

Regional Disparities in Affordable Housing Implementation: Evidence from PMAY-U in Haryana

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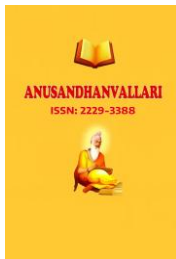
Abstract

With the galloping pace of urbanisation and growing population pressure, along with the escalating socio-economic disparities, affordable housing has become a pressing policy issue in India. Pradhan Mantri Awas Yojana–Urban (PMAY-U) has been launched to solve the problem of urban housing shortage and also to promote inclusive urban development. But differences in the effectiveness of implementation in various regions are still a challenge to the effectiveness of the scheme. The study has been carried out by examining the regional differences in achieving implementation of PMAY-U (secondary data from government reports and databases). The research design is quantitative and empirical to assess the variation in fund allocation and utilisation, housing completion, and efficiency in implementation, district-wise. The performance of the districts under the scheme is evaluated through descriptive statistics, comparative analysis, utilisation efficiency ratios and correlation analysis. Results will show that there are likely to be large differences in implementation results across districts and signal the degree of efficiency of governance and use of resources. The study makes a contribution to the literature on affordable housing by presenting a policy perspective based on the data regarding urban governance of housing and differences in regional implementation in Haryana.

Keywords: PMAY-U, Affordable Housing, Regional Disparities, Urban Governance, Housing Policy

1. Introduction

A major key area of inclusive urban development in emerging economies, especially rapidly urbanising countries like India, is the availability of affordable housing. The need for affordable and accessible housing infrastructure in urban regions has grown in intensity due to increased population growth, urbanisation, escalating land prices and increasing socio-economic inequalities. While India has made great strides in its economic development in the last few decades, there is still a large percentage of the urban population living in substandard conditions that lack adequate space, sanitation, infrastructure and are informal. Access to housing has thus emerged as a major priority in the urban development and welfare policies of India. Historically, the problem of shortage of urban housing in India has been linked to the low income and economically weaker groups. The disparity between the demand for housing and the supply of housing has been further exacerbated by the rapidly expanding cities in the developing states and semi-urban areas. To tackle these challenges, the Government of India has launched various housing initiatives that focus on developing affordable housing and enhancing the quality of life for vulnerable communities. One of the largest of these missions is the affordable housing mission of Pradhan Mantri Awas Yojana – Urban (PMAY-U), which was introduced in 2015 as part of the overall vision of 'Housing for All'. PMAY-U was developed to ensure the economically weaker sections (EWS), low-income groups (LIG) and middle-income groups (MIG) in the urban areas get pucca houses and basic civic amenities. The emphasis of the scheme is on making housing more accessible by using credit-linked subsidies, building with beneficiaries, housing partnership and in-situ slum redevelopment. Apart from solving the housing problem, the scheme also seeks to facilitate the inclusion of the social sector, women empowerment, urban infrastructure and sustainable urbanisation. PMAY-U has been a key policy intervention in India's urban governance framework and has had a marked impact on affordable housing development in States and Union Territories over the years. While PMAY-



U has made significant strides at the national level, the implementation results have varied at the regional and district levels. Administrative capacity, the efficiency of fund utilisation, institutional coordination, urban governance mechanisms and local developmental priorities have varied, leading to variations in scheme performance. Some districts have a higher rate of housing completion and effective use of total allocated funds, while others face delays, under-use of funds, and bottlenecks in implementation. These differences indicate that an assessment of the housing schemes should be made on a regional level in order to gauge the effectiveness of policy implementation locally.

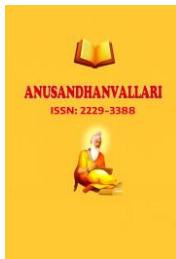
Haryana offers a significant background on which to look at disparities in PMAY-U implementation, as the state experiences rapid urbanisation and is grappling with regional disparities in development. The State has seen significant urbanisation due to industrialisation, infrastructure development, migration and its proximity to the National Capital Region (NCR). But the rate of urbanisation is not the same in all the districts. Moreover, several districts have still suffered from the constraints of housing accessibility, urban infrastructure and allocation of resources, while some other districts like Gurugram and Faridabad have seen a rapid urban growth and infrastructural development. Therefore, an understanding of the level of implementation of PMAY-U in the districts of Haryana will provide useful insights into the correlation between the efficiency of urban governance and the delivery of affordable housing. The literature on PMAY-U and affordable housing in India largely covers the topics of beneficiary satisfaction, perception of housing quality, policy assessment and financing issues. While these studies offer valuable conceptual and policy lessons, few have focused on implementation differences at the district level with secondary quantitative data. Furthermore, there is still limited research on the impact of distribution, efficiency of fund utilisation, and the rate of housing completion on the regional level within a state like Haryana. Thus, there is an increasing demand for empirical studies with a data-driven approach, looking at the spatial and administrative aspects of implementing affordable housing.

The present study aims to fill this gap by carrying out an empirical assessment of PMAY-U implementation at the district level in Haryana. The study compares the regional inequalities of fund allocation, fund utilisation, housing completion and implementation efficiency based on government data and statistical analysis techniques. The study aims to find patterns of implementation inequality and governance efficiency across districts through comparative and quantitative analysis. The results are likely to feed into policy debates around affordable housing governance, resource optimisation and equitable urban development. Moreover, it is an important study from both an academic and policy point of view. It is a research paper that adds to the literature on urban governance, public policy implementation, and affordable housing in developing economies. In terms of policy, the study offers evidence-based insights that can help policy makers, urban development authorities and implementing agencies to better respond in terms of improvement of monitoring systems, intensification of administrative coordinating systems and achievement of balanced regional development under PMAY-U. The analysis can also help to identify good and low-performing districts, which can then be targeted for interventions to enhance housing delivery mechanisms statewide.

Affordable housing schemes like PMAY-U, in the wider perspective of sustainable urban development, have a significant contribution to inclusive growth and urban inequality reduction. The scheme is aligned to the goals of Sustainable Development Goal 11 (SDG 11), which is inclusive, safe, resilient and sustainable cities and communities. Thus, it is imperative to comprehend the regional variations in the implementation to not only make policies more effective but also to make them more sustainable in the long run in terms of urban sustainability and social equity in India.

2. Review of Literature

The rapid urbanisation, population growth and growing socio-economic inequalities have turned affordable housing into a major policy issue both in developed and developing economies. The lack of affordable housing has had a negative impact on urban life in developing countries, especially for the low- and economically weaker

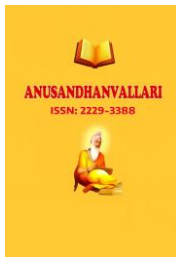


sections of the population. The escalating urban housing crisis has been highlighted by researchers and policymakers as a pressing issue that demands effective urban governance, sustainable urban planning and inclusive housing policies. The problem of housing affordability in India has been discussed thoroughly from an economic, social and policy standpoint. Gandhi (2012) studied the economics of affordable housing in Indian cities and found that lower-income groups have very limited access to affordable urban housing due to the rising prices of land, the failure to provide adequate infrastructure, and poor institutional mechanisms. Likewise, Gopalan and Venkataraman (2015) pointed out that affordable housing policies in India are still plagued with financing, land availability, administrative coordination and project implementation issues. Their study highlighted the importance of integrated housing policies with robust governance and financial accessibility mechanisms.

The introduction of Pradhan Mantri Awas Yojana–Urban (PMAY-U) in 2015 was a big game-changer in the policy debates surrounding affordable housing in India. The scheme was designed to achieve the objective of “Housing for All” by ensuring the development of affordable housing, with emphasis on secured credit-linked subsidy, beneficiary-led construction, affordable housing partnership and slum redevelopment. Under its implementation, PMAY-U has received a significant amount of academic research for its effectiveness, implementation efficiency and socio-economic impact. Some studies have assessed the operational and policy aspects of PMAY-U implementation. Sharma, Shimpi, and Patil (2020) highlighted some key challenges in the implementation of PMAY-U, such as delays in approvals, insufficient infrastructure, financing, and a lack of engagement with private developers. The study concluded that administrative inefficiencies and institutional coordination problems have a significant impact on the speed of housing delivery under the scheme. Likewise, Radha and Mary (2020) explored progress and prospects of PMAY implementation at the Indian state level and found significant inter-state variations in housing completion, financial utilisation, etc. They found that the provision of affordable housing is not consistent across regions.

Studies on housing governance have also highlighted the need to improve the efficiency of administration and policy coordination for the successful implementation of affordable housing programmes. Ahluwalia (2019) explained that the effectiveness of public infrastructure and welfare schemes in India can be attributed to the mechanisms of urban governance. For this reason, efficient governance mechanisms, transparent fund management and institutional accountability are essential to meeting the goals of housing policy. Das and Pathak (2020) also found that there is a significant relation between governance quality and urban services delivery and development outcome in emerging economies. The themes of urban inequality and regional disparities have also emerged in affordable housing research. Bhagat (2019) pointed out that factors such as the rapid urban migration and the unequal urban development also play a major role in housing inequality in cities in India. Similarly, it is noted that urban housing vulnerability is more strongly present in economically weaker districts and semi-urban areas, owing to the differential treatment in infrastructure and public investments across districts (Mukherjee, 2021). Such studies suggest that regional development differences have a direct impact on both housing access and housing policy outcomes.

Affordable housing has become more and more connected to the policy and sustainability priorities of inclusive urban development and sustainable cities. Sivam, Evans, King, and Young (2021) explored the connection between housing affordability and urban sustainability, and suggested that the policies for affordable housing play a significant part in social inclusion, economic stability and sustainable urban growth. Equitable access to housing has also been highlighted as a critical factor in sustainable urbanisation and in addressing socio-economic inequalities by both international bodies, like UN-Habitat (2020) and OECD (2021). Research on PMAY-U has mostly been centred on issues of satisfaction of beneficiaries, mechanisms of financing, access to housing and challenges in policy implementation. The key areas of the study conducted in the state of Haryana for reference purposes included the levels of satisfaction among the beneficiaries, demographic factors and outcomes of social participation for the implementation of PMAY. A survey-based analysis with ANOVA techniques was used to



assess the perception of the beneficiaries about the scheme. These studies tend to be perception-based and are not extensive enough to be useful for implementation analysis at the district level. Although such studies can yield information on levels of housing satisfaction and social outcomes, they are largely perception-based and limited in their implementation analysis at a district level.

Other studies have investigated the issue of housing affordability and implementation efficiency within more general urban policy frameworks. Tiwari and Parikh (2018) made a strong point that to achieve the goal of effective implementation of affordable housing policies in India, there is a need for better monitoring systems, financing models and data-driven governance. In addition, Mohanty (2021) observed that housing reforms in urban areas under PMAY-U would need to be improved in terms of administrative coordination and the need for decentralised implementation approaches to mitigate regional disparities and enhance housing outcomes.

Public expenditure efficiency is also featured in the literature on urban development. Sahoo and Dash (2021) investigated the nexus between public spending and inter-regional inequality in India and found that inequitable use of public funds can lead to developmental imbalances between the regions. They conclude that achieving effective use of allocated funds may be even more crucial than the funds' allocation itself to developmental outcomes. This means, in terms of PMAY-U, that fund allocation is equally important as is utilisation efficiency at the district level. Worldwide research on housing governance also highlights the need for efficiency of implementation and policy monitoring. According to Wardrip, Williams and Hague (2011), affordable housing policies can play an important and valuable role in local economic development provided they are backed by effective institutional structures and resource management systems. Alam and Pugalis (2020) also emphasised that there is a need for a localised governance approach in regional development policies in emerging economies in order to overcome the differentials in implementation and socio-economic inequalities.

Although there is an increasing body of literature on affordable housing and PMAY-U, there are still many gaps in the empirical analysis of housing implementation disparities at the district level. Past research is mainly directed to:

- i. beneficiary perception,
- ii. social satisfaction,
- iii. financing issues,
- iv. conceptual policy evaluation,

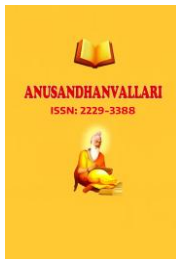
There is limited research that has empirically investigated district-wise differences in:

- i. fund utilization
- ii. implementation efficiency
- iii. housing completion

The measurement of national and subnational governance performance with secondary quantitative data. Furthermore, very few studies have been conducted specifically on the state of Haryana, considering its status as a dynamic and evolving urban structure and regional developmental differences. Thus, the current study makes a contribution by presenting an empirical assessment of regional differences in the implementation of PMAY-U with the help of data. The study contributes to the literature by analysing comparative district performance, utilisation efficiency and implementation outcomes through secondary government data and quantitative analysis. This is an effort to enhance the knowledge on the governance of affordable housing and the effectiveness of regional policies in the context of urban development in India.

3. Research Gap

While the issue of affordable housing has now become a subject of significant policy and academic debate in India, the literature on the implementation of the Pradhan Mantri Awas Yojana–Urban (PMAY-U) is predominantly focused on beneficiaries' satisfaction with houses, perception of the housing quality, financing problems and general assessment of the policy. Multiple research studies have been conducted on the socio-



economic consequences of affordable housing schemes and the contribution of PMAY-U in ameliorating urban life. But the overall majority of such studies are descriptive and survey-based, and emphasise a beneficiary level perception rather than an empirical assessment based on implementation. In addition, previous studies have tended to focus on housing trends, affordability issues and infrastructural issues related to urbanisation at the national level. There is comparatively little work on the factors at the district level that could contribute to the differences in implementation, such as the effectiveness of fund allocation, fund use efficiency, and housing completion performance. A lack of data to analyse regions in detail limits understanding of the impact that administration efficiency, governance systems and the patterns of resource use have on affordable housing outcomes at the district level.

The dimension of the research gap is even more relevant in the context of Haryana. Although the state is undergoing rapid urban transformation and there is a huge variation in the development process across the districts in the state, there are few empirical studies that have systematically analysed the implementation performance of PMAY-U on a district-wise basis using secondary quantitative data. Current research has not sufficiently examined inter-regional variations in the effectiveness of implementation and governance outcomes at the state level. Hence, the present study tries to fill this lacuna by conducting an empirical study on PMAY-U implementation at the district level in Haryana. The present study is different from the previous ones, which focused on perception because it takes a quantitative and comparative analysis to study the differences in fund utilisation, housing completion and the efficiency of implementation in different regions. The study aims to better understand affordable housing governance and policy implementation in the context of urban development in Haryana through this framework.

4. Objectives of the Study

Considering the research gaps and the significant role of affordable housing governance in India, it is the current study's aim to analyse the performance of PMAY-U at the district level of Haryana. In particular, the study aims to gain insight into the regional differences in terms of housing provision and the use of resources based on a quantitative analytical approach.

Accordingly, the major objectives of the study are as follows:

RO1: To examine district-wise variations in PMAY-U implementation across Haryana.

RO2: To analyse regional disparities in fund allocation and fund utilisation under PMAY-U.

RO3: To evaluate housing completion efficiency across the districts of Haryana.

RO4: To compare the implementation performance of districts under PMAY-U.

RO5: To identify high-performing and low-performing districts based on implementation efficiency indicators.

5. Hypotheses of the Study

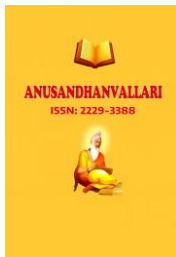
Considering the goals of the study and the literature available on the implementation of affordable housing and regional disparities in development, the following hypotheses are formulated to understand the differences in the performance of PMAY-U across the districts of Haryana:

H01: There is no significant regional disparity in PMAY-U fund utilisation across Haryana districts.

H02: There is no significant relationship between fund allocation and housing completion under PMAY-U.

H03: There is no significant variation in implementation efficiency among Haryana districts under PMAY-U.

The above hypotheses are framed to statistically analyse the level of regional imbalance and variation in the implementation of affordable housing delivery in PMAY-U and test these hypotheses to understand how much of a difference it makes on the housing outcomes with respect to differences in administrative performance and resource utilisation across the districts of Haryana.



6. Research Methodology

The present study has been taken up in the context of a structured empirical framework to understand the regional variations in PMAY-U implementation in Haryana after the research objectives and hypotheses are framed. The methodology is structured to enable systematic secondary quantitative data analysis of the level of implementation performance, efficiency in use of funds and outcomes for housing delivery at the district level.

6.1 Research Design

This study is empirical and quantitative. The research design has been adopted as descriptive and analytical to understand the variations district-wise in the implementation of PMAY-U in the state of Haryana. The research mainly aims at assessing the efficiency of the scheme's delivery and regional disparities in relation to affordable housing.

6.2 Study Area

The study has been carried out in the state of Haryana, one of the fast urbanizing state of northern India. The developmental disparities between the districts are quite pronounced in Haryana owing to the differences in industrial growth, urbanisation, infrastructure and administrative capabilities. The state's variations make it suitable to explore regional differences in the implementation of affordable housing.

6.3 Nature and Sources of Data

The study is based entirely on secondary data collected from authenticated government sources. Data relating to PMAY-U implementation have been obtained from:

- i. PMAY-U official databases,
- ii. Government reports,
- iii. Housing for All mission statistics,
- iv. Haryana urban development records,
- v. and official implementation progress reports.

The collected data include district-wise information related to:

- i. fund allocation,
- ii. fund utilization,
- iii. sanctioned houses,
- iv. completed houses,
- v. and implementation progress indicators.

Secondary data helps in conducting a comparative assessment of the implementation performance of the entire district level in the state of Haryana.

6.4 Variables Considered in the Study

To analyse the implementation gaps and governance efficiency in the context of PMAY-U, the following key variables have been considered:

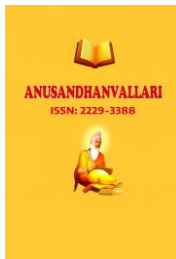
Independent Variables

- i. Fund allocation
- ii. Number of sanctioned houses
- iii. District implementation coverage

Dependent Variables

- i. Fund utilization
- ii. Housing completion
- iii. Implementation efficiency ratio

These variables have been chosen for the assessment of both financial and operational aspects of PMAY-U implementation at the district level.



6.5 Analytical Tools and Techniques

The study has utilised different quantitative and statistical techniques in order to accomplish the goals of the study. Comparative and performance-based indicators, which aid in the identification of implementation gaps between regions across districts, are the main tools used in the analysis.

The main analytical tools employed in the study are:

Descriptive Statistics

Descriptive statistical measures such as percentages, averages, and ratios have been used to summarise district-level implementation performance.

Comparative Analysis

To compare the variations in district-wise, the following has been done:

- fund allocation,
- utilization patterns,
- completion rates of houses and apartments.

Utilisation Efficiency Ratio

A utilisation efficiency ratio has been formulated to understand the efficiency of districts in using the allocated funds under PMAY-U.

Trend Analysis

The trend-based assessment has been conducted to analyse the progress in implementation and housing delivery patterns at the district level.

Correlation Analysis

Correlation analysis has been used to investigate the relationship between fund allocation and housing completion performance between districts.

Regional Disparity Assessment

Comparative disparity analysis has been done to recognise the high and low performing districts in terms of implementation indicators.

Scope of the Study

The present study is limited to getting a glimpse at district-level activities in PMAY-U for Haryana. The analysis centres more particularly on the regional differences that link fund utilisation to housing delivery performance. Because the study is secondary quantitative data, the beneficiary perception and household-level satisfaction dimensions are not included in the scope of the study.

6.7 Significance of the Methodological Framework

The methodological framework adopted in the study enables systematic and evidence-based evaluation of the government's efforts in providing affordable housing under PMAY-U and provides a comparative analysis at the district level, giving greater insight into the effectiveness of governance, the imbalance of implementation and the region-level policy outcomes in Haryana. The methodology thus facilitates a more data-informed way of understanding disparities in the delivery of affordable housing and urban development across the state.

7. Data Analysis and Interpretation

The present analysis reviews the implementation performance of PMAY-U in different districts of the state of Haryana based on secondary government data in line with the methodology outlined in the previous section. The analysis is mainly on trends of fund utilisation, differences in implementation across regions and comparative performance of districts under the scheme. The results offer valuable information about the differences in the efficiency of implementation and urban housing governance for the districts.

7.1 District-wise PMAY-U Fund Utilisation Trends

The study of utilisation of funds in PMAY-U shows a significant variation between districts of Haryana. The District Level Data reveals that there is a high level of performance in implementation across a small number of

districts, and a small number of districts showing a comparatively low level of implementation. There are such disparities, indicating differential capacity of administrative efficiency and implementation by urban local bodies.

Table 1: District-wise PMAY-U Fund Utilisation in Haryana (₹ in Lakhs)

District	FY 2021–22	FY 2022–23	FY 2023–24
Hisar	4620.6	7283.3	8167.8
Kaithal	4163.9	5823	6613.1
Jind	3789.1	4992.5	5668.6
Yamunanagar	3464	4178.4	4674
Karnal	2810.2	3789.9	4466.4

Source: Computed from PMAY-U Fund Utilisation Dataset (2021–2024).

The findings presented in Table 1 demonstrate a consistent increase in PMAY-U fund utilisation across major districts of Haryana during the study period. Among all districts, Hisar recorded the highest utilisation throughout the three financial years. Fund utilisation in Hisar increased from ₹4620.6 lakh in FY 2021–22 to ₹7283.3 lakh in FY 2022–23, eventually reaching ₹8167.8 lakh in FY 2023–24. This trend indicates strong implementation continuity and relatively higher institutional efficiency in executing PMAY-U projects within the district. Similarly, Kaithal exhibited notable implementation growth during the study period. The district reported utilisation of ₹4163.9 lakh in FY 2021–22, which increased substantially to ₹5823 lakh in FY 2022–23 and further to ₹6613.1 lakh in FY 2023–24. The steady increase suggests improved administrative coordination and better absorption capacity for centrally allocated housing funds. Jind also demonstrated progressive growth in PMAY-U implementation. Fund utilisation increased from ₹3789.1 lakh in FY 2021–22 to ₹5668.6 lakh by FY 2023–24. Although the growth trajectory remained comparatively lower than that of Hisar and Kaithal, the district still reflected stable implementation progress over the period under consideration. In contrast, Yamunanagar and Karnal displayed comparatively moderate utilisation levels. While both districts recorded gradual improvement in implementation performance, their utilisation levels remained substantially below the top-performing districts. Karnal, for instance, increased from ₹2810.2 lakh in FY 2021–22 to ₹4466.4 lakh in FY 2023–24, indicating moderate but comparatively slower implementation progress.

The results clearly indicate that there are regional differences in the implementation of PMAY-U in Haryana. Such differences mean that there is some inequality in implementation capability; higher levels of utilisation are concentrated in a small number of districts, suggesting differences in administrative efficiency. Districts with better governance systems and project implementation processes were more effective in spending the resources allocated to them under the scheme. In addition, the growing trend of utilisation in all districts signifies the progressive rollout of PMAY-U implementation activities and the growing focus on affordable housing delivery in the state.

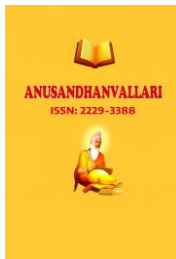
7.2 Growth in PMAY-U Fund Utilisation

In order to examine the pace of implementation progress across Haryana, year-wise growth trends in total PMAY-U fund utilisation were analysed.

Table 2: Growth in Overall PMAY-U Fund Utilisation

Financial Year	Total Fund Utilisation (₹ in Lakhs)	Growth Rate (%)
FY 2021–22	33,934.80	—
FY 2022–23	51,460.10	51.65
FY 2023–24	59,198.00	15.03

Source: Computed from PMAY-U Fund Utilisation Dataset (2021–2024).



The results presented in Table 2 indicate a substantial increase in PMAY-U fund utilisation during the study period. Total utilisation increased from ₹33,934.8 lakh in FY 2021–22 to ₹51,460.1 lakh in FY 2022–23, representing a growth rate of approximately 51.65 per cent. This sharp increase suggests intensified implementation efforts and expansion of affordable housing activities across Haryana during FY 2022–23. This very high growth rate might also signal a greater degree of administrative coordination, more disbursement of funds and faster project execution procedures following the delays in project implementation. Thus, the result indicates the strong momentum in implementation under PMAY-U in the state. During FY 2023–24, total utilisation further increased to ₹59,198 lakh. However, the growth rate declined to nearly 15.03 per cent compared to the previous year. Although the pace of growth moderated, the continued increase in total utilisation indicates sustained implementation progress and continued expansion of housing activities. The comparatively lower growth rate during FY 2023–24 may reflect stabilisation in implementation activities after the substantial expansion witnessed during FY 2022–23. It may also suggest that several districts had already achieved relatively higher levels of project execution in the previous year, resulting in comparatively slower incremental growth thereafter. In general, the results show that in the period of study, PMAY-U implementation in Haryana had a strong upward trajectory. However, there are differences between the annual growth rates, which show that the expansion of the implementation was not even throughout the different stages of the scheme.

7.3 Regional Disparities in Implementation Performance

Comparative district performance under PMAY-U was done in FY23-24 to gain more insight into the variation in implementation across Haryana.

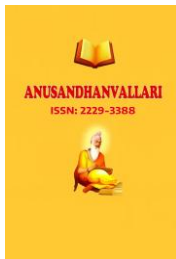
Table 3: Comparative District Performance under PMAY-U (FY 2023–24)

Rank	District	Total Utilisation (₹ in Lakhs)	Performance Category
1	Hisar	8167.8	High Performing
2	Kaithal	6613.1	High Performing
3	Jind	5668.6	High Performing
4	Yamunanagar	4674	Moderate Performing
5	Karnal	4466.4	Moderate Performing

Source: Computed from PMAY-U Fund Utilisation Dataset (2023–24).

The comparative performance analysis presented in Table 3 highlights clear disparities in district-wise PMAY-U implementation across Haryana. Hisar emerged as the highest-performing district with total utilisation of ₹8167.8 lakh during FY 2023–24. The district's consistently higher utilisation levels indicate relatively stronger implementation efficiency, better project execution capacity, and effective administrative coordination. Kaithal secured the second position with utilisation of ₹6613.1 lakh, followed by Jind with ₹5668.6 lakh. Both districts demonstrated comparatively strong implementation outcomes and sustained growth during the study period. Their performance reflects relatively higher institutional effectiveness in utilising allocated housing resources and implementing PMAY-U projects.

However, the districts of Yamunanagar and Karnal were classified in the moderate performance category because of a comparatively low level of utilisation. These districts showed some improvement in implementation progress, but they were significantly under-performing than the leading districts. The results indicate that there was a significant variation in the efficiency of implementation and the capacity to absorb funds among districts. The difference found in the analysis shows that financial allocation cannot guarantee an effective implementation result. Instead, the quality of governance, administrative capacity, district-level institutional coordination, and monitoring seem to be important in implementing PMAY-U projects successfully.



Further, there is evidence of a high-performing and moderate-performing district, which in turn is an indicator of the uneven governance of urban housing in Haryana. This regional variation could have an impact on larger goals for inclusive urban development and equitable housing access on a statewide level. Thus, the results highlight the need for policy interventions that specifically focus on building capacity for implementation in the relatively less-strong districts. To overcome the regional gaps and increase the efficiency of PMAY-U implementation in Haryana, strengthening the monitoring mechanisms, streamlining administrative processes, and ensuring timely fund utilisation could be beneficial.

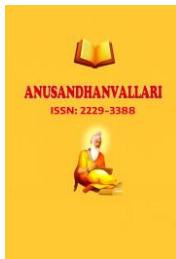
8. Findings and Discussion

The empirical analysis of PMAY-U implementation in Haryana shows that there are significant differences in district-level performance, especially in terms of fund utilisation efficiency and progress in implementation. The results suggest the scheme has grown in size across the state during the study period, but the benefits resulting from implementation have not been consistent across districts. These gaps reflect both the administrative efficiency and the institutional capacity, as well as the differences in local governance mechanisms. A major finding is the relative uniformity of performance in terms of fund utilisation and implementation across a few districts. Districts like Hisar, Kaithal and Jind showed relatively stronger trends of utilisation during the entire span of the study. These districts showed higher financial absorption capacity and sustained implementation growth, which means that project execution and administrative coordination were relatively effective. In the districts, the increase in the utilisation level continues to rise, indicating that institutional mechanisms and governance efficiency are important factors in influencing implementation outcomes under PMAY-U.

Districts in the moderate implementation performance category, on the other hand, had lower rates of utilisation and weaker growth rates. While there was a gradual improvement in the utilisation of PMAY-U funds in some districts like Karnal and Yamunanagar, their performance was still far behind that of the leading ones. This indicates the regional variation in the level of implementation in Haryana. Results thus suggest that the effectiveness of district-level governance and administrative readiness, in addition to financial allocation, affects the outcomes of housing policy.

Another key result from the analysis is the significant rise in the overall utilisation of the PMAY-U fund in the state of Haryana over the course of the study. The state saw especially high increases in implementation growth during FY 2022–23, likely driven by more intensive housing development activities and implementation efforts. The relatively moderate rate of sustained growth seen in FY 2023–24 suggests some stabilisation, after the very fast growth rate observed in the previous year, in the expansion of implementation. This indicates that PMAY-U implementation in Haryana has slowly moved from a growth trajectory to more or less stable trajectories of execution. The study also shows that districts do not necessarily have the same level of implementation efficiency when more funds are allocated to them. Some districts were significantly more successful in using allocated resources and turning financial allocations into implementation results. This suggests that institutional coordination, monitoring procedures within a project, urban administrative capacity and local execution efficiency can play a major role in the success of implementation under affordable housing schemes.

These observed differences are broadly in line with previous research, which has found governance quality and institutional efficiency to be important factors in the effectiveness of public policy implementation. Administrative structure, infrastructure preparedness, financing mechanisms, and policy coordination have been cited as the factors that explain the unevenness in the implementation of affordable housing programmes. In this context, the present study attempts to facilitate this argument while providing district-level empirical evidence from Haryana, with secondary implementation data. The results suggest, from a policy perspective, that a regional imbalance in the implementation of affordable housing can lead to varying levels of housing benefits between districts. These inequalities may be accentuated if they persist over time and may exacerbate urban development inequalities that



already exist in the state. As such, it is necessary to boost implementation efficiency in comparatively weaker districts to achieve balanced urban development and inclusive housing accessibility.

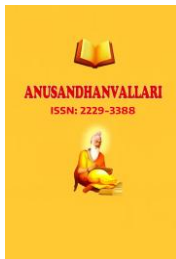
The results also highlight the need to strengthen monitoring and evaluation processes at the district level under PMAY-U, with effective administration, timely fund disbursement, better project tracking, and more effective institutional accountability, potentially having a significant impact on improving the implementation performance of districts with lower utilisation rates. Furthermore, intervention approaches tailored to the specific needs of districts with delayed implementation and limited capacity to absorb resources may be required. The study reveals that PMAY-U has made a very significant contribution to the implementation of affordable housing in Haryana, but there are very large variations in the level of implementation performance across the different regions. The analysis indicates the importance of developing a more balanced and governance-oriented implementation mechanism, which can minimise inequalities at the district level and ensure equitable housing provision at the state level. The findings thus offer valuable policy inputs for the enhancement of governance of affordable housing and improving implementation efficiency under PMAY-U in Haryana.

9. Policy Implications

The results of the present study have important implications with respect to governance and implementation of urban policy for affordable housing in Haryana. The evidence shows that the level of performance in the implementation of PMAY-U varies significantly from district to district. These gaps point to the need for more equitable, effective and region-specific implementation mechanisms to achieve equitable housing delivery under the scheme. Among the policy implications that come out of the study is the need to enhance the administrative capacity at the district level. The analysis shows that there was a positive correlation between implementation performance and districts' effectiveness in mobilising available resources and speeding up housing delivery processes. This implies that the efficiency of governance, the coordination of institutions and project monitoring mechanisms are significant factors in shaping implementation outcomes. Thus, there is a need to strengthen administration readiness and technical capacity in less developed districts, which can be a priority for policies and implementers.

The study also suggests the need to strengthen monitoring and evaluation mechanisms under PMAY-U to curb delays in project implementation and strengthen accountability. The development of robust digital monitoring and periodic assessment of district-level performance could play a big role in driving more effective implementation statewide. An additional key implication is associated with the equitable use of resources. While the financial dimension is a critical element for the implementation of housing policies, the results show that allocating is not enough to achieve good results. Some districts had a higher level of effectiveness in allocating resources to progress in implementation. Thus, future policy options need to look not only at the allocation arrangements, but also at making better use of the utilisation efficiency of resources and increasing the capacity for administrative execution.

The results also indicate that districts with lower levels of implementation performance may require tailored policy interventions. Administrative delays, institutional limitations and infrastructural constraints should be identified through localised governance assessments as barriers to implementation at the district level. The impact of regional implementation imbalance and the need to boost housing delivery in lagging districts can be mitigated through tailored intervention strategies. On a larger urban development scale, relative equalisation of the implementation of affordable housing is key to inclusive urbanisation and balanced regional growth. Developmental inequalities can be exacerbated in the future by inequities in implementation results, and the ability of cities to provide equitable access to urban housing opportunities can be restricted. Hence, there is a need to enhance the governance systems in weaker districts to promote more inclusive and sustainable urban development in Haryana.



The study also emphasises the need for policy integration between affordable housing programmes and overall urban infrastructure planning. Support in the form of improving infrastructure, transport connectivity, sanitation and basic civic amenities in housing delivery mechanisms should be provided for the sustainability and continuity of the PMAY-U projects. An integrated urban planning approach can thus help to enhance the quality of housing and implementation effectiveness. Moreover, the results are relevant to the aim of Sustainable Development Goal 11 (SDG 11), inclusive, safe, resilient and sustainable cities and communities. Further improving the efficiency of implementation and narrowing regional gaps in PMAY-U can have an important role in increasing housing accessibility and mitigating inequality in cities in the state.

In general, it is concluded that the implementation of affordable housing in Haryana must be decentralised, more data-oriented and performance-focused in the future. Institutional coordination, the effectiveness of monitoring systems, and the efficiency of housing implementation at the district level will play a key role in maintaining a balance in housing development and realising the objectives of PMAY-U as a whole.

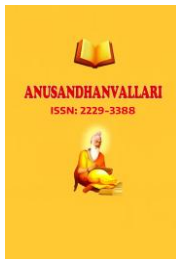
10. Conclusion

The need for affordable housing remains a central theme in inclusive urban development and social welfare policies in India. In the present context, the primary focus of the study was to find out the status of PMAY-U implementation in Haryana through secondary data at the district level on fund utilisation and implementation performance. A quantitative and empirical approach was used to assess the differentials in implementation efficiency of each district and to gain a better understanding of the overall governance framework of the delivery of affordable housing. The results indicate that in the study period, there has been significant progress in PMAY-U in Haryana with higher fund utilisation and activity in implementation. The analysis also shows, however, that there are substantial implementation performance gaps between districts in regions. There was relatively high implementation progress in districts like Hisar, Kaithal and Jind, while others were in the relatively moderate range. These inequalities suggest varying administrative efficiencies and governance capacities of urban local bodies.

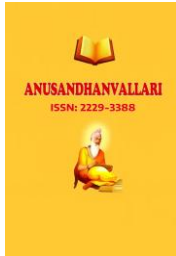
The study also finds that institutional coordination, monitoring systems and administrative efficiency at the local level are necessary for implementation under PMAY-U to be effective. Districts with more robust governance structures tended to be more effective in spending allocated dollars and making progress on housing delivery outcomes. Therefore, the results point to the need to consider the quality of governance in assessing the effectiveness of affordable housing schemes. Policy-wise, it draws attention to the necessity of enhancing the implementation mechanism, monitoring framework and targeted interventions in the weaker districts. The implementation gap needs to be minimised, and housing access and urban development in the state need to be more equitable. The study adds to the existing body of knowledge on governance of affordable housing and implementation of PMAY-U, with an empirical analysis on regional variations at the district level in the state of Haryana. The results can help policymakers, urban development authorities and implementing agencies in developing more balanced and efficient housing implementation strategies that can contribute to better inclusive urban development outcomes under PMAY-U.

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