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PRADHAN MANTRI AWAS YOJANA IN INDIA: A CASE STUDY

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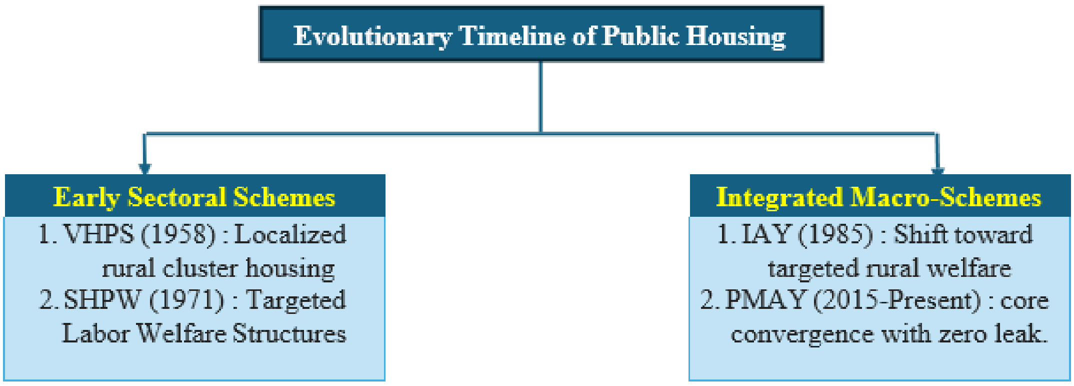
ABSTRACT

The Pradhan Mantri Awas Yojana (PMAY), launched in June 2015, represents a landmark policy intervention by the Government of India aimed at addressing the acute housing shortage faced by the nation's economically vulnerable and middle-income demographics. While historical precedents like the Indira Awas Yojana (introduced in 1985) sought to tackle rural housing needs, modern demographic transitions driven by intense rural-to-urban migration for employment have severely strained urban infrastructure and depressed living conditions. In response, PMAY systematically redefines affordable housing framework with its core mandate of "Housing for All," directly targeting the upliftment of the Economically Weaker Section (EWS) and Lower Income Group (LIG) to improve their overall standard of living. Utilizing an analytical framework built primarily on secondary data resources, this study provides a comprehensive overview of the PMAY architecture, examining its execution milestones and its structural efficacy as a macro-level social engineering tool. The findings highlight the program's dual success in establishing institutional financial accountability and creating sustainable physical assets for marginalized urban groups.

KEYWORDS: Pradhan Mantri Awas Yojana, Affordable Housing, Economically Weaker Section (EWS), Lower Income Group (LIG), Standard of Living.

1. INTRODUCTION

Spatial justice and human-environment interactions are rooted in a community's access to secure residential infrastructure. Within the traditions of social and human geography, a housing unit is interpreted not merely as a physical layout of construction material, but as a dynamic node reflecting the structural relationship between human societies and their immediate physical environments (Brunhes, 1920). Historically, India's developmental landscape has been heavily impacted by deep spatial imbalances in housing security. Decades ago, formal evaluations by macro-planning bodies like the National Buildings Organisation (N.B.O., 1981) brought to light a severe structural deficit across the country. During the early 1981 demographic assessments, when the national population crossed 685.2 million individuals, the available residential stock stood at a critical low of 101.5 million units. This created an unavoidable housing crisis, driving more than one-third of urban citizens into dense informal settlements and slums, while leaving rural spaces with an acute shortage of 16.1 million permanent shelters.

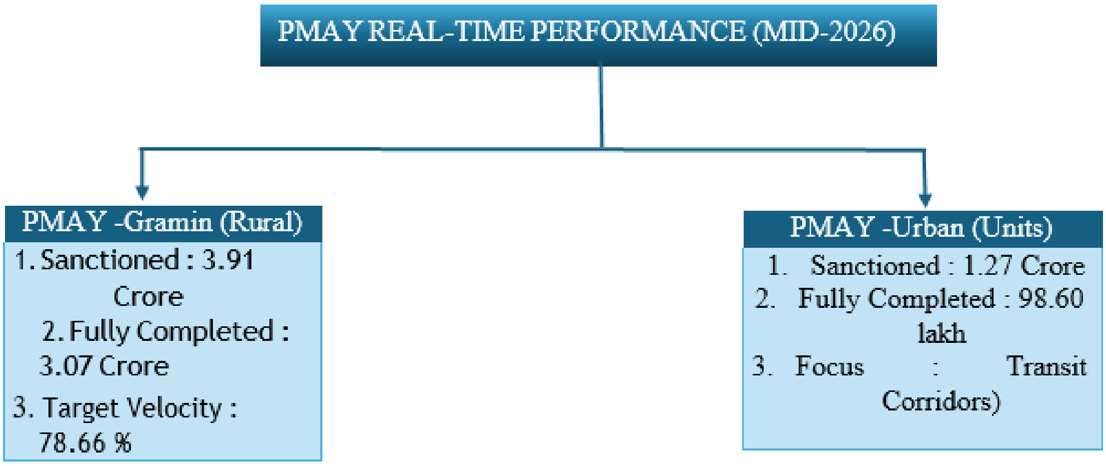


To resolve these spatial vulnerabilities, successive governments implemented a series of targeted social welfare initiatives. The early era of housing planning saw several sector-specific frameworks, including:

- The **Village Housing Project Scheme (1958)**, which attempted to introduce planned micro-neighborhoods in agrarian zones.
- The **Subsidised Housing Scheme for Plantation Workers (1971),** focused on securing basic shelter assets for industrial agricultural labourers.
- The **Free House Sites for Landless Workers initiatives (1956 & 1967),** designed to distribute land assets to marginalized rural families.

As the absolute housing deficit continued to climb due to high population momentum, these localized efforts eventually gave way to broader national strategies. This led to the launch of the **Indira Awaas Yojana (IAY) in 1985,** alongside targeted structural interventions linked to the United Nations' *International Year of Shelter for the Homeless (IYSH)* framework.

While these historical programs laid the groundwork for public asset distribution, they frequently faced operational challenges, including fragmented supply lines, uneven structural quality, and a lack of basic utility connections. To fix these systemic gaps, the **Pradhan Mantri Awas Yojana (PMAY)** was launched in 2015, changing the public housing model from an isolated construction grant into a comprehensive, multi-sectoral human development strategy.



By mid-2026, real-time tracking across the national *AwaasSoft* and *PMAY-MIS* portals shows a major shift in India's built environment. Under **PMAY-Gramin**, **3.91 crore homes have been formally sanctioned**, with **over 3.07 crore units fully completed** and handed over to beneficiaries. Recognizing the shifting needs of expanding rural families, the policy's timeline has been extended to March 2029, raising the absolute target to 4.95 crore permanent homes.

Simultaneously, the urban sector is advancing through **PMAY-Urban 2.0**, which coordinates affordable housing options with nearby transport networks. Together with the program's initial phases, the urban vertical has **sanctioned 1.27 crore units**, with **more than 98.60 lakh homes fully constructed**.

Crucially, modern PMAY guidelines mandate that property deeds be registered under sole or joint female ownership (covering nearly 75% of rural and over 96% of urban allotments). This policy design challenges traditional, male-dominated inheritance patterns across India. By linking directly with sanitation, clean energy, and water networks, PMAY provides an essential macro-scale case study for analyzing how large-scale public housing can systematically reduce socioeconomic and spatial vulnerabilities.

2. Literature Review

Several academicians, geographers, and social scientists have thoroughly investigated the multi-dimensional impacts, operational dynamics, and socio-economic outcomes of the Pradhan Mantri Awas Yojana (PMAY) across different regions of India. The key insights from contemporary literature are highlighted below:

The challenges of rapid urban expansion and overcrowding have been a primary area of focus. **Barot (2019)**, in his evaluation of affordable urban housing infrastructure, observed that exponential urban population growth inevitably accelerates the proliferation of congested slum settlements. His findings specifically demonstrate how targeted public housing missions can systematically upgrade the living standards of the Economically Weaker Sections (EWS), drawing localized operational evidence from the urban landscape of Ahmedabad in Gujarat.

Shifting the lens from mere spatial production to qualitative aspects, **Khan (2019)** offered a structural critique regarding policy delivery. The study asserts that the efficiency of a mega-housing scheme like PMAY must be evaluated not just by its capability to reduce the absolute structural housing shortage, but by how effectively it satisfies the long-term, diverse, and practical housing adequacy needs of the beneficiaries.

The social and demographic dimensions of the scheme reveal strong patterns of gender empowerment and educational variation. In a regional study based in the Coimbatore District, **Dhanabhakyam and Shobanageetha (2018)** highlighted that female beneficiaries express a significantly higher level of satisfaction and socio-economic security following home allotment compared to their male counterparts. Furthermore, their empirical data reveals that a beneficiary's overall awareness and understanding of the program's procedural steps vary significantly based on their formal educational background.

The broader socio-psychological impacts in rural geographies show similar positive shifts. Through a comprehensive macro-level assessment, **Reddy et al. (2018)** examined the footprint of PMAY-Gramin across three diverse states: West Bengal, Odisha, and Madhya Pradesh. Their field-level insights confirm that transitioning to a permanent structure brings a massive shift in the daily lives of target families, leading to measurable improvements in local livelihoods, community social status, self-worth, personal confidence, and a strong sense of legal asset ownership. Finally, the impact of the policy on specific, vulnerable occupational groups highlights its inclusive reach. **Mathews (2018)** evaluated the localized execution of the housing mission with a specific focus on the traditional fishermen community within the Vaddy

Division of Kollam district, Kerala. The study shows that the program succeeds in providing a vital sense of secure spatial self-identity for these coastal families. The field data notes a highly positive response and widespread satisfaction among the fishermen, who reported that their new homes fundamentally improved their domestic safety and overall opinion of state-led welfare initiatives.

A major institutional review was put forward by the **Parliamentary Standing Committee on Housing and Urban Affairs (2023)** in its comprehensive evaluation report on PMAY-Urban. The committee's findings brought to light a significant geographic variation in program delivery, noting that several Northeastern and hill states (except Tripura) showed completion rates below 50% due to intense physical terrain challenges and logistical friction. Furthermore, the report pointed out a structural funding gap at the state level, where delays in state matching grants caused the average beneficiary contribution to rise to nearly 60% of total costs, creating a high debt burden for low-income Economically Weaker Section (EWS) households.

Focusing on the evolution of structural policy models, **Halder and Koley (2024)**, in their comparative assessment titled 'A Comparative Analysis of Indira Awas Yojana and Pradhan Mantri Awas Yojana in Developing Housing in India', tracked the long-term changes in rural-urban welfare delivery. Their study notes that while the historical IAY model (1985) introduced targeted rural asset distribution, PMAY's modern, participatory framework has fundamentally accelerated deployment through data-driven tracking, recording a steady increase in national housing construction velocity from 2020 through 2024. The functional use of indoor spaces and multi-sectoral integration have also faced close analytical scrutiny. A comprehensive national impact study by the **National Institute of Rural Development and Panchayati Raj (NIRD & PR)**, synthesized with policy reviews up to **2024,** revealed a unique cultural and spatial disconnect regarding built-in kitchens. The field data indicated that rather than using the designated indoor cooking areas, many rural beneficiaries preferred converting that square footage into an extra multi-purpose living room while continuing to cook outdoors, which subsequently limited the long-term adoption rates of clean cooking gas (LPG) linkages.

3. POLICY OF PRADHAN MANTRI AWAAS YOJANA

Pradhan Mantri Awas Yojana (PMAY) is a flagship welfare scheme of the Government of India, primarily aimed at providing a **permanent house** (pucca ghar) to every poor, homeless, and economically weaker family in the country. The scheme is divided into two operational streams—**PMAY-Gramin** and **PMAY-Urban**—where rural beneficiaries receive direct financial assistance ranging from ₹1.20 lakh to ₹1.30 lakh for house construction, while urban beneficiaries are provided with affordable flats and interest subsidies on home loans. A defining feature of this policy is its strict governance model designed to eliminate corruption; funds are transferred directly into the beneficiary's bank account via Direct Benefit Transfer (DBT), and progression to each construction stage requires mandatory uploading of geo-tagged photographs through the **AwaasApp**. Furthermore, to promote women's empowerment, it is mandatory for the legal ownership of the house to be registered **either solely in the name of a female family member** or under joint spousal titles. The policy also integrates parallel welfare schemes to ensure holistic living standards, automatically coupling the housing units with basic amenities such as toilets under the Swachh Bharat Mission, electricity through the Saubhagya Yojana, and clean cooking gas linkages via the Ujjwala Yojana to ensure a dignified and secure life for every family.

Rural Housing Policy: PMAY-Gramin (PMAY-G)

The operational policy framework of PMAY-Gramin has been structurally modified to address remaining rural housing shortages through an extended timeline spanning from FY 2024-25 to FY 2028-29. This current phase introduces an additional macro target of constructing 2 crore permanent homes, bringing the cumulative rural mission target to 4.95 crore units. To ensure minimum decent living standards, the policy mandates a minimum unit size of 25 square meters, which must include a dedicated, hygienic cooking space. Financial assistance is disbursed as a direct grant, offering ₹1,20,000 per unit in plain regions and
₹1,30,000 per unit in hilly, difficult, or Integrated Action Plan (IAP) areas. A defining element of PMAY-G is its mandatory integration with parallel developmental welfare programs, known as multi-scheme convergence. Under this mechanism, beneficiaries automatically receive an additional ₹12,000 for toilet construction through the Swachh Bharat Mission (SBM-G), along with 90 to 95 days of unskilled labour wages mapped through the Mahatma Gandhi National Rural Employment Guarantee Act (MGNREGS). Furthermore, households are systematically linked to clean energy via the Pradhan Mantri Ujjwala Yojana and household electrification via Saubhagya. To ensure objective and transparent targeting, beneficiary identification relies strictly on deprivation parameters extracted from the Socio-Economic Caste Census (SECC 2011) and the updated Awaas + registry, both of which require formal cross-verification and validation by local Gram Sabhas. The policy also incorporates a strict social equity mandate, reserving at least 60% of the aggregate allocation

for Scheduled Caste (SC) and Scheduled Tribe (ST) households.

Urban Housing Policy: PMAY-Urban 2.0 (PMAY-U)

In urban landscapes, the policy operates under the newly implemented PMAY-Urban 2.0 framework, engineered to provide affordable, secure, and resilient housing options to 1 crore urban poor and middle-class families. The policy stratifies eligible urban households into three distinct income classification categories:

- Economically Weaker Sections (EWS) with an annual household income limit of up to ₹3 Lakh.
- Low Income Groups (LIG) with incomes ranging between ₹3 Lakh and ₹6 Lakh.
- Middle Income Groups (MIG) with annual earnings between ₹6 Lakh and ₹9 Lakh.

Administratively, the urban housing policy is deployed through four strategic pillars or operational verticals tailored to varied urban land and economic settings. The first is Beneficiary-Led Construction (BLC), which provides direct central assistance to individual landowners seeking to construct new homes or structurally expand existing sub-standard units. The second vertical, Affordable Housing in Partnership (AHP), leverages institutional coordination by offering financial assistance to public and private sector developers to build affordable housing projects specifically reserved for EWS buyers. For the urban floating population and low-income labourers, the policy deploys the Affordable Rental Housing Complexes (ARHC) model, converting vacant government-funded housing stocks into saste kiraye ke ghar (low-cost rental dormitories and units) positioned close to industrial and urban manufacturing centers. Finally, the Interest Subsidy Scheme (ISS) provides interest subventions on home loans for EWS, LIG, and MIG families purchasing or building homes up to specified loan limits, utilizing the centralized CLSS Awas Portal (CLAP) for digital transaction tracking.

Governance, Monitoring, and Gender Inclusion Policies

The foundational governance framework of PMAY prioritizes **gender-centric asset ownership** as a primary tool for structural social empowerment. The policy strictly dictates that the legal title deeds for all allotted units must be registered either solely in the name of a female family member or under joint spousal titles, except in rare demographic circumstances where no eligible female head exists. To ensure transparency and minimize leakages, the policy operates under a Direct Benefit Transfer (DBT) model, where financial instalments flow directly into the beneficiary's Aadhaar-linked bank accounts without the involvement of intermediaries or third-party contractors. In rural sectors, the zero-contractor rule is strictly enforced, requiring beneficiaries to manage or undertake the construction of their own homes to ensure structural durability and accountability. The construction pipeline is monitored through space-borne technology and mobile governance via the **Awaas App** portal. Progress is verified across four distinct geo-tagged and time-stamped construction stages: foundational layout, plinth level, lintel level, and final roof completion, with each stage serving as a mandatory trigger for releasing the next financial instalment. To prevent speculative market distortions and protect low-income assets, the policy imposes a strict five-year lock-in period on units delivered under the modern urban verticals, legally preventing beneficiaries from selling, leasing, or sub-letting their allotted homes during this time frame.

4. OBJECTIVE OF THE STUDY

The primary overarching intent of this research is to evaluate the operational trajectory, socio-spatial impacts, and structural delivery mechanisms of public housing policies in India, with a specific focus on the transition from historical frameworks to modern data-driven models. To achieve this macro-evaluative goal, the study is structured around the following specific, interconnected research objectives:

- To trace the structural and fiscal evolution of public housing policies in India: This objective aims to critically evaluate the historical shift from the early provisions of the Indira Awaas Yojana (IAY)—characterized by fixed, localized financial subsidies as observed in baseline literature—to the multi-sectoral, scaled-up framework of the Pradhan Mantri Awas Yojana (PMAY-G & PMAY-U 2.0).
- To measure the quantitative progress and completion velocity of PMAY across geographical domains: This entails auditing empirical indicators, including absolute numbers of units sanctioned, grounded for construction, structurally completed, and actively occupied across rural and urban landscapes using recent national dashboard data.
- To evaluate the socio-economic impacts of housing asset distribution on marginalized groups: This objective focuses on analyzing how transitioning into permanent structures reconfigures household health capital, livelihoods, personal confidence, and social recognition among vulnerable social strata, including Economically Weaker Sections (EWS), Scheduled Castes (SC), and Scheduled Tribes (ST).
- To assess the efficacy of institutional governance tools in maintaining structural

transparency: This involves examining the operational performance of digital frameworks, specifically the direct financial flow through Direct Benefit Transfers (DBT) and the stage-by-stage monitoring of construction quality via space-borne, time-stamped, and geo-tagged photographs on mobile portals like AwaasApp.

- To investigate the role of mandatory female titling in driving gender empowerment: This objective seeks to analyze the intra-household bargaining power, financial security, and social status achieved by women as a direct consequence of PMAY's strict policy mandate requiring legal property registration either solely under female names or through joint spousal deeds.
- To identify regional challenges and spatial friction in policy implementation: This focuses on identifying the structural, topographic, and financial gaps that create regional delivery variations, particularly exploring how top-down, uniform housing templates interact with localized physiographic conditions, mountain terrains, and varying household spatial preferences.

5. METHODOLOGY

This study utilizes an evaluative and descriptive mixed-methods research design to analyse the physical progress, institutional transparency, and socio-economic impacts of the Pradhan Mantri Awas Yojana (PMAY-G and PMAY-U) across India. The empirical core of the study relies entirely on high-level secondary data sources, extracting real-time cumulative statistics (including absolute units sanctioned, grounded, structurally completed, and occupied) directly from the official portals of the Ministry of Rural Development (MoRD) and the Ministry of Housing and Urban Affairs (MoHAUA), while historical housing baselines and regional profiles are mapped using structural scarcity records from the National Atlas and Thematic Mapping Organisation (NATMO). These quantitative metrics are systematically categorized under key analytical variables—such as physical construction velocity, target income group distributions (EWS/LIG/MIG splits), and multi-scheme convergence linkages—and are subjected to descriptive statistical analysis to calculate national and state-level completion rates. Concurrently, the qualitative analysis evaluates the operational shifts from historical, ad-hoc housing schemes like the Indira Awaas Yojana (IAY) to modern automated digital frameworks, utilizing macro impact reports from the National Institute of Rural Development and Panchayati Raj (NIRD&PR) and Parliamentary Standing Committee reviews to critically examine how digital governance tools—specifically mobile-based AwaasApp four-stage geo-tagged photo verifications and Direct Benefit Transfer (DBT) bank logs—successfully eliminate traditional intermediaries, enforce mandatory female co-titling for gender asset equity, and navigate localized regional terrain friction across the Indian sub-continent.

6. Evolution of India's Public Housing Framework (1947 to 2026)

Since Independence in 1947, the Government of India's approach to public housing has undergone a massive structural shift, transitioning from post-partition relief and fragmented welfare schemes to highly sophisticated, data-driven, and multi-sectoral nationwide missions. This evolution progressed through four chronological eras: The Early Welfare Era (1950s–1970s), which established factory-adjacent units and basic slum improvements; The Structured Policy Era (1980s–1990s), which introduced targeted rural housing through the Indira Awaas Yojana (IAY) with baseline grants of ₹7,200 to ₹9,000 per unit; The Urban Renewal & Infrastructure Era (2000s–2014), which integrated public housing with municipal infrastructure through schemes like JNNURM and Rajiv Awas Yojana; and finally, The Comprehensive Mission Era (2015–Present), marked by the launch of the Pradhan Mantri Awas Yojana (PMAY). Under this modern framework, PMAY-Gramin has delivered over 2.99 crore rural houses with an extended target of 4.95 crore homes by 2029, while PMAY-Urban 2.0 targets 1 crore additional urban families using a budgeted investment of ₹10 lakh crore across four strategic pillars: Beneficiary Led Construction (BLC), Affordable Housing in Partnership (AHP), Affordable Rental Housing (ARHCs), and the Interest Subsidy Scheme (ISS). Ultimately, this modern era ensures institutional transparency and financial accountability through direct benefit transfers (DBT), multi-scheme welfare convergence (linking toilets, electricity, and gas), strict four-stage AwaasApp geo-tagging, and last-mile funding interventions like the SWAMIH Fund to eliminate administrative leakages and provide dignified permanent housing for all marginalized communities.

7. DISCUSSIONS

The empirical metrics extracted from the June 2026 PMAY-Urban dashboard reveal several critical policy dimensions, structural achievements, and spatial implementation dynamics that merit scholarly discussion:

- **High Sanction-to-Grounded Efficiency:** One of the most significant discussion points is the remarkably high conversion rate from sanctioned to grounded houses (95.7%). Out of 125.47 Lakh units sanctioned, 120.16 Lakh have successfully commenced construction. This indicates that the traditional administrative lag, bureaucratic red tape, and land allotment bottlenecks that historically plagued older housing frameworks (like IAY or early JNNURM phases) have been drastically minimized. This acceleration can be directly attributed to automated digital workflows, mandatory pre-requisite land clearance tracking, and Aadhaar-linked beneficiary validation.

- **Macro Spatial Disparities and Volume Concentration:** The data highlights an intense geographical concentration of housing development in a few demographically dense and economically prominent states. Uttar Pradesh (17.24 Lakh completed), Maharashtra (10.68 Lakh completed), and Gujarat (9.88 Lakh completed) dominate the physical volume, capturing a massive share of the national budget. In contrast, the North-Eastern states (excluding Tripura) and smaller Union Territories exhibit a very thin footprint (e.g., Sikkim with only 220 completed units). This disparity opens up a critical debate on whether top-down, uniform urban housing templates successfully adapt to difficult hilly terrains, high transport costs of raw materials, and the lower municipal capabilities of smaller regions.

Table:- 1:1 Evolution of Government Housing Schemes in India. (Comprehensive Analysis)

Sl. No.	Name of the Housing Initiative	Launch Year	Primary Beneficiary / Target Group	Region / Focus
1	Integrated Subsidized Housing Scheme	1952	Industrial Workers & EWS	Mixed
2	Low Income Group Housing Scheme	1954	Low-Income Families (LIG)	Urban / Semi-Urban
3	Subsidized Housing for Plantation Workers	1956	Plantation Labourers	Rural / Estates
4	Slum Clearance and Improvement Scheme	1956	Slum Dwellers	Urban
5	Middle Income Group Housing Scheme	1959	Middle-Class Families (MIG)	Urban
6	Rental Housing Scheme for State Employees	1959	Government Officials & Staff	State-wide
7	Village Housing Projects Scheme	1959	Rural Communities	Rural
8	Land Acquisition and Development Scheme	1959	Housing Boards & Authorities	Urban Development
9	House Sites for Houseless Rural Workers	1971	Landless & Homeless Laborers	Rural
10	Environmental Improvement of Urban Slums	1972	Slum Communities	Urban
11	Sites and Services Schemes	1980	Economically Weaker Sections	Urban
12	Indira Awas Yojana (IAY)	1985	BPL Families & Scheduled Castes/Tribes	Rural

13	Night Shelter Scheme for Pavement Dwellers	1990	Homeless & Street Dwellers	Urban
14	National Slum Development Programme	1996	Slum Populations	Urban
15	2 Million Housing Programme	1998	Economically Weaker Sections	National
16	Valmiki Ambedkar Malin Basti Awas Yojana	2000	Slum Dwellers (Slum Upgradation)	Urban
17	Pradhan Mantri Gramodaya Yojana	2001	Rural Poor	Rural
18	JNNURM (Housing Component)	2005	Urban Poor & Slum Inhabitants	Selected Cities
19	Pradhan Mantri Adarsh Gram Yojana	2009	Scheduled Caste (SC) Dominated Villages	Rural
20	Rajiv Awas Yojana	2011	Slum Dwellers (Slum-Free India Vision)	Urban
21	Pradhan Mantri Awas Yojana (PMAY)	2015	Universal (Housing for All)	Pan-India

Source :- https://pmay-urban.gov.in/ and Ministry of Urban Development and Poverty alleviation & Ministry of Housing India

- **The Construction-to-Completion Pipeline Lag:** While the grounding rate is excellent, there is an approximate 18% operational gap between houses grounded (120.16 Lakh) and houses fully completed (98.61 Lakh). This remaining pipeline representing over 21 Lakh units under active construction points toward localized structural friction. Factors such as inflationary spikes in raw materials (cement and steel), delays in state-matching budgetary releases, or localized labour shortages due to cyclical urban-rural migration patterns often interrupt construction velocity midway.
- **Capital Investment Footprint vs. Policy Intent:** The massive cumulative investment of ₹8.79 Lakh Crore—spearheaded by Maharashtra's enormous capital allocation of ₹1.77 Lakh Crore—underscores that PMAY-U 2.0 has evolved far beyond a basic social welfare subsidy. It acts as a primary macroeconomic driver for the real estate, core manufacturing, and informal labour sectors across India's urban sub-regions. The data reinforces that institutional governance mechanisms (like space-borne, four-stage geo-tagging via AwaasApp) have successfully secured financial accountability, ensuring that this capital translates directly into tangible, durable urban infrastructure.

7.1. PMAY Scheme Work?

To maximize the execution efficiency of the PMAY-Urban mission, implementing agencies proactively identified and mitigated early operational bottlenecks, particularly focusing on challenges related to electronic records, field coordination, and financial administration. As a strategic intervention to alleviate initial liquidity constraints, the program integrates a proactive measures framework that provides beneficiaries with a front-loaded first installment of ₹50,000 prior to the commencement of physical work, enabling smooth pre-construction mobilization. Following this initial advance, the State Government regulates the remaining financial assistance across three to four distinct installments, structurally tying fund disbursal to the progressive physical status of the house. Under this Beneficiary-Led Construction (BLC) framework, subsequent fund transfers operate on a strict co-investment and accountability principle, meaning further financial tranches are electronically triggered only after beneficiaries mobilize their own resources to complete designated structural milestones, typically up to the plinth level.

7.2. Implementation of PMAY Scheme

- **Strategic Division of Financial Assistance:** The total capital subsidy of ₹2.5 lakh provided to eligible applicants under the scheme is structurally co-funded through a multi-tiered architecture, consisting of a ₹1.5 lakh grant from Central Assistance and a matching ₹1 lakh contribution from the respective State Government.
- **Front-Loaded State Mobilization:** To facilitate immediate project takeoff upon approval by the Central Sanctioning and Monitoring Committee (CSMC), the framework mandates that the initial ₹50,000 mobilization advance is carved out directly from the State's designated ₹1,00,000 fiscal share per unit.
- **Empirically Calibrated Fund Release:** Recognizing that structural progression past the foundational stages requires greater capital than the initial advance, the State Government systematically recalibrated its release schedule to distribute the remaining funds across three distinct installments, strategically unlocking the second financial tranche immediately upon the certified completion of the plinth level.

Sl. No.	Instalment	Stage	% of Release	Amount Rs.
01.	First	After approval of the house by the CSMC	20%	Rs. 50,000
02.	Second	After Construction till plinth Level	60%	Rs. 1,50,000
03.	Third	Completion of House	20%	Rs. 50,000

(Source: *Discourses on Affordable Housing in India and Best Practices under PMAY-U-Ministry of Housing and Urban Affairs, Government of India*)

8. Outcome of the PMAY Scheme

The ultimate outcome of the PMAY-Urban mission extends far beyond the mere conversion of financial tranches into physical assets; it has successfully established a transparent, scalable blueprint for affordable housing delivery. The implementation of this structured, three-stage funding model effectively minimized raw material bottlenecks and localized liquidity constraints during the initial phases, resulting in unprecedented transition rates from sanctioned projects to grounded construction. Upon final delivery, each housing unit is transformed from a basic structural shell into a fully habitable home through the mandatory institutional integration of essential civic infrastructure, including formal sanitation systems, clean water supply, and electricity grids. Furthermore, by strictly mandating that property registrations be executed either solely in the name of the female head of the household or through joint ownership, the mission has driven profound socio-economic outcomes—significantly enhancing grassroots asset equity and financial security for women, thereby solidifying the program as a landmark success in both urban planning and social engineering.

8.1. Outcome at National Level

Overall Sanctions for 1.25 crore Houses (as on 15th June, 2026)

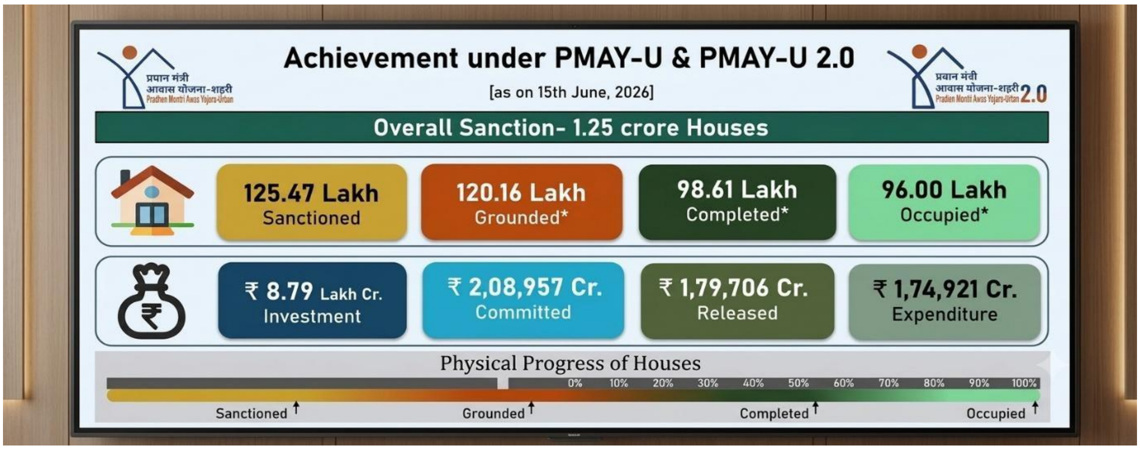


Image no.:- 1:1 ***National Progress Report of PMAY Scheme - Government of India, Ministry of Housing & Urban Development.***

9. Observation

An analysis of the state-wise data as of June 15, 2026, reveals that general states anchor the physical momentum of the PMAY-U mission, comprising 1,20,07,838 out of the total 125.47 Lakh sanctioned housing units. Uttar Pradesh commands the highest physical footprint with over 21.35 lakh sanctioned houses, delivering a massive 17.24 lakh completed units. In terms of regional

Table :- 1:2 State/UT-Wise Physical and Financial Progress Under PMAY-U and PMAY-U 2.0. (As of June 15, 2026)

Sl. No.	Name of the State /UT	Physical Progress of Houses (Nos)			Financial Progress (Rs in Crores)		
		Sanctioned	Grounded	Construction Completed	Investment	Central Assistance Sanctioned	Released
1.	Andhra Pradesh	19,55,554	18,44,070	11,36,052	87,189.91	29,812.77	23,944.6
2.	Bihar	4,43,547	4,24,723	2,00,629	26,694.59	4,922.56	6,884.20
3.	Chhattisgarh	3,34,701	3,05,959	2,66,856	15,282.80	5,278.63	4,588.05
4.	Goa	3,177	3,177	3,177	702.22	74.87	74.87
5.	Gujarat	11,09,468	10,33,419	9,88,486	1,18,759.98	22,274.93	20,493.62
6.	Haryana	1,33,381	87,261	74,276	10,738.05	2,433.70	1,675.84
7.	Himachal Pradesh	14,033	13,370	12,076	951.82	228.66	244.91
8.	Jharkhand	2,43,341	2,10,787	1,69,039	12,385.19	3,215.91	3,814.86
9.	Karnataka	5,78,043	4,98,831	4,05,958	49,000.49	9,700.32	7,777.95
10.	Kerala	1,62,243	1,55,717	1,42,057	8,715.14	2,701.63	2,500.28
11.	Madhya Pradesh	10,14,782	9,96,119	9,07,541	56,740.40	16,615.41	15,986.12
12.	Maharashtra	13,60,302	12,08,021	10,68,725	1,77,710.7	20,436.48	25,031.95
13.	Odisha	2,30,861	2,00,345	1,73,175	10,491.75	3,587.78	2,884.06
14.	Punjab	1,58,620	1,34,725	1,04,657	11,383.70	2,713.72	2,197.09
15.	Rajasthan	3,69,508	3,42,201	2,74,647	29,235.93	6,505.02	5,793.18
16.	Tamil Nadu	6,85,613	6,72,773	6,30,687	49,566.87	11,238.28	10,337.16
17.	Telangana	3,80,949	2,71,488	2,27,293	37,386.51	4,118.66	6,427.05
18.	Uttar Pradesh	21,35,909	20,11,401	17,24,663	1,08,408.7	33,268.01	30,103.29
19.	Uttarakhand	67,003	65,668	55,677	5,140.42	1,220.65	1,114.09
20.	West Bengal	6,26,803	6,11,136	5,28,517	36,551.81	8,961.87	10,085.06
	Sub-total (States)	**1,20,07,838**	**1,10,91,551**	**90,94,188**	**8,53,037.01**	**1,99,913.76**	**1,71,908.65**
21.	Arunachal Pradesh	14,287	12,935	9,389	864.25	315.84	232.23
22.	Assam	1,86,495	1,84,439	1,46,856	6,474.37	2,947.61	2,589.04
23.	Manipur	56,047	51,131	23,441	1,586.14	581.43	867.95
24.	Meghalaya	7,072	4,430	3,024	346.30	124.38	85.05
25.	Mizoram	39,618	39,321	34,140	949.85	534.13	611.47
26.	Nagaland	32,394	32,099	30,202	1,088.86	496.98	521.87
27.	Sikkim	301	301	220	25.07	5.91	5.91
28.	Tripura	90,319	88,942	82,640	3,029.51	1,365.74	1,474.16
	Sub-total (N.E. States)	**4,26,533**	**4,13,598**	**3,29,912**	**14,364.35**	**6,869.18**	**5,890.50**
29.	A&N Island	261	261	234	64.05	3.72	4.11
30.	Chandigarh	1,286	1,286	1,286	267.14	28.88	28.88
31.	DNH & DD	10,664	10,664	10,370	1,088.79	216.89	211.02
32.	Delhi	33,433	33,433	33,433	6,194.57	704.74	704.74
33.	J&K	45,981	43,798	35,719	2,693.87	734.44	544.39
34.	Ladakh	1,434	1,069	995	74.03	33.63	26.74

35.	Puducherry	19,752	19,202	12,766	1,463.48	273.86	337.93
	Sub-total (UT)	**1,12,811**	**1,09,713**	**94,803**	**11,845.93**	**2,060.62**	**1,793.35**
	Grand Total	**125.47 Lakh**	**120.16 Lakh**	**98.61 Lakh**	**8.79 Lakh Cr.**	**2.09 Lakh Cr.**	**1.72 Lakh Cr.***

Source:- *State/UTs Wise Progress Report of PMAY Scheme - Government of India, Ministry of Housing & Urban Development.*

Performance, the North Eastern States show a combined sanction of 4,26,533 units, spearheaded primarily by Tripura's efficient execution (82,640 completed units out of 90,319 sanctioned). Financially, the program reflects tight administrative control and robust capital deployment; out of a gross estimated investment of ₹8.79 Lakh Crore, the Central Government has sanctioned ₹2.09 Lakh Crore and systematically released ₹1.72 Lakh Crore to execution agencies, highlighting that over 82% of the sanctioned central fiscal support has successfully transitioned directly into ground-level execution tranches.

10. Major Findings of the Study

Based on the empirical findings and statistical benchmarks, the study demonstrates that the PMAY scheme has played a transformative role in securing affordable housing for the Economically Weaker Sections (EWS), Lower Income Groups (LIGs), and Middle-Income Groups (MIGs). The data indicates exceptional operational efficiency at the foundational level, with more than 90% of the aggregate sanctioned housing units successfully transitioning into active grounding and construction phases. On a macro scale, the project conversion rate remains highly robust, as multiple states have completed and delivered over 60% of their total grounded inventory to the targeted beneficiaries. This regional execution excellence is further highlighted in states like Gujarat, Odisha, Telangana, and Kerala, all of which achieved an outstanding benchmark by completing and delivering more than 85% of their grounded units. Financially, this progress is backed by a highly streamlined capital flow mechanism; out of the total committed national assistance of ₹1,99,643 Crore, more than 75% of the funds (amounting to ₹1,56,412 Crore) has already been systematically released and received by the beneficiaries, confirming the mission's dual success in both physical asset creation and direct financial accountability.

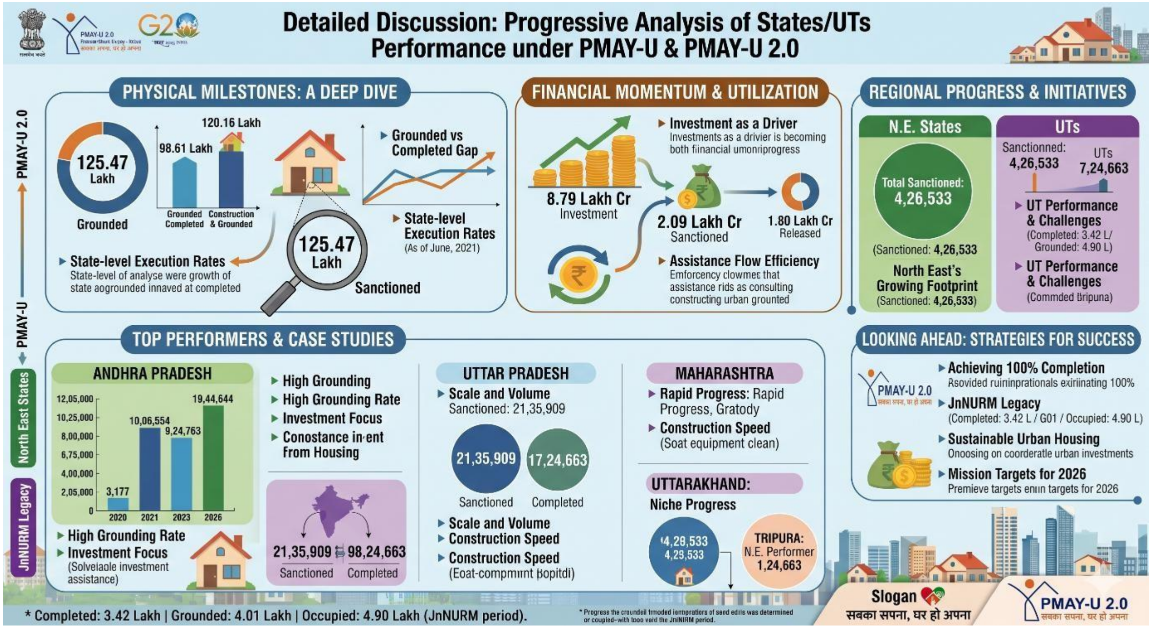


Fig No:- 1:2 ***National Progress Report of PMAY Scheme - Government of India, Ministry of Housing & Urban Development.***

10. CONCLUSION

Following India's independence, the profound demographic pressure caused by intensive rural-to-urban migration over two consecutive decades highlighted the critical need for structured affordable housing solutions. Although historical policy initiatives led to the execution of numerous housing schemes over the years, these legacy interventions frequently suffered from systemic fragmentation and lacked long-term operational sustainability. Over time, the state's operational approach underwent a fundamental paradigm shift, transitioning from a direct provider (enabler) to an institutional facilitator that leverages the agency and resource mobilization of the beneficiaries themselves. Positioned at the forefront of this evolution, the Pradhan Mantri Awas Yojana (PMAY) has emerged as a focal point for rigorous academic scrutiny regarding its grass-roots efficacy. In alignment with this analytical landscape, the present research paper evaluates the overall objectives and structural framework of PMAY as a scalable affordable housing model tailored specifically for the EWS, LIG, and MIG socio-economic segments.

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