

A Fieldwork Observation from Beneficiaries of PMAY-G in Rajasthan (With Special Reference to Deoli Panchayat Samiti of Tonk District)

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ABSTRACT

This paper presents fieldwork observations on the implementation of Pradhan Mantri Awas Yojana–Gramin (PMAY-G) with special reference to Deoli Panchayat Samiti of Tonk District. The study highlights field findings that disclose improvements in safety, social security, and family well-being among beneficiary households after receiving pucca houses under the scheme and it also reveals that PMAY-G housing has enhanced economic utility by supporting household expansion and livelihood-related activities. However, inadequate financial assistance and rising construction costs emerged as major challenges affecting the timely and satisfactory completion of houses.

Keywords: PMAY-G, Rural Housing, Fieldwork Observation, Social Security, Household Well-Being, Rural Development, Deoli Panchayat Samiti.

Introduction

Housing, along with food and clothing, is one of the basic necessities of human life. However, unlike food and clothing, housing is largely a non-recurring need that requires substantial financial investment and often consumes a significant portion of an individual's lifetime income. As a result, owning a secure and permanent house remains a major aspiration, particularly among rural and economically weaker households.

India is predominantly rural, where agriculture, animal husbandry, and casual labour constitute the primary sources of livelihood. These sectors are characterised by low productivity, seasonal employment, disguised unemployment, and limited income opportunities, which contribute to persistent rural poverty and restrict access to adequate housing. In this context, housing is not merely a physical structure but an important determinant of human well-being, dignity, health, and social security. Adequate housing provides physical safety, mental peace, and improved living conditions, whereas inadequate housing adversely affects health, sanitation, and overall quality of life.

Recognising the importance of rural housing, the GOI launched PMAY-G in April 2016 as a restructured version of IAY. The scheme aims to provide pucca houses with basic amenities to economically weaker rural households and thereby improve their living conditions, dignity, and social security.⁵

The present study examines the impact of PMAY-G through field-based observations and interviews conducted with beneficiaries in selected villages under Deoli Panchayat Samiti in Tonk District. Deoli block is well known for the Bisalpur Dam, which supplies drinking water to the cities of Jaipur, Ajmer, and Dausa. The study was conducted between mid-March and mid-May 2025 in two Gram Panchayats—Sawantgarh and Kaseer—selected through convenient sampling from the 39 Gram

Panchayats under Deoli Panchayat Samiti.⁶ The villages covered under the study include Sendiyawas, Sawantgarh, Daanta, Kaseer, Boyada, and Deopura. A total of 62 PMAY-G beneficiaries were interviewed using structured questions to understand their experiences and perceptions regarding the scheme.

The fieldwork was conducted with the support of Mr. Rakesh Kumar, AAO of the Deoli Panchayat Samiti. However, the study also faced several practical challenges. In many cases, PMAY-G logos had been removed from beneficiary houses, making identification difficult. Some villagers were hesitant to discuss the benefits received due to fear of losing eligibility under the scheme. Additionally, since the fieldwork coincided with the rabi harvesting season, interviews had to be conducted according to the agricultural schedules of respondents.

Despite these challenges, the study provides valuable insights into the role of PMAY-G in improving housing conditions, living standards, and the socio-economic well-being of rural beneficiaries at the grassroots level.

Improvement in Safety, Social Security & Family Well-Being Through PMAY-G

During the fieldwork conducted in the villages under Deoli Panchayat Samiti, beneficiaries of the PMAY-G shared their experiences regarding the significance of pucca housing in their daily lives. Most respondents expressed that the scheme has not only provided physical shelter but has also enhanced their sense of security, dignity, and social well-being. Their statements, presented in simple English while retaining their local tone and expression, reflect the practical realities of rural life and the transformative impact of the scheme.

A female beneficiary from Boyada village described the hardships faced while living in a kutcha house during the monsoon season. She explained: *“Earlier, we did not have a pucca house. One night during the monsoon, strong winds, heavy rain, and lightning caused my kutcha house to collapse. Somehow, I spent the night with my children inside the toilet built under the Swachh Bharat Mission. (uss raat mein apne baccho ke sath sbm ke ander bne shouchalay me hi rhi. bahut pershani hui) That was a very difficult time for us. Now, after getting a pucca house under PMAY-G, I no longer fear that my house will collapse during the rainy season.”* This response demonstrates how permanent housing has reduced vulnerability to natural disasters and improved the sense of physical security among beneficiaries.



Figure 1: Beneficiary house before and after assistance under PMAY-G. The earlier kutcha house (left side with green door) collapsed due to heavy rainfall and thunderstorms, and the new pucca house constructed under PMAY-G is shown on the right side.

Source: Field Survey, 2025

Another respondent explained the difficulties associated with living in a kutcha house: *“In the kutcha house, we were always afraid that snakes, scorpions, and other insects might come out from inside the walls or floor. Now, after getting a pucca house, cleanliness has improved and the fear of such animals has ended.”* The statement highlights the relationship between improved housing conditions, sanitation, and personal safety in rural households.

Similarly, a beneficiary from Daanta village emphasized the issue of overcrowding and family disputes before receiving assistance under PMAY-G. The respondent stated:

“Earlier, four brothers of our family used to live together in one house. The family was large, but the house was too small. After getting benefit under the housing scheme, we got extra space to live

separately, and because of that, family conflicts and quarrels have reduced.” This observation suggests that adequate housing can contribute positively to family relations and social harmony within households.

A beneficiary from Kaseer village further pointed out the social importance of possessing a pucca house in rural society. According to the respondent:

“Earlier, because we did not have a pucca house, my child’s marriage could not be fixed. After getting the benefit of the housing scheme, the marriage became possible. Nowadays, the bride’s family also wants to see whether the boy has a pucca house or not, because they worry about where their daughter will live after marriage.” (makkan baigaire koi chori koni deve.) This response reflects the broader social value attached to housing in rural communities, where ownership of a permanent house is often associated with dignity, stability, and social acceptance.

PMAY-G Housing as a Catalyst for Economic Utility and Household Expansion

Field observations conducted during the study reveal that the benefits of the PMAY-G contribute to improving the economic and functional utility of rural households. Several beneficiaries reported that the construction of pucca houses enabled them to protect livelihood-related assets, create additional storage space, and even initiate small-scale income-generating activities.

One beneficiary engaged in pottery-making explained the difficulties experienced while living in a kutcha house. The respondent stated:

“I work in pottery-making. Earlier, because we had a kutcha house, there was always a problem in storing the earthen pots safely. During the rainy season, many pots used to break, and sometimes the roof would also collapse, causing heavy losses. Now, after getting a pucca house, these problems no longer occur.” This response demonstrates how improved housing infrastructure can help protect occupational assets and reduce livelihood-related vulnerabilities among rural artisans.

Similarly, another beneficiary from Sendiyawa village described how the approval of housing assistance motivated the family to undertake additional construction through personal savings. The respondent explained:

“As soon as the house was sanctioned, I somehow managed to save some extra money and built one small additional room along with the PMAY-G house. Later, I opened a small grocery shop in that room.” This statement suggests that the housing scheme may indirectly promote self-employment opportunities and encourage beneficiaries to utilize housing infrastructure for supplementary economic activities.



Figure 2: PMAY-G beneficiary who constructed an additional room with personal savings and started a small shop for supplementary income

Source: Field Survey, 2025.

Another beneficiary similarly reported that, along with the PMAY-G house, an extra room was constructed through personal savings for household utility purposes. According to the respondent:

“Along with the construction of the PMAY-G house, I used my own savings to build one more room. Now we use that room for storing grains and other household materials.”

Such responses indicate that beneficiaries often perceive house construction as a long-term and infrequent investment. Consequently, once housing assistance is sanctioned, families attempt to mobilize their own savings and additional resources to expand the structure according to their present and future requirements. Beneficiaries generally believe that housing construction is not undertaken repeatedly during a lifetime; therefore, they try to make additional efforts at the time of construction itself to improve the utility and adequacy of the dwelling.

Inadequacy of Financial Assistance and Construction Challenges Under PMAY-G:

Many beneficiaries perceive the sanctioned financial assistance as insufficient in relation to the actual cost of constructing a durable pucca house. Respondents repeatedly highlighted the rising prices of construction materials, geographical challenges, and the necessity of supplementing government assistance through personal savings or borrowed money in order to complete housing construction.

A female beneficiary from Kaseer village explained that her village falls within a submergence-prone area, making it essential to construct houses on elevated foundations to prevent seepage and waterlogging during the rainy season. She stated:

“Our village comes under a submerged area, so it is necessary to keep the foundation of the house high; otherwise, water starts seeping into the house during the rainy season. The entire government assistance we received was spent only on filling and raising the foundation. Members of the Gram Panchayat repeatedly visited and asked us to complete the house, otherwise they warned that the remaining instalment might not be released. Somehow, by borrowing money from other people, we managed to complete the construction work.” This response reflects the financial burden experienced by beneficiaries residing in geographically vulnerable regions, where additional structural requirements significantly increase construction costs.

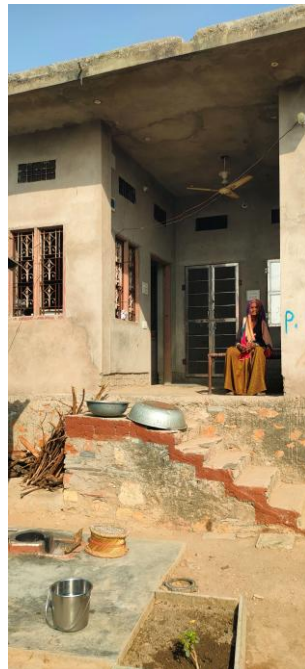


Figure 3: PMAY-G beneficiary house constructed with a high foundation to prevent seepage problems caused by the submerged area of Bisalpur dam

Source: Field Survey, 2025

Similarly, a beneficiary from Sawantgarh village expressed dissatisfaction regarding the adequacy of the sanctioned amount under PMAY-G. The respondent remarked:

“The amount sanctioned under the housing scheme is like a drop in the ocean. With this money, only the brick walls can be built. There are many other expenses in house construction such as windows, doors, plastering, and finishing work, for which no separate assistance is provided. The government gives money in three instalments and tells us to build a house, but a proper house cannot be completed with such a small amount. Even one trolley of gravel costs around ₹5,000 nowadays.” (Bajri ki ek trolley hi in dino lagbhag ₹5,000 ki pdti hai) The statement highlights the widening gap between the actual market cost of construction materials and the financial assistance provided under the scheme. Beneficiaries particularly emphasized the challenges posed by inflation and increasing input prices in rural construction activities.

Another respondent observed that inclusion in the PMAY-G beneficiary list itself motivates rural households to become more active in pursuing house construction. According to the beneficiary:

“Once a person’s name comes under the housing scheme, they become serious about constructing a house. By combining government assistance with their own savings and additional resources, they somehow manage to build the house, although in this period of rising inflation it is a very difficult task.” This response indicates that PMAY-G acts not only as financial support but also as a catalyst encouraging rural households to mobilize personal resources for achieving the aspiration of permanent housing. However, it simultaneously reveals the economic pressures faced by low-income households in completing construction within the available assistance amount.

Conclusion

The fieldwork study reveals that PMAY-G has contributed significantly to improving the socio-economic and living conditions of rural beneficiary households. The scheme has not only provided permanent housing but has also enhanced protection from environmental risks, improved sanitation and household safety, reduced overcrowding-related tensions, and strengthened the social dignity and sense of security among beneficiaries. Field observations further indicate that beneficiaries often utilized personal savings, loans, or borrowed resources in addition to government assistance to construct houses according to their occupational and domestic requirements, reflecting the aspirational and adaptive nature of rural households toward permanent housing as both a social necessity and an economic asset. However, the study also highlights that many beneficiaries perceive the sanctioned financial assistance as insufficient to meet the actual cost of constructing a durable pucca house due to rising construction expenses, inflation, and location-specific structural needs. These findings suggest the need for periodic revision of financial assistance and greater consideration of regional construction conditions to ensure the effective implementation and sustainability of rural housing schemes under PMAY-G.

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