



A Utilitarian Audit of Pradhan Mantri Awas Yojana (PMAY) in Bihar

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ABSTRACT

This study evaluates the performance of the Pradhan Mantri Awas Yojana (PMAY) in Bihar using a comparative analysis of National Family Health Survey data (NFHS-4 vs. NFHS-5) filtered through the utilitarian frameworks of Jeremy Bentham and John Stuart Mill. Methodologically, the paper applies a structured 1–5 audit scale across three core Benthamite dimensions: extent, duration, and intensity. The empirical findings reveal that while PMAY has achieved significant quantitative success—driving a 20-percentage-point macro-demographic shift from *kutchha* to *pucca* housing—the conversion of this physical utility into Millian dignity remains structurally constrained. Deeply entrenched patriarchal norms often render mandated female property titles symbolic rather than functional, while gaps in complementary infrastructure and income generation limit holistic human empowerment. The paper concludes that while PMAY successfully maximizes overall material welfare (Benthamite utility), it falls short of fully realizing higher-order human autonomy and individual agency (Millian dignity).

Introduction

Housing is not just a physical structure; it is one of the most fundamental determinants of human dignity, safety, and well-being. A secure house provides protection from environmental hazards, ensures privacy, and contributes to better health outcomes. However, lack of proper housing or homelessness remains a serious challenge in developing countries, particularly in rural regions where economic constraints, population pressure, and infrastructural gaps persist.



In India, the issue of housing inequality has been long-standing. A significant portion of the population continues to live in kutchha houses, slums, or overcrowded dwellings without access to basic amenities such as sanitation, electricity, and clean drinking water. According to various national estimates, millions of households still face housing deprivation, particularly in states like Bihar where poverty levels, rural population, and weak infrastructure intersect.

In response to this challenge, the Government of India launched **Pradhan Mantri Awas Yojana (PMAY)** in 2015 with the vision of “Housing for All.” The scheme aims to provide affordable housing to economically weaker sections (EWS), low-income groups (LIG), and marginalized populations. It has two major components: PMAY-Gramin (rural) and PMAY-Urban. The scheme focuses not only on constructing houses but also on improving the overall quality of life by integrating basic amenities such as toilets, electricity, and clean cooking spaces. One of its key features is the emphasis on women’s ownership or co-ownership of houses, which is seen as a step toward empowering women socially and economically.

By 2024, PMAY has sanctioned millions of houses across India, making it one of the largest housing programs globally. However, the key question remains: does this scheme merely provide basic shelter (utility), or does it actually enhance human dignity, agency, and empowerment?

This project attempts to answer this question by applying the utilitarian frameworks of **Jeremy Bentham** and **John Stuart Mill**, using NFHS-5 data to evaluate the real impact of PMAY in Bihar.

Theoretical Framework: Bentham and Mill

Utilitarianism is an ethical theory that evaluates actions based on their outcomes, particularly in terms of happiness or utility. According to Bentham, the best policy is one that produces the greatest happiness for the greatest number.

Bentham introduced the concept of the **Felicific Calculus**, which measures pleasure and pain using seven dimensions such as intensity, duration, and extent. In the context of PMAY, this framework helps us evaluate how many people benefit (extent), how long benefits last (duration), and how strong the improvement in living conditions is (intensity).

However, Bentham’s approach has limitations because it treats all pleasures as equal. This is where Mill’s contribution becomes important. Mill argued that not all forms of happiness are the same; some



are qualitatively superior. He introduced the concept of **dignity**, suggesting that human well-being must include higher pleasures such as autonomy, respect, and agency.

Applying Mill's framework to PMAY, the key question is not just whether people have houses, but whether those houses improve their dignity, independence, and social status. For example, a house registered in a woman's name may increase her bargaining power within the household, thus reflecting a higher level of qualitative well-being.

Case Selection: Why Bihar

Bihar is selected as the case study for three important reasons.

First, Bihar is one of the largest beneficiaries of PMAY, with a high number of houses sanctioned under the scheme. This makes it a suitable case to evaluate the policy at scale.

Second, Bihar has historically faced housing deprivation due to high poverty rates, low literacy levels, and a predominantly rural population. These conditions make it an ideal testing ground to assess whether PMAY is addressing structural inequalities.

Third, the availability of reliable data from NFHS-4 and NFHS-5 allows for a comparative analysis of pre- and post-policy conditions, particularly in terms of housing quality, sanitation, and women's participation in household decisions.

Objectives

1. To evaluate the performance of PMAY using Bentham's felicific calculus.
2. To assess whether the scheme enhances dignity and agency in line with Mill's framework.
3. To conduct a structured audit using a 1–5 evaluation scale.

Research Question

To what extent does PMAY in Bihar achieve Benthamite utility outcomes, and does it transform into Mill's dignity framework in terms of women's empowerment and improved living conditions?

Hypothesis

H1: PMAY significantly improves Benthamite utility by increasing access to housing and basic amenities.



H2: However, the scheme does not fully translate into Mill's dignity due to limitations in quality, ownership control, and social empowerment.

Literature Review

1. Government of India Reports on Pradhan Mantri Awas Yojana

The first set of literature is based on official reports and policy documents released by the Ministry of Housing and Urban Affairs and Ministry of Rural Development regarding PMAY. These reports primarily focus on the quantitative achievements of the scheme, such as the number of houses sanctioned, constructed, and delivered across different states. According to government data, PMAY has emerged as one of the largest housing programs in the world, aiming to provide "Housing for All" by ensuring access to affordable and permanent housing for economically weaker sections.

The literature highlights several key features of the scheme, including financial assistance, convergence with other welfare programs, and the emphasis on women's ownership of houses. Studies based on government reports suggest that PMAY has significantly improved housing conditions, reduced homelessness, and increased access to basic amenities such as sanitation and electricity. These outcomes indicate a strong contribution to welfare improvement and align with the concept of maximizing utility.

2. Utilitarian Framework by John Stuart Mill and Jeremy Bentham

The second strand of literature is philosophical in nature and is based on the works of Bentham and Mill on utilitarianism. Bentham, in his work *"An Introduction to the Principles of Morals and Legislation"* (1789), introduced the idea that policies should be evaluated based on their ability to produce the greatest happiness for the greatest number. He developed the felicific calculus, which measures happiness through dimensions such as extent, duration, and intensity.

Bentham's framework is particularly useful for evaluating public policies like PMAY, as it allows for a structured assessment of how many people benefit, how long the benefits last, and how strongly they improve living conditions. However, Bentham's approach has been criticized for focusing only on the quantity of happiness without considering its quality.

Methodology

This study uses a **qualitative analytical approach** based on the utilitarian frameworks of **Jeremy Bentham** and **John Stuart Mill** to evaluate **Pradhan Mantri Awas Yojana (PMAY)** in Bihar.

The analysis is based on **secondary data**, mainly from the National Family Health Survey (NFHS-4 and NFHS-5), along with government reports and policy documents. NFHS data is used to compare pre- and post-policy conditions in terms of housing type, electricity, sanitation, and women's participation.

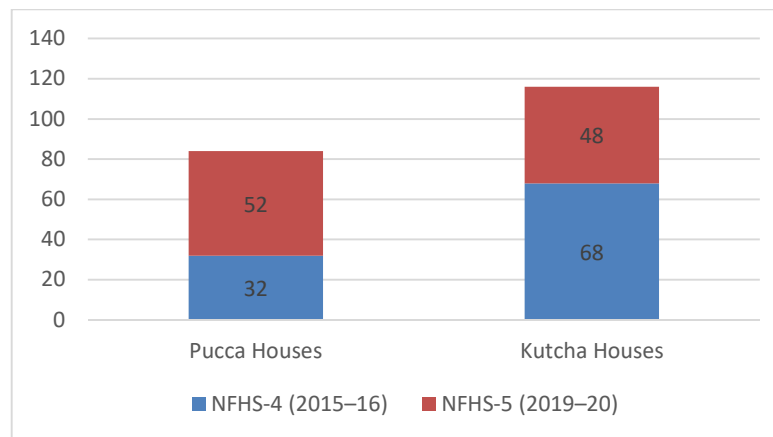
Bentham's felicific calculus is applied using three key principles: **extent** (coverage of beneficiaries), **duration** (long-term impact), and **intensity** (improvement in living conditions). Each principle is evaluated on a **1–5 audit scale**, ranging from unsatisfactory to outstanding.

Finally, Mill's framework is used to assess whether these quantitative improvements translate into **dignity, autonomy, and empowerment**, especially for women.

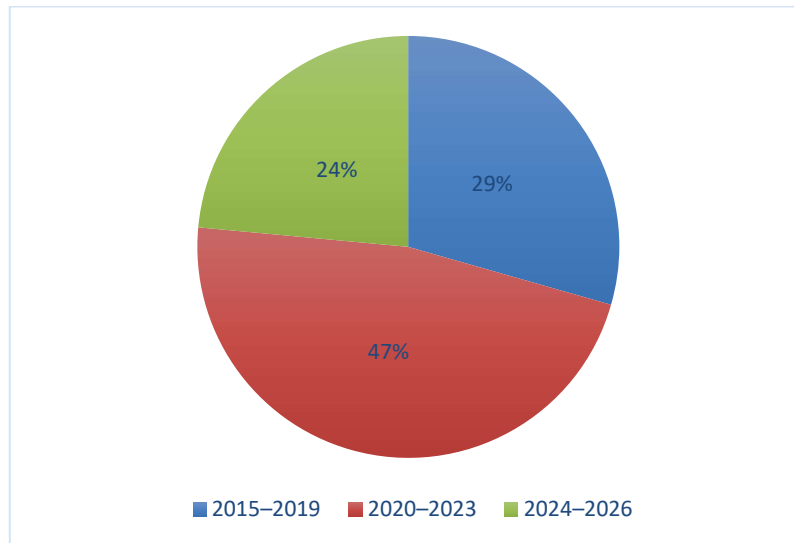
Findings

Three Core Principles for Auditing PMAY Scheme in Bihar

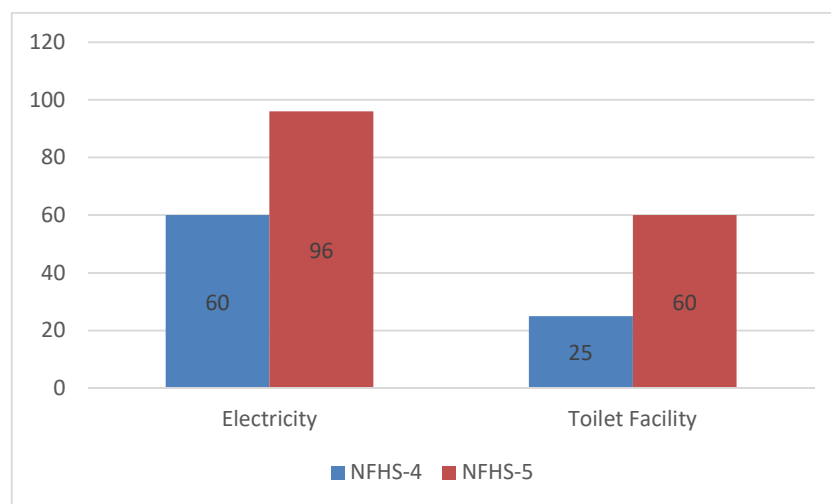
Pradhan Mantri Awas Yojana is a large-scale housing initiative aimed at providing affordable housing to economically weaker sections. While Jeremy Bentham's felicific calculus offers seven dimensions to evaluate pleasure and pain, not all are directly applicable to this scheme. Based on PMAY's objectives and implementation, three key principles are most relevant: **Extent, Duration, and Intensity**.



The **Extent principle** refers to the number of people affected by pleasure or pain. PMAY is directly aligned with this principle as it aims to provide housing to a vast population, targeting millions of beneficiaries across India, including a significant number in Bihar. The scheme focuses on constructing pucca houses with basic amenities, thereby improving living standards. However, it is important to distinguish between houses sanctioned and houses actually constructed and occupied. If a beneficiary is allotted a house but construction is delayed or incomplete, the intended pleasure is not realized. Therefore, the real extent of benefit lies not just in allocation but in **actual possession and habitation**.



The **Duration principle** refers to how long the pleasure or pain lasts. PMAY is designed as a long-term welfare scheme rather than a one-time intervention. Launched in 2015 with the vision of “Housing for All,” it continues to expand through different phases, including PMAY-Gramin and PMAY-Urban. The benefits of the scheme are inherently long-lasting, as housing provides permanent shelter, security, and stability. However, the duration of satisfaction may vary among beneficiaries. For instance, those who receive fully constructed houses with proper infrastructure experience sustained benefits, whereas those facing delays, poor construction quality, or lack of basic services may experience reduced or temporary satisfaction.



The **Intensity principle** refers to the strength of pleasure or pain experienced. In the case of PMAY, intensity can be understood through the degree of improvement in beneficiaries’ quality of life. Access to a permanent house reduces vulnerability to environmental hazards, enhances dignity, and improves



health and safety conditions. It also contributes to social inclusion and psychological security. However, the intensity of these benefits is not uniform. Beneficiaries receiving well-built houses with access to sanitation, electricity, and water experience a high level of satisfaction, while those facing issues such as inadequate infrastructure or corruption in implementation may experience weaker outcomes.

Overall, the application of these three principles highlights that while PMAY has substantial potential to generate widespread and long-lasting benefits, the **actual realization of pleasure depends on effective implementation, quality of construction, and sustained usability of the provided housing.**

AUDIT ANALYZING

Principle of Extent

Bentham’s principle of extent is defined as the number of people affected by pleasure or pain. In the context of PMAY, extent should not only be measured by the number of houses sanctioned but by the number of households that are actually living in those houses with improved living conditions.

The scheme has achieved a large scale of coverage across India. In Bihar, a significant number of houses have been constructed under PMAY, making it one of the major beneficiary states. According to NFHS-5 data, there has been a visible improvement in housing conditions. The percentage of households living in pucca houses increased from around 32% in NFHS-4 (2015–16) to approximately 52% in NFHS-5 (2019–20). This shows a clear transition from kutcha to permanent housing.

However, despite this large number, the ground reality shows that connectivity is not equal to actual benefit. Some houses remain incomplete or lack basic amenities such as water supply, sanitation, or electricity. Therefore, the true extent of pleasure lies not just in distribution but in effective utilization.

Table 1: Audit Scale of Extent Principle

Scale	1	2	3	4	5
PMAY			✓		

The score of 3 reflects a balanced evaluation of both the achievements and limitations of the scheme. On one hand, PMAY has successfully expanded housing access on a large scale, particularly in a state like Bihar where housing deprivation was historically high. The transition from kutcha to pucca houses clearly indicates that a significant portion of the population has benefited from the scheme. However, the extent of real utility remains limited by gaps between construction and actual usability. In several



instances, houses are either incomplete or lack essential facilities, which reduces their effectiveness in improving living conditions. Therefore, while the scheme cannot be considered a failure, it also does not achieve a fully transformative reach, justifying a moderate score of 3.

Principle of Duration

Bentham defines duration as how long the pleasure lasts. In the case of PMAY, the benefit is not temporary but long-term, as housing provides permanent shelter and stability.

The scheme was launched in 2015 with the objective of “Housing for All” and has continued through multiple phases including PMAY-Gramin and PMAY-Urban. The government has consistently expanded the scheme, showing strong policy continuity.

From the beneficiary perspective, the duration of pleasure is strong because a house is a long-lasting asset. NFHS data confirms sustained improvement in housing conditions over time, indicating that the benefits are not short-lived.

However, the durability of benefits depends on construction quality and availability of supporting infrastructure. In some cases, poor construction or lack of facilities reduces long-term effectiveness.

Table 2: Audit Scale of Duration Principle

Scale	1	2	3	4	5
PMAY				✓	

The score of 4 is assigned because PMAY performs strongly in terms of both policy continuity and long-term impact. Unlike short-term welfare schemes, housing provides a durable and lasting benefit that continues to improve the lives of beneficiaries over an extended period. The consistent expansion of the scheme since 2015 further strengthens this dimension, as it reflects sustained government commitment. Although certain limitations exist in terms of construction quality and maintenance, these do not significantly undermine the overall durability of the benefits. Therefore, the scheme exceeds expectations in ensuring long-term utility, even if it does not reach absolute perfection.

Principle of Intensity

Intensity refers to the strength of pleasure or relief experienced. In the case of PMAY, it measures how significantly housing improves the quality of life.



Housing improves safety, privacy, and protection from environmental hazards. It also contributes to better health outcomes when combined with sanitation and electricity.

NFHS data shows improvement in electricity access and sanitation in Bihar, indicating positive changes in living conditions.

However, the intensity of improvement is not uniform. Some houses lack basic infrastructure, and economic conditions of beneficiaries remain unchanged. Additionally, although houses are often registered in women’s names, actual control and empowerment remain limited due to social norms.

Table 3: Audit Scale of Intensity Principle

Scale/Scheme	1	2	3	4	5
PMAY			✓		

The score of 3 represents a moderate level of impact in terms of the intensity of benefits experienced by individuals. PMAY has undoubtedly improved basic living conditions by providing safer and more stable housing, which contributes to physical security and a sense of dignity. However, the strength of this improvement varies across households due to differences in infrastructure, economic conditions, and social factors. The absence of complete facilities in some houses and the persistence of poverty limit the depth of transformation in quality of life. Additionally, the intended empowerment outcomes, particularly for women, remain only partially achieved. As a result, while the scheme generates visible improvements, it does not produce a strong or uniform intensity of benefit, leading to a score of 3.

Does Bentham Utility Evolve into Mill’s Dignity?

From a Benthamite perspective, the performance of **Pradhan Mantri Awas Yojana (PMAY)** in Bihar can be described as moderately successful. The scheme has significantly expanded access to housing, improved the physical structure of dwellings, and contributed to better availability of basic amenities such as electricity and sanitation. These improvements align closely with the principles of **Jeremy Bentham**, particularly in terms of extent and duration, as a large number of households have benefited and the advantages provided are long-lasting. The creation of permanent housing assets has reduced vulnerability and increased overall stability for economically weaker sections, thereby generating measurable utility in quantitative terms.



However, when the same outcomes are evaluated through the framework of **John Stuart Mill**, the results appear more complex and less satisfactory. Mill's concept of higher pleasure emphasizes not only material improvements but also dignity, autonomy, and the ability of individuals to exercise meaningful control over their lives. In this context, PMAY does not fully succeed in transforming quantitative gains into qualitative well-being.

One of the key limitations is the gap between **ownership and actual control**. Although PMAY promotes the registration of houses in the name of women, in many cases, this ownership remains symbolic rather than functional. Decision-making power within the household often continues to be dominated by male members due to deeply rooted patriarchal norms. As a result, women may possess legal ownership without experiencing a corresponding increase in autonomy or authority.

Additionally, **social and cultural constraints** play a significant role in limiting the transformation of utility into dignity. In many parts of Bihar, traditional norms restrict women's participation in financial and household decisions. Even with improved housing conditions, these social structures remain largely unchanged, thereby preventing the realization of higher forms of empowerment.

Another important factor is the **variation in quality of housing and infrastructure**. While PMAY has increased the number of pucca houses, the quality and completeness of these houses are not uniform. In some cases, lack of proper water supply, sanitation facilities, or durable construction reduces the overall effectiveness of the scheme. This uneven quality limits the depth of improvement in living standards and prevents beneficiaries from fully experiencing the intended benefits.

Furthermore, **economic independence remains limited**. Housing, although essential, does not automatically lead to income generation or financial security. Many beneficiaries continue to face unemployment or low income, which restricts their ability to maintain and improve their living conditions. Without economic empowerment, the transition from basic utility to dignity remains incomplete.

Therefore, while PMAY clearly succeeds in generating Benthamite utility by improving access to housing and reducing material deprivation, it falls short of achieving Mill's concept of dignity. The scheme provides relief from physical hardships but does not consistently enable individuals, particularly women, to achieve higher levels of autonomy, empowerment, and social participation.



Conclusion

The present study aimed to evaluate whether PMAY in Bihar operates primarily as a mechanism of Benthamite utility or whether it evolves into Mill's framework of dignity and qualitative well-being. Based on the analysis of NFHS data and the application of utilitarian principles, the findings suggest that the scheme represents a **partial success**, characterized by significant achievements as well as notable limitations.

PMAY has made considerable progress in improving housing access among economically weaker sections. The large-scale construction of pucca houses has reduced housing deprivation and provided millions of households with a more secure and stable living environment. This has led to improvements in physical safety, protection from environmental risks, and overall living conditions. Additionally, the integration of housing with basic amenities such as electricity and sanitation has further enhanced the quality of life, contributing positively to public health and well-being.

From a Benthamite perspective, these outcomes clearly demonstrate an increase in utility. The scheme has benefited a large number of people (extent), provided long-lasting assets (duration), and moderately improved living standards (intensity). Thus, PMAY can be considered successful in achieving its objective of maximizing overall welfare in quantitative terms.

However, when evaluated through Mill's framework, which emphasizes dignity, autonomy, and higher forms of happiness, the scheme's performance appears limited. Although PMAY promotes women's ownership of houses, this has not consistently translated into increased decision-making power or social empowerment. Deep-rooted cultural norms and economic dependencies continue to restrict women's agency, thereby limiting the transformative potential of the scheme.

Moreover, the variation in housing quality and the lack of complete infrastructure in some areas reduce the depth of benefits experienced by beneficiaries. The absence of strong economic support mechanisms further constrains the ability of households to fully utilize and maintain their housing assets. As a result, while the scheme successfully addresses material deprivation, it does not fully achieve qualitative transformation in people's lives.

In conclusion, PMAY in Bihar performs effectively as a welfare policy aimed at improving basic living conditions and reducing housing inequality. It achieves moderate to high success in terms of Benthamite utility but falls short in realizing Mill's ideal of dignity and higher well-being. The scheme represents an



important step toward social development, but its long-term success will depend on its ability to integrate housing with broader goals of empowerment, economic independence, and social transformation.

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