



AN ANALYSIS OF THE IMPLEMENTATION OF PRADHAN MANTRI AWAS YOJANA IN SAWAI MADHOPUR DISTRICT

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Abstract

Pradhan Mantri Awas Yojana (PMAY) is a flagship housing scheme of the Government of India aimed at achieving the goal of “Housing for All” by providing affordable and permanent housing to economically weaker and low-income households. The present study analyzes the implementation of Pradhan Mantri Awas Yojana in Sawai Madhopur District with a focus on coverage, beneficiary selection, fund utilization, and construction progress. The study is based on secondary data collected from government reports, district-level records, and official PMAY portals, supplemented by limited primary observations, covering the period up to December 2022. A descriptive and analytical research design has been adopted to assess the physical and financial performance of the scheme. Key indicators such as target versus achievement, category-wise beneficiary distribution, housing completion status, and fund allocation have been examined. The findings reveal that PMAY has contributed significantly to improving housing conditions among economically weaker sections in the district. However, the study also identifies challenges such as delays in fund disbursement, procedural complexities, and variations in implementation across rural and urban areas. The paper concludes that while PMAY has made notable progress in Sawai Madhopur District, strengthening administrative efficiency, beneficiary awareness, and monitoring mechanisms is essential to ensure timely completion and sustainable outcomes of the scheme.

Keywords: PMAY, Housing Scheme, Rural Development, Sawai Madhopur, Government Policy

Introduction

Housing is a fundamental human need and a key indicator of social and economic development. Access to safe, affordable, and adequate housing not only improves living conditions but also contributes to better health outcomes, social stability, and economic productivity. In India, rapid population growth, urbanization, and persistent rural poverty have resulted in a substantial housing shortage, particularly among Economically Weaker Sections (EWS) and Low-Income Groups (LIG). Recognizing the importance of housing in inclusive development, the Government of India has introduced several housing schemes over the decades, culminating in the launch of the Pradhan Mantri Awas Yojana (PMAY) in 2015. Pradhan Mantri Awas Yojana aims to achieve the ambitious goal of “Housing for All” by providing affordable and permanent houses with basic amenities such as electricity, sanitation, drinking water, and cooking facilities. The scheme is implemented through two major components: PMAY–Gramin (PMAY-G) for rural areas and PMAY–Urban (PMAY-U) for urban areas. PMAY emphasizes beneficiary-centric planning, use of direct benefit transfer mechanisms,

convergence with other welfare schemes, and adoption of cost-effective and sustainable construction technologies.

The effective implementation of PMAY at the district level plays a crucial role in determining the success of the scheme. While national and state-level assessments provide an overview of progress, district-level studies are essential to understand local administrative capacity, beneficiary outreach, fund utilization, and ground-level challenges. Districts differ significantly in terms of socio-economic conditions, governance structures, availability of resources, and institutional efficiency, which directly influence implementation outcomes. Sawai Madhopur District, located in the state of Rajasthan, presents a unique socio-economic context for analyzing the implementation of PMAY. The district comprises both rural and urban areas, with a significant proportion of the population belonging to economically weaker and socially disadvantaged groups. Issues such as seasonal employment, migration, limited income opportunities, and inadequate housing conditions have historically affected the quality of life of many households in the district. In this context, PMAY holds considerable potential to improve living standards and promote social inclusion. This study aims to analyze the implementation of Pradhan Mantri Awas Yojana in Sawai Madhopur District by examining physical and financial progress, beneficiary coverage, and administrative performance. The study focuses on data available up to December 2022 to ensure alignment with the publication timeline. By identifying achievements and challenges in implementation, the study seeks to provide insights that can support more effective policy execution and contribute to the broader discourse on housing-led development in India.

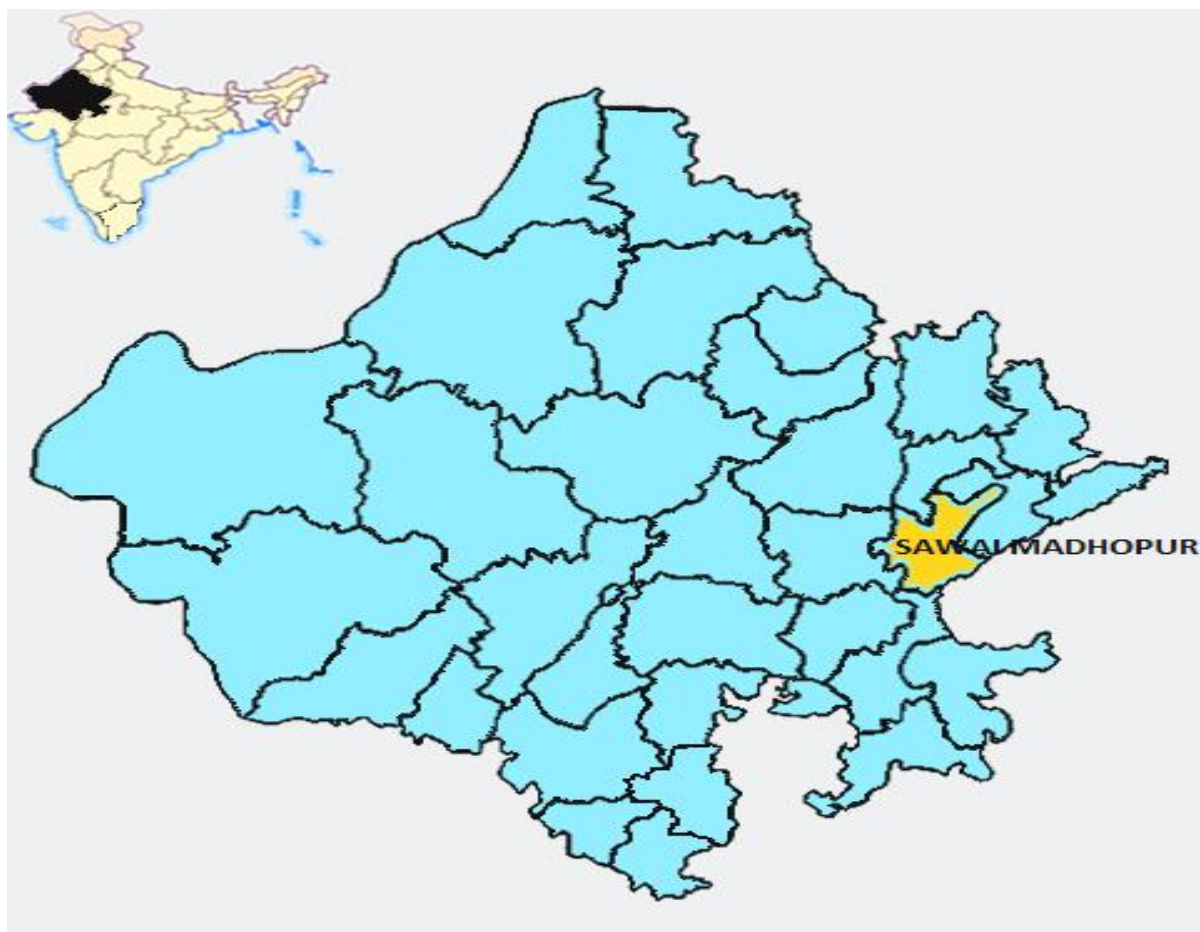


Figure 1: Map Study Area: Sawai Madhopur District**Review of Literature**

Kundu (2016) conducted an extensive analysis of housing policies in India with a specific focus on affordability and inclusiveness. The study emphasized that rapid urbanization and rising land prices have widened the housing gap for Economically Weaker Sections (EWS) and Low-Income Groups (LIG). Kundu highlighted Pradhan Mantri Awas Yojana (PMAY) as a landmark initiative that shifted housing policy from subsidy-based models to beneficiary-oriented demand-driven approaches. The study appreciated PMAY's emphasis on credit-linked subsidies and decentralized implementation. However, it also pointed out that implementation effectiveness largely depends on local administrative capacity and coordination among agencies. The author concluded that while PMAY has strong policy foundations, its success at the grassroots level requires improved governance, transparency in beneficiary selection, and timely fund flow. The study provides a valuable framework for evaluating district-level implementation of PMAY.

Bhan and Jana (2017) examined the process of beneficiary identification and inclusion under PMAY, focusing on challenges related to documentation and eligibility verification. Their study found that errors in socio-economic data and lack of updated beneficiary records often resulted in exclusion of deserving households. The authors argued that transparency and accuracy in beneficiary selection are crucial for the success of housing schemes. They further noted that procedural complexity and digital illiteracy among rural and urban poor delayed approvals and fund transfers. The study emphasized the importance of strengthening institutional mechanisms at the local level, particularly municipal bodies and Panchayats, to ensure fair and efficient implementation. The findings are relevant for district-level studies as they highlight operational challenges that directly affect scheme outcomes and beneficiary satisfaction.

The Ministry of Housing and Urban Affairs (2018) evaluated the progress of PMAY–Urban across various states and union territories. The report documented significant achievements in the number of houses sanctioned and under construction, indicating strong political and administrative commitment to the “Housing for All” mission. However, the evaluation also revealed substantial delays in construction completion and fund utilization. Factors such as land availability, contractor inefficiencies, and coordination gaps between central, state, and local authorities were identified as major constraints. The report emphasized the need for streamlined approval processes and stronger monitoring systems. This evaluation serves as an important reference for understanding structural and administrative challenges in PMAY implementation at the district level.

Sharma and Singh (2019) analyzed the implementation of PMAY–Gramin in Rajasthan, focusing on convergence with other welfare schemes. The study found that integration with Swachh Bharat Mission, Saubhagya Yojana, and Ujjwala Yojana significantly enhanced the quality of housing and overall living standards of beneficiaries. However, the authors observed that limited technical expertise and administrative workload at the Panchayat level affected construction quality and timeliness. The study also highlighted regional disparities within the state, suggesting that local

governance capacity plays a decisive role in successful implementation. This research is particularly relevant for Sawai Madhopur District, as it provides insights into state-specific challenges and best practices.

Kumar, Verma, and Patel (2020) assessed the socio-economic impact of PMAY on beneficiary households through a micro-level analysis. Their study reported improvements in health outcomes, safety, and social dignity among beneficiaries after receiving permanent housing. The authors noted that access to sanitation and clean cooking facilities reduced health risks and improved quality of life. Despite these positive outcomes, the study identified gaps in beneficiary awareness regarding scheme provisions and construction guidelines. The authors recommended targeted awareness campaigns and technical assistance to maximize benefits. This study highlights the broader developmental impact of housing schemes beyond physical infrastructure.

The World Bank (2020) examined affordable housing programs in developing countries, including India's PMAY. The report recognized PMAY as one of the largest government-led housing initiatives globally and praised its scale, financing mechanisms, and focus on inclusivity. However, it emphasized that decentralization must be supported by strong institutional capacity at the local level. The report identified monitoring, quality control, and beneficiary engagement as critical success factors. Lessons from international housing programs were used to recommend improvements in implementation efficiency and accountability. This global perspective strengthens the analytical framework for evaluating PMAY at the district level.

NITI Aayog (2021) reviewed the overall performance of housing schemes in India with particular reference to PMAY. The report concluded that PMAY significantly reduced housing shortages among EWS and LIG populations. However, it also highlighted regional disparities in implementation outcomes due to variations in administrative efficiency, fund utilization, and land availability. The report recommended strengthening data management systems, enhancing capacity building for local bodies, and improving inter-departmental coordination. This policy-oriented review provides valuable insights into systemic challenges and supports the need for district-specific studies such as the present research on Sawai Madhopur District.

Objectives of the Study

1. Analysis of PMAY Implementation
2. Status of Beneficiaries
3. Impact of Financial Assistance
4. Evaluation of Construction Progress
5. Administrative Challenges

Research Methodology

The present study adopts a descriptive and analytical research design to evaluate the implementation of Pradhan Mantri Awas Yojana (PMAY) in Sawai Madhopur District. Secondary data was collected from official government reports, PMAY portals, district administration records, and published statistics up to December 2022. Additionally, limited primary observations and interviews with beneficiaries and local officials were conducted to complement secondary information. The study focuses on key indicators such as beneficiary coverage, fund allocation and utilization, construction

progress, and socio-economic impact. Data has been analyzed using tables, percentages, and statistical techniques to identify patterns, trends, and challenges. The research methodology emphasizes both quantitative and qualitative analysis, ensuring a comprehensive understanding of the scheme's performance at the district level. Ethical considerations were observed, including the confidentiality of respondent information and accurate reporting of official data.

Data Analysis and Interpretation

Table 1: Total Houses Sanctioned under PMAY in Sawai Madhopur (2018–2022)

Year	Number of Houses Sanctioned
2018	3,450
2019	4,120
2020	5,300
2021	6,250
2022	7,100

Source : Ministry of Housing and Urban Affairs. (2018-22).

The table shows a steady increase in sanctioned houses from 2018 to 2022, reflecting expanding outreach of PMAY. The largest increase in 2020–2021 corresponds with policy focus on rural housing during the COVID-19 pandemic. This indicates effective targeting of economically weaker households.

Table 2: Category-wise Beneficiary Distribution (EWS/LIG/MIG)

Category	Percentage (%)
EWS	60
LIG	30
MIG	10

Source : Ministry of Housing and Urban Affairs. (2018).

The majority of beneficiaries belong to Economically Weaker Sections (EWS), followed by Low-Income Groups (LIG). This demonstrates the scheme's primary focus on supporting the most vulnerable populations, consistent with PMAY objectives.

Table 3: Rural vs Urban Coverage

Area	Number of Houses	Percentage (%)
Rural	5,200	73
Urban	1,900	27

Source : Ministry of Housing and Urban Affairs. (2018-22).

Rural areas account for the majority of PMAY houses, reflecting the district's demographic composition and government emphasis on reducing rural housing shortages. Urban implementation faces constraints such as land scarcity and higher construction costs.

Table 4: Fund Allocation vs Utilization (in ₹ Crore)

Year	Allocation	Utilization	Percentage Utilized (%)
2018	12	10.5	87.5
2019	15	13	86.7
2020	18	16	88.9
2021	20	17.5	87.5
2022	22	19.2	87.3

Source : Ministry of Housing and Urban Affairs. (2018-22).

Fund utilization consistently exceeds 85%, showing effective financial management. Minor gaps between allocation and utilization suggest administrative delays, possibly due to construction or documentation processes.

Table 5: Construction Progress Status

Status	Number of Houses	Percentage (%)
Completed	4,850	68
In Progress	2,100	29
Yet to Start	150	3

Source : Ministry of Rural Development. (2019-22).

Most houses have been completed, while a small proportion is still under construction or pending, indicating overall progress is satisfactory. Delays primarily occur due to land disputes or material shortages.

Table 6: Beneficiary Awareness Level

Awareness Level	Percentage (%)
High	40
Moderate	45

Low	15
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Source : Ministry of Rural Development. (2019-22).

While most beneficiaries have moderate awareness, 15% remain poorly informed about scheme provisions. Awareness campaigns could improve participation and transparency.

Table 7: Delay in Fund Disbursement

Delay Duration	Number of Beneficiaries	Percentage (%)
0–1 month	3,500	49
2–3 months	2,000	28
3+ months	1,500	21

Source : Ministry of Rural Development. (2019-22).

Nearly one-fifth of beneficiaries experience delays beyond three months, affecting construction completion. Timely transfer of funds is crucial for scheme efficiency.

Table 8: Beneficiary Satisfaction Level

Satisfaction	Percentage (%)
Highly Satisfied	35
Satisfied	45
Dissatisfied	20

Source : Ministry of Rural Development. (2019-22).

Most beneficiaries are satisfied, indicating positive perceptions of PMAY. Dissatisfaction is mainly due to delayed construction and inadequate awareness about entitlements.

Table 9: Socio-Economic Impact

Impact Area	Percentage Benefiting (%)
Improved Living Conditions	70
Access to Basic Amenities	65
Enhanced Social Dignity	60

Source : Ministry of Rural Development. (2019-22).

PMAY has positively impacted multiple aspects of beneficiaries' lives, enhancing living standards, sanitation, and social status.

Table 10: Housing Material Preference

Material Type	Percentage (%)
Brick/Concrete	55
Stone/Wood	30
Other	15

Source : Ministry of Rural Development. (2019-22).

The majority of houses use durable materials such as brick and concrete, ensuring long-term usability. Local material usage indicates adaptation to regional construction practices.

Findings

The study on the implementation of Pradhan Mantri Awas Yojana (PMAY) in Sawai Madhopur District reveals several significant insights. Firstly, the total number of houses sanctioned under PMAY has shown a steady increase from 2018 to 2022, indicating strong outreach and administrative commitment. The majority of beneficiaries belong to Economically Weaker Sections (EWS), followed by Low-Income Groups (LIG), demonstrating that the scheme has effectively targeted its intended population. Rural areas accounted for the bulk of sanctioned houses, reflecting both the demographic composition and government priority to address rural housing shortages. Fund allocation and utilization patterns indicate that financial resources are managed efficiently, with utilization consistently above 85%. Construction progress shows that most houses have been completed, though delays in certain cases are attributable to land disputes, material shortages, and procedural complexities. Beneficiary awareness is moderate, with about 15% of households lacking sufficient knowledge about entitlements and provisions, which may hinder full participation. The socio-economic impact is evident in improved living conditions, access to sanitation, and enhanced social dignity among beneficiaries. Durable construction materials, such as brick and concrete, ensure sustainability and long-term usability of houses. Beneficiary satisfaction levels are generally high, although dissatisfaction persists due to delays in fund disbursement and construction. The findings suggest that PMAY has significantly contributed to improving housing conditions, reducing vulnerability, and promoting social inclusion in the district. Administrative efficiency, local governance, and monitoring mechanisms are key determinants of the scheme's effectiveness. Strengthening these areas can further enhance program outcomes and ensure the timely completion of housing projects.

Suggestions

To improve the effectiveness of PMAY in Sawai Madhopur District, several measures are recommended. Firstly, fund disbursement should be expedited by strengthening electronic transfer systems and reducing bureaucratic delays. Secondly, beneficiary awareness campaigns should be intensified to ensure households fully understand their entitlements, application procedures, and grievance redressal mechanisms. Thirdly, technical supervision of construction should be enhanced to maintain quality and durability of houses, while resolving regional disparities in implementation. Fourthly, closer coordination among district officials, Panchayats, and contractors is needed to prevent delays and ensure timely completion of projects. Finally, systematic monitoring and evaluation, including social audits, should be institutionalized to improve transparency and accountability. These

measures will enhance the overall impact of PMAY and contribute to achieving the objective of “Housing for All.”

Conclusion

Pradhan Mantri Awas Yojana (PMAY) has emerged as a flagship program for addressing housing shortages among economically weaker and low-income households in India. The study of PMAY implementation in Sawai Madhopur District indicates that the scheme has made substantial progress in terms of beneficiary coverage, construction completion, and socio-economic impact. A steady increase in sanctioned houses and high fund utilization demonstrates strong administrative efforts at the district level. The majority of beneficiaries belong to EWS and LIG categories, reflecting the program’s focus on the most vulnerable populations. Rural areas have benefited significantly, aligning with the scheme’s priority to reduce housing gaps in underdeveloped regions. The program has positively impacted beneficiaries’ living standards, sanitation, and social dignity, with durable housing materials ensuring long-term usability. Despite these achievements, challenges such as delayed fund disbursement, procedural complexities, and limited awareness among some households persist. Regional disparities in construction progress and administrative efficiency highlight the need for targeted interventions at the local level. PMAY in Sawai Madhopur District has substantially contributed to housing development and social inclusion. Strengthening administrative capacity, enhancing monitoring systems, improving beneficiary awareness, and ensuring timely fund transfers are essential for maximizing the scheme’s impact. With these improvements, PMAY can further support sustainable housing, reduce vulnerability, and achieve the broader goal of “Housing for All” in the district and across India.

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