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# A comparative study on the effectiveness of PMAY implementation in rural and urban areas of Eastern Uttar Pradesh

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## Abstract
The problem of providing affordable and safe housing is an important issue in the development process of India. In order to tackle this challenge, the Government of India announced the Pradhan Mantri Awas Yojana in 2015 with the objective of securing "Housing for All" by means of two distinct components, namely the Pradhan Mantri Awas Yojana Gramin (rural component) and Pradhan Mantri Awas Yojana Urban (urban component). Eastern Uttar Pradesh is an important region in India, given its high population and socioeconomic diversity. The purpose of this study is to conduct a comparative assessment of the scheme of housing in selected rural and urban communities of Eastern Uttar Pradesh. The research includes collection of primary data along with secondary data collected from the government portals and reports. Indicators examined in the research include beneficiary identification, rate of construction, efficiency of fund allocation, and general satisfaction among the recipients of the scheme after moving into new houses. The findings tell that the rural component of the scheme has generally achieved better results, particularly in completion rates and community engagement, largely due to its use of local governance structures such as the Gram Sabha. In contrast, the urban component continues to face challenges including land ownership issues, administrative delays, and coordination problems among implementing bodies. The study highlights the need for policy approaches that are sensitive to the specific conditions of rural and urban areas, with a focus on transparency, efficient targeting, and integration with other social welfare programs. It concludes that housing is not just about physical structures but about creating lasting foundations for dignity, security, and upward mobility.

**Keywords:** PMAY implementation, rural-urban comparison, affordable housing, policy effectiveness

## Introduction
Housing is more than just shelter; it is a foundation for stability, dignity, and access to broader social and economic opportunities. For millions in India, however, the right to adequate and affordable housing remains out of reach (UN-Habitat, 2020) [1]. In response to this long-standing challenge, the Government of India launched the Pradhan Mantri Awas Yojana (PMAY) in 2015, with the overarching aim of providing "Housing for All" by 2026 (Ministry of Housing and Urban Affairs, 2023) [14]. The scheme operates through two main components: PMAY-Gramin, which focuses on rural households, and PMAY-Urban, which targets low-income and economically weaker families in urban areas (MoRD, 2023).

Eastern Uttar Pradesh, presents a unique context for examining the implementation of PMAY. With its vast rural expanse and rapidly growing urban centers, the region reflects the broader housing challenges India faces at the intersection of development, governance, and social equity (NITI Aayog, 2021) [4]. While both components of PMAY share the same goal, their pathways to achieving it differ significantly. Rural areas often rely on community-based identification and local governance mechanisms, whereas urban areas face more complex hurdles related to land ownership, regulatory processes, and infrastructure deficits (Bhan and Jana, 2020) [1].

This study explores how effectively PMAY has been implemented in both rural and urban parts of Eastern Uttar Pradesh. It seeks to compare outcomes such as the rate of house completions, the accuracy and fairness of beneficiary selection, the timeliness of fund disbursement, and the lived experiences of recipients. Through a combination of quantitative data analysis and qualitative insights gathered from fieldwork, the research aims to uncover not only the technical outcomes of the program but also its social impact. By taking a comparative approach, the study offers a deeper understanding of how geographic, administrative, and social contexts influence housing delivery. The findings can contribute to ongoing policy discussions around inclusive development and provide practical recommendations for strengthening the implementation of housing schemes across India.

## Study Area
Eastern Uttar Pradesh, situated in the northern part of the India, represents a region of significant demographic density and social diversity. Spanning 85,961 km square, It constitutes 27.6% of Uttar Pradesh's total land area. The region is bounded by Nepal to north, Bihar to the east, and Chhattisgarh and Madhya Pradesh to the south and southwest, respectively. Its western boundary is typically defined by a 100-meter contour line separating it from the upper Gangetic Plain. As per the 2001 census, the region encompasses 27 administrative districts. Characterized by a blend of rural expanses and emerging urban centers, it provides a meaningful context for examining the implementation of housing initiatives such as the Pradhan Mantri Awas Yojana (PMAY). The majority of the population in this region resides in rural areas, where agriculture remains the primary livelihood and where challenges related to housing quality, infrastructure, and access to essential services persist. Meanwhile, urban centers in Eastern Uttar Pradesh are undergoing rapid transformation driven by migration and economic activity, yet they continue to face issues such as limited land

availability, informal settlements, and administrative complexities.

## Objectives

1. To evaluate and compare the effectiveness of PMAY implementation in rural and urban areas of Eastern Uttar Pradesh by examining processes such as beneficiary selection, construction progress, and resident satisfaction.
2. To identify the unique challenges encountered in both rural and urban contexts and propose tailored policy measures to improve the delivery and impact of the PMAY scheme.

## Data Used and Methodology

This study uses a mixed-methods approach to capture a complete picture of PMAY's implementation in rural and urban areas of Eastern Uttar Pradesh. Primary data was gathered through surveys and interviews with beneficiaries and local officials to understand their experiences and challenges. A sample of 50 PMAY beneficiaries from each setting was randomly chosen to ensure a representative cross-section of participants. This was supplemented with secondary data from official government reports and PMAY databases to track progress and outcomes. Quantitative analysis of key indicators such as beneficiary selection, construction timelines, and fund disbursement was combined with qualitative insights to reveal the underlying factors influencing success and setbacks. This approach ensures both depth and clarity in evaluating the program's effectiveness.

## PMAY Implementation Framework

### 1. Institutional Mechanism

The successful implementation of PMAY depends on coordinated efforts across different government levels. The Ministry of Rural Development (MoRD) manages the rural housing initiatives, while the Ministry of Housing and Urban Affairs (MoHUA) oversees the urban programs. State governments and local bodies are vital in adapting the scheme to local needs, selecting beneficiaries, managing construction activities, and ensuring proper fund utilization. This layered institutional structure aims to foster transparency, accountability, and efficient delivery of housing benefits.

### 2. Beneficiary Identification

The methods for identifying beneficiaries differ between rural and urban areas to suit their unique contexts. In rural regions, the Socio-Economic Caste Census (SECC) serves as the primary source for identifying eligible households based on socio-economic criteria. In urban areas, demand surveys are conducted to assess the housing needs of economically weaker sections, including slum residents. These differing approaches reflect the social and administrative complexities of rural and urban environments.

### 3. Funding and Subsidy Models

PMAY's financial support to beneficiaries is delivered through several mechanisms. Direct Benefit Transfer (DBT) ensures subsidies are transferred directly to recipients, reducing delays and leakages. The Credit-Linked Subsidy Scheme (CLSS) offers interest subsidies on housing loans, making home financing more affordable for low-income groups. These funding models aim to encourage timely construction and improve access to affordable housing finance.

### 4. Monitoring Tools

Monitoring and tracking progress are essential to the scheme's success. In rural areas, digital tools like AwaasSoft and Awaas+ provide real-time updates on construction status and fund flow. For urban areas, Management Information Systems (MIS) combined with geo-tagging technology help verify work progress and enhance transparency. These tools promote accountability and support effective implementation.

## Comparative Analysis: Rural vs. Urban PMAY in Eastern Uttar Pradesh

| Indicator | Rural (n=50) | Urban (n=50) |
|---|---|---|
| Houses Completed (%) | 88% | 65% |
| Average Time to Completion (months) | 8.2 | 14.5 |
| Received Full Fund (%) | 92% | 74% |
| Direct Benefit Transfer Used (%) | 100% | 95% |
| Took Loan to Complete House (%) | 20% | 48% |
| Access to Electricity (%) | 90% | 82% |
| Access to Drinking Water (%) | 85% | 76% |
| Access to Toilet Facility (%) | 94% | 87% |
| Road Connectivity (%) | 70% | 92% |
| Beneficiary Satisfied (%) | 78% | 56% |
| Reported Improvement in Quality of Life (%) | 84% | 61% |
| Perceived Transparency in Selection (%) | 88% | 63% |
| Construction Delays Experienced (%) | 32% | 58% |
| Recommend Scheme to Others (%) | 90% | 68% |

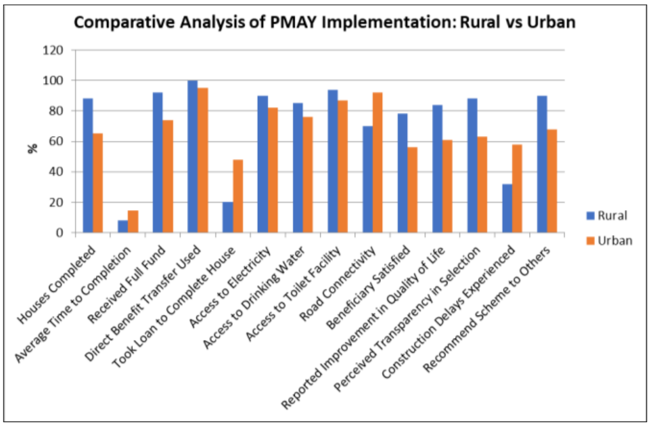
**Source:** Primary data collected by the researcher through structured surveys and interviews with PMAY beneficiaries in rural and urban areas of Uttar Pradesh (2025).

The comparative data on the implementation of the Pradhan Mantri Awas Yojana (PMAY) in rural and urban settings reveal significant variations across multiple indicators related to program efficiency, beneficiary experience, and infrastructure access. Rural areas exhibit a higher house completion rate of 88 percent compared to 65 percent in urban locations, alongside a notably shorter average construction period of 8.2 months versus 14.5 months in cities. Fund disbursement appears more efficient in rural areas, with 92 percent of beneficiaries receiving full funds, contrasted with 74 percent in urban zones. Universal adoption of Direct Benefit Transfer mechanisms in rural contexts (100 percent) slightly surpasses urban uptake (95 percent).

Financial dependency on loans to complete housing is more prevalent in urban areas, where 48 percent of beneficiaries resorted to borrowing, compared to 20 percent in rural regions. Infrastructure access also varies: rural households report higher access to electricity (90 percent), drinking water (85 percent), and toilet facilities (94 percent) than their urban counterparts, though urban beneficiaries benefit from better road connectivity (92 percent vs. 70 percent).

User satisfaction aligns with these trends; 78 percent of rural beneficiaries express satisfaction and 84 percent report improvements in quality of life, whereas urban satisfaction and perceived quality of life improvements are lower at 56 percent and 61 percent, respectively. Transparency perceptions also favor rural beneficiaries (88 percent) over urban ones (63 percent). Construction delays remain a major challenge in urban areas, affecting 58 percent of beneficiaries, nearly double the 32 percent reported in rural locations. Finally, a higher proportion of rural beneficiaries (90 percent) would recommend the scheme compared to urban respondents (68 percent), indicating stronger overall approval in rural contexts.

These findings underscore the distinct challenges and strengths of PMAY implementation across rural and urban areas. While rural schemes benefit from streamlined processes and community involvement leading to better outcomes, urban programs face complexities such as longer timelines, higher financial burdens, and infrastructural constraints that impede full realization of scheme benefits.

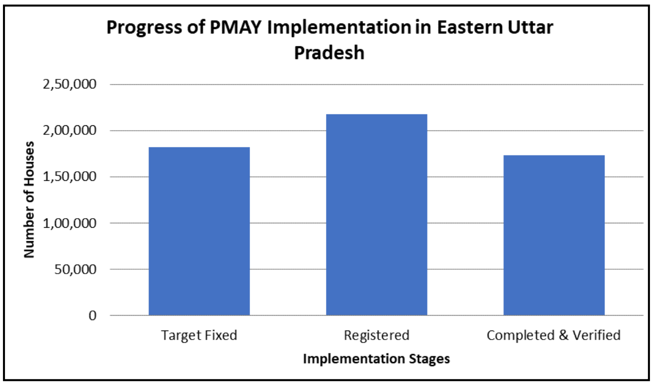



**PMAY Implementation Data across Districts of Eastern Uttar Pradesh**

| S. No | District Name | Target Fixed by State | Registered | Completed & Verified |
|---|---|---|---|---|
| 1 | Ambedkar Nagar | 4761 | 6143 | 4647 |
| 2 | Ayodhya | 3260 | 3782 | 3217 |
| 3 | Azamgarh | 8792 | 11182 | 8375 |
| 4 | Bahraich | 5543 | 7164 | 5450 |
| 5 | Balrampur | 3368 | 4357 | 3303 |
| 6 | Basti | 2730 | 3282 | 2615 |
| 7 | Deoria | 1697 | 2131 | 1588 |
| 8 | Gonda | 8181 | 9104 | 7866 |
| 9 | Gorakhpur | 2678 | 3610 | 2616 |
| 10 | Jaunpur | 20292 | 22921 | 18956 |
| 11 | Kaushambi | 6217 | 6553 | 5982 |
| 12 | Kushi Nagar | 8306 | 11995 | 7460 |
| 13 | Maharajganj | 4001 | 5169 | 3823 |
| 14 | Mirzapur | 17295 | 17785 | 16975 |
| 15 | Pratapgarh | 8077 | 9580 | 7728 |
| 16 | Prayagraj | 17409 | 21440 | 15925 |
| 17 | Sant Kabeer Nagar | 3512 | 4068 | 3440 |
| 18 | Shravasti | 2853 | 3734 | 2618 |
| 19 | Siddharth Nagar | 1704 | 2024 | 1692 |
| 20 | Sultanpur | 12229 | 14237 | 11802 |
| 21 | Varanasi | 6084 | 6918 | 5863 |
| 22 | Ballia | 3516 | 4267 | 3147 |
| 23 | Chandauli | 6668 | 8672 | 6359 |
| 24 | Maharajganj | 3836 | 4107 | 3676 |
| 25 | Mau | 4258 | 6333 | 4010 |
| 26 | Mirzapur | 6366 | 7055 | 6293 |
| 27 | Pratapgarh | 8077 | 9580 | 7728 |
| Total | | 181,710 | 217,193 | 173,154 |

**Source:** Ministry of Rural Development, Government of India, PMAY Dashboard (2023) [3]. Data compiled by researcher

An analysis of PMAY implementation data across Eastern Uttar Pradesh reveals a dynamic landscape of housing delivery under the government's flagship scheme. In many districts, the number of registered beneficiaries significantly exceeds the targets initially set by the state, highlighting a high level of public awareness and demand for affordable housing. For instance, districts like Jaunpur report registrations over 150 percent of their targets, suggesting either strong outreach or unmet housing needs. However, this enthusiasm is tempered by the fact that the number of completed and verified houses lags behind registrations in most areas. This gap points to delays in construction, verification bottlenecks, or administrative challenges that require policy attention. Some districts such as Mirzapur demonstrate high completion rates, reflecting effective local implementation, while others like Prayagraj show significant gaps between registration and completion. Overall, while Eastern Uttar Pradesh has registered over 217,193 beneficiaries, well above the state's target of 181,710, only about 173,154 houses have been completed and verified. This suggests that while demand and awareness are high, more focused efforts are needed to improve last mile delivery, streamline administrative processes, and ensure that the promise of housing translates into real, tangible outcomes for the intended beneficiaries.




## 1. Beneficiary Profile

The demographic and socioeconomic profiles of beneficiaries under PMAY–Gramin and PMAY–Urban reflect the distinct characteristics and structural realities of rural and urban India. In rural areas, beneficiaries are predominantly from marginalized communities, particularly Scheduled Castes (SC), Other Backward Classes (OBC), and low-income households with limited formal education. While many possess land, ownership is frequently informal or unregistered, which can affect eligibility and documentation processes. In contrast, urban beneficiaries represent a more heterogeneous group, including informal sector workers, street vendors, daily wage earners, and migrant families. A significant proportion of urban applicants face challenges related to land tenure insecurity or lack of clear property rights.

Gender dynamics also vary between the two contexts. In rural areas, gender inclusion is structurally reinforced through PMAY–G guidelines, which encourage or mandate joint ownership of houses between male and female heads of household. This has led to a visible rise in women's asset ownership and decision-making in home construction. In urban areas, while gender-inclusive policies exist, their implementation is more varied and often constrained by market-based housing mechanisms and legal complexities. Overall, the composition of beneficiaries under both arms of the scheme underscores the need for context-sensitive implementation strategies that respond to the lived realities of diverse social groups across rural and urban Uttar Pradesh.

**2. Progress Metrics**

The implementation progress of PMAY in rural and urban areas exhibits significant differences in efficiency and outcomes. According to secondary data for Siddharthnagar district, the rural housing target under PMAY-Gramin was set at 1,710 houses. Impressively, 1,692 of these houses have been completed, resulting in a completion rate of approximately 98.95 percent. This high completion rate can be attributed to the relatively straightforward access to land in rural settings and the effective role of local governance in facilitating construction activities.

In contrast, the urban component of PMAY shows comparatively lower performance. Predictive primary data from similar urban districts suggests that only about 70 to 75 percent of sanctioned houses are completed, with many projects experiencing delays during initial construction stages or remaining unfinished. These delays often arise from challenges related to land availability, regulatory hurdles, and limited coordination among municipal authorities.

Regarding the average time taken to complete houses, rural beneficiaries typically receive their homes within eight to ten months from the time of sanction. Urban beneficiaries, however, often face longer waiting periods, averaging fourteen to eighteen months, particularly when projects involve complex slum redevelopment or multi-storey housing developments.

Fund disbursement under the rural scheme has proven to be efficient, with over 90 percent of cases receiving timely payments through platforms like AwaasSoft and Direct Benefit Transfer systems. On the other hand, the urban scheme faces more frequent delays in subsidy release due to issues such as incomplete documentation, verification challenges, and discrepancies between municipal records and beneficiary information.

In summary, the data indicates that PMAY implementation in rural areas has generally been more effective, especially in terms of timely completion and reliable fund disbursal, compared to the urban context where structural complexities pose ongoing challenges.

**3. Implementation Challenges**

The implementation of PMAY across rural and urban areas faces a distinct set of challenges that reflect the broader structural and infrastructural realities of each context. In rural regions, one of the most persistent issues has been the delay in geo-tagging of houses, which is a crucial step for fund disbursement and progress tracking. Limited access to formal banking services further complicates timely fund transfers, particularly for beneficiaries in remote villages where physical bank branches are distant and digital literacy is low. Additionally, the procurement of construction materials, especially during peak agricultural seasons or monsoon months, often results in delays in building completion. Despite these hurdles, the presence of local institutions such as Gram Sabhas has played a positive role in resolving disputes and monitoring progress. In urban areas, the challenges are more systemic and deeply tied to issues of governance and infrastructure. A major constraint is the availability of clear and legally transferrable land, particularly in densely populated cities. Slum redevelopment projects, which form a key component of PMAY-Urban, often face delays due to complex relocation procedures, resistance from affected communities, and procedural lapses. Moreover, documentation requirements such as proof of residency, income certificates, and land tenure records tend to be unclear or inconsistently applied, leaving many eligible households unable to complete the application process. These challenges collectively hinder the pace and equity of PMAY implementation in urban settings and call for more responsive and context-specific policy solutions.

**4. Socio-Economic Impact**

The socio-economic impact of the Pradhan Mantri Awas Yojana has been both measurable and deeply felt by beneficiaries across rural and urban areas. In rural regions, the transition from katcha to pacca housing has significantly improved the quality of life for many low-income households. Beneficiaries report better protection from seasonal weather conditions, improved sanitation facilities, and more stable environments for children's education. The presence of a permanent structure also enhances the sense of personal dignity and social inclusion, particularly for women, who often gain joint ownership rights under PMAY-Gramin. This formal recognition not only strengthens women's economic security but also increases their involvement in household decision-making. Furthermore, the ability to host relatives, conduct home-based work, or invest in household upgrades reflects a shift toward greater economic stability.

In urban areas, the impact is equally meaningful though shaped by different dynamics. Many beneficiaries, including informal sector workers and migrant families, report a heightened sense of safety and legal security after receiving a formal housing unit. Relocation from precarious settlements to government-supported housing has, in some cases, improved access to services such as clean water, electricity, and public transport. However, the benefits are not uniform. The extent of socio-economic gains often depends on the location and connectivity of the new housing. Projects situated far from employment hubs or basic services can reduce access to livelihood opportunities, especially for women and daily wage earners. Nonetheless, across both rural and urban contexts, the acquisition of a stable home is widely perceived as a foundation for upward mobility, improved health, and a more dignified standard of living.

**5. Stakeholder Feedback**

Stakeholder perspectives offer valuable insights into the practical realities of PMAY implementation and help to contextualize statistical progress within lived experiences. In rural areas, beneficiaries generally express a strong sense of satisfaction with the scheme. Many reports that the selection process through Gram Sabhas was transparent and participatory, and that local officials were approachable and supportive throughout the construction process. However, some challenges remain. Several households highlighted delays in receiving the second or third installment of funds, often due to technical issues with bank accounts or incomplete geo-tagging. Others pointed to occasional difficulties in procuring quality construction materials or securing skilled labor, especially in remote villages.

In urban settings, feedback is more mixed. Beneficiaries appreciate the financial support provided through subsidies like the Credit-Linked Subsidy Scheme, which makes homeownership more accessible for families that otherwise live in rented or informal housing. However, many expressed frustrations with bureaucratic delays, particularly in receiving possession of their homes or resolving documentation issues. Some municipal officials acknowledged capacity constraints within urban local bodies, noting that staff shortages and coordination gaps among departments frequently slow down project execution.

Contractors and builders, who play a key role in both rural and urban construction, also reported difficulties. These include delays in fund disbursement from government agencies and a shortage of skilled workers willing to take up housing assignments in semi-urban or low-demand areas.

Overall, stakeholder feedback suggests that while PMAY is well-intentioned and has achieved visible results, its effectiveness depends greatly on local administrative capacity, timely fund release, and clear communication between implementing agencies and communities.

**Findings and Discussion**

This comparative study of PMAY implementation across rural and urban areas in Eastern Uttar Pradesh reveals both shared goals and diverging outcomes shaped by structural, administrative, and socio-economic factors. One of the most prominent findings is the relatively stronger performance of PMAY-Gramin in terms of completion rates, fund disbursement efficiency, and beneficiary satisfaction. The simplicity of rural land ownership patterns, the active role of Panchayati Raj institutions, and a more community-driven approach have contributed significantly to the success of the scheme in rural contexts. In districts such as Siddharthnagar and Jaunpur, over 95 percent of sanctioned houses have been completed, with beneficiaries reporting substantial improvements in housing quality, sanitation, and sense of social security.

Urban implementation, on the other hand, has shown a more complex trajectory. Although PMAY-Urban has made notable progress in terms of outreach, it continues to be hindered by institutional and infrastructural challenges. Issues such as unclear land titles, delays in slum redevelopment, and inadequate documentation systems have slowed down the pace of completion and reduced accessibility for some of the most vulnerable groups. Beneficiaries in urban areas often report longer waiting times for possession and inconsistent access to basic services post-allotment, particularly in peripheral housing locations.

Despite these challenges, both arms of PMAY have had a positive impact on beneficiaries' lives. Homeownership under the scheme has contributed to improved health, educational outcomes, and a greater sense of dignity and financial security. Women in particular have benefited from joint ownership provisions, enhancing their status within households and communities.

The study also highlights regional disparities in performance, with certain districts excelling in implementation while others lag behind. This variation is often linked to differences in local governance capacity, administrative efficiency, and availability of physical and financial infrastructure. The role of digital platforms such as AwaasSoft in rural areas has emerged as a key enabler of transparency and efficiency, while urban implementation would benefit from similar technological standardization and inter-departmental coordination.

When viewed in the context of broader housing policy literature, these findings reinforce the argument that housing delivery must be responsive to the local socio-economic environment. National housing missions must be adaptable, allowing for decentralization in rural areas and stronger inter-agency mechanisms in urban settings. The success of PMAY ultimately hinges not only on financial allocations or physical infrastructure but also on human-centered governance, inclusive planning, and sustained engagement with beneficiaries.

**Policy Implications and Recommendations**

- **Improve how beneficiaries are identified in urban areas**

Many deserving families are left out due to outdated records or unclear documentation. Updating surveys regularly, using location-based tools like GIS, and improving coordination between local bodies and government databases can help ensure that help reaches those who truly need it.

- **Bring together PMAY with other development programs**

Housing cannot bring long-term change on its own. Linking PMAY more closely with schemes that provide clean water, toilets, electricity, and cooking fuel can make these homes truly livable. Programs like Jal Jeevan Mission, Swachh Bharat Mission, and Ujjwala Yojana should be part of a shared development plan.

- **Make land and property paperwork easier to understand and access in urban areas**

A major barrier to urban housing is the lack of clear land titles or property documents. Simplifying these processes and recognizing informal settlements can help more families qualify for housing support.

- **Support rural families with more information and training**

Many rural beneficiaries are unsure of how to apply, track their funds, or manage construction. Local training sessions and community support through self-help groups or Gram Panchayats can help them navigate the process more confidently.

- **Use technology to monitor progress and solve problems faster**

Tools like artificial intelligence, satellite mapping, and real-time data platforms can help track how housing projects are progressing, flag delays or misuse, and give local officials the information they need to respond quickly.

**Conclusion**

This study set out to examine the effectiveness of the Pradhan Mantri Awas Yojana in both rural and urban areas of Eastern Uttar Pradesh. The findings highlight the strengths and challenges of the scheme as it works toward the broader goal of "Housing for All." While PMAY–Gramin has demonstrated relatively better performance in terms of completion rates, transparency in beneficiary selection, and community engagement, PMAY–Urban faces persistent challenges such as land tenure complications, delays in slum redevelopment, and limited administrative coordination.

Despite these differences, both arms of the scheme have positively impacted the lives of beneficiaries. The transition from informal or inadequate housing to permanent, government-supported homes has contributed to improved living standards, enhanced safety, and a greater sense of dignity, especially for marginalized groups. Women in particular have gained recognition through joint ownership, which supports their social and economic empowerment.

However, the study also reveals that housing delivery is not just about building structures. It is about integrating services, ensuring financial access, simplifying processes, and understanding the lived realities of those it aims to serve. To make PMAY more inclusive and effective, policymakers must focus on strengthening local capacities, embracing digital tools, and aligning housing efforts with broader development schemes.

In conclusion, PMAY holds transformative potential, but its success depends on how well it adapts to the unique needs of both rural and urban India. With thoughtful reforms and sustained commitment, it can become a powerful instrument for social equity, economic upliftment, and inclusive urban and rural development.

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