

# Safety Hazards in Pradhan Mantri Awaas Yojana- Gramin Housing

Posted On: 19 AUG 2025 6:14PM by PIB Delhi

The Pradhan Mantri Awaas Yojana-Gramin (PMAY-G) was launched on 1st April, 2016 to achieve the objective of "Housing For All" a total target of 4.95 crore houses is set under PMAY-G. One time financial assistance is provided to eligible rural households and houses are constructed by beneficiaries themselves. The focus of PMAY-G is on construction of quality houses by the beneficiaries using local materials, appropriate house designs and trained rural masons.

As per Framework for Implementation (FFI) of PMAY-G, there is a grievance redressal mechanism set up at different levels of administration viz., Gram Panchayat, Block, District and the State. An official of the State Government is to be designated at each level to ensure disposal of grievances to the satisfaction of the complainant. The official who is designated at each level is responsible for disposing off the grievance / complaint within a period of 15 days from the date of receipt of the grievance / complaint.

There is also a procedure of lodging of complaints on the Centralized Public Grievance Redress and Monitoring System (CPGRAMS) portal ([pgportal.gov.in](http://pgportal.gov.in)) by the public. The complaints received in the Ministry of Rural Development through CPGRAMS or otherwise are forwarded to the respective State Governments/ Union Territory (Union Territory) Administrations for redressal of the grievance. Apart from this, there are mechanisms like IGRS and CM helpline at the State Level for grievance redressal.

The PMAY-G is a beneficiary led scheme wherein the house is constructed by the beneficiary himself/herself or under his/her supervision. The scheme is monitored very closely at all levels. The details of studies conducted for evaluation of the scheme are as under :-

## **I. "Evaluation of Governance Parameters of Pradhan Mantri Awaas Yojana – Gramin" by National Institute of Public Finance and Policy (NIPFP)**

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

- i. Average number of days taken for completion of PMAYG houses was 314 days which is reduced to 114 days in 2017-18.
- ii. Increased demand for the construction-related materials has generated additional jobs in the economy.
- iii. There is a significant increase in the mean expenditures which is mostly driven by an increased expenditure on food items post- PMAY-G as compared to the pre-PMAY-G house indicating an improved living standard.
- iv. A considerable reduction in open defecation post-PMAY-G house has been observed due to construction of toilets leading to improved health status of the PMAY-G household members.
- v. There has been a significant increase in the use of LPG gas among PMAY-G households.

## **II. "Impact Assessment of PMAY-G" by National Institute of Rural Development and Panchayati Raj (NIRD&PR)**

The study was conducted by NIRD &PR to assess to what extent were the program objectives met with regard to improving the physical conditions of the target population; and socio-economic improvements experienced by the target population, as a result of owning a new house. It was conducted in three states viz. Madhya Pradesh, Odisha, and West Bengal (Covering 24 Gram Panchayats in six districts, interviewing 1382 PMAY-G beneficiaries). The main findings of the evaluation report are as under:

- i. PMAY-G house has decreased the burden of house maintenance.
- ii. PMAY-G has made significant impact on the lives of beneficiaries – both in terms of physical facilities provided and subject well-being.
- iii. PMAY-G have slightly reduced congestion in houses by providing two or more rooms.
- iv. On indicators such as social status, self-worth, confidence level, feeling of ownership, feeling of safety & security, self-perceived improvement in health, overall quality of life, and satisfaction about the new house, PMAY-G beneficiaries feel much better, compared to the beneficiaries who are waitlisted under PMAY-G i.e. the beneficiaries who have not yet received the PMAY-G house.

### **III. NITI Aayog – “Evaluation of CSS Scheme – Rural Development Sector” in respect of PMAY-G - 2020-21 :**

Under the evaluation study sponsored by Development Monitoring and Evaluation Office (DMEO) of NITI Aayog, a detailed scheme level analysis of the 6 selected Centrally Sponsored Schemes (CSS): Mahatma Gandhi National Rural Employment Guarantee Scheme (MGNREGS), Pradhan Mantri Awas Yojana- Gramin (PMAY-G), National Social Assistance Programme (NSAP), Deendayal Antyodaya Yojana - National Rural Livelihoods Mission (DAY-NRLM), Pradhan Mantri Gram Sadak Yojana (PMGSY) and Shyama Prasad Mukherji Urban Mission (SPMRM) was done. Each of these schemes has been evaluated using the REESI+E framework against the Relevance, Effectiveness, Efficiency, Sustainability, Impact and Equity. Under the study, the performance of PMAY-G has been assessed on cross sectional themes like accountability and transparency, gender mainstreaming, use of IT, reforms and regulations etc. The main findings of the evaluation report are as under:

- i. Ease of living of beneficiaries is enhanced due to construction of the house. It has led improvements in standard of living with construction of house.
- ii. PMAY-G has been able to ensure efficient use of technology for smooth implementation of scheme. Geo-tagging of houses, house quality review module, tech-savvy financial modules leverage quite well on technology.
- iii. Gender Mainstreaming is actively encouraged under PMAY-G. Providing house in the name of female beneficiaries, allocation of house to transgender people, capacity building of women to become Awas Mitras contribute towards gender mainstreaming within the scheme.
- iv. Satisfaction of beneficiaries towards the application process was positive, with significant assistance and support provided.

The Government has taken several corrective measures to maintain the quality of construction of houses and to ensure structural safety in the Pradhan Mantri Awas Yojana-Gramin (PMAY-G):-

- i. The beneficiaries are being assisted in house construction by States/UTs with a bouquet of house design typologies inclusive of disaster resilient features that are suitable to their local geo-climatic conditions, cultural preferences and availability of construction material.
- ii. States/ UTs have also been asked to take necessary steps to ensure the sustained availability of good quality construction materials.
- iii. The State/UT may tap into CSR funding / assistance and funding from bilateral/multilateral agencies to promote environment friendly green construction designs, technologies and materials.
- iv. The Gram Panchayats may facilitate beneficiaries in accessing materials required for construction at reasonable rates and help in identification of trained masons.
- v. Further, Self-Help Groups (SHG) can undertake production of quality building materials for supplying the same to the beneficiaries of PMAY-G at reasonable rates.
- vi. PMAY-G converges with other government schemes to provide additional support for house construction, including assistance for toilet construction and employment opportunities, etc.
- vii. Training to Rural Masons under Rural Mason Training (RMT) programme to make available pool of trained rural masons for faster construction of quality houses.

The technology-based solutions are also being used under the scheme to maximize transparency and accountability to ensure sanctity in the process right from the identification to completion of the houses as per the detailed below:

- i. Regular conducting of Social Audits, monitoring by National Level Monitors (NLM) for accountability and transparency.
  - ii. Micro monitoring of house sanction and completion using latest PMAY-G Dashboard and other IT tools & technologies.
  - iii. **Awaas+ 2024 app**- a unique app specially designed under the Pradhan Mantri Awaas Yojana-Gramin (PMAY-G), having features of assisted survey through pre-registered surveyors, housing technology selection, face authentication, Aadhar based e-KYC, data capture of household, conditions of existing house, time stamped, and geo tagged photo capture of existing house proposed site of construction. The app works in online as well as offline mode. “**Self-Survey**” facility is available for eligible household in Awaas+2024 app Survey for next phase of PMAYG (2024-29).
  - iv. Usage of AI/ML model to curb fraudulent activity and provide information of possible malpractices.
  - v. Recommendation System – This module identifies various house attributes such as pucca wall, pucca roof, kutcha wall, kutcha roof, logo, window, door, and person in the uploaded photos of a completed house and recommends a final photograph for approval.
  - vi. e-KYC App – The app is integrated with Aadhaar and uses AI-enabled face authentication technology to conduct verification of PMAY-G beneficiaries.
  - vii. Liveliness Detection: Eye Blink/ Motion detection feature in Awaas App for identification of the beneficiaries.
  - viii. 100% Aadhaar-Based Payments: Directly transferred to beneficiaries' accounts.
- This information was given by the Minister of State for Rural Development Dr. Chandra Sekhar Pemmasani in a written reply in Lok Sabha today.

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**RC/KSR/AR/4290**

(Release ID: 2158073)