

Sapno Ka Ghar: Realizing the Dream of Housing for All in Rural India

Key Takeaways

Under Pradhan Mantri Awaas Yojana-Gramin, cumulative target to build **4.95 crore houses**; as of Aug 2025, **2.82 crore** houses completed out of 4.12 crore allocated.

Total of **2,68,480** landless beneficiaries have been sanctioned houses under PMAY-G so far.

568 crore person-days of employment generated in last nine years (2016–25).

Technology-Driven Transparency: Use of Awaas+ 2024 App, AI/ML fraud detection, e-KYC, Aadhaar-based DBT, geo-tagged photos, and real-time dashboards for monitoring.

Introduction

Housing is universally recognized as a fundamental human requirement, and addressing rural housing shortages, particularly for the poor, is a vital part of the Government's poverty alleviation strategy.

For Smt. Kakrati Debbarma, a poor tribal woman from South Dhumacherra village of Manu RD Block, Tripura, life was a constant struggle as she and her family lived in a fragile mud-walled house with a weak roof. The home offered little safety or security, leaving the family vulnerable to harsh weather and natural disasters throughout the year, making every day an ordeal.



Everything changed when a house was sanctioned in her name under the **Pradhan Mantri Awaas Yojana-Gramin (PMAY-G)** scheme during the 2019-20 financial year. With assistance from the **Block Administration**, she received **Rs. 1,30,000/-** in three installments transferred directly to her bank account. With guidance and support, Kakrati was able to build her own **pucca house**.



Today, the new home has transformed the family's life. They are now protected from storms and rains, living in comfort and peace. Kakrati expresses her joy, saying the house brings not just safety, but also happiness and dignity to her family.

The **Pradhan Mantri Awaas Yojana–Gramin (PMAY-G)** launched on 1st April 2016, aims to provide **“Housing for All”** in rural areas. The scheme helps eligible rural families for the construction of **pucca houses** with basic facilities like a kitchen, toilet.

The scheme provides financial assistance to eligible rural households, including houseless families and those living in zero, one, or two-room kutcha houses, to construct pucca homes with basic amenities. The beneficiaries also gain access to piped drinking water, LPG, renewable energy, and building materials through convergence with other government programs.

PMAY-G has significantly improved rural housing by reducing poverty, enhancing living standards, and promoting social and economic development, reflecting steady progress in strengthening rural housing infrastructure.

Key Features of PMAY-G

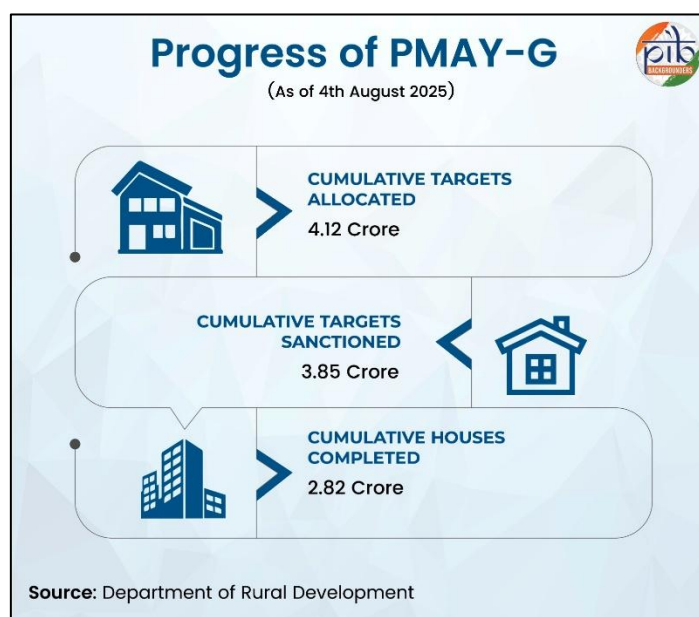
- **Minimum unit size:** Each house must have at least 25 sq. m, including a dedicated hygienic cooking area.
- **Quality construction:** Beneficiaries use local materials and trained masons to build durable houses.
- **Design flexibility:** A wide selection of house designs—structurally sound, aesthetically pleasing, and culturally & environmentally appropriate—is offered, moving beyond standard cement-concrete models.

Scheme Targets and Achievements

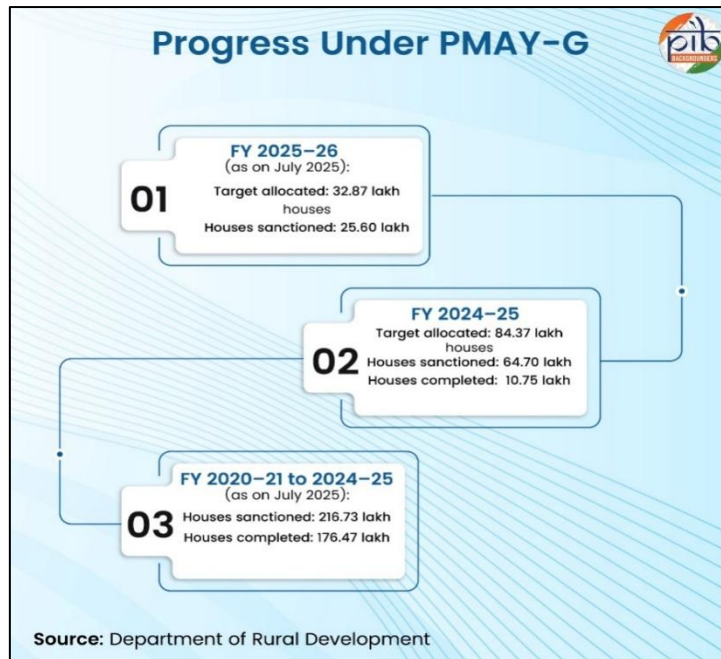
Under the **Pradhan Mantri Awaas Yojana–Gramin (PMAY-G)**, the Government initially set a target of **2.95 crore houses** for FY 2016–17 to FY 2023–24.

Recognizing the continued rural housing demand, the Union Cabinet has approved the continuation of the scheme for **another five years (FY 2024–25 to FY 2028–29)** with an **additional target of 2 crore houses**, bringing the **cumulative target to 4.95 crore houses**.

As of **4th August 2025**, a total target of **4.12 crore** has been allocated by the Ministry to states and Union Territories (UTs), out of which **3.85 crore** houses have been sanctioned and more than **2.82 crore** houses have been completed.



The flagship housing programme continues to demonstrate strong implementation and rising coverage across financial years. For FY 2025–26, as of July 2025, a total of 32.9 lakh houses were targeted under the scheme, of which 25.6 lakh have already been sanctioned. In the previous year, FY 2024–25, the house allocation target was 84.37 lakh, of which 64.70 lakh houses got sanctioned. Over the four-year period from FY 2020–21 to FY 2024–25, a cumulative total of 216.73 lakh houses were sanctioned, out of which 176.47 lakh houses have been completed, reflecting steady progress in housing development.



Beneficiary Selection, Financial Assistance and Funding Convergence Support

Who is Eligible?

One of the most important features of PMAY-G is the robust and transparent selection of beneficiaries.

- **SECC 2011 Data:** The identification of beneficiaries under PMAY-G is carried out on the basis of housing deprivation parameters and exclusion criteria prescribed under **the Socio-Economic Caste Census (SECC) 2011**. Priority is given to houseless households and those living in dwellings with 0, 1, or 2 kutchha walls and a kutchha roof.
- **Gram Sabha Verification:** The lists generated from SECC data are verified by the respective Gram Sabhas, followed by an appellate process to ensure fairness.
- **Awaas+ Surveys:** To include eligible families who might have been left out of the SECC 2011 list, an "**Awaas+**" survey was conducted from January 2018 to March 2019. A new survey using the **Awaas+ 2024 mobile app** is being conducted for the scheme's next phase (2024-29) with modified exclusion criteria and technology like e-KYC face authentication.
- **Prioritization:** The scheme prioritizes landless beneficiaries and mandates that a minimum of **60% of targets are earmarked for SC/ST households** at National level. In view of the provisions of the Rights of the Persons with Disabilities Act 2016, the States

to the extent possible may ensure that **5% of beneficiaries** at the State Level are from among Persons with Disabilities.

Financial Assistance and Funding

The scheme provides direct financial support for house construction:

- **Unit Assistance:** ₹1.20 lakh in plain areas and ₹1.30 lakh in hilly states (including North Eastern states, J&K, Ladakh, Himachal Pradesh, and Uttarakhand).
- **Funding Pattern:** The cost is shared between the Central and State governments. The ratio is **60:40** for plain areas and **90:10** for North Eastern and Himalayan states. For Union Territories without a legislature, the Centre provides 100% of the funding.

More Than Just a House: Convergence with Other Schemes

PMAY-G integrates with other government schemes to provide comprehensive amenities, ensuring a better quality of life.

- **Employment under MGNREGS:** PMAY-G combine housing provision with large-scale livelihood opportunities. It not only builds houses but also offers jobs. Under Pradhan Mantri Awaas Yojana–Gramin (PMAY-G), it is mandatory to provide **90/95 person-days** of unskilled wage employment at current rates (approximately Rs 27,000) to each beneficiary for the construction of their house, through convergence with MGNREGS. The construction of a single house generates about **201 person-days of employment** (skilled, semi-skilled, and unskilled). During the last nine years (2016–25), the construction of 2.82 crore houses under PMAY-G has generated approximately **568 crore person-days** of employment.

Under the Rural Mason Training programme of PMAY-G, **2.97 lakh candidates** have been trained as on August 2025, with some certified masons even securing opportunities to work abroad in the construction sector. In addition, the scheme has generated significant indirect employment through the production of building materials and their transportation for house construction.

- **Toilets under SBM-G:** The beneficiaries receive **Rs 12,000** for toilet construction through convergence with Swachh Bharat Mission–Gramin (SBM-G) or MGNREGS, ensuring better sanitation facilities in rural homes.
- **Basic Amenities:** The scheme facilitates connections for piped drinking water, electricity, and LPG gas connections, often through other government programs.

Digital & Technological Innovations - Ensuring Transparency and Quality

A robust monitoring framework is in place to ensure transparency, quality, and timely completion.

Digital Monitoring

The entire process is managed through e-governance solutions like the **AwaasSoft Management Information System (MIS)** and the **AwaasApp** mobile application.

AwaasSoft Management Information System (MIS)

AwaasSoft is the web-based MIS that serves as the backbone for the PMAY-G scheme.

- It provides functionalities for data entry and monitoring of multiple statistics related to implementation aspects of the scheme. These statistics include physical progress (registrations, sanctions, house completion and release of instalments etc.), financial progress, status of convergence etc.
- AwaasSoft is the primary platform where all data related to beneficiaries, progress of house construction, fund releases, inspection reports, and photographs are stored.
- High-level reports on physical and financial progress are made publicly available on the PMAY-G website (www.pmayg.nic.in) through the AwaasSoft portal, allowing for public transparency.
- AwaasSoft is integrated with the Public Financial Management System (PFMS) to create the **AwaasSoft-PFMS platform**. This enables the payment of financial assistance directly into the bank or post office accounts of beneficiaries through an **Aadhaar Based Payment System (ABPS)**.
- To improve user experience and accessibility, new modules have been added to the software since its launch in 2016. For making it more accessible and maintain transparency in the implementation of the programme, some of the modules are:
 - **Landless Module:** This module helps map landless beneficiaries in the Permanent Wait List (PWL) and captures the status of land provided to them, whether through financial assistance or physical allocation. In the current phase of PMAY-G (2024–29), the Ministry is closely monitoring the provision of land to all landless beneficiaries. As per data entered by various State Governments on AwaasSoft a total of **2,68,480** landless beneficiaries has been sanctioned houses under PMAY-G so far.
 - **E-Ticketing System:** This feature was introduced to address technical and non-technical grievances referred by States and UTs.
 - **Online Job Card Module:** An online module is available on AwaasSoft for the entry of MGNREGS job card numbers, which are mandatory for beneficiaries to receive wage employment benefits for house construction.

Awaas+ 2024 App

The Awaas+ 2024 App has been developed to strengthen the implementation of the Pradhan Mantri Awaas Yojana–Gramin (PMAY-G) by ensuring efficiency, transparency, and accountability. This app has the following features: -

- Assisted survey through pre-registered surveyors,

- “Self-Survey” facility is available for eligible households in Awaas+ 2024 app,
- Housing typology selection,
- Aadhar based e-KYC Face authentication,
- Data capture of household, conditions of existing house, time stamped, and geo tagged photo capture of existing house and proposed site of construction,
- The app works in online as well as offline mode.

House Design Typologies

Beneficiaries are assisted with a bouquet of house design typologies that incorporate disaster-resilient features and are tailored to local geo-climatic conditions, cultural preferences, and availability of construction materials. 3D designs of these typologies are made available through the Awaas+ 2024 Mobile App for easy selection by beneficiaries.

Geo-tagging

It is mandatory to upload **geo-tagged, time-stamped photographs** at each stage of construction, from the proposed site to completion.

100% Aadhaar-Based Payments

The Aadhaar Based Payment System (ABPS) under PMAY-G enables Direct Benefit Transfer (DBT) directly into the beneficiary’s bank account linked with their Aadhaar number, ensuring safe, transparent, and authentic transactions.

Technology-Driven Accountability

The new phase of the scheme uses advanced technology, including **AI/ML models to curb fraud**, face authentication, e-KYC, and liveness detection to verify beneficiaries.

Physical Inspections and Audits

Regular inspections are carried out by officials at all levels—national, state, district, and block. Additionally, a **Social Audit** is required in every Gram Panchayat at least once a year.

Grievance Redressal

A multi-level grievance redressal mechanism is available, including the **Centralized Public Grievance Redress and Monitoring System (CPGRAMS)** portal and District-level Appellate Committees.

Steps Taken by the Ministry to Accelerate PMAY-G Implementation

The Ministry is undertaking several measures to expedite house sanction and completion to achieve the scheme’s targets. Key initiatives include:

- Timely allocation of targets to States/UTs.
- Launch of PMAY-G Analytic Dashboard for real-time monitoring and supervision.

- Micro-monitoring of house sanctions and completions using advanced IT tools and technologies.
- Regular reviews by the Hon'ble Minister, Secretary, and Deputy Director General.
- Priority focuses on completing houses where the 2nd or 3rd instalment of funds has already been released.
- Dedicated reviews for States with higher targets.
- Timely release of funds based on State/UT requirements.
- Continuous follow-up with States/UTs to ensure land allotment for landless beneficiaries.

Conclusion

The Pradhan Mantri Awaas Yojana–Gramin (PMAY-G) has emerged as a transformative initiative in rural India, addressing the critical need for safe and dignified housing. By combining financial assistance, convergence with other welfare schemes, and technology-driven transparency, the programme has not only reduced rural housing shortages but also enhanced living standards, promoted social inclusion, and supported economic development. With its extension to 2028-29 and renewed target of 2 crore additional houses, the scheme ensures that every eligible household has access to quality housing and a dignified life.

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Lok Sabha

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Success Story

<https://rural.tripura.gov.in/sites/default/files/2024-01/Succes stories on PMAY-G in Tripura.pdf>

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