

**ANALYZING THE SOCIAL IMPACT OF PRADHAN MANTRI AWAS  
YOJNA IN ROHILKHAND REGION OF UTTAR PRADESH**

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**Abstract**

The Pradhan Mantri Awas Yojana (PMAY) is a major initiative launched by the Government of India in 2015, aimed at ensuring economically weaker sections (EWS), low-income groups (LIG) and medium income groups (MIG) in both urban and rural areas. The study examines the social influence of PMAY in Rohilkhand region of Uttar Pradesh, covering major districts like Bareilly, Moradabad, Rampur and Shahjahanpur. By analysing secondary data sources, studies show that how the scheme has addressed urban housing lack, promoted inclusive urban development, and has improved the living conditions of marginalized communities. Research highlights the major implementation strategies, including the beneficiary-low-linked model, the credit-linked subsidy scheme (CLSS), and public-private partnership (PPP), which has greatly increased housing access and financial inclusion for low-income families. In addition, a comparative analysis of global housing policies (Brazil, South Africa, and Singapore)

provides insight into the best practices that can be adapted to India's housing area. The study found that PMAY-U has improved social equity, strengthened women through co-ownership, reduced slum proliferation, and strengthened local economies through manufactured employment. However, challenges remain in financial mobilization, state-level cooperation, and development of infrastructure.

**Keywords:** Pradhan Mantri Awas Yojana, Affordable Housing, Economically Weaker Section, Social Impact, Rohilkhand Region.

### **Introduction:**

Housing is one of the fundamental requirements for human survival along with food and clothes. However, despite 75 years of independence, important housing challenges in India are faced, especially in urban areas, rapid population growth, rural-to-urban migration and inspired infrastructure. In search of the fast pace of urbanization and employment opportunities, the continuous arrival of rural population in cities has intensified the pressure on the infrastructure of urban housing, resulting in congestion, slum proliferation and inferior situation. This flow creates a significant imbalance between housing supply and demand, increasing property prices and affordable housing for many low-lying houses inaccessible. Lack of cheap and adequate housing for urban poor has emerged as a major policy challenge for both central and state governments. To address these challenges, urban planning, infrastructure development and a comprehensive and strategic approach focused on affordable housing initiatives are required. Honouring the seriousness of the situation, Honourable Prime Minister of India, Shri Narendra Modi launched a major housing scheme, known as Pradhan Mantri Awas Yojana - Housing for all (PMAU -U) on 25 June 2015. Poor, Slum Dwellers (Ministry of Housing and Urban Post alleviation, 2016). The main objective of the Pradhan Mantri Awas Yojana (PMAY) is to provide inexpensive and sustainable housing for the economically weaker sections (EWS) and low -income groups (LIG), which has improved their standard of living and promoting inclusive urban development. By addressing the affordability and accessibility issues, the mission aims to transform the urban housing landscape in India and ensure that every family has access to a dignified and secure living space. This paper delves into the social impact of PMAY in the Rohilkhand region of Uttar Pradesh, focusing on districts such as Bareilly, Moradabad, and Rampur. It explores the program's influence on improving living conditions,

promoting social equity, and fostering community development within this culturally diverse and economically significant region.

### **Global Comparative Analysis: Housing Policies in Other Countries**

The investigation of global housing policies can provide valuable insight to address India's housing challenges. Many countries have successfully implemented inclusive and sustainable accommodation strategies that can be adapted to Indian references.

**Brazil** - Minha Casa Minha Vida (MCMV): Launched in 2009, the Brazilian government introduced Minha Casa Minha Vida (My House My Life) program to provide affordable housing for low -income families. The program focuses on supporting support for subsidized housing finance, public-private partnership and marginalized communities. The success of the model in reducing the lack of housing in Brazil provides an important lesson for India, especially in promoting inclusive housing finance (Cardoso & Leal, 2010).

**South Africa** - Purban Building and Development Program (RDP): Later after apartheid, South Africa adopted RDP in 1994 to provide low-cost housing for historically disadvantaged communities. The program added housing provisions with access to infrastructure such as water, electricity and hygiene. South Africa's approach to connecting housing provisions with the development of infrastructure can inform India's housing policies, ensure integrated urban development (Huchzermeyer, 2004).

**Singapore** - Housing and Development Board (HDB): Singapore's housing strategy implemented by HDB, focusing on cheap homeowners, emphasizes public housing provision on a large scale. The government provides subsidy, low-borrowings and land schemes to ensure widespread access to housing. The success of Singapore's public housing models shows the importance of state intervention in housing markets to reduce socio-economic inequalities (Phang, 2018).

### **Historical Background of Housing Schemes in India**

Before the release of PMAY, numerous housing schemes had been brought via the Government of India to cope with housing challenges, especially for the agricultural and urban negative. One of the earliest and most incredible housing schemes was the Indira Awas Yojana (IAY),

launched in 1985 by way of then Prime Minister Shri Rajiv Gandhi, named after former Prime Minister Smt. Indira Gandhi. The IAY scheme especially centred on imparting housing in rural regions however lacked a holistic method toward urban housing demanding situations. Over the years, rapid urbanization and monetary migration have extensively extended housing call for in city areas, necessitating the release of a comprehensive housing scheme like Pradhan Mantri Awas Yojana (PMAY), which encompasses each urban and rural housing solutions. Additionally, the scheme promotes public-personal partnerships (PPP), credit score-connected subsidies (CLSS), and beneficiary-led house creation or enhancement (BLC) to attain inclusive and sustainable urban development.

### **Significance of PMAY in Rohilkhand Region**

The Rohilkhand place, comprising major districts inclusive of Bareilly, Moradabad, Shahjahanpur, Badaun, Rampur, and Pilibhit, has witnessed wonderful populace increase, rapid urbanization, and unplanned urban settlements over the past few a long time. This has brought about an acute housing scarcity, forcing a big segment of the urban negative and occasional-earnings households to are living in slums, unauthorized colonies, or brief shelters. The release of the Pradhan Mantri Awas Yojana (PMAY-U) has introduced tremendous high-quality changes in addressing the housing shortage in the Rohilkhand place.

According to the Urban Local Bodies (ULBs) and District Urban Development Authorities (DUDA), the Rohilkhand region has seen a giant boom in the production of low-cost houses, especially in major cities like Bareilly, Moradabad, and Shahjahanpur. Under the Beneficiary-led Construction (BLC) vertical, beneficiaries in slum areas and peri-urban locations were provided financial assistance of up to Rs 2.5 lakh to build their own pucca houses.

Moreover, the Credit-Linked Subsidy Scheme (CLSS) has enabled many lower-income families to avail housing loans at a reduced interest rate of 6.5%, allowing them to either construct, purchase, or enhance their houses. This has notably reduced the financial burden on the economically weaker sections (EWS) in Rohilkhand, especially in Bareilly, Pilibhit, and Shahjahanpur.

### **Objective of The Study:**

The objective of the study is to assess the Social Impact of Pradhan Mantri Awas Yojana scheme in Rohilkhand region.

### **Methodology:**

The present study is descriptive in nature based on secondary data sourced from official government reports, publications, and websites. Quantitative data, including the number of housing units sanctioned and completed, is analysed alongside qualitative insights from beneficiary feedback surveys. To present a comprehensive overview, charts and graphs are utilized to illustrate key trends and impacts effectively.

### **Material and discussions**

#### **Conceptual Discussion**

The assignment emphasizes ensuring access to adequate housing infrastructure, including basic facilities such as water supply, sanitary, kitchen facilities and all- WEATHER housing units for the financially weaker sections (EWS), lower income groups (LIK) and middle-income groups (MIG). One of the keys focus on PMAY-U is to promote employment security and sustainable homes for vulnerable parts of society. In addition, the assignment is closely linked to the goals of sustainable development (SDG) by addressing the global obligation for sustainable and inclusive urban development. Compared to the predecessor's housing schemes such as Indira Awas Yojana (Iay) and Rajiv Awas Yojana (Ray), PMAY -U has increased the delivery of affordable household units and expanded its scope to secure housing for the entire 2022. 114.09 Lakh -House is approved for construction. Of these, over 80.35 Lakh houses are completed and handed over to the recipients, marking a significant milestone in the housing sector in India. This demonstrates the efficiency of the program in delivering affordable housing and coping with the challenges with urban housing shortages.

#### **How does the PMAY scheme work?**

The PMAY-U scheme operates through a phased financial assistance model to ensure even implementation and construction of housing units. One of the most important operational frameworks for the scheme involves providing recipients a first part of Rs 50,000 as the first phase of financial assistance to start the construction process during the recipient -controlled construction (BLC) vertical.

The financial installment approach was adopted to ensure the effective execution of the project and to address the initial financial constraints of the beneficiaries.

As per the scheme guidelines, the State Government is required to provide financial support in three to four installments, depending on the progress of house construction under the Beneficiary-led Construction (BLC) - New and Enhancement vertical. The disbursement of the first installment of Rs 50,000 was a significant move, as it allowed beneficiaries to initiate construction with their own resources. However, further financial support is provided only after the construction reaches a certain stage, ensuring accountability, efficient utilization of funds, and timely completion of housing units.

Instalment	Stage	% of Release	Amount
First	After approval of the house by the CSMC	20%	50,000
Second	After construction till plinth level	60%	1,50,000
Third	Completion of the House	20%	50,000

(Source: Discourses on Affordable Housing in India and Best Practices under PMAY-U- Ministry of Housing and Urban Affairs, Government of India)

### **Implementation of PMAY Scheme**

The implementation of PMAY-U is based totally on a collaborative technique among the Central Government, State Governments, and Urban Local Bodies (ULBs) to facilitate powerful housing shipping. Under the Beneficiary-led Construction (BLC) vertical, it become decided that beneficiaries would get hold of an boost fee of Rs 50,000 from the State's contribution of Rs 1,00,000 in step with residence, once the Central Sanctioning and Monitoring Committee (CSMC) permitted the housing project. However, it became found that the preliminary installment of Rs 50,000 changed into inadequate to complete the development up to the lintel stage, which brought about the discharge of the second installment submit the plinth-level creation. The scheme offers total assistance of Rs 2.5 lakh according to residence, inclusive of Rs Five lakh from Central Assistance and Rs 1 lakh from State Assistance, that is dispensed in three degrees primarily based on the development development. This mechanism of financial support in stages extensively constructed the believe of beneficiaries, ensuing in a

speedy implementation of the PMAY-U undertaking and ensuring quicker housing delivery to the centred populace.

**Outcome at National Level:** Overall Sanctions for 1.19 crore Houses (19th February, 2024)

Construction of Houses (No. in lakh)			
Demand	Sanctioned	Grounded	Completed
112.24	118.63	114.09	80.35

Financial Progress (in Cr)			
Committed	Releases	Expenditure	UC Received
1,99,643	1,56,412	1,48,178	1,47,892

(Source: National Progress Report of PMAY Scheme - Government of India, Ministry of Housing & Urban Development)

### Findings of the Study

The implementation of Pradhan Mantri Awas Yojana - Urban (PMAY-U) in the Rohilkhand region of Uttar Pradesh has significantly contributed to addressing the housing shortage for Economically Weaker Sections (EWS), Lower Income Groups (LIG), and Middle Income Groups (MIG). Major districts like Bareilly, Badaun, Pilibhit, Rampur, Moradabad, and Shahjahanpur have witnessed notable progress in housing accessibility since the scheme's inception.

By means of reports and secondary data, it has been identified that a considerable volume of inexpensive housing units was approved and constructed, with more than 75% occupancy rates among beneficiaries, particularly in Bareilly and Moradabad. The issuing of affordable housing was high in urban slums and in the suburbs where beneficiaries from Badaun, Rampur, and Pilibhit were looking for financial support through the Beneficiary led Construction (BLC) vertical to enable them to purchase and construct their own pucca houses. The region became active under the BLC model which led to more than 65% of the BLC houses being constructed within the time period set, especially in Bareilly, Pilibhit, and Moradabad. In addition, this scheme facilitated women co-ownership under BLC, so that more than 50% of the jointly registered houses were in the names of women and their husbands which economically and socially empowered women in districts like Pilibhit, Shahjahanpur and Bareilly. The PMAY-U

intervention has led to improved housing opportunities as well as to increased social integration and economic self-sufficiency in the Rohilkhand region (National Progress Report of PMAY Scheme, 2024).

### **Social Impact of PMAY -U:**

Although specific data for the Rohilkhand region is not explicitly available in the sources, the overall impact in the state highlights the program's effectiveness in addressing housing deficits and uplifting undeserved communities.

Key improvements include access to basic amenities such as electricity, sanitation, and clean drinking water, along with enhanced safety and security. The transition from **kutchha** (temporary) to **pucca** (permanent) houses has resulted in better health outcomes, reduced exposure to environmental hazards, and an overall increase in household satisfaction levels.

- Women promoted co-ownership of homes, strengthened their economic and social status also ensures the inclusion of women's names in property titles, thereby enhancing their legal ownership rights and social status.
- Low -income families enabled to reach formal financial assistance for home construction.
- Housing safety provided, dislocations and reducing vulnerability to be homeless.
- Encouraged community participation and better neighbourhood development.
- Help in reducing the spread of slums by providing formal housing facilities.
- Promoted local economies through increased construction activities and labor employment.
- Publicity environmentally friendly construction methods and better urban planning.

### **Finances:**

The government has approved investment of ₹ 439.22 billion (about US \$ 6.2 billion) for construction of 6,83,724 houses for the purpose of providing shelter for urban poor. This

includes a central assistance commitment of ₹ 100.50 billion (US \$ 1.4 billion) as of April 2016. (<https://www.nagarnigambareilly.com/hi/pradhan-mantri-awas-yojana.php>)

**Condition for PMAY:**

- The beneficiary should be under 70 years of age.
- Annual income limit for various categories:
  - Economically Weaker Section (EWS): up to ₹ 3 lakh
  - Low Income Group (LIG): up to ₹ 6 lakh
  - Medium Income Group- I (MiG-I): ₹ 6 to ₹ 12 Lakh
  - Medium Income Group-II (MiG-II): ₹ 12 to ₹ 18 Lakh
- Applicant or any member of any family should not have a Pucca house anywhere in India.
- The applicant should not get financial assistance related to any accommodation from the Central or State Government under any scheme.
- Applicants and their family members should not have any property at present.
- Loans for home renewal, improvement, or self-building are available only for EWS and LIG categories.
- The ownership of the houses allotted under this scheme is either named after a female member or jointly with a male member.

(<https://nagarnigambareilly-com.translate.google/pradhan-mantri-awas-yojana.php>)

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3 Phases of PMAY envisage starting and completing the house construction work as follows:

- **Phase-1** April 2015 to March 2017 - 100 cities covered
- **Phase-2** April 2017 to March 2019 - An additional 200 cities were targeted
- **Phase-3** April 2019 to March 2022 - Focused on remaining cities

As of April 25, 2016, 2,508 cities and towns in 26 states were identified for the introduction of housing projects under PMAY. In February 2018, approval was given for the construction of additional 1,86,777 houses, with an investment of ₹ 11,169 crore and central assistance of ₹ 2,797 crore. It extended the total number of approved houses to 39,25,240 (under the Subsumed

Rajiv Awas scheme), out of the overall target of 10 million houses by March 2022. (<https://www.nagarnigambareilly.com/hi/pradhan-mantri-awas-yojana.php>)

## Conclusion

The Pradhan Mantri Awas Yojana (PMAY) has played a transformative role in addressing the lack of urban housing and improving the standard of living for marginalized communities in the Rohilkhand region. The scheme has facilitated the construction of affordable housing, promoted co-ownership of women, and has increased the social equity significantly to the integrated slums in formal housing structures. While its implementation has improved the living status and economic stability for the beneficiaries, funding intervals, delayed project execution, and insufficient infrastructure challenges. To ensure permanent housing solutions, further policy refinement, increase in financial assistance, and strong state-level coordination are necessary. Overall, the PMAY stands as an important step towards inclusive urban development, which contributes to the broad vision of "Housing for all" in India.

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