

PMAY-G (Pradhan Mantri Awas Yojana – Gramin) Housing Study

MASHAL conducted a comprehensive rural housing study for the **Indian National Habitat Forum (INHAF)** to assess the localization, effectiveness, and impacts of rural housing programs implemented in Maharashtra. The study focused on understanding how government-supported and self-initiated housing interventions responded to the needs and aspirations of rural communities.

The research covered **five Gram Panchayats (GPs)** and involved a detailed assessment of **75 households** across five villages. The sample included beneficiaries of **Pradhan Mantri Awas Yojana – Gramin (PMAY-G)**, **State Housing Schemes**, and **self-constructed houses**, enabling a comparative analysis of different housing delivery models.

Study Coverage

The study was conducted in the following villages:

Village / Gram Panchayat	PMAY-G Houses	State Scheme Houses	Housing Self-Built Houses	Total Houses Surveyed
Wakhari	4	5	6	15
Velapur	5	6	4	15
Sarati	5	7	3	15
Barad	5	6	4	15
Anthurne	4	6	5	15
Total	23	30	22	75

Objectives of the Study

The study was undertaken with the following objectives:

- To understand the extent to which PMAY-G, State Housing Schemes, and self-initiated housing addressed the housing needs of rural households.
- To assess beneficiary satisfaction, perceptions, and the value addition created through different housing programs.

- To examine the adequacy and quality of housing units in terms of design, construction, services, and usability.
- To evaluate housing delivery systems, implementation processes, and governance mechanisms associated with rural housing schemes.
- To identify social and economic impacts generated by housing interventions on beneficiary households.
- To analyze the systemic factors that contribute to the success or limitations of rural housing programs, including planning, design, implementation, and community participation.
- To document local housing practices and understand how government housing schemes are adapted to local socio-cultural and environmental conditions.

Methodology

MASHAL adopted a field-based research approach to document and analyze housing conditions across the selected villages. The study combined qualitative observations with direct interactions with beneficiaries to capture both physical and social dimensions of housing.

The documentation process included:

- Detailed field observations of housing units and settlement layouts.
- Formal and informal discussions with beneficiaries and community members.
- Photographic documentation of houses and surrounding environments.
- Preparation of sketches and visual records to capture housing typologies and settlement characteristics.
- Comparative assessment of PMAY-G, State-supported, and self-built housing models.

The study generated valuable insights into the effectiveness of rural housing programs and highlighted how housing design, delivery mechanisms, governance systems, and beneficiary participation influence the overall success and sustainability of housing interventions.

Project Implementation

MASHAL led the conceptualization, coordination, and technical oversight of the study, while **Parivartan Socio-Economical Services** was engaged as a consultant agency to undertake field investigations and primary data collection. The findings contributed to a deeper understanding of rural housing localization and provided evidence-based recommendations for improving housing policies and implementation frameworks under PMAY-G and other rural housing programs.

Through this study, MASHAL reinforced its commitment to research-based advocacy and evidence-driven planning aimed at promoting inclusive, context-sensitive, and sustainable housing solutions for rural communities.