Azadi Ka Amrit Mahotsav

An Assessment of Service Delivery Governance Issues and Challenges in Implementation of Pradhan Mantri Awas Yojana –Gramin (PMAY-G)

FMA and SET approach

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August 2022

AN ASSESSMENT OF SERVICE DELIVERY GOVERNANCE ISSUES AND CHALLENGES IN IMPLEMENTATION OF PRADHAN MANTRI AWAS YOJANA –GRAMIN (PMAY-G)
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EXECUTIVE SUMMARY

Background

Public housing programme in the country started with the rehabilitation of refugees' immediately after independence and since then, it has been a major focus area of the government as an instrument of poverty alleviation. Rural housing programme, as an independent programme, began with Indira Awas Yojana (IAY) in January 1996. Although IAY addressed the housing needs in the rural areas, certain gaps were identified during the concurrent evaluations and the performance Audit by Comptroller and Auditor General (CAG) of India in 2014. To address these gaps the IAY has been re-structured into Pradhan Mantri Awas Yojana –Gramin (PMAY-G) w.e.f. 1st April 2016. PMAY-G aims to provide a pucca house, with basic amenities, to all houseless householder and those households living in kutcha and dilapidated houses, by 2022.

Objectives of the Study

With three years into implementation of the programme, this study is an attempt to track functional & expenditure gaps in implementation of PMAY-G with the following objectives:

- To understand and track funds allocated and spent for implementation of PMAY-G (scheme)
- To track the chain of functions performed at various levels in the course of implementation of PMAY-G and its distribution to beneficiaries as per government orders, circulars or other such documents issued by the highest level in the department
- To identify points where there have been failures/delays in the implementation of the exercise
- Identifying stumbling blocks/obstacles in the current process
- Recommending steps to further strengthen the procedures towards targeted objective-oriented approaches and for improving efficiency of back-end processes and field reporting.

Study Approach

The current study is two pronged. Functional Marker Analysis (FMA) was used to identify delay points or blockages in implementing the scheme as envisaged and Selective Expenditure Tracking (SET) to ascertain whether the flow of the financial benefits (monetary) to the beneficiary varied from district to district; if so, then at what levels and what were the reasons for such delays/deviations.

The survey/tracking/investigation started with beneficiaries (tracer interviews) collecting information from them on the extent of deliverables received from the implementing agency/authority as per guidelines, norms and timeliness. Based on this information received from the beneficiaries, a cross verification (Functional Marker Analysis & selective Expenditure Tracking) was done at all levels of officials of the implementing agency/authority.

Sample Universe
The study aimed to collect feedback from a total sample of 2,550 comprising of beneficiaries and officials across six States.

Interviews with Beneficiaries	2400 (2340 were actually interviewed)
Interviews with PMAY-G officials	150
TOTAL	2550

The analysis is carried out at the State level in the study

Key findings
Function Marker Analysis (FMA)
Demand side analysis – Beneficiaries' responses

S. No.	Guidelines FMA	Sikkim	Haryana	Maharashtra	Mizoram	Karnataka	Dadra. N. Haveli
1	Identification and selection of beneficiaries based on SECC data, 2011	89%	85%	96%	80%	92%	25%
2	Verification of beneficiaries in Gram Sabha/ Village Sabha	98%	71%	96%	√ (100%)	44%	72%
3	Provide financial assistance of Rs. 120,000 and 130,000 for construction of house	130000 (87% of the entitled amount)	138000 (87% of the entitled amount)	120000 (100% entitled amount)	130000 (100% entitled amount)	120000 (100% entitled amount)	240000 (100% entitled amount)
4	Area or Size of the house should be a minimum of 25 sq	98%	77%	√ (100%)	96%	99%	62%
5	House should have a verandah	89%	29%	59%	68%	40%	25%
6	House should have space for pursuing livelihood	78%	32%	76%	33%	54%	11%
7	House should have provision for Rain Water Harvesting	2%	29%	24%	58%	17%	3%

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S. No.	Guidelines FMA	Sikkim	Haryana	Maharashtra	Mizoram	Karnataka	Dadra. N. Haveli
8	Provide support services like facilitating loans from banks	0%	24%	52%	17%	6%	5%
9	Provide design typologies	71% (built as per typology provided)	82% (built as per typology provided)	34% (built as per typology provided)	52% (built as per typology provided)	36% (built as per typology provided)	88% (built as per typology provided)
10	Sensitization of beneficiaries on building constructions methods, materials, disaster management etc.	98%	97%	98%	90%	39%	59%
11	House to be built by the beneficiary only (self) or by mason program	92%	99%	80%	√ 100%	82%	13%
12	Allocation of land to landless once the PWL is finalised	5%	96%	NA	NA	55%	91%
13	Drinking water provision to be made	65%	67%	80%	21%	44%	45%
14	House should have road connectivity	45%	74%	89%	92%	64%	57%
15	Provide assistance for Toilet construction through convergence with other government schemes	75%	41%	48%	10%	50%	39%
16	Provide employment of 90-95 days under the MGNERGA	99%	89%	89%	44/5	96%	75%
17	Release the amount in a minimum of three installments to the beneficiaries	√ 100% (3 or more instalments)	85% (3 or more instalments)	99% (3 or more instalments)	94% (3 or more instalments)	96% (3 or more instalments)	79% (3 or more instalments)
18	Provide entitlement card	83%	52%	48%	53%	48%	74%
19	Regular inspections by officials taking geo-references, date and time stamped photographs to document the progress of construction	99%	96%	99%	√ 100%	97%	82%
20	House construction to be completed within 12 months from the date of sanction	64%	83%	71%	75%	60%	33%

Supply side analysis – State level officials' responses

S. No.	Guidelines FMA	Sikkim	Haryana	Maharashtra	Mizoram	Karnataka	Dadra. N.Haveli
1	Provide financial assistance for construction of house	√ 100%	√ 100%	√ 100%	√ 100%	√ 100%	√ 100%
2	Dedicated staff deployment for PMAY –G	√ 100%	√ 100%	√ 100%	90%	96%	69%
3	Major functions of officials						
	Allocating targets to Districts	√	√	√	√	√	√
	Adding State Debit Account details	√	√	√	√	50%	0%
	Confirming fund receipt from Centre	√	√	√	√	0%	√
	Releasing the State share	√	√	√	√	25%	√
	Setting the instalment values and payment levels	√	√	√	√	0%	√
	Generation of FTO for transfer of Admin Fund	√	√	√	√	0%	√
	Fixing the Digital Signatory levels	√	√	√	√	0%	√
	Activation/Deactivation of DSC	√	√	√	√	0%	√
	Managing Bank/Branch master lists	√	√	√	√	0%	√
	Generation of FTOs for admin fund payment	√	√	√	√	0%	√
4	Saturation approaches adopted	√	√	√	0%	75%	√
5	Pass on circulars to next levels	√	√	√	√	√	√
6	Train/orient the next level staff for implementation of PMAY-G	50%	√	√	67%	√	0%
7	Provide employment 90-95 days under the scheme of MGNERGA	√	√	√	√	√	√
8	Provide free electricity	50%	0%	0%	0%	0%	√
9	Provide water supply through convergence schemes	0%	√ 100%	0%	0%	50%	√ 100%
10	Provide LPG connection through convergence schemes	50%	0%	√	33%	0%	0%
11	Provide assistance for toilet construction through convergence schemes	0%	√	50%	0%	√	√
12	Monitoring the progress though visits and photo documentation	√	√	√	√	√	√
13	Program Management through AwaasSoft	√	√	√	√	√	√

Supply side analysis – District level officials' responses

S. No.	Guidelines FMA	Sikkim	Haryana	Maharashtra	Mizoram	Karnataka	Dadra. N.Haveli
1	Allocation of land to landless	√ 100%	√ 100%	√ 100%	√ 100%	√ 100%	√ 100%
2	Dedicated staff deployment for PMAY –G	√ 100%	√ 100%	√ 100%	√ 100%	√ 100%	33%
3	Major functions of District level officials						
	Review and approve proposal for house sanction	√ 100%	√ 100%	88%	80%	80%	67%
	Allocating targets to Blocks	√ 100%	√ 100%	75%	60%	60%	67%
	Generation of order sheet for FTO (If applicable)	√ 100%	√ 100%	75%	80%	20%	67%
	Generation of FTOs for payment of instalments (If applicable)	√ 100%	75%	63%	60%	20%	67%
	Others district level	80%	0%	20%	20%	0%	0%
4	Saturation approaches adopted	√ 100%	√ 100%	√ 100%	20%	√ 100%	√ 100%
5	Pass on circulars to next levels	√ 100%	50%	63%	√ 100%	√ 100%	33%
6	Train/orient the next level staff for implementation of PMAY-G	√ 100%	√ 100%	√ 100%	80%	80%	33%
7	Provide employment 90-95 days under the scheme of MGNERGA	√	√	√	60%	60%	√
8	Provide free electricity	60%	50%	25%	0%	0%	√
9	Provide water supply through convergence schemes	20%	50%	38%	20%	40%	100%
10	Provide LPG connection through convergence schemes	40%	50%	25%	0%	0%	100%
11	Provide assistance for toilet construction through convergence schemes	100%	75%	100%	40%	40%	0%
12	Monitoring the progress though visits and photo documentation	√	√	√	√	√	√
13	Program Management through AwaasSoft	√	√	√	√	√	√

Supply side analysis – GP level officials' responses

S. No.	Guidelines FMA	Sikkim	Haryana	Maharashtra	Mizoram	Karnataka	Dadra. N.Haveli
1	Allocation of land to landless	√ 100%	√ 100%	√ 100%	√ 100%	√ 100%	√ 100%
2	Dedicated staff deployment for PMAY –G	√ 100%	√ 100%	√ 100%	85%	94%	75%
3	Major functions of GP level officials						
	Uploading beneficiary waitlist after verification of SECC data	0%	98%	79%	62%	56%	8%
	Registration of beneficiaries	64%	98%	88%	54%	72%	58%
	Capturing MGNREGA job Card	43%	95%	92%	31%	36%	75%
	Capturing Bank Account Details	43%	95%	92%	54%	33%	83%
	Capturing old house and construction site photographs	86%	95%	83%	69%	31%	50%
	Freezing beneficiary account	0%	84%	75%	8%	17%	25%
	Generation of order sheet for FTO	0%	89%	71%	0%	25%	50%
	Generation of FTOs for payment of instalments	0%	85%	71%	0%	17%	33%
	Inspection and approval of inspection photographs	50%	87%	71%	23%	31%	25%
	Data entry for transactions prior to FY 2015-16	0%	71%	50%	8%	3%	0%
	Other GP level tasks	29%	0%	4%	38%	17%	0%
4	Saturation approaches adopted	50%	98%	71%	77%	31%	0%
5	Pass on circulars to next levels	50%	√ 100%	0%	0%	75%	√ 100%
6	Train/orient the next level staff for implementation of PMAY-G	71%	96%	92%	92%	75%	25%
7	Provide employment 90-95 days under the scheme of MGNERGA	√ 100%	√ 100%	√ 100%	62%	97%	√ 100%
8	Provide free electricity	0%	87%	17%	8%	3%	0%
9	Provide water supply through convergence schemes	0%	85%	63%	0%	92%	83%
10	Provide LPG connection through convergence schemes	0%	87%	42%	8%	6%	25%
11	Provide assistance for toilet construction through convergence schemes	0%	85%	88%	0%	64%	0%
12	Monitoring the progress though visits and photo documentation	√	√	√	√	√	√
13	Program Management through AwaasSoft	√	√	√	√	√	√

Selective Expenditure Tracking (SET)

Demand side analysis – Beneficiaries' responses

S. No.	Guidelines SET	Sikkim	Haryana	Maharashtra	Mizoram	Karnataka	Dadra. N.Haveli
1	Entitled amount (MoRD+ State share)	(1,08,000 + 42,000 =1,50,000)	(72,000 + 86,000 =1,58,000)	(72,000 + 48,000 =1,20,000)	(1,08,000 + 22,000 =1,30,000)	(72,000 + 48,000 =1,20,000)	(1,20,000 + 1,20,000 =2,40,000)
2	Received financial assistance for construction of house	130000 (87% of the entitled amount)	138000 (87% of the entitled amount)	120000 (100% entitled amount)	130000 (100% entitled amount)	120000 (100% entitled amount)	240000 (100% entitled amount)
3	Facilitate loans from banks nationalized banks	0%	24%	52%	17%	6%	5%
4	Financial assistance to build toilets through convergence effort	75%	41%	48%	10%	50%	39%
5	Provide employment of 90-95 days under the MGNERGA	99%	89%	89%	44%	96%	75%
6	Release the amount in a minimum of three installments to the beneficiaries at different stages of construction	100% (3 or more instalments)	85% (3 or more instalments)	99% (3 or more instalments)	94% (3 or more instalments)	96% (3 or more instalments)	79% (3 or more instalments)
7	Release first instalment within 7 days from the date of issue of sanction order	29 Days on an average	46 Days on an average	19 Days on an average	6 Days on an average	57 Days on an average	17 Days on an average
8	Instalment amount electronically transferred to beneficiary's bank/ post office account	97%	√ 100%	√ 100%	√ 100%	98%	92%

Supply side analysis – Officials' responses

S. No.	Guidelines SET	Sikkim	Haryana	Maharashtra	Mizoram	Karnataka	Dadra. N.Haveli
1	Targets MoRD vs State	Varies	Varies	No Variation	No variation	No variation	Varies
	Sanctioned vs completed	Avg. 97% completed	Avg. 74% completed	Avg. 79% completed	Avg. 34% completed	Avg. 59% completed	Avg. 20% completed

S. No.	Guidelines SET	Sikkim	Haryana	Maharashtra	Mizoram	Karnataka	Dadra. N.Haveli
2	Provide fund Central Government and State Government share (60:40 ratio to the States, 90:10 ration to the hilly remote States and 100:0 for UTs)	Data on Central share partially available Data on State share not available	Data on Central share partially available Data on State share not available	Data on Central share partially available Data on State share not available	Data on Central share partially available Data on State share not available	Data on Central share partially available Data on State share not available	Data on Central share partially available Data on State share not available
3	Mode of receipt of funds from MoRD (FTO to SNA)	0%	98%	100%	38%	38%	94%
4	Provide financial assistance of Rs/- 120,000 and 130,000 for construction of house	1,30,000 (entitlement 1,50,000)	1,58,000 (entitlement 1,58,000)	1,20,000 (entitlement 1,20,000)	1,30,000 (entitlement 1,30,000)	1,19,799 (entitlement 1,20,000)	2,40,000 (entitlement 2,40,000)
5	Instalment amount electronically transferred to beneficiary's bank/ post office account	86%	90%	77%	95%	100%	100%
6	Number of Installments to be paid to the beneficiary	4	3	4	4	4	3
7	Release first instalment within 7 days from the date of issue of sanction order	No data	15- 30 days	15 days	5 days	7 days	10 days

Overall satisfaction with PMAY-G
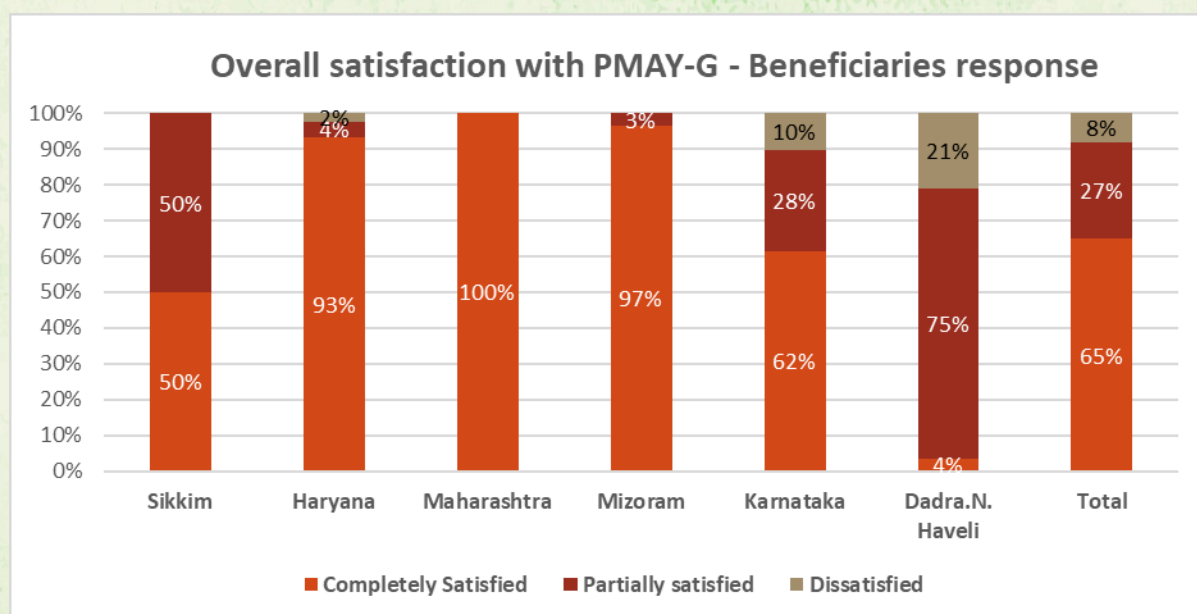
Overall satisfaction with PMAY-G - Beneficiaries response

Considering all aspects of the design and implementation of the PMAY-G scheme, 76 per cent respondents were completely satisfied, 17 per cent were partially satisfied and the remaining seven per cent were dissatisfied. In Dadra and Nagar Haveli the percentage of people who were dissatisfied with the overall implementation of the scheme is much higher than the average with 34 per cent reporting dissatisfaction.

Conclusion and Suggestions for Improvement

Overall, the implementation of the PMAY-G scheme across the six States has been satisfactory on a wide range of indicators. Among the study States, Dadra and N. Haveli is at a lower rank on a lot of parameters as compared to other States. An important aspect that needs to be highlighted here is the lack of data from the State government at all levels which resulted in an incomplete and ineffective SET exercise.

Investing in increasing the staff strength at all levels can help cut the turnaround time on several steps involved in the implementation of the scheme. It can also help improve the overall monitoring and improving the ability of the official machinery to provide better support services as per the guidelines.

Training and capacity development is another area that needs the focus especially of the staff at the ground level (village and GP levels). Since the entire scheme has been designed as an e-governance initiative, it is imperative to strengthen the infrastructure and train officials in using this infrastructure effectively (especially internet).

With the effective utilisation of all available avenues of monitoring and support system within the guidelines, especially the social audits and SHG involvement will help a great deal in ensuring timely and effective implementation of the scheme reducing bottlenecks in functional and fund flows.

Even with the limited data availability of fund flow, certain discrepancies such as deviations in the disbursement of entitlement amounts in certain States, other modes of payment than stipulated in the guidelines being adopted to transfer funds at different levels, etc., are seen. These indications have to be analysed deeper to understand the gaps or loopholes better that can help put in place measures to curtail them.

CHAPTER 1: INTRODUCTION

1.1 Background

Public housing programme in the country started with the rehabilitation of refugees' immediately after independence and since then, it has been a major focus area of the Government as an instrument of poverty alleviation. Rural housing programme, as an independent programme, started with Indira Awas Yojana (IAY) in January 1996. Although Indira Awas Yojana (IAY) addressed the housing needs in the rural areas, certain gaps were identified during the concurrent evaluations and the performance Audit by Comptroller and Auditor General (CAG) of India in 2014. These gaps, i.e., non-assessment of housing, the shortage, lack of transparency in selection of beneficiaries, low quality of the house and lack of technical supervision, lack of convergence, loans not being availed by beneficiaries and weak mechanism of monitoring was limiting the impact and outcomes of the programme. To address these gaps in the rural housing programme and in view of Government's commitment to providing 'Housing for All' by 2022, the IAY has been re-structured into Pradhan Mantri Awas Yojana –Gramin (PMAY-G) w.e.f. 1st April 2016.

PMAY-G aims at providing a pucca house (A pucca house is one, which has walls and a roof made of the following material. Wall material: Burnt bricks, stones (packed with lime or cement), cement concrete, timber, *ekra*, etc.,) with basic amenities, to all houseless householders and those households living in kutcha and dilapidated houses, by 2022. The immediate objective is to cover one Crore households living in kutcha houses/dilapidated houses in three years from 2016-17 to 2018-19. The minimum size of the house has been increased to 25 sq. mt from 20 sq. mt with a hygienic cooking space. The unit assistance has increased from Rs. 70,000 to Rs. 1,20,000 in plain and from Rs. 75, 000 to Rs. 1,30,000 in hilly States, difficult areas and IAP district.

For houses to become homes, adoption of a habitat approach through convergence is proposed. The beneficiary is entitled to 90–95-person day of unskilled labour from MGNREGS. The assistance for construction of toilet shall be leveraged though convergence with SBM-G, MGNREGS or any other dedicated source of funding. Convergence for piped drinking water, electricity connection, LPG gas connection, etc., through different government programmes are also to be attempted.

One of the most important features of PMAY-G is the selection of beneficiary. To ensure that assistance is targeted at those who are genuinely deprived and that the selection is objective and verifiable, PMAY-G instead of selecting a beneficiary from the BPL households, it selects beneficiary using housing deprivation parameters in the Socio-Economic and Caste Census (SECC), 2011 which is to be verified by the Gram Sabhas.

In PMAY-G, programme implementation and monitoring are to be carried out through an end-to-end e-Governance model using AwaasSoft and AwassApp. While AwaasSoft is a work –flow enabled, web-based electronic service delivery platform through which all critical functions of PMAY-G, right from identification of beneficiary to providing construction linked assistance (through PFMS), will be carried out, AwassApp, a mobile application, is to be used to monitor real-time, evidence-based progress of house construction through date and time stamped and georeferenced photographs of the house (Source https://pmayg.nic.in/netiay/home.aspx)

Table 1: PMAY-G houses construction completed during 2016-19 (As on 17.6.19)

Sl. No	State Name	Total Houses sanctioned during 2016-2019	Total Houses completed during 2016-2019	% of house Construction completed against sanctioned
1	UTTAR PRADESH	1276327	1241617	97.3
2	UTTARAKHAND	12581	12026	95.6
3	TRIPURA	24989	23798	95.2
4	HIMACHAL PRADESH	6903	6551	94.9
5	SIKKIM	1079	1015	94.1
6	PUNJAB	14022	13149	93.8
7	WEST BENGAL	1392996	1302570	93.5
8	MADHYA PRADESH	1400829	1308902	93.4
9	DAMAN AND DIU	14	13	92.9
10	KERALA	17064	15778	92.5
11	RAJASTHAN	686157	633316	92.3
12	GUJARAT	202476	173559	85.7
13	JHARKHAND	528701	451835	85.5
14	CHHATTISGARH	788235	670220	85.0
15	ODISHA	992352	823709	83.0
16	MAHARASHTRA	431044	338231	78.5
17	ASSAM	226745	175604	77.4
18	MANIPUR	9740	6703	68.8
19	HARYANA	20997	12047	57.4
20	TAMIL NADU	300793	171064	56.9
21	ANDHRA PRADESH	81486	45193	55.5
22	KARNATAKA	138446	75860	54.8
23	BIHAR	1036909	561905	54.2
24	MEGHALAYA	20683	10314	49.9
25	MIZORAM	4683	2233	47.7
26	JAMMU AND KASHMIR	33233	14857	44.7
27	GOA	108	9	8.3
28	ARUNACHAL PRADESH	1370	82	6.0
29	DADRA AND NAGAR HAVELI	5615	192	3.4
30	NAGALAND	3916	0	0.0

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Sl. No	State Name	Total Houses sanctioned during 2016-2019	Total Houses completed during 2016-2019	% of house Construction completed against sanctioned
31	LAKSHADWEEP	53	0	0.0
32	ANDAMAN AND NICOBAR	0	0	0.0
33	PUDUCHERRY	0	0	0.0
34	TELANGANA	0	0	0.0
35	**Total**	**9660546**	**8092352**	**83.8**

Source: https://rhreporting.nic.in/netiay/PhysicalProgressReport/Report_IncompleteHouse.aspx

1.2 Review of Literature

The term 'affordable housing' has been used frequently for the past 15 years or more (Robinson, Scobie, and Hallinan, 2006), however it is difficult to define precisely. Affordability of housing could be simply defined as the ability of a household to 'pay without experiencing financial issues' for a place to live (Robinson et al., 2006, p. 1). Housing affordability is characterised in various ways across the globe. According to MacLennan and Williams (1990, p.9), one of the best definitions of housing affordability is being "concerned with securing some given standard of housing (or different standard) at a price or a rent which does not impose, in the opinion of some third party (typically the government) an unreasonable burden on household incomes."

Affordable housing is typically understood to be homes that accommodate families whose wages are insufficient to enable them to purchase suitable housing off the market. It is widely acknowledged that one of the fundamental necessities of people, families, and the environment is decent housing (Adeboyejo, 2005). A widely acknowledged standard for affordable housing in the United States and Canada is that the cost of housing should not exceed 30 per cent of a household's gross income. Taxes, homeowner's insurance, and energy fees are all included in housing costs (cited in Vibrant Gujarat, 2017). Housing affordability, which is calculated as a ratio of housing costs to household income, is one of the most widely accepted definitions of affordability. The Indian government agrees, stating that "Affordable housing refers to any housing that meets some form of affordability criterion, which could be the family's income level, the size of the dwelling unit, or affordability in terms of the size of the EMI or the ratio of house price to annual income" (High Level Task Force on Affordable Housing for All, 2008).

The Pradhan Mantri Awas Yojana programme has been initiated by Shri Narendra Modi, Prime Minister of India. The goal of the Pradhan Mantri Awas Yojana is to provide 'Housing for All' (HFA) by the year 2022. The mission began in 2015 and will be completed in 7 years, from 2015 to 2022. Specifically, Pradhan Mantri Awas Yojana

(urban) (PMAY-U) for the urban poor and Pradhan Mantri Awas Yojana (rural) (PMAY -G) for the rural poor (Rural Housing and Economic Development). The Government of India's Pradhan Mantri Gramin Awas Yojana is a social welfare initiative that provides housing to rural areas (Hin Li and Li).

In January 1996, the Indira Awas Yojana (lAY), a free programme, launched the first rural housing initiative. Even while lAY took care of the housing needs, the Comptroller and Auditor General (CAG) in 2014–15 found some gaps. Some of these gaps, such as non-evaluation of housing deficiency, lack of clarity in recipients' determination, low quality of homes, lack of specialised supervision, absence of joining, credits that recipients did not benefit from, and flimsy checking tools, limited the program's effectiveness and outcomes (Dr. D. KUMUDA et al.). For these reasons, the IAY was incorporated into the new provincial housing programme. The objective to provide housing for all by 2022 included the proposal when it was announced in March 2016.

Numerous studies have focused on rural housing, albeit the emphasis is mainly on the housing scarcity in rural India and the success of national or State-specific government rural housing programmes. Singh, Swaminathan, and Ramachandran (2013) and Kumar (2014) dispute the Working Group under the Planning Commission of India's approach for assessing the deficit of rural housing. Their projections for the lack of rural housing greatly outpace those of the Planning Commission.

Both Tiwari and Rao (2016) and Kumar, Deka, and Sinha (2016) examined housing conditions with a range of amenities across various social groups in society and contrasted the housing conditions in rural and urban locations. Their analysis of the efforts made in support of rural housing under the Five-Year Plans, National Housing Policies, and Programmes for rural housing is of special interest. In order to put the emphasis on the typicality of the issues involved, Kumar et al., underline the need for a unique policy for rural housing. Siddique and Mahore (2016) also propose 'House Microfinance' as a substitute to increase the rural poor's access to housing finance. They assert that fewer than 20 per cent of rural residents can meet the standards to access tradition.

Significance of having household assets was highlighted by Abhiroop Mukho Padhyay and Indira Rajaraman (2012) in terms of economic gain, it has been suggested that home is the main durable asset owned by households, and that it is particularly significant in rural India. Housing comes in different levels of quality, therefore a change in housing quality may help a household feel more confident about its possible income source in the future.

(Anand, 2017) in his study titled Housing for the Poor and the Impact of IAY in Rural India: with reference to the largest housing programme implemented by the

Indian government, the Indira Awas Yojana, the present context has examined the contribution of housing for rural poor people in India to the eradication of rural poverty (IAY). Its foundation is secondary data. He contends that because rural housing requirements are typically given lower priority in policy decisions than urban housing demands, rural housing has been neglected both in broader policy talks and within the debate on rural concerns. However, housing is crucial for rural households' welfare and social stability.

The majority of studies on rural housing focus on the lack of rural housing and government initiatives to address it. There is no research that examines the patterns of housing loans given out by commercial banks. Such an analysis could assist in identifying practical strategies for encouraging commercial banks to provide money for rural housing.

Although it indicates a reduction in the year 2013–2014 compared to the preceding three years, the Report on Trends and Progress in Housing in India (2014) reveals the largest share of Scheduled Commercial Banks (SCBs) in the total refinance disbursements of the National Housing Bank (NHB). In contrast to urban areas, the NHB data also reveals a diminishing share of rural areas receiving individual housing loan disbursements. Additionally, from 2008 to 2014, SCBs utilised the Rural Housing Fund significantly less than Housing Finance Companies. By discussing the possibility for adopting environmentally friendly housing materials for rural housing in order to accomplish the goal of 'green rural development,' the UNDP India Study on rural development (2012) adds a new dimension to rural housing.

A review of the work done by the Working Group on Rural Housing for the Twelfth Five-Year Plan was made by (Kumar, June, 2014), and it was published in Economic and Political Weekly (Vol.49, Issue No.26-27). In 2012, the working group anticipated that India's rural housing need will be in total 43.13 million units. This article re-estimates the rural shortfall to be 62.01 million in 2012 based on the most recent data sets, Census 2011 and the National Sample Survey housing condition round for 2008–2009, as well as the revised approach utilised by the technical group on urban housing shortage. It was discovered that households residing in temporary housing and crowded areas were primarily to blame for the shortage of rural housing. The findings point to the necessity of a comprehensive approach to eradicating shelter deprivation in rural India and improving the standard of living of the population.

One of the most current research on the effects of rural housing on human development is by Kumar K. K. (2016). Kumar also made a connection between the housing programme and a stronger rural economy. He used a thorough analysis of a few villages from Karnataka to support his claim that housing projects are intricately connected to other policies and programmes that should be seen through the lens of

human development. PMAY-G is one of those programmes that, through its convergence mechanism or convergence provision, can assist in bringing about an acceptable assessment of numerous policies for the benefit of rural poor people. Changing the lives of the rural poor on a qualitative level through scheme convergence within and across ministries is one of the primary issues influencing rural development. A 'hamlet' should be recognised as the 'unit of convergence' rather than a village, according to the advice of the Habitat Development Working Group on Rural Housing (12th Five Year Plan, 2011). It is important to increase IAY's convergence with programmes that provide other components of a holistic environment, such as household energy, water supply, sanitation, and insurance coverage. For the physical development of habitats, convergence with MGNREGA and the Backward Regions Grant Fund (BRGF) needs to be investigated.

Srinivasan's (1988) research gave rise to the concept of using the right technology for building rural homes. He believed that the resources available for building needed to be used in the greatest way possible in light of the growing housing need. According to Srinivasan, every locally accessible resource should be used as much as possible throughout building. Positive advantages include the local crafts people's experience with the proper application of indigenous materials and their widespread acceptance. According to Srinivasan (1988), many rural homes are built out of flimsy materials like mud and grass thatch. In addition to needing extensive maintenance, such building is extremely vulnerable to fire and weather-related disasters including rain, floods, and earthquakes. The houses' livability has a lot to be desired. The goal of technology should be to make homes more livable and durable. Extension of same argument has been located in the work of Mathur (1989) where he linked rural housing technology with poverty eradication. According to him, the use of self-reliance in building technology, energy conservation, and the maximum use of local resources along with the profitable utilisation of traditional skills can greatly contribute to mitigating the economic and social problems faced by rural poor families in eradicating poverty. Dutt also raised the issue of adequate technology in rural dwellings (2002). He talked about how the lack of knowledge and information about the many technical inputs needed for habitat development is one of the main issues in rural housing.

The shortcomings of the previous housing project's provision of sanitisation, drinking water, and other services were examined by Nirmal Kumar et al (2004). They have come to the conclusion that rural homes are not considered engineering structures. Instead, they lack a building design and are constructed without adequate drainage and sewage planning. It has been noted that remote villages are not receiving technological information connected to building construction and rural infrastructure. Therefore, steps must be taken to improve the spread of knowledge about technology transfer, the use of environmentally friendly materials, and credit, subsidies, and

finance, among other topics. According to Avtar (2005), the problem with the scenario of the convergence of several schemes is really bad. Basic services including water supply, sanitation, wastewater disposal, solid waste disposal, etc., are lacking in the villages where the rural housing initiative has been implemented. The degradation and pollution of shared resources including land, water, soil, and air in rural areas might be linked to this. One element that stands out is the ongoing linking of basic facilities and sanitation that creates connections with the housing developments. These necessities have a direct impact on health and are frequently used as social indicators when assessing the general State of society. The place of birth was regarded as a crucial enabler for maintaining greater health, especially for newborns. However, a child's birth is directly impacted by the hygienic conditions of the delivery (at home) (Veena Kumari 7 and Singh, 2004). Housing is a crucial component of social, economic, and civic development, according to Veena and Singh's arguments. On the social front, housing in prosperous times creates wealth through value appreciation, safe spaces for activities that generate revenue, and access to finance. As resources become available, incremental home investment enables low-income households to gradually increase their base of assets. Additionally, having a warm, clean place to live is crucial for both illness prevention and medical care.

(Kumar K. K., 2016), In his research paper titled "Impact of Rural Housing Schemes on Human Development in India - An Analysis," examined the issues with rural housing programmes on human development in Karnataka while also taking into account other significant government of India programmes in addition to IAY. According to this study, investments in housing have a planned effect on the local economy as well as the overall economy. Housing is known to have numerous links with the rest of the economy. This essay aims to discuss the different significant housing programmes of the Indian government. Its foundation is secondary data. The writers have made an effort to explain to Karnataka's poorer populations the multiplier effect of the housing scheme. In order to intensify efforts for human development in the State, they have discovered that the State Government of Karnataka has been highly proactive in producing a multiplier impact by merging IAY with other significant development programmes.

Numerous studies have focused on rural housing, albeit the emphasis is mainly on the housing scarcity in rural India and the success of national or State-specific government rural housing programmes. Singh, Swaminathan, and Ramachandran (2013) and Kumar (2014) dispute the Working Group under the Planning Commission of India's approach for assessing the deficit of rural housing. Their projections for the lack of rural housing greatly outpace those of the Planning Commission.

Siddique and Mahore (2016) also propose 'House Microfinance' as a substitute to increase the rural poor's access to housing finance. They assert that fewer than 20 per

cent of rural residents are able to meet the conditions for traditional mortgage financing. They draw attention to the shortcomings of conventional mortgage financing and government programmes for rural housing. Both Tiwari and Rao (2016) and Kumar, Deka, and Sinha (2016) examined housing conditions with a range of amenities across various social groups in society and contrasted the housing conditions in rural and urban locations. Their analysis of the efforts made in support of rural housing under the Five-Year Plans, National Housing Policies, and Programmes for rural housing is of special interest. In order to put the emphasis on the typicality of the issues involved, Kumar et al. underline the need for a unique policy for rural housing.

Studies have mostly concentrated on the "benefits of rural housing programme as a component in some other larger studies" or the "social impact of housing using specific indicators." The socio-economic effects of New PMAY, the updated/revised rural housing programmes, on the rural poor have not been researched. So, this investigation has started.

The majority of studies on rural housing focus on the lack of rural housing and government initiatives to address it. There is no research that examines the patterns of housing loans given out by commercial banks. Such an analysis could assist in identifying practical strategies for encouraging commercial banks to provide money for rural housing.

Two new methods of investigation, namely Adopting Selective Expenditure Tracking (SET) and Function Marker Analysis (FMA) will be used to identify specific measures needed to be taken to improve the efficiency in implementation of PMAY-G across the States in India. While the national policy review will highlight the expected flow of funds, these new approaches (SET & FMA) will point to the actual flow of funds to and from various levels of government, and constraints, if any. Accordingly, the set of indicators chosen to reflect outcomes here, represents this understanding. This approach goes a step further by going deeper into factors that underlie these weaknesses/problems, which could be aberrations in either the flow of funds or the chain of functions. The two tracks of analysis - Selected Expenditure Tracking (SET) and Function Marker Analysis (FMA) are done using information that is available within the government.

A study 'The Investigation of Investigation Funds: an illustration of application of FMA & SET in Karnataka Police Department' was carried out for the Police Department of Karnataka where there were variations between ranges/districts about the access to and use of the new investigation fund[1] by police stations. Awareness about the fund

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[1]Investigation fund is the money allocated to individual police stations to meet the expenses incurred in investigation of cases

by police stations also varied. The two tracks of analysis namely SET & FMA were deployed to understand the causes underlying the differential performance of the ranges/districts with regard to this fund. SET was used to ascertain whether the flow of the new fund to the stations varied by range or district. FMA was used to identify delay points or blockages.

This short experiment showed that linking SET and FMA adds value to the analysis and assists in a systematic search for remedies. SET had shown that though funds were received at the district level in one week, claim processing and disbursals were irregular and delayed. The obvious conclusion was that the internal process was inefficient and measures had to be taken to minimise these irregularities.

What caused these problems in the first place and at what points corrective measures need to be taken were not clear yet. It is only through an analysis of the functions and functionaries at different levels that we are able to learn that lack of training, varying practices, incomplete guidelines, limited monitoring, etc., are the problems to be addressed. This clearly shows that by carrying out SET+ FMA, one can find practical solutions to real time governance issues.

Adopting this approach in a study carried out to assess the quality of services in Maternity Homes in Bangalore, discrepancies were observed in the receipt and utilisation of Madilu kits[2] at the Maternity Homes. With the help of Right to Information Act and willingness of some of the officials within the health department of Bruhat Bengaluru Mahanagara Palike (BBMP), it was decided to carry out SET+FMA analysis on Madilu Yojane[3] to understand the allocations, expenditures and processes involved in implementing this scheme.

Application of SET and FMA clearly showed that allocations are clearly not based on evidences such as number of deliveries, number of eligible mothers, etc. Record-keeping needs to be immediately streamlined to be able to maintain and analyse the data which can be used as evidence for allocations. Random distribution of kits from drug store down the line is creating bottlenecks and is probably the main reason for 'No Stock' even though the purchase of kits seems to be surplus. Hence requirements (# of kits) sent from the Maternity Homes and the actual disbursement of kits from the drug store has to be tracked and effective monitoring of the distributions has to be put in place.

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[2]Baby kit consisting of essential items like oil, soap, warm clothes, etc., for the newborn

[3]A scheme rolled out by the Government of Karnataka to promote institutional delivery and support the well-being of the newborn

Some facts on implementation status of PMAY-G for the last three years (2016-2019 as on 17.6.2019)

The per cent completion of constructed houses against target is 27.0 per cent (as on 17.6.19). There is a huge variation among States ranging from 98 per cent to 3 per cent.

♦ Total number of sanctioned houses against the target is 96, 60,546 (32.7 per cent)

♦ Total number of houses constructed against the target is 40, 29,891 (27.0 per cent)

♦ Total houses constructed against sanctioned numbers is 83.8 per cent

♦ Completed houses varies from 98 per cent to 3 per cent among different States in the country

♦ Nearly 73 per cent of target houses are yet to be constructed by 2021-22

1.3 Study Objectives

The study attempts to track functional & expenditure gaps in implementation of PMAY-G with the following objectives:

• To understand and track funds allocated and spent for implementation of PMAY-G (scheme)

• To track the chain of functions performed at various levels in the course of implementation of PMAY-G and its distribution to beneficiaries as per government orders, circulars or other such documents issued by the highest level in the department

• To identify points where there have been failures/delays in the implementation of the exercise

• Identifying stumbling blocks/obstacles in the current process

• Recommending steps to further strengthen the procedures towards targeted objective-oriented approaches and for improving efficiency of back-end processes and field reporting.

1.4 Study Methodology

The study involved collection and perusal of relevant documents such as government orders/circulars/guidelines from PMAY-G implementing agency to identify various points of funds and function flow, interviews with officials responsible at each of those points, observation of documents and recording of information, analysis and reporting.

To understand the supply side constraints in implementation of any flagship programme of the governments, one should track the flow of funds associated with the

activities of the service or programme i.e., the Selective Expenditure Tracking of funds (SET). How much funds were allocated? What proportion of the allocated funds was disbursed? Of the funds disbursed how much was utilised? How was the fund spent? What were the outcomes achieved, etc.

The second track is to trace the chain of functions that are to be performed in the course of service delivery or programme implementation – the Function Marker Analysis or FMA. This will involve:

♦ Levels of organisation involved in policy and implementation

♦ Specific functions to be performed at these levels

♦ Policy makers/officials responsible for each function

♦ Time lines prescribed for completing each function

♦ Other norms/standards to be complied with by the officials.

The current study adopts both these approaches i.e., Functional Marker Analysis (FMA) and Selective Expenditure Tracking (SET) to understand the causes underlying the differential performance at all involved levels of the supply side (the zones/ districts/taluk and GP) with regard to PMAY-G monetary benefit. SET was used to ascertain whether the flow of the financial benefits (monetary) to the beneficiary varied from district-to-district. FMA was used to identify delay points or blockages.

The survey/tracking/investigation started with beneficiaries (tracer interviews) taking information on deliverables by implementing agency/authority as per guidelines, norms and timeliness. Based on this information from the beneficiaries, a cross verification (Functional Marker Analysis & selective Expenditure Tracking) was done at all levels of officials of the implementing agency/authority.

1.4.1 Methods of Data Collection

The exercise involved three stages: (a) Pre-survey stage of finalising the questionnaire, selection of interviewers and training of interviewers. (b) The field survey made by a set of independent investigators equally adept in carrying out surveys. (c) Post survey actions like designing analytical frameworks and drafting the report.

Initial discussions with of PMAY-G officials (Nodal Agency) - Study team met with PAMY-G Nodal agency officials from all levels - from State to field level through scoping visits to understand the norms followed in PMAY-G implementation. Three survey instruments (questionnaires) were developed for interviews with officials implementing PMAY-G and with the beneficiaries.

Beneficiary questionnaire for cross checking/verifying of deliverables by implementing authority/agency, identifying leakages, delays, etc.

Questionnaire to track fund flows from State-level or from implementing agency to the beneficiary with different sections focusing on different levels of fund flow.

Questionnaire to track functions involved from State-level to the beneficiary level with different sections focusing on different levels of functions involved.

The complete data collection was through electronic data collection process, i.e. all questionnaires were entered in ODK collect data[4] collection software and the data were collected through smartphones. Data collection through ODK collect will bring more transparency and it captures the details of the actual respondent with 100 per cent accuracy i.e., respondent's photo, place and location of the interview, etc.

ODK Collect is an open-source Android app that replaces paper forms used in survey-based data gathering. It supports a wide range of question-and-answer types, and is designed to work well without network connectivity.

ODK Collect renders forms into a sequence of input prompts that apply form logic, entry constraints and repeating sub-structures. Users work through the prompts and can save the submission at any point. Finalised submissions can be sent to (and new forms can be downloaded from) a server.

Collect support's location, audio, images, video, barcodes, signatures, multiple-choice, free text, and numeric answers. It can even accept answers from other apps on your device.

1.5 Sampling

There are 80, 92,352 (83.8 per cent) beneficiaries as per the sanctioned (96, 60,546) list during the last three years 2016-2019 (as on 17.6.2019) across 31 States in India (3 States, namely Andaman and Nicobar, Puducherry and Telangana have no allocations of PMAY-G during 2016-19). Six States have been selected for the study based on per cent completion of the PMAY-G houses during the 2016-19 against sanctioned numbers as shown in the table below.

Table 2: Per cent completion of PMAY-G houses during 2016-2019

Sl. No.	% Completion	Name of the States	States selected for the study
1	>76 (17)	UP (98%), UK (96%), Tripura (95%) HP (95%), Sikkim (94%) Punjab (94%), WB (94%), MP (93%), DD (93%), Kerala (93%), Rajasthan (92%), Gujarat (86%), Jharkhand (86%), Chhattisgarh (85%), Odisha (83%), MH (79%), Assam (77%),	Sikkim, Maharashtra
2	>51 - <75 (6)	Manipur (69) Haryana (57%), TN (57%), AP (56%), Karnataka (55%), Bihar (54%),	Haryana, Karnataka,
3	>26 - <50 (3)	Meghalaya (50%), Mizoram (48%), J&K (45%),	Mizoram
4	>1 - <25 (3)	Goa (8%), Arunachal Pradesh (6%), DNH (3%)	Dadra and Nagar Haveli
5	0 Completed (5)	Nagaland (3916), Lakshadweep (53), (A&N(0), Puducherry (0), &TS (0))	

https://docs.opendatakit.org/collect-intro/

Further, from each selected State, two districts were selected based on the same criteria (per cent completion of PMAY-G). A sample of 400 PMAY-G beneficiaries (these 400 representative sample sizes is statistically significant at 95 per cent confidence levels and 5 per cent confidence intervals i.e., error levels) were selected for the beneficiary interviews covering a total of 2400 beneficiaries.

A sample of 25 officials from each selected State across different levels were selected for interviews totaling to 150 officials from the all the six States. The analysis is carried out at the State level in the study. If the sample universe is taken, then the total data collection would be:

Interviews with Beneficiaries	2400
Interviews with PMAY-G officials	150
TOTAL	2550

The 400 sample was equally distributed between two districts (simple random sampling), i.e., 200 beneficiaries from each district; 2 X 200 = 400.

From each selected district, four Gram Panchayats (GP) were selected using simple random sampling method and 50 samples were selected from each of the four selected GPs.

Further, the 50 sample was sub divided into two categories – completed households and on-going construction. From each of these two categories, 25 beneficiaries were selected for each GP. All beneficiaries were selected based on rationality (among the different groups).

Figure 1 : Selection of beneficiaries within a State
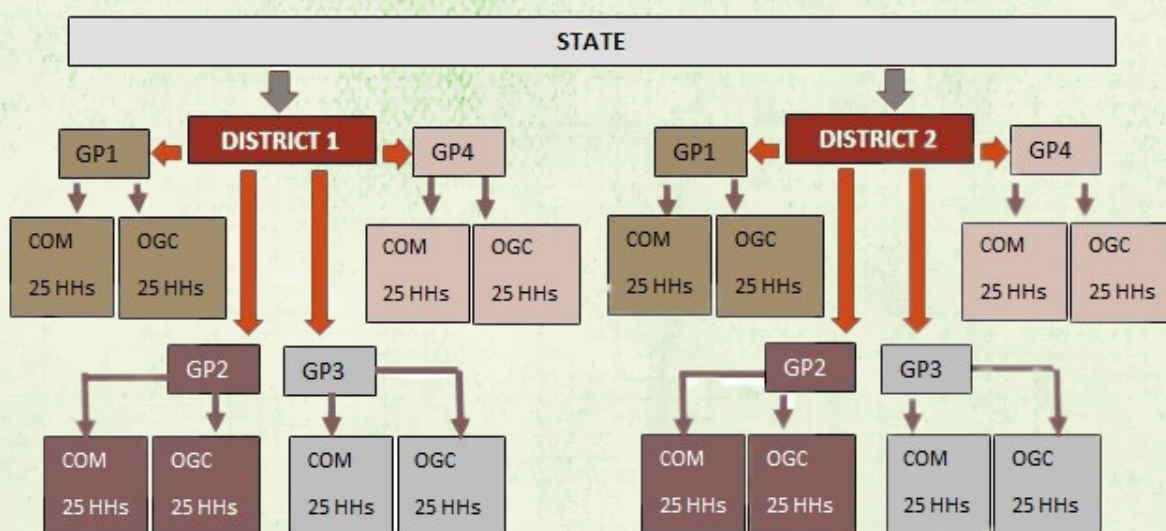
Figure 2: Map showing the States selected for study from all over India
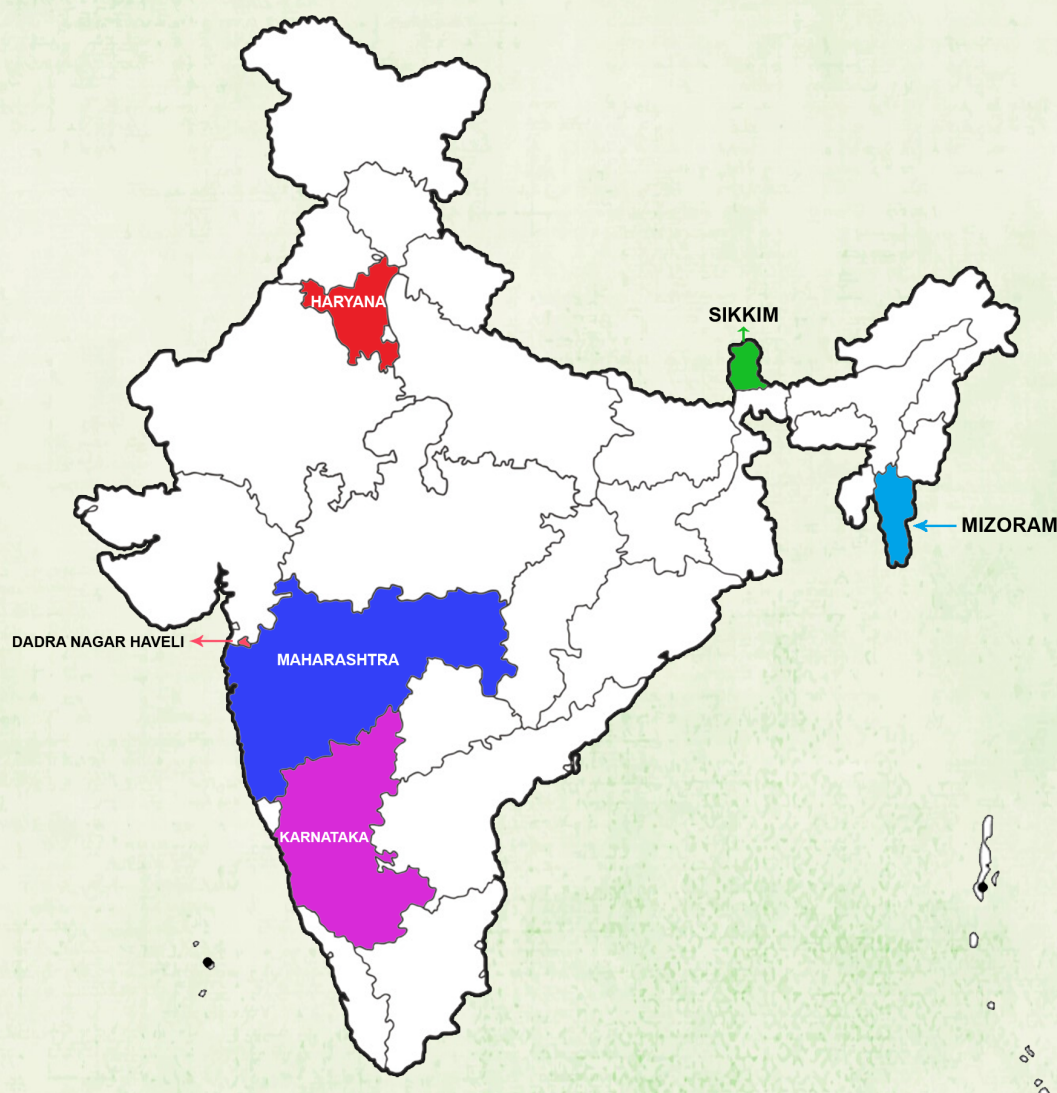
In the study, the reliability of sample size estimated and tested at 95 per cent confidence. The reliability of estimate of beneficiaries (N=2340) is significant at 95 per cent confidence level is +/- 2.3.

1.6 Quality Control

The surveys at the selected offices and their jurisdictions will be carried out by a trained enumerator/survey team appointed and supervised by NIRDPR study team. A comprehensive training programme involving briefing on the data collection instruments, mock call exercises, and pilot field visits will be carried out before actual implementation of the survey. The actual field survey that will commence immediately after the training programme will be closely monitored by the NIRDPR study team through spot checks, back checks and on-site scrutiny of the data collection instruments.

1.7 Analytical Framework

From the collected primary and secondary data, suitable and appropriate responses were selected through statistical and qualitative techniques (Percentages, Regression and Anova) for analysis.

1.8 Utilisation of Findings

The information and knowledge generated through the study will assist the Ministry of Rural Development (MoRD) to formulate actionable policies and remedies to bring necessary changes in guidelines for effective implementation of PMAY-G to reach the primary goal 'Housing for All' and succeed in reaching the target number of houses to be constructed by the 2021-22, which is 2.95 crore. The study will result in knowledge products and publications such as a policy brief, study report and also articles in journals.

CHAPTER 2: FEEDBACK FROM BENEFICIARIES

2.1 Profile of PMAY-G Beneficiaries

Beneficiary feedback was obtained through door-to-door survey conducted in the selected villages across six States. A total of 2,340 Households (HH) were surveyed (as against the target of 2400 HHs) and feedback was obtained about their experience in availing benefits extended under the PMAY-G scheme.

The responses were obtained by the beneficiary directly from 67 per cent HHs, where as in the remaining households, the family members of the beneficiary shared their experiences and answered the questions. In Mizoram, the survey team was able to get responses directly from beneficiaries at 83 per cent HHs while it was the opposite in Dadra and Nagar Haveli where they were able to speak to the beneficiary directly only in 53 per cent HHs.

Figure 3: Respondent details of the households
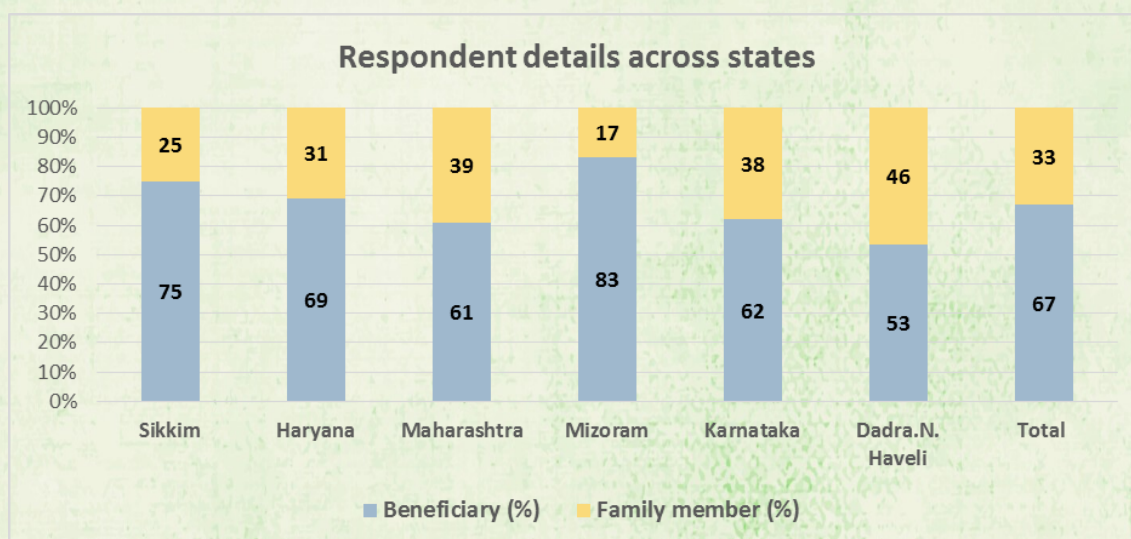
Among the family members, it was mostly the spouse (wife/ husband) who was the respondent in place of the beneficiary except in Maharashtra where it was mostly the son. This said, other members of the family like daughter-in-law, daughter, brother have also been respondents but in smaller numbers.

Age and Gender: All respondents across States were in their 40s. The average age of the respondents ranged from 42 years to 47 years. On an average 57 per cent respondents were males and the remaining 43 per cent were females. However, there was a variation across States. In Sikkim and Mizoram the male respondents were more than 70 per cent while in Karnataka the female respondents were more than 70 per cent.

Figure 4: Gender composition of the respondents across States

Gender of the respondents (%)

State	Male (%)	Female (%)
Sikkim	78	22
Haryana	45	55
Maharashtra	51	49
Mizoram	71	29
Karnataka	28	72
Dadra.N. Haveli	67	33
Total	57	43

■ Male (%) ■ Female (%)
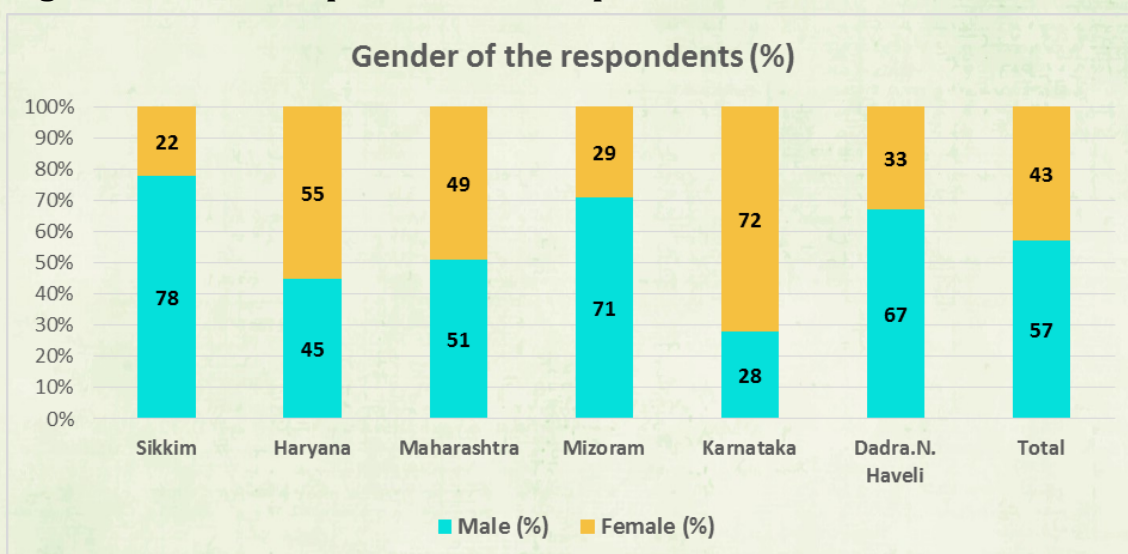
Marital status: A vast majority of the respondents were married (88 per cent). The highest was in Haryana with 95 per cent of the respondents being married.

Occupation: Around 71 per cent of the main earning members of the households were engaged in agriculture as agricultural labourers or cultivators or both. In Mizoram however, the numbers were a little higher than the average with 89 per cent HHs getting income from agricultural livelihoods as labourers and/or cultivators.

Education: On an average less than half of the respondents were illiterates (46 per cent); another 40 per cent of them had studied till middle school or were literates with NO formal schooling. The State of Haryana had the highest number of illiterate respondents (89 per cent) and Sikkim had the lowest at 16 per cent.

Table 3: Details of education levels of the respondents

Education level	Sikkim	Haryana	Maharashtra	Mizoram	Karnataka	Dadra.N. Haveli	Total
Illiterate	16%	89%	24%	23%	67%	61%	46%
Literate without formal education	18%	3%	5%	18%	2%	5%	8%
Primary (4th standard)	32%	2%	20%	27%	7%	17%	18%
Middle/Upper primary (7th Standard	21%	2%	21%	21%	10%	7%	14%
Secondary (10th Standard)	9%	2%	16%	9%	9%	7%	9%
High Secondary/ PUC (+2) and more	5%	6%	13%	3%	7%	3%	5%

Religion and Caste: Respondents from various religious groups were interviewed. On an average 62 per cent of them were Hindus, followed by 17 per cent Christians, 12 per cent Muslims, 8 per cent Buddhists and 1 per cent each belonging to Sikh and Jain religion. In Haryana, 43 per cent HHs belonged to Hindus while a higher percentage (52 per cent) were Muslim HHs. In Karnataka 80 per cent HHs were Hindus. In Dadra and Nagar Haveli, however, the entire sample (100 per cent) was Hindu HHs.

Figure 5: Breakup of sample size based on religion
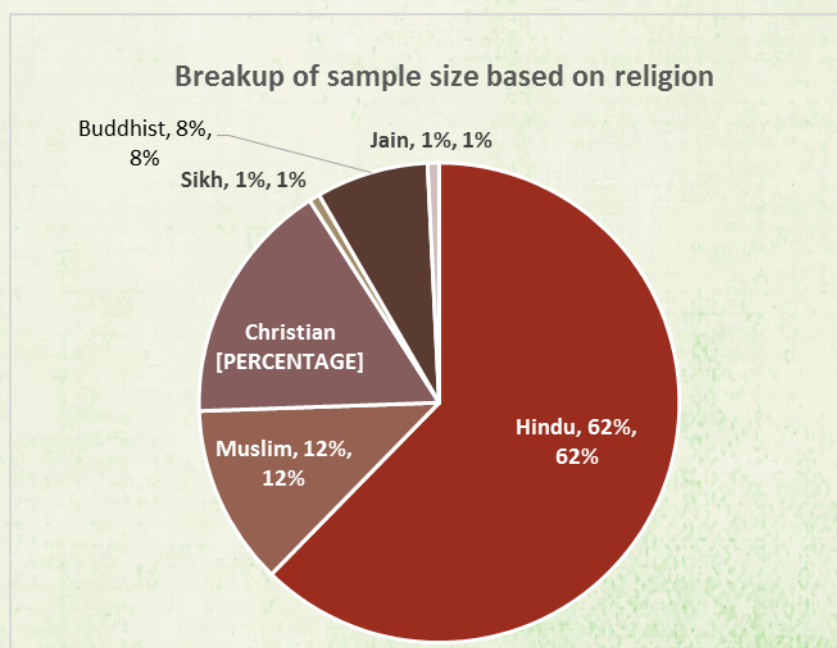
Overall, a little less than half of the respondents (44 per cent) belonged to Scheduled Tribes (ST). The bulk of the HHs from Mizoram (98 per cent) and Dadra. N. Haveli (99 per cent) were ST. In other States, however, there was a mix of HHs from Scheduled Caste (SC) and Other Backward Class (OBC) along with HHs from Scheduled Tribes. All six States, have the least representation from HHs belonging to General category.

Table 4: Caste-wise break up of sample across the six States

Caste groups	Sikkim	Haryana	Maharashtra	Mizoram	Karnataka	Dadra.N. Haveli	Total
General Category	7%	14%	19%	0%	15%	1%	9%
OBC	43%	47%	38%	2%	36%	0%	27%
SC	7%	39%	28%	1%	39%	1%	19%
ST	42%	0%	16%	98%	10%	99%	45%

Family size: The family size varied from 6 to 13 adults and children across all States. On an average, every HH had about 2 adult males, one each adult female, male child and female child. The average family size reported for the six States is given below.

Table 5: average family size reported for the six States

States	Adults (18 years and above)			Children (17 years and below)		
	Male	Female	Male+ Female	Male	Female	Male+ Female
Sikkim	1	1	3	1	1	1
Haryana	2	1	3	2	1	3
Maharashtra	1	1	2	0	0	1
Mizoram	1	1	2	1	1	2
Karnataka	2	2	3	1	1	2
Dadra.N. Haveli	2	2	3	1	1	2
Total	**2**	**1**	**3**	**1**	**1**	**2**

An attempt was made to map the number of working members of the family. On an average one male adult member and one female adult member of the family is a worker which means there were at least two sources of income per HH on an average. However, a shocking finding is that on an average one male CHILD and/ or one female CHILD is also a working member of HHs in Mizoram. At least one child is a worker member in the HH in Haryana and Karnataka as well.

Table 6: Number of workers in the households

States	Adult workers (18 years and above)			Child workers (17 years and below)		
	Male	Female	Male+ Female	Male	Female	Male+ Female
Sikkim	1	1	2			
Haryana	1		1			1
Maharashtra	1		1			
Mizoram	1	1	2	1	1	1
Karnataka	2	1	3			1
Dadra. N. Haveli	1		1			
Total	**1**	**1**	**2**			

Household income and expenditure: Half of the households reported an annual income of Rs. 40,000/- or less from all sources of income combined. Another one third (31 per cent) of them reported an annual income of Rs. 40,000 – Rs. 60,000. It is interesting to note that maximum HHs from Karnataka (97 per cent) reported an annual income of Rs. 40,000 or less while the least number of HHs (11 per cent) from Mizoram reported the same.

Table 7: State -wise annual income details

Annual income	Sikkim	Haryana	Maharashtra	Mizoram	Karnataka	Dadra.N. Haveli	Total
Rs.40,000/- and below	76%	57%	43%	11%	96%	18%	50%
Rs.40,001/- to Rs.60,000/-	12%	29%	26%	53%	2%	65%	31%
Rs.60,001/- to Rs.80,000/-	4%	13%	23%	26%	1%	15%	14%
Rs.80,000/- to Rs.1,00,000/-	5%	1%	7%	8%	0%	2%	4%
More than Rs. One lakh	3%	0%	1%	2%	0%	0%	1%

The average monthly expenditure of the HHs ranges from Rs. 4,297 in Dadra and Nagar Haveli to Rs. 6,301 in Sikkim.

Figure 6: State- wise average monthly expenditure of HHs in Rupees

Average Monthly Expenditure of HHs in INR
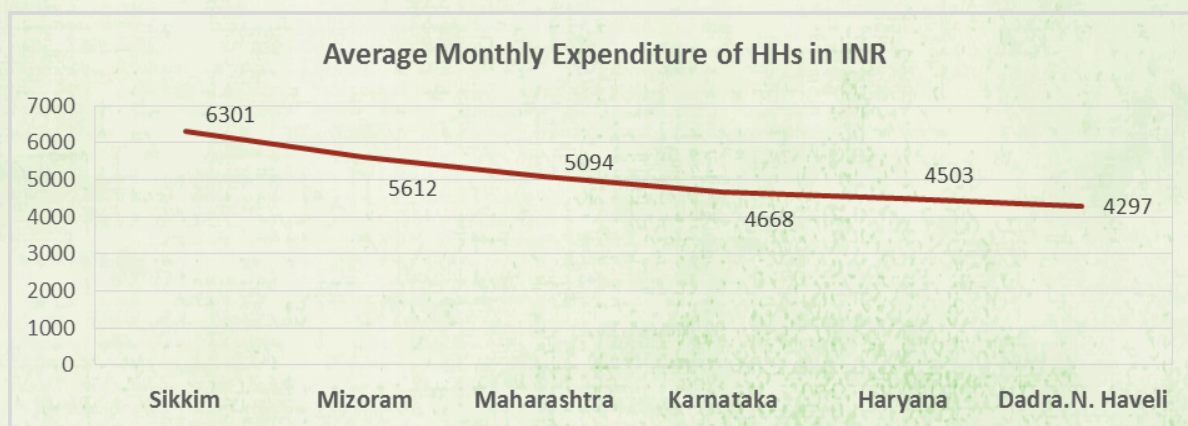
Government issued documents: Nearly, all HHs (99 per cent) across the six States have Ration card. Among them, 73 per cent HHs have BP card, 17 per cent have APL card and another 9 per cent have AAY card. Very few HHs from Haryana have Annapurna and JAP card. Negligible number of HHs from Mizoram and Sikkim also reported having Annapurna card.

A vast majority of the respondents had Aadhaar card (98 per cent) and Voter ID (97 per cent). More than 97 per cent respondents who have Aadhaar card have reported that it has been useful to have Aadhaar card across States with an exception in Mizoram where only 87 per cent of those who have Aadhaar cards find it useful.

Household assets: On an average three quarters of the HHs own or have leased land. In Sikkim this is true for 90 per cent of the HHs, while in Dadra and Nagar Haveli it is true for only 29 per cent HHs. An effort was made to understand the pattern of ownership of common household assets, communication and entertainment means also their preferences over modes of communication. The following two tables gives the details on these aspects.

Table 8: State -wise household asset details

S.No.	HH Assets	Sikkim	Haryana	Maharashtra	Mizoram	Karnataka	Dadra.N. Haveli	Total
1	Electricity	98%	81%	87%	84%	90%	83%	**87%**
2	LPG connection	76%	77%	86%	57%	81%	59%	**73%**
3	Television	48%	20%	59%	25%	63%	31%	**41%**
4	Pressure cooker	57%	13%	25%	52%	22%	0%	**28%**
5	Bicycle	0%	28%	39%	2%	10%	10%	**15%**
6	Radio	6%	11%	33%	18%	6%	2%	**12%**
7	Cable connection	3%	1%	17%	14%	25%	4%	**11%**
8	Two wheeler / motor cycle / scooter	1%	5%	14%	2%	17%	12%	**9%**
9	Sewing machine	0%	4%	5%	8%	0%	0%	**3%**
10	Refrigerator	0%	4%	4%	4%	1%	1%	**2%**
11	Water pump	0%	10%	1%	0%	0%	2%	**2%**
12	Four-wheeler	1%	0%	2%	1%	1%	0%	**1%**
13	Auto rickshaw	0%	1%	1%	0%	1%	1%	**1%**

Basic essentials such as electricity and LPG connection for cooking are available for nearly three quarters of the HHs and not available to all HHs. All other assets are available for less than half of the HHs.

Table 9: State-wise modes of communication available with HHs

Modes of communication	Sikkim	Haryana	Maharashtra	Mizoram	Karnataka	Dadra.N. Haveli	Total
Radio	97%	82%	81%	70%	88%	89%	**85%**
Television	72%	40%	62%	48%	74%	53%	**58%**
Village level mike announcements	41%	45%	38%	76%	6%	31%	**39%**
Computer with internet	54%	38%	59%	45%	12%	16%	**37%**
Mobile	32%	35%	50%	0%	6%	14%	**23%**
Newspapers in local language	8%	29%	53%	0%	24%	20%	**22%**
Newspapers in English	3%	2%	12%	0%	11%	1%	**5%**
Others	2%	1%	1%	1%	1%	1%	**1%**

Even though radios are available in only 12 per cent HHs, it is still the most popular means of communication available currently for these HHs. Television is available in 41 per cent HHs, which is the second most popular means of communication as reported by 58 per cent HHs.

The preferred mode of communication for a majority of the respondents is mobile phones – voice messages or call (74 per cent) and SMS (64 per cent). A majority of the HHs (89 per cent) own at least one mobile phone. Television also is preferred as a mode of communication by 57 per cent respondents.

Financial management and coping strategies during emergencies: On an average almost every HH (99 per cent) has at least one member holding a bank account. In Maharashtra and Sikkim all HHs have at least one person holding a bank account. In Maharashtra and Karnataka savings seem to be the most important reason for holding bank accounts apart from other reasons such as availing subsidy and benefits from government schemes. In Sikkim and Mizoram however, availing benefits from government schemes was also an important reason for holding the bank accounts for nearly half of the respondents.

Figure 7: Common uses of bank accounts in HHs
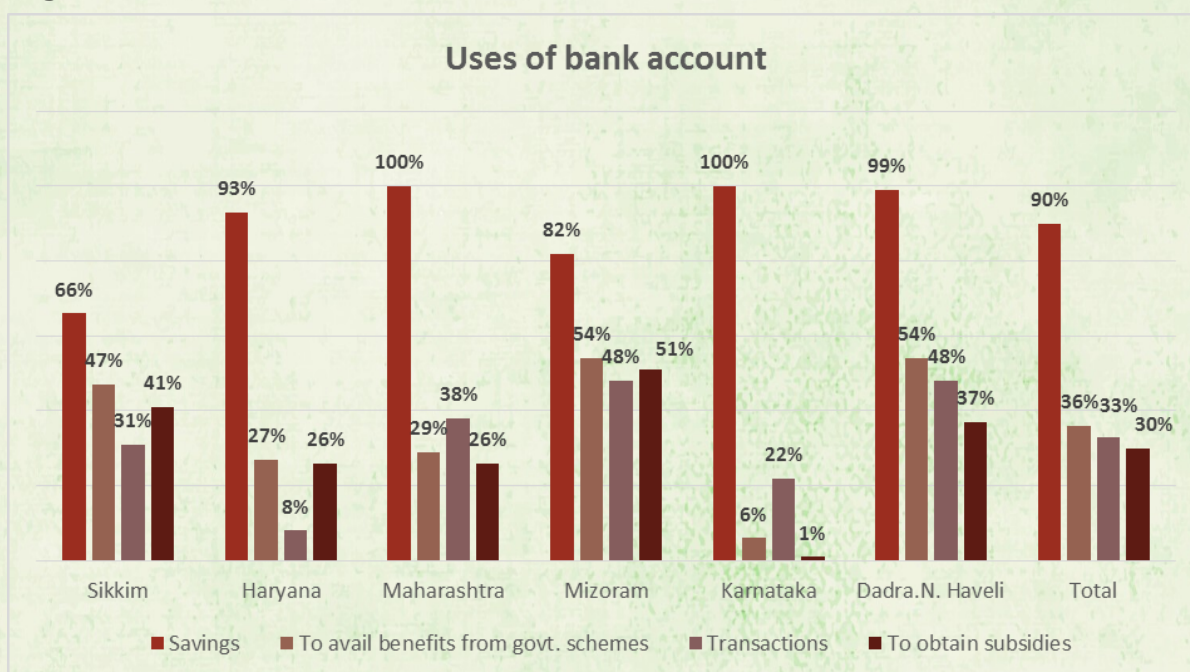
Contrary to bank account holding, only 11 per cent respondents had a post office account and the main reason for holding this account was to save money (97 per cent).

It is interesting to note that only 15 per cent HHs reported that they had debts. More than half of them (54 per cent) had borrowed money from banks. Among informal sources, 42 per cent had borrowed from moneylenders and 38 per cent from relatives and friends. Borrowing money from moneylenders was highest in Haryana (81 per cent).

Figure 8: Households having debts as reported by beneficiaries

HHs having debt (n=339)

State	%
Haryana	30%
Sikkim	25%
Karnataka	13%
Maharashtra	8%
Dadra.N. Haveli	7%
Mizoram	6%
Total	15%
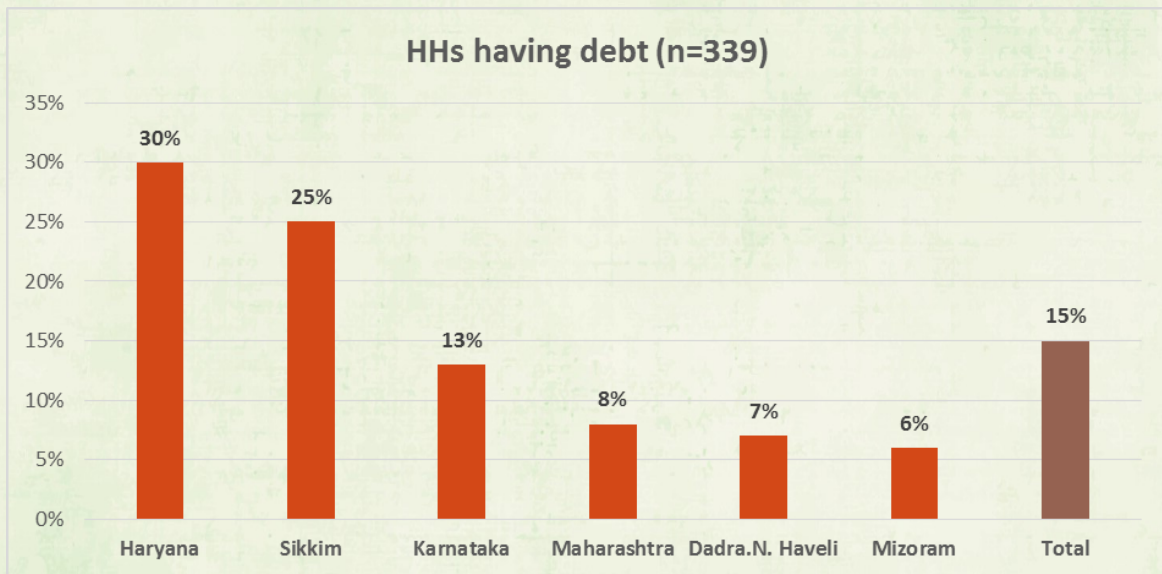
2.2 FMA- Findings across the States

Announcement of beneficiaries: For a majority of the beneficiaries (80 per cent) across the States, their names were announced in the Gram Sabha or village meeting. In Mizoram, all beneficiary names were announced in Gram Sabha. Contrary to this, in the State of Karnataka 44 per cent beneficiaries said that their names were announced in Gram Sabha while a higher number of them (56 per cent) said their names were announced in village meetings. As regards to publishing the names of the beneficiaries at the Gram Panchayat seven days prior to announcement, every State has observed this to different degree.

Figure 9: Beneficiaries reporting that their names were published at GP prior to announcement

Published the names of beneficiaries 7 days prior to announcement -YES

State	%
Maharashtra	96%
Karnataka	92%
Sikkim	89%
Haryana	85%
Mizoram	80%
Dadra.N. Haveli	25%
Total	78%
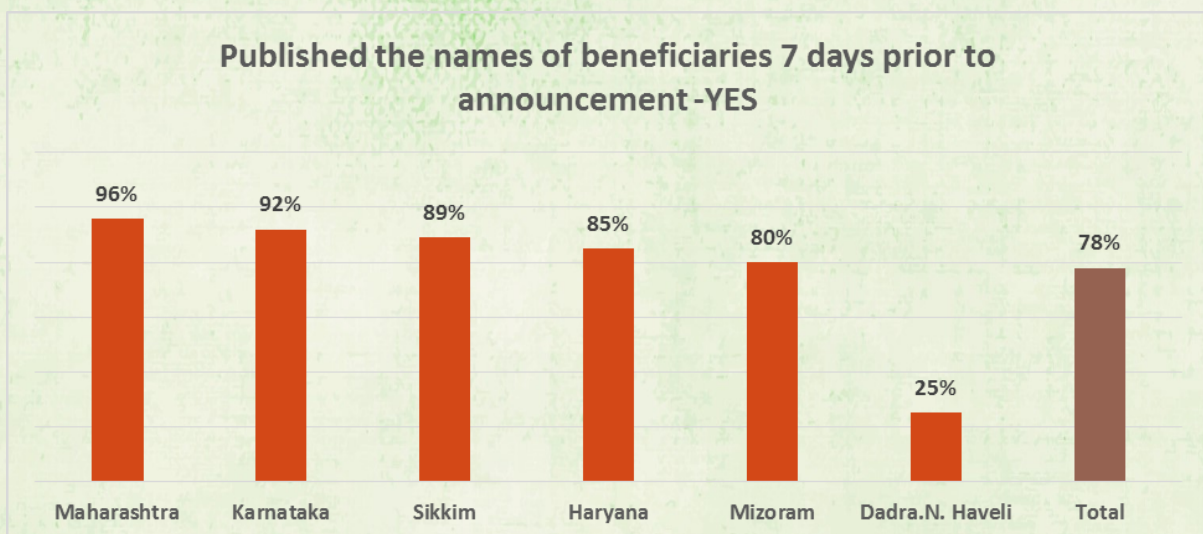
Overall, 78 per cent beneficiaries have reported that their names were published at the GP seven days prior to announcement at Gram Sabha or village meeting. The lowest reported was in Dadra. N. Haveli where only a quarter of the beneficiaries reported positive while the highest was in Maharashtra with 96 per cent reporting 'yes.'

On an average it took 42 days for beneficiaries' names to be announced since the time they filed their applications.

Work order: Beneficiaries have received the work order as fast as within 15 days of registration of their application as reported by 43 per cent in Haryana to as slow as more than a month as reported by 85 per cent beneficiaries in Dadra. N. Haveli. The interstate variations can be seen from the graph below. Around 7 per cent beneficiaries in Haryana and 8 per cent in Mizoram had not received their work orders yet.

Figure 10: Time period of issuing work order to beneficiaries
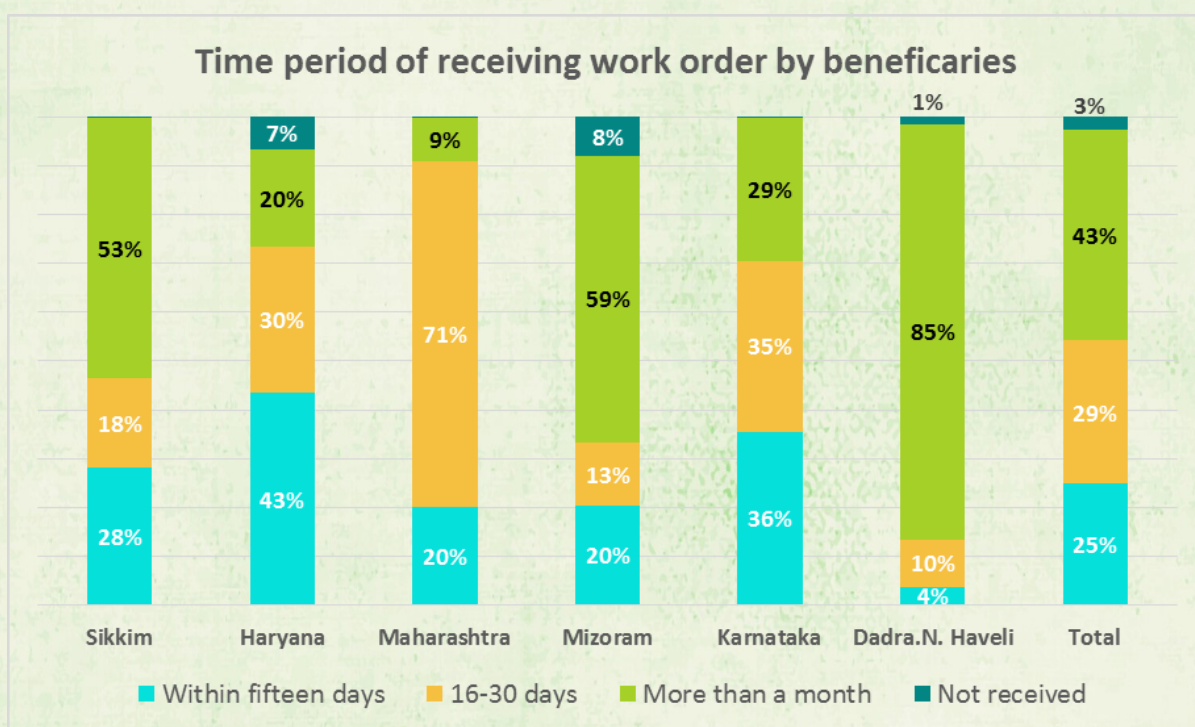
Sanction order and entitlement card: On an average the sanction orders were issued after 122 days of filing applications by the beneficiaries. The time lapse between filing the application and receiving the sanction order was least in Maharashtra, lower than the average time and highest in Mizoram where it was more than double the average time.

Figure 11: Time taken to issue sanction orders as reported by beneficiaries

Time taken to issue sanction orders

State	Number of days
Total	122
Maharashtra	41
Haryana	68
Karnataka	72
Sikkim	128
Dadra.N. Haveli	130
Mizoram	289

Around 63 per cent beneficiaries reported that they got the sanction orders in local language while another 22 per cent said it was in English. It is however interesting to note the striking contrast among States. All sanction orders (100 per cent) in Karnataka were in local language while in Sikkim none of the sanction orders (0 per cent) were in local language and everything was issued in English.

Around 60 per cent beneficiaries received entitlement cards along with sanction orders. Here again, there is noticeable difference among States. A majority of the beneficiaries in Sikkim (83 per cent) received entitlement cards with sanction orders while it was the opposite in Maharashtra and Karnataka with only 48 per cent receiving the same.

Figure 12: Statistics on number of houses sanctioned during 2016 - 2019)

Year-wise sanction of houses

State	2016-17	2017-18	2018-19
Sikkim	93%	7%	0%
Haryana	70%	27%	3%
Maharashtra	65%	24%	11%
Mizoram	94%	5%	1%
Karnataka	49%	49%	2%
Dadra.N. Haveli	2%	70%	27%
Total	62%	31%	8%
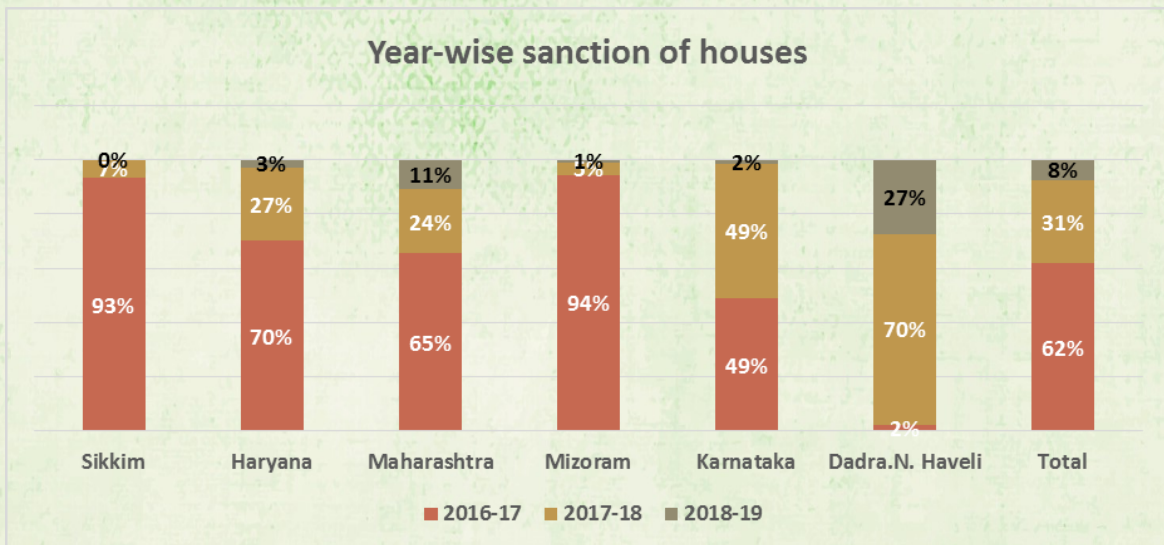
A majority of the houses were sanctioned in the year 2016-17 in all the States except in Dadra. N. Haveli where most of the houses were sanctioned in the year 2017-18.

Monetary benefits under PMAY-G: Among all the beneficiaries, 69 per cent were aware of their monetary entitlement under the PMAY-G. The awareness was lowest in Dadra. N. Haveli at 8 per cent and highest in Maharashtra at 95 per cent. The amount that was mentioned as entitlement was Rs. 1,30,000/- by most respondents across the States.

Approximately 71 per cent respondents reported receiving the monetary benefit under the scheme. The lowest was again in Dadra. N. Haveli at 20 per cent and highest in Mizoram at 90 per cent. The average amount reported to have received was Rs. 1,30,000/-. The lowest was Rs. 1,20,000/- in Maharashtra and Karnataka and the highest was in Dadra. N. Haveli, Rs. 2,40,000/-.

Construction: On an average, actual construction work has begun after 63 days of receiving sanction order. The wait period was lowest in Mizoram (21 days) and highest was in Dadra. N. Haveli (195 days).

A majority of the houses (85 per cent) were sanctioned in the respondents' name. On an average 94 per cent beneficiaries had their own land to construct the house, the remaining bought land from private parties (which was mostly in Karnataka) or received land from the government under the landless programme. Those that purchased land from private parties in Karnataka bought a piece of land of 530 sq. mt on an average at an average cost of Rs. 87,500/-. They used their own money (mostly savings) to pay for the land.

Only a third of the respondents remembered the date of actual commencement of construction work of their houses. On an average 64 per cent houses have been completed while 12 per cent have been stopped or pending construction.

Figure 13: Status of construction of houses under PMAY-G
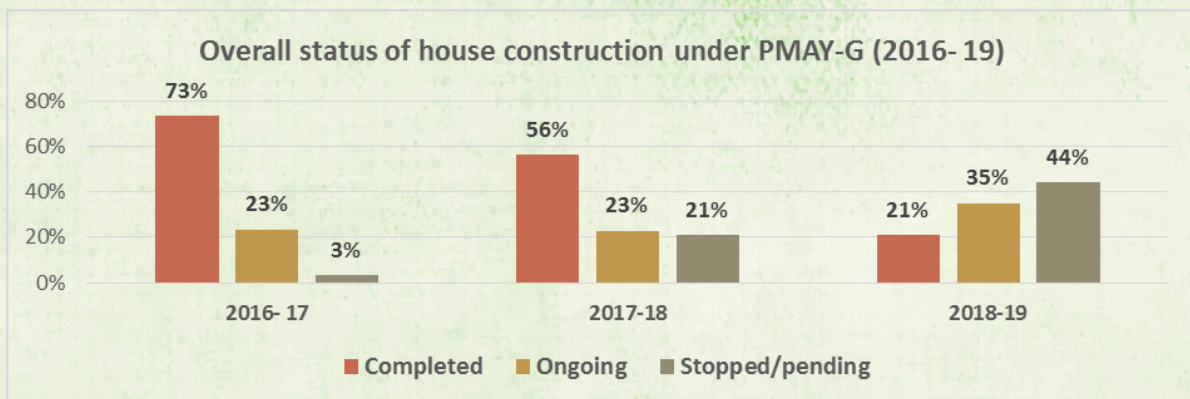
Over the last three years, overall construction of houses has reduced noticeably. The number of houses that are pending construction or have been stopped mid-way has also increased from 3 per cent in 2016-17 to 44 per cent in 2018-19.

Table 10: State-wise status of house construction under PMAY-G (2016-19)

		Sikkim	Haryana	Maharashtra	Mizoram	Karnataka	Dadra.N. Haveli	Total
2016-17	Completed	94%	65%	87%	53%	68%	10%	**73%**
	Ongoing	3%	27%	10%	45%	30%	80%	**23%**
	Stopped/ pending	3%	8%	3%	1%	2%	10%	**3%**
2017-18	Completed	96%	87%	82%	94%	64%	26%	**56%**
	Ongoing	0%	0%	16%	0%	34%	29%	**23%**
	Stopped/ pending	4%	13%	2%	6%	2%	45%	**21%**
2018-19	Completed	0%	73%	40%	25%	14%	9%	**21%**
	Ongoing	0%	0%	56%	75%	86%	26%	**35%**
	Stopped/ pending	0%	27%	5%	0%	0%	65%	**44%**

Among the 6 States, Dadra. N. Haveli has performed low in all three years with the least number of completed houses every year and maximum pending construction houses too. In 2018-19, no construction activity was reported under the scheme in the State of Sikkim. On the brighter side, none of the houses were reported to have stopped the construction activity mid-way in Mizoram and Karnataka in 2018-19.

Several reasons have been reported for stopping the construction of houses in the mid-way. In Haryana, Karnataka and Dadra. N. Haveli, lack of timely release of funds from PMAY-G is reported as a main reason by more than 80 per cent of the beneficiaries whose house construction activity had to be stopped before completion. In Maharashtra, 72 per cent of those whose houses were not completed reported increase in construction cost was the main reason for pending construction work. Around 37 per cent beneficiaries in Sikkim had to stop their house construction because of the problems in allotment of land for landless.

Several other reasons have also been reported for the stoppage of construction work that include issues with Geo-tagging, issues with AwaasSoft, unable to get loans from Banks etc., across all States.

On an average, around 60 per cent of the houses have been constructed within 12 months of construction time. Around 18 per cent of the houses remain incomplete as on date. Half of the houses that have remained incomplete are from the State of Dadra. N. Haveli. Around 63 per cent of the houses were constructed within 6 months' time in Haryana.

Figure 14: Average time taken to complete the house construction under PMAY-G

Time taken to complete the construction of houses

3 years
1%

Incomplete
18%

Six months
25%

1-2 years
17%

6-12 months
39%
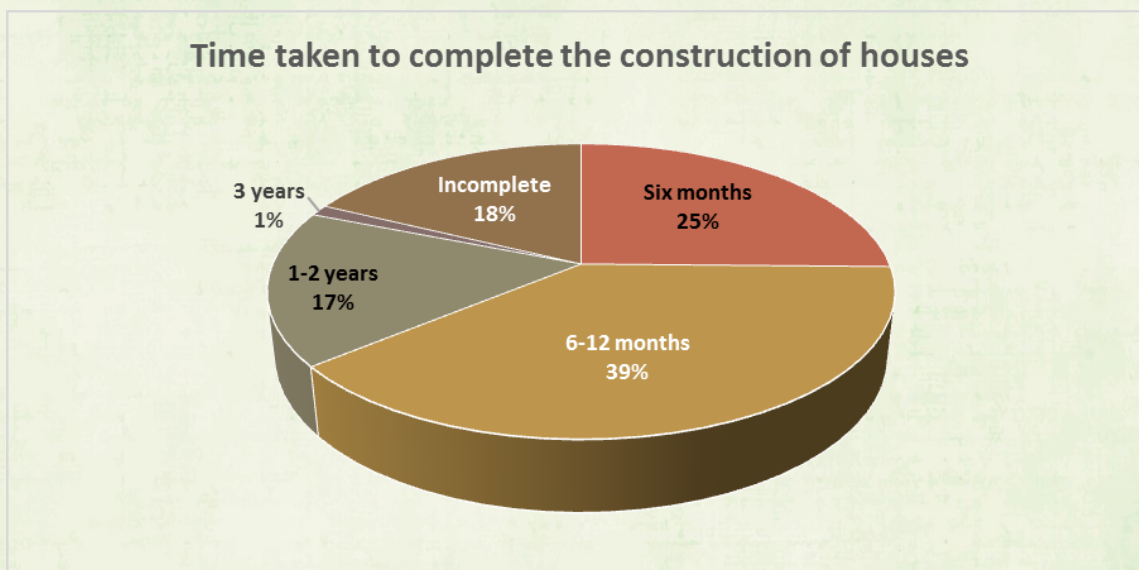
Around three quarters (77 per cent) of the beneficiaries constructed the houses themselves with the help of construction labourers. In Haryana and Mizoram all houses were constructed by the beneficiaries themselves with the help of construction labourers. However, it was the opposite in Dadra. N. Haveli where 81 per cent of the houses were built by contractors. Further, these contractors in Dadra. N. Haveli, had not reported the beneficiaries about their monetary entitlement for the house as reported by 91 per cent of those whose houses were constructed by contractors. Around 27 per cent of them reported paying money to the contractor and a majority (95 per cent, n=327) of them did not receive receipts for the money they paid to the contractor. More than two-thirds of them (67 per cent) in Dadra. N. Haveli, opine that hiring a contractor to build their houses was not worthwhile.

Financing the construction: Receipt of first instalment before the commencement of construction varies significantly across States. On an average 73 per cent of the beneficiaries have received the instalment before the commencement of construction work. However, this is not uniform across States. In Karnataka only 16 per cent beneficiaries reported receiving the money while 99 per cent reported the same in Haryana. A majority of the beneficiaries who did not receive the first installment in time used their own finances (66 per cent), around 40 per cent of them borrowed money from money lenders or family and friends to start the construction work.

Design: About 60 per cent respondents reported using a fixed plan (design) for building the house while the remaining used customised designs (flexible) to meet their requirements. Customisation was reported more in Maharashtra (66 per cent) and Karnataka (64 per cent) as compared to other States.

Around 66 per cent respondents reported that the house designs were finalised by their family members and themselves. This was highest in Karnataka (99 per cent) and

Haryana (98 per cent). On an average, 31 per cent beneficiaries said that the PMAY-G officials finalised the designs for their houses. This was very evident in Dadra. N. Haveli where 87 per cent beneficiaries reported that their house designs were finalised by the officials followed by Sikkim where 60 per cent beneficiaries reported the same.

Figure 15: Support extended by PMAY-G officials during construction of houses
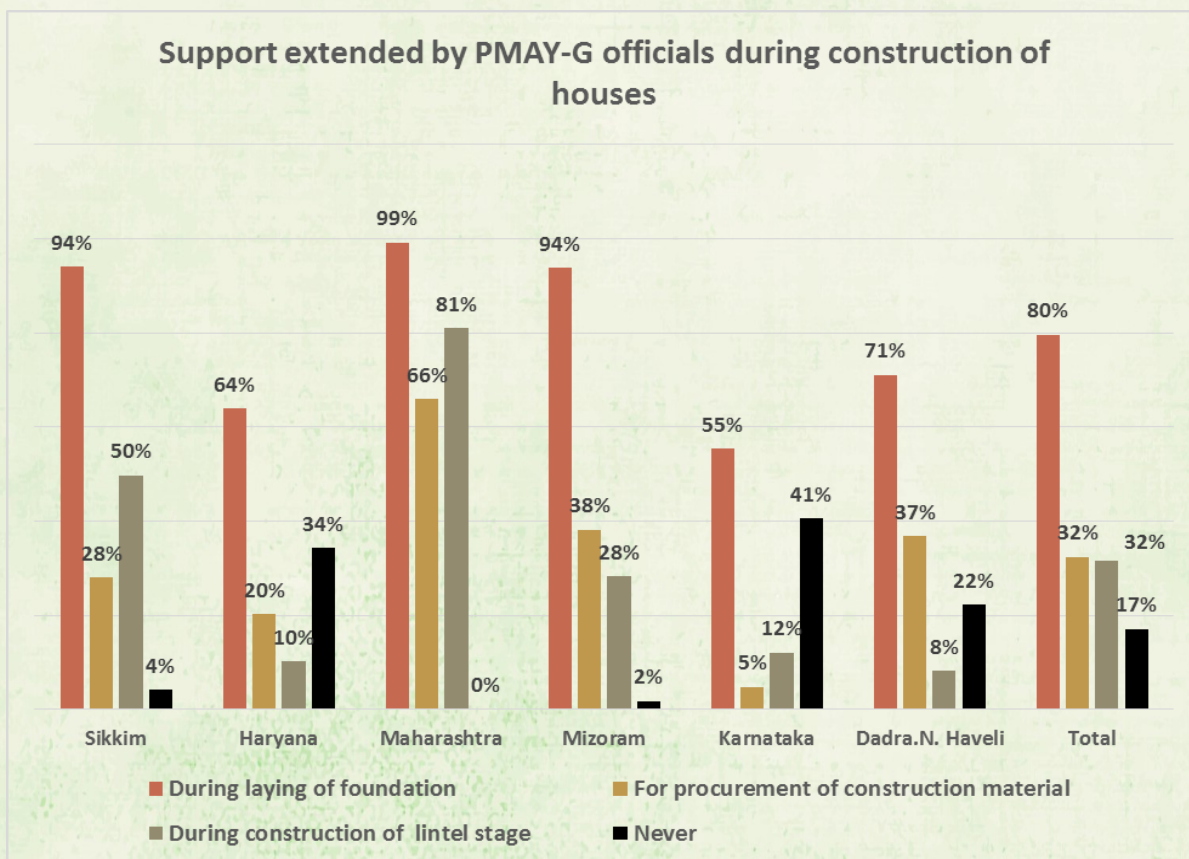
Most of the beneficiaries reported that they received support or guidance from the PMAY-G officials during the beginning stages of construction like laying of foundation however in further stages of construction such as procurement of materials and casting lintel the assistance received has drastically reduced. Nearly 17 per cent beneficiaries reported that they never received any assistance or guidance from the officials. This is reported largely in the State of Karnataka with 41 per cent beneficiaries reporting of not getting any assistance followed by Haryana where 34 per cent have reported the same.

2.3 Applying FMA

Table 11: Function Marker Analysis (FMA) of PMAY-G with responses from beneficiaries

S. No.	Guidelines FMA	Sikkim	Haryana	Maharashtra	Mizoram	Karnataka	Dadra. N.Haveli
1	Identification and selection of beneficiaries based on SECC data, 2011	89%	85%	96%	80%	92%	25%
2	Verification of beneficiaries in Gram Sabha/ Village Sabha	98%	71%	96%	√ (100%)	44%	72%
3	Provide financial assistance of Rs/- 120,000 and 130,000 for construction of house	130000 (87% of the entitled amount)	138000 (87% of the entitled amount)	120000 (100% entitled amount)	130000 (100% entitled amount)	120000 (100% entitled amount)	240000 (100% entitled amount)
4	Area or Size of the house should be a minimum of 25 sq	98%	77%	√ (100%)	96%	99%	62%
5	House should have a verandah	89%	29%	59%	68%	40%	25%
6	House should have space for pursuing livelihood	78%	32%	76%	33%	54%	11%
7	House should have provision for Rain Water Harvesting	2%	29%	24%	58%	17%	3%
8	Provide support services like facilitating loans from banks	0%	24%	52%	17%	6%	5%
9	Provide design typologies	71% (built as per typology provided)	82% (built as per typology provided)	34% (built as per typology provided)	52% (built as per typology provided)	36% (built as per typology provided)	88% (built as per typology provided)
10	Sensitization of beneficiaries on building constructions methods, materials, disaster management etc.	98%	97%	98%	90%	39%	59%
11	House to be built by the beneficiary only (self) or by mason program	92%	99%	80%	√ 100%	82%	13%

S. No.	Guidelines FMA	Sikkim	Haryana	Maharashtra	Mizoram	Karnataka	Dadra. N.Haveli
12	Allocation of land to landless once the PWL is finalised	5%	96%	NA	NA	55%	91%
13	Drinking water provision to be made	65%	67%	80%	21%	44%	45%
14	House should have road connectivity	45%	74%	89%	92%	64%	57%
15	Provide assistance for Toilet construction through convergence with other government schemes	75%	41%	48%	10%	50%	39%
16	Provide employment of 90-95 days under the MGNERGA	99%	89%	89%	44/5	96%	75%
17	Release the amount in a minimum of three installments to the beneficiaries	√ 100% (3 or more instalments)	85% (3 or more instalments)	99% (3 or more instalments)	94% (3 or more instalments)	96% (3 or more instalments)	79% (3 or more instalments)
18	Provide entitlement card	83%	52%	48%	53%	48%	74%
19	Regular inspections by officials taking geo-references, date and time stamped photographs to document the progress of construction	99%	96%	99%	√ 100%	97%	82%
20	House construction to be completed within 12 months from the date of sanction	64%	83%	71%	75%	60%	33%

Convergence with other Government programmes/schemes: There has been a reasonable amount of convergence of various government programmes and schemes in implementing PMAY-G. The maximum convergence is seen with respect to 90-95 days of employment under the MGNREGA across all six States. Water supply is another aspect of housing that has seen a good convergence both with NRDWP and other State and central government schemes across all States.

Figure 16: State -wise convergence of PMAY-G with other Govt. schemes

Convergence of PMAY-G with other Govt. Schemes

Legend:
- MGNREGA - 90/95 days of employment
- PMUY - LPG
- SBM - Toilet
- State and Central govt. Schemes - Water
- DUGJY - Electricity
- NRDWP - Water
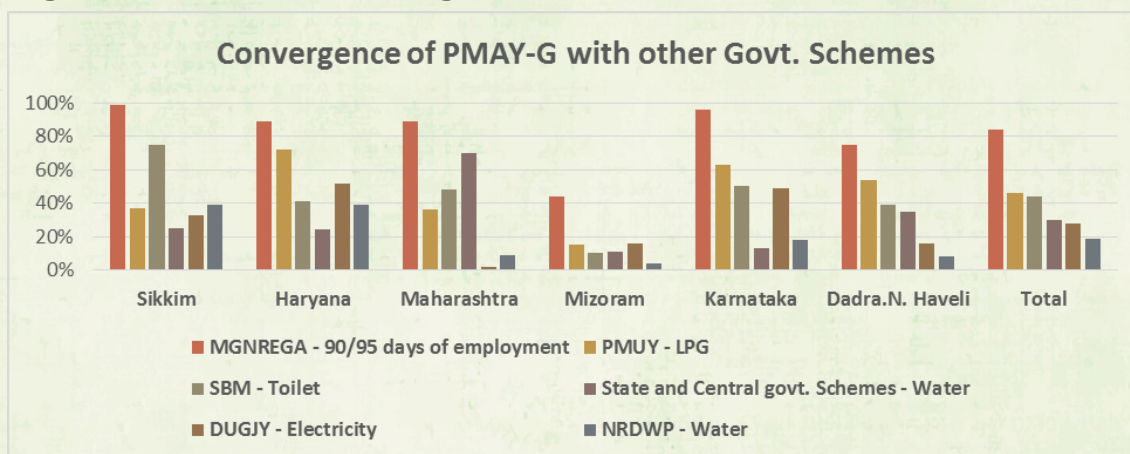
Mahatma Gandhi National Rural Employment Guarantee Act (MGNREGA) and PMAY-G: Nearly two- third respondents (63 per cent) were aware that beneficiaries can get 90/95 Days of employment under MGNREGA by working in the construction of their own PMAY-G house. This awareness was lowest in Dadra. N. Haveli at 18 per cent. Among those who were aware, 84 per cent reported that a member of their family had availed this benefit. In Sikkim, 99 per cent respondents who were aware of this entitlement had availed it and in Karnataka the same was true for 96 per cent respondents.

Around 70 per cent of the houses have approach roads – tarred road (32 per cent) or paved roads (28 per cent). Of these, 10 per cent were built under the MGNREGA. Nearly, one-third house (28 per cent) did not have road connectivity.

Swachh Bharat Mission (SBM) and PMAY-G: Around 44 per cent respondents reported that their houses that were built under PMAY-G had toilets built under the SBM. The highest was reported in Sikkim where 75 per cent respondents reported that the toilets in their houses were constructed under SBM. Another 31 per cent reported that toilets were built with their own funds. Mizoram had the highest number of respondents reporting building toilets using their own funds (82 per cent). A quarter of the houses built under PMAY-G (25 per cent) did not have toilets. More than half of the houses (56 per cent) in Dadra. N. Haveli reported of not having toilets at home.

NRDWP and PMAY-G: Less than 20 per cent HHs reported that water supply to their houses was through the NRDWP. Another one-third reported that the water supplied to their houses was through other State/Central government schemes. Around 22 per cent houses reported having no water facilities.

Deendayal Upadhyaya Gram Jyoti Yojana (DUGJY) and PMAY-G: Less than one-third (28 per cent) houses have been supplied with electricity under the DUGJY. A majority of the houses (57 per cent) have been provided with electricity under State government schemes. The remaining 15 per cent houses did not have electricity supply.

Pradhan Mantri Ujjwala Yojana (PMUY) and PMAY-G: Half of the houses were provided with LPG connections under the PMUY scheme. Another 26 per cent houses did not have LPG connections.

Figure 17: Status of availability of basic services in PMAY-G houses
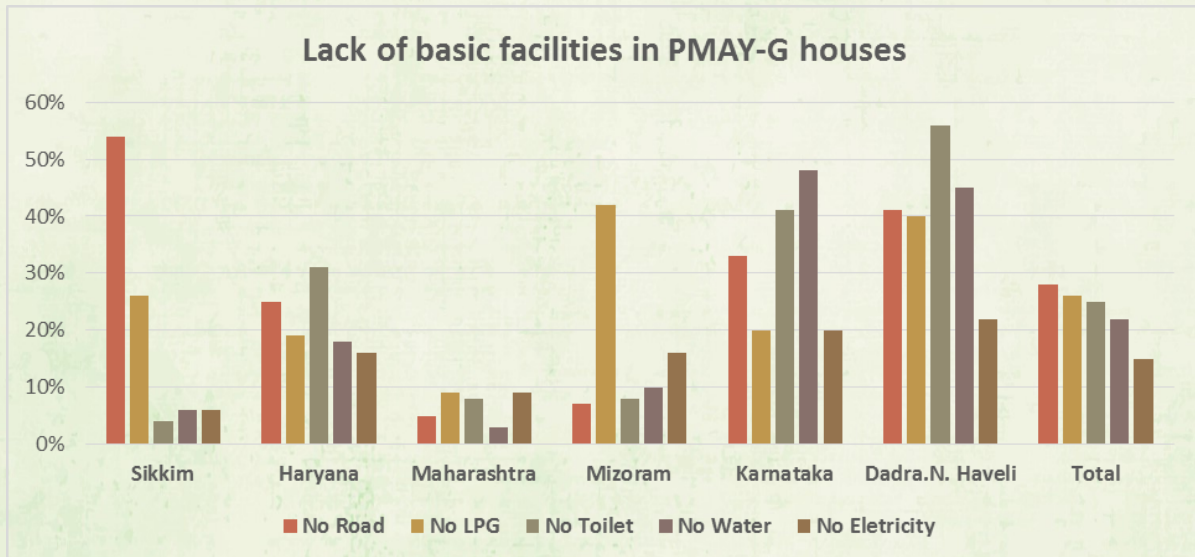
Photo documentation/Verification of construction: A majority of the respondents (95 per cent) reported that at every stage of their house construction, PMAY-G official have taken photographs. Nearly 84 per cent of them were aware as to why these photographs were taken. Two-third of those who were aware reported that photo documentation was essential to release their instalments and another 40 per cent said, it was mandatory under the scheme.

Inspections by officials during/Post construction: On an average, a majority of the respondents (91 per cent) reported that their house was inspected by PMAY-G officials during/post construction. In Dadra. N. Haveli only 68 per cent reported of inspections being done. In 67 per cent cases, it was the Village headman/chairman/GP President who inspected. Karnataka (95 per cent) reported highest among other States for inspections by GP presidents/village head man. Around 61 per cent respondents reported that PMAY-G officials inspected their houses. Maharashtra reported the highest number of inspections by PMAY-G officials (95 per cent).

2.4 Applying SET

Table 12: Selective Expenditure Tracking (SET) of PMAY-G with responses from beneficiaries

S. No.	Guidelines SET	Sikkim	Haryana	Maharashtra	Mizoram	Karnataka	Dadra. N.Haveli
1	Entitled amount (MoRD+ State share)	(1,08,000+42,000 =1,50,000)	(72,000+86,000= 1,58,000)	(72,000+48,000 =1,20,000)	(1,08,000+22,000 =1,30,000)	(72,000+48,000 =1,20,000)	(1,20,000+1,20,000 =2,40,000)
2	Received financial assistance for construction of house	130000 (87% of the entitled amount)	138000 (87% of the entitled amount)	120000 (100% entitled amount)	130000 (100% entitled amount)	120000 (100% entitled amount)	240000 (100% entitled amount)
3	Facilitate loans from banks nationalized banks	0%	24%	52%	17%	6%	5%
4	Financial assistance to build toilets through convergence effort	75%	41%	48%	10%	50%	39%
5	Provide employment of 90-95 days under the MGNERGA	99%	89%	89%	44%	96%	75%
6	Release the amount in a minimum of three installments to the beneficiaries at different stages of construction	100% (3 or more instalments)	85% (3 or more instalments)	99% (3 or more instalments)	94% (3 or more instalments)	96% (3 or more instalments)	79% (3 or more instalments)
7	Release first instalment within 7 days from the date of issue of sanction order	29 Days on an average	46 Days on an average	19 Days on an average	6 Days on an average	57 Days on an average	17 Days on an average
8	Instalment amount electronically transferred to beneficiary's bank/post office account	97%	√ 100%	√ 100%	√ 100%	98%	92%

2.5 SET - Findings across the States

Release of instalments: On an average, 79 per cent of the beneficiaries were aware of the number of instalments they would be given under the PMAY-G scheme. The awareness was highest among beneficiaries from Maharashtra (98 per cent) and

lowest in Dadra. N. Haveli (33 per cent). More than half of the respondents (52 per cent) reported that they were entitled to 4 instalments while another 29 per cent reported three instalments.

In reality, around 41 per cent reported receiving four instalments, 27 per cent reported getting three instalments and 24 per cent reported getting two instalments. This varied across States, in Sikkim (93 per cent) and Karnataka (67 per cent), a majority of the respondents received four instalments. In Haryana 76 per cent respondents received three instalments and in Dadra. N. Haveli 72 per cent received two instalments.

Figure 18: State- wise instalment amount released vs amounts requested
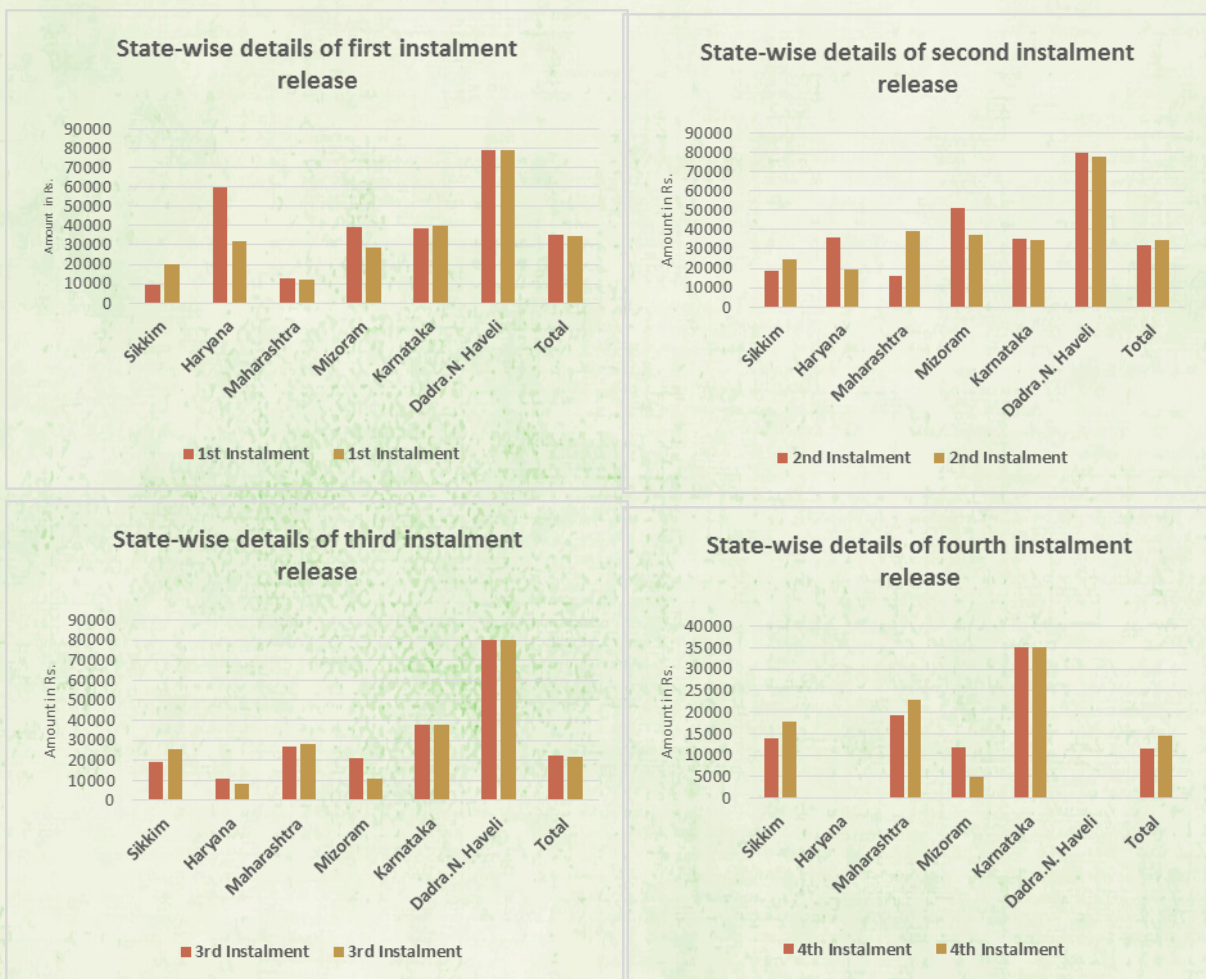
From the charts above, certain interesting facts can be inferred.

1. Overall total amount released is either equal to or more than the requested amounts in all four instalments

2. For the State of Sikkim, the amount released has always been higher than the requested amount for all four instalments

3. The States of Haryana and Mizoram have always received less than the requested amount
4. The States of Maharashtra and Karnataka have received amounts equal or higher than the amount requested.

Time taken to release the instalments: Across States, the release of the first instalment has taken more time than the subsequent instalments. It has varied anywhere between a week (6 days in Mizoram) to two months (57 days in Karnataka).

Figure 19: Time taken to release the instalments after requests were submitted
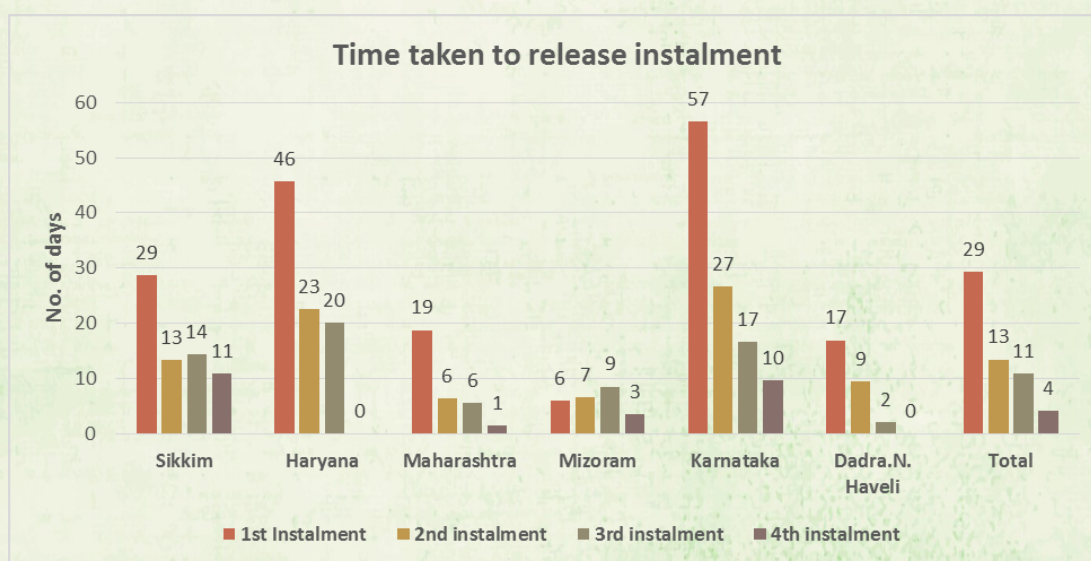
Reasons cited for the difference in the amount released and time taken to release the amounts are:

1. Based on the progress of construction, amounts are released which may be higher or lower than the requested amount
2. Change in material costs
3. Labour and material costs
4. Procedural delays
5. Delay due to account problem of a particular beneficiary like wrong account details provided by the beneficiary, etc.
6. Non- availability of materials like sand or water
7. Government holidays
8. Seasonal issues like rain

Mode of payment: A majority of the beneficiaries received the instalment amounts directly into their bank or post office accounts (98 per cent) while the remaining few were paid through cheques. In Maharashtra, all beneficiaries (100 per cent) received the amount in their bank/post office accounts.

Cost of construction: Around 41 per cent of the respondents were aware of the actual amount of money they spent on constructing the house while the remaining 59 per cent did not remember or were not aware. On average, across all six States, respondents have reported actually spending more money than what was given under the scheme.

Table 13: Actual expenditure on constructing the house

States	Maximum (Rs.)	Average amount (Rs.)	Entitled Amount under PMAY-G (Rs.)
Sikkim	5,50,000	1,73,050	1, 50, 000/-
Haryana	3,50,000	1,22,912	1, 58, 000/-
Maharashtra	9,00,000	2,28,255	1, 20, 000/-
Mizoram	7,00,000	1,61,508	1, 30, 000/-
Karnataka	16,00,000	2,16,460	1, 20, 000/-
Dadra. N. Haveli	2,65,000	2,51,364	2, 40, 000/-
Total	**16,00,000**	**1,76,409**	

Around 59 per cent respondents reported spending money from their pockets towards construction/completion of the house. A larger number of people from Maharashtra (83 per cent) and Karnataka (81 per cent) reported spending from their pockets while the least number of people (18 per cent) from Dadra. N. Haveli reported the same.

Financial aid from Banks under PMAY-G: All those who spent money from their pockets used their own funds (79 per cent) or borrowed money from family and friends (34 per cent). A majority of the beneficiaries (71 per cent) were not aware that they were entitled to receive bank loans at a lower rate of interest to the tune of Rs. 70,000/-. A majority of those who were aware of such entitlement were from Mizoram (60 per cent) and Maharashtra (51 per cent).

A vast majority (83 per cent) of the beneficiaries reported that the PMAY-G officials did not assist them in availing loans from the banks. Maharashtra was an exception in this with 51 per cent respondents reporting that they were assisted by the officials. Irrespective of whether they were assisted or no a majority of them (93 per cent) did not avail this loan from the banks.

Assistance in procuring construction materials: Less than half of the respondents (45 per cent) were aware of the information on sourcing construction materials under the PMAY-G scheme. The awareness was highest in Haryana (71 per cent) and lowest in Karnataka (19 per cent). However, 88 per cent respondents reported that this information was provided to them.

2.6 Grievance Redress

On an average only 14 per cent respondents reported facing problems related to PMAY-G in the last one year. This was lowest in Sikkim with only 2 per cent reporting facing problems and highest in Haryana and Dadra. N. Haveli where 26 per cent respondents reported that they faced problems related to PMAY-G in the last one year.

The three main problems reported by respondents who faced issues with PMAY-G are:

1. Problems related to approval of applications as reported by 47 per cent respondents. This was reported maximum in Haryana where 81 per cent respondents reporting facing issues with approval of their applications, followed by Karnataka where 65 per cent reported the same. However, in the States of Sikkim and Maharashtra no respondent reported any problem with approval of their applications.

2. Problems related to receiving the instalment amounts was reported by 40 per cent respondents. This was true for all States except Maharashtra where only 9 per cent beneficiaries reported that they had to face some issues in receiving their instalment amounts.

3. One-third of the respondents reported problems with construction of house. This was reported by a higher proportion of respondents in Mizoram (69 per cent) and Dadra. N. Haveli (60 per cent) as compared to other States.

Around 66 per cent of the respondents who faced problems tried contacting concerned officials for problem resolution. The remaining respondents who had faced problem did not try to lodge complaints because they were not aware of the procedure and they had no knowledge on who and how to approach for problem resolution.

Among those who tried to reach out to officials for problem resolution did so mostly by personal visits (98 per cent). A majority of such complaints were lodged with the village head man/Chairman/GP president. A few also approached the GP office to lodge complaints. Among them, 78 per cent received acknowledgements for filing the complaints.

On an average the complainants have had to make at least two follow-up calls with the Programme Officer/PMAY-G officials concerning their complaints. Complainants from Haryana had to make a lot more follow ups as compared to those from other States. Three quarters (75 per cent) of those who filed complaints reported that their problems were resolved. The resolution rate was lowest in Dadra. N. Haveli where only 26 per cent of those who complained reported that their problems were resolved. In Sikkim also, the resolution rate reported was only 50 per cent.

Figure 20: Number of follow-ups made by complainants with PMAY-G officials regarding their problems
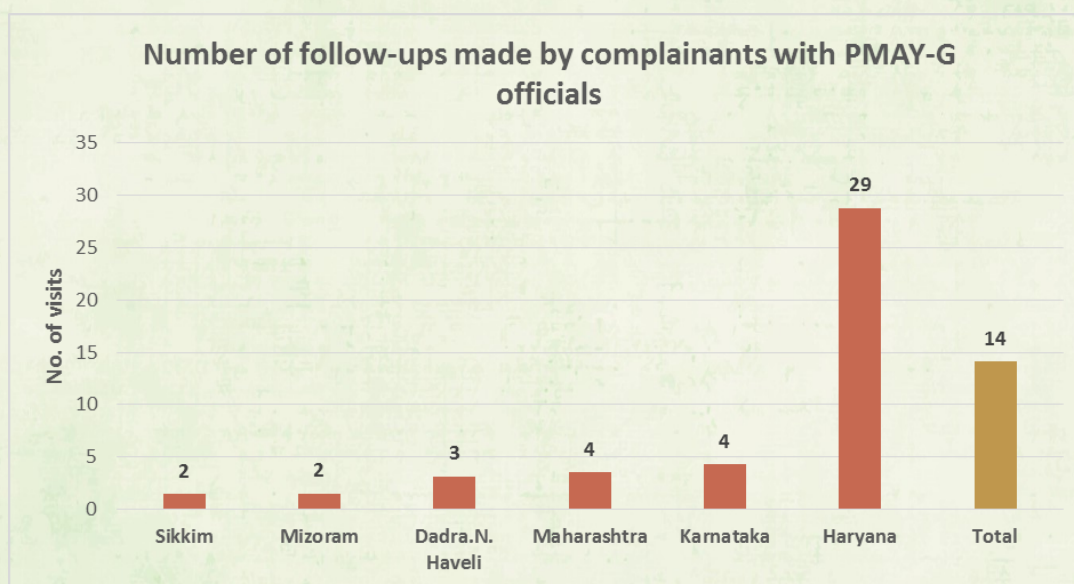
Nearly 35 per cent of these problems have been resolved within seven-days while another 35 per cent problems have been resolved anywhere between 16-30 days' time.

About 31 per cent of these respondents had to pay extra money to get their problems resolved. Such incidents have been reported in Haryana (88 per cent), Karnataka (31 per cent) and Dadra. N. Haveli (11 per cent) among the 6 States. These amounts have been paid for getting house sanction, approval of applications, release of instalments., etc. Amounts to the tune of Rs. 4000 – 8000 have been paid in such occasions in the three States.

Table 14: Details of extra amounts paid by beneficiaries (average)

	Haryana	Karnataka	Dadra. N. Haveli	Total
To accept the application	5000	5000	2000	5000
To select as beneficiary	6000	5000	5000	6000
To allocate the house	6000	500		6000
To receive sanction order	2000	500		500
To allocate the land (Landless)	6000	500	8000	8000
To receive Frist instilments	6500	1000	8000	8000
To receive Second instilments	8000	500		8000
To receive Third instilments	8000	5000		8000
To receive All instilments	2000	5000		5000
To avail converge benefits - Electricity	2000	5000		5000
To avail converge benefits – GAS	2000	5000		5000
To avail converge benefits – Toilet	5000	1000		5000
To avail converge benefits – Water connections	5000	1000		5000
Others		1000		1000

A majority of them (83 per cent) reported paying the extra money to the Village head/Chairman/GP President and many (84 per cent) of them have reported getting receipts for the money paid; in fact, 91 per cent among them have received receipts for full money paid (91 per cent). These amounts were paid directly by the beneficiary in most cases (96 per cent). The payments were made because they were demanded in 99 per cent cases. Once the payment was made 93 per cent beneficiaries reported that their problems were resolved and their work was completed. This was reported highest in Haryana.

2.7 Observation Findings

A part of the data collection exercise was to observe the completed houses built under the PMAY-G scheme to understand the quality of living conditions that the house had to offer to its inmates. The observation was made on 18 indicators covering various aspects of living, including physical structure (roof, walls, floor, built-up area, etc.) and basic facilities like drinking water, sanitation, electricity, approach road, etc. The following table summarises the findings across the six States.

Table 15: Observations on quality of dwelling produced under PMAY-G

S. No.	Indicators	Sikkim	Haryana	Maharashtra	Mizoram	Karnataka	Dadra.N. Haveli	Total
1	Built-up area of at least 25 sq. mts	98%	77%	100%	96%	99%	62%	**89%**
2	Roof with permanent material (Concrete slab, Asbestos sheets, Metal sheets, bamboo, etc.)	96%	93%	81%	94%	69%	28%	**76%**
3	Plastered Inside walls	95%	54%	66%	12%	68%	30%	**54%**
4	Plastered outside walls	95%	44%	71%	12%	65%	29%	**53%**
5	Plastered floor	97%	35%	68%	17%	60%	25%	**50%**
6	Soak pit	38%	24%	76%	20%	34%	10%	**33%**
7	Compost pit	29%	22%	43%	30%	34%	4%	**27%**
8	Smokeless chulhas	3%	48%	44%	65%	42%	8%	**35%**
9	Electricity	95%	80%	88%	81%	66%	31%	**73%**
10	Gas	73%	74%	87%	53%	65%	27%	**63%**
11	Drinking water	93%	77%	95%	90%	45%	18%	**69%**
12	Toilet	96%	71%	87%	86%	49%	21%	**68%**

Contd...

S. No.	Indicators	Sikkim	Haryana	Maharashtra	Mizoram	Karnataka	Dadra.N. Haveli	Total
13	Connecting Road	43%	66%	93%	88%	59%	36%	**64%**
14	Roof water harvesting system	2%	29%	24%	58%	17%	3%	**22%**
15	Bathroom	78%	71%	87%	75%	59%	13%	**64%**
16	Adequate space for pursuing livelihood activities	78%	32%	76%	33%	54%	11%	**47%**
17	Verandah	89%	29%	59%	68%	40%	25%	**52%**
18	Staircase to go the top of the house (if roof is covered by concrete slab)	2%	29%	35%	9%	36%	5%	**19%**

It can be clearly seen that across almost all indicators, Dadra. N. Haveli has fared poorly as compared to the other States. Though many houses had toilets in all the States, not all of them had soak pits. Roof water harvesting was also not provided for in many houses across all States; so was provision of compost pit.

2.8 Overall Satisfaction with PMAY-G Implementation

Availability and responsiveness of staff: A majority of the respondents (87 per cent) are satisfied with the availability of staff. However, levels of satisfaction reported varies largely across States. On an average 81 per cent respondents are satisfied with the time taken to attend to them. Similar feedback is given for helpfulness of staff as well with 89 per cent reporting that they were satisfied with the helpfulness of staff. Only 20 per cent respondents were dissatisfied with the problem resolution.

Table 16: Satisfaction with availability and responsiveness of staff

Indicators	Level of satisfaction	Sik-kim	Harya-na	Maha-rashtra	Mizo-ram	Karna-taka	Dadra.N. Haveli	Total
Availabil-ity of Staff	Completely Satisfied	50%	94%	100%	93%	64%	4%	**65%**
	Partially satisfied	0%	1%	0%	7%	23%	63%	**22%**
	Dissatisfied	50%	4%	0%	0%	13%	33%	**13%**
Time taken to attend to the ben-eficiary	Completely Satisfied	50%	91%	100%	83%	62%	0%	**61%**
	Partially satisfied	50%	6%	0%	17%	26%	40%	**20%**
	Dissatisfied	0%	3%	0%	0%	13%	60%	**19%**

Contd...

Indicators	Level of satisfaction	Sik-kim	Harya-na	Maha-rashtra	Mizo-ram	Karna-taka	Dadra.N. Haveli	Total
Helpful-ness of staff	Completely Satisfied	50%	91%	100%	93%	64%	4%	**64%**
	Partially satisfied	50%	9%	0%	7%	21%	65%	**25%**
	Dissatisfied	0%	0%	0%	0%	15%	32%	**11%**
Efficiency with which the prob-lem was dealt with	Completely Satisfied	50%	91%	100%	86%	54%	4%	**61%**
	Partially satisfied	50%	7%	0%	14%	31%	35%	**19%**
	Dissatisfied	0%	2%	0%	0%	15%	61%	**19%**
Overall behaviour of the staff	Completely Satisfied	50%	93%	100%	97%	62%	4%	**65%**
	Partially satisfied	50%	4%	0%	3%	28%	75%	**27%**
	Dissatisfied	0%	2%	0%	0%	10%	21%	**8%**

Overall satisfaction with PMAY-G: Considering all aspects of the design and implementation of the PMAY-G scheme, 76 per cent respondents were completely satisfied, 17 per cent are partially satisfied and the remaining 7 per cent are dissatisfied. In Dadra. N. Haveli the percentage of people who are dissatisfied with the overall implementation of the scheme is much higher than the average with 34 per cent reporting dissatisfaction.

Figure 21: Overall satisfaction with PMAY-G as reported by beneficiaries across States
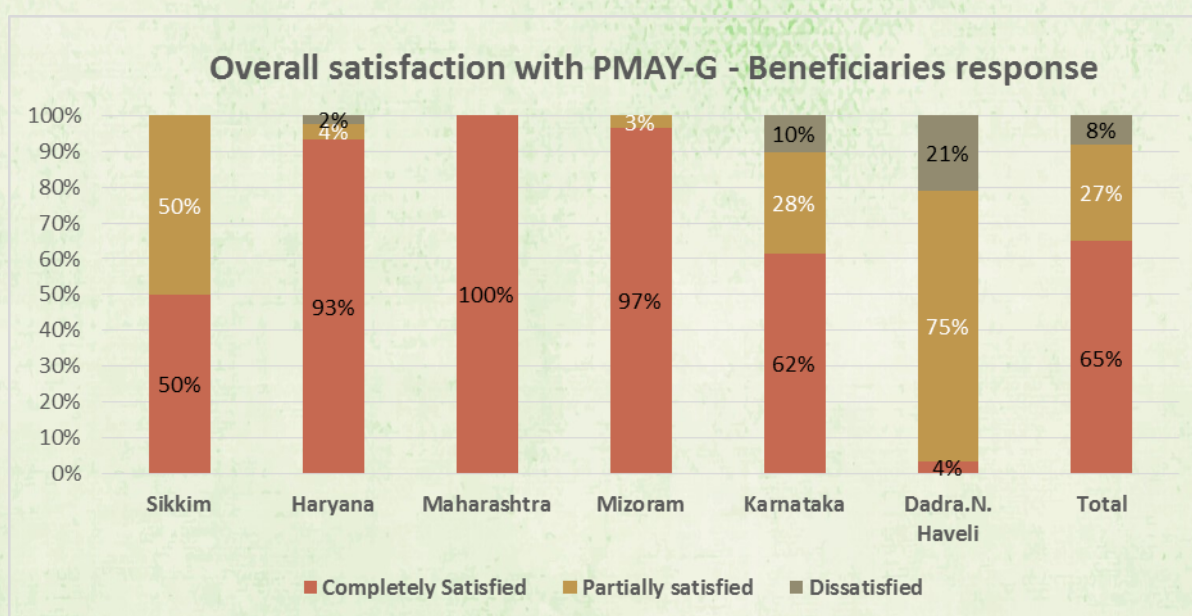
By increasing the unit cost and also by releasing the amount on time as suggested by 66 per cent and 29 per cent partially satisfied respondents respectively, it is possible to make them completely satisfied with the implementation of scheme. In Mizoram, 23 per cent partially satisfied beneficiaries have also reported that appointment of responsible officials as well as increasing the awareness of the scheme will help them be completely satisfied with the scheme.

Main reasons for dissatisfaction as reported by the respondents can be summarised as follows:

Table 17: Reasons for dissatisfaction with implementation of PMAY-G

Reasons for dissatisfaction	Sikkim	Haryana	Maharashtra	Mizoram	Karnataka	Dadra. N. Haveli	Total
Lack of cooperation from the staff	29%	0%	√ 100%	0%	22%	47%	41%
Delayed installment payment	0%	0%	0%	0%	13%	34%	28%
Unit cost is low	57%	√ 100%	0%	0%	52%	7%	19%
Design of home is small	0%	0%	0%	0%	9%	8%	7%
Corruption	14%	0%	0%	0%	4%	3%	3%

2.9 Suggestions for Improvement

The three important suggestions from the beneficiaries to improve the implementation of PMAY-G schemes are as follows:

1. Increase unit cost – as suggested by 34 per cent respondents
2. Timely payment of instalments - as suggested by 20 per cent respondents
3. Ensuring transparency in selection of beneficiaries - as suggested by 16 per cent respondents

Around 65 per cent respondents have reported that they have not observed any changes in the implementation of the scheme in the current year as compared to the previous one. One-third of the beneficiaries reported that they had observed some improvements. The top three observations reported were:

1. The families started living in pucca structures – as reported by 46 per cent respondents
2. Facilities are provided in a better way - as reported by 28 per cent respondents
3. Staff response is quicker - as reported by 16 per cent respondents

2.10 Factors Contributing to Satisfaction (Ordered Probit and Logit Model)

2.10.1 Factors Contributing to the Consumer's Satisfaction on PMAY-G Service Delivery

To know the factors which are more influential on consumer's satisfaction on service delivery by Pradhan Mantri Gramin Awas Yojana - Gramin (PMAY-G), by the Ministry of Rural Development (MoRD), Government of India (GoI) to its beneficiaries, here we tried an econometric model Order-Probit[5] analysis by testing significance of service and individual characteristics on overall satisfaction.

The study 'An Assessment of Service delivery governance issues and challenges in implementation of Pradhan Mantri Gramin Awas Yojana - Gramin (PMAY-G)' with a sample of 2,340 beneficiaries carried out spreading 11 districts across six States in the country. The satisfaction levels for different indicators were collected from the PMAY-G beneficiaries. The reported level of satisfaction with the PMAY-G service is influenced by several factors. The factors considered to influence the level of satisfaction are the service characteristics of the department and individual characteristics of the beneficiaries. They are:

Individual characteristics

1. Gender of the beneficiary
2. Occupation of the beneficiary
3. Caste of the beneficiary
4. Education level of the beneficiary
5. Household having debts

Service characteristics

6. Selection list prepared after post verification of SECC list
7. Allotment of the PMAY-G house in the name of husband/wife.
8. Having own land for construction of house
9. Awareness about entitled to PMAY-G amount

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[5]**Ordered Probit** is a whole of the widely used probit analysis to the case of more than two outcomes of an ordinal dependent variable (a dependent variable for which the potential values have a natural ordering, as in poor, fair, good, excellent https://en.wikipedia.org/wiki/Ordered_probit

10. Status of house construction

11. Time taken to finish construction of your house

12. Receive the first instalment before construction starts

13. Awareness on of total instalments

14. Spent own money towards construction/completion of the house

15. PMAY-G official help you to get financial support

16. Availed loan from banks at lower interest rates?

17. Availed MGNREGA man days in the construction of own PMAY-G house

18. Problem resolved?

An ordered probit analysis was carried out to explain the satisfaction levels for various indicators. The independent or explanatory variables are either dummy or continuous. Therefore, some of the categorical variables with more than two outcomes were converted into dummy variables. The dependent variable is the level of satisfaction, viz. completely satisfied, partially satisfied and dissatisfied. The description of the independent variables and their significance is presented in the following table. The model formulated with the explanatory variables is highly significant.

Table 18: Individual and Service factors' influence on level of satisfaction - Order Probit Analysis

S. No.	Independent variables	Co-efficient	Type of variable	
			1	0
	Individual characteristics			
1	Gender of the beneficiary	-.085	Male	Female
2	Occupation of the beneficiary	.166***	Other than Agriculture	Cultivator cum agriculture labourer
3	Caste of the beneficiary	.029*	Others	SC/ST
4	Education level of the beneficiary	.351	Literates	Illiterates
5	Households having debts	-.299*	Yes	No
	Service characteristics			
6	Selected list prepared after post verification of SECC list	.064	Yes	No
7	Allotment of the PMAY-G house in the name of	-.071	Self	Spouse/Others
8	Having own land for construction of house	.171	Yes	No

Contd...

S.No.	INDEPENDENT VARIABLES	Co-efficient	Type of variable	
			1	0
	Service characteristics			
10	Status of house construction	.654*	Completed	Ongoing/ stopped/pending
11	Time taken to finish construction of your house	.116**	Less than one year	More than one year
12	Receive the first instalment before construction starts	.267*	Yes	No
13	Awareness on number of total instalments entitled	.563*	Yes	No
14	Spent own money towards construction/completion of the house	.068	Yes	No
15	PMAY-G official help you to get financial support	-.112	Yes	No
16	Availed loan from banks at lower interest rates?	-.896*	Yes	No
17	Availed MGNREGA man days in the construction of your own PMAY-G house	.309*	Yes	No
18	Problem resolved?	1.029*	Yes	No

Satisfaction: 1=Dissatisfied, 2=Partly Satisfied, and 3=Completely Satisfied;

*= 1% error level, **= 5% error level and   ***=10% error level

2.10.2 Results

Individual Characteristics

Out of total five individual measured characteristics, two individual characteristics namely, occupation and caste of the beneficiaries are significant. However, it is surprising to note that non having debts by the households turning out to be a significant variable to explain satisfaction levels.

The service characteristics that are significant are

Out of total 13 service-related measured characteristics, following eight PMAY-G service-related characteristics are resulted significantly:

♦   Awareness about entitled to PMAY-G amount

♦   Status of house construction

♦   Time taken to finish construction of the house

♦   Receive the first instalment before construction starts

♦   Awareness on number of total instalments entitled

♦   Non availed loan from banks to complete the PMAY-G houses

♦   Availed MGNREGA man days in the construction of your own PMAY-G house

♦   Problem resolved of those had a problem with regard to PMAY-G houses.

CHAPTER 3: FEEDBACK FROM PMAY-G OFFICIALS

3.1 Profile of PMAY-G Officials

In order to understand the functional flow and fund flow involved in implementation of PMAY-G feedback from officials at the State, district and GP level was obtained.

Designation: A sample of 199 officials from all six States across various cadres and levels were interviewed.

Level	Cadre of interviewed official	Total No. of interviewed officials
State	Secretary/Joint Secretary (PMAY-G) State PMU –Nodal Officer Constituted Committees -Chief Secretary Constituted Committee-member	15
District	Nodal officer –PMAY-G District PMU –Programme officer Constituted Committees -District Collector Constituted Committees -Member	30
Block/GP/Village level	Nodal officer –PMAY-G PMU – Block level officer /coordinator PMU – GP level officer /coordinator Secretary -GP Gram Rozgar Sahayak /BNV, SHGs, CSOs	154
Grand Total		**199**

Figure 22: Designation wise composition of the sample at State, District and GP levels

Composition of sample of officials interviewed at the district level

- Nodal officer – PMAY-G (District level) 34%
- District PMU – Programme officer 33%
- Others 27%
- ACCOUNTS OFFICER 3%
- ASO 3%

Composition of sample of officials interviewed at the GP level

- Nodal officer – PMAY-G (GP Level) 12%
- PMU – Block level officer /coordinator 8%
- PMU – GP level officer /coordinator 6%
- Secretary -GP 18%
- Gram RozgarSahayak /BNV, SHGs, CSOs 12%
- Bill collector 7%
- TNO 3%
- SARPANCH 9%
- JE 7%
- PDO 10%
- Others 8%

Gender: At the State level, all respondents from all States except Karnataka were males. In Karnataka 75 per cent respondents were males and the remaining 25 per cent were female respondents. At the district level, 90 per cent officials were males and the remaining were females. Sikkim, Haryana and Maharashtra had only male respondents at the district level. At the GP level, the gender mix among respondents was more but dominantly male.

Figure 23: Gender breakup of sample

Gender composition of officials interviewed

	Male	Female
State	93%	7%
District	90%	10%
GP	84%	16%

48
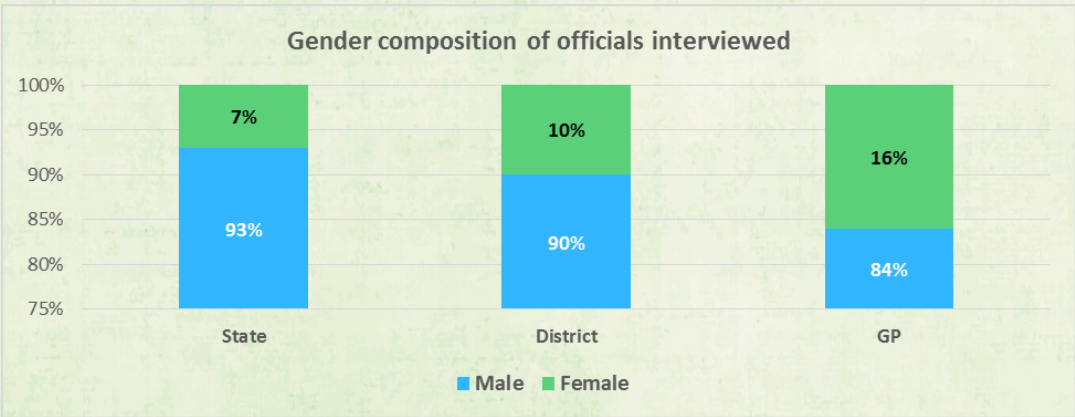
Education: A majority of these officials were graduates or post graduates in all States at the State level and district level. At the GP level there was mix of people with SSLC to post graduation. Half of the officials at the GP level were graduates.

Figure 24: Educational qualification of officials
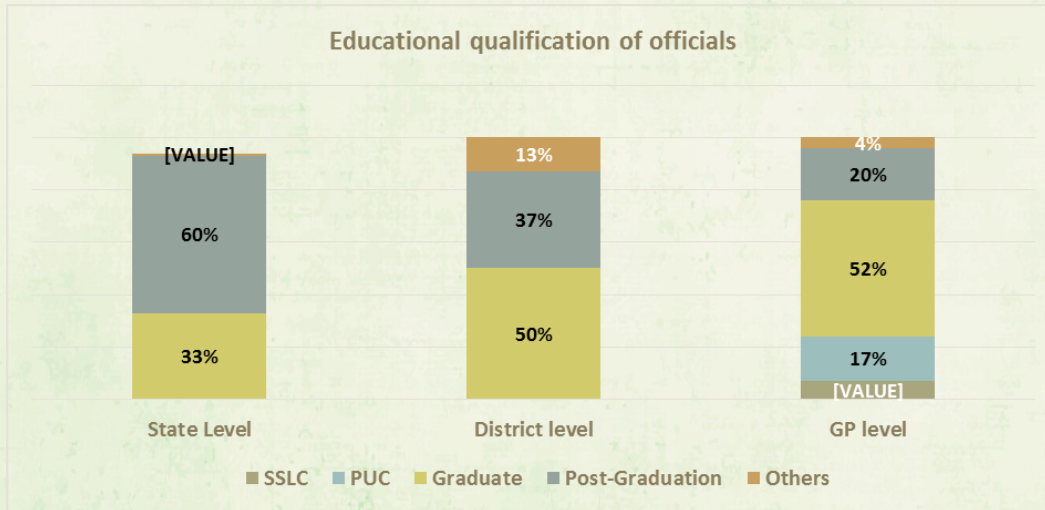
Age and work experience: The officials were mostly in the age group of mid-thirties to early 40s in all States. The number of years of work experience in the department ranged from as low as two years to as high as 17 years. On an average most officials at the State level had nine years of experience working in the department and were working in their current posts for the last 3.5 years.

Table 19: Work experience details of officials

Avg. No. of years	Sikkim		Haryana		Maharashtra		Mizoram		Karnataka		Dadra.N. Haveli		Total	
	In Dept.	In current position	In Dept.	In current position	In Dept.	In current position	In Dept.	In current position	In Dept.	In current position	In Dept.	In current position	In Dept.	In current position
State	6	4	17	6	5	2	5	4	7	3	3	3	8	3
District	6	4	14	2	10	5	10	1	16	4	4	2	10	3
GP	5	6	7	6	11	9	7	2	10	7	14	2	9	18
Total	**5**	**5**	**8**	**5**	**11**	**6**	**7**	**2**	**11**	**6**	**11**	**2**	**9**	**15**

3.2 Applying FMA

Table 20: Function Marker Analysis (FMA) of PMAY-G - State level officials

S. No.	Guidelines FMA	Sikkim	Haryana	Maharashtra	Mizoram	Karnataka	Dadra. N. Haveli
1	Provide financial assistance for construction of house	√ 100%	√ 100%	√ 100%	√ 100%	√ 100%	√ 100%
2	Dedicated staff deployment for PMAY –G	√ 100%	√ 100%	√ 100%	90%	96%	69%
3	Major functions of officials						
	Allocating targets to Districts	√	√	√	√	√	√
	Adding State Debit Account details	√	√	√	√	50%	0%
	Confirming fund receipt from Centre	√	√	√	√	0%	√
	Releasing the State share	√	√	√	√	25%	√
	Setting the instalment values and payment levels	√	√	√	√	0%	√
	Generation of FTO for transfer of Admin Fund	√	√	√	√	0%	√
	Fixing the Digital Signatory levels	√	√	√	√	0%	√
	Activation/De-activation of DSC	√	√	√	√	0%	√
	Managing Bank/Branch master lists	√	√	√	√	0%	√
	Generation of FTOs for admin fund payment	√	√	√	√	0%	√
4	Saturation approaches adopted	√	√	√	0%	75%	√
5	Pass on circulars to next levels	√	√	√	√	√	√
6	Train/orient the next level staff for implementation of PMAY-G	50%	√	√	67%	√	0%
7	Provide employment 90-95 days under the scheme of MGNERGA	√	√	√	√	√	√
8	Provide free electricity	50%	0%	0%	0%	0%	√
9	Provide water supply through convergence schemes	0%	√ 100%	0%	0%	50%	√ 100%
10	Provide LPG connection through convergence schemes	50%	0%	√	33%	0%	0%
11	Provide assistance for toilet construction through convergence schemes	0%	√	50%	0%	√	√
12	Monitoring the progress though visits and photo documentation	√	√	√	√	√	√
13	Program Management through AwaasSoft	√	√	√	√	√	√

Table 21: Function Marker Analysis (FMA) of PMAY-G - District level officials

S. No.	Guidelines FMA	Sikkim	Haryana	Maharashtra	Mizoram	Karnataka	Dadra. N.Haveli
1	Allocation of land to landless	√ 100%	√ 100%	√ 100%	√ 100%	√ 100%	√ 100%
2	Dedicated staff deployment for PMAY –G	√ 100%	√ 100%	√ 100%	√ 100%	√ 100%	33%
3	Major functions of officials						
	Review and approve proposal for house sanction	√ 100%	√ 100%	88%	80%	80%	67%
	Allocating targets to Blocks	√ 100%	√ 100%	75%	60%	60%	67%
	Generation of order sheet for FTO (If applicable)	√ 100%	√ 100%	75%	80%	20%	67%
	Generation of FTOs for payment of instalments (If applicable)	√ 100%	75%	63%	60%	20%	67%
	Others district level	80%	0%	20%	20%	0%	0%
4	Saturation approaches adopted	√ 100%	√ 100%	√ 100%	20%	√ 100%	√ 100%
5	Pass on circulars to next levels	√ 100%	50%	63%	√ 100%	√ 100%	33%
6	Train/orient the next level staff for implementation of PMAY-G	√ 100%	√ 100%	√ 100%	80%	80%	33%
7	Provide employment 90-95 days under the scheme of MGNERGA	√	√	√	60%	60%	√
8	Provide free electricity	60%	50%	25%	0%	0%	√
9	Provide water supply through convergence schemes	20%	50%	38%	20%	40%	100%
10	Provide LPG connection through convergence schemes	40%	50%	25%	0%	0%	100%
11	Provide assistance for toilet construction through convergence schemes	100%	75%	100%	40%	40%	0%
12	Monitoring the progress though visits and photo documentation	√	√	√	√	√	√
13	Program Management through AwaasSoft	√	√	√	√	√	√

Table 22: Function Marker Analysis (FMA) of PMAY-G - GP level officials

S. No.	Guidelines FMA	Sikkim	Haryana	Maharashtra	Mizoram	Karnataka	Dadra. N.Haveli
1	Allocation of land to landless	√ 100%	√ 100%	√ 100%	√ 100%	√ 100%	√ 100%
2	Dedicated staff deployment for PMAY –G	√ 100%	√ 100%	√ 100%	85%	94%	75%
3	Major functions of officials						
	Uploading beneficiary waitlist after verification of SECC data	0%	98%	79%	62%	56%	8%
	Registration of beneficiaries	64%	98%	88%	54%	72%	58%
	Capturing MGNREGA job Card	43%	95%	92%	31%	36%	75%
	Capturing Bank Account Details	43%	95%	92%	54%	33%	83%
	Capturing old house and construction site photographs	86%	95%	83%	69%	31%	50%
	Freezing beneficiary account	0%	84%	75%	8%	17%	25%
	Generation of order sheet for FTO	0%	89%	71%	0%	25%	50%
	Generation of FTOs for payment of instalments	0%	85%	71%	0%	17%	33%
	Inspection and approval of inspection photographs	50%	87%	71%	23%	31%	25%
	Data entry for transactions prior to FY 2015-16	0%	71%	50%	8%	3%	0%
	Other GP level tasks	29%	0%	4%	38%	17%	0%
4	Saturation approaches adopted	50%	98%	71%	77%	31%	0%
5	Pass on circulars to next levels	50%	√ 100%	0%	0%	75%	√ 100%
6	Train/orient the next level staff for implementation of PMAY-G	71%	96%	92%	92%	75%	25%
7	Provide employment 90-95 days under the scheme of MGNERGA	√ 100%	√ 100%	√ 100%	62%	97%	√ 100%
8	Provide free electricity	0%	87%	17%	8%	3%	0%
9	Provide water supply through convergence schemes	0%	85%	63%	0%	92%	83%
10	Provide LPG connection through convergence schemes	0%	87%	42%	8%	6%	25%
11	Provide assistance for toilet construction through convergence schemes	0%	85%	88%	0%	64%	0%
12	Monitoring the progress though visits and photo documentation	√	√	√	√	√	√
13	Program Management through AwaasSoft	√	√	√	√	√	√

3.3 FMA- Findings across the States

All State level officials from the six States have reported receiving the funds for implementation of PMAY-G. District level officials have also reported the same. At the GP level, officials have reported differently. In Sikkim all GP level officials have reported that their State does not get funds under PMAY-G.

Figure 25: State gets funds from PMAY-G: GP officials' response
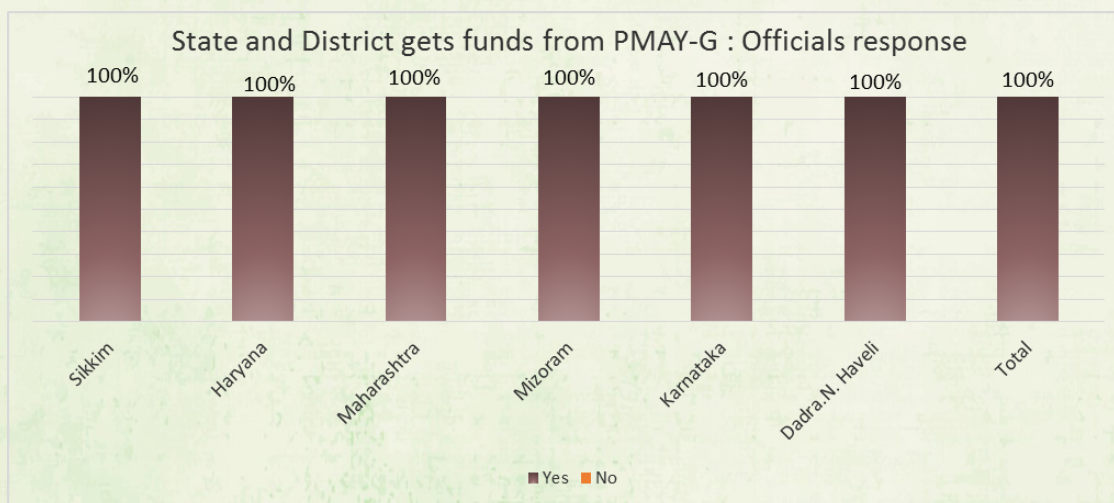
State level team and its functions: A majority of the officials across all States and all levels have reported that there are dedicated or designated sections and officers to look after PMAY-G activates however the rank of official in-charge varies across States.

Table 23: Details of officials in-charge of PMAY-G activities at the State level

	Secretary/ Joint Secretary (PMAY-G)	State PMU – Nodal Officer	Constituted Committees -Chief Secretary	Constituted Committee- member	Others state level	Nodal officer – PMAY-G
Sikkim	100%	100%	0%	0%	0%	0%
Haryana	100%	0%	0%	0%	100%	100%
Maharashtra	100%	100%	100%	100%	50%	0%
Mizoram	100%	33%	0%	0%	100%	0%
Karnataka	25%	100%	0%	0%	100%	0%
Dadra. N. Haveli	0%	100%	0%	0%	100%	0%

On an average, 3-5 officials are in charge of the PMAY-G activities in every State.

Figure 26: Number of officials in-charge of PMAY-G activities at the State level
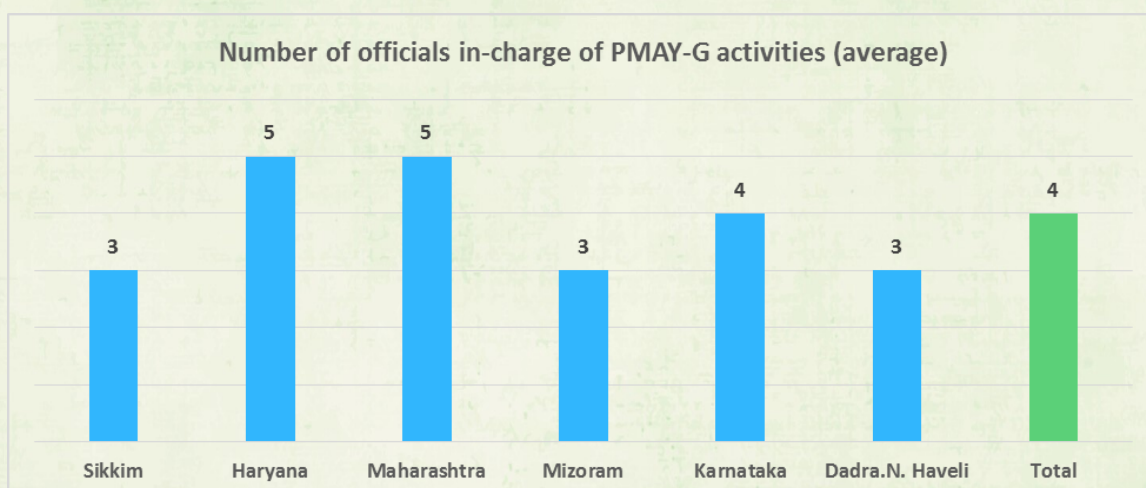
Three out of the six States have reported that the existing number of staff at the State level that are in-charge of the PMAY-G activities is sufficient. All officials in Dadra. N. Haveli have reported insufficiency of staff. In Sikkim and Haryana however, the response is divided. Half of the respondents in Sikkim and a third of the respondents in Haryana find the staff strength to be insufficient.

At the district level, the response is different with more officials reporting insufficiency of staff except in Mizoram where all officials have reported that the existing number of staff is sufficient to carry out the activities. As we go further down to the GP level, the insufficiency reported decreases further across all States.

Figure 27: Sufficiency of staff for implementation of PMAY-G reported by officials
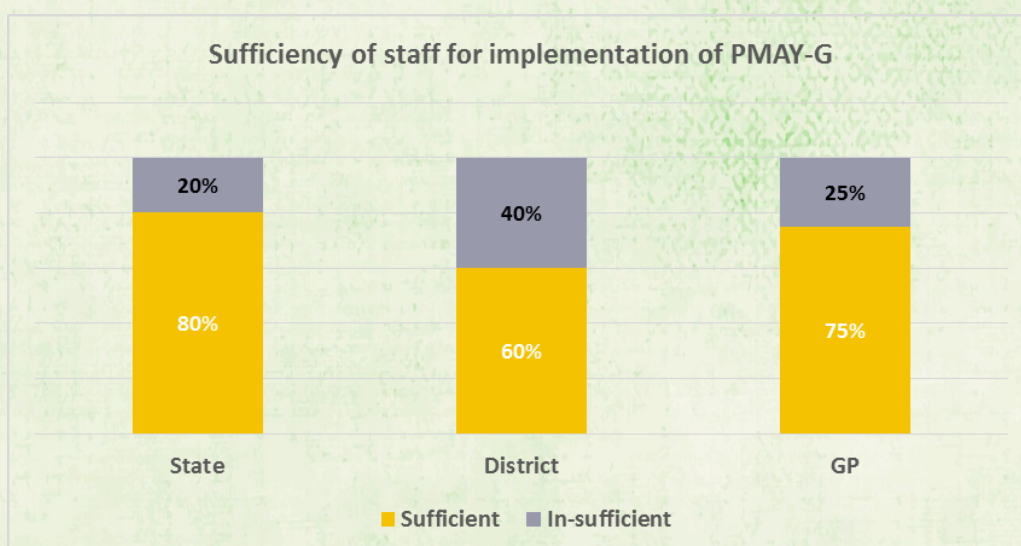
In States where there is insufficiency of staff reported, the staff is somehow managing the tasks with the existing staff as reported by 25 per cent officials. In Dadra. N. Haveli and Haryana however, some additional staff has been borrowed on deputation.

Various activities are performed by PMAY-G office at various levels. The set of functions performed at State, district and GP level varies across the States and is not prototype. For example, in Karnataka only three functions -Allocating targets to Districts, Adding State Debit Account details and Releasing the State share is reported to be performed at the State level where as other States have reported to perform more functions listed in the table below. Settling of instalment values and payment is reported to be done at the district level by officials from three States (Sikkim, Mizoram and Maharashtra) only out of the six States. At the GP level there is no uniformity if responses from officials with respect to performing the activities. It varies from State-to-State for each type of activity.

Table 24: Details of major functions carried out by the PMAY-G office

1. State level

Functions	Sikkim	Haryana	Maharashtra	Mizoram	Karnataka	Dadra. N.Haveli
Allocating targets to Districts	√	√	√	√	√	√
Adding State Debit Account details	√	√	√	√	50%	0%
Confirming fund receipt from Centre	√	√	√	√	0%	√
Releasing the State share	√	√	√	√	25%	√
Setting the instalment values and payment levels	√	√	√	√	0%	√
Generation of FTO for transfer of Admin Fund	√	√	√	√	0%	√
Fixing the Digital Signatory levels	√	√	√	√	0%	√
Activation/Deactivation of DSC	√	√	√	√	0%	√
Managing Bank/Branch master lists	√	√	√	√	0%	√
Generation of FTOs for admin fund payment	√	√	√	√	0%	√

2. District level

Functions	Sikkim	Haryana	Maharashtra	Mizoram	Karnataka	Dadra. N.Haveli
Review and approve proposal for house sanction	√ 100%	√ 100%	88%	80%	80%	67%
Allocating targets to Blocks	√ 100%	√ 100%	75%	60%	60%	67%
Generation of order sheet for FTO (If applicable)	√ 100%	√ 100%	75%	80%	20%	67%
Generation of FTOs for payment of instalments (If applicable)	√ 100%	75%	63%	60%	20%	67%
Others district level	80%	0%	20%	20%	0%	0%

3. GP level officials

Functions	Sikkim	Haryana	Maharashtra	Mizoram	Karnataka	Dadra. N.Haveli
Uploading beneficiary waitlist after verification of SECC data	0%	98%	79%	62%	56%	8%
Registration of beneficiaries	64%	98%	88%	54%	72%	58%
Capturing MGNREGA job Card	43%	95%	92%	31%	36%	75%
Capturing Bank Account Details	43%	95%	92%	54%	33%	83%
Capturing old house and construction site photographs	86%	95%	83%	69%	31%	50%
Freezing beneficiary account	0%	84%	75%	8%	17%	25%
Generation of order sheet for FTO	0%	89%	71%	0%	25%	50%
Generation of FTOs for payment of instalments	0%	85%	71%	0%	17%	33%
Inspection and approval of inspection photographs	50%	87%	71%	23%	31%	25%
Data entry for transactions prior to FY 2015-16	0%	71%	50%	8%	3%	0%
Other GP level tasks	29%	0%	4%	38%	17%	0%

Problems reported in discharging their functions: No official at the State-level has reported of any functional problems with the major functions carried out by them. There has been a suggestion however, from the Maharashtra staff that the administration account should be separated from programme fund.

At the district level officials from Karnataka and Mizoram have not reported any problems in discharging their duties. Among the other four States, officials at the district level from Maharashtra have reported a wide variety of problems. Details can be seen in the graph below.

Figure 28: Details of problems reported by district level officials in discharging their duties

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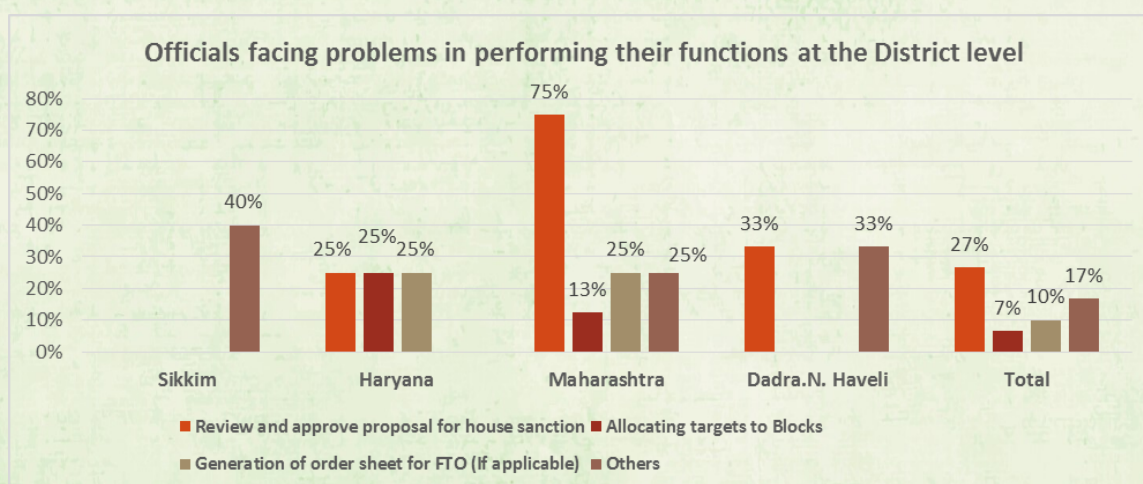
Officials reported facing power issues as well as beneficiary issues in review and approval of proposal for house construction. Other problems reported include lack of staff for AwaasSoft reported in Sikkim and Dadra. N. Haveli, eligible beneficiaries' data not available in SECC and more demand on open category houses, not getting the beneficiaries reported in Maharashtra.

Officials at the GP level from Maharashtra and Mizoram have reported many problems in performing their duties related to PMAY-G implementation. Officials from Sikkim have reported the least number of problems at the GP level. While uploading beneficiary waitlist after verification of SECC data, network issues were reported in Maharashtra and Mizoram. Maharashtra officials also reported of transportation problems. Other issues reported are delay in FTO updation in AwaasSoft due to which the next installment generation of FTO is taking time, internet and migration issues.

Table 25: Details of problems reported by GP level officials in discharging their duties

Functions at the GP level	Sikkim	Haryana	Maharashtra	Mizoram	Karnataka	Dadra. N. Haveli	Total
Uploading beneficiary waitlist after verification of SECC data		24%	17%	31%	33%		**21%**
Registration of beneficiaries		4%	8%	15%	8%	8%	**7%**
Capturing MGNREGA job Card		2%	13%	8%			**3%**
Capturing Bank Account Details			8%	8%			**2%**
Capturing old house and construction site photographs			8%				**1%**
Freezing beneficiary account			8%			8%	**2%**
Generation of order sheet for FTO			4%	8%	3%		**2%**
Generation of FTOs for payment of instalments			8%	8%		8%	**3%**
Inspection and approval of inspection photographs		4%	8%	8%			**3%**
Data entry for transactions prior to FY 2015-16			8%	8%	3%		**3%**
Others	7%		4%	15%			**3%**

Approach towards allocation: All officials (100 per cent) from all States have reported that the States are following the saturation approach for allocation of PMAY-G at the State level except in the State of Mizoram and partly in the State of Karnataka (25 per cent reported NO). At the district level the response is similar. Only 20 per cent officials from Mizoram reported otherwise and all officials from Karnataka also reported that the district follows the saturation approach for allocation of PMAY-G. At the GP level however, the officials from every state reported differently.

Figure 29: Saturation approach for allocation of PMAY-G in the block/GP - GP officials' response

Saturation approach for allocation of PMAY-G in the block/GP - GP officials' response
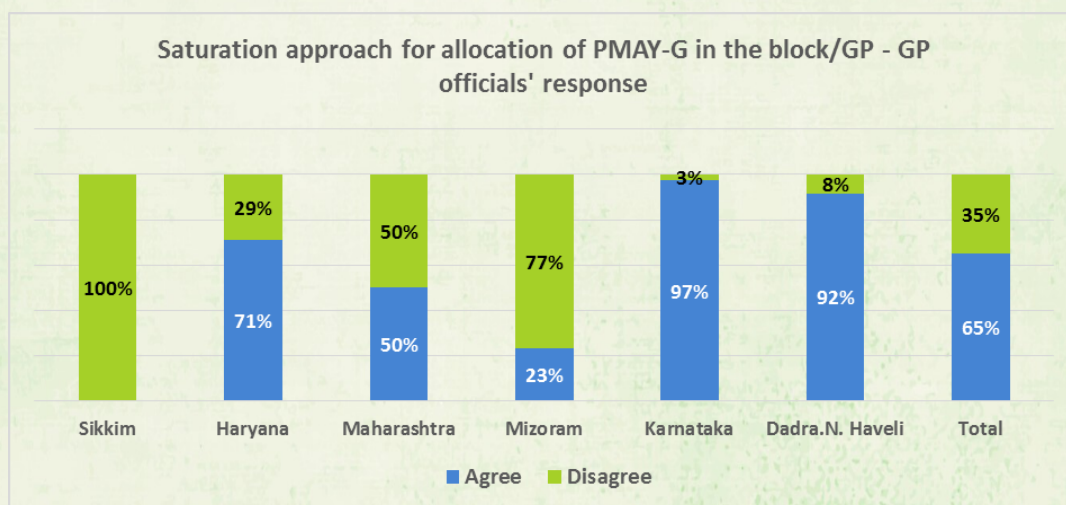
Every State has adopted a combination of several saturation approaches as reported by officials at the three levels. The following table gives the details of the approaches used by each of the five States where saturated approach for allocation of PMAY-G has been used. Kalaza is the least reported approach while Day NRLM, ODF and Mission Antyodaya has been reported as the approaches adopted by 40 per cent officials across all States.

Table 26: Details of saturation approaches at the State level

	Mission Antyodaya GPs	SAGY GPs	Kalazar	ODF	Rurban	DAY-NRLM	others
State level	33%	40%	0%	53%	27%	33%	0%
District level	40%	40%	3%	50%	17%	33%	20%
GP level	42%	23%	3%	38%	23%	45%	0%
Total	41%	27%	3%	41%	22%	42%	3%

Circulars and guidelines: All officials at the State and district levels from all the States have reported that they were able to understand the details provided in the circulars or PMAY-G guidelines when they went through it. About 6 per cent officials at the GP

level have reported that they were not able to understand the details provided in the guidelines. Though in smaller numbers, this response was received from GP level officials of Sikkim, Maharashtra, Mizoram and Haryana States.

Further questions were asked to understand the extent of information shared in the circular and its completeness. At the State level, all officials from all the States except Maharashtra reported that the circulars or PMAY-G guidelines provided all necessary/complete information about:

♦ Amounts entitled

♦ Instalments details

♦ Claiming for instalments

♦ Claims submission process to MoRD

♦ Time lines regarding submission and receipt of instalments amounts

♦ Release of instalments to the beneficiaries

♦ Process documentations to release the instalments.

Half of the officials from Maharashtra agreed to this while the half did not agree. Regarding process documentation to release the instalments, 25 per cent officials from Karnataka also did not agree that the circular/guidelines had all required details.

At the District level, 60 per cent officials from Mizoram and Karnataka agreed that the guidelines had all necessary information on amounts entitled to beneficiaries. On all other aspects, 50 per cent officials from Haryana and 75 per cent officials from Maharashtra agreed that the guidelines had complete information.

At the GP level, almost all officials from Dadra. N. Haveli reported that all necessary information was available in the guidelines. In the other five States, some officials agreed while some others disagreed.

Figure 30: Guidelines have all necessary information - Officials who agree
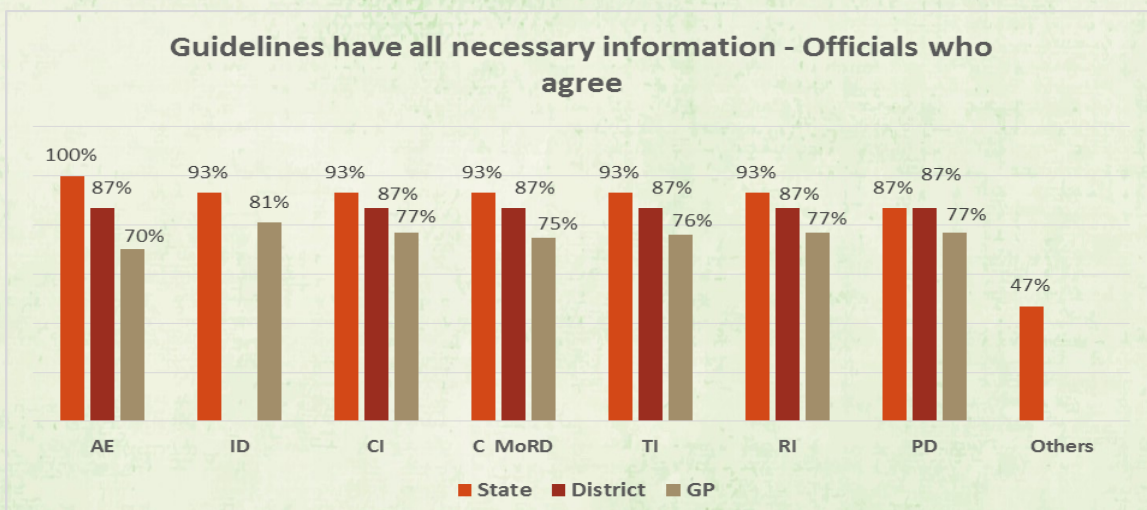
AE: Amounts entitled; ID: Instalments details; CI: Claiming for instalments; C MoRD: Claims submission process to MoRD; TI: Time lines regarding submission and receipt of instalments amounts; RI: Release of instalments to the beneficiaries; PD: Process documentations to release the instalments.

Apart from the exiting information, 73 per cent officials at the State level, 74 per cent at the district level and 70 per cent at the GP level suggested that there was scope to include some additional information in the guidelines. The details are listed below:

♦ Amendments should be added

♦ Social audit issues have to be included

♦ Up to date circulars should reach in time

♦ SMS alerts

♦ Simplify guidelines

Training and hand holding: At the State level, all officials (100 per cent) from all the five States except Karnataka reported that they had attended training programmes regarding implementation of PMAY-G. But as we come down to the GP level, 30 per cent officials had not attended any training programme.

Figure 31: Officials who have attended training for PMAY-G implementation
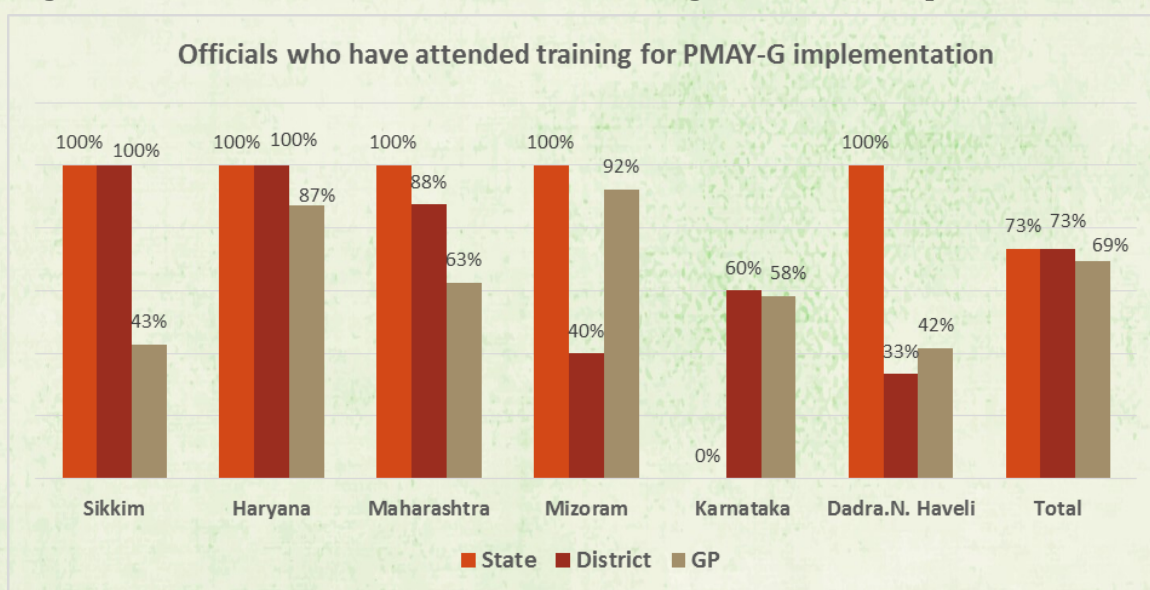
A majority of the officials (98 per cent) at all levels who had attended the training programme reported that the training was useful in utilising PMAY-G in an effective way. About three quarter of the officials (71 per cent) had expected some training programmes to understand effective implementation of PMAY-G.

Figure 32: Officials who were expecting training for effective implementation of PMAY-G at all three levels

Officials expecting training for effective implementation of PMAY-G

State: 80%
District: 67%
GP: 71%
Total: 71%
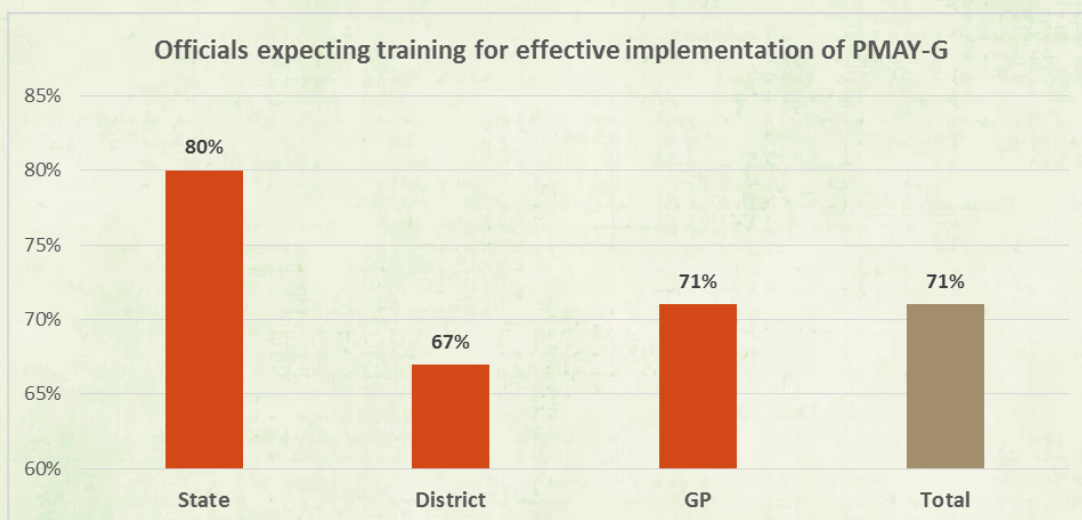
Flow of information (circulars) top-down: Flow of information regarding implementation of PMAY-G in the form of circulars was checked. All officials (100 per cent) at the State level reported that they had forwarded the circulars to district officials, down below to the block level and GP level the number of officials who had forwarded the circulars reduced in percentage. Similar pattern was observed with the district level officials' responses as well. The below graph gives the pattern of responses received across the three levels from officials.

Figure 33: Officials' responses regarding forwarding circulars to officials at the lower levels of PMAY-G implementation chain

Forwarding of circulars - top down

State: 100%, 80%, 53%, 60%
District: 77%, 63%, 40%
GP: 64%, 77%

■ District ■ Block ■ GP ■ Village
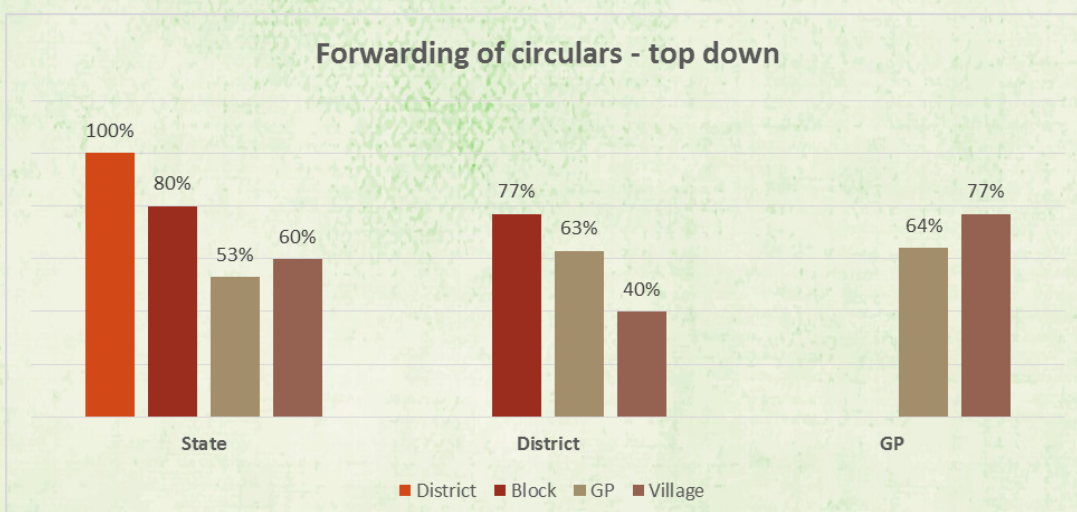
Training/orienting next level staff: On an average, 83 per cent officials reported that they had trained the staff at their next level about using PMAY-G. Among the six districts, a smaller number of officials (less than a third) in Dadra. N. Haveli reported that they trained their next level staff.

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Figure 34: Officials training their next level staff on PMAY-G

Officials training the next level staff about using PMAY-G

	State	District	GP
No	20%	13%	18%
Yes	80%	87%	83%

■ Yes   ■ No
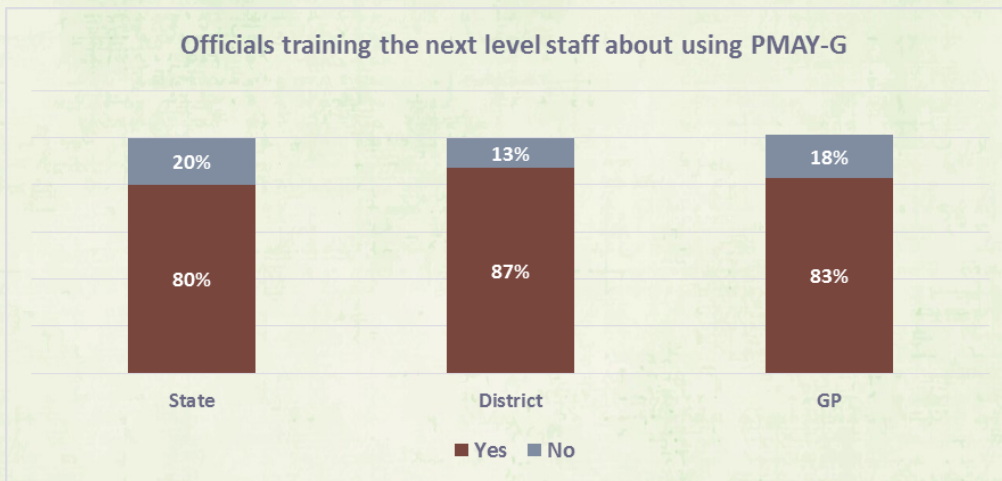
Training programmes conducted by the State level officials had more district, block and GP level officials as participants. Likewise, the training conducted by district level officials had more participants from block and GP levels. The GP level training had more participants from villages. No training was conducted at the State level as reported by officials in Dadra. N. Haveli State.

Figure 35: Participants in the trainings conducted by officials at different levels

Participants in the trainings

	State	District	GP
District officials	73%	43%	
Block officials	67%	77%	53%
GP officials	60%	67%	69%
Village officials	20%	37%	71%

■ District officials   ■ Block officials   ■ GP officials   ■ Village officials
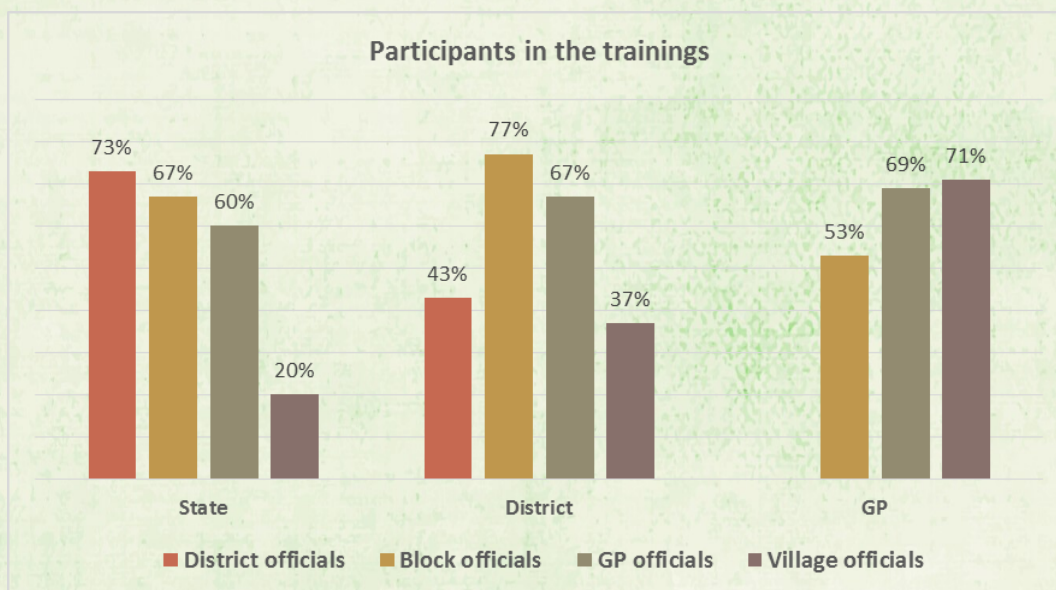
Process of receiving PMAY –G request from lower levels: For the first instalment, State and districts level officials reported getting request from the beneficiary selection order by GP secretary, requests are forwarded by the district officers and also are received from Gram Sabha documents on identification of beneficiaries. At the GP level officials reported getting requests from beneficiary permanent wait list using SECC 2011 data apart from the three means mentioned by the State and district officials.

Figure 36: Process of receiving requests from lower levels - officials' response

Process of receiving requests from lower levels - first instalment

- GP: 31%, 67%, 50%, 79%
- District: 17%, 67%, 67%
- State: 40%, 60%, 33%

0% 10% 20% 30% 40% 50% 60% 70% 80% 90%

■ Beneficiary Permanent Wait List using SECC 2011 data
■ Gram Sabha documents on identification of beneficiaries
■ Forwarded by the District officers
■ Beneficiary selection order by the GP secretary
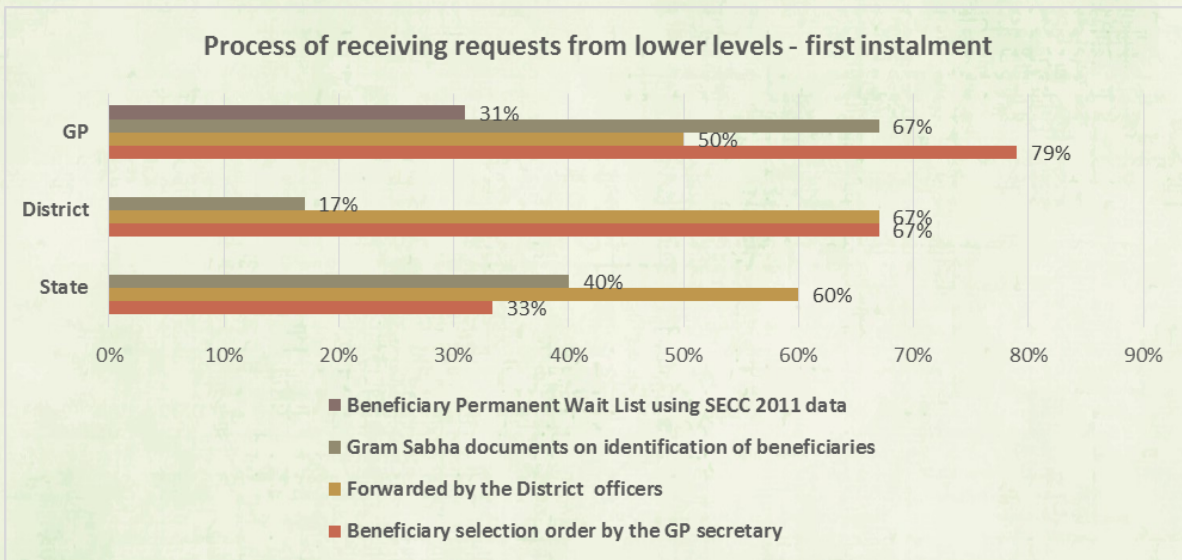
For the second instalment, the proposal was the main form of request reported by many officials across the three levels, followed by utilisation certificates for the first instalment and also the expenditure statement for the first instalment.

Process of receiving requests from lower levels - 2nd instalment

- GP: 38%, 55%, 76%
- District: 37%, 70%, 57%, 43%
- State: 40%, 40%, 47%

■ Expenditure statement of 1st instalment   ■ Utilisation Certificate(EC) of 1st instalment
■ Second instalment proposal   ■ Others
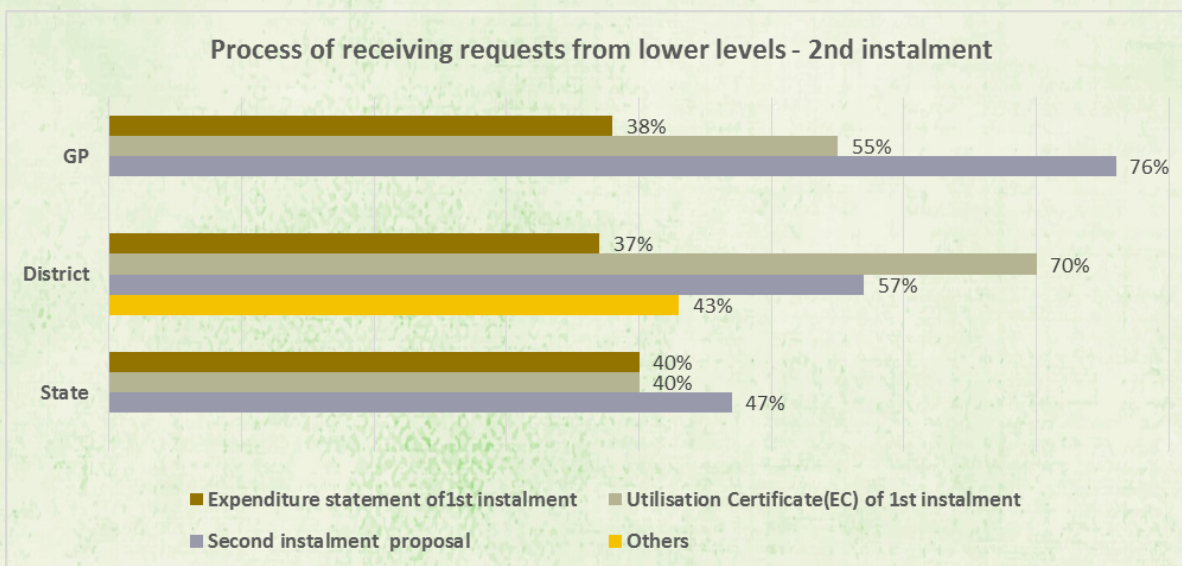
AwaasSoft: At the State and District level, all officials (100 per cent) across all States have reported that they are well equipped with AwaasSoft. At the GP level however, 90 per cent officials have reported they are equipped. On an average official have reported that 3-5 dedicated staff members are working on AwaasSoft at the State level.

Figure 37: Average number of staff members working on AwaasSoft at State level

Average number of staff members working on AwasSoft
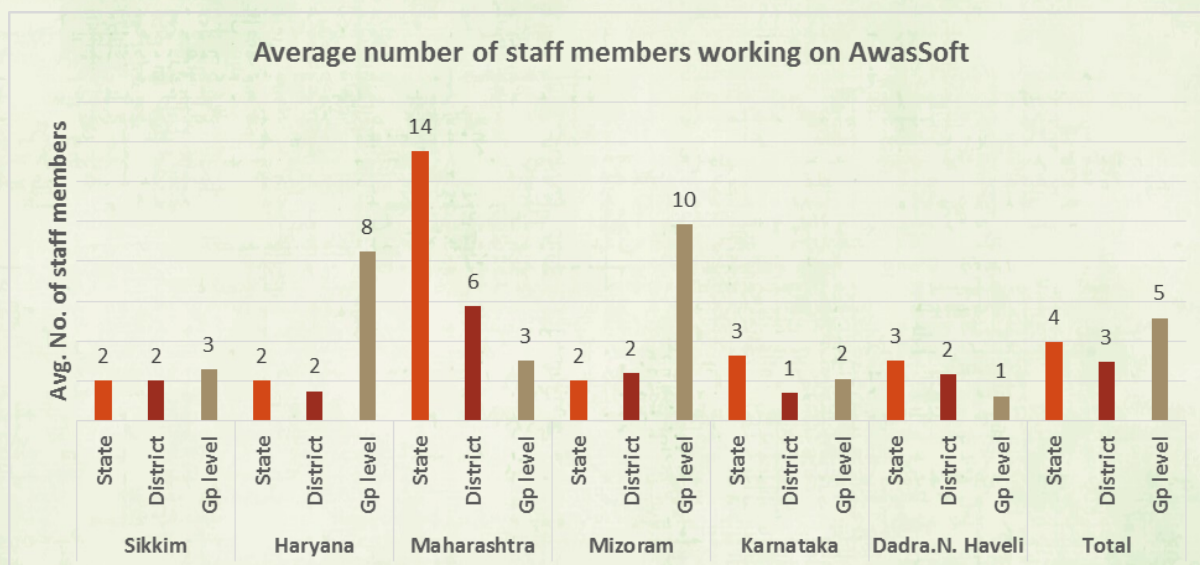
Officials at the district and GP level across States have reported that the available staff working on AwaasSoft is insufficient at the State level. On an average, 70 per cent of staff have reported that the staff availability is sufficient.

Figure 38: Officials' response on sufficiency of staff for AwaasSoft

Officials' response on sufficieny of staff for AwaasSoft
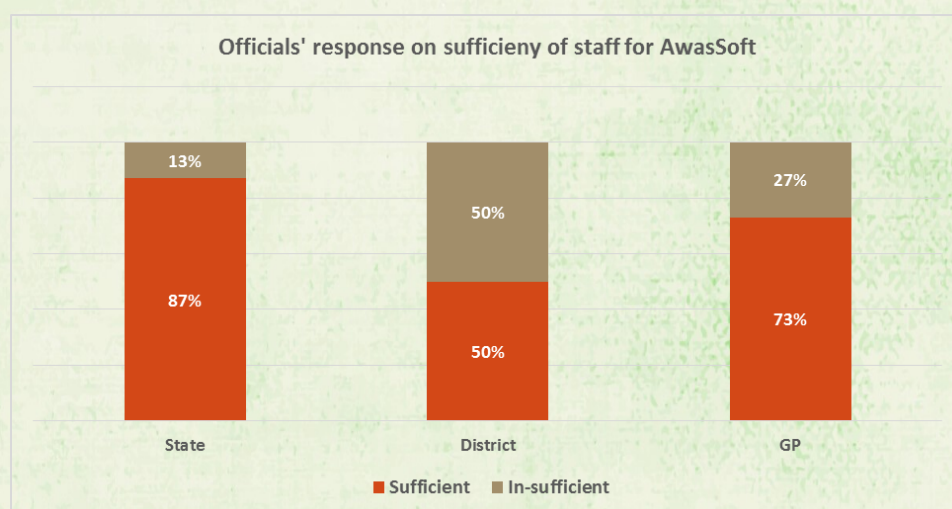
Officials from four out of six States have reported an additional requirement of 2-3 staff members on an average at the district level. In Maharashtra officials at the GP level have requested for an addition of two staff members at the GP level. In Dadra. N. Haveli, officials at both State and district level have asked for three additional staff members and officials at the GP level for two additional staff members. On average, 96 per cent officials across all States have reported that the staff working on AwaasSoft are desirably qualified. Nearly half of the officials across the three levels in all six States (49 per cent) are of the opinion that these staff members working on AwaasSoft do not require any additional training in handling their work.

Figure 39: Officials' response towards additional support required to maintain AwaasSoft

Additional support required to maintain AwasSoft
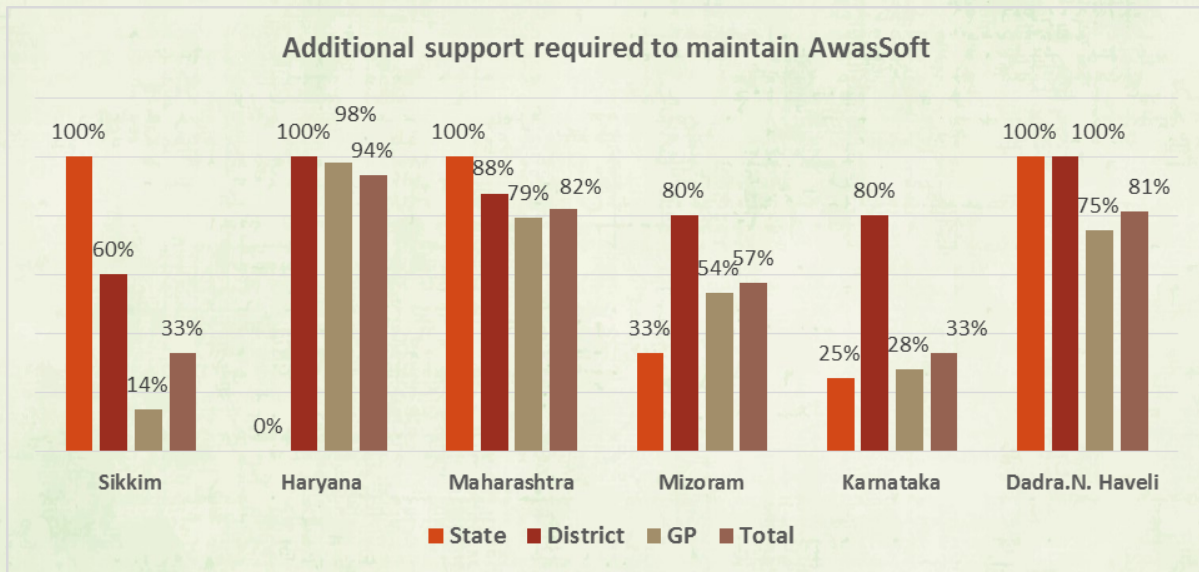
On an average, 67 per cent officials expect additional support to maintain AwaasSoft. Three major types of support is expected as reported by the officials

♦ Technical/programme specific – 55 per cent

♦ Experienced staff – 37 per cent

♦ Hardware support – 36 per cent

On an average, 63 per cent officials have reported that from the state office they trained next level (dist. and below) staff on AwaasSoft. A majority of them (84 per cent) reported that these trainings happen whenever required. On an average less than a quarter of the officials (22 per cent) reported problems with AwaasSoft. Most of these officials reported network and technical issues (65 per cent).

Figure 40: Officials who reported problems related to AwaasSoft

Officials reporting problems related to AwaasSoft
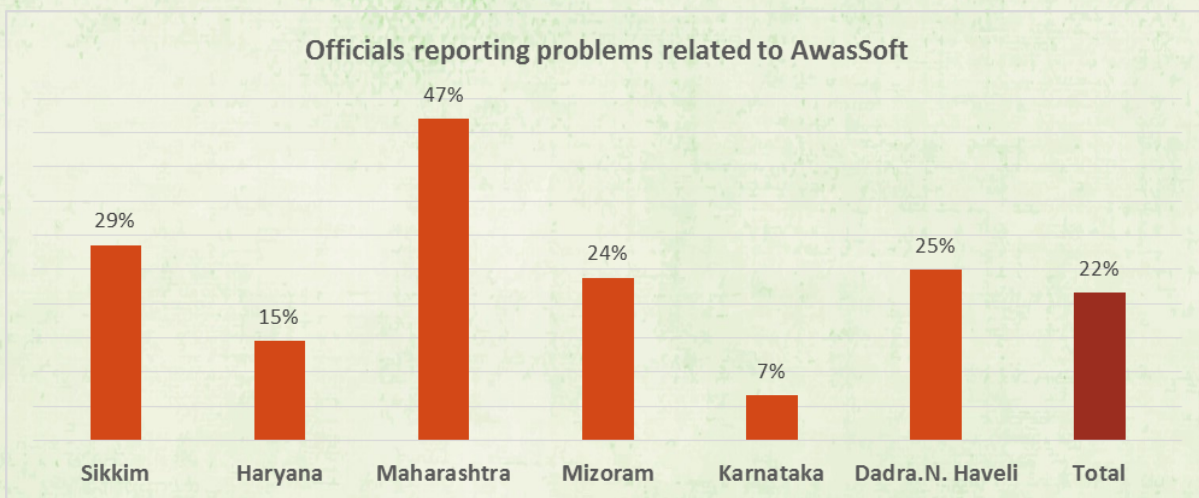
Convergence with other departments: On an average 73 per cent officials reported convergence of PMAY-G with other departments in their States.

Figure 41: Convergence of PMAY-G with other departments - officials' response
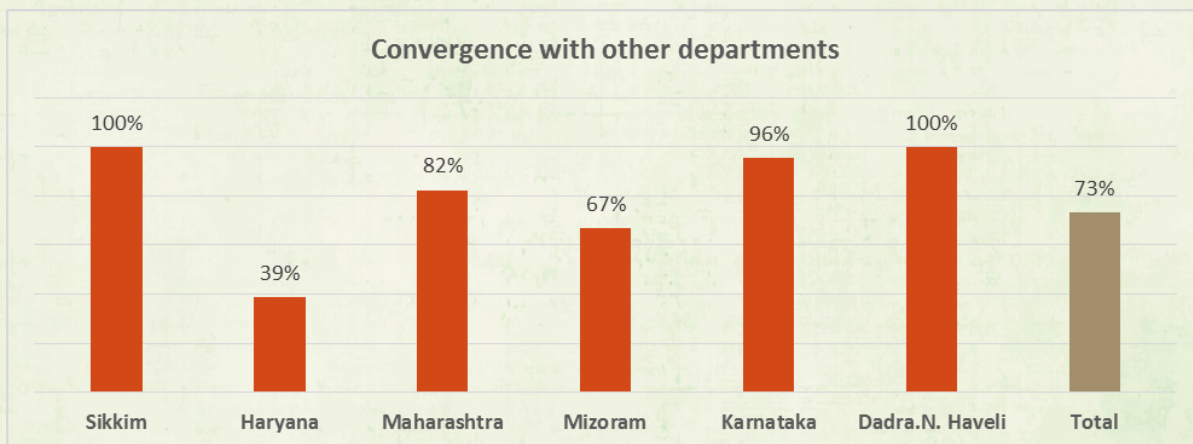
A majority of the respondents reported PMAY-G convergence with MGNREGA (95 per cent). Many of them reported convergence with drinking water (62 per cent) and Swachh Bharat Mission (60 per cent).
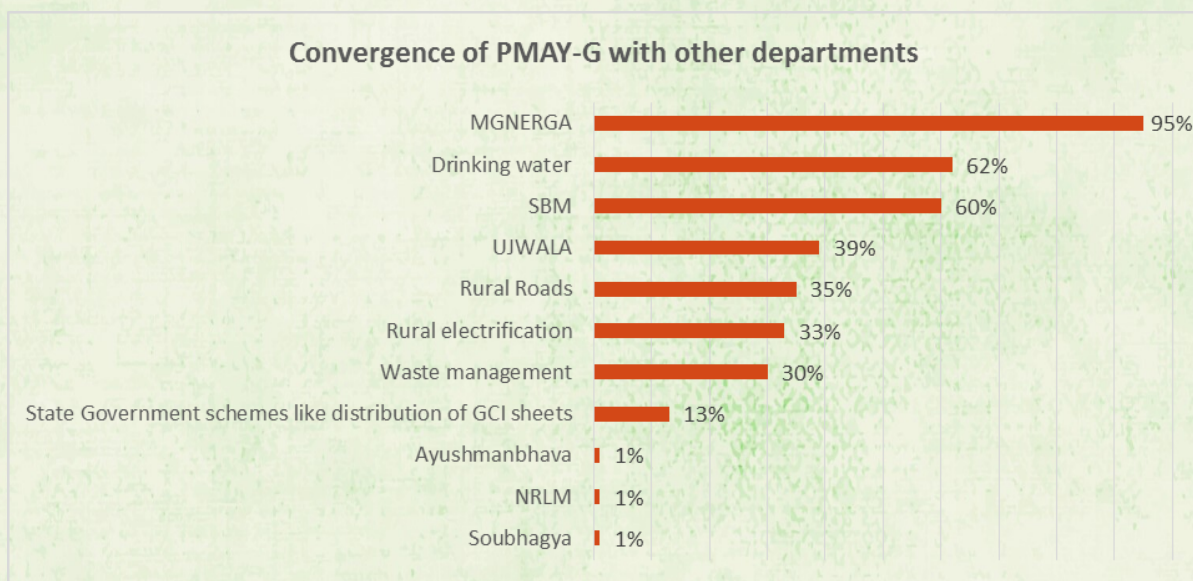
A majority of the officials (82 per cent) have reported that there are no problems with convergence. In Maharashtra 46 per cent GP level officials have reported that the convergence is actually causing both physical and financial delays in achieving PMAY-G targets.

3.4 Applying SET

S. No.	Guidelines SET	Sikkim	Haryana	Maharashtra	Mizoram	Karnataka	Dadra. N.Haveli
1	Targets MoRD vs State	Varies	Varies	No Variation	No variation	No variation	Varies
	Sanctioned vs completed	Avg. 97% completed	Avg. 74% completed	Avg. 79% completed	Avg. 34% completed	Avg. 59% completed	Avg. 20% completed
2	Provide fund Central Government and State Government share (60:40 ratio to the states, 90:10 ration to the hilly remote states and 100:0 for UTs)	Data on Central share partially available Data on State share not available	Data on Central share partially available Data on State share not available	Data on Central share partially available Data on State share not available	Data on Central share partially available Data on State share not available	Data on Central share partially available Data on State share not available	Data on Central share partially available Data on State share not available
3	Mode of receipt of funds from MoRD (FTO to SNA)	0%	98%	100%	38%	38%	94%
4	Provide financial assistance of Rs/- 120,000 and 130,000 for construction of house	1,30,000 (entitlement 1,50,000)	1,58,000 (entitlement 1,58,000)	1,20,000 (entitlement 1,20,000)	1,30,000 (entitlement 1,30,000)	1,19,799 (entitlement 1,20,000)	2,40,000 (entitlement 2,40,000)
5	Instalment amount electronically transferred to beneficiary's bank/ post office account	86%	90%	77%	95%	100%	100%
6	Number of Installments to be paid to the beneficiary	4	3	4	4	4	3
7	Release first instalment within 7 days from the date of issue of sanction order	No data	15- 30 days	15 days	5 days	7 days	10 days

3.5 SET - Findings across the States

MoRD targets vs State targets: The following three tables (Table 27, 28 and 29), tabulated the responses from officials at State, district and GP levels regarding targets set by the MoRD and State and reasons for variation if any.

At the State and district levels, the data availability regarding the State targets and the MoRD targets is good. The variations reported are only because of non-availability of beneficiaries. This variation is reported mostly in the year 2016-17 with an exception of Dadra. N. Haveli State where it is reported in all three years (2016- 2019).

At the GP level, the target data availability is poor. The officials at the GP from

Sikkim and Mizoram have not shared data of MoRD target or the State target hence analysis is not possible. In Maharashtra, the GPs from Wardha district have reported only the State Target and no data regarding MoRD target is made available, however, the GPS from Sangli district have provided data for both. Where variations are reported, the only reason given is non-availability of beneficiaries.

Table 27: Progress under PMAY-G during 2016-19 - Response from State level officials

S. No.	States/UT	Year	MoRD Target	Target fixed by the state	Reason for variation in Targets	% MoRD target met by State
1	Karnataka	2016-17	93065	93065	No variation	100
		2017-18	52284	52284	No variation	100
		2018-19	0	0	No Sanction	0
2	D.Nagar Haveli	2016-17	304	297	No Beneficiaries were identified during the year	98
		2017-18	801	756	No Beneficiaries were identified during the year	94
		2018-19	6500	4665	No Beneficiaries were identified during the year	72
3	Mizoram	2016-17	4806	4806	No variation	100
		2017-18	1794	1794	No variation	100
		2018-19	0	0	No Sanction	0
4	Sikkim	2016-17	1957	1079	No Beneficiaries were identified during the year	55
		2017-18	0	0	No Sanction	0
		2018-19	0	0	No Sanction	0
5	Maharashtra	2016-17	230422	230422	No variation	100
		2017-18	150934	150934	No variation	100
		2018-19	68464	68464	No variation	100
6	Haryana	2016-17	21502	11904	No Beneficiaries were identified during the year	55
		2017-18	9598	9598	No variation	100
		2018-19	0	0	No Sanction	0

Table 28: Progress under PMAY-G during 2016-19 - Response From District level officials

State	Districts	Year	MoRD Target	Target fixed by the state	Reason for variation in Targets	% MoRD target met by State
Karnataka	Kalaiburigi	2016-17	2732	2732	No variation	100
		2017-18	1650	1650	No variation	100
		2018-19	0	0	No Sanction	0
	Chikballapur	2016-17	3072	3072	No variation	100
		2017-18	1727	1727	No variation	100
		2018-19	0	0	No Sanction	0
Mizoram	Lawngtlai	2016-17	No data	587		0
		2017-18	No data	40		0
		2018-19	0	0	No Sanction	0
	Saiha	2016-17	No data	1795		0
		2017-18	No data	827		0
		2018-19	0	0	No Sanction	0
Sikkim	South Sikkim	2016-17	113	113	No variation	100
		2017-18	0	0	No Sanction	0
		2018-19	0	0	No Sanction	0
	West Sikkim	2016-17	317	317	No Beneficiaries were identified during the year	100
		2017-18	0	0	No Sanction	0
		2018-19	0	0	No Sanction	0
Maharashtra	Wardha	2016-17	No data	No data	No data	0
		2017-18	No data	No data	No data	0
		2018-19	No data	No data	No data	0
	Sangli	2016-17	5175	5175	No variation	100
		2017-18	1892	1892	No variation	100
		2018-19	730	730	No variation	100
Haryana	Sirsa	2016-17	799	799	No variation	100
		2017-18	1100	1098	No Beneficiaries were identified during the year	100
		2018-19	0	0	No Sanction	0
	Mewat	2016-17	2060	2051	No Beneficiaries were identified during the year	100
		2017-18	1390	1390	No variation	100
		2018-19	0	0	No Sanction	0

Table 29: Progress under PMAY-G during 2016-19 - Response from GP level officials

S.No	GPs from State: Karnataka, District: Chikballapur	Year	MoRD Target	Target fixed by the state	Reason for variation in Targets	% MoRD target met by State
1	Bagepalli	2016-17	67	67	No variation	100
		2017-18	77	77	No variation	100
		2018-19	0	0	No Sanction	0
2	Chintamani	2016-17	31	31	No variation	100
		2017-18	9	9	No variation	100
		2018-19	0	0	No Sanction	0
3	Gowribidanur	2016-17	52	52	No variation	100
		2017-18	55	55	No variation	100
		2018-19	0	0	No Sanction	0
4	Sidlaghatta	2016-17	52	52	No variation	100
		2017-18	38	38	No variation	100
		2018-19	0	0	No Sanction	0
	GPs from State: Karnataka, District: Kailaiburigi)	Year	MoRD Target	Target fixed by the state	Reason for variation in Targets	% MoRD target met by State
5	Afzalpur	2016-17	67	67	No variation	100
		2017-18	77	77	No variation	100
		2018-19	0	0	No Sanction	0
6	Aland	2016-17	103	103	No variation	100
		2017-18	3	3	No variation	100
		2018-19	0	0	No Sanction	0
7	Jewargi	2016-17	56	56	No variation	100
		2017-18	104	104	No variation	100
		2018-19	0	0	No Sanction	0
8	Kalaburagi	2016-17	29	29	No variation	100
		2017-18	24	24	No variation	100
		2018-19	0	0	No Sanction	0
	GPs from State: Mizoram District: Lawngtlai	Year	MoRD Target	Target fixed by the state	Reason for variation in Targets	% MoRD target met by State
9	Bungtlang	2016-17	No data	No data		0
		2017-18	No data	No data		0
		2018-19	No data	No data		0
10	Chawngte	2016-17	No data	No data		0
		2017-18	No data	No data		0
		2018-19	No data	No data		0
11	Lawngtlai	2016-17	No data	No data		0
		2017-18	No data	No data		0
		2018-19	No data	No data		0
12	Sangau	2016-17	No data	No data		0
		2017-18	No data	No data		0
		2018-19	No data	No data		0

S.No.	GPs from State: Mizoram District: Saiha	Year	MoRD Target	Target fixed by the state	Reason for variation in Targets	% MoRD target met by State
13	Saiha	2016-17	No data	No data		0
		2017-18	No data	No data		0
		2018-19	No data	No data		0
14	Tuipang	2016-17	No data	No data		0
		2017-18	No data	No data		0
		2018-19	No data	No data		0
S.No.	GPs from State: Sikkim District: South Sikkim	Year	MoRD Target	Target fixed by the state	Reason for variation in Targets	% MoRD target met by State
15	Jorethang	2016-17	No data	No data		0
		2017-18	No data	No data		0
		2018-19	No data	No data		0
16	Melli	2016-17	No data	No data		0
		2017-18	No data	No data		0
		2018-19	No data	No data		0
17	Namchi	2016-17	No data	No data		0
		2017-18	No data	No data		0
		2018-19	No data	No data		0
18	Namthang	2016-17	No data	No data		0
		2017-18	No data	No data		0
		2018-19	No data	No data		0
19	Ravong	2016-17	No data	No data		0
		2017-18	No data	No data		0
		2018-19	No data	No data		0
20	Temi tarku	2016-17	No data	No data		0
		2017-18	No data	No data		0
		2018-19	No data	No data		0
21	Wak	2016-17	No data	No data		0
		2017-18	No data	No data		0
		2018-19	No data	No data		0
22	Yangang	2016-17	No data	No data		0
		2017-18	No data	No data		0
		2018-19	No data	No data		0
	GPs from State: Sikkim District: West Sikkim	Year	MoRD Target	Target fixed by the state	Reason for variation in Targets	% MoRD target met by State
23	**Chongrang**	**2016-17**	**No data**	**No data**		**0**
		2017-18	No data	No data		0
		2018-19	No data	No data		0
24	Daramdin	2016-17	No data	No data		0
		2017-18	No data	No data		0
		2018-19	No data	No data		0

25	Dentam	2016-17	No data	No data		0
		2017-18	No data	No data		0
		2018-19	No data	No data		0
26	Yuksom	2016-17	No data	No data		0
		2017-18	No data	No data		0
		2018-19	No data	No data		0
	GPs from State: Maharashtra District: Wardha	Year	MoRD Target	Target fixed by the state	Reason for variation in Targets	% MoRD target met by State
27	Arvi	2016-17	No data	52		0
		2017-18	No data	38		0
		2018-19	0	0	No Sanction	0
28	Deoli	2016-17	No data	No data		0
		2017-18	No data	No data		0
		2018-19	0	0	No Sanction	0
29	Seloo	2016-17	No data	No data		0
		2017-18	No data	No data		0
		2018-19	0	0	No Sanction	0
30	Wardha	2016-17	No data	56		0
		2017-18	No data	56		0
		2018-19	No data	103		0
	GPs from State: Maharashtra District: Sangli	Year	MoRD Target	Target fixed by the state	Reason for variation in Targets	% MoRD target met by State
31	Jath	2016-17	869	869	No variation	100
		2017-18	770	770	No variation	91
		2018-19	282	282	No variation	100
32	Tasgaon	2016-17	556	556	No variation	100
		2017-18	107	107	No variation	100
		2018-19	51	51	No variation	100
33	Miraj	2016-17	880	880	No variation	100
		2017-18	302	302	No variation	100
		2018-19	67	67	No variation	100
34	Walwa	2016-17	740	740	No variation	100
		2017-18	139	139	No variation	100
		2018-19	65	65	No variation	100
	GPs from State: Haryana District: Sirsa	Year	MoRD Target	Target fixed by the state	Reason for variation in Targets	% MoRD target met by State
35	Baragudha (Block level data, no GP data)	2016-17	92	92	No variation	100
		2017-18	54	54	No variation	100
		2018-19	0	0	No Sanction	0
36	Ellenabad	2016-17	99	99	No variation	100
		2017-18	274	274	No variation	100
		2018-19	0	0	No Sanction	0

37	Nathusari chopta	2016-17	306	306	No variation	100
		2017-18	80	80	No variation	100
		2018-19	0	0	No Sanction	0
38	Sirsa	2016-17	70	70	No variation	100
		2017-18	338	336	No Beneficiaries were identified during the year	99
		2018-19	0	0	No Sanction	0
	GPs from State: Haryana, District: Mewat	Year	MoRD Target	Target fixed by the state	Reason for variation in Targets	% MoRD target met by State
39	Ferozepur jhirka (Block level data, no GP data)	2016-17	487	487	No variation	100
		2017-18	482	482	No variation	100
		2018-19	0	0	No Sanction	0
40	Nuh	2016-17	254	242	No Beneficiaries were identified during the year	95
		2017-18	114	114	No variation	100
		2018-19	0	0	No Sanction	0
41	Pingwan	2016-17	264	264	No variation	100
		2017-18	126	126	No variation	100
		2018-19	0	0	No Sanction	0
42	Punahana	2016-17	858	857	No Beneficiaries were identified during the year	99
		2017-18	421	421	No variation	100
		2018-19	0	0	No Sanction	0
	GPs from Dadra Nagar Haveli	Year	MoRD Target	Target fixed by the state	Reason for variation in Targets	% MoRD target met by State
43	Amboli	2016-17	16	16	No variation	100
		2017-18	46	46	No variation	100
		2018-19	232	232	No variation	100
44	Galonda	2016-17	16	16	No variation	100
		2017-18	47	47	No variation	100
		2018-19	542	542	No variation	100
45	Dapada	2016-17	16	16	No variation	100
		2017-18	41	41	No variation	100
		2018-19	479	479	No variation	100
46	Khanvel	2016-17	16	16	No variation	100
		2017-18	37	37	No variation	100
		2018-19	288	288	No variation	100
47	Rudana	2016-17	16	16	No variation	100
		2017-18	47	47	No variation	100
		2018-19	224	224	No variation	100

48	Sindoni	2016-17	16	16	No variation	100
		2017-18	46	46	No variation	100
		2018-19	256	256	No variation	100
49	Samarvarni	2016-17	16	16	No variation	100
		2017-18	46	46	No variation	100
		2018-19	232	232	No variation	100
50	Mandoni	2016-17	16	16	No variation	100
		2017-18	36	36	No variation	100
		2018-19	0	0	No Sanction	0

Status of sanctioned number of units: Similar to target data, the data number of units sanctioned Vs completed is available with the State level officials. In 2016, the State of Sikkim has reported completion of 97 per cent of the sanctioned number of units. The rate of completion is 70-80 per cent for Haryana and Maharashtra. Dadra. N. Haveli has reported the lowest rate of completion (<30 per cent).

Table 30: Details of number of Units sanctioned and their status as reported by State level officials

S. No.	States	Year	Units Sanctioned (#)	Units Completed (#)	Units Ongoing (#)	Not started (#)	% Completed	% Ongoing	% Not started
1	Karnataka	2016-17	93065	60115	32950	0	65	35	0
		2017-18	52284	28081	24203	0	54	46	0
		2018-19	No Sanction	No Sanction	No Sanction	No Sanction	0	0	0
2	D.Nagar Haveli	2016-17	297	63	226	8	21	76	3
		2017-18	756	292	464	0	39	61	0
		2018-19	4665	56	863	3746	1	18	80
3	Mizoram	2016-17	4806	2462	2344	0	51	49	0
		2017-18	1794	299	1495	0	17	83	0
		2018-19	No Sanction	No Sanction	No Sanction	No Sanction	0	0	0
4	Sikkim	2016-17	1079	1044	35	0	97	3	0
		2017-18	No Sanction	No Sanction	No Sanction	No Sanction	0	0	0
		2018-19	No Sanction	No Sanction	No Sanction	No Sanction	0	0	0
5	Maharashtra	2016-17	230422	202636	19555	8231	88	8	4
		2017-18	150934	119013	20001	11920	79	13	8
		2018-19	68464	47296	15107	6061	69	22	9
6	Haryana	2016-17	11904	9408	2215	281	79	19	2
		2017-18	9598	6614	2607	377	69	27	4
		2018-19	No Sanction	No Sanction	No Sanction	No Sanction	0	0	0

At the District level, except for the Wardha district in Maharashtra, all other districts of all the States had data on number of units sanctioned and their status of construction. The data was similar to the State level data showing similar pattern.

At the GP level, only two out of the six States reported data related to units sanctioned and the status of construction – Karnataka and Dadra. N. Haveli. All the other 4 GP officials did not have data on this.

Several reasons for non-achievement of targets in terms of completions of all the sanctioned units were shared which is listed below in the table. Failure to construct the house in-time by the beneficiaries and also use of money given under the scheme for other purposes non-related to house construction by the beneficiaries has been reported as two main reasons for non-completion of target by the officials.

Table 31: Reasons for delay in completion of sanctioned number of units - officials' response

Reasons for delay/ incompletion of units	2016-17	2017-18	2018-19
Beneficiary has not completed the construction on time	15%	7%	2%
Beneficiary has spent the amount for other purposes	13%	10%	2%
Delay due to convergence with other departments	4%	4%	2%
Geo tagging issues	3%	2%	1%
State has not released the second instalments funds on time	3%	%	0%
Problems in allotment of land to landless beneficiaries	3%	2%	2%
Updating the data on AwaasSoft got delayed	3%	2%	1%
Delay in submitting proposal for second instalments	2%	1%	1%
Insufficiency of unit level allocated funds	2%	1%	0%
Data synchronization problems between AwaasSoft and State's MIS	2%	%	1%
Central government funds for second instalments are not released on time	1%	2%	0%
Central government funds for first instalments are not released on time	1%	1%	3%
State has not released the first instalments funds on time	1%	1%	0%
Others	7%	8%	1%

Release of funds from Central and State Governments: An attempt was made to analyse the release of funds from the State and central government. The following table shows the template used for data collection from every State at all three levels – State, District and GP.

Instalments	Requested Instalment Amount	Instalment – Requested Date (dd.mm.yy)	Released Instalment Amount	Instalment Released Date (dd.mm.yy)	% variation
2016-17					
1st Instalment					
2nd Instalment					
2017-18					
1st Instalment					
2nd Instalment					
2018-19					
1st Instalment					
2nd Instalment					

Due to lack of availability of comprehensive data at the State, district and GP levels complete analysis was not possible. Partial analysis was done based on the partial data that was made available.

1. Central share

a. The requested instalment amount has not been disbursed completely according to the State officials. In Karnataka, 96 per cent of the requested amount was disbursed where as in Dadra. N. Haveli only 13 per cent of the requested amount was disbursed.

b. The second instalment was disbursed 316 days after the date of request in 2016-17 while it took 150 days for disbursement post request in 2017-18 in Karnataka.

c. In Mizoram, data on time taken for disbursement of funds was available for second instalment in 2016-17 only and interestingly it is reported that it took only one day. Data in Maharashtra showed that it took about 35 days for disbursement of 2nd instalment in 2016-17.

d. Data for other States and time frames (2017-18, 2018-19) was not available hence analysis was not possible. Also, data regarding amounts requested and disbursed for the requested years was also not available.

e. No data is available from the GP level officials.

2. State Share

a. Data availability on State share is similar to the central share as reported by officials at State, district levels.

b. The second instalment was disbursed 90 days after the date of request in 2016-17 and in 2017-18 in Karnataka.

c. In Mizoram, data on time taken for disbursement of funds was available for second instalment in 2016-17 only similar to the central share. According to the data, it took 91 days to disburse the money from the requested date.

d. No data was available from the GP level officials

Submission of documents for release of funds: A little more than half of the officials (56 per cent) reported that they had submitted the proposal document for release of first instalment. For the release of second instalment from MoRD the States have reported submitting several process documents. However, not every State has submitted all documents listed. Within the States too, officials at different levels have reported submitting different documents showing no consistency in response.

Figure 42: Documents submitted by States to MoRD for release of 2nd Instalment - Officials' response

Documents submitted by States to MoRd for release of 2nd Instalment

Document	Percentage
Copies of state share release of sanctioned orders	23%
Certificate of non –deviation & non embezzlement of funds	24%
Actual Financial achievements	27%
Audit report	28%
Utilisation certificate	29%
Actual Physical achievements statement	30%
Expenditure statement	34%
Submission of proposal	54%

Mode of Payment:

Receipt by state- The States have received funds from MoRD mostly through Fund Transfer Order to State Nodal Account (FTO to SNA) in all five States except in Sikkim. Around 24 per cent officials from Mizoram reported that they had no idea on how funds were received by their State.

Figure 43: Mode of receipt of funds - as reported by Officials

Mode of funds received by States
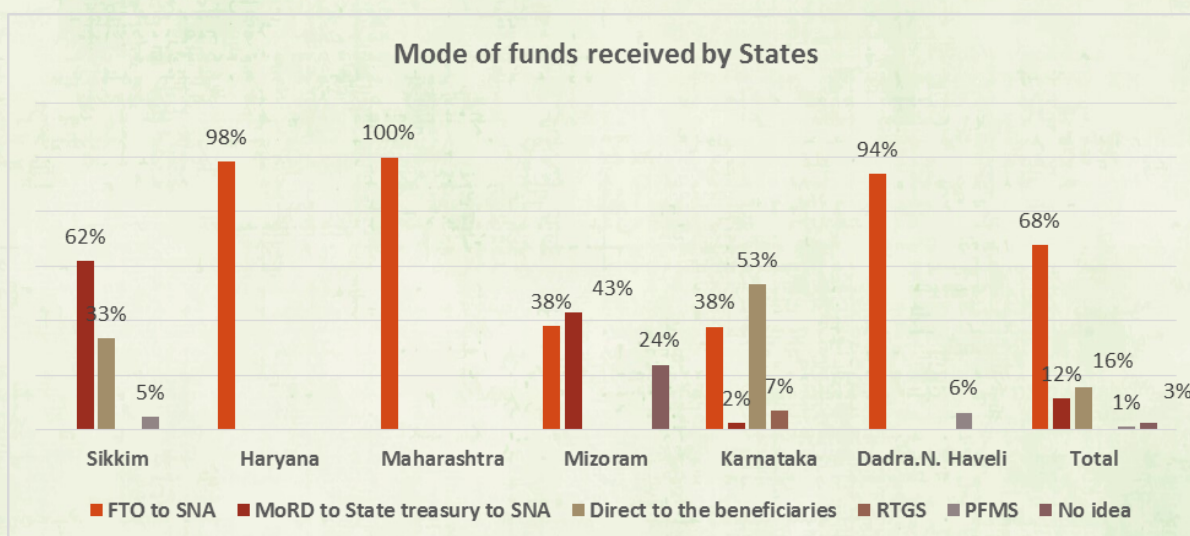
State to next level- On enquiring about the mode of payment of funds to next levels, an average of 71 per cent of the officials reported that the instalment amount is directly transferred to the beneficiary's bank or post office account.

Figure 44: Mode of payment to next level as reported by officials

Mode of release of funds to next level
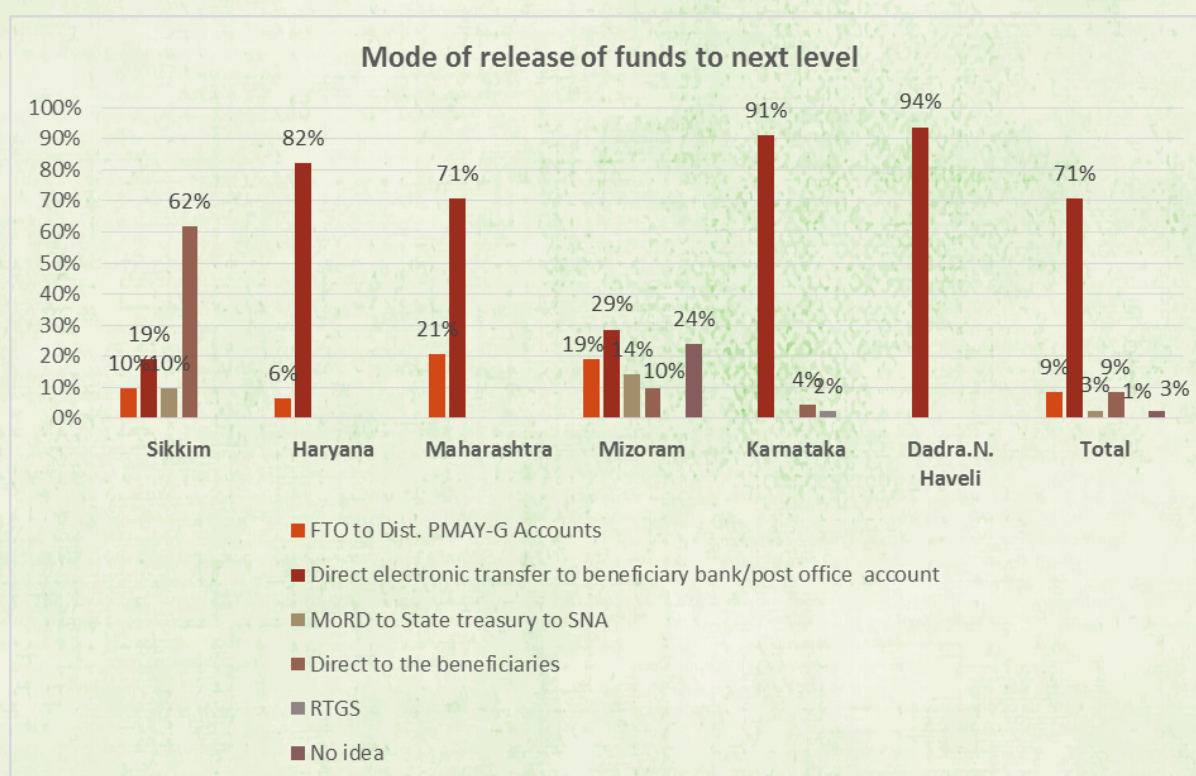
To beneficiary- A majority of the officials (91 per cent) reported that funds are directly paid into the bank or post office accounts of the beneficiaries.

Figure 45: Mode of payment to beneficiaries as reported by officials

Mode of payment to beneficiaries

Legend: FTO to Dist. PMAY-G Accounts | Direct electronic transfer to beneficiary bank/post office account | Others

State	FTO to Dist. PMAY-G Accounts	Direct electronic transfer	Others
Sikkim		86%	14%
Haryana	10%	90%	
Maharashtra	24%	76%	
Mizoram		95%	5%
Karnataka		100%	
Dadra.N. Haveli		100%	
Total	7%	91%	2%
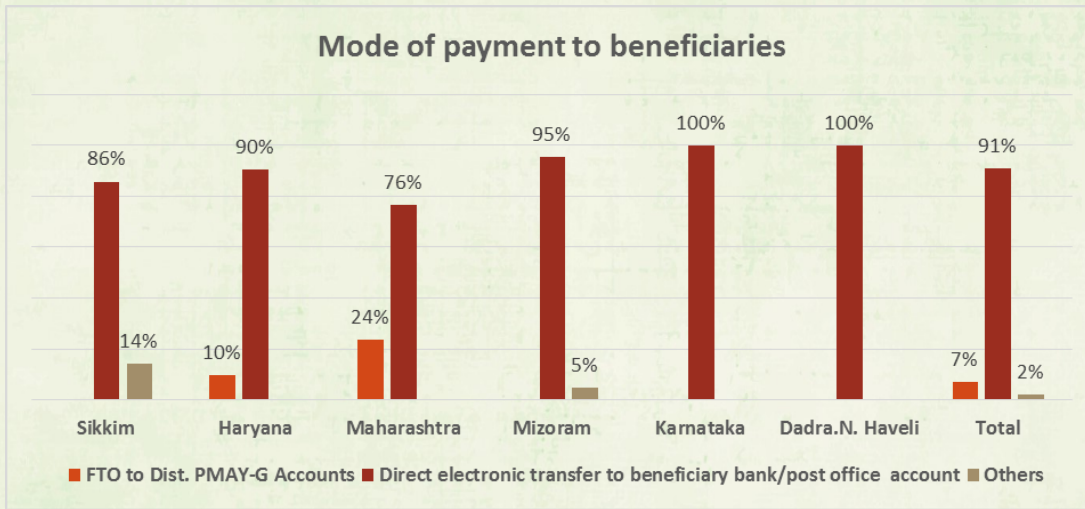
Additional contribution from State per unit: Officials from Karnataka have reported that every unit allotted to SC/ST beneficiary under PMAY-G in the State gets an additional fund of Rs. 30,000 from State fund apart from the normal contribution of Rs. 48,000. So, every SC/ST unit gets a total of Rs. 1,50,000 instead of Rs. 1,20,000.

Table 32: Details of additional contribution per unit from States

S.No.	States	Year	MoRD Fund	State Fund	Total
1	Karnataka	2016-17	72000	48000 (30000 Extra amount for SC/ST)	120000 (150000 (For SC/ST)
		2017-18	72000	48000 (30000 Extra amount for SC/ST)	120000 (150000 (For SC/ST)
		2018-19	72000	48000 (30000 Extra amount for SC/ST)	120000 (150000 (For SC/ST)
2	D. Nagar Haveli	2016-17	120000	120000	240000
		2017-18	120000	120000	240000
		2018-19	120000	120000	240000
3	Mizoram	2016-17	108000	22000	130000
		2017-18	108000	22000	130000
		2018-19	108000	22000	130000
4	Sikkim	2016-17	108000	42000	150000
		2017-18	108000	42000	150000
		2018-19	108000	42000	150000
5	Maharashtra	2016-17	72000	48000	120000
		2017-18	72000	48000	120000
		2018-19	72000	48000	120000
6	Haryana	2016-17	72000	86000	158000
		2017-18	72000	86000	158000
		2018-19	72000	86000	158000

Stages of disbursement to beneficiary: Officials have reported disbursement of instalments in three stages- Foundation, plinth and completion stage or four stages - Foundation, plinth, roof and completion stage. The amounts add up to the total entitled amount in all States except in Sikkim and Karnataka irrespective of how many stages it is disbursed in.

Table 33: Break up on instalments with progress of work

S.No	States	Installments	Rs/-Amount	Which Stage
1	Karnataka	1st Installment	29799 (37299 for SC/ST)	Foundation level
		2nd Installment	30000 (37500 for SC/ST)	Plinth level
		3rd Installment	30000 (37500 for SC/ST)	Roof level
		4th Installment	30000 (37500 for SC/ST)	Completed level
		Total amount disbursed	119799 (149799)	Deviation = -201
2	D.Nagar Haveli	1st Installment	80000	Foundation level
		2nd Installment	80000	Plinth level
		3rd Installment	80000	Completed level with Toilets
		4th Installment		
		Total amount disbursed	240000	Deviation = 0
3	Mizoram	1st Installment	39000	Foundation level
		2nd Installment	52000	Plinth level
		3rd Installment	26000	Roof level
		4th Installment	13000	Completed level
		Total amount disbursed	130000	Deviation = 0
4	Sikkim	1st Installment	20000	After sanctioned
		2nd Installment	40000	Plinth level
		3rd Installment	40000	Lintel level
		4th Installment	30000	Completed level
		Total amount disbursed	130000	Deviation = -20000
5	Maharashtra	1st Installment	15000	After sanctioned
		2nd Installment	45000	Plinth level
		3rd Installment	40000	Lintel level
		4th Installment	20000	Completed level
		Total amount disbursed	120000	Deviation = 0
6	Haryana	1st Installment	45000	After sanctioned
		2nd Installment	80000	Plinth level
		3rd Installment	33000	Completed level
		4th Installment		
		Total amount disbursed	**158000**	Deviation = 0

Fund release to beneficiaries: Disbursement of instalment amounts to beneficiaries varies from State to State and within some of the States, it varies between instalments. For example, officials from Karnataka State have reported:

♦ Average days taken to raise a request to release the instalment is 10 working days

♦ Upon receiving request, average no. of days taken to release the instalment is 7 working days

♦ Entire amount (100%) requested is released to the beneficiary

♦ This has been reported for all instalments.

In Mizoram,

♦ Average days taken to raise a request to release the instalment is 3 working days

♦ Upon receiving request, average no. of days taken to release the instalment is five working days

♦ Entire amount (100 per cent) requested is released to the beneficiary.

♦ This has been reported for all instalments.

In Dadra. N. Haveli

♦ Average days taken to raise a request to release the Instalment is 10-15 working days

♦ Upon receiving request, average no. of days taken to release the instalment is 10 working days

♦ There is a variation in the amount requested Vs released to the beneficiary. Only 71 per cent of the requested amount is reported to have been released. Data is not available for the remaining instalments hence analysis was not possible to understand the pattern.

For States of Sikkim and Maharashtra, no data regarding time taken to disburse the instalments to beneficiaries and the amounts requested Vs released were made available. Hence analysis was not possible.

Haryana presented a completely different picture. The number of days taken to raise request varied between instalments. It was the same for disbursement of money upon receipt of request. No data was available regarding the amounts requested and disbursed hence the analysis of variance was not possible.

States	Instalments	Average no. of days taken to raise a request	Upon receiving a request, average no. of days taken to release the Instalment	Requested Instalment Amount	Released Instalment Amount	% disbursed
Haryana	1st Instalment	15 to 30 working days	15 to 30 working days	No data	No data	0.00
	2nd Instalment	30 to 60 working days	30 to 60 working days	No data	No data	0.00
	3rd Instalment	60 to 90 working days	60 to 90 working days	No data	No data	0.00

3.6 Grievance Redress System

Functional problems: A majority of the officials (85 per cent) reported not facing any functional problems in implementing the PMAY-G programme. Among the few who reported problems, land issues were reported by State land district level officials of Maharashtra and GP level officials from Mizoram and Sikkim. SECC data issues were reported by State level officials of Mizoram. Shortage of staff is reported by officials of Sikkim and Karnataka.

Fund-related issues: Nearly half of the officials reported not facing any fund related issues in implementing the PMAY-G programme. Delayed payment is reported by 27 per cent officials and insufficiency of funds has been reported by 27 per cent officials.

3.7 Suggestions for Improvement

Officials came out with some suggestions that can improve the overall implementation and efficiency of PMAY-G programme. Some of the key suggestions are listed below:

♦ Re-conduct the survey of SECC data and verify data – 20 per cent
♦ Payment should be paid in-time – 20 per cent
♦ The scheme is good and needs to continue its good work – 20 per cent
♦ The need to increase unit cost – 17 per cent
♦ More awareness programmes should be conducted – 15 per cent
♦ Increase the number of staff – 7 per cent
♦ Technical training should be conducted – 3 per cent

CHAPTER 4: CONCLUSIONS AND RECOMMENDATIONS

Overall, the implementation of the PMAY-G scheme across the six States has been satisfactory on a wide range of indicators. Among the States, Dadra. N. Haveli is at a lower rank on a lot of parameters as compared to other States. Some of the key conclusions and possible measures that can help better the implementation of the scheme further in order to meet the overall objective is listed below.

An important aspect that needs to be highlighted here is the lack of data from the State government at all levels which resulted in an incomplete and ineffective SET exercise. Though the entire model is designed to be an e-governance initiative with a scope for real time data compilation and monitoring, most of the data requested regarding disbursements, achieving the targets, etc., was not made available to the research team. This is a vital point that needs immediate attention of the concerned officials. It is imperative that the data is made available in the public domain to achieve the overall objective of housing for all as transparency and accountability is key to achieving this goal.

4.1 Key Conclusions

FMA	
Selection of beneficiaries	As per the guidelines, the selection of beneficiaries is being done based on the SECC 2011 data and the list of beneficiaries is being announced in Gram Sabhas/Village Sabhas. The saturation approach is being adopted in all the States included for the study.
Sanction orders, entitlement cards and commencement of construction work	Issue of sanction orders, entitlement cards and actual commencement of construction work has taken a reasonable amount of time and has not begun within a few days of registration. On an average, it has taken 122 days for issue of Sanction orders to beneficiaries since the date of registration as beneficiaries. Around 60 per cent of the beneficiaries have received entitlement cards. Actual construction work has begun after 2 months of receiving the sanction order.
Minimum unit size	The houses constructed under the scheme are adhering to the norm which states that the minimum unit size should be 25 sq.mt in some places and not for every unit built under the scheme.
Land allocation to landless beneficiaries	A majority of the beneficiaries had their own land available for construction of house. In Karnataka, those beneficiaries who did not possess land had to buy land instead of getting it allotted by the government unlike other States which is strictly against the PMAY-G norms.

Compliance to design specifications and construction norms	As stipulated in the guidelines, 77 per cent of the houses have been constructed by the beneficiaries themselves with support from labourers (mason programme). However, in States like Dadra. N. Haveli, a majority of the houses have been constructed by the contractors which is strictly against the guidelines. Added to this, there has been no accountability on the part of the contractors with many of these beneficiaries reporting that there was no explanation given by the contractor for the money spent. Many have opined that it was a non-helpful exercise of hiring contractors. Design typologies to help the beneficiaries in construction of houses has not been given to all beneficiaries though the officials report contrary. Though most houses are sturdy and durable, many houses built under the scheme do not completely adhere to the design specifications under the scheme with no space for verandah, pursuing livelihood, no rain water harvesting provisions, etc., as per the observation study.
Support services	Support service outlined under the programme such as providing design typologies, sensitisation of beneficiaries on disaster resistant construction, use of building materials and technologies, facilitation of loans from banks, etc., are not being extended effectively as reported by beneficiaries. However, the officials have reported the opposite. Guidance during the initial stages of construction (foundation stage) has been provided extensively, however, assistance in procuring construction materials and technical guidance in construction during the advanced stages of building has been very poor across States. Facilitation for subsidised bank loans is also not being provided effectively as gathered from the beneficiaries.
Convergence with other government programmes	Convergence with other government programmes such as Swachh Bharat Mission (for construction of toilets), MGNREGA (for 90-95 days skill labour) etc., is happening across all states but at different proportions. The knowledge of the extent of convergence among officials at different level also varies significantly. Most staff at the State level report convergence with more programmes while the numbers start decreasing as we come down to District, block and GP levels.
Request and release of instalment amounts	The process of requesting release of instalment from the beneficiary level to the State is clear and followed as per the norms. All the required documentation is being submitted in the prescribed formats to release the amount. Most beneficiaries have used their own funds over and above the amount sanctioned under the scheme in construction of the house.
Monitoring and support	The guidelines ask for georeferenced, time and date stamped photo evidence to record the progress of construction of the house for release of instalment amounts. A majority of the beneficiaries report compliance to this requirement. GP presidents and village head men have played a vital role in monitoring the progress of construction of units.

SET	
Cost sharing between the Center and State governments	Though cost sharing is happening according to the PMAY-G guidelines, the data availability on specific parameters such as amount released, date of disbursement, date of receipt, etc., was not made available to the study team. This was especially true for the data on State share. Hence no meaningful exercise of expenditure tracking was possible
Guidelines and Circulars	The officials at all levels have reported that the guidelines were comprehensive and gave all the required information to implement the scheme effectively except for a few officials at the GP level. Passing on the required circulars and guidelines top-down has also been executed effectively.
Release of first instalment within 7 days of issue of sanction order	Most states are not releasing the first instalment as per the norm within 7 days of issue of sanction order. There is also a gap in reporting the numbers of days taken to release the first instalment between the responses of beneficiaries and the officials.
Additional contribution from States	Except for the state of Karnataka, no other state has reported providing any additional per unit amount as additional state contribution. The state of Karnataka is providing an additional Rs. 30,000/- for all SC/ST units built under the PMAY-G.
Target setting and fulfilment	During the three years (2016- 2019), the number of houses that have been constructed completely has reduced significantly (73 per cent in 2016-17 to 21 per cent in 2018-19). There is a variation between the targets assigned by MoRD and the State in certain States. Even with the reduced targets set by the States, they have failed to meet the targets completely in certain States.
Entitlement amount and instalments	Most States are disbursing the instalment amount in three or more instalments as laid down in the PMAY-G guidelines. The entitled instalment amounts are released without any deviations in most States. In Sikkim, both officials and beneficiaries have reported 20,000 less than the entitled amount being disbursed. In Haryana, beneficiaries have reported receiving 20,000/- less than the amount they are entitled to however, the officials have reported disbursing 100 per cent of the entitled amount to the beneficiaries. This discrepancy is significant and needs further investigation.
Mode of payment to beneficiaries	The instalment amounts are directly paid to the beneficiaries' bank/ post office account electronically as per the guidelines.
Completion within the timeframe	Around 60 per cent houses that have been completely constructed took 12 months or less for completion which is the stipulated time frame in the guideline. Several reasons for delay or stop in construction have been reported that include untimely release of funds and increase in cost of construction.
Time taken to pay the instalments	As per the PMAY-G norm, the first instalment has to be released to the beneficiary within seven working days from the date of issue of sanction order. However, only three-quarters of the beneficiaries have received their first instalment before the commencement of construction work.

Other aspects of PMAY-G implementation	
Dedicated team	Every state has a team of dedicated officials working at the state, district, block and GP levels as per the guidelines discharging their duties as prescribed. However, insufficiency of staff for implementation of PMAY-G has been reported across all levels.
Training and capacity development of staff	Officials at the State level have attended workshops and training programmes to effectively implement the PMAY-G scheme while close to 30 per cent of the officials at the GP level have not attended any trainings programmes.
AwaasSoft	All States are well equipped with AwaasSoft as per the guidelines. Real time monitoring of the activities of the PMAY-G is being done using AwaasSoft.
Grievance redressal	A small percentage of beneficiaries have reported facing problems with the scheme. Receiving instalments and approval of application for houses under the scheme are the main problems faced by these beneficiaries. The resolution rate is also less with only one-third of the problems being resolved. Officials have not reported any problems in discharging their responsibilities at the State level. But as we come down to the GP level, the ground level officials have reported facing several problems in discharging their duties including but not limited to network issues, transportation issues and issues with AwaasSoft.
Satisfaction with the PMAY-G service	Most beneficiaries are satisfied with the design and implementation of PMAY-G across States. Overall, only 7 per cent are dissatisfied with the implementation of the scheme.

4.2 Suggestions for Improvement

1. **Beneficiary Selection:** Study found PMAY-G houses that are pending due to non-availability of land. Selection of PMAY-G beneficiary to be after proper allocation/ identification of land to immediate construction of the household

2. **Make available of fund flow data & Deeper analysis on fund flow:** Though cost sharing is happening according to the PMAY-G guidelines, the data availability on specific parameters such as installment wise amount released, date of fund received and disbursement, etc., on central share (partially available) and mostly State share data was not made available. So, immediately these indications have to be analysed deeper to understand the gaps or loopholes better that can help put in place measures to curtail them. Upon getting exact fund related data on released amount and date, fund flow delays can be identified specifically where problem is happing and accordingly corrective measures can be taken to make core objective of timely completion of targeted PMAY-G houses.

3. **Increasing the team strength at all levels:** Dedicated efforts have to be put in place to increase the staff available for PMAY-G implementation at all levels. This will help reduce the turnaround time for a lot of processes like issue of sanction orders, release of instalments, approval of proposals, etc. Even though the project is designed to be an effective e-governance initiative, the manual updation of data on AwaasSoft at every stage is very critical. By making sure there is enough manpower to do this task the overall time taken to implement the various processes will be drastically reduced.

4. **Training and capacity development:** Currently, the training and capacity development activities are being conducted mostly for the higher-level officials and not so much at the ground level. Equal importance has to be given for better implementation of the programme.

5. **Robust monitoring:** The guideline for the scheme has detailed a robust monitoring of the implementation of the scheme. Some parts of the monitoring framework are currently being effectively implemented such as photo documentation of the progress of the work but there are other facets to this such as the social audit and involvement of SHGs. Proper involvement of these monitoring mechanisms can help a great deal in improving the quality and timeframe of construction of these houses.

6. **Infrastructure upgrade:** Network issues have been reported by several officials. Delay in updating the information on AwaasSoft leading to delay in payment of instalment amounts resulting in overall delay in completion of the house construction is an important issue that needs to be addressed. The key to resolving this issue is to develop strong internet infrastructure. It will be useful to explore the possibility of enabling the software to work offline if needed.

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Annexure I: Systemic Randomly Selected Six States

Karnataka

Districts/ Blocks	Chikballapur				Kalaburagi				
Block	Sample villages	Completed	Ongoing	Total	Block	Sample villages	Completed	Ongoing	Total
BAGEPALLI	BILLUR	25	25	50	AFZAL-PUR	BHIRAMA DGI	25	22	**47**
CHINTAMANI	BURADA-GUNTE	15	7	22	AFZAL-PUR	BI-DANOOR		3	**3**
	KAIWARA	10	18	28	ALAND	KADAGA NCHI	25	25	**50**
GOWRIBIDANUR	GEDARE	25	25	50	JEWARGI	KADKOL	25	25	**50**
SIDLAGHATTA	JANGAMA-KOTE	25	25	50	KALA-BURAGI	MAHAGA-ON	25	25	**50**
	Total	**100**	**100**	**200**		**Total**	**100**	**100**	**200**

Sikkim

South District				West District				
Sample Block/villages	Completed	Ongoing	Total	Block	Sample villages	Completed	Ongoing	Total
JORETHANG	21	0	**21**	CHONGRANG	ARITHANG CHONGRANG	3	0	**3**
					DHUPIDARA NARKHOLA	2	0	**2**
					KONGRI LAB-DANG	3	4	**7**
MELLI	41	1	**42**		TASHIDING	31	2	**33**
NAMCHI	11	1	**12**	DARAMDIN	LONGCHOK SAL-YANGDANG	21	0	**21**
					RUMBUK	9	0	**9**
					SIKTAM TIKPUR	20	1	**21**
NAMTHANG	37	1	**38**	DENTAM	HEE		2	**2**
RAVONG	4	0	**4**		SANGKHU RADU-KHANDU	42	0	**42**
					SARDUNG LUNGZIK	10	0	**10**
TEMI TARKU	26	9	**35**	YUKSOM	GERETHANG	0	1	**1**
WAK	17	0	**17**		MELI	0	2	**2**
YANGANG	18	6	**24**		YUKSOM	53	1	**54**
Total	**175**	**18**	**193**	**Total**		**194**	**13**	**207**

Maharashtra

Districts/Blocks	WARDHA				Sangli				
Block	Sample villages	Completed	Ongoing	Total	Block	Sample villages	Completed	Ongoing	Total
ARVI	BENODA	25	5	**30**	JATH	AAKALWADI	25	10	**35**
ARVI	NIMOLI(SHENDE)		20	**20**	JATH	ANKALE		15	**15**
DEOLI	BHIDI	25	10	**35**	TASGAON	NIMBLAK		6	**6**
DEOLI	NACHANGAON		15	**15**	TASGAON	WAAYFALE		8	**8**
SELOO	BORKHEDI(KA)	25		**25**	TASGAON	YELAVI	25	11	**36**
SELOO	DIGRAS	0	25	**25**	MIRAJ	DUDHGAON	25	25	**50**
WARDHA	ANJI(MOTHI)	25	25	**50**	WALWA	AITWADE BUDRUK	25	13	**38**
WARDHA	ANJI(MOTHI)	25	25	**50**	WALWA	BORGAON	0	12	**12**
	Total	**100**	**100**	**200**		**Total**	**100**	**100**	**200**

Haryana

District 1	Mewat			
Block/Villages	Sample villages	Completed	Ongoing	Total
FEROZEPUR JHIRKA	BIWAN	25	39	**64**
NUH	BADKA ALIMUDDIN	25	3	**28**
NUH	MEOLI		36	**36**
PINGWAN	AUTHA	25	24	**49**
PINGWAN	BUBELHERI		15	**15**
PUNAHANA	AMINABAD	25	40	**65**
	Total	**100**	**157**	**257**

District 2	Sirsa			
Block/Villages	Sample villages	Completed	Ongoing	Total
BARAGUDHA	ALIKAN	**4**	1	**5**
BARAGUDHA	BIRUWALA GUDHA	**5**	1	**6**
BARAGUDHA	JHIRI	**16**	1	**17**
BARAGUDHA	KHAI SHERGARH		2	**2**
BARAGUDHA	SHEKHUPURIA		1	**1**
BARAGUDHA	SUBEWALA KHERA		1	**1**
ELLENABAD	AMRITSAR KALAN		1	**1**
ELLENABAD	DHOLPALIA		1	**1**
ELLENABAD	KESHUPURA		5	**5**
ELLENABAD	MALLEKANA	25	4	**29**
ELLENABAD	MITHI SURERAN		2	**2**
ELLENABAD	POHARKAN		4	**4**
ELLENABAD	TALWARA KHURD		1	**1**
NATHUSARI CHOPTA	GIGORANI		5	**5**
NATHUSARI CHOPTA	JAMAL	25	1	**26**
NATHUSARI CHOPTA	JOGIWALA		1	**1**
NATHUSARI CHOPTA	RUPAWAS		1	**1**
SIRSA	DARBI	25	2	**27**
SIRSA	KOTLI		6	**6**
SIRSA	MORIWALA		2	**2**
	Total	**100**	**43**	**143**

Mizoram

District1	LAWNGTLAI			
Block/Villages	Sample villages	Completed	Ongoing	Total
BUNGTLANG S	BUNGTLANG S	25	0	25
	TUICHAWNGTLANG	0	10	10
	VATHUAMPUI	0	15	15
CHAWNGTE	BORAKABAKHALI	0	16	16
	KAMALANAGAR-II	15	9	24
	LONGPUIGHAT	10	0	10
LAWNGTLAI	CHAWNGTELUI	10	10	20
	DILTLANG	15	15	30
SANGAU	CHEURAL	5	20	25
	THALTLANG	20	5	25
Total		100	100	200
District2	SAIHA			
Block/Villages	Sample villages	Completed	Ongoing	Total
SAIHA	AINAK	4	8	12
	CHAKHEI I	5	13	18
	CHHUARLUNG-I	5	9	14
	CHHUARLUNG-II	4	7	11
	KAWLCHAW EAST-I	4	2	6
	LUNGBUN		11	11
	MAUBAWK-L	8	0	8
	NIAWHTLANG-I	9	0	9
	NIAWHTLANG-II	2	0	2
	PHALHRANG	6	0	6
	RAWMIBAWK	3	0	3
	AHMYPI	2	4	6
TUIPANG	BYMARI	4	3	7
	CHAPUI-I	8	20	28
	CHHEIHLU	6	0	6
	KHOPAI	4	8	12
	LAKI	5	15	20
	LAWNGBAN	6	0	6
	LOHRY	3	0	3
	LONGMASU	4	0	4
	LOPU	8	0	8
	Total	100	100	200

Dadra and Nagar Haveli

Districts	D.Haveli			
Block/Villages	Sample villages	Completed	Ongoing	Total
AMBOLI	AMBOLI	9		9
	VELUGAM	40	20	60
GALONDA	ATHOLA	8		8
	GALONDA	20	50	70
DAPADA	CHINCHPADA	19	46	65
	DAPADA	6		6
KHANVEL	CHAUDA	8	29	37
	KHANVEL	10		10
	KHUTALI	5		5
RUDANA	RUDANA	7	25	32
	SHELTI	10		10
SINDONI	BEDPA	10	27	37
	BESDA	7		7
SAMARVARNI	SAMARVARNI (CT)	22	1	23
MANDONI	CHINSDA	10	2	12
	MANDONI	9		9
	Total	200	200	400

Cover Design: V G Bhat

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