicators, financial utilisation metrics, and social inclusion measures to assess programme effectiveness. By examining regional disparities and identifying structural and administrative bottlenecks, the paper aims to provide an evidence-based appraisal of PMAY-G's progress. The study further seeks to inform policy debates on targeted interventions, strengthened convergence, and improved governance mechanisms, with a view to enhancing the inclusiveness and long-term impact of rural housing delivery in India.

2.Objectives of the research paper

The present article aims to systematically examine the performance and equity of the Pradhan Mantri Awaas Yojana–Gramin (PMAY-G) across Indian states and Union Territories. The specific objectives are:

1. To assess the extent to which physical targets under PMAY-G—specifically house registration, sanctioning, and completion—have been achieved across states and Union Territories.
2. To evaluate the efficiency and adequacy of financial resource allocation, fund disbursement, and utilization under PMAY-G at the sub-national level.

3. To analyze inter-regional variations and spatial patterns in physical progress and financial management in the implementation of PMAY-G.
4. To examine the inclusiveness of PMAY-G with respect to beneficiary coverage among Scheduled Castes, Scheduled Tribes, and women, and its association with target achievement.

3.Literature Review

Conceptualizing Housing as a Human Right and Development Imperative

Housing is widely acknowledged as a fundamental human necessity and a critical determinant of socio-economic development. Adequate housing extends beyond physical shelter to include security of tenure, access to basic services, affordability, habitability, accessibility, and cultural appropriateness (UN-Habitat, 2009). These dimensions underscore the role of housing in promoting human dignity, social inclusion, and overall wellbeing.

In the Indian context, housing deprivation has historically been driven by rapid population growth, persistent poverty, and structural inequalities in access to quality housing, particularly in rural areas (Kumar & Mishra, 2020). The Census of India (2011) classifies housing into *pucca* and *kutcha* categories, reflecting variations in construction quality and material durability (National Buildings Organisation, n.d.). The widespread prevalence of kutcha and semi-pucca houses in rural regions highlights systemic vulnerabilities and reinforces the need for targeted public housing interventions.

Although the Constitution of India does not explicitly recognize housing as a fundamental right, it is embedded within the Directive Principles of State Policy. Article 39(b) emphasizes equitable distribution of material resources, including housing. Judicial interpretations have further expanded this understanding, with the Supreme Court recognizing the right to shelter as an integral component of the right to life under Article 21 (Chandran, 2018). National policy frameworks, including the National Housing and Habitat Policy (1998), have consistently positioned housing as a cornerstone of inclusive development (Ministry of Housing and Urban Affairs, 2017).

Evolution of Rural Housing Policy in India

Rural housing in India has traditionally received limited policy attention. Early initiatives, such as the Indira Awaas Yojana (IAY), focused primarily on vulnerable populations, including Scheduled Castes, Scheduled Tribes, and Below Poverty Line households. Despite achieving partial coverage, IAY was criticized for inadequate quality standards, weak monitoring mechanisms, and limited community participation (NIRDPR, 2014).

In response to these challenges, the Government of India launched the Pradhan Mantri Awaas Yojana – Gramin (PMAY-G) in 2016. The scheme marked a paradigm shift from fragmented assistance to a rights-based, saturation-oriented approach aimed at providing “Housing for All” in rural areas. PMAY-G introduced standardized housing norms, enhanced financial assistance, and technology-enabled governance systems to improve accountability and service delivery (MoRD, 2016).

Convergence-Based Implementation Framework under PMAY-G

A defining feature of PMAY-G is its emphasis on convergence with complementary social welfare schemes. This integrated approach seeks to transform housing units into fully functional and habitable living spaces by ensuring access to water, sanitation, electricity, and clean cooking fuel.

Key convergence mechanisms include alignment with the Swachh Bharat Mission–Gramin (SBM-G), Mahatma Gandhi National Rural Employment Guarantee Scheme (MGNREGS), Mission Saubhagya, Jal Jeevan Mission, and Pradhan Mantri Ujjwala Yojana (PMUY). Under SBM-G, beneficiaries receive ₹12,000 for toilet construction, while MGNREGS provides 90–95 days of unskilled labor support for housing activities. Jal Jeevan Mission facilitates household water connections, and PMUY enables access to liquefied petroleum gas for clean cooking.

Despite these efforts, gaps persist. Data from the National Family Health Survey (NFHS-5, 2019–2021) indicate that approximately 5% of rural households remain without electricity. To address such deficits, PMAY-G collaborates with Mission Saubhagya and Deen Dayal Upadhyaya Gramin Jyoti Yojana to promote universal electrification.

This convergence-based model represents a shift from infrastructure provisioning to holistic human development, positioning housing as a platform for health, productivity, and social mobility.

Governance, Digitalization, and Transparency

The introduction of digital governance systems has been central to PMAY-G's implementation strategy. Platforms such as AwaasSoft and geo-tagging mechanisms enable real-time monitoring of beneficiary registration, construction progress, fund disbursement, and compliance with scheme guidelines (Balamurugan, 2022). These tools enhance transparency, reduce leakages, and strengthen coordination between local, district, and national authorities.

Empirical studies suggest that digitization has improved administrative efficiency and accountability. Balamurugan (2022) highlights that technology-enabled monitoring has minimized duplication, enhanced beneficiary targeting, and improved financial tracking. However, challenges related to digital literacy, internet connectivity, and administrative capacity remain, particularly in remote and tribal regions.

Housing Quality, Utilization, and Beneficiary Outcomes

PMAY-G defines housing quality through parameters such as structural durability, disaster resilience, minimum floor area of 25 square meters, and access to basic amenities (MoRD, 2016). These standards are intended to ensure long-term habitability and safety.

Nevertheless, empirical evidence reveals uneven compliance across regions. Balamurugan (2022) found that while 58% of beneficiaries transitioned to pucca houses, issues such as inadequate sanitation facilities, underutilization of kitchen spaces, and behavioral resistance to new infrastructure persisted. Similarly, Thorat and Mankar (2021) documented delays in construction, mismatches between fund disbursement and project timelines, and limited technical support at the local level.

The NITI Aayog Evaluation Report (2018) commended states such as Odisha and Chhattisgarh for effective implementation and convergence, while highlighting persistent underperformance in several North-Eastern states. These findings indicate that contextual factors, governance capacity, and institutional coordination significantly influence scheme outcomes.

Performance Assessments and Social Impacts

Multiple studies have evaluated PMAY-G using mixed-method approaches. Annual reports of the Ministry of Rural Development (2017–2023) demonstrate steady growth in housing completions, albeit with substantial inter-state variation. The Comptroller and Auditor General (CAG, 2020) identified concerns related to delayed installment releases, underutilization of funds, and inadequate post-construction support.

Despite these operational challenges, several studies emphasize the scheme's positive social outcomes. Balamurugan (2022) and NIRDPR (2019) report improvements in household security, social status, livelihood opportunities, and beneficiary dignity. Access to durable housing has also been linked to enhanced educational participation, health outcomes, and women's empowerment.

However, existing literature also highlights the need for greater attention to maintenance, community participation, and post-occupancy support to ensure long-term sustainability.

Synthesis and Research Gaps

The reviewed literature indicates that PMAY-G represents a significant advancement in rural housing policy through its rights-based orientation, convergence framework, and technology-enabled governance. The scheme has substantially expanded housing coverage and contributed to improvements in living standards and social wellbeing.

Nevertheless, persistent challenges remain, including regional disparities, capacity constraints, behavioral adaptation issues, and gaps in post-construction support. Moreover, most studies focus primarily on output indicators such as house completion rates, with limited attention to long-term socio-economic impacts, beneficiary satisfaction, and sustainability outcomes.

There is a relative paucity of longitudinal and comparative studies examining how PMAY-G influences poverty reduction, livelihood diversification, and intergenerational mobility. Future research should adopt more integrated evaluation frameworks that combine quantitative performance metrics with qualitative assessments of lived experiences.

4. Methodology

Research Design

This study adopts a quantitative secondary data analysis to examine implementation performance and inter-state variation in the Pradhan Mantri Awaas Yojana–Gramin (PMAY-G) across Indian States and Union Territories. A combined cross-sectional and longitudinal analytical approach was employed to assess cumulative progress and regional disparities over the implementation period.

Data Sources

The analysis draws on publicly available administrative data for the period April 2016 to August 2025 from three official sources: (i) the National Rural Development Dashboard of the Ministry of Rural Development, Government of India, which provides state-wise indicators on rural development and housing; (ii) the PMAY-G Management Information System (MIS) dashboard, which reports scheme-specific information on physical and financial targets and achievements, stage-wise construction progress, fund allocation and utilization, and social-group and gender-disaggregated beneficiary coverage; and (iii) the Population Census of India, 2011, used as baseline data for demographic characteristics, housing conditions, and the prevalence of kutchha housing. These sources were selected for their nationwide coverage, standardized reporting formats, and official validity.

Analytical Framework and Variables

The analysis focused on key indicators representing programme progress, financial efficiency, and social inclusion. These included cumulative housing completion rate (completed houses relative to sanctioned targets), fund utilization rate (utilized funds relative to allocation), average cost per completed house, beneficiary coverage among Scheduled Castes and Scheduled Tribes, and women's joint ownership share. Together, these indicators capture multiple dimensions of implementation, including efficiency, equity, and inclusion.

Data Analysis

Descriptive statistical techniques were used to summarize performance across states and over time. Percentages and averages were computed to examine programme progress and variation. States and Union Territories were ranked and classified into performance tiers (high, medium, and low) to facilitate comparative assessment. Regional analysis was conducted by grouping

states into geographic zones to identify spatial patterns, while trend analysis of cumulative indicators was used to examine temporal progress.

Interpretation and Validation

Findings were interpreted in relation to programme objectives, implementation guidelines, and broader socio-economic contexts. Observed patterns were cross-referenced with relevant policy reports and government publications where available. Reliability was strengthened through triangulation across multiple administrative data sources and consistency checks.

Ethical Considerations

The study relies exclusively on publicly available aggregated data and does not involve individual-level information. No ethical approval was required. Data use complied with applicable government data-sharing and publication norms.

Methodological Limitations

The study is constrained by the accuracy and completeness of administrative data. Variations in state-level reporting practices and delays in data updates may affect comparability. In addition, the use of cumulative indicators limits assessment of short-term fluctuations and micro-level implementation dynamics.

5.Data Analysis and Discussion

Status of the PMAY-G

This study evaluates the scheme's performance using both physical indicators including total targets, number of beneficiaries registered, geo-tagged sites, houses sanctioned, and completed and financial indicators such as funds allocated, released, and utilized.

Table 1: Status of PMAY - G

Physical Indicators	Status as on Date	Financial Indicators	Status as on date
Targets	4,12,31,890	Fund allocation	₹37,65,34,04,75,700

Beneficiaries Registered	39520208	Fund released	₹30,62,93,82,49,100
Site Geo-tagged	39219027	Fund utilized	₹39,06,29,23,10,900
House Sanctioned	38290946	-	-
House Completed	27950250	-	-

(Ministry of Rural Development Dashboard Data, 2025)

The analysis of physical and financial indicators under the Pradhan Mantri Awaas Yojana–Gramin (PMAY-G) reveals important insights into the implementation efficiency and operational performance of the programme. As per the available data, the total target under the scheme stands at 41,231,890 houses. Of this, 39,520,208 beneficiaries have been registered, representing 95.8 per cent of the target. Similarly, 39,219,027 sites have been geo-tagged, accounting for 95.1 per cent coverage. These figures indicate a high level of institutional capacity in beneficiary identification, digital monitoring, and preliminary implementation processes.

With regard to administrative approvals, 38,290,946 houses have been sanctioned, corresponding to 92.9 per cent of the total target. This reflects a relatively efficient sanctioning mechanism and suggests that procedural bottlenecks at the approval stage have been largely minimized. However, physical completion remains comparatively low. As of the reference date, only 27,950,250 houses have been completed, which constitutes 67.8 per cent of the overall target and approximately 73.0 per cent of sanctioned units. This substantial gap between sanctioning and completion points to significant delays at the construction and delivery stages of implementation.

The financial performance of the programme demonstrates a relatively strong absorption capacity. The total fund allocation amounts to ₹37,653.40 crore, of which ₹30,629.38 crore (81.3 per cent) has been released. Notably, the total reported utilization stands at ₹39,062.92 crore, which exceeds the amount released during the reference period. This pattern suggests the utilization of unspent balances from previous financial years, contributions from state governments, or advance expenditures by implementing agencies. While high levels of

utilization indicate active programme execution, they also necessitate careful fiscal monitoring to prevent the accumulation of liabilities and financial stress at the implementing level.

A comparative assessment of physical and financial progress reveals a partial misalignment between expenditure and output. Despite substantial fund utilization, the completion rate of houses remains moderate. This divergence suggests the presence of structural and operational constraints affecting construction progress. Possible contributing factors include delays in material procurement, labour shortages, climatic conditions, beneficiary-related challenges, and administrative inefficiencies at the field level. The observed mismatch underscores the need for strengthened implementation support and enhanced coordination among stakeholders.

Overall, the programme demonstrates strong performance in the initial phases of implementation, particularly in beneficiary registration, geo-tagging, and sanctioning. These achievements reflect effective planning frameworks and the successful deployment of digital governance mechanisms. However, the relatively low rate of house completion highlights persistent challenges in last-mile delivery. Addressing these constraints requires targeted interventions, including intensified field-level monitoring, timely disbursement of instalments, technical assistance to beneficiaries, and improved convergence with allied schemes such as MGNREGA, Swachh Bharat Mission, and rural infrastructure programmes.

Table 2: State wise scheme details

States	Total Target	Number of Beneficiaries registered	% of beneficiary registered out of total target	Total number of Houses Sanctioned	Total number of Houses Completed	Completion Rate (%) v/s Houses sanctioned
Andaman and Nicobar Islands (UT)	3424	2740	80.02%	2593	1299.00	50.10%
Andhra Pradesh	247114	247282	100.07%	246930	88294.00	35.76%
Arunachal Pradesh	35937	35611	99.09%	35591	35591.00	100.00%

Assam	298786 8	2970846	99.43%	2844553	2057542.0 0	72.33%
Bihar	501275 2	4917066	98.09%	4900579	3824838.0 0	78.05%
Chandigarh (UT)	0	0	0.00%	0	0.00	0.00%
Chhattisgarh	264222 4	2431756	92.03%	2357389	1457932.0 0	61.85%
Dadra and Nagar Haveli (UT)	11206	11715	104.54%	11356	4431.00	39.02%
Daman and Diu (UT)	158	171	108.23%	158	41.00	25.95%
Delhi (UT)	0	0	0.00%	0	0.00	0.00%
Goa	257	278	108.17%	254	242.00	95.28%
Gujarat	902354	839350	93.02%	829052	579646.00	69.92%
Haryana	106460	77600	72.89%	74865	36543.00	48.81%
Himachal Pradesh	121502	97663	80.38%	97551	34025.00	34.88%
Jammu and Kashmir (UT)	336498	335563	99.72%	334778	312644.00	93.39%
Jharkhand	201210 7	1942002	96.52%	1937262	1570222.0 0	81.05%
Karnataka	944140	632414	66.98%	491209	156083.00	31.78%
Kerala	232916	98080	42.11%	76002	34330.00	45.17%
Ladakh (UT)	3004	3004	100.00%	3004	3004.00	100.00%
Lakshadweep (UT)	45	56	124.44%	53	45.00	84.91%
Madhya Pradesh	577457 2	5162191	89.40%	4945108	3826112.0 0	77.37%
Maharashtra	437082 9	4189516	95.85%	4038044	1359237.0 0	33.66%
Manipur	108550	102393	94.33%	101549	37964.00	37.38%
Meghalaya	188034	185929	98.88%	185787	148633.00	80.00%
Mizoram	29967	29964	99.99%	29959	25063.00	83.66%

Nagaland	48830	48764	99.86%	48762	36196.00	74.23%
Odisha	284988 9	2811982	98.67%	2811436	2413693.0 0	85.85%
Puducherry (UT)	0	0	0.00%	0	0.00	0.00%
Punjab	103674	80721	77.86%	76740	40937.00	53.35%
Rajasthan	249712 1	2435363	97.53%	2431561	1744305.0 0	71.74%
Sikkim	1399	3141	224.52%	1397	1393.00	99.71%
Tamil Nadu	957825	786081	82.07%	743567	643763.00	86.58%
Telangana	0	0	0.00%	0	0.00	0.00%
Tripura	376913	376286	99.83%	376279	370973.00	98.59%
Uttar Pradesh	368570 4	3656293	99.20%	3656241	3637291.0 0	99.48%
Uttarakhand	69194	68556	99.08%	68534	68217.00	99.54%
West Bengal	456942 3	4956844	108.48%	4569032	3419382.0 0	74.84%
Total	4,12,31, 890	3,95,37,221	95.89%	3,83,27,17 5	2,79,69,91 1	72.98%

The state-wise performance of Pradhan Mantri Awas Yojana (PMAY) reveals substantial inter-state variation across the housing delivery continuum—from beneficiary registration to house completion.

At the aggregate level, against a total target of 41.23 million houses, approximately 39.54 million beneficiaries (95.89%) have been registered. Of these, 38.33 million houses have been sanctioned, and 27.97 million houses completed, translating into a national completion rate of 72.98% vis-à-vis sanctioned houses. These figures indicate strong progress in beneficiary identification and sanctioning, while completion performance reflects moderate implementation lag.

Beneficiary Registration

Most large states report near-universal beneficiary registration relative to target. States such as Andhra Pradesh (100.07%), Arunachal Pradesh (99.09%), Assam (99.43%), Bihar (98.09%),

Jharkhand (96.52%), Odisha (98.67%), Rajasthan (97.53%), and Uttar Pradesh (99.20%) demonstrate high levels of administrative coverage. Some states and Union Territories (UTs), including Lakshadweep (124.44%), Sikkim (224.52%), and West Bengal (108.48%), report registrations exceeding initial targets, suggesting upward revisions, demand reassessment, or improved enumeration processes.

Conversely, relatively lower registration ratios are observed in Kerala (42.11%), Karnataka (66.98%), and Haryana (72.89%), indicating either target-setting inconsistencies or implementation constraints in beneficiary identification.

Sanctioning and Completion Performance

Sanctioning closely follows registration trends in most states, reflecting administrative alignment between demand identification and project approval. However, completion rates vary considerably:

- High-performing states (above 90% completion rate) include Uttar Pradesh (99.48%), Uttarakhand (99.54%), Tripura (98.59%), Arunachal Pradesh (100%), Ladakh (100%), Sikkim (99.71%), and Jammu and Kashmir (93.39%). These states demonstrate strong conversion efficiency from sanction to completion.
- Moderate performers (70–85%) include Bihar (78.05%), Madhya Pradesh (77.37%), Assam (72.33%), Rajasthan (71.74%), Gujarat (69.92%), and West Bengal (74.84%), reflecting relatively steady implementation but scope for acceleration.
- Low completion rates (below 50%) are observed in Andhra Pradesh (35.76%), Karnataka (31.78%), Maharashtra (33.66%), Himachal Pradesh (34.88%), Manipur (37.38%), and select UTs such as Daman and Diu (25.95%) and Dadra and Nagar Haveli (39.02%). These states exhibit a significant implementation gap between sanction and physical completion.

Emerging Patterns

Three broad patterns are discernible:

1. High Registration–High Completion States: Predominantly found in smaller northeastern states and certain northern states (e.g., Tripura, Uttarakhand), suggesting administrative cohesion and possibly manageable beneficiary volumes.
2. High Registration–Moderate Completion States: Large-population states such as Bihar, Madhya Pradesh, and Rajasthan, where scale effects may slow construction cycles.
3. High Registration–Low Completion States: Andhra Pradesh, Maharashtra, and Karnataka illustrate sanction-heavy progress without commensurate completion, indicating potential bottlenecks in fund flow, beneficiary contribution, construction capacity, or monitoring.

Overall, while PMAY demonstrates strong national-level outreach and sanctioning performance, inter-state disparities in completion rates highlight the importance of contextual factors—administrative capacity, construction ecosystem, financial convergence, and beneficiary readiness—in influencing final housing outcomes. For a comprehensive assessment, these quantitative trends should be interpreted alongside governance, fiscal, and implementation indicators.

Table 3: Budget allocation

State's target close to beneficiary registration	Fund Allocation	Fund released	Fund Utilized	Completion Rate
Madhya Pradesh	407738381700	446034255000	513409395000	66%
Bihar	540276045000	362092212800	534674100000	76%
West Bengal	604756195400	317971703500	419082324000	75%
Maharashtra	195775567100	216337521100	238017695000	31%
Uttar Pradesh	425946947300	336808183500	441332378000	99%
Assam	229225027300	283194965100	309452266700	69%
Odisha	340636306700	254908028600	335824080000	85%

Chattishgarh	251313483300	182926685300	229396324000	55%
Rajasthan	239484341300	169091568900	230250948000	70%
Jharkhand	202781734600	214326999500	214326999500	78%
Tamil Nadu	99689500900	62495678900	83582655200	67%
Karnataka	28459502800	26543478800	20731010900	17%
Gujarat	58465880800	65937760200	87182560000	64%
Tripura	30981202100	47248297000	49415166700	98%
Jammu and Kashmir	26825247600	40161512200	42698230000	93%
Andhra Pradesh	31195310000	14957144400	12774473800	36%
Kerala	6892271000	4917802000	5547216000	15%
Meghalaya	9825877300	25728135000	25282471000	79%
Himachal Pradesh	1928848300	1608403200	12830927000	28%
Manipur	6052172400	8005816900	9778590000	35%
Haryana	3781176600	4799714200	6474405000	34%
Punjab	5001240000	5363405000	7740510000	39%
Uttarakhand	4331166700	9284525000	9769060000	99%
Nagaland	3855164900	5337065500	6890936000	74%
Arunachal Pradesh	5251549800	14957144400	4817860000	99%
Mizoram	3151219100	3192032200	4328772500	84%
Dadra and Nagar Haveli(UT)	821640000	893318700	1606400000	40%
Andaman and Nicobar Islands(UT)	194760000	282201100	173720000	38%
Ladakh(UT)	258960000	219850000	0	100%
Sikkim	183170000	162516400	187860000	100%
Goa	237028800	28478500	28340000	94%
Daman and Diu(UT)	16464900	5862000	6000000	26%
Lakshadweep(UT)	7092000	14184000	59,70,000	100%
Puducherry(UT)	0	0	0	0
Telangana	0	0	0	0

Chandigarh (UT)	0	0	0	0
Delhi (UT)	0	0	0	0

The unit cost assistance under the Pradhan Mantri Awaas Yojana – Gramin (PMAY-G), as approved by the Union Cabinet and stipulated in the Ministry of Rural Development guidelines, is presently ₹1.20 lakh for plain areas and ₹1.30 lakh for hilly and difficult areas, including all North-Eastern States and the Union Territories of Jammu & Kashmir and Ladakh. The cost-sharing ratio between the Central and State Governments is 90:10 for North-Eastern States and Himalayan States/UTs (Himachal Pradesh, Uttarakhand, Jammu & Kashmir), and 60:40 for all other States. For Union Territories without legislatures, the Central Government bears 100% of the cost.

From the annual budgetary allocation for PMAY-G, 95% is earmarked for release to States and UTs as central assistance. This amount includes the programme component for new house construction and up to 4% for State-level administrative expenses. The remaining 5% is retained at the central level as a reserve fund for special projects and contingencies. Fund distribution to States and UTs is guided by their Annual Action Plan (AAP), approved by the Empowered Committee, with disbursements made in two equal instalments. In addition to central assistance, several State and UT governments supplement beneficiary support with their own financial contributions. The scheme also encourages the use of locally available materials and state-specific, climate-resilient house designs to improve affordability, durability, and environmental sustainability.

Pradhan Mantri Awaas Yojana – Gramin (PMAY-G) ranks as the second largest scheme under the Ministry of Rural Development. According to a budget analysis by the Centre for Policy Research, fund utilization accelerated during Phase 2, with expenditures surpassing the allocated budget in FY 2019-20 (110%) and FY 2020-21 (107%). Although there was a slight decline in spending to 93% of the budget in FY 2021-22, the expenditure rate remained steady at 90% as of the third quarter of FY 2022-23 (up to January 1, 2023).

Table 4: SC/ST Category: Physical Progress Analysis

State's target close to beneficiary registration	Percentage of SC Registered	Percentage of SC completed	Percentage of ST registered	Percentage of ST completed
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Madhya Pradesh	18%	18%	37%	38%
Bihar	15%	19%	2%	3%
West Bengal	34%	31%	10%	9%
Maharashtra	9%	15%	22%	33%
Uttar Pradesh	36%	36%	2%	2%
Assam	8%	11%	17%	5%
Odisha	18%	18%	35%	35%
Chattishgarh	16%	18%	38%	38%
Rajasthan	21%	22%	33%	36%
Jharkhand	17%	18%	32%	34%
Tamil Nadu	45%	44%	3%	4%
Karnataka	22%	31%	13%	19%
Gujarat	5%	6%	48%	54%
Tripura	18%	18%	44%	44%
Jammu and Kashmir	11%	11%	32%	32%
Andhra Pradesh	32%	28%	18%	19%
Kerala	20%	33%	5%	8%
Meghalaya	1%	1%	93%	93%
Himachal Pradesh	36%	41%	9%	9%
Manipur	4%	3%	41%	63%
Haryana	51%	58%	1%	1%
Punjab	78%	74%	0	0%
Uttarakhand	32%	32%	6	6%
Nagaland	0	0	99%	99%
Arunachal Pradesh	0	0	96%	96%
Mizoram	0	0	99%	100%
Dadra and Nagar Haveli(UT)	1%	0	94%	112%
Andaman and Nicobar Islands(UT)	0	0	0	1%

Ladakh(UT)	0	0	100%	100%
Sikkim	8%	10%	48%	47%
Goa	4%	5%	32%	34%
Daman and Diu(UT)	4%	5%	64%	46%
Lakshadweep(UT)	0		100%	100%
Puducherry(UT)	0	0	0	0
Telangana	0	0	0	0
Chandigarh (UT)	0	0	0	0
Delhi (UT)	0	0	0	0

Under the PM Awaas Yojana – Gramin (PMAY-G), a minimum of 60% of the total housing target at the national level is earmarked for beneficiaries belonging to Scheduled Castes (SC) and Scheduled Tribes (ST), subject to their eligibility and availability in the beneficiary lists. Each State and Union Territory has the flexibility to determine the exact proportion of houses allocated between the SC and ST categories within this overall 60% reservation, based on their local demographic patterns and policy considerations. These beneficiary lists are primarily drawn from the verified Socio-Economic and Caste Census (SECC) 2011 data or the updated Awaas+ 2018 database, with eligibility confirmed through Gram Sabha verification to ensure transparency and inclusiveness.

Once all eligible SC/ST beneficiaries in a State or UT have been accommodated, houses may be allocated to beneficiaries from other categories, drawn from the residual or backlog beneficiary lists. The adherence of States and UTs to the mandated 60% reservation for SC/ST beneficiaries is regularly monitored through PMAY-G's Management Information System (MIS), ensuring compliance with the scheme's social inclusion goals. The following table highlights States that have successfully met this reservation requirement.

Table 5: State wise absorption of the scheme by the SC/ST communities

States	above the 60%	Total (SC/ST) houses Completion	SC/ST Population
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mandate	rate (%)	(Rural)
Tripura	62%	57%
Manipur	65%	55%
Punjab	74%	37%
Meghalaya	94%	91%
Arunachal Pradesh	96%	74%
Nagaland	99%	93%
Mizoram	100%	97%
Dadra and Nagar Haveli	100%	
Ladakh (UT)	100%	95%
Lakshadweep (UT)	100%	84%

The data on PMAY-G implementation for states exceeding the 60% SC/ST rural population mandate demonstrates generally strong compliance with the scheme's reservation requirements, with completion rates ranging from 62% to 100%. States and Union Territories with predominantly tribal populations, such as Mizoram, Nagaland, Arunachal Pradesh, and Meghalaya, exhibit near or complete fulfilment of housing targets for SC/ST beneficiaries, reflecting targeted and effective program execution. Similarly, Union Territories like Ladakh and Lakshadweep also report high completion aligned with their SC/ST demographics. However, some states like Tripura and Manipur, while meeting the mandate, have completion rates closer to the minimum threshold, indicating room for improvement. Notably, Punjab shows a high completion rate despite a relatively low rural SC/ST population share, suggesting concerted efforts in beneficiary inclusion.

Inclusion of women in PMAY-G

Although the Pradhan Mantri Awaas Yojana – Gramin (PMAY-G) does not reserve a specific quota for women beneficiaries, the scheme mandates that, as far as possible, houses must be registered in the name of an adult woman member of the household or jointly in the names of both spouses. Exceptions are permitted only where no eligible adult female member exists in the family. This ownership provision aims to strengthen the economic security of women and enhance gender equity in rural housing.

Progress across states varies, with certain states showing notably high proportions of sole female ownership. According to the PMAY-G Management Information System (as of August 2025), Goa has achieved approximately 90% of completed houses registered solely in the name of women, followed by Haryana at 82%, Karnataka at 69%, Kerala at 56%, and Uttarakhand at 52%. It should be noted that these figures pertain to houses with ownership solely in the name of women and do not include joint registrations. However, the majority of states also promote joint ownership, which further enhances women's asset security.

Table 6: State wise Sanction Vs Completion

State's target close to beneficiary registration	Women Beneficiaries - houses sanctioned	Percentage of Houses completed (Women beneficiaries)
Madhya Pradesh	733773	15%
Bihar	1788437	37%
West Bengal	1256152	29%
Maharashtra	408622	13%
Uttar Pradesh	1467915	40%
Assam	606123	21%
Odisha	657004	23%
Chattishgarh	315547	14%
Rajasthan	1140215	49%
Jharkhand	354211	18%
Tamil Nadu	110713	15%
Karnataka	310343	82%
Gujarat	103567	13%
Tripura	63078	17%
Jammu and Kashmir	30403	9%
Andhra Pradesh	70138	26%
Kerala	41863	56%
Meghalaya	49545	27%
Himachal Pradesh	36956	33%
Manipur	16873	15%

Haryana	50216	69%
Punjab	20342	24%
Uttarakhand	35921	52%
Nagaland	5929	12%
Arunachal Pradesh	3981	11%
Mizoram	4291	15%
Dadra and Nagar Haveli(UT)	622	10%
Andaman and Nicobar Islands(UT)	516	12%
Ladakh(UT)	342	11%
Sikkim	118	8%
Goa	227	90%
Daman and Diu(UT)	12	24%
Lakshadweep(UT)	23	42%
Puducherry(UT)	0	0
Telangana	0	0
Chandigarh (UT)	0	0
Delhi (UT)	0	0

States like **Sikkim** and Union Territories such as **Jammu and Kashmir** and **Dadra and Nagar Haveli** lag behind, with **less than 10% of completed houses registered in the name of women beneficiaries**.

Policy gaps and challenges:

Under the provisions of the Pradhan Mantri Awaas Yojana – Gramin (PMAY-G), it is mandated that States and Union Territories provide land to landless beneficiaries from government-owned land or other public lands, including Panchayat common land, community land, or land under local authorities (Ministry of Rural Development, 2023). For such allocated land, the respective State/UT governments are also responsible for ensuring adequate infrastructure facilities, such as electricity, road connectivity, availability of drinking water, and solid and liquid waste management. Several States implement land allocation in

convergence with their own schemes. For example, Bihar's "Mukhymantri Awaas Sthal Kray Sahayata Yojana" provides eligible beneficiaries with financial assistance of ₹60,000 to purchase land for house construction (Government of Bihar, 2024).

Despite these provisions, the non-availability of suitable land remains a significant bottleneck delaying the construction of houses. The National Institute of Rural Development and Panchayati Raj (NIRDPR) reported in its 2020–21 annual report that numerous houses remain incomplete due to land scarcity or unresolved land issues (NIRDPR, 2021). This challenge underscores the need for strengthened land management policies and better coordination between the rural housing program and land governance mechanisms to achieve the scheme's goal of timely housing delivery to the rural poor.

6. Conclusion

The evaluation of the Pradhan Mantri Awaas Yojana-Gramin (PMAY-G) across various Indian States and Union Territories highlights significant progress in rural housing provision, facilitated by a robust policy framework and multi-level governance mechanisms. The scheme's rights-based, demand-driven approach combined with direct benefit transfers has contributed to substantial improvements in housing coverage for vulnerable and marginalized rural populations. Notably, several States have demonstrated commendable performance in achieving high beneficiary registration rates, fund utilization efficiency, and house completion percentages, resulting in meaningful socio-economic upliftment.

However, the analysis also reveals notable disparities among States, particularly those with difficult terrains, smaller administrative capacities, or unique socio-political challenges. States such as Himachal Pradesh, and Manipur show lower completion rates despite relatively high fund utilizations, underscoring implementation inefficiencies and regional bottlenecks. The integration of PMAY-G with allied schemes like SBM-G, MGNREGS, Jal Shakti Mission, and Mission Saubhagya reflects a holistic and sustainable approach toward improving rural housing quality by ensuring essential amenities such as water supply, sanitation, electricity, and cooking fuel connectivity.

Furthermore, inclusive strategies such as the mandated reservation of housing targets for Scheduled Castes and Scheduled Tribes, and the registration of houses in the name of women or jointly with women, underscore the scheme's commitment to social equity and gender

empowerment. Nonetheless, greater focus is needed to enhance coverage for women-led households in certain regions and to address persistent challenges relating to the quality and usability of constructed houses.

In sum, while PMAY-G has made impactful strides toward universal rural housing coverage, continuous efforts to strengthen inter-scheme convergence, administrative efficiency, and equitable beneficiary inclusion remain critical. Addressing these systemic constraints can help realize the scheme's vision of 'Housing for All' by enabling durable, dignified, and sustainable rural homes that improve overall quality of life and foster rural development across India.

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