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# To what extent has the Pradhan Mantri Awas Yojna and other social welfare policy measures been effective in improving the plight of the marginalized in states like UP and Bihar: an in-depth analysis

Aryaman Garg

Pathways School Noida

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## ABSTRACT

*India's two most populous northern states, Uttar Pradesh and Bihar, have long sat at the bottom of nearly every human development indicator, which makes them the most consequential test case for evaluating whether the government's welfare architecture actually works on the ground. Despite accounting for roughly a quarter of India's population, both states entered the post-2010 reform period carrying poverty rates far above the national average, weak administrative infrastructure, and historically low participation in formal credit and housing markets. The gap between what these states needed and what formal systems offered them was, by any measure, severe. This paper looks at how much Pradhan Mantri Awas Yojana and three additional schemes, MGNREGA, Pradhan Mantri Ujjwala Yojana and Swachh Bharat Mission have managed to improve the situation for four such marginalized groups in India's two most underdeveloped states: landless agricultural workers, Scheduled Caste and Scheduled Tribe families, single woman households and urban informal poor people. This is not an arbitrary list of marginalized populations; rather, these are the populations who will lack the necessary documents needed to access the schemes. The National Multidimensional Poverty Index, formulated by NITI Aayog, will be used as the measurement tool and Social Exclusion Theory will be applied to explain failures in delivery. The progress trajectory of both states will be measured across housing, cooking fuel, sanitation and income security for the period between 2010 and 2024. Real and noticeable improvements have been made since 2015 in both states, but there have been structural impediments to these improvements in the form of outdated targeting mechanisms via SECC 2011 data, deficiencies in state administration and lack of affordability that goes beyond access.*

**Key Words:** Pradhan Mantri Awas Yojna (PMAY), Multidimensional Poverty, Social Exclusion, Beneficiary Targeting, Welfare Convergence, SECC Targeting, JAM Trinity

  

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## 1. Introduction

Two theoretical frameworks sit behind the government's obligation to intervene in this way, and it's worth setting them out briefly because they shape what "effectiveness" should even mean in this context. The first is Rawls, who proposes his theory of justice based on the idea that the right allocation of resources should start by protecting the worst off first. Formalization of this argument within the field of economics proves that a planner working to minimize aggregate relative deprivation would have to make similar distributional decisions as a Rawlsian, thereby lending empirical credibility to an otherwise philosophical argument for redistribution [1]. The second is the capability framework proposed by Amartya Sen. Instead of focusing on income, this framework takes into consideration the fact that what is important is not what a household has, but what the household can do with the money it possesses - can the household afford shelter? Is there any security? Can the family member safely deliver the child? This is the framework through which poverty in India is measured today, and that is why the National MPI takes into account housing, sanitation, and income [3]. In essence, both of the frameworks tell us the same thing - a household without a pucca house, cooking fuel, and income during the lean season is deprived in ways that GDP growth alone cannot remedy.

The growth after liberalization in India has failed to bridge the huge gap existing in India's largest population states. These are the states of Bihar and Uttar Pradesh, which are the poorest in India, with 51.91 percent of the population of Bihar and 37.79 percent of the population of Uttar Pradesh falling into the category of multidimensional poverty [5]. This essay shall use the term "marginalized" to refer to landless agricultural workers, Scheduled Castes and Scheduled Tribes, women-headed households, and the urban poor without documentation.

The main focus of the government's response is the Pradhan Mantri Awas Yojana (PMAY), launched in 2015 (Urban) and 2016 (Gramin), alongside complementary schemes: MGNREGA for income security, the Ujjwala Yojana for cooking fuel, and the Swachh Bharat Mission for sanitation. These schemes are tracked and evaluated by NITI Aayog, the government policy think tank that replaced the Planning Commission in 2015 and now publishes the National Multidimensional Poverty Index as the standard framework for measuring whether welfare convergence is translating into improved living standards across states. The evidence of progress made on the basis of the above framework is evident from government figures that reveal that Uttar Pradesh witnessed the maximum reduction in the number of multidimensionally poor individuals among all states from 2015-16 to 2019-21. Beneficiary level evidence reveals positive socio-economic impact on the lives of individuals who belong to PMAY households in Rohilkhand with the help of a scale consisting of 50 indicators related to housing conditions, income, health, and status. There still seem to be some issues involved with the implementation of the policy. For instance, the delay in implementing the policy in Bihar is due to lack of raw

  

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materials and backlog in construction of old houses. More than 40 percent of the beneficiaries in Uttar Pradesh and Bihar experienced a delay due to ambiguity regarding land records.

However, it is quite common for major democracies to spend considerable budgets on welfare programs, and the reason why lies much more in the structure than in politics. The great majority of people who work in such countries as India find themselves in the informal economy, where they cannot or are not able to make adequate payments out of their income for social security contributions that are not able to cover their immediate needs, leaving them out of both informal insurance market and the government's protection [3]. It is the market failure that forced the governments to intervene in the past, as the informal workers face issues with unstable income, lack of pension schemes from employers and lack of protection in case of such incidents as illnesses, crop failures and being homeless [3]. Welfare programs can be seen as a substitute to risk pooling that formal labor markets and insurance companies already perform for a richer population. In the case of India, the increase in social security spending during the last two decades happened in parallel with but not because of democratic deepening [4].

## 2. Literature Review of Welfare Schemes (2010-2024)

The Indian approach towards welfare post 2010 took a different turn as it stopped using the static Below Poverty Line (BPL) list approach to a more dynamic approach based on Aadhaar, bank accounts and direct transfer approach. With the dawn of the new decade came the launch of NRLM under the name Aajeevika in 2011 wherein poor rural households were organized into self-help groups (SHGs) for credit and livelihood support [12]. Then came the Swachh Bharat Mission in October 2014 focused on tackling open defecation and availability of toilets to households. Later in 2014 came the launch of Pradhan Mantri Jan Dhan Yojana along with Aadhaar and mobile phone penetration which constituted the 'JAM Trinity' that forms the basis of direct transfer of subsidies into beneficiary bank accounts in hundreds of central schemes [13]. The Pradhan Mantri Awas Yojana came in 2015 for urban areas and Gramin version came in 2016 followed by Ujjwala Yojana for clean cooking fuel.

Though MGNREGA was passed in 2005, its implementation has been greatly expanded since then, and it continues to represent the income and employment counterpart through its guarantee of one hundred days of unskilled employment per rural household per year. Wages under the program are indexed to the Consumer Price Index-Agriculture Labour each year, and the post-2024 wage indexation is a good example of the unequal application of this “convergence-based” model of delivery, as in FY2024-25 the Centre increased wage levels by a national average of 7 percent, but only gave UP and Uttarakhand the smallest increase in the nation at 3.04 percent, compared to over 10 percent in Goa and Karnataka. The next year’s wage increases, for FY2025-26, took the average daily wage in India to about Rs 370, and before the beginning of 2025 a

  

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Parliamentary Standing Committee had recommended increasing the number of workdays, along with raising the wage floor, on the grounds that the current wage level did not take account of the cost of living. For a state like Uttar Pradesh, sitting at the bottom of the wage-hike table two years running, this pattern cuts against the idea that MGNREGA is closing the income gap it was designed to address.

Government assessments of such schemes by 2024 have started to consider them as elements of one basket of multidimensional indices of living standards and not separate initiatives, as evident from the National Multidimensional Poverty Index introduced by NITI Aayog in 2021 and continued till 2023 [11]. In this way, the three schemes of PMAY, MGNREGA, and Ujjwala have been positioned within the technological convergence of welfare services for the past decade, each being an index related to a particular MPI dimension: housing, income/assets, and cooking fuel respectively.

Each scheme was a response to a well-documented failure of access rather than a general desire to redistribute income. NRLM argued that since poor rural families were being denied access to formal credit systems, they could form self-help groups (SHGs) that would help them pool risks and adopt savings behavior instead of seeking money from informal sources at exorbitant interest rates. Impact assessment of NRLM's implementation in Bihar, JEEViKA, done by International Initiative for Impact Evaluation showed definite positive results on economic wellbeing of women via precisely this scheme [15]. In turn, the JAM trinity of programs was responding to an inefficiency associated with leakage and exclusion errors related to cash and subsidy transfers via intermediaries, which direct benefit transfer system that required Aadhaar registration was supposed to circumvent completely – indeed, the government data showed considerable increases in efficiency of subsidy payments after states started to use that system [13]. MGNREGA contributed to welfare by giving an employment and wages guarantee during the off season. The Swachh Bharat campaign, on the other hand, was responding to a failure to build household toilets in rural Bihar and UP, where that coverage fell below the national average most of the decade with particular consequences for the health and safety of women and children. The PMAY intervention sought to solve the problem in the housing market of not being able to cater to the needs of households that did not have proper documentation and land rights or had no prior credit history by providing either a subsidy or a construction subsidy. Studies conducted at the beneficiary level in Rohilkhand have shown improvement on the socio-economic index among the beneficiaries [7]. The Ministry of Rural Development has been monitoring the construction target of the program [8]. There was extensive administrative failure before the

The key reason for this collection of interventions is the magnitude and concentration of multidimensional poverty. Uttar Pradesh and Bihar began this era with a structurally weak position in terms of all the factors targeted by these schemes; for example, only about 14 percent

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of rural poor households in states such as Bihar and Uttar Pradesh belonged to SHGs at the time of NRLM's launch, whereas approximately 87.5 percent of rural households in the early adopting southern states of Andhra Pradesh, Kerala, and Tamil Nadu were members at that time, though northern regions had the greatest occurrence of poverty and thus the greatest need for those programs [16]. The more general conclusion is that India’s anti-poverty programmes are least effective in regions with less inclusive economic growth as well as the weakest capacity of governance. [1].

## 3. Research Gap and Methodology

The research gap that would be analysed is the effective impact of various schemes such PMAY, Ujjwala Yojna, Aajeevika and SHGs on indicators like reduction in poverty, provision of employment, and thus a minimum guaranteed income and improving on health indicators like sanitation, natal and prenatal assistance and reduction in malnutrition.
The methodology adopted would be of the mixed method type where both quantitative and qualitative analysis would be used. The quantitative data would be from authentic secondary sources and the explanation would also be gathered from known government sources.

## 4. Analysis

**Table 1: A comparative study of PMAY GDP, poverty, unemployment and per capita income for India from 2010 to 2024**

| Year | PMAYGramin (%) | GDP Growth * | Poverty levels (%) | Unemployment levels (%) | Per capita income (USD) |
|---|---|---|---|---|---|
| 2010 | - | 8.50 | | 7.6 | 1347 |
| 2012 | - | 5.46 | 57.7 | 7.6 | 1429 |
| 2014 | - | 7.41 | | 7.7 | 1553 |
| 2016 | 24.37 | 8.26 | | 7.6 | 1707 |
| 2018 | 26.96 | 6.45 | | 7.7 | 1966 |
| 2020 | 34.52 | -5.80 | | 7.9 | 1907 |
| 2022 | | 6.80 | 23.9 | 4.8 | 2280 |

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|---|---|---|---|---|---|
| 2024 | | 6.49 | | 4.2 | 2592 |

*Sources: *World Bank *PMAY-G Government dashboard *Macrotrends *Niti Aayog*

In phase 1 of the PMAY- Gramin project, the aim was to achieve 2.95 crore homes. From 2016 to 2020 85.85% was completed. Given the buoyant response the scheme was extended by 2 crores 4.95 crores in 2022 and the new target is for completion by 2029.

The GDP figures have come down from 8.5% in 2010 to 6.49% in 2024 this may be due to internal and external factors.

**Table 2: A comparative study of PMAY, state GDP, poverty and unemployment for Uttar Pradesh from 2010 to 2024**

| Year | PMAY (No of homes) | State GDP (%) | Poverty levels (%) | Unemployment levels (%) |
|---|---|---|---|---|
| 2012 | | 13.68 | | |
| 2014 | | 7.86 | | |
| 2016 | 962145 | 13.45 | 37.79 | |
| 2018 | 480468 | 9.85 | | 6.7 |
| 2020 | 1162666 | -3.56 | 23.04 | |
| 2022 | | 13.20 | | 2.4 |
| 2024 | | 12.69 | | |

*Sources: *PMAY G Government Dashboard *Statistics times *NITI Aayog *Macrotrends*

In the above table under PMAY the Uttar Pradesh government data indicated only the number of houses built annually but they did not specify their target. The above table indicates that the number of PMAY homes have increased, the state GDP has increased at a faster rate than all India levels. The unemployment levels have also drastically decreased indicating that the scheme is working for the state and there is a visible difference in state GDP and decline in poverty and unemployment levels.

  

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**Table 3: A comparative study of PMAY, state GDP and poverty for Bihar from 2010 to 2024**

| Year | PMAY Gramin (No of homes) | State GDP (%) | Poverty levels (%) |
|---|---|---|---|
| 2012 | | 14.25 | |
| 2014 | | 8.15 | |
| 2016 | 1158374 | 13.31 | 51.91 |
| 2018 | 1279702 | 12.64 | |
| 2020 | 1230460 | -2.41 | 33.7 |
| 2022 | | 17.88 | |
| 2024 | | 13.09 | |

*Sources: *PMAY G Government Dashboard *Statistics times *NITI Aayog*

In the above table the Bihar government did not have a specific target and only indicated the number of completed houses annually. The above table indicates that the state GDP growth is higher than the all India GDP indicating a positive impact of policies followed by the state government. There also has been a measurable decline in the poverty levels from 2016 to 2020.

**5. Analysis of the implementation of the above schemes**

The table 2 and 3 definitely indicate a positive impact of the schemes adopted by the state. Both these tables show prudent governance and an impactful effect on reduction in the levels of unemployment.

**Uttar Pradesh:**

Between the two states, it is clear that UP sees a larger and more pronounced aggregate effect of the PMAY social welfare program architecture; however, the extent of its progress cannot be separated from the starting level of deprivation. From 2015-16 to 2019-21, a total of 3.43 crore people were lifted out of multidimensional poverty in UP, the greatest in absolute terms nationwide [7]; however, this must be considered in light of the state's starting level of

  

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deprivation rather than superior implementation of the program. Regardless, these gains are very real. Under the Ujjwala program, there were a total of 1.44 crore LPG connections issued in UP by 2023, the largest number of any Indian state [20][21], providing improved access to cooking fuel for Below Poverty Line women and reducing indoor pollution in rural India. The rate of institutional deliveries has increased from 26.2% in 2005-06 to 83.4% in 2019-21 [22][23], an increase in both of these factors coming through the convergence of gains from sanitation infrastructure construction and Janani Suraksha Yojana. Through the MGNREGA, a consumption floor was established in agricultural lean seasons for SC/ST households and women who made up the majority of person-days. NRLM expanded credit access through SHGs for women in UP who had no access to financial institutions otherwise. A beneficiary-level study conducted in 2024 in Rohilkhand found that socio-economic benefits were observed in a validated scale [8].

**Bihar:**

The trajectory of Bihar with the same welfare structure provides a similar picture, though with greater tension involved. As in UP, Bihar began from a more structurally deficient position compared to many other Indian states, but its advances have been both proportional in significance and somewhat slower despite greater bureaucratic hurdles. According to MPI data provided by NITI Aayog in 2023, Bihar showed the highest proportional reduction in poverty intensity among major states between 2015-16 and 2019-21 [12]; this means that even those households who did not move out of the poverty line managed to improve their actual level of deprivation. Impact assessments of JEEViKA, the Bihar adaptation of NRLM, demonstrated that the program led to increases in economic welfare and financial inclusion of women via the SHG mechanism, with women gaining institutional credit for the first time [14]. In 2022, Ujjwala provided about 1.02 crore LPG connections in Bihar [20], which resulted in the decreased reliance on biomass fuels and health improvements in women and children. The completion of PMAY-G in Bihar, delayed due to documented shortages of materials and construction backlog, has provided a significant amount of housing stock to BPL households without access to pucca construction facilities [9][17]. The creation of DBT infrastructure via Jan Dhan accounts has helped to reduce the benefit leakages in terms of delivering social assistance [16].

## 6. Limitations

These accomplishments coexist, however, with structural issues yet unresolved by either state. The first is the database of the Socio-Economic and Caste Census (SECC) 2011, which was used to target the PMAY-G beneficiaries for almost a decade after its conduct. All families registered since 2011, recently widowed women, and those with problematic documentation were excluded regardless of their real necessity due to this outdated list, not because the program excluded them

  

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but because of the use of it. By 2025, over 40 percent of beneficiaries in UP and Bihar mentioned problems with delayed delivery because of unclear land ownership records [9], which is a large percentage in light of the fact that unclear records are characteristic of landless and undocumented families that the scheme was intended to prioritize.

These issues become even more concrete in the case of Bihar. As early as 2022, the Ministry of Rural Development officially noted the pipeline problem in Bihar, caused by the shortage of materials, as well as the fact that there was an uncleared backlog of cases from the previous housing scheme Indira Awaas Yojana (IAY), which was absorbed into PMAY-G when the latter was introduced [8]. The problem of UP is more structural. It lies in the large size of the state, which caused coordination problems between gram panchayats, treasury disbursals, and release of funds from the center [14].

The numbers for Ujjwala paint an appealing picture. But according to The Energy and Resources Institute (TERI), which is an independent policy think tank in India, 90 percent of Ujjwala recipients were continuing the use of solid fuels along with LPG access, with just three refill purchases per year on average compared to an average of seven across the country, since only the connection cost was subsidized [24]. There is a difference between access and usage, and Ujjwala reports these as one thing.

Finally, there is a problem with the data underlying all of this. Official government self-reports consistently deviate from third-party field surveys in terms of the quality of housing and population numbers [10]. Moreover, there is no public release of NSSO's consumption survey data from 2017-18, which is the dataset that would capture the welfare effect mid-way through the implementation of the program. Therefore, any conclusions drawn as to why poverty decreased during this period will be speculative.

## 7. Conclusion

The picture painted by the data from both states shows a working welfare system that hasn't succeeded in reaching all beneficiaries equally and hasn't reached some in any way. The states have shown significant progress on all the MPI dimensions that these four welfare programs aimed to change, and in Bihar's case, the poverty intensity decline is amongst the fastest recorded in any major Indian state over the period of 2015-16 to 2019-21. It isn't insignificant progress considering how these two states started this decade with over half of their populations designated as multidimensional poor and only 14% of rural poor households included in SHGs.

But the weaknesses are just as important as the successes. The SECC 2011 targeting failure isn't just another small issue with administration. It is the tool that was used to prevent the most marginalized groups from accessing welfare programs targeted towards them. The material gap

  

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that halted the implementation of the PMAY-G scheme in Bihar and the delay in updating the land records for more than 40% of UP beneficiaries aren't just outliers. They are just predictable results of the national welfare schemes' implementation in states that lack the same administrative capacity.

Perhaps the most informative example in this paper comes from TERI's analysis of the Ujjwala scheme. It does not matter how many connections to the cooking fuel of the future one establishes, when 90 percent of them have failed to solve the issue at hand because 90 percent of beneficiaries continue to rely on solid fuels despite having received their connection under the scheme. In such a manner, the problem of access is solved without the problem of affordability being addressed, as the two are not equivalent. The same applies to sanctioned housing under PMAY that is never built, as well as to MGNREGA wages which smooth consumption in lean seasons but do not create an asset accumulation that would make this smoothing unnecessary.

What comes out of a comparative study of UP and Bihar is the fact that these two states cannot be viewed as a single case study. Gains of Bihar come later, are smaller, and have more friction at the supply side. Larger figures in UP can just as well be explained through the starting point that the latter had. Viewing these states as exchangeable at the national welfare statistics level makes it impossible to see how the administrative capacity of the state becomes a determining factor.

The broader verdict is moderate effectiveness with structural constraints. The schemes have demonstrably improved housing stock, LPG access, sanitation coverage, and institutional delivery rates for large numbers of households in both states. *What they have not done, at least not consistently, is reach the landless, undocumented, and most socially excluded households within those states.* Closing that gap would require updated beneficiary identification, sustained affordability support beyond initial access, and independent verification mechanisms that do not currently exist at scale. Until then, the distance between a scheme's headline figures and its actual reach among the most marginalized will remain wider than government reporting tends to acknowledge.

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