

**GOVERNMENT OF INDIA  
MINISTRY OF RURAL DEVELOPMENT  
DEPARTMENT OF RURAL DEVELOPMENT**

**LOK SABHA  
UNSTARRED QUESTION NO. 3693  
ANSWERED ON 12/08/2025**

**CHALLENGES IN RURAL AREAS**

**3693. Shri Zia Ur Rehman:**

**Will the Minister of RURAL DEVELOPMENT be pleased to state:**

- (a) whether the Government is aware of challenges in rural areas, including unemployment, inadequate infrastructure, housing shortage and poor access to basic services and if so, the details thereof;**
- (b) the funds allocated and utilised under major rural schemes such as MGNREGS, PMAY-G and NRLM during the last three years, State-wise;**
- (c) the number of households provided employment under MGNREGS and housing under PMAY-G, State-wise, particularly in Uttar Pradesh, Bihar and Madhya Pradesh;**
- (d) whether any recent evaluation or social audit of these schemes has been conducted to assess effectiveness and delivery gaps and if so, the details thereof;**
- (e) the steps taken to improve transparency, accountability and payment systems under MGNREGS and construction quality under PMAY-G; and**
- (f) whether the Government plans to strengthen digital infrastructure and panchayat-level systems for better delivery and if so, the details thereof?**

**ANSWER**

**MINISTER OF STATE IN THE MINISTRY OF RURAL DEVELOPMENT  
(SHRI KAMLESH PASWAN)**

**(a) & (b): Ministry of Rural Development (MoRD) is implementing a number of welfare schemes/programmes such as Mahatma Gandhi National Rural Employment Guarantee Scheme (MGNREGS), Pradhan Mantri Awaas Yojana-Gramin (PMAY-G), Pradhan Mantri Gram Sadak Yojana (PMGSY), Deendayal Antyodaya Yojana - National Rural Livelihoods Mission (DAY-NRLM), Deen Dayal Upadhyaya Grameen Kaushalya Yojana (DDUGKY), Rural Self Employment Training Institutes(RSETIs), National Social Assistance Programme(NSAP) and Watershed Development Component of Pradhan Mantri Krishi**

**Sinchayee Yojana (WDC-PMKSY). These schemes/programmes aim to address the challenges in rural areas of the country, alleviate poverty and to bring about overall improvement in the quality of life of the people in rural areas of the country by strengthening livelihood opportunities, providing minimum guaranteed employment, promoting self-employment, skilling of youths in various useful trades and entrepreneurship qualities, infrastructure development and provision of social assistance.**

**State/Union Territory-wise funds allocated and utilized under MGNREGS, PMAY-G and NRLM during the last three years wherever maintained is at Annexure- I.**

**(c): State/Union Territory-wise number of households provided employment under MGNREGS and housing under PMAY-G including in the states of Uttar Pradesh, Bihar and Madhya Pradesh is at Annexure -II.**

**(d): Evaluation of schemes/programmes of MoRD is a continuous process and necessary corrective actions are taken based on the assessment of their implementation at ground level. Under MGNREGS, a third-party study in terms of increase in household income, poverty alleviation etc. sponsored by NITI Aayog in 2020 has been made. As per the study, MGNREGS found to be a powerful instrument for inclusive growth in rural India through its impact on social protection, livelihood security and democratic empowerment. It provides livelihood security for the poor through creation of durable assets, improved water security, soil conservation and higher land productivity. It has had a positive impact on the standard of living of households through increase in household income by improvements in production from agriculture and has led to major increases in wages of rural workers. Scheduled Castes, Scheduled Tribes and Women along with socially excluded communities benefit from and are included in MGNREGS plans which could be a significant indicator of poverty alleviation in rural areas.**

**Similarly, an impact evaluation study of the DAY-NRLM was conducted during 2019–20 by the International Initiative for Impact Evaluation (3ie), with support from the World Bank. This large-scale study aimed to assess the effectiveness, outcomes, and delivery gaps in the implementation of the scheme. The evaluation covered 9 states-Bihar, West Bengal, Odisha, Jharkhand, Madhya Pradesh, Chhattisgarh, Maharashtra, Rajasthan, and Uttar Pradesh-and involved a sample of approximately 27,000 respondents and 5,000 Women's Self-Help Groups (SHGs). Key findings from the evaluation include:**

- i. Income Enhancement: Women in SHGs located in treatment areas recorded a 19% increase in income over the baseline, demonstrating the scheme's positive impact on livelihoods.**
- ii. Improved Access to Formal Credit: A 20% decline in reliance on informal loans was observed, indicating greater financial inclusion and access to formal credit channels.**
- iii. Savings Growth: A 28% increase in household savings was reported, reflecting enhanced financial resilience among SHG members.**
- iv. Higher Workforce Participation: A 4% increase in secondary occupation participation was observed among women in treatment areas, suggesting improved economic engagement.**

**In addition to this, as per the mandate of Mahatma Gandhi National Rural Employment Guarantee Act, the Ministry has laid emphasis on the setting up of an institutional structure at the States/UTs level for facilitating social audits of all the Gram Panchayats at least twice a year. With the consistent efforts by Ministry, a total of 27 States and 1 UT have established Independent Social Audit Units. Similarly, PMAY-G guidelines mandate Social Audit to ensure achievement of public accountability in PMAY-G implementation. This is an ongoing process involving public vigilance and verification, and is to be conducted in every Gram Panchayat at least once in a year involving a mandatory review of all aspects.**

**(e) & (f): MGNERGS is implemented on an end-to-end integrated transaction-based MIS platform called NREGASoft through which all aspects relating to planning, administrative and technical approval of the scheme, issue of job cards, acceptance of demand, issue of muster roll, measurement, approval of payment and finally payment to the beneficiary through a DBT-PFMS platform are monitored. Transparency and accountability are the prime focus of the scheme. Ministry of Rural Development has adopted a robust process for ensuring transparency and accountability in the implementation of the scheme across the States/UTs. Various monitoring and evaluation arrangements made to ensure the workers get timely wage payments under the Scheme include:- Direct Benefit Transfer (DBT) system in wage payment, National Mobile Monitoring Service (NMMS) for capturing of attendance at worksites, Area Officer Monitoring Visit Application for field visit of officials, GIS based plan- Use of Space Technology, Software for Estimate Calculation for using Rural Rates for Employment (SECURE) software for online estimate generation etc.**

**Similarly, PMAY-G is monitored very closely at all levels. There is a special emphasis on quality and timely completion of construction. The details of the monitoring mechanism adopted under PMAY-G include monitoring progress of construction through the geo-tagged, time and date-stamped photographs for each stage of construction, periodical visit of National-level Monitors and Area Officers, inspection of houses by the Project Management Unit (PMU) at the State level, community-based participatory monitoring system utilizing the services of the Self Help Group (SHG), 100% Aadhaar-Based Payments to beneficiaries through the AwaasSoft- PFMS platform electronically, monitoring progress of different parameters for implementing the scheme through the Performance Index Dashboard etc.**

**Under PMAY-G, various technology-based solutions to maximize transparency and ensure sanctity in the process right from the identification to completion of the houses include:**

- i. Awaas+ 2024 app- having features of assisted survey through pre-registered surveyors, housing technology selection, face authentication, Aadhar based e-KYC, data capture of household, conditions of existing house, time stamped, and geo tagged photo capture of existing house, proposed site of construction. The app works in online as well as offline mode. “Self-Survey” facility is available for eligible household in Awaas+2024 app Survey for next phase of PMAYG (2024-29).**
- ii. Usage of AI/ML model to curb fraudulent activity and provide information of possible malpractices.**
- iii. Recommendation System – This module identifies various house attributes such as pucca wall, pucca roof, kutchha wall, kutchha roof, logo, window, door, and person in the uploaded photos of a completed house and recommends a final photograph for approval.**
- iv. KYC App – The app is integrated with Aadhaar and uses AI-enabled face authentication technology to conduct verification of PMAY-G beneficiaries.**
- v. Liveliness Detection: Eye Blink/ Motion detection feature in Awaas App for identification of the beneficiaries.**

**These technological interventions help gram panchayats for effective and timely implementation of the schemes.**

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**Annexure-I**

Annexure referred to in reply to parts (a) & (b) of the Lok Sabha Unstarred Question No.3693 to be answered on 12.08.2025

States/Union Territories-wise funds allocated and utilized, wherever maintained, under MGNREGS, PMAY-G and DAY-NRLM of MoRD

**1. Mahatma Gandhi National Rural Employment Guarantee Scheme (MGNREGS)**

(Rs in crore)

Funds released during the last three years under MGNREGS				
Sl.No	States/UTs	2022-23	2023-24	2024-25
1	Andhra Pradesh	8008.81	7353.67	7707.21
2	Arunachal Pradesh	578.32	427.35	560.70
3	Assam	2055.28	2221.38	1929.70
4	Bihar	6403.07	6200.03	6715.83
5	Chhattisgarh	3396.94	2895.12	3354.85
6	Goa	5.12	0.88	3.70
7	Gujarat	1692.07	1802.26	1540.54
8	Haryana	373.99	477.87	590.19
9	Himachal Pradesh	1162.83	1000.96	1203.28
10	Jammu & Kashmir	1050.99	921.60	1151.20
11	Jharkhand	2712.91	2922.27	2705.64
12	Karnataka	6232.83	5431.67	5709.90
13	Kerala	3832.43	3532.57	3136.44
14	Madhya Pradesh	5711.77	5891.65	6252.03
15	Maharashtra	2552.01	3041.48	4420.32
16	Manipur	1086.63	0.95	581.99
17	Meghalaya	1118.76	913.86	1155.09
18	Mizoram	540.39	507.96	611.65
19	Nagaland	899.76	641.50	287.85
20	Odisha	4645.73	4906.78	3763.80
21	Punjab	1182.13	1169.84	1331.61
22	Rajasthan	9662.99	8683.98	7581.87
23	Sikkim	92.71	112.19	97.57
24	Tamil Nadu	9743.53	12616.53	7585.49
25	Telangana	2999.11	3520.87	3825.31
26	Tripura	924.60	1043.59	1041.70
27	Uttar Pradesh	10652.24	9844.25	9721.48
28	Uttarakhand	794.72	553.81	626.43
29	West Bengal*	1.33	0.00	0.00
30	Andaman & Nicobar	9.60	0.00	4.44
31	Lakshadweep	1.62	2.21	0.32
32	Puducherry	0.00	0.00	40.56
33	Ladakh	24.95	58.77	85.98
34	Dadra & Nagar Haveli & Daman & Diu	68.93	62.64	9.02
	<b>Total</b>	<b>90219.10</b>	<b>88760.50</b>	<b>85333.70</b>

\* Pending liability in case of State of West Bengal includes wage, material and admin component. Release of fund to the State of West Bengal has been stopped since 9th March, 2022 as per provision of section 27 of Mahatma Gandhi National Rural Employment Guarantee Act, 2005 due to non compliance with directives of Central Government.

## 2. Pradhan Mantri Awaas Yojana-Gramin (PMAY-G)

(Rs in crore)

Central Share released and Expenditure during the last three years under PMAY-G							
		Central Release			Expenditure (including State share)		
S.No	State	2022-23	2023-24*	2024-25*	2022-23	2023-24*	2024-25*
1	Arunachal Pradesh	69.58	200.605	1.00	127.27	239.84	32.39
2	Assam	9141.75	2934.45	4336.24	10913.25	6356.77	3589.42
3	Bihar	7497.21	29.6575	2279.60	11718.07	1097.77	4338.54
4	Chhattisgarh	344.23	1730.7576	5321.89	822.15	2201.82	5904.30
5	Goa	0.00	0	0.00	0.49	0.58	0.03
6	Gujarat	911.75	559.2525	1302.49	1004.67	1540.76	1368.93
7	Haryana	44.33	3.2325	143.46	62.35	32.42	132.65
8	Himachal Pradesh	37.86	99.464	871.39	33.24	92.40	689.95
9	Jammu And Kashmir	1031.58	1234.685	288.88	709.95	1363.33	636.37
10	Jharkhand	1236.02	28.09	1014.75	2127.40	523.32	677.37
11	Kerala	70.29	2.11	66.02	94.63	22.86	125.18
12	Madhya Pradesh	6374.91	241.64	4277.68	11171.29	1258.44	3734.67
13	Maharashtra	1676.07	785.2148	4980.59	3098.13	1809.60	4861.40
14	Manipur	161.14	216.4475	169.64	128.80	157.32	138.14
15	Meghalaya	106.44	1591.2625	0.00	88.26	1498.34	245.95
16	Mizoram	29.58	157.8975	12.95	55.52	140.30	58.81
17	Nagaland	52.50	334.165	54.91	28.68	322.57	156.13
18	Odisha	1723.28	4310.7076	825.05	310.83	7643.52	2714.60
19	Punjab	71.68	32.635	239.78	100.86	48.15	184.18
20	Rajasthan	2157.52	67.57	1239.90	3036.53	661.99	1440.76
21	Sikkim	0.97	1.577847	0.00	1.67	2.12	0.60
22	Tamil Nadu	2004.39	28.2325	167.09	2290.47	975.55	310.84
23	Tripura	1264.20	1276.9	204.86	1325.14	1664.58	151.68
24	Uttar Pradesh	4777.03	2620.931	130.45	7317.50	5014.91	785.93
25	Uttarakhand	128.08	388.1925	20.27	172.55	353.88	72.72
26	West Bengal	0.00	0	0.00	1108.30	80.57	30.71
27	Andaman and Nicobar	0.00	5.45	0.00	0.42	2.19	3.55
28	Dadra and Nagar Haveli	0.00	0	16.12	13.49	16.73	26.40
29	Daman and Diu	0.00	0.00		0.06	0.16	0.11
30	Lakshadweep	0.00	0.00	0.00	0.00	0.00	0.00
31	Puducherry	0.00	0.00	0.00	0.00	0.00	0.00
32	Andhra Pradesh	0.00	312.25	113.50	87.65	503.66	90.91
33	Karnataka	214.92	3.61	414.04	0.00	468.67	447.06
34	Telangana	0.00	0.00	0.00	0.00	0.00	0.00
35	Ladakh	3.09	18.90	0.00	3.00	18.00	0.08
	<b>Total</b>	<b>41130.36</b>	<b>19215.89</b>	<b>28492.52</b>	<b>57952.62</b>	<b>36113.12</b>	<b>32950.34</b>

\*including PM\_JANMAN

### 3. Deendayal Antyodaya Yojana - National Rural Livelihoods Mission (DAY-NRLM)

(Rs.in Crore)

Allocation and release 2022-23 to 2024-25										
S. No	State/UT s	2022-23			2023-24			2024-25		
		Central Allocation	Central Releases	Expenditure*	Central Allocation	Central Releases	Expenditure*	Central Allocation	Central Releases	Expenditure *
1	Andhra Pradesh	251.73	188.80	467.53	251.73	62.94	173.00	307.69	230.77	249.92
2	Bihar	1026.58	1283.23	2166.72	1026.58	1411.55	2028.41	1254.78	1725.33	2509.33
3	Chhattisgarh	228.01	171.01	295.38	228.01	295.81	386.57	278.70	278.70	467.21
4	Goa	7.50	7.50	12.72	7.50	7.50	12.93	9.00	12.38	15.76
5	Gujarat	162.44	121.83	196.76	162.44	162.44	250.25	198.55	198.55	320.94
6	Haryana	95.57	47.78	67.44	95.57	47.78	56.87	116.81	29.20	68.78
7	Himachal Pradesh	40.25	40.25	45.70	40.25	55.34	56.58	49.19	67.64	65.65
8	Jammu & Kashmir	180.17	127.84	141.94	180.00	180.00	171.00	60.79	45.59	112.37
9	Jharkhand	387.08	387.08	693.38	387.08	387.08	667.49	473.13	473.13	844.52
10	Karnataka	325.87	244.40	444.79	325.87	325.87	556.73	398.31	270.55	602.77
11	Kerala	146.22	109.66	148.14	146.22	109.66	222.40	178.72	178.72	268.11
12	Madhya Pradesh	488.46	488.46	585.76	488.46	244.23	613.58	597.04	447.78	585.87
13	Maharashtra	644.01	483.01	763.24	644.17	885.73	1294.08	787.36	1082.62	1884.76
14	Odisha	493.59	616.99	1006.44	493.59	678.69	888.67	603.31	576.12	1199.55
15	Punjab	46.44	34.83	56.35	46.44	42.54	66.23	56.77	56.77	83.82
16	Rajasthan	247.45	340.24	500.95	247.45	247.45	543.44	302.45	415.87	535.65
17	Tamil Nadu	381.57	381.57	834.62	381.57	286.18	509.61	466.39	349.80	755.25
18	Telangana	179.81	44.95	81.71	179.81	0.00	77.14	219.78	83.95	147.64
19	Uttar Pradesh	1477.94	1108.45	1829.21	1477.94	1477.94	2297.81	1806.47	1465.13	2224.21
20	Uttarakhand	77.81	106.99	99.90	77.81	106.99	135.36	95.11	127.11	130.43
21	West Bengal	548.53	548.53	779.72	548.53	657.16	1038.02	670.46	921.88	1442.72
22	Andaman & Nicobar Islands	9.00	4.50	4.25	6.00	6.00	5.59	7.00	5.25	4.64
23	Daman & Diu and D&N Haveli	6.00	3.00	2.53	4.50	3.38	2.30	5.50	5.50	3.86
24	Lakshadweep	2.39	1.19	1.15	3.00	1.50	7.18	3.50	1.75	1.40
25	Ladakh	13.19	6.60	3.43	10.00	10.00	1.13	7.50	7.50	6.62
26	Puducherry	17.00	12.75	13.46	17.00	17.00	14.67	20.00	20.00	16.08
27	Arunachal Pradesh	132.26	99.19	91.00	127.76	127.76	130.21	79.56	79.56	118.87
28	Assam	381.36	381.36	456.30	398.43	398.43	468.63	406.88	376.26	485.05
29	Manipur	125.38	31.35	27.30	105.23	52.62	62.70	138.58	69.29	72.57
30	Meghalaya	169.28	169.28	154.25	199.76	274.67	121.35	155.26	213.48	283.66
31	Mizoram	156.72	39.18	54.64	163.96	63.87	72.46	35.93	17.96	60.52
32	Nagaland	177.94	88.97	82.10	164.28	123.21	94.60	106.50	106.50	143.81
33	Sikkim	66.49	16.62	20.32	73.32	18.33	15.92	39.78	9.94	16.96
34	Tripura	241.62	120.81	173.31	305.35	305.35	316.56	250.22	250.22	263.81
	<b>Total</b>	<b>8935.66</b>	<b>7858.21</b>	<b>12302.45</b>	<b>9015.60</b>	<b>9074.99</b>	<b>13359.44</b>	<b>10187.00</b>	<b>10200.79</b>	<b>15993.10</b>

\*Note-Expenditure against the total available funds which includes (Opening Balance+Central Share+State Share+Other receipts)

**Annexure referred to in reply to part (c) of the Lok Sabha Unstarred Question No.3693 to be answered on 12.08.2025**

**State/Union Territory-wise household provided employment under MGNREGS and Housing under PMAY-G**

<b>A. State/Union Territories –wise detail of households availed employment under MGNREGS during the last three financial year.</b>				
<b>Sl. No.</b>	<b>States/UTs</b>	<b>Household availed the employment (Figure in lakh)</b>		
		<b>2022-23</b>	<b>2023-24</b>	<b>2024-25</b>
1	Andhra Pradesh	45.83	46.55	46.94
2	Arunachal Pradesh	2.71	2.69	3.01
3	Assam	22.98	22.46	19.13
4	Bihar	50.14	48.18	51.21
5	Chhattisgarh	25.74	24.77	25.61
6	Goa	0.04	0.02	0.03
7	Gujarat	10.29	9.94	9.08
8	Haryana	3.08	3.66	3.46
9	Himachal Pradesh	6.47	6.74	7.18
10	Jammu And Kashmir	7.06	6.86	7.32
11	Jharkhand	20.65	21.85	20.22
12	Karnataka	29.58	29.95	29.13
13	Kerala	15.51	14.69	13.72
14	Ladakh	0.34	0.32	0.33
15	Madhya Pradesh	45.16	40.85	38.61
16	Maharashtra	21.20	24.46	30.07
17	Manipur	3.57	4.78	5.25
18	Meghalaya	4.79	4.89	4.70
19	Mizoram	2.16	2.19	2.09
20	Nagaland	4.21	4.07	2.11
21	Odisha	33.35	32.71	23.38
22	Punjab	8.46	8.49	8.34
23	Rajasthan	63.46	63.85	58.86
24	Sikkim	0.60	0.61	0.60
25	Tamil Nadu	65.67	68.76	65.32
26	Telangana	27.35	25.33	26.69
27	Tripura	5.58	5.87	5.91
28	Uttar Pradesh	70.03	68.54	65.27
29	Uttarakhand	5.01	4.72	4.32
30	West Bengal	16.29	0.08	0.00
31	Andaman And Nicobar	0.05	0.04	0.03
32	Dn Haveli And Dd	0.00	0.01	0.05
33	Lakshadweep	0.00	0.00	0.00
34	Puducherry	0.42	0.52	0.47
	<b>Total</b>	<b>617.76</b>	<b>599.45</b>	<b>578.44</b>



<b>B. Cumulative physical progress under PMAY-G (as on 07.08.2025)</b>				
<b>(Units in Nos.)</b>				
<b>S.No</b>	<b>States/UTs</b>	<b>Target allocated by Ministry</b>	<b>Houses Sanctioned by the States/UTs</b>	<b>Houses Completed</b>
1	ARUNACHAL PRADESH	35,937	35,591	35,591
2	ASSAM	29,87,868	28,88,011	20,77,817
3	BIHAR	50,12,752	49,02,754	38,43,375
4	CHHATTISGARH	26,42,224	23,81,067	15,08,943
5	GOA	257	254	242
6	GUJARAT	9,02,354	8,29,340	6,03,372
7	HARYANA	1,06,460	74,937	41,173
8	HIMACHAL PRADESH	1,21,502	97,535	37,364
9	JAMMU AND KASHMIR	3,36,498	3,34,771	3,13,878
10	JHARKHAND	20,12,107	19,39,824	15,72,485
11	KERALA	2,32,916	76,238	34,380
12	MADHYA PRADESH	57,74,572	49,40,230	38,81,246
13	MAHARASHTRA	43,70,829	41,03,400	14,02,311
14	MANIPUR	1,08,550	1,01,549	56,711
15	MEGHALAYA	1,88,034	1,85,763	1,50,086
16	MIZORAM	29,967	29,959	25,323
17	NAGALAND	48,830	48,747	36,238
18	ODISHA	28,49,889	28,10,721	24,26,175
19	PUNJAB	1,03,674	76,689	41,740
20	RAJASTHAN	24,97,121	24,32,356	17,53,137
21	SIKKIM	1,399	1,397	1,393
22	TAMIL NADU	9,57,825	7,42,923	6,47,487
23	TRIPURA	3,76,913	3,76,272	3,71,295
24	UTTAR PRADESH	36,85,704	36,56,195	36,38,625
25	UTTARAKHAND	69,194	68,534	68,218
26	WEST BENGAL	45,69,423	45,69,032	34,19,593
27	ANDAMAN AND NICOBAR	3,424	2,593	1,302
28	DADRA AND NAGAR HAVELI	11,206	10,777	5,031
29	DAMAN AND DIU	158	158	42
30	LAKSHADWEEP	45	53	45
31	PUDUCHERRY	-	-	-
32	ANDHRA PRADESH	2,47,114	2,46,930	88,995
33	KARNATAKA	9,44,140	5,20,862	1,58,520
34	TELANGANA	-	-	-
35	LADAKH	3,004	3,004	3,004
	<b>Total</b>	<b>4,12,31,890</b>	<b>3,84,88,466</b>	<b>2,82,45,137</b>

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