



Department of Rural Development
and Panchayati Raj, Jammu & Kashmir



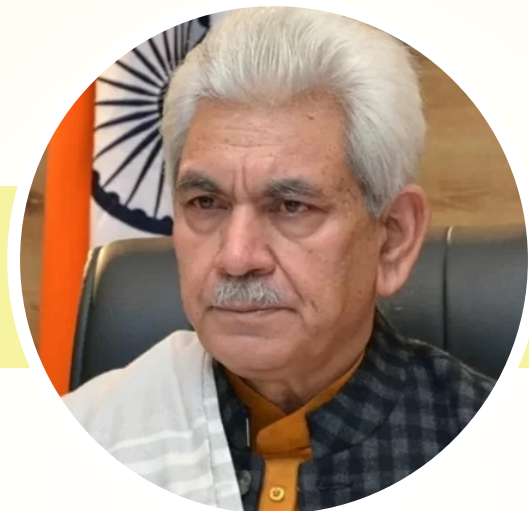
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Azadi Ka
Amrit Mahotsav



पंचायती राज
राष्ट्रीय ग्राम स्वराज अभियान
जम्मू और कश्मीर



Analysis of the PMAY-G scheme and it's implementation under MGNREGA in the UT of Jammu and Kashmir



Manoj Sinha

Hon'ble Lt. Governor
Jammu & Kashmir

“Our effort is to remove the gap between rural and urban areas, so that prosperity reaches the home and heart of every citizen of J&K”



Mandeep Kaur, IAS
Commissioner/Secretary

Department of Rural Development & PR
Government of Jammu and Kashmir



MESSAGE

The Mahatma Gandhi National Rural Employment Guarantee Act (MGNREGA) was introduced in 2005 by the Government of India (GoI) with the goal of improving the livelihood and security of the rural poor by providing guaranteed employment for 100 days. The success of MGNREGA is dependent on a variety of factors, including public participation, efficient implementation, grievance redressal, timely payment and so on.

The famous adage 'roti, kapda, makaan' truly signifies the importance of a house in life. But, having a mere shelter over the heads is not enough in the modern world, the house should be concrete and dignified, having all the basic facilities like water, LPG connection etc.,

To ensure that the rural poor have their dream houses, the GoI launched the ambitious Pradhan Mantri Awaas Yojana (PMAY-G) scheme in 2016 which has provided houses to the poor and vulnerable sections of the country.

The report underscores the impact of PMAY-G implementations, transformation of peoples' lives in rural Jammu & Kashmir. Just to dish out some stats, construction of PMAY-G houses has increased by 341% from 9291 houses in financial year 2018-19 to 40996 houses constructed in financial year 2021-22. There is also an increase of 141% from the financial year 2018 to 2022 in the number of person days generated through convergence with PMAY-G.

My best wishes to the entire MGNREGA team who have worked on this document.

Mandeep Kaur, IAS

Commissioner/Secretary to Government,
Department of Rural Development and Panchayati Raj,
Jammu and Kashmir.

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1. Executive Summary

The aim of the report is to study PMAY-G implementations impact on the rural economy of Jammu & Kashmir and the achievement of intended transformation of the rural poor towards sustainable livelihood.

- Construction of PMAY-G houses has increased by 341% from 9291 houses in financial year 2018-19 to 40996 houses constructed in financial year 2021-22.
- The increase in expenditure on PMAY-G has increased by 168% from financial year 2018 to 2022 from Rs. 1,424.9 Lacs to Rs. 3,824.1 Lacs.
- There is an increase of 141% from the financial year 2018 to 2022 in the number of persondays generated through convergence with PMAY-G.
- In the FY 21-22, 80,745 (56.8 percent) PMAY-G beneficiaries were active out of 144,095.
- 43 Lac person days are generated in FY22 by the 80,745 PMAY – G beneficiaries. Out of that 11.69 Lac persondays generated are related to construction of PMAY-G/IAY House for Individuals.
- The construction taking more than 90 days for completion have reduced through the recent three financial years, indicating the increased efficiency of work completion in Jammu & Kashmir.
- For districts with a greater number of PMAY-G recipients, the persondays per job card range from 30 to 40, which is above the state average of 26.
- REF 5.1 & REF 5.2 identify recommendations for additional work types that can be undertaken by PMAY-G beneficiaries, of which 63 work types can be related to individual land development and 17 work types can be related to community land development that have been previously implemented in Jammu and Kashmir and similar geographies.

2. Introduction

The Pradhan Mantri Awas Yojana- Gramin (PMAY-G) has been devised in line with Government's commitment to provide 'Housing for All' by 2022 in the rural areas. The scheme aims at providing a pucca house with basic amenities to all houseless householder living in kutcha and dilapidated houses by 2022.

To ensure that the PMAY-G provides assistance to those who are genuinely deprived, and that the selection is objective and verifiable, it selects beneficiaries using housing deprivation parameters in the Socio Economic and Caste Census (SECC) 2011 data. The SECC data captures specific deprivation related to housing among households. Using the data, households that are houseless and living in 0,1,2 kutcha wall and kutcha roof houses can be segregated and targeted. The Permanent Wait list generated also ensures that states have ready list of households to be covered under the scheme in coming years (through Annual Select Lists) leading to better planning of implementation.

The Central Government is providing financial assistance to eligible citizens in rural regions to construct pucca houses. According to a revision in terms of the amount sanctioned in the scheme, if the house is built in the plains the new sanctioned amount is Rs. 1.2 lakh and if it is built in a hilly region then the amount stands as Rs. 1.3 lakh. *Along with financial assistance, the beneficiary is also offered 90 days of employment under the Mahatma Gandhi National Rural Employment Guarantee Act, (MGNREGA).*

3. Progress in Jammu & Kashmir

3.1 Progress in PMAY-G houses constructed

As shown below, the number of PMAY-G houses constructed in concurrence with MGNREGA to provide shelter for vulnerable members of rural areas increases annually.

- Construction of PMAY-G houses has increased by 341% from 9,291 houses in financial year 2018-19 to 40,996 houses constructed in financial year 2021-22.
- The previous financial year after the 1st lockdown has seen the rise in number from 19,444 to 40,966 over financial year 2020-21 to 2021-22.
- In Jammu and Kashmir, the greatest number of PMAY-G houses built is in Ramban district between 2018 and 2022.

Ref. 3.1 JAMMU & KASHMIR Construction of PMAY-G Houses from 2018-2022

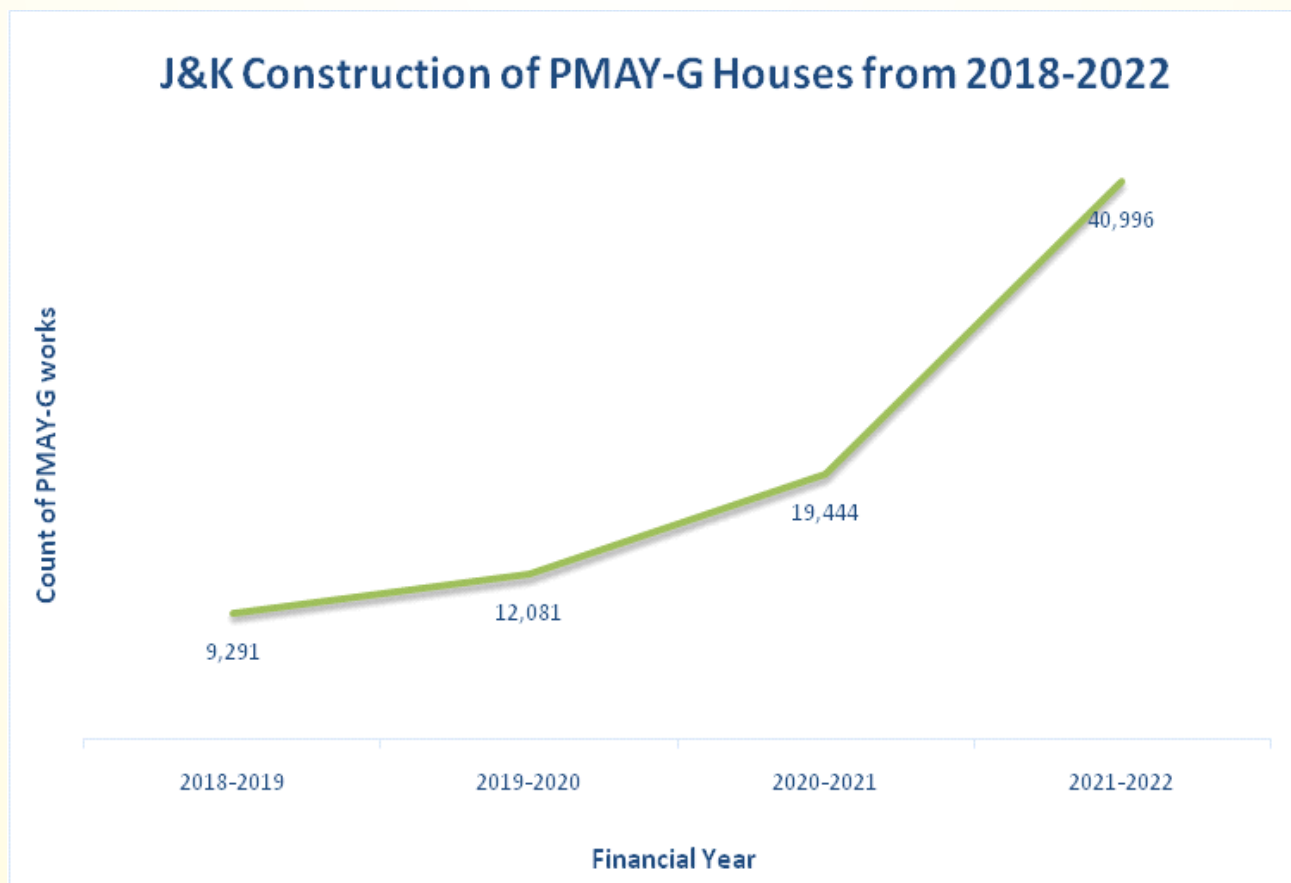


Table 3.1 District-wise number of PMAY-G Houses constructed from 2018 to 2022

Districts	Houses constructed	Districts	Houses constructed
RAMBAN	14,977	ANANTNAG	1,431
RAJOURI	11,821	PULWAMA	446
UDHAMPUR	9,576	KUPWARA	409
DODA	9,380	SAMBA	359
POONCH	9,004	BUDGAM	155
KATHUA	8,083	SHOPIAN	140
REASI	6,949	BANDIPORA	134
KISHTWAR	4,195	GANDERBAL	56
JAMMU	3,189	BARAMULLA	50
KULGAM	1,458	SRINAGAR	0
Total	81,812		

Table 3.2 analyses the PMAY-G undertaken by recipients over the program's duration. We can see the works taking more than 90 days for completion have reduced through the recent three financial years, indicating the increased efficiency of work completion in Jammu and Kashmir.

Table 3.2 Number of Houses built by PMAY-G Beneficiaries in range of days taken for completion

JAMMU & KASHMIR	2019-20	2020-21	2021-22
0-30 Days	4026	16192	2915
31-60 Days	5258	9908	638
61-89 Days	11064	4312	10
>= 90 Days	9416	2393	4
Total	29764	32805	3567

As can be seen in the images below, the construction of pucca houses in Jammu and Kashmir has greatly benefited the recipients by providing them with a stable and secure home for their families.

Ref 3.2- Construction of PMAY-G House in District-Ramban,Block- Banihal, GP- Gundadilkot



Ref 3.3- Construction of PMAY-G House in District- Rajauri, Block- Siot, GP- Marchola



According to reports cited by The Economic Times, during the 2022-23 fiscal year, 54,000 houses construction under Pradhan Mantri Awas Yojana-Gramin (PMAY-G) is targeted by the Department of Rural Development and Panchayati Raj, J&K, thereby providing shelter for more vulnerable members of society.

THE ECONOMIC TIMES | News

English Edition | 13 May, 2022, 04:37 PM IST | Print Edition

1 lakh development works, 54K houses under PMAY-G targeted for completion in 2022-23 in Jammu & Kashmir

Synopsis

The spokesman said an allocation of about Rs 4,627.85 crore has been made for the rural sector, under capital expenditure for 2022-23, which is Rs 327.40 crore more than the previous year's budget allocation.



Representative Image

The Jammu and [Kashmir](#) administration has targeted to complete one lakh developmental works and construction of 54,000 houses under the Pradhan Mantri Awas Yojana-Gramin (PMAY-G) during the 2022-23 fiscal, an official spokesman said. It is also planning to provide internet connectivity to all gram panchayats, besides constructing or renovating 700 panchayat ghars across the [Union territory](#) during the current financial year, he said.

The spokesman said an allocation of about Rs 4,627.85 crore has been made for the rural sector, under capital expenditure for 2022-23, which is Rs 327.40 crore more than the previous year's budget allocation.

Under the [MGNREGA](#), 426 lakh person days are targeted to be generated during 2022-23 while 60,000 job cards are also proposed to be issued based on demand, the spokesman said.

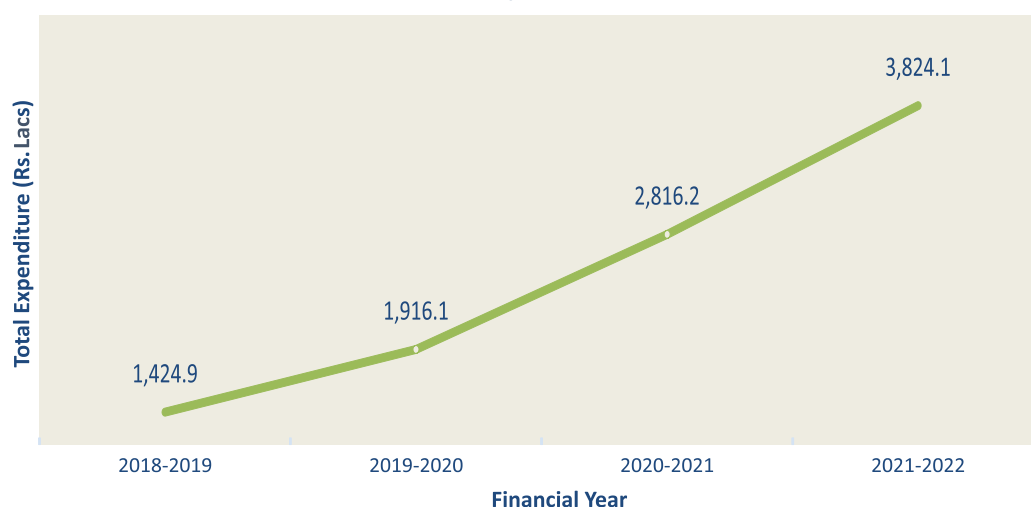
3.2 Growth in MGNREGA expenditure on PMAY-G works

The graph (Ref 3.3) below shows the expenditure on PMAY-G has increased by 168% from financial year 2018 to 2022 from 1424.911 Lacs to 3824.0955 Lacs.

- The rise in total expenditures for PMAY-G convergence over the years is a significant indicator of confidence in the successful implementation of its convergence, which aims to improve the living conditions of the vulnerable.

Ref 3.3- JAMMU & KASHMIR PMAY-G Total expenditure from 2018-2022

J&K PMAY-G Total expenditure from 2018-2022



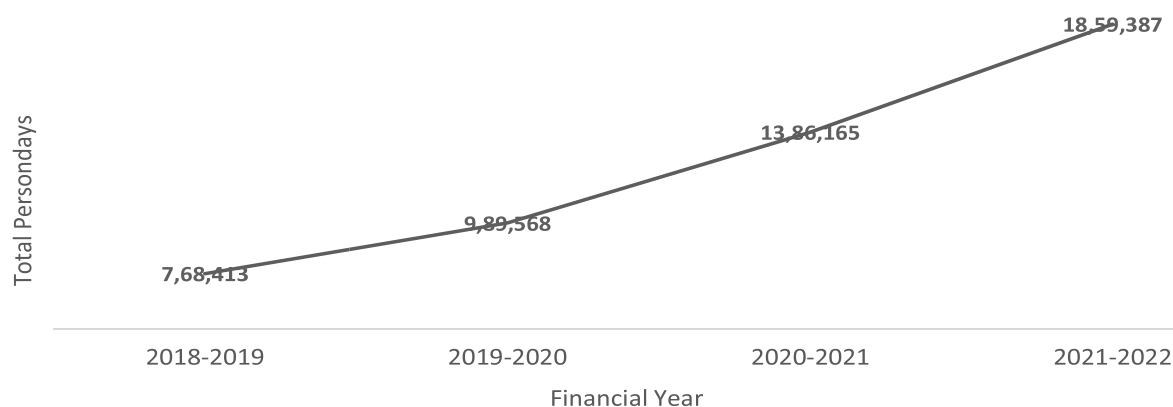
3.3 Impact on Persondays generated

The graph (Ref 3.4) below depicts the increase in persondays generated from convergence with PMAY-G from 2018 to 2022.

- There is an increase of 141% from the financial year 2018 to 2022 in the number of persondays generated through convergence with PMAY-G.

Ref 3.4 - JAMMU & KASHMIR PMAY-G Total PERSONDAYS generated from 2018-2022

J&K PMAY-G TOTAL PERSONDAYS GENERATED FROM 2018-2022



4. Deep dive into PMAY-G Performance

Overall, there are 1.42 Lacs PMAY beneficiaries. Rajouri, Poonch and Ramban districts contribute to 50% of PMAY beneficiaries. The district-wise count of beneficiaries can be found in the Table 4.1 below

Ref 4.1- District-wise PMAY-G Beneficiaries contribution percentage in JAMMU & KASHMIR

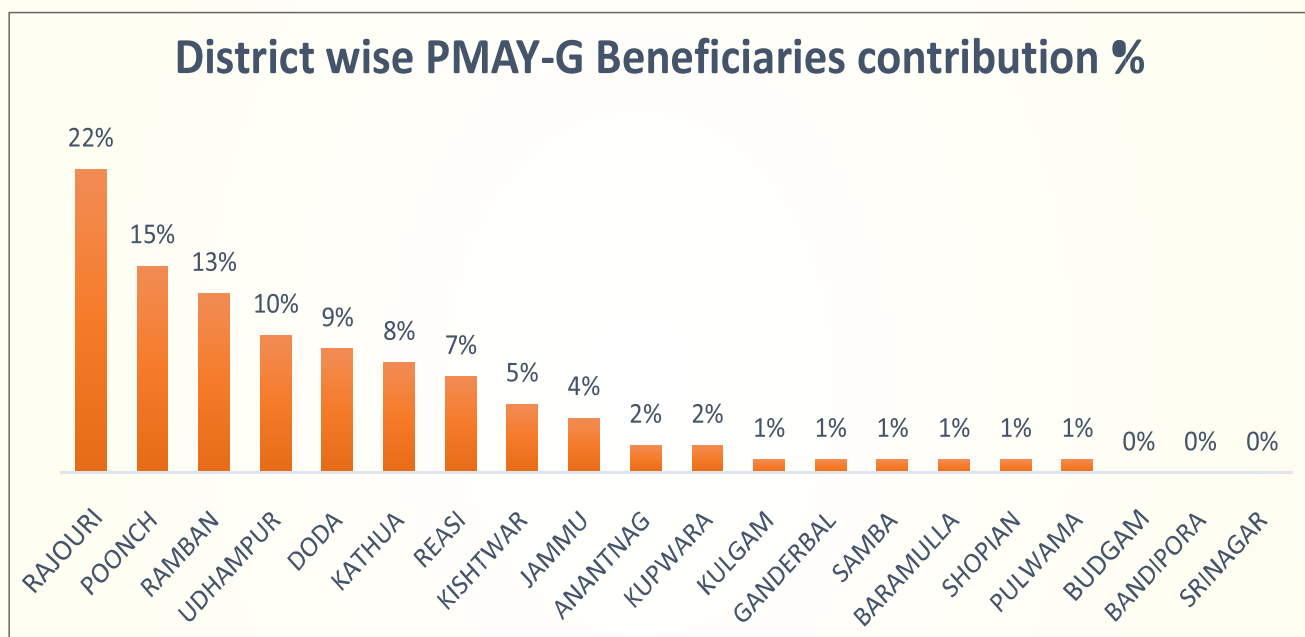


Table 4.1-District-wise count of PMAY-G beneficiaries for JAMMU & KASHMIR in FY22

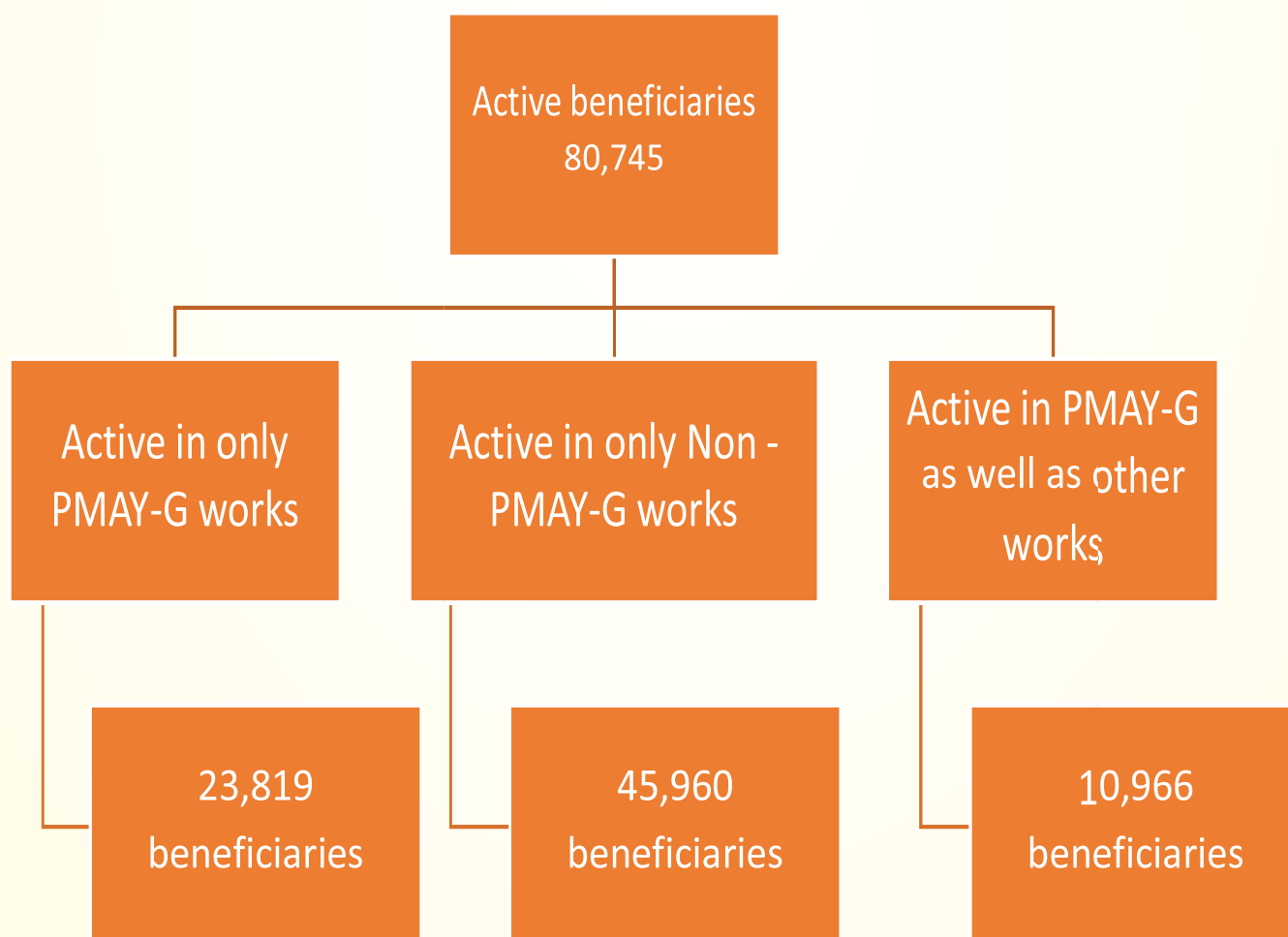
District	Count of beneficiaries	District	Count of beneficiaries
RAJOURI	30,648	KUPWARA	2,204
POONCH	21,355	KULGAM	2,038
RAMBAN	18,840	GANDERBAL	1,041
UDHAMPUR	13,523	SAMBA	843
DODA	12,709	BARAMULLA	832
KATHUA	10,825	SHOPIAN	828
REASI	9,538	PULWAMA	776
KISHTWAR	6,405	BUDGAM	537
JAMMU	5,832	BANDIPORA	340
ANANTNAG	2,933	SRINAGAR	48
Total			1,42,095

4.1 Activation of PMAY-G beneficiaries in FY 21-22

Out of 1,42,095 PMAY-G beneficiaries list, 80,745 number of beneficiaries (56.8%) were active in FY21-22 from the districts:

- Kishtwar and Doda have done a commendable job in activating their PMAY-G beneficiaries.
- Reasi, Ramban are above the state average in activating PMAY-G beneficiaries.

Ref 4.2 The Active beneficiaries are classified as below



Ref 4.3 PMAY-G Beneficiaries Activated in districts

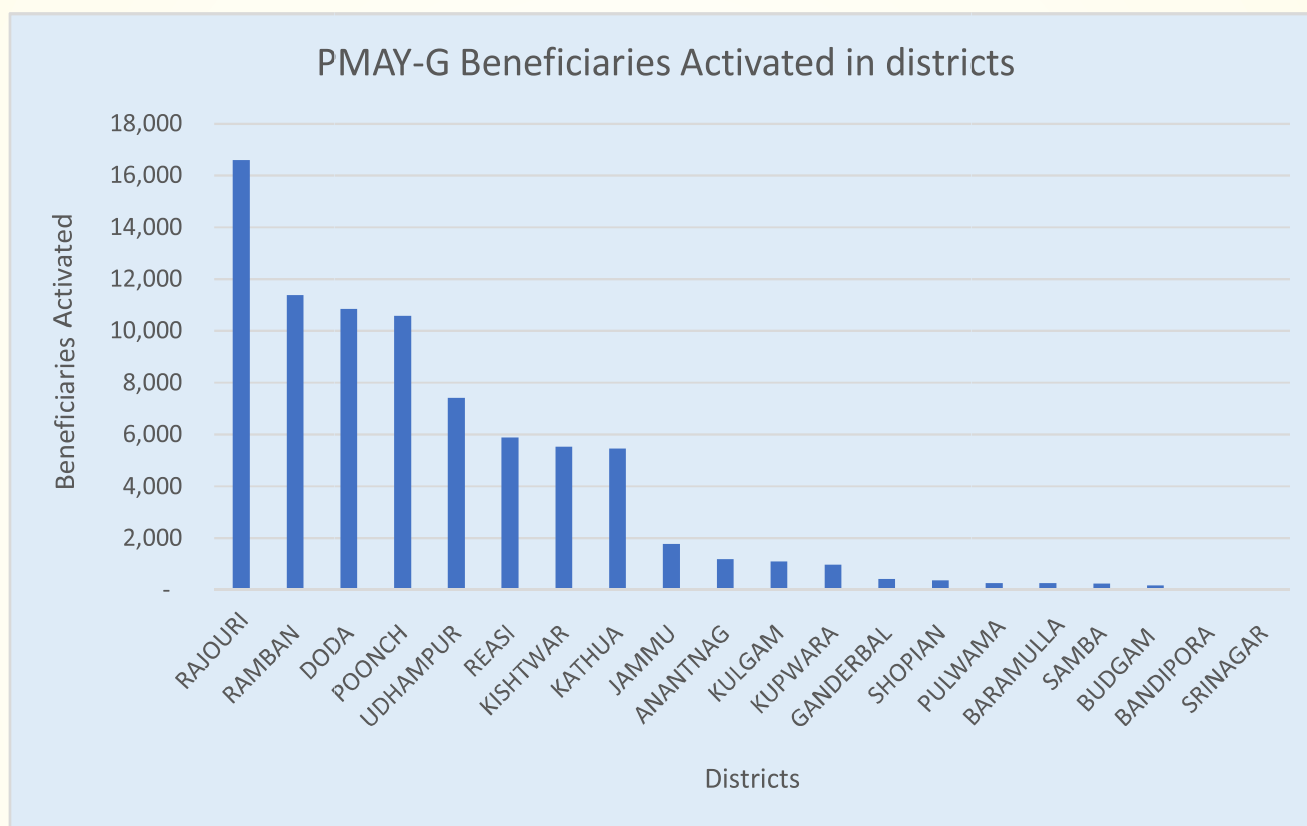


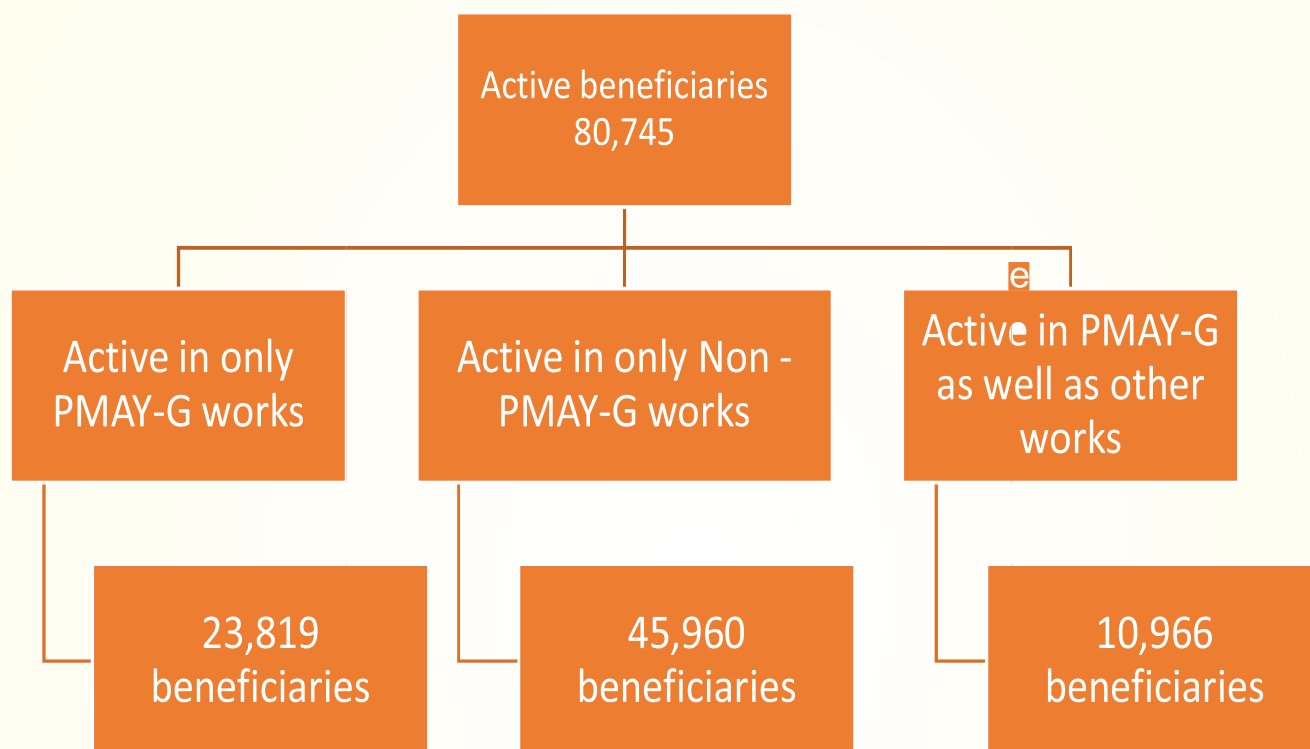
Table 4.2 District wise count of JAMMU & KASHMIR PMAY-G beneficiaries active in FY21-22

District	Active in FY21-22	% Active out of total available PMAY-G beneficiaries
RAJOURI	16,595	54.1%
DODA	10,856	85.4%
KISHTWAR	5,541	86.5%

4.2 Work profile analysis of active PMAY-G beneficiaries

43 Lac persondays are generated in FY22 by the 80,745 PMAY-G beneficiaries. Out of that 11.69 L persondays generated are related to “Construction of PMAY-G / IAY House for Individuals” while the rest are from other types of work.

Ref 4.4 The Active beneficiaries are classified as below



4.2.1 Active in only PMAY-G works in FY22

From the 80,745 active PMAY-G beneficiaries in FY22, 23,819 beneficiaries (29.5%) were involved ONLY in constructing a PMAY-G house under MGNREGA in FY21-22.

Ramban, Udhampur have done a commendable job in activating their PMAY-G beneficiaries in PMAY-G house construction and hence provide a significant opportunity to activate the job cards in other related Category B works.

- Kathua, Jammu are above the state average in activating PMAY-G beneficiaries house construction & hence provide an opportunity to activate the job cards in other related Category B works.
- Poonch, Reasi have >70% of their active PMAY-G base to be involved in PMAY G house construction.

Ref 4.5- Number of PMAY-G Beneficiaries in Districts

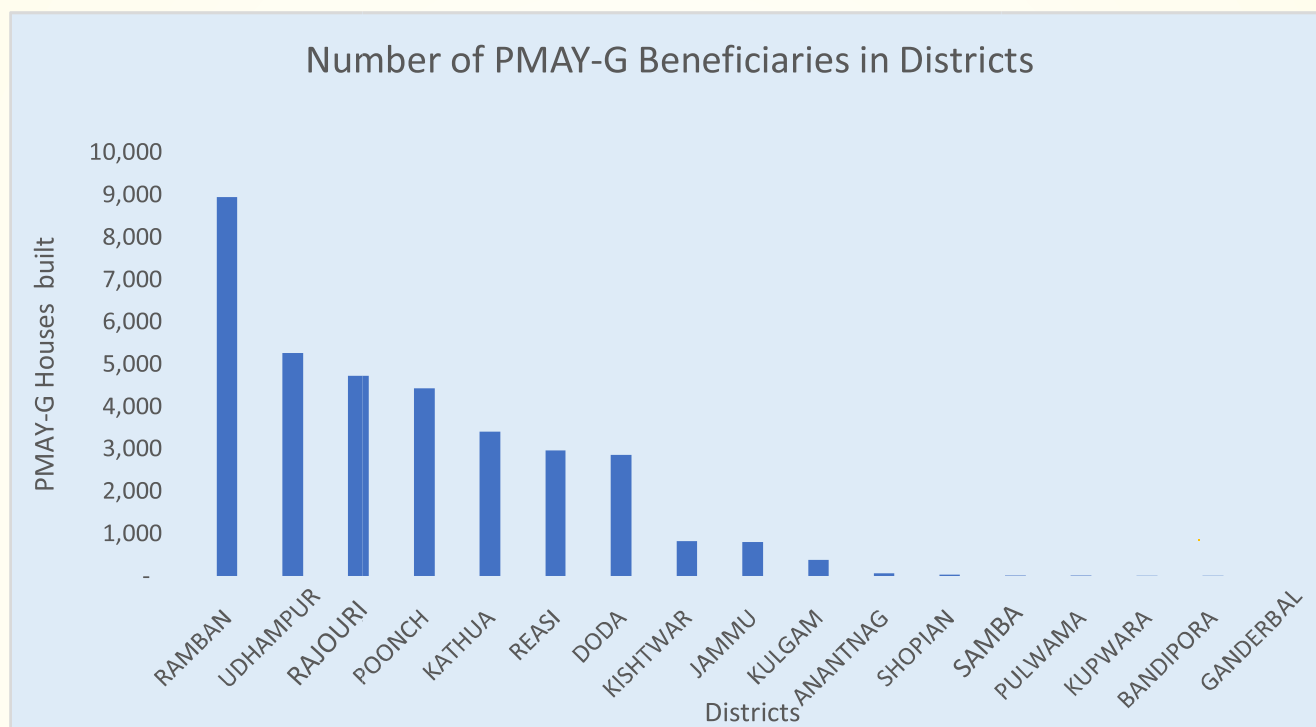


Table 4.3- District wise count of JAMMU & KASHMIR PMAY-G beneficiaries active only in PMAY-G works in MGNREGA in FY21-22

District	Active in FY21-22 in only PMAY-G works	% of active beneficiaries involved in only PMAY-G works in FY22
RAMBAN	6,913	60.7%
UDHAMPUR	3,993	53.7%
KATHUA	2,266	41.4%

4.2.2 Active in only non-PMAY-G works in FY22

From the 80,745 number of active PMAY-G beneficiaries in FY22, 45,960 beneficiaries (56.9%) were involved in activities OTHER THAN constructing a PMAY-G house under MGNREGA in FY21-22-

- Rajouri, Doda, Poonch, Kishtwar, Anantnag, Kupwara, Kulgam have done a commendable job in activating their PMAY-G beneficiaries and provide an opportunity to involve them in the construction of the house.

Ref. 4.6 Number of Persondays of non-PMAY-G works in Districts

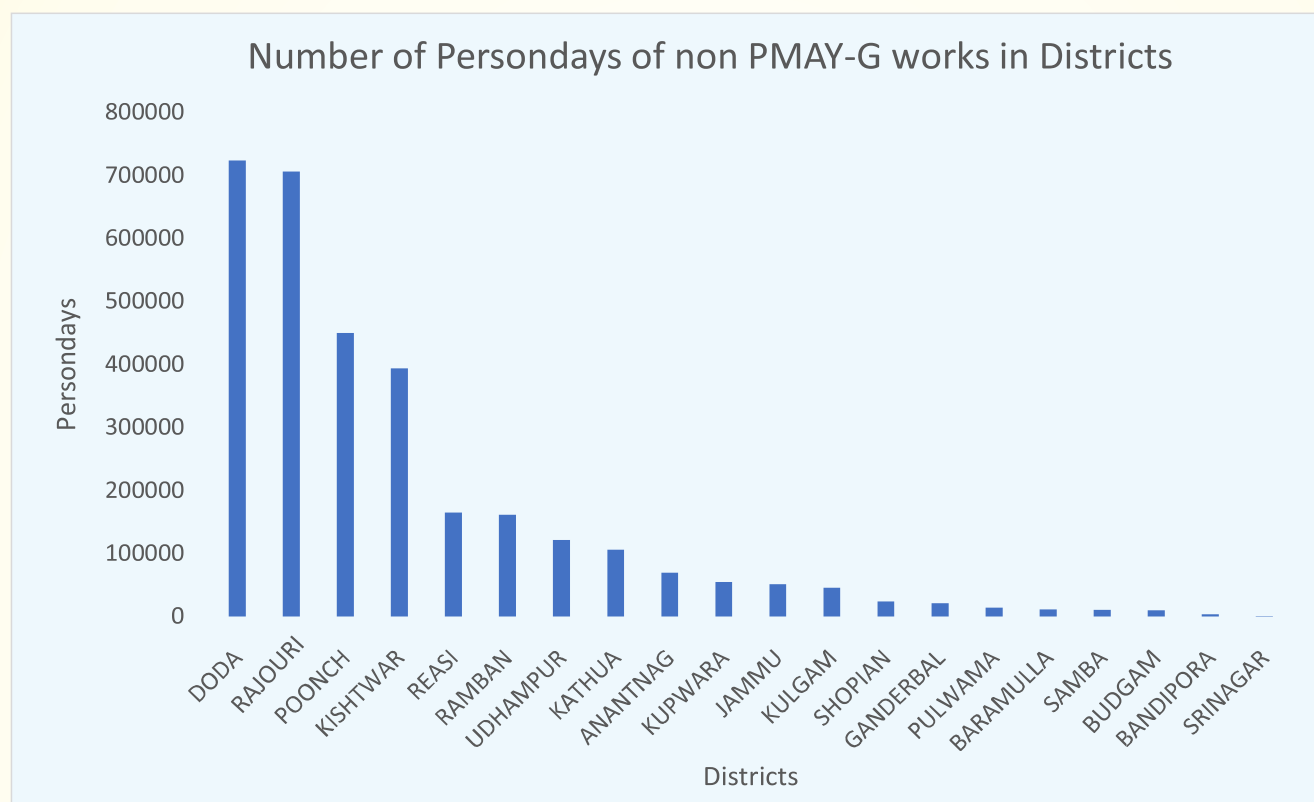


Table 4.4 District-wise No. of JAMMU & KASHMIR PMAY-G beneficiaries active only in non-PMAY-G work in FY21-22

District	Active in FY21-22 in non-PMAY-G Works	% of active beneficiaries involved in only non-PMAY-G works in FY22
RAJOURI	11,857	71.4%
KUPWARA	978	99.4%
GANDERBAL	439	99.3%
BARAMULLA	275	99.6%

From the 80,745 number of active PMAY-G beneficiaries in FY22, 10,966 beneficiaries (13.6%) were involved in activities PMAY-G house construction as well as other works under MGNREGA in FY21-22. Of the districts with at least 1000 PMAY-G beneficiaries:

- Ramban, Doda, Udhampur, Reasi and Kathua can activate at least 20% of their active PMAY-G eligible job cards in PMAY-G house construction as well as other works.
- If we combine all beneficiaries who have worked on a PMAY-G Construction in FY22, Ramban, Udhampur and Kathua stand out for their ability to generate employment for at least 60% of their eligible beneficiaries.

4.3 Analysis of work types & persondays of PMAY-G beneficiaries active in FY21-22

4.3.1 Active in only PMAY-G works in Fy22

- For the districts with higher number of PMAY-G beneficiaries the person days per job card is between 30-40 days.

Table 4.6- District-wise average of person days generated by PMAY-G beneficiaries active ONLY in PMAY G works in MGNREGA in FY21-22

District	Average persondays generated in Fy22 by PMAY-G beneficiaries
BANDIPORA	58
KISHTWAR	58
KULGAM	56
SHOPIAN	52
ANANTNAG	48
REASI	42
PULWAMA	38
RAJOURI	37
POONCH	36
DODA	36
KATHUA	33
RAMBAN	33
JAMMU	32
UDHAMPUR	31
KUPWARA	28
SAMBA	16
JK	35

4.3.2 Active in only non-PMAY-G works in FY22

- For the districts with higher number of PMAY-G beneficiaries the person days per job card is almost higher than 60 days.
- Beneficiaries involved in non PMAY-G works on average generate 71% more person days than beneficiaries involved in ONLY PMAY-G works.

Table 4.5 District-wise count of JAMMU & KASHMIR PMAY-G beneficiaries active in PMAY-G works & other works in MGNREGA in FY21-22

District	Active in Fy 21- 22 in PMAY G and non PMAY G works	% of active beneficiaries involved in only non PMAY-G works in FY22	% of active beneficiaries involved in PMAY-G works in FY22 (Only PMAY-G + PMAY-G & others)
RAMBAN	2,043	17.9%	78.69%
POONCH	1,388	13.1%	41.88%
UDHAMPUR	1,280	17.2%	70.96%

4.2.4 District wise recommendation

A summary of the actionable at a district level, based on the above analysis is provided below -

District	Recommendations
KUPWARA	Activatemore PMAY-G beneficiaries, Encourage PMAY-G beneficiaries to take up PMAY-G construction works
GANDERBAL	Activatemore PMAY-G beneficiaries, Encourage PMAY-G beneficiaries to take up PMAY-G construction works
ANANTNAG	Activatemore PMAY-G beneficiaries, Encourage PMAY-G beneficiaries to take up PMAY-G construction works
POONCH	Activate more PMAY-G beneficiaries, Encourage PMAY-G beneficiaries to take up works <i>other than</i> PMAY-G
JAMMU	Activate more PMAY-G beneficiaries, Encourage PMAY-G beneficiaries to take up works <i>other than</i> PMAY-G
KISHTWAR	Encourage PMAY-G beneficiaries to take up PMAY-G construction works
DODA	Encourage PMAY-G beneficiaries to take up PMAY-G construction works
RAJOURI	Encourage PMAY-G beneficiaries to take up PMAY-G construction works
KULGAM	Encourage PMAY-G beneficiaries to take up PMAY-G construction works
REASI	Encourage PMAY-G beneficiaries to take up works <i>other than</i> PMAY-G
KATHUA	Encourage PMAY-G beneficiaries to take up works <i>other than</i> PMAY-G
UDHAMPUR	Encourage PMAY-G beneficiaries to take up works <i>other than</i> PMAY-G
RAMBAN	Encourage PMAY-G beneficiaries to take up works <i>other than</i> PMAY-G

Table 4.7- District-wise average of persondays generated by PMAY-G beneficiaries active ONLY in NON-PMAY-G works in MGNREGA in FY21-22

District	Average persondays generated in FY22 by PMAY-G beneficiaries
KISHTWAR	81
DODA	79
SHOPIAN	66
POONCH	64
ANANTNAG	60
KULGAM	59
KUPWARA	55
RAJOURI	55
BUDGAM	53
PULWAMA	52
GANDERBAL	47
JAMMU	46
SRINAGAR	45
BANDIPORA	45
SAMBA	43
REASI	42
RAMBAN	41
BARAMULLA	39
UDHAMPUR	39
KATHUA	35
JK Total	60

- There are 38 work types which contribute to 90% of the persondays generated. The work types and their contribution can be found in the table below.
- The works taken up are related to the COMMUNITY work and not individual work.

Table 4.8-Work Type analysis of NON - PMAY-G works taken up by PMAY-G beneficiaries under MGNREGA in FY22

Work type	Persondays contribution
Levelling/shaping of Wasteland Land for Community	14.18%
Construction of Cement Concrete Roads for Comm	11.02%
Construction of Flood/ Diversion Channel for Community	6.94%
Construction of Embankment for community	6.11%
Construction of Gravel Road Roads for Community	5.98%
Construction of Diversion Storm Water Drain for Comm	5.37%
Block Plantation in fields-Horticulture-Community	3.23%
Construction of Mitti Murram Roads for Community	3.22%
Block Plantation-Bio Drainage-Wastelands for comm	2.77%
Development of Fallow Land for Community	2.40%
Renovation of Community Ponds for Comm	2.28%
Construction of Earthen peripheral Bund for Community	2.03%
Construction of distributary Canal for Community	1.90%
Construction of Earthen contour Bund for Community	1.89%
Construction of Stone peripheral Bund for Community	1.75%
Construction of Earthen Check Dam for Community	1.58%
Construction of Stone graded Bund for Community	1.55%
Construction of Cattle Shelter for Community	1.21%
Construction of Community Water Harvesting Ponds	1.19%
Repair & maintenance of Gravel Road Roads for Comm	1.14%
Construction of Earthen graded Bund for Community	1.13%
Construction of Kharanja (brick/stone) Roads for Comm	0.92%
Construction of Pebble peripheral Bund for Community	0.91%
Renovation of Flood/ Diversion Channel for Comm	0.89%
Construction of minor Canal for Community	0.88%
Construction of Mini Percolation Tank for Comm	0.83%
Construction of Level Bench Terrace for Comm	0.78%
Construction of WBM Roads for Community	0.75%
Construction of Water Absorption Trench for Comm	0.73%
Construction of drain for coastal protection for Comm.	0.73%
Development of chaur Land for Community	0.66%

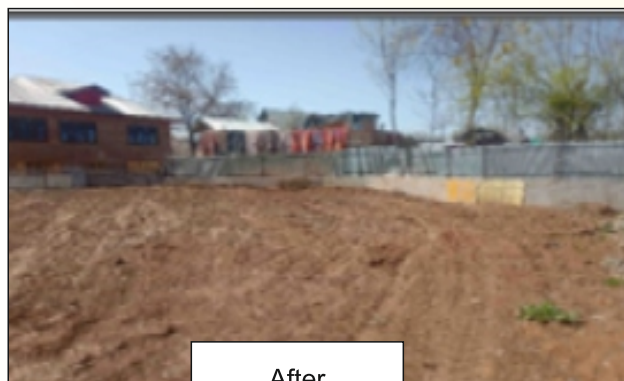
Construction of Feeder Canal for Community	0.62%
Construction of Stone contour Bund for Community	0.59%
Renovation of Fisheries Ponds for Community	0.57%
Repair & maintenance of diversion storm water Drain for Comm.	0.52%
Construction of Bitumen Top Roads for Community	0.52%
Construction of Poultry Shelter for Community	0.51%
Construction of Goat Shelter for Community	0.45%

Sample work type of NON - PMAY-G works taken up by PMAY-G beneficiaries under MGNREGA in FY22:

Land levelling of wasteland for community : [District: Bandipore, Block: Bandipore, GP: Panzigam]



Before



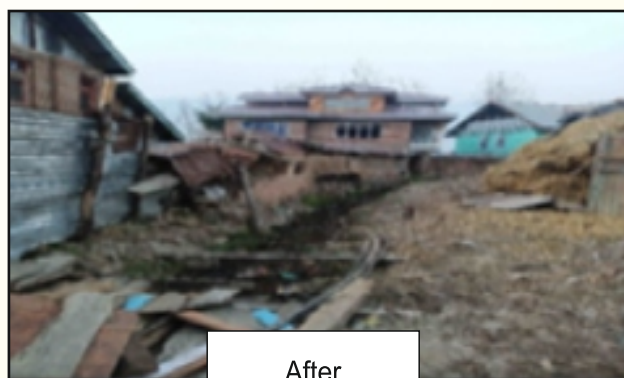
After

Community members have prepared the land for cultivation by levelling, grading, and amending the soil. Therefore, the land is suitable for farming and other uses.

Construction of minor canal for community: [District: Bandipore, Block: Bandipore, GP: Ayet Mulla]



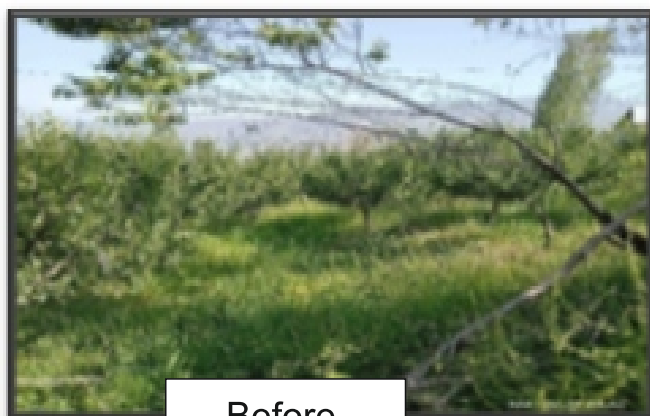
Before



After

The canal is the primary waterway that irrigates the entire region. As the canal's sides deteriorated, the water flow was impeded. Consequently, agricultural activities in the region were negatively impacted. Under the Mahatma Gandhi NREGS, a plan to renovate the canal was initiated, and as a result, the canal was widened and strengthened with stone masonry on both sides. As a result of the canal's renovation, flooding in neighbouring areas was reduced. It prevented flooding and ensured water availability throughout the year.

Construction of community water harvesting ponds : [District : Bandipore, Block : Bandipore, GP : Arahgam Gojarpati]



Before



After

The water harvesting pond is the region's primary irrigation source. The pond was renovated under the Mahatma Gandhi NREGS in convergence with Gram Panchayat funds. The advantages include water conservation for drier seasons and increased availability.

4.3.3 Active in PMAY-G as well as other works in FY22

- For the districts with higher number of PMAY-G beneficiaries the person days per job card is almost higher than 60 days.
- Beneficiaries involved in PMAY-G and non-PMAY-G works on average generate
- 91% more person days than beneficiaries involved in ONLY PMAY-G works
- 13% more person days than beneficiaries involved in ONLY NON PMAY-G works

Table 4.9- District-wise average of person days generated by PMAY-G beneficiaries active in PMAY-G & NON - PMAY -G works in MGNREGA in FY21-22

District	Persondays per job card
DODA	82
RAMBAN	61
POONCH	72
RAJOURI	68
REASI	66
UDHAMPUR	57
KATHUA	57
KISHTWAR	81
JAMMU	68
KULGAM	80
ANANTNAG	77
SHOPIAN	78
KUPWARA	76
SAMBA	70
PULWAMA	49
GANDERBAL	52
JK	67

- There are around 25 work types which contributes to 90% of the persondays generated. The work types and their contribution can be found in the table below.
- The works taken up are related to COMMUNITY works and not individual works.
- The work list is very similar to the list provided in Table 4.10 indicating that there is not much difference in the type of works taken by PMAY-G beneficiaries while working on a PMAY-G construction or not.

Table 4 .10 - Work Type analysis of NON - PMAY-G works taken up by PMAY-G beneficiaries under MGNREGA – who also have taken up a PMAY-G work in FY22

Work type	Person days contribution
Levelling/shaping of Wasteland Land for Community	14.18%
Construction of Cement Concrete Roads for Comm.	11.02%
Construction of Flood/ Diversion Channel for Community	6.94%
Construction of Embankment for community	6.11%
Construction of Gravel Road Roads for Community	5.98%
Construction of Diversion Storm Water Drain for Comm.	5.37%
Block Plantation in fields-Horticulture-Community	3.23%
Construction of Mitti Murram Roads for Community	3.22%
Block Plantation-Bio Drainage-Wastelands for comm.	2.77%
Development of Fallow Land for Community	2.40%
Renovation of Community Ponds for Comm.	2.28%
Construction of Earthen peripheral Bund for Community	2.03%
Construction of distributary Canal for Community	1.90%
Construction of Earthen contour Bund for Community	1.89%
Construction of Stone peripheral Bund for Community	1.75%
Construction of Earthen Check Dam for Community	1.58%
Construction of Stone graded Bund for Community	1.55%
Construction of Cattle Shelter for Community	1.21%
Construction of Community Water Harvesting Ponds	1.19%
Repair & maintenance of Gravel Road Roads for Comm.	1.14%
Construction of Earthen graded Bund for Community	1.13%
Construction of Kharanja (brick/stone) Roads for Comm.	0.92%
Construction of Pebble peripheral Bund for Community	0.91%

Renovation of Flood/ Diversion Channel for Comm.	0.89%
Construction of minor Canal for Community	0.88%
Construction of Mini Percolation Tank for Comm.	0.83%
Construction of Level Bench Terrace for Comm.	0.78%
Construction of WBM Roads for Community	0.75%
Construction of Water Absorption Trench for Comm.	0.73%
Construction of drain for coastal protection for Comm.	0.73%
Development of chaur Land for Community	0.66%
Construction of Feeder Canal for Community	0.62%
Construction of Stone contour Bund for Community	0.59%
Renovation of Fisheries Ponds for Community	0.57%
Repair & maintenance of diversion storm water Drain for Comm.	0.52%
Construction of Bitumen Top Roads for Community	0.52%
Construction of Poultry Shelter for Community	0.51%
Construction of Goat Shelter for Community	0.45%

Sample Work of NON-PMAY-G works taken up by PMAY-G beneficiaries under MGNREGA – who also have taken up a PMAY-G work in FY22:

Lining of distributary canal community: [District: Baramulla, Block: Baramulla, GP : Chandoosa A]



The construction of a robust and durable concrete irrigation ladh prevents water loss during flow, allowing the community to utilise it for irrigation purposes. Beneficiaries have undertaken this work, which impacts the livelihoods of numerous farmers and makes water accessible during dry seasons.

**Construction of PMAY-G House for individuals : [District : Kathua, Block : Duggain,
GP : Najote]**



Beneficiaries of the PMAY-G have also participated in the construction of other houses under the convergence scheme, thereby benefiting the community and contributing to its growth through participation in the same programme that provided home.

**Construction of Feeder canal for community: [District: Bandipora, Block: Aloosa,
GP: Mangnipora]**



Important for the long-distance distribution of irrigation water, the feeder canal provides water to nearby farmers, creating a dependable and durable asset.

4.4 Persondays distribution of PMAY-G beneficiaries

- For beneficiaries who work only in PMAY-G works, ~55% generate between 20-60 persondays and only ~13% generate >60 persondays
- For beneficiaries who work only in non PMAY-G works, ~51% generate between 20-60 persondays and only ~30% generate >60 persondays
- For beneficiaries who work in PMAY-G & other works, ~63% generate between 20-60 persondays and only ~8% generate >60 persondays

4.4.1 Active in only PMAY-G in FY22

Persondays in FY22	Distribution of beneficiaries
A. 0-20 days	21.12%
B. 21-40 days	47.25%
C. 41-60 days	18.60%
D. 61-80 days	7.27%
E. 81-100 days	5.71%
F. >100 days	0.05%

4.4.2 Active in only non PMAY-G in FY22

Persondays in FY22	Distribution of beneficiaries
A. 0-20 days	18.34%
B. 21-40 days	28.61%
C. 41-60 days	22.47%
D. 61-80 days	12.02%
E. 81-100 days	16.98%
F. >100 days	1.58%

4.4.3 Active in PMAY-G as well as other works in FY22

Persondays in FY22	Distribution of beneficiaries
A. 0-20 days	29.32%
B. 21-40 days	44.06%
C. 41-60 days	18.53%
D. 61-80 days	6.93%
E. 81-100 days	1.14%
F. >100 days	0.02%

5. Recommendations

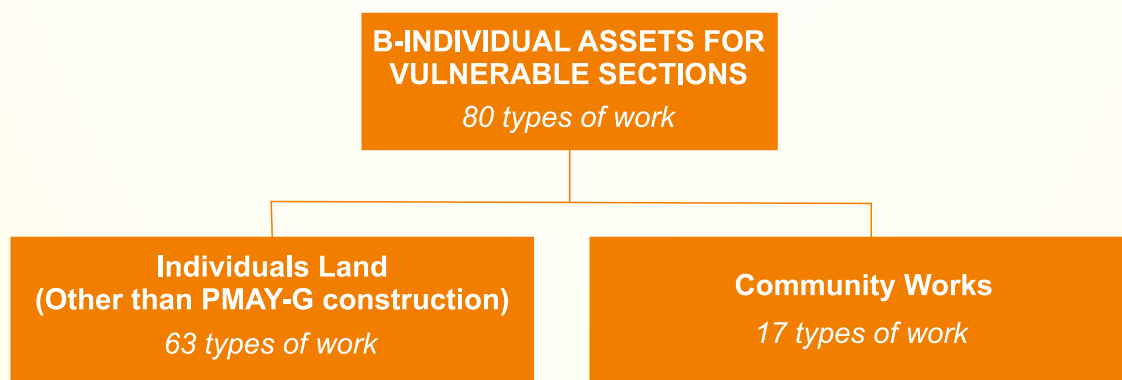
- Focus on increasing the number of beneficiaries under PMAY-G and ensure their activation in districts-Ganderbal, Samba, Baramulla, Shopian, Pulwama, Budgam, Bandipora and Srinagar
- Districts Doda, Kishtwar, Anantnag, Shopian, Samba, Pulwama, Bandipora, Kupwara, Ganderbal, Srinagar, Budgam and Baramulla have low numbers of beneficiaries active only in PMAY-G works. These districts require more focus.
- In districts Rajouri, Kathua, Ramban, and Udhampur, the number of works undertaken is high, but the average number of person days is lower than the UT average; therefore, these districts must seek out projects with a higher value.

5.1 Other works that are recommended for PMAY-G beneficiaries

- There are around 88k PMAY-G/IAY Works under the status of Completed/Physically completed / Ongoing.
- Category B works other than PMAY/IAY is less than 10% at overall UT level
- Category B Works other than PMAY can be further differentiated into "Community" & "Individual" works
- While around 94% of category B work other than PMAY/IAY are "Community" works, there is a huge opportunity to work on Category B - Individual development works

5.2 Approach

Step 1 : Classifying work types into community & Individual works. (Work types are selected based on previous years data)



Step 2 : Prioritisation of selection of work type

The work type is prioritized based on the below factors

- Count of works
- Average expenditure
- Persondays generated
- Opportunity for convergence

Step 3 : Combined weightage computation

Each factor is provided with weightages which is further combined to identify best works

- Count of works – 50%
- Average expenditure – 25%
- Person days – 25%
- Convergence – Filter

5.3 Recommended list of works types that can be related to individual land development

63 work type that are previously executed within JAMMU & KASHMIR and similar geographies are provided below

- There are totally 63 work types that have been identified based on our analysis
- Out of the 63, 3 works show opportunity for convergence (In Table below Column “B” – “Y” denotes convergence)
- 7 works falls under pure NRM, 40 works falls under both NRM and Agri-allied and 6 work types are purely Agri-allied (In Table below Column “E” – “Y” denotes NRM | Column “F” – “Y” denotes Agri-allied)

Table 5.1- List of recommended individual works that can be taken up by PMAY-G beneficiary

Suggested Works	Priority	Convergence Opportunity	Expected expense (Rs.. Lacs)	Expected person days (In 000)	NRM (Y/N)	Agri-allied
	(A)	(Y/N) (B)	(C)	(D)	(E)	(Y/N) (F)
Block Plantation - Shelter Belt for Individuals	Convergence opportunity - 1	Y	0.54	3.31	Y	Y
Boundary Plantation-Farm Forestry Trees (Individual)	Convergence opportunity - 2	Y	0.89	0.47	Y	Y
Construction of Earthen Gully Plugs for Individual	Convergence opportunity – 3	Y	0.10	0.05	Y	Y
Farm Pond	1	N	0.86	46.82	Y	Y
Cattle Shed	2	N	0.20	31.56	N	N
Construction of Cattle Shelter for Individuals	3	N	0.45	23.10	N	Y
Goat Shelter	4	N	0.19	10.33	N	N
Construction of Irrigation Open Well for Individuals	5	N	0.85	8.82	Y	Y
Compost Pit	6	N	1.11	6.07	Y	N
Houses (State Scheme)	7	N	0.16	5.87	N	Y

Vermi Composting	8	N	0.67	3.74	Y	N
Land Development	9	N	1.11	3.55	Y	N
Construction of Drainage Channels	10	N	0.46	3.39	N	N
Horticulture	11	N	1.45	3.28	Y	Y
Drainage of chaur/waterlogged Land for Individuals	12	N	1.00	2.47	Y	Y
Construction of Contour	13	N	0.52	1.95	Y	N
Coastal Shelter Belt-line plantation- Individual	14	N	0.95	1.61	Y	Y
Construction of Farm Bunding	15	N	0.84	1.58	Y	Y
Drainage in Waterlogged Areas	16	N	0.61	1.56	Y	Y
Levelling/shaping of Fallow land for Individuals	17	N	0.72	1.55	Y	Y
Construction of Goat Shelter for Individuals	18	N	0.40	1.52	N	Y
Development of Waste/Fallow Land	19	N	0.67	1.52	Y	Y
Soak Pits	20	N	1.81	1.25	N	N
Well	21	N	0.19	1.23	Y	Y
Azolla as Cattle-Feed Supplement	22	N	0.43	1.10	N	Y
Land Levelling and Shaping	23	N	0.70	1.06	N	N
Construction of State scheme House for Individuals	24	N	0.16	1.04	N	N
Poultry Shelter	25	N	0.21	1.04	N	N
Construction of Poultry Shelter for Individuals	26	N	0.39	1.00	N	Y
NADEP Composting	27	N	1.08	0.83	Y	Y
Deepening and Repair of Flood Channels	28	N	0.55	0.82	Y	N
Nursery Raising	29	N	0.65	0.77	Y	Y
Construction of Water Courses/Field Channel	30	N	0.37	0.73	Y	Y
Block Plantation-Bio drainage in Fields-Individuals	31	N	0.37	0.69	Y	Y

Construction of Farm Ponds for Individuals	32	N	0.38	0.68	Y	Y
Block Plantation-Forestry Trees-Fields-Individuals	33	N	1.31	0.64	Y	Y
Boundary Block - Coastal Shelter	34	N	0.60	0.63	Y	Y
Construction of Level Bench Terrace for Individual	35	N	1.99	0.59	Y	Y
Construction of Boulder Check Dam for Individuals	36	N	1.81	0.57	Y	Y
Construction of Gabion Anicut for Individuals	37	N	0.22	0.54	Y	Y
Block Plantation-Farm Forestry-Fields Individuals	38	N	0.48	0.52	Y	Y
Construction of Brushwood Check Dam for Individuals	39	N	2.12	0.50	Y	Y
Reclamation of Land	40	N	0.73	0.45	Y	Y
Diversion Channel	41	N	0.45	0.42	Y	Y
Recharge Pits	42	N	1.08	0.41	Y	N
Boundary Plantation	43	N	0.37	0.39	Y	Y
Peripheral Bunding	44	N	0.22	0.37	Y	Y
Loose Boulder Structure	45	N	0.57	0.34	N	N
Block Plantation-Hort-Trees in -	46	N	0.29	0.33	Y	Y
Cross Bund	47	N	0.55	0.32	Y	Y
Construction of Graded Bund	48	N	0.49	0.31	Y	Y
Development of Waste Land	49	N	0.74	0.29	Y	Y
Boundary Plantation of Forestry Trees for Individual	50	N	0.46	0.26	Y	Y
Boulder Check	51	N	0.11	0.24	N	N
Construction of Staggered Trench for individual	52	N	0.40	0.24	Y	N

Construction of Stone boulder Gully Plugs for Individual	53	N	1.00	0.24	N	N
Boundary Plantation of Horti-Trees for Individuals	54	N	0.43	0.20	Y	Y
Construction of Earthen Check Dam for Individuals	55	N	0.35	0.19	Y	Y
Earthen Gully Plug	56	N	0.11	0.19	Y	Y
Construction of Masonry/CC Anicut for Individuals	57	N	0.16	0.18	Y	Y
Raising of Nursery for Individuals	58	N	0.18	0.10	Y	Y
Sericulture	59	N	0.06	0.04	N	Y
Plantation	60	N	0.04	0.02	Y	Y

Sample work image for the 63-work type that are previously executed within JAMMU & KASHMIR and similar geographies

Land levelling for fallow land for individuals: [District: Baramulla, Block: HardAboora, GP: Hard-Aboora A]



Irrigation well : [District : Baramulla, Block : Signpora, GP : Khanpeth]



Cattle shed : [District : Anantnag, Block : Kokernag, GP : Lisser Chawalgam]



Compost pit : [District: Baramulla, Block: Hardaboora, GP: Goigam]



5.4 Recommended list of work types that can be related to community land development

17 work types that are previously done, are provided below based and top to bottom ranking

- There are totally 17 work types identified that are previously executed within JAMMU & KASHMIR
- Out of the 17, 4 works shows opportunity for convergence (In table below Column “B” – “Y” denotes convergence)
- 2 works falls under pure NRM, 5 works falls under both NRM and Agri-allied (In table below - Column “E”– “Y” denotes NRM /Column “F” – “Y” denotes Agri-allied)

Table 5.2-List of recommended community works that can be taken up by PMAY-G beneficiary

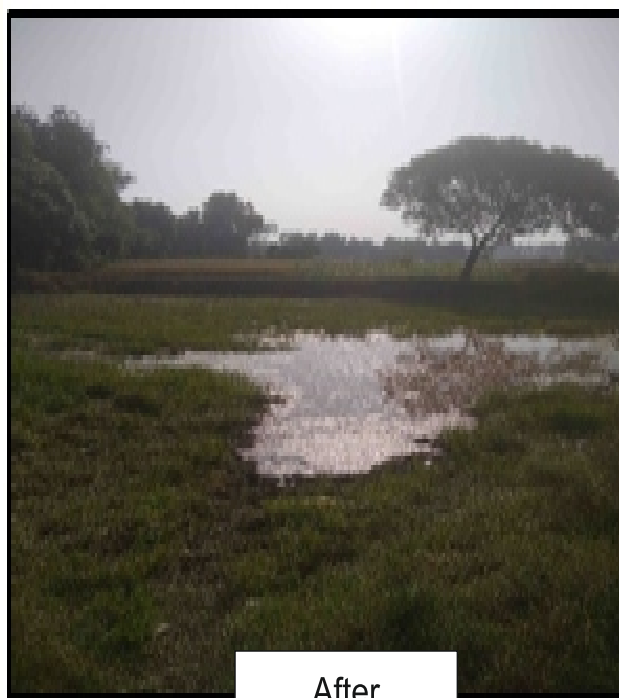
Suggested Works	Priority	Convergence Opportunity	Expected expense (Rs.. Lacs)	Expected person days (In 000)	NRM (Y/N)	Agri-allied
	(A)	(Y/N) (B)	(C)	(D)	(E)	(Y/N) (F)
Construction of Poultry Shelter for Community	Conv-1	Y	1.10	108.24	N	N
Block Plantation-Sericulture- in Fields-Community	Conv-2	Y	0.64	14.23	Y	N
	Conv-3	Y	0.61	4.85	N	N
Construction of Piggery Shelter for Community	Conv-4	Y	0.66	4.51	N	N
Construction of Cattle Shelter for Community	1	N	1.38	1,017.18	N	N
Renovation of Fisheries Ponds for Community	2	N	0.77	617.18	Y	Y
Construction of water courses Canal for Community	3	N	1.24	220.32	Y	Y
Construction of Goat Shelter for Community	4	N	1.34	178.30	N	N
Construction of Fisheries Ponds for Community	5	N	1.01	48.89	Y	N
Excavation of Pond	6	N	1.09	26.79	N	N
Wastelands Block Plantation-Sericulture-Comm	7	N	1.24	16.73	Y	Y
Fish Drying Platform	8	N	1.58	16.36	N	N
Construction of Fish Drying Yards for Community	9	N	0.97	7.71	N	N
Fish Drying Yards	10	N	0.26	4.53	N	N
Raising of Nursery for Community	11	N	0.66	1.84	Y	Y
Construction of Infra for Azola cultivation for Comm	12	N	0.45	1.19	N	N
Raising of Nursery for Groups	13	N	0.70	0.30	Y	Y

Sample work of 17 work type that are previously done are provided below based and top to bottom ranking:

Excavation of pond: [District: Jammu, Block: Arnia, GP: PACHAIL]



Before

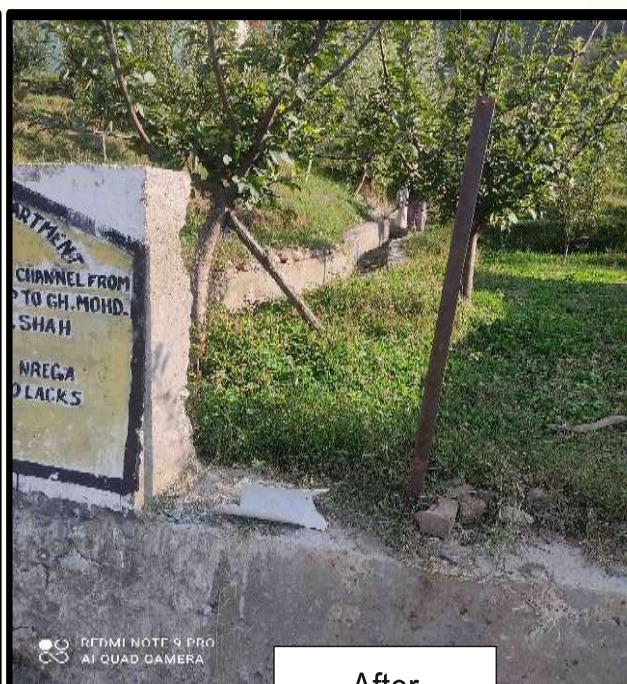


After

Construction of water courses canal for community: [District: Bandipora, Block: Arin, GP: Takyah Ahmad Shah]



Before



After

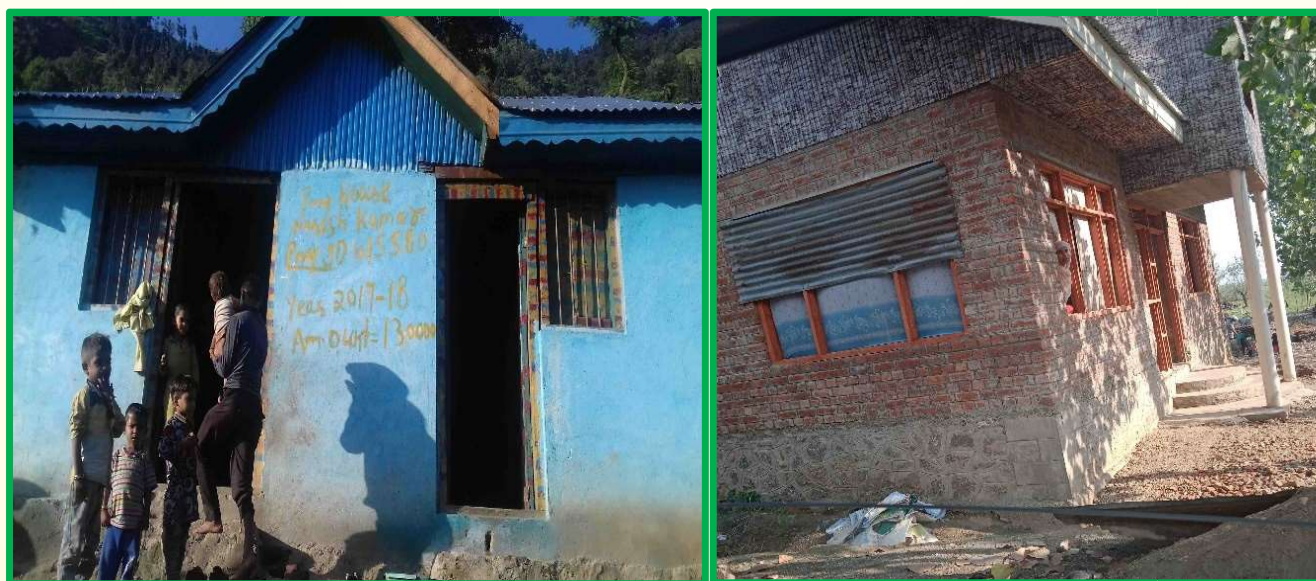
6. Impact of PMAY-G performance

The completed houses and houses under construction under PMAY-G from financial year 2019-20 till March 31, 2022, is around 8,1812. The total financial support provided to the beneficiaries by the Government is Rs. 1.47 Lac and Rs. 1.59 Lac in plain areas and hilly areas respectively. This includes MGNREGS wage contribution and contribution for the toilet under SBM. In addition to this the beneficiaries' contribution in the form of labour/expenses on other construction related materials is expected to be Rs. 69-75 thousand per house as per the selected designs of PAHAL. This amount is translated to be 31-32 percent of the total cost of the houses. The total expenditure on PMAY-G houses is (from data available in NREGA) is Rs. 9,981.31 Lac from 1st April 2019 up to March 31, 2022.

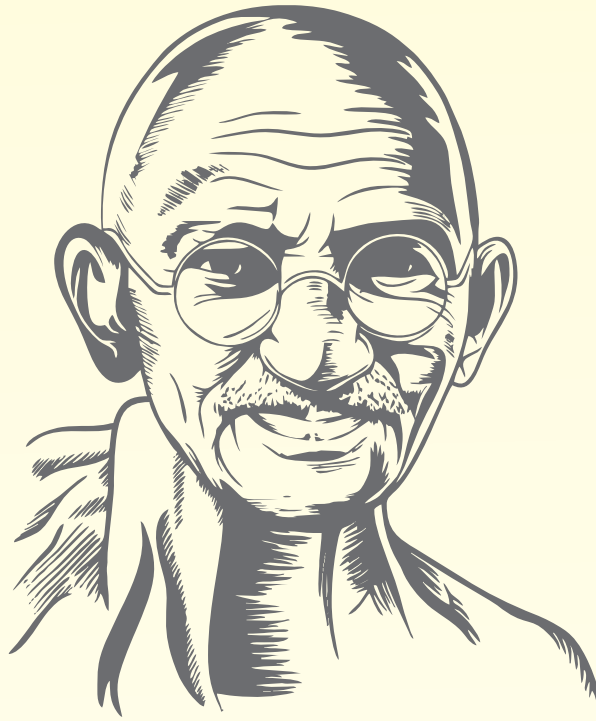
In terms of employment, construction of a PMAY-G house in hilly district generated 48-person days of skilled labour and 105-persondays of unskilled labour. The employment potentials based on data available over the financial year 2019 till 2022 in the NREGA website displays a persondays contribution from PMAY-G of 50,03,533 to MGNREGA workers.

Also, the increase in the input demand has also implications on the additional job creation (indirect employment) in the economy. The increased demand for the construction-related materials has generated additional jobs in the economy. Also, jobs have been generated each in bricks and cement industry, similarly jobs have been created in the iron and steel industry due to increased demand for GCI sheets and steel.

In a nutshell, the current analysis demonstrates that the PMAY-G housing programme has a significant impact on economic employment and income generation. Through the creation of direct and indirect employment, rural economy is bolstered and vulnerable segments of the population are provided with sustainable livelihood resources through direct and indirect employment generation.



PMAY-G Beneficiary with their houses built via convergence in Bani & Aloosa Ghat Gram Panchayat.



“ If we want to impart education best suited to the needs of the villagers, we should take the vidyapith to the villages. ”
– Mahatma Gandhi



Department of Rural Development
and Panchayati Raj, Jammu & Kashmir