

## **Impact of COVID-19 Epidemic in the Progress of Pradhan Mantri Awas Yojana**

**Ankita Sharma**  
Research Scholar  
Vinoba Bhave University  
Hazaribag, Jharkhand, India.

**Surendra Sinha**  
Head of Department  
Women's Collage  
Vinoba Bhave University  
Hazaribag, Jharkhand, India.

### **Abstract**

Pradhan Mantri Awas Yojana Gramin (PMAY) is an initiative by the Government of India which focuses on providing affordable housing to the poor sections of the country facing a housing shortage. The scheme which is a flagship basic infrastructure development programme of the Indian Government aims to provide pucca houses to all the eligible citizens of the country and eliminate kutchra or temporary housing, slum housing, as well as households which are houseless in the nation and the scheme has a goal of constructing 29.5 million affordable houses across the nation by 31<sup>st</sup> March 2022. However, it is to be considered that since December 2019, the Covid-19 epidemic has taken the grip of the whole world. Nations across the world including India have imposed various measures to tackle the waves of disease transmission among the population which include physical lockdowns, restricted travel mandates, vaccination drives, shift towards work from-home culture, etc. It is also to be considered that the target date for reaching the goal of the scheme is already near. Covid-19, an unprecedented epidemic of such scale and magnitude which is still ongoing, has impacted the socio-economic progress of every region of the world, and its impact extends to the building industry which is dependent on materials, labour, logistics, and monetary support. In the wake of this, the paper attempts to assess the progress of the PMAY scheme during the Covid-19 epidemic era, and study the impact of the epidemic on the progress of the scheme vis-à-vis the prescribed target set for the scheme by the government.

### **Keywords**

Pradhan Mantri Awas Yojana (PMAY), Affordable housing, Welfare scheme, Covid-19, Epidemic, Progress, Growth, and Target.

## **1. Introduction**

The Pradhan Mantri Awas Yojana (PMAY) scheme is an initiative by the Government of India which focuses on providing affordable housing to the poor sections of the country facing a housing shortage. The PMAY scheme has two components based on the regions being catered by the scheme. The urban areas of the country are catered by the Pradhan Mantri Awas Yojana-Urban (PMAY-U) scheme where problems of slum housing and houselessness are major issues, while the rural areas of the country are dealt with by the Pradhan Mantri Awas Yojana-Rural (PMAY-R) where problems of kutchra or temporary housing are of major concern. The PMAY-R scheme is a successor to the Indira Awas Yojana (IAY) scheme which was launched in 1985 to construct houses for the below poverty line population in the village.

The scheme which is a flagship basic infrastructure development programme of the Indian Government aims to provide pucca houses to all the eligible citizens of the country and eliminate kutchra or temporary housing, slum housing, as well as households which are houseless in the nation. The primary objective of this scheme is to achieve “Housing for all” by 31<sup>st</sup> March 2022, the 150<sup>th</sup> birth anniversary year of Mahatma Gandhi. The scheme has a target of constructing 29.5 million affordable houses across the nation by the target date and fulfilling the housing needs of the poor population of the country.

However, the Covid-19 disease which is caused by a novel coronavirus named SARS-CoV-2 emerged from the Chinese city of Wuhan in December 2019 and since has taken the world by storm. In wake of this dire situation, countries across the world have imposed various measures to tackle the waves of disease transmission among the population which includes physical lockdowns, restricted travel mandates, vaccination drives, shift towards work-from-home culture, etc. These steps have been adopted to cut the possibility of disease transmission among the population, and minimize disease infections in order to help the health institutions in managing a load of hospitalizations due to the disease, as well as reduce fatalities arising due to acute symptoms. This list includes India which is the second most populous nation, and boasting a plethora

of overcrowded and densely populated cities, is already a platter for a humongous epidemic load. These various measures taken in wake of the epidemic have a serious impact on the social and economic progress of the country. This impact of the epidemic also automatically extends to the building industry which is dependent on materials, labour, logistics, and monetary support.

It is to be considered that the target date for reaching the goal of 29.5 million affordable houses of the PMAY-R scheme is 31<sup>st</sup> March 2022 which is already near. In this scenario, it is imperative to study the progress of the PMAY-R scheme during the Covid-19 epidemic era, compare the growth of the scheme in pre and post-epidemic times, and assess its growth versus the prescribed goal of the scheme. For the purpose of simplicity, the PMAY-R scheme shall be abbreviated to PMAY in the following document.

## **2. Objectives of the Study**

- To study the financial and physical progress of the PMAY scheme before the Covid-19 epidemic.
- To study the financial and physical progress of the PMAY scheme during the Covid-19 epidemic.
- To assess the growth of the PMAY scheme and its performance in the wake of the target date.

## **3. Research Methodology**

The study is based on the geographical region of India and focuses mainly on the national-level data. The study relies on gathering and assessing data from secondary sources such as news reports, articles, and official websites of the government, and the methodology of the study is to observe and assess the physical and financial progress of the PMAY scheme during the Covid-era and infer if there is any impact on the scheme's progress because of the epidemic.

## **4. Review of the Literature**

In July 2021, **Shephali. K** writes that only 75 percent of houses had been constructed under the PMAY-G scheme until the end of FY-2021. She states that as per Mr. Niranjana Jyoti, Minister of State for Rural

Development, only 1.50 crore houses had been completed under PMAY-G against the allocated 2.02 crore houses. As per a report by **Abhishek L.** in January 2022, in FY-2022 only about 8 lakh homes had been completed. Various hiccups had been witnessed due to the epidemic with only about 50 percent of sanctioned homes being completed in urban areas, and only 65 percent homes being completed in rural areas.

Another report by **Yogima S. S.** in March 2022 stated that in response to a question regarding the progress of the PMAY scheme in Lok Sabha, Rural Development Minister Narendra Singh Tomar said that there is delay in the construction of houses allocated under the PMAY scheme. As per his statement, out of 111 lakh houses sanctioned for urban India under the scheme, only 43.2 lakh had been completed or delivered which is only 38.57 percent of the total targets while 83.71 percent or 97.62 lakh houses were completed under PMAY-G against a target of 116.1 lakh houses.

## **5. Hypotheses**

H<sub>1</sub> – There is a negative impact of the Covid-19 epidemic on the financial progress of the PMAY scheme.

H<sub>0</sub> – There is no impact of the Covid-19 epidemic on the financial progress of the PMAY scheme.

H<sub>1</sub> – There is a negative impact of the Covid-19 epidemic on physical progress of the PMAY scheme.

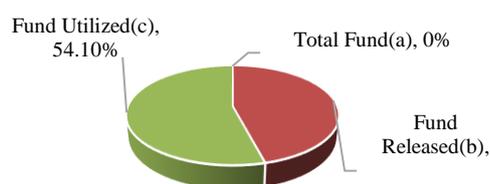
H<sub>0</sub> – There is no impact of the Covid-19 epidemic on the physical progress of the PMAY scheme.

## **6. Financial Progress of PMAY Scheme**

The Rural Diksha portal of the Ministry of Rural Affairs is the body which aggregates and publishes various data pertaining to rural schemes, and reports the year-wise distribution of finances for PMAY scheme, since 2016-17. According to the portal, as on the date 18.02.2022, the total fund allocation for the scheme was reported to be Rs. 2,64,902 crores, the total fund released was Rs. 1,96,241 crores, while total fund utilized was Rs. 2,31,034 crores. This figure implies that out of total allocation, only 74 percent of the funds were released for implementation till date. However the utilization stands at 87 percent which is significant, considering the

funds released during the period are less than utilized, which goes to show that unused funds released before the year 2016-17 (i.e during the Indira Awas Yojana tenure), have been cumulatively utilized during the PMAY tenure.

Key Parameter Indicators	Value
a. Total Fund Allocation	₹ 26,49,02,25,59,600
b. Total Fund Released	₹ 19,62,41,81,32,100
c. Total Fund Utilized	₹ 23,10,34,06,97,000

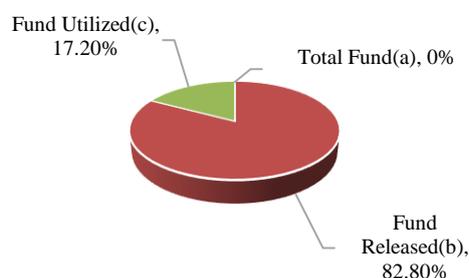


Source: PMAY Dashboard, Rural Diksha, Ministry of Rural Development

**Figure 6.1: Financial Progress of the PMAY Scheme – FY 2016-17 to FY 2021-22**

However, during 2016-17, the total fund allocation stood at Rs. 54,337 crores while only Rs. 23,386 crores were released, and out of which a dismal Rs 4,654 crores were utilized for the scheme. The utilization of funds for this period was only 8.5 percent of total allocation, and only 21 percent of total fund released. The performance for the initial year of the PMAY scheme turns out to be extremely dismal in financial terms.

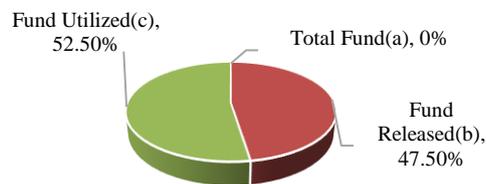
Key Parameter Indicators	Value
a. Total Fund Allocation	₹ 5,43,37,28,52,400
b. Total Fund Released	₹ 2,23,86,27,91,500
c. Total Fund Utilized	₹ 46,54,53,12,800



Source: PMAY Dashboard, Rural Diksha, Ministry of Rural Development

**Figure 6.2: Financial Progress of the PMAY Scheme – FY 2016-17**

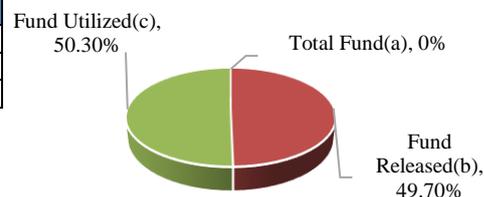
Key Parameter Indicators	Value
a. Total Fund Allocation	₹ 4,01,39,83,34,000
b. Total Fund Released	₹ 4,87,33,23,32,700
c. Total Fund Utilized	₹ 5,37,57,95,37,900



Source: PMAY Dashboard, Rural Diksha, Ministry of Rural Development

**Figure 6.3: Financial Progress of the PMAY Scheme – FY 2017-18**

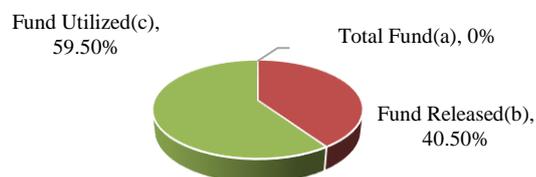
Key Parameter Indicators	Value
a. Total Fund Allocation	₹ 3,20,16,00,46,900
b. Total Fund Released	₹ 4,62,66,50,32,100
c. Total Fund Utilized	₹ 4,67,41,98,70,400



Source: PMAY Dashboard, Rural Diksha, Ministry of Rural Development

**Figure 6.4: Financial Progress of the PMAY Scheme – FY 2018-19**

Key Parameter Indicators	Value
a. Total Fund Allocation	₹ 7,40,29,47,29,300
b. Total Fund Released	₹ 2,88,60,74,06,700
c. Total Fund Utilized	₹ 4,24,87,79,56,900



Source: PMAY Dashboard, Rural Diksha, Ministry of Rural Development

**Figure 6.5: Financial Progress of the PMAY Scheme – FY 2019-20**

In later years before the epidemic, i.e 2017-18, 2018-19, and 2019-20, the utilization of funds vs release of funds for the PMAY scheme stabilized, while also getting significantly more utilized than released in the year

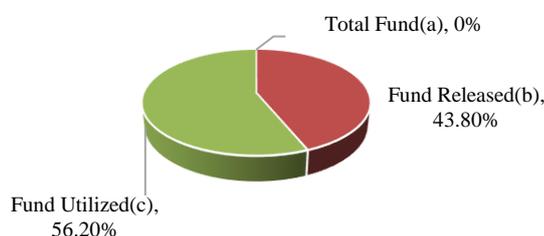
2019-20, just before the onset of the Covid-19 epidemic. Based on the above data, a combined chart of fund distribution for years before the epidemic may be tabulated as follows:

**Table 1: Distribution of Funds for PMAY Pre-epidemic (FY 2016-2020)**

Distribution of Funds (In Crores) for PMAY Pre-epidemic (FY 2016-2020)			
Year	Fund Allocated	Fund Released	Fund Utilized
2016-17	₹ 54,337.00	₹ 22,386.00	₹ 4,654.00
2017-18	₹ 40,139.00	₹ 48,733.00	₹ 53,757.00
2018-19	₹ 32,016.00	₹ 46,266.00	₹ 46,741.00
2019-20	₹ 74,029.00	₹ 28,860.00	₹ 42,487.00
Total	₹ 200,521.00	₹ 146,245.00	₹ 47,639.00
Percentage of Allocation		73%	74%

This chart showcases that during the pre-epidemic years, although the funds released for the scheme were only about three-fourths of the funds allocated (73 percent), the utilization of funds surpassed the funds released by a minute margin (74 percent), which indicates that the financial utilization also covered unutilized funds from the pre-2016 period (IAY scheme). The financial performance with regards to utilization of funds may be considered satisfactory for this period, i.e FY 2016-2020.

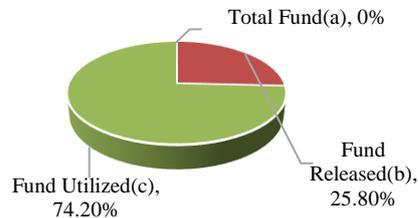
Key Parameter Indicators	Value
a. Total Fund Allocation	₹ 6,43,79,65,97,000
b. Total Fund Released	₹ 3,78,64,58,54,000
c. Total Fund Utilized	₹ 4,85,45,16,14,200



Source: PMAY Dashboard, Rural Diksha, Ministry of Rural Development

**Figure 6.6: Financial Progress of the PMAY Scheme – FY 2020-21**

Key Parameter Indicators	Value
a. Total Fund Allocation	₹ 0
b. Total Fund Released	₹ 1,21,30,47,15,100
c. Total Fund Utilized	₹ 3,48,46,64,04,800



Source: PMAY Dashboard, Rural Diksha, Ministry of Rural Development

### Figure 6.7: Financial Progress of the PMAY Scheme – FY 2021-22

In the years during the epidemic, the total funds allocated for the scheme stood at Rs. 64,379 crores in 2020-21. A total of Rs. 37,864 crores were released for utilization in the year 2020-21, while Rs. 12,130 crores were released in the year 2021-22. The utilization of funds surpassed the release of funds in both years with Rs. 48,545 crores being utilized in the year 2020-21 and Rs. 34,846 crores being utilized in the year 2021-22. It is to be noted that funds allocated for the scheme in the year 2021-22 has been shown as zero. The end of the financial year is 31<sup>st</sup> March 2022 (the target date for 29.5 million affordable housing units for the PMAY scheme), and this may be the reason why no fund allocation figure has been reported yet for the year 2021-2022.

However, a study of the Union Budget 2021-22 reveals that a total of Rs. 19,500 crores were allocated by the Central government for the PMAY scheme. Considering the ratio of 60:40 prescribed for the allocation of PMAY funds for the Central Vs State government, an estimate of Rs. 13,000 crores can be attributed to State governments' allocation. This brings the estimated figure of total allocated funds for the FY 2021-22 to be Rs. 32,500 crores. Based on the above data, a combined chart of fund distribution for years after the epidemic may be tabulated as follows:

**Table 2: Distribution of Funds for PMAY Post-epidemic (FY 2020-2022)**

<b>Distribution of Funds (In crores) for PMAY Post-epidemic (FY 2020-2022)</b>			
<b>Year</b>	<b>Fund Allocated</b>	<b>Fund Released</b>	<b>Fund Utilized</b>
2020-21	₹ 64,379.00	₹ 37,864.00	₹ 48,545.00
2021-22	₹ 32,500.00	₹ 12,130.00	₹ 34,846.00
Total	₹ 96,879.00	₹ 49,994.00	₹ 83,391.00
Percentage of Allocation		52%	86%

The above chart indicates that during the post-epidemic years, the funds released for the scheme were 52 percent of the funds allocated, but the utilization of funds far surpassed the funds released by a good margin (86 percent of the total allocated), which may indicate that the financial performance with regards to utilization of funds has been satisfactory despite the epidemic. Although, the ratio of funds released vs funds allocated stood at 52 percent, which is not a desirable figure in terms of the government's budget promises. This difference is especially apparent during the year 2021-22 when the ratio of funds released vs estimated funds allocated stood at 37 percent. This may indicate that the post-epidemic years have taken a huge toll on the treasury of the government and the willingness of the government to implement the scheme by a target date.

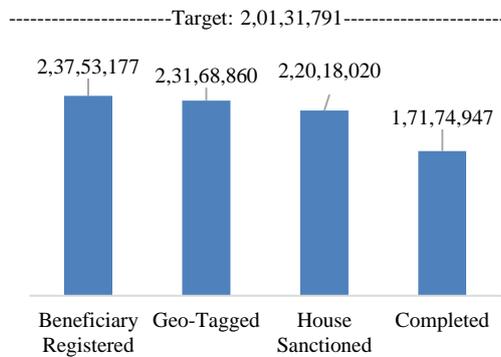
## **7. Physical Progress of the PMAY Scheme**

According to the PMAY booklet, housing deprivation data of Socio Economic Caste Census (SECC)-2011 survey, 2.95 crore beneficiaries were identified to be provided with houses by March, 2022. However, as per their recent assessment, 82 lakh households have either constructed their houses during the intervening period or are found non-eligible. This leaves only 2.13 crore eligible beneficiaries on the Permanent Wait List. According to the Rural Diksha portal as on date 18.02.2022, since 2016-17, the total target of housing units for the scheme stood at 2,01,31,791 units, total houses sanctioned stood at 2,20,18,020, while total houses completed stood at 1,71,74,947.

This figure implies that during this period, more houses were sanctioned for construction than the target prescribed by the scheme. This goes to show that beneficiaries left out before the year 2016-17 (i.e during the Indira Awas Yojana tenure) have been included in the sanctioned houses

list. However, the data of total houses completed stood at 1,71,74,947 which is only 85 percent of the target number of units, and only 80 percent of the total target of the PMAY scheme i.e 2.13 crores.

Key Parameter Indicators	Value
a. Total Target	2,01,31,791
b. Total Beneficiaries Registered	2,37,53,177
c. Total Geo-Tagged	2,31,68,860
d. Total House Sanctioned	2,20,18,020
e. Total House Completed	1,71,74,947



Source: PMAY Dashboard, Rural Diksha, Ministry of Rural Development

Figure 7.1: Physical Progress of the PMAY Scheme – FY 2016-17 to FY 2021-22

Key Parameter Indicators	Value
a. Total Target	42,32,368
b. Total Beneficiaries Registered	49,75,984
c. Total Geo-Tagged	49,58,385
d. Total House Sanctioned	42,01,817
e. Total House Completed	39,70,023

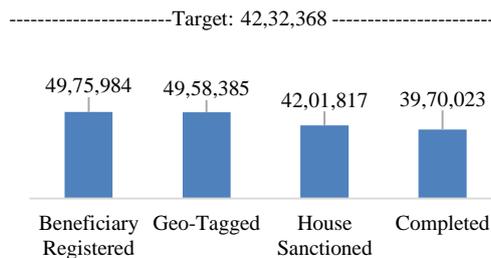


Figure: 7.2: Physical Progress of the PMAY Scheme – FY 2016-17

Key Parameter Indicators	Value
a. Total Target	31,53,872
b. Total Beneficiaries Registered	33,66,336
c. Total Geo-Tagged	33,23,707
d. Total House Sanctioned	31,36,439
e. Total House Completed	29,58,565

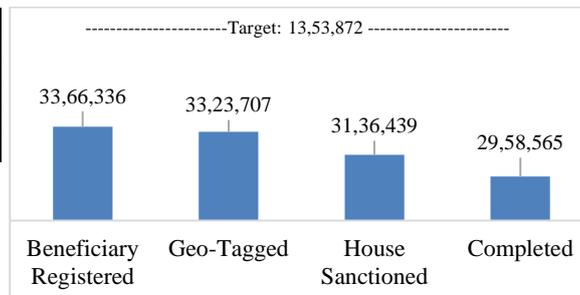
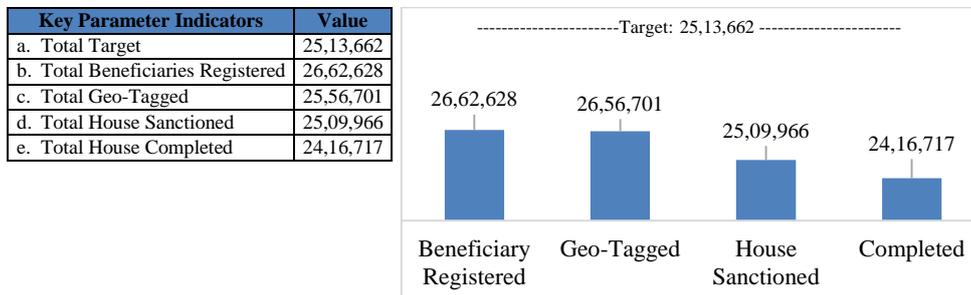
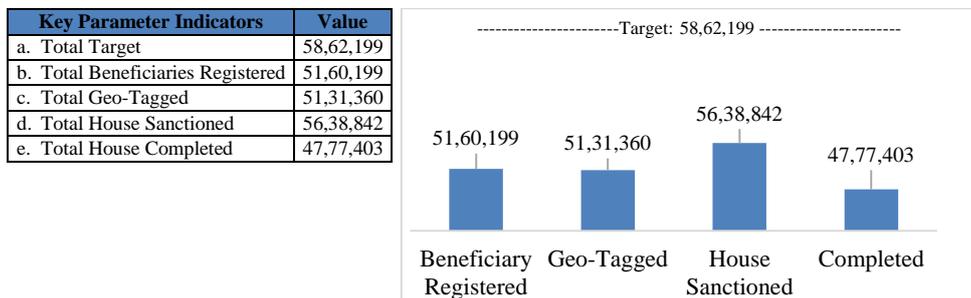


Figure 7.3: Physical Progress of the PMAY Scheme – FY 2017-18



**Figure 7.4: Physical Progress of the PMAY Scheme – FY 2018-19**



Source: PMAY Dashboard, Rural Diksha, Ministry of Rural Development

**Figure 7.5: Physical Progress of the PMAY Scheme – FY 2019-20**

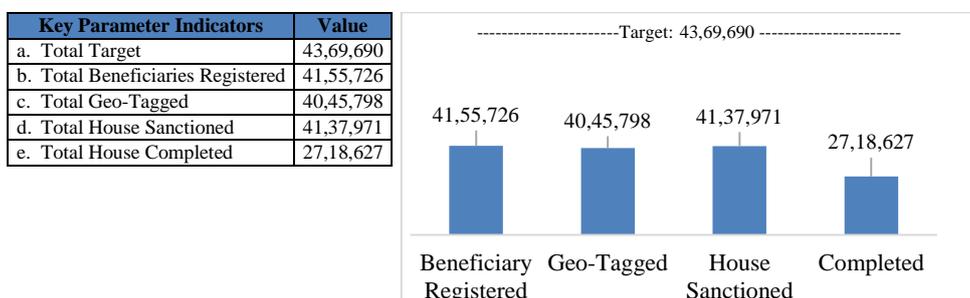
As per the above charts, in years before the epidemic, i.e 2016-17, 2017-18, 2018-19, and 2019-20, house construction was achieved at a fairly good completion ratio with respect to the total target each year with 94 percent, 94 percent, 96 percent, and 81 percent respectively. The year 2019-20 saw a decline in terms of the ratio of target no. of houses to completed houses which may be attributed to the onset of the Covid epidemic, as well as a greater target no. in comparison with previous years. As per the above data, a combined chart of physical progress for the years before the epidemic may be tabulated as follows:

**Table 3: Physical Progress of PMAY Pre-epidemic (FY 2016-2020)**

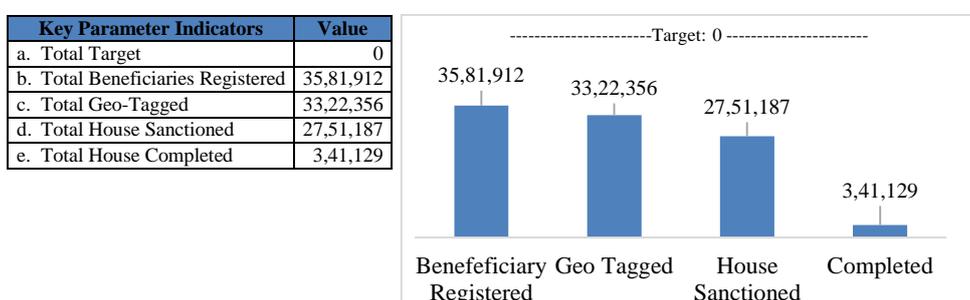
<b>Physical Progress of PMAY (In no. of Houses) Pre-epidemic (2016-2020)</b>			
<b>Year</b>	<b>Total Target</b>	<b>Houses Sanctioned</b>	<b>Houses Completed</b>
2016-17	4232368	4201817	3970023
2017-18	3153872	3136439	2958565
2018-19	2513662	2509966	2416717
2019-20	5862199	5638842	4777403
Total	15762101	15487064	14122708
Percentage of Target		98%	90%

This chart showcases that during the pre-epidemic years, the total target no. of houses to be constructed were 1,57,62,101 out of which 1,54,87,064 houses were sanctioned which is a commendable 98 percent ratio, while a total of 1,41,22,708 houses were completed which places the completion ratio at 90 percent. The physical completion percentage of the scheme and thus, the physical progress during the pre-epidemic years may be found satisfactory at 90 percent, with only a perceived drop during the FY 2019-20.

In the years during the epidemic, the total target no. of houses for the scheme stood at 43,69,690 in 2020-21. A total of 41,37,971 houses were sanctioned for construction in the year 2020-21, while 27,51,187 were sanctioned in the year 2021-22. The total houses completed in the year 2020-21 were 27,18,627 and 3,41,129 houses were completed in the year 2021-22. It is to be noted that the total target for the scheme in the year 2021-22 has been shown as zero. However, the overall target of the scheme as stated by the PMAY booklet is 2.13 crores while 2,01,31,791 houses have already been targeted till the year 2020-21. This leaves the remaining houses to be targeted for the scheme at an estimated 11,68,209 houses by the year 2022.



**Figure 7.6: Physical Progress of the PMAY Scheme – FY 2020-21**



Source: PMAY Dashboard, Rural Diksha, Ministry of Rural Development

**Figure 7.7: Physical Progress of the PMAY Scheme – FY 2021-22**

Based on the above data and estimate, a combined chart of physical progress for the years during the epidemic may be tabulated as follows:

**Table 4: Physical Progress of PMAY Post-epidemic (FY 2016 2020)**

Physical Progress of PMAY (In no. of Houses) Post-epidemic (2020-2022)			
Year	Total Target	Houses Sanctioned	Houses Completed
2020-21	4369690	4137971	2718627
2021-22	1168209	2751187	341129
Total	5537899	6889158	3059756
Percentage of Target		124%	55%

As is evident from the table, the houses sanctioned for the scheme during these years surpassed the total target no. of houses, which may indicate that sanctioned houses during the period also include the backlog from

previous years, especially from the pre-2016 period (IAY scheme). Thus, the progress in terms of on-paper approvals for the scheme may be termed good during this time. However, the no. of houses completed for the scheme stood at a significantly lesser number than the houses sanctioned for both the years 2020-21 and 2021-22. The ratio of houses completed to the estimated target stood at only 55 percent, which is a very dismal number for the physical progress of the scheme during this period. This number is especially low for the FY 2021-22, with only 3,41,129 houses being completed against a total of 27,51,187 houses sanctioned (only 12 percent) and against 11,68,209 estimated target houses (only 29 percent). This may indicate that the post-epidemic years have taken a huge toll on the construction work progress of the scheme. This may directly be attributed to various slowdowns and halts due to the Covid epidemic on the supply of building materials, labour, and logistics which are the most essential components of construction work and drive the physical progress of the PMAY scheme.

## **8. Analysis and Inference**

Based on the above data, the following discussions are in order:

- a) It is evident that the financial performance for the initial year of the PMAY scheme i.e 2016-17 was extremely dismal in terms of utilization of funds vs release of funds. The pace of financial progress stabilized during the later years before the Covid-19 epidemic, with a stable fund utilized vs released ratio, which is satisfactory. However, the ratio of funds in circulation hovered at about three-fourths of the funds allocated, which questions the intent of the government in terms of budgetary promises for the scheme.
- b) During the epidemic, the utilization of funds surpassed the release of funds in both years, which indicates that the financial performance with regard to utilization of funds has been satisfactory despite the epidemic. However, the ratio of funds released vs fund allocated stood at almost half, which is a big drop from where it stood in the pre-epidemic years, and further deepens the deficit in government's promises vs. delivery. Based on the above discussion, it is evident that while there is no significant impact of the Covid-19 epidemic on the financial progress of the PMAY-scheme in terms of funds utilization, there is a significant drop in the circulation of funds with respect to fund allocated by the government body. This implies that

the post-epidemic years have taken a toll on the treasury of the government and/or the willingness of the government to implement the scheme by the target date. Thus, hereby the null hypothesis is rejected, and the alternate hypothesis is accepted that there is a negative impact of the Covid-19 Epidemic on the financial progress of the PMAY scheme.

- c) It is observed that house construction for the PMAY scheme was achieved at a fairly good completion ratio with respect to the total target each year in the pre-epidemic period, with a perceived drop only in the year 2019-20, which was the onset of the epidemic. During this period, overall houses sanctioned out of target houses stood at 98 percent and overall houses completed stood at 90 percent of the total target which is satisfactory in terms of physical progress.
- d) During the epidemic, total houses sanctioned for the scheme during the period surpassed the total target no. of houses which indicates that progress in terms of on-paper approvals for the scheme was good. However, the no. of houses completed for the scheme stood at a significantly lesser number at 55 percent of the total houses sanctioned. This figure especially dropped for the FY 2021-22, with a completion percentage of 12 percent against houses sanctioned, and 29 percent against the estimated target. This clearly implies that the post-epidemic years have taken a huge toll on the construction work progress which is a direct result of various slowdowns and halts due to the Covid epidemic on the supply of building materials, labour, and logistics required for construction work. Based on the above discussion, it is evident that although the progress of the PMAY scheme in terms of on-paper approvals during the Covid-19 epidemic was good, there is a huge negative impact of the epidemic on the physical progress of the scheme. This implies that the post-epidemic years have taken a huge toll on the progress of construction work, and the ability to complete the target no. of houses during the period. Thus, hereby the null hypothesis is rejected, and the alternate hypothesis is accepted that there is a negative impact of the Covid-19 Epidemic on the physical progress of the PMAY scheme.

## **9. Future Prospects and Conclusion**

It is abundantly evident from the study that there has been a significant negative impact of the Covid-19 epidemic on the progress of the PMAY scheme. The no. of total houses completed as well as funds released for the scheme have fallen significantly short in terms of achieving the target of providing affordable “Housing for all” eligible citizens of the country. As per the Press Information Bureau of Delhi, the Union Cabinet in its meeting held on 8<sup>th</sup> December 2021 has approved the continuation of Pradhan Mantri Awaas Yojana- Gramin (PMAY-G) till March 2024 for completion of remaining houses within cumulative target of 2.95 crore houses under PMAY-G. It is proposed to complete the total target by March 2024. Towards this purpose, the government has allocated Rs. 48,000 crore for the completion of 80 lakh houses under the PMAY scheme in the financial year 2022-23.

It is to be observed that in terms of fund release, the overall financial progress stood at only three-fourths of fund allocated for the PMAY scheme till date. This number does not differ much for the pre-epidemic period, which implies that even before the Covid-19 epidemic, the financial progress in terms of government’s promises vs delivery was not up to the mark. The same may be remarked about the physical progress which although was good during the initial years of the scheme, started declining since FY 2019-20. The underlying issues with the progress of the scheme only got aggravated during the period of the epidemic. In conclusion to the overall study, it can be observed that the Covid-19 epidemic has had a negative impact on the overall progress of the PMAY scheme, due to which the scheme has not only been unable to achieve its goal by the target date, but even the target date has been pushed by further two years to accommodate this lag. However, it is also observed that the issues with the progress of the scheme were apparent even before the epidemic in terms of financial release and physical completion, which in retrospect would surely have hampered the scheme’s achievement of completion by the target date. Thus, there is a need of enhanced injection of funds, perceived quantitative and qualitative growth and better intent to be exhibited by the government, for a sustained success of the PMAY scheme.

## 10. References

1. Beneficiaries under PMAY-G, Press Release December 2021, Ministry of Rural Development: <https://rural.nic.in/en/pressrelease/beneficiaries-under-pmay-g>
2. COVID-19 impact: Only 75 percent houses constructed under PMAY-G till date (2021) Acres Article: <https://www.99acres.com/articles/covid-19-impact-only-75-percent-houses-constructed-under-pmay-g-till-date-nid.html>
3. Financial Implication under PMAY-G, Press release by Press Information Delhi February 2022, retrieved from portal of Ministry of Rural Development, Government of India: <https://rural.nic.in/en/press-release/financial-implication-under-pmay-g>
4. Govt's Rs 48,000 crore allocation for PMAY to boost affordable housing(2022) Economic Times Article: <https://economictimes.indiatimes.com/industry/services/property/-construction/govts-rs-48000-crore-allocation-for-pmay-to-boost-affordable-housing/articleshow/89274858.cms?from=mdr>
5. Over 1.75 mn houses constructed under PMAY-U during Covid-19 pandemic: Puri (March 2021): [https://www.business-standard.com/article/economy-policy/over-1-75-mn-houses-constructed-under-pmay-u-during-covid-19-pandemic-puri-121031701220\\_1.html](https://www.business-standard.com/article/economy-policy/over-1-75-mn-houses-constructed-under-pmay-u-during-covid-19-pandemic-puri-121031701220_1.html)
6. Pandemic and polls cause delay in construction of houses under PMAY scheme: Govt (March 2022): <https://economictimes.indiatimes.com/news/politics-and-nation/pandemic-and-polls-cause-delay-in-construction-of-houses-under-pmay-scheme-govt/articleshow/81411998.cms?from=mdr>
7. PMAY-G Booklet, retrieved from Pradhan Mantri Awas Yojana-Gramin portal, Government of India: <https://pmayg.nic.in/netiay/>
8. Pradhan Mantri Awas Yojana sees Covid-led slowdown in urban areas, rural fares better (January 2022): <https://www.thehindubusinessline.com/economy/indias-flagship-pradhan-mantri-awas-yojana-sees-covid-led-slowdown-in-urban-areas-rural-fares-better/article64929805.ece>
9. Progress of PMAY Scheme, Rural Diksha Dashboard, Ministry of Rural Development, Government of India: [https://ruraldiksha.nic.in/RuralDashboard/PMAYG\\_NEW.aspx#](https://ruraldiksha.nic.in/RuralDashboard/PMAYG_NEW.aspx#)

10. Union Budget of India 2021-22, retrieved from Union Budget portal, Government of India:  
<https://www.indiabudget.gov.in/budget2021-22/index.php>