

Analysing the Efficacy of Pradhan Mantri Awas Yojna- Urban 2.0's Information Dissemination and Delivery System

Apal Jain

Neerja Modi School, Jaipur, India

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ABSTRACT

The Pradhan Mantri Awas Yojna- Urban, and its second iteration PMAY-U 2.0, are designed to fulfill the housing needs and necessities of economically disenfranchised groups in India. However, general awareness about the scheme, its offerings, and the process of registration and document collection all remain unknown to potential beneficiaries, as found through randomised surveys in 2 Jaipur slums. These knowledge gaps are found to be worse amongst illiterate individuals, non-general castes, and women. They also coincide with a lack of other essential government documentation and service provision like rations. Document collection and registration may also prove challenging. In order for the PMAY-U to be effective, it was found that these gaps need to be addressed through assistance and information sharing. This also encourages greater trust within governmental systems, and may equip individuals to register for future schemes themselves, as was shown by the fact that individuals who already had government documentation and received other welfare demonstrated greater awareness of the PMAY-U.

1. Introduction

Housing problems in urban India aren't simply the lack of housing infrastructure for a growing population, but are also exacerbated by economic and social inequalities. There were almost 535 million individuals residing in India's urban areas in 2024¹, and the number is set to grow to over 900 million by 2050 (Sengupta et al., 2022). The need for housing, therefore, exists specifically in urban areas. This problem worse affects the Economically Weaker Section (₹3,00,000 or below income per annum) of the urban population. According to estimates, there were about 26.8 million slum households in India in 2018. This, under India's urban housing policy, is classified as inadequate housing, and 97.4% of the total housing shortage is made up by

¹Globaldata, The Urban Population of India (2021-2029), <https://www.globaldata.com/data-insights/macroeconomic/the-urban-population-of-india-137042/> (last accessed on July 16, 2025)

individuals in the EWS category (Roy & Meera, 2020).

It is in this landscape that the Indian government's Pradhan Mantri Awas Yojana- Urban scheme intervenes. The first version of the scheme was launched in 2015, and the updated PMAY-U 2.0 followed in September of 2024. The aim of the scheme is to achieve the 'Housing for All' mission of the Indian government and solve the aforementioned problems. The updated welfare plan aims to target the redevelopment of slums and mitigate the effects of housing inequality through 4 verticals: Beneficiary Led Construction (BLC), Affordable Housing in Partnership (AHP), Affordable Rental Housing (ARH), and Interest Subsidy Scheme (ISS), where the initial plan had the vertical 'In-Situ Slum Redevelopment' instead of ARH (PMAY-Urban, 2021, 2024).

Through these verticals, the PMAY-U 2.0 subsidises interest of up to ₹1,80,000 on a home loan of ₹25,00,000 lakhs or less (ISS), makes apartments created through private-public partnership available to low income individuals at a subsidised rate (AHP), allows them to rent in government-created housing infrastructure (ARH), or get assistance to create their own pucca (permanent) house on their own land (BLC) (PMAY-Urban, 2021, 2024).

Each state government is responsible for the dissemination of the scheme to eligible households and families and also for assessing the land requirements and redevelopment timelines. This paper specifically concentrates on Jaipur as an example for how this scheme is being accessed by slum dwellers in emerging urban centres. With a growing number of residents, a figure which stood at 3,23,400 in the 2011 census, Jaipur's slums invite problems like congestion, lack of light, unsafe electrical wiring, dirtiness, and a lack of sanitation and hygiene.² These issues can be targeted through only 3 verticals of the PMAY- U 2.0, since most slum dwellers lack land documentation and are therefore not eligible for BLC, and we have seen this happen in the past with the PMAY-U scheme, where 77,846 houses were completed under the scheme by September 2024³.

2. Research Question & Definitions

The objective of this paper is to analyse the efficacy of the delivery of the PMAY-U 2.0 in urban slum areas. Efficacy refers to two metrics: 1, have people been able to gain information about the scheme and what specific information, 2, have people who have been able to gain information about the scheme been able to access it. To understand where the gaps in information and scheme delivery lie, data from different socio-economic groups is compared, and target demographics were found.

² Population Census, Rajasthan Slum Population, <https://www.census2011.co.in/data/slums/state/8-rajasthan.html> (last accessed September 7, 2025).

³ PMAY-U, City-Wise Progress (2024), https://pmay-urban.gov.in/uploads/progress-pdfs/67402bb6bafa7-City_wise_Progress_PMAU-U_221124.pdf (last accessed September 6, 2025).

3. Literature Review

Existing literature was reviewed to understand 3 major factors. First, it aided in establishing that the PMAY-U had been of benefit to urban low-income populations and the government. Second, to study the correlation between socioeconomic factors and welfare access, which would act as checks and balances for analysis of the primary survey data collected. Third, papers were used to understand existing leakages and efficient delivery systems for Indian government welfare schemes.

3.1 Benefits from PMAY-U

Halder et al. (2025) use data from 30 beneficiaries to study the impact of the PMAY in West Bengal. It was found that significant improvements in housing conditions were achieved through the scheme, with 100% of the respondents transitioning from non-pucca to pucca houses through it. Access to amenities like safe drinking water, toilet facilities, basic healthcare, and education was also enhanced. Satisfaction with the scheme was also high, with 93.3% of beneficiaries responding that they felt the scheme had improved their families' lives (Halder et al., 2025).

Gohil and Gandhi (2019) introduced comparative analysis between 21 housing schemes since India's independence to demonstrate the scope of the PMAY. They deemed that the scheme was the most optimally placed to target 'Housing for All', and strengthened by its offers of private-public partnerships and market based interventions in the form of a credit subsidy (Gohil & Gandhi, 2019).

It was found by Nayak and Hazarika (2019) that the total employment generated by the scheme between June 2015 and March 2019 stood at 159 crore person-days, or 5G.87 lakh jobs. This included direct and indirect employment generated due to the scheme. This was especially crucial considering that G7.1G% of direct employment benefitted unskilled workers. This displays how increasing access to the PMAY did not just benefit individual dwellers, but also workers and the government since it generated employment and boosted the GDP (Nayak & Hazarika, 2019).

3.2 Impact of Socioeconomic Factors on Welfare Access

Mishra et al. (2021) discusses the impact of caste inequalities on women's ability to access the Janini Suraksha Yojna (JSY). Analysis of NFHS-4 data found that overall coverage of JSY remained incomplete, at only 3G.4% between 2015 and 201G. Women from Scheduled Tribe/Caste (ST/SC) only accounted for 37.G% of beneficiaries under the scheme, with the non-ST/SC women making up G1.8%, showing a coverage gap of 24.2%. The Farlie Decomposition analysis displayed that 28% of the access gap remained unexplained eben after other demographic and socio-economic factors were controlled, pointing to caste-inequality (Mishra et

al., 2021).

Krishna (2011) engages in a discussion on democratic participation in India through surveys conducted in rural districts in Rajasthan and Andhra Pradesh. In Rajasthan, 57% of surveyed individuals reported that they expected to be ignored in the instance that they made contact with the Rajasthan government. 79% also felt that they couldn't influence government decisions. Research found that in both states, most individuals did not engage with the government directly, but through intermediaries called 'naya netas', who were educated individuals capable of navigating government schemes and bureaucracy (Krishna, 2011).

His 200G study, 'Poverty and Democratic Participation Reconsidered: Evidence from the Local Level', examines the influence of socioeconomic factors and information on political participation, using evidence from Rajasthan and Madhya Pradesh. The study found that gender played a significant role in participation, with women's activity being about 25% lower than men. While age, family size, and religion did not have significant correlation with participation, intersectional inequality worsened political inactivity. Women from ST showed notably low engagement (Krishna 200G).

4.3 Efficient delivery and leakages

Krishna also discusses the importance of education and information in political participation. Radio and newspapers had the greatest influence on engagement, and were highlighted as potential mitigators to caste and wealth inequalities. Overall, participation was deemed meaningful only if it existed at the local level, and the drop-off in participation before and after elections did not happen (Krishna, 200G).

Halder et al. also highlight challenges in PMAY implementation. 83.3% reported facing financial issues while their house was being built. 30% faced challenges with documentation during the application, while 56.7% reported delays. This displays lapses and inefficiencies within the delivery of PMAY (Halder et al., 2025).

Gohil and Gandhi discuss the lack of a robust decentralised governance and administrative system in India posing a challenge to PMAY-U implementation, a centrally funded scheme that has to be implemented by municipalities (Gohil & Gandhi, 2019).

Overall, the literature considered provides an overview of general attitudes towards governance, potential systemic socioeconomic inequalities, and also directly engages with the shortcomings and merits of the PMAY.

4. Data and Methodology

This paper employs descriptive statistics to study the collected primary qualitative and quantitative data. The primary mode of analysis is descriptive statistics, with a focus on bivariate data comparisons. Thematic analysis is in conjunction with this, to support statistical findings. Interviews and conversations while conducting surveys, along with secondary research from the literature studied act as the basis for this.

Primary surveys were conducted in 2 urban slums of Jaipur, Rajasthan: Katputhli Colony and Jawahar Nagar Kachhi Basti. These contained observations of individuals representing 54 families. This brought the sample size to 345 individuals. The data was collected over 3 months: between March 2025 and May 2025.

Questions focused on 3 main areas. First, basic socioeconomic information (age, gender, caste, etc.) including data about occupation, education, and income. Second, access to government recognition and general welfare (PAN card, ration etc.). Third, specific questions about their engagement with the PMAY-U (did they know about all the verticals, had they received money through it etc.).

By using bivariate data and cross tabulation analysis, different metrics are compared against knowledge about the Pradhan Mantri Awas Yojna, to analyse the correlation and possible effect of socio-economic inequalities on scheme knowledge. An analysis of the registration process for the PMAY-U 2.0 has also been conducted in order to understand the ease of registration for individuals, and how this affects their ability to avail benefits. Limitations of the method and data have also been discussed towards the end, along with possible policies and methods to bridge any information and knowledge gaps.

5. Empirical Findings

Through conversations with respondents, information was also collected about their specific concerns and circumstances. This will be referenced where relevant. Individuals hailed from diverse circumstances and backgrounds. One woman was an NGO worker, who had been able to build her shop through registering for the Yojna. A man was a salaried worker who sought specific information about where houses under the AHP would be constructed, and remained concerned about being able to receive formal proof of income since his employer only paid him in cash. General sentiments found within respondents will also be referenced, along with their specific experiences with government welfare and ration services.

5.1 Overall Awareness and Access

Table 1: Awareness of PMAY-U

Do you know about the PMAY-U?	
Yes	No
19	35

Table 2: Awareness of Verticals

Do you know about all the benefits of the PMAY-U?		
Yes	No	Not Applicable
12	7	35

Surveys revealed a disparity in knowledge about the PMAY-U. Of 54 respondents, only 35.2% answered that they had heard about the PMAY-U, while 64.8% did not, as displayed by Table 2. This itself reveals that awareness rates within the urban slum population about the scheme remain low, and there needs to be more work to overcome deficiencies in information dissemination and outreach.

Knowledge also revealed itself to be relatively surface level. Within individuals who did know about the scheme, 65.2% reported awareness about the details of the scheme, while 34.8% did not, as can be seen by the data in Table 2. This displays that even when knowledge exists, it is not complete and therefore tends to be ineffective at allowing people to avail the benefits of the scheme.

When some respondents were asked how they got to know about the scheme, many reported not being able to recall exactly where they heard of it. From ‘adhikaris’ (government service workers), or neighbours remained a common answer. One woman referenced the culture within slum communities about sharing information to be hostile, with neighbours not sharing

knowledge and information about schemes, with fear of this increasing competition between applicants, and reducing their chances of getting selected for the scheme.

This displays how relying on social sharing and one-time dissemination may be ineffective, since it is uncertain whether the whole community will become aware of the scheme, or continue to remember its benefits and details later on.

Table 3: Funds Received

Did you receive any money through the PMAY-U?			
Yes	No	Unknown	Not Applicable
4	11	4	35

Table 4: Installments

Did you receive all the installments		
Yes	No	Not Applicable
1	3	50

Out of individuals who did know about the PMAY, only 4 received any funds through it, 7.4%. As shown by Table 3, most individuals did not gain access to any material benefit, and some even remained unknowledgeable of if they were eligible and credited by the scheme. Furthermore, 75% of individuals who did receive benefits, did not receive all the installments of the PMAY-U. When asked why this was the case, they explained how they had no method to avail the next installments after the initial one, and did not know which party could help them do so. Within the scheme, funds are usually disseminated within 3 installments under the BLC vertical, after monitoring from officials that checks that precious funds have been put towards the initial purpose (PMAY-U, 2021). With the ISS, subsidy provision is complete when the loan elapses, which could be an explanation for incomplete installments within the data in Table 4.

5.2 Socioeconomic Factors and Awareness

5.2.1 Access to Education

Table 5: Knowledge and Literacy

	Do you know about the PMAY-U?	
Years of Schooling	Yes	No
Unknown	0	2
Illiterate	2	17
Primary (less than 5 years)	1	3
Literate	16	13

Survey data found that there was a correlation between literacy and knowledge about the scheme. 48% of individuals who did not know of the scheme were illiterate, having received 0 years of schooling, while 84.25 of individuals who knew about the scheme were literate. The data also displays that as literacy rate increased, the distribution between ‘Yes’ and ‘No’ also became more equal. The likelihood that an illiterate individual would know about the scheme was 10.5%, while the same stood at 55.2% for a literate individual. This displays how education continues to be an important mechanism for participation within governmental and social systems. It also produces the understanding that the knowledge gap is likely to be the strongest within less literate groups and individuals, and they need to be targeted more specifically.

Table 6: Gender and Literacy

Years of Schooling	Gender	
	Female	Male
Unknown	0	2
Illiterate	12	7
Primary (<~5 years)	1	3
Literate	7	22

Literacy also varied with gender. While 60% of women were illiterate, only 20.6% of men were. This displays how access to government welfare becomes highly gender stratified when groups with low literacy are not targeted. It becomes increasingly important then to target women and illiterate groups more specifically.

5.2.2 Technological Access

Table 7: Knowledge and Smartphone Ownership

Do you own a smartphone?	Do you know about the PMAY-U?	
	Yes	No
Yes	18	28
No	1	7

Table 8: Knowledge and Internet Access

	Do you know about the PMAY-U?	
	Yes	No
Do you have an internet connection?		
Yes	16	23
No	2	5
Not Applicable	1	7

Table 7 displays that within families that had at least 1 smartphone in the household, the likelihood that they knew of the PMAY-U stood at 39.1%. While low, this is relatively higher than households without a smartphone, where this knowledge stood at 12.5%. This displays how increasing technological access may increase the extent to which individuals know of the PMAY. This is also true for internet access, where within families with an internet connection, 41% displayed awareness of the PMAY, while this figure was at 28.6% for families without one. While technological access may have affected awareness, it is possible that this is only a correlation, given that ownership of a phone may merely be a signal of greater income and therefore greater overall privilege and economic mobility.

Given, however, that the PMAY-U 2.0 has an online registration process, it nevertheless remains important to increase access to the scheme that individuals have access to a smartphone with internet, or knowledge about their nearest internet cafe, or E-Mitra service centre in Rajasthan.

5.2.3 Financial Differentials

Table 9: Knowledge and Monthly Income

	Do you know about the PMAY-U?	
	Yes	No
What is your monthly income?		
₹0 - 10,000	5	15
₹10,000 - 20,000	11	13

₹20,000 - 30,000	3	4
₹30,000 - 40,000	0	2
₹40,000 -50,000	0	0
₹50,000 - 60,000	0	1

A clear positive correlation between PMAY-U awareness and monthly income exists. Within households with earnings between ₹0-10,000 only 25% of awareness about the scheme existed. This figure increases to 45.8% for households with earnings between ₹10,000-20,000. While the sample size remains too low for higher income brackets, the pattern of increase suggests that income differentials did play a role in awareness even within low-income groups. For incomes over ₹30,000, a possible explanation for low awareness could be that they may not qualify for the whole scheme, with them only being able to access the ISS and ARH vertical within it, limiting the probability that they would benefit from it.

Households with such low incomes as below ₹10,000 need to be specifically targeted with scheme knowledge. However, some individuals expressed that they struggled to save.

Table 10: Expenditure and Income

What is your monthly income?	What is your monthly expenditure?		
	₹0 - 10,000	₹10,000 - 20,000	₹20,000 - 30,000
₹0 - 10,000	13	7	0
₹10,000 - 20,000	7	11	6
₹20,000 - 30,000	1	3	3
₹30,000 - 40,000	0	1	1
₹40,000 -50,000	0	0	0
₹50,000 - 60,000	0	0	1

As displayed by Table 10, spending and saving varies greatly. While people within the lowest income bracket are not able to save to a great extent, with 35% even exceeding their earnings, for individuals earning over ₹10,000 saving is viable. With 29% of individuals between ₹10,000 - 20,000 income spending below ₹10,000 monthly, and no respondent spending over ₹30,000. Saving can therefore be a viable option for some slum dwellers, for incomes over ₹10,000. For those below this income level, more saving schemes and higher pay needs to be made available to them in conjunction with the scheme for it to be a viable consideration.

Table 11: Knowledge and Banking

Do you have a bank account?	Do you know about the PMAY-U?	
	Yes	No
Yes	16	25
No	3	10

39% of individuals with a bank account were aware of the scheme, with some individuals reporting that they were made aware of the ISS by the bank with which they took on a home loan. However, only 23.1% of individuals without a bank account were aware of the scheme, depicting that awareness is also correlated to interaction with financial services.

5.2.4 Gender, Age, and Caste Differentials

Table 12: Knowledge and Gender

Gender	Do you know about the PMAY-U?	
	Yes	No
Male	13	21
Female	6	14

The direct association between awareness and gender was modest, with male respondents demonstrating a 38.2% awareness, while females showed a 30% awareness. This difference is not as pronounced as that within education or income, but its presence still indicates how women face more of a lack of awareness about the scheme, perhaps due to greater illiteracy among

women, as mentioned above.

Given that the scheme pertains to the household, not being labour or work related, the smaller gender gap could also be a reflection of its domestic nature, and show how information is shared between family members (PMAY-U, 2022).

Table 13: Knowledge and Caste

Caste	Do you know about the PMAY-U?	
	Yes	No
Unknown	0	4
General	10	10
OBC	1	3
SC	8	15
ST	0	3

Caste differences had a notable correlation with knowledge, with the probability of someone belonging to the General caste knowing about the scheme being 50%, while the same figure was 34.8% for individuals from the SC caste. In total, a non-general caste individual was only 30% likely to know of the PMAY. This displays how caste inequalities continue to permeate within the dissemination of knowledge about the scheme.

It could be symptomatic of the larger issue of caste based discrimination and exclusion from social systems and governmental outreach programs. Caste inequalities also often coincide and compound with income inequalities to affect marginalised individuals (Heller et al., 2025).

Data from surveys thus dictates that individuals from non-general castes must be targeted, since they display lower awareness than the overall measure, by 4.8%, while individuals from the General caste performed much better, by 15.3%.

Table 14: Knowledge and Age

Age	Do you know about the PMAY-U?	
	Yes	No
20-29	9	12
30-39	1	4
40-49	6	12
50-59	1	6
60-69	1	0
70-79	1	1

An analysis of age revealed that the highest awareness appears among 20-29 year olds, at 42.9%. However, the sample size for other groups is generally small, which makes this indefinite. For individuals between 30 and 59 years, awareness rates were lower than those for the younger age bracket, at 26.7%. This was lower than the overall rate, and may be an indicator of dissemination being targeted towards younger individuals. Within higher age groups, technological literacy also remains low, which could be a cause of this.

Table 15: Knowledge and Marital Status

Marital Status	Do you know about the PMAY-U?	
	Yes	No
Unknown	0	1
Married	13	25
Unmarried	6	8
Widow	0	1

Marital status can be seen to not have a bearing on knowledge about the scheme, with the

awareness rate being at 34.2%, which is similar to the regular rate. While the rate for unmarried individuals at 42.9%, this could be a result of the smaller sample size. It could also be a result of higher awareness rates for younger people, who are less likely to be married.

Table 16: Knowledge and Religion

	Do you know about the PMAY-U?	
	Yes	No
Unknown	0	1
Hindu	19	28
Muslim	0	6

While awareness rates for individuals of Hindu religion tend to skew slightly higher, at 40.4%, this data cannot be compared to other religious groups since the sample size is low. This data could be a duplication of the caste data, where higher awareness existed within the General caste.

Table 17: Knowledge and Occupation

	Do you know about the PMAY-U?	
	Yes	No
Unemployed/ Self-Employed/Student	7	6
Informal	6	19
Formal	4	9

Surveys displayed that those engaged in informal work had the lowest awareness rates for

informal workers at 24%. The rate was much higher for those who were unemployed, self-employed, and students at 53.8%, however the data set may be too limited to be accurate. This may be due to correlation with age, where students tend to be younger. The awareness rate for formal workers was slightly higher than that for informal ones, at 30.4%, but the data set is too small to be able to judge accurately.

5.3 Documentation and Previous Welfare Engagement

Questions about previous interactions with government welfare were also used for indication of attitudes about government support, and existing engagement with government systems.

Table 18: Knowledge and Ration Card

	Do you know about the PMAY-U?	
Do you have a Ration Card?	Yes	No
Yes	18	25
No	1	10

Between individuals who receive ration. 41.9% reported being aware of the scheme, while this number stood at only 9.1% within individuals who did not have ration. While the data set is small for individuals who don't receive ration, the extreme difference within data signals that there is at least some inequality perpetuated due to not having ration.

Individuals who did not have ration reported issues with their ration card, with their address not being updated, or them not knowing how to register or qualify for ration. Some also reported that they weren't eligible for ration due to being government employees. They reported that even extended members of their families faced issues with receiving ration due to their status. This displays how a lack of basic government services and access to ration caused greater distrust and apprehension to sign up and gain information about other welfare (Krishna, 2011).

Table 19: Ration Card and Regularity

	Do you have a ration card?	
Do you receive ration regularly?	Yes	No
Yes	22	-
No	21	-
Not Applicable	-	11

While individuals did receive ration, 48.8% did not receive it regularly. This also explains the inefficacy of other government services within slum areas, and could be symptomatic of the larger issue. Many individuals reported that ration was delivered irregularly, with there being no set date, and that they often could not go and collect it from the local store in time due to this.

There was also an issue of ration being finished before everyone was able to acquire it, since individuals from other areas would collect their ration from that local store.

Table 20: Knowledge and General Welfare Schemes

	Do you know about the PMAY-U?	
Do you receive benefits from other welfare schemes?	Yes	No
Yes	11	13
No	8	22

Table 21: Knowledge and PAN Card

	Do you know about the PMAY-U?	
Do you have a PAN Card?	Yes	No
Yes	17	21
No	2	14

Individuals who received benefits from other schemes, including things like pensions, and farmer subsidies, displayed 45.8% likelihood of being aware of the scheme. This number was only at 26.7% for individuals who did not receive other benefits. It can be seen that individuals who were inculcated in government welfare already were more likely to trust and engage with government knowledge and therefore displayed greater awareness of the PMAY.

Having a PAN card also correlated with 44.7% awareness of the PMAY, while among individuals without a PAN card, only 12.5% showed an awareness of the scheme, which supports the aforementioned analysis.

5.4 Ease of Registration

The engagement with the scheme itself also depended on specific knowledge of the verticals, and the extent to which the platform was accessible to individuals. This section uses qualitative data from conversations and situations of respondents interacting with the PMAY-U to discuss the challenges they faced and concerns they had.

5.4.1 Concerns with PMAY-U verticals

One respondent described his concern over the geography of new constructions under the AHP. While he wished his family to be able to move to a larger house, he had to continue to be close to his place of employment. The PMAY-U 2.0 registration platform did not offer specific details about where projects were being sanctioned, and what the allocation process was like for the AHP vertical.

5.4.2 Registration Platform

Even when the language selected on the PMAY-U 2.0 registration platform was Hindi, not all of the language changed.

Figure 1: Family details, Application for ISS

The screenshot shows a web-based application form titled "APPLICATION FORM FOR INTEREST SUBSIDY SCHEME". The form is divided into several tabs: Personal Details, Family Member Details (which is currently selected), Household Details, Address Details, Scheme Details, and Home Loan Details. Below the tabs, there is a section titled "Family Members Details / परिवार के सदस्यों के विवरण *:". This section contains a table with the following columns: S.No./ क्र.नं., Name/नाम, Date of Birth / जन्म की तारीख (with a date input field showing DD/MM/YYYY), Relationship with applicant/संबंध के साथ सदस्य (with a dropdown menu showing "Select Relation"), Gender/लिंग (with a dropdown menu showing "Select Gender"), Aadhaar No./आधार संख्या, and Occupation (with a dropdown menu showing "Select Occupation" and an "Add" button). A green "Save & continue" button is located at the bottom right of the form.

For instance, in the drop down tab for ‘Occupation’, all the options appear in English. This leaves respondents who are only fluent in Hindi, and don’t know how to read English less able to fill the form out independently. It further increases the barrier to access for older individuals, for less literate people, and for people with lower economic mobility who would be less willing to do things like access E-mitra centres.

5.4.3 Documentation Collection

The process for collecting documentation to register for the scheme may also prove arduous. Respondents require a proof of income, something which proves difficult to acquire from their workplaces since most individuals are paid in cash, even if they work for a formal organisation. One respondent, who works as a bus driver for an international school reported that he would not be able to require proof of income or payment slips for his occupation. This makes the process of getting proof of income difficult for individuals, leaving their only option, in Rajasthan, as ‘self declaration of income’(PMAY-U, 2021). This requires respondents to get certification from a government official and a notary, which can prove to be time taking, and is not possible for many respondents, who suggested that they did not have any local government authority they were directly able to be in contact with.

6. Limitations

Given the limited number of observations collected, the data alone may not be an accurate reflection of socioeconomic conditions within slums. This creates discrepancies within trends, for instance with data about age. Since responses about income are also self-reported,

respondents may have an incentive to under-report their incomes and over-report their expenditure. This would make the data unreliable. To overcome this, income and expenditure levels can be compared for accuracy, as done in Table 10.

An average of income and expenditure could also be taken, along with the data in Table 9, in order to ensure that the reported income aligned with actual income levels. Table 22 below shows what this would look like.

Table 22: Knowledge and Monthly Income

What is your monthly income? (Average of monthly income and expenditure)	Do you know about the PMAY-U?	
	Yes	No
₹0 - 10,000	6	11
₹10,000 - 20,000	7	16
₹20,000 - 30,000	6	6
₹30,000 - 40,000	0	2
₹40,000 -50,000	0	0
₹50,000 - 60,000	0	0

Most data remains similar when an average is taken. However, since those on higher incomes tend to save more, the average is skewed towards middle incomes.

Qualitative data can also be unreliable, since it is based on conversations with only specific individuals, and may not be completely truthful or reflective of broader conditions, especially

outside the context of Jaipur slums. While these conversations could act as potential explanations for information gaps within situations, they cannot be applied widely without similar trends also being present in other areas.

7. Recommendations

Solutions for efficacy gaps with PMAY delivery need to target 3 different areas.

To combat incomplete information about the PMAY, in the short term, information sharing must be incorporated, and increasing education should be the longer term goal (Krishna, 2006). While campaigns and word of mouth are important, using sources like television, radio, newspapers, and digital resources have been shown to be effective at increasing awareness. 30% of individuals in the surveys conducted by Halder et al. reported hearing about the PMAY through digital and physical media, and 30% through relatives, while 23.3% were made aware through government awareness programs. This displays how government efforts are currently less effective at generating awareness. Information must also be accessible to and targeted towards specific groups within EWS, with ST and SC castes, and illiterate people requiring more incentives to acquire education.

Alongside information sharing, in order to overcome the administrative and documentational barriers to register for the PMAY, assistance to respondents must be provided. While pure information provision has the capacity to improve scheme enrollment rates for literate individuals, 'mediation' and 'intense mediation' may be required in order to target individuals with lower literacy. A study of the impact of information and application assistance for widower pension schemes in India in 2017 displayed that registration increased by 70% with intensive mediation, where individuals were supported with information, assistance in filling the application, and accompaniment on trips to politicians' offices for signatures. This could potentially be achieved through direct employment of educated intermediaries in slums, like 'naya netas' in rural areas.

To reduce bureaucratic and administrative lag, as well as the apprehension to register for the PMAY, engaging with the scheme must also be made simpler. Robust Hindi translations, and accessible details about ARH projects would reduce the hesitation among potential applicants, which was discussed to be a limiting factor above.

8. Conclusion

While the PMAY-U has the potential to provide improvement in living conditions and standards for slum dwelling individuals, due to incomplete information and awareness, knowledge about the scheme and engagement with it remains low. Long-term changes in dwellers' attitudes

towards governance and political power remain dependent on transparency and trust, especially among the most economically disenfranchised individuals, women, and non-general caste individuals. Scheme awareness increasing would mean that completion rates for projects also increase, since it would allow political literacy and knowledge about individual steps of the scheme to improve, aiding in making it a more effective intervention.

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