

Rural Housing and Social Mobility: A District Level Study of PMAY-G in Tamil Nadu

Dr. N. RAMESHKUMAR¹

Associate Professor & Research Advisor
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PG & Research Department of History
Government Arts College (A), Kumbakonam- 612002

Mr. T. SATHISPRABU. M.A., M.Phil. SET., Ph.D.²

Ph.D. Researcher (Full-Time), Field Investigator
PG & Research Department of History
Government Arts College (A), Kumbakonam- 612002

Mr. R. VENKATESH. M.A., Ph.D.³

Research Assistant, PG & Research Department of History
Government Arts College (A), Kumbakonam- 612002

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Abstract

Housing is a fundamental component of human development, contributing significantly to social security, economic stability, and overall quality of life. The **Pradhan Mantri Awaas Yojana–Gramin (PMAY-G)**, launched by the Government of India in 2016, seeks to provide pucca houses with basic amenities to all eligible rural households, thereby improving living standards and promoting inclusive rural development. This study examines the implementation and impact of PMAY-G at the district level in Tamil Nadu, with particular emphasis on its role in enhancing social mobility among rural beneficiaries. The research analyzes district-wise patterns of housing distribution, beneficiary selection, fund utilization, and completion rates, while assessing improvements in education, health, sanitation, employment opportunities, and social status resulting from access to secure housing. The study adopts a descriptive and analytical approach, utilizing secondary data obtained from government reports, census publications, PMAY-G dashboards, and district statistical handbooks. It also explores regional disparities in implementation and identifies the administrative, financial, and socio-economic factors influencing the scheme's effectiveness across districts. The findings indicate that PMAY-G has substantially improved housing conditions and access to essential services, contributing to greater socio-economic inclusion and upward social mobility among rural households. However, variations in implementation efficiency, delays in fund disbursement, and infrastructural challenges continue to affect outcomes in certain districts.

Keywords: Rural Housing, Social Mobility, Rural Development, Tamil Nadu, Socio-Economic Development, Inclusive Growth, Sustainable Development.

Introduction

Housing is not merely a physical structure constructed with bricks and mortar; it constitutes the foundation of human dignity, social security, economic stability, and sustainable development. Access to adequate housing is universally recognized as a fundamental human necessity and a critical indicator of socio-economic progress. For any nation aspiring to achieve inclusive growth, ensuring secure and permanent shelter for its economically disadvantaged citizens remains an indispensable responsibility. A permanent dwelling enhances not only the quality of life but also improves health, educational attainment, social inclusion, and economic productivity. Recognizing the significance of housing as an instrument of social transformation, the Government of India has consistently implemented various housing initiatives aimed at fulfilling the aspirations of economically weaker and low-income

households. Among these, the **Pradhan Mantri Awaas Yojana (PMAY)** has emerged as one of the most comprehensive and ambitious social welfare programmes in independent India. Designed to provide permanent pucca houses equipped with essential civic amenities to houseless families and those residing in dilapidated or temporary dwellings, the scheme seeks to transform rural and urban housing landscapes. Through substantial financial assistance, interest subsidies, and beneficiary-oriented implementation mechanisms, PMAY has significantly reduced the economic burden of home ownership while promoting social equity and inclusive development. In the context of **Tamil Nadu**, the objective of creating a "hut-free State" has been pursued through the coordinated efforts of the **Tamil Nadu Urban Habitat Development Board** and the **Department of Rural Development and Panchayat Raj**. These institutions have implemented several housing programmes to improve residential infrastructure across both urban and rural regions. Consequently, the proportion of households possessing permanent housing has increased considerably, resulting in measurable improvements in living standards, public health, and socio-economic well-being. The financial support and policy framework provided under PMAY have further strengthened these state-level initiatives, accelerating progress towards the national vision of "**Housing for All**" while reinforcing the principles of inclusive and sustainable development.

Pradhan Mantri Awaas Yojana (PMAY): Origin and Evolution

The **Pradhan Mantri Awaas Yojana (PMAY)** represents one of the flagship social welfare programmes of the Government of India, reflecting a paradigm shift in the country's housing policy. Since its inception, the programme has undergone significant expansion and institutional transformation, emerging as a cornerstone of India's strategy for poverty alleviation, social justice, and human development. The Pradhan Mantri Awaas Yojana was officially launched on **25 June 2015** by the Government of India under the leadership of **Prime Minister Narendra Modi**. The programme was introduced with the visionary objective of achieving "**Housing for All**" by 2022, coinciding with the 75th anniversary of India's Independence. The scheme sought to ensure that every eligible household possesses a safe, durable, and affordable dwelling equipped with basic civic amenities. Prior to the introduction of PMAY, rural housing assistance was primarily provided through the **Indira Awaas Yojana (IAY)**, which had been in operation since 1985. Although IAY contributed significantly to rural housing development, several administrative and structural limitations necessitated comprehensive reforms. Consequently, the Government of India restructured the existing framework by introducing PMAY as an integrated housing programme encompassing both rural and urban sectors.

The new scheme incorporated improved beneficiary identification mechanisms, enhanced financial assistance, technology-driven monitoring systems, and convergence with complementary welfare programmes, thereby substantially improving implementation efficiency and housing quality. Given its unprecedented scale and nationwide coverage, PMAY was implemented in carefully planned phases to facilitate systematic execution and effective monitoring. The first phase concentrated on approximately **100 major cities**, including metropolitan regions, State capitals, and urban centres experiencing acute housing shortages. The primary objective was to initiate affordable housing projects in locations with the greatest demand. During the second phase, the programme expanded to include nearly **200 additional cities** across the country. Large-scale housing construction accelerated considerably, supported by increased financial allocations and enhanced institutional coordination. The final phase extended coverage to all remaining eligible urban areas, ensuring nationwide implementation. Particular emphasis was placed on completing sanctioned houses, improving infrastructure, and achieving the overarching objective of universal urban housing.

PMAY–Gramin (PMAY-G)

Recognizing the persistent shortage of quality housing in rural India, the Government of India launched **Pradhan Mantri Awaas Yojana–Gramin (PMAY-G)** on **1 April 2016**, replacing the earlier Indira Awaas Yojana. The programme substantially enhanced housing standards by increasing the minimum dwelling size from **20 square metres to 25 square metres**, including a dedicated kitchen. Financial assistance was revised upward to enable beneficiaries to construct durable pucca houses with essential amenities such as sanitation, electricity, drinking water, and clean cooking facilities through convergence with other rural development programmes. Building upon the remarkable achievements of the original programme, the Government of India introduced **Pradhan Mantri Awaas Yojana–Urban 2.0 (PMAY-U 2.0)** in the **Union Budget 2024–25**. The renewed initiative aims to address the housing requirements of an additional **one crore urban poor and middle-income households** over a five-year period (2024–2029). PMAY 2.0 emphasizes greater affordability, climate-resilient construction, technological innovation, digital governance, and sustainable urban development. The programme reflects the Government's continuing

commitment to achieving universal access to safe, affordable, and inclusive housing while contributing to India's broader socio-economic transformation and the attainment of the Sustainable Development Goals (SDGs).

The **Pradhan Mantri Awaas Yojana (PMAY)** has emerged as one of India's most transformative social welfare initiatives, extending far beyond the objective of providing permanent housing. By integrating housing with financial inclusion, gender equity, infrastructure development, and poverty alleviation, the programme has significantly enhanced the socio-economic well-being of millions of households across the country. Its multidimensional approach has generated substantial improvements in living standards, social mobility, and inclusive development. One of the most progressive features of PMAY is its emphasis on **women's ownership of residential property**. Under the scheme, houses are generally registered in the name of the female member of the household or jointly in the names of both spouses. This provision has substantially strengthened women's property rights, increased their economic security, enhanced their decision-making authority within households, and promoted gender equality. Ownership of residential assets has also contributed to greater social recognition and long-term financial stability for women, particularly among economically weaker sections of society.

Convergence with Basic Civic Amenities

Unlike conventional housing programmes that focus solely on constructing dwelling units, PMAY adopts a comprehensive approach by converging with several flagship government schemes. Beneficiary households receive access to sanitation facilities under the **Swachh Bharat Mission (SBM)**, clean cooking fuel through the **Pradhan Mantri Ujjwala Yojana (PMUY)**, electricity under the **Saubhagya Scheme**, and drinking water through the **Jal Jeevan Mission (JJM)**. This integrated approach ensures that beneficiaries receive complete housing solutions equipped with essential civic amenities, thereby improving public health, hygiene, and overall quality of life.

Credit Linked Subsidy Scheme (CLSS)

The **Credit Linked Subsidy Scheme (CLSS)** has significantly expanded homeownership opportunities for Economically Weaker Sections (EWS), Low-Income Groups (LIG), and Middle-Income Groups (MIG). By providing direct interest subsidies on housing loans, the scheme has reduced the financial burden associated with home ownership and enabled millions of families to realise their aspiration of owning a permanent house. Consequently, access to affordable housing finance has become more inclusive and equitable. The large-scale implementation of PMAY has generated considerable economic activity throughout the construction sector. Increased demand for cement, steel, bricks, construction equipment, and other building materials has stimulated industrial production while simultaneously creating substantial employment opportunities for skilled and unskilled workers in both rural and urban areas. The multiplier effect of housing investment has therefore contributed significantly to local economic development and income generation.

Transparency through Digital Governance

PMAY has introduced several digital governance innovations that have substantially improved transparency and accountability. Financial assistance is transferred directly to beneficiaries through the **Direct Benefit Transfer (DBT)** mechanism, eliminating intermediaries and reducing the possibility of corruption. In addition, construction progress is monitored using **Geo-tagging**, **AwaasSoft**, and **AwaasApp**, enabling real-time supervision and ensuring efficient implementation of the programme.

Housing Scenario in Tamil Nadu

Tamil Nadu possesses a distinctive housing profile compared with most Indian States due to its advanced level of urbanisation, well-developed infrastructure, and long-standing institutional commitment to public housing. The housing requirements of the State therefore differ considerably from those of predominantly rural States in northern India. Tamil Nadu is among India's most urbanised States, with approximately **48.4%** of its population residing in urban areas. The demand for affordable housing has increased substantially because of rapid industrialisation, migration, and urban expansion. Under **PMAY-Urban (PMAY-U)**, several lakh housing units have been sanctioned and constructed through the **Tamil Nadu Urban Habitat Development Board (TNUHDB)**, both as multi-storeyed apartment complexes and individual houses on beneficiaries' own land. Urban planning projections indicate that nearly **67% of Tamil Nadu's population may reside in urban areas by 2030**, necessitating sustained investment in affordable housing infrastructure. Approximately **51.6%** of Tamil Nadu's population continues to reside in rural areas. The **PMAY-Gramin (PMAY-G)** programme has played a crucial role in replacing dilapidated and temporary houses with durable pucca dwellings. Out of the State's sanctioned target of nearly **9.57 lakh houses**,

more than **7.47 lakh houses have been approved**, while over **6.35 lakh houses have already been completed**, substantially improving rural housing conditions.

Housing Tenure Pattern

According to available housing statistics, nearly **74.55%** of households in Tamil Nadu occupy owner-owned residences, whereas approximately **23.37%** reside in rented accommodation, predominantly within urban centres. This comparatively high rate of home ownership reflects the cumulative impact of both Central and State housing initiatives. Tamil Nadu occupies a distinctive position in India's housing sector owing to several structural, financial, and administrative advantages. While India's overall urbanisation level remains between **31% and 35%**, Tamil Nadu has already achieved an urbanisation rate of approximately **48.4%**, placing it among the country's most urbanised large States. In contrast, States such as Bihar and Uttar Pradesh continue to have predominantly rural populations exceeding 80%. Consequently, Tamil Nadu experiences significantly greater demand for affordable urban housing, apartment development, and planned urban settlements. Under the standard funding pattern of **PMAY-Gramin**, financial assistance is generally shared between the Central and State Governments in a **60:40 ratio**. However, Tamil Nadu has adopted a more generous financing model by contributing substantially higher State resources to ensure superior construction quality, particularly reinforced cement concrete (RCC) roofing and enhanced structural durability. As a result, the effective financial contribution in Tamil Nadu is approximately **38% by the Central Government and 62% by the State Government**, with the unit assistance for each dwelling enhanced to nearly **₹2.78 lakh**, making it one of the highest among Indian States.

Long Institutional Experience in Housing Development

In Tamil Nadu possesses one of India's oldest institutional frameworks for urban housing. The establishment of the **Tamil Nadu Slum Clearance Board** (now the **Tamil Nadu Urban Habitat Development Board**) during the early 1970s laid the foundation for systematic slum rehabilitation and affordable housing development. This long administrative experience distinguishes Tamil Nadu from many other States that initiated organised urban housing programmes only in recent decades. Housing development in Tamil Nadu is characterised by extensive integration with essential infrastructure. More than **95%** of newly constructed houses are equipped with electricity, potable drinking water, and sanitation facilities through convergence with **Swachh Bharat Mission** and other State welfare programmes. Compared with several northern States where inadequate sanitation and electricity remain persistent challenges, Tamil Nadu has achieved a significantly higher level of infrastructure integration and service delivery. In comparison with many other Indian States, Tamil Nadu has successfully developed a balanced housing strategy that simultaneously addresses rural housing shortages and rapidly expanding urban housing demands. Its sustained institutional commitment, higher State financial participation, advanced urban planning, and effective integration of housing with essential public services have transformed the State into one of India's leading models of inclusive housing development. Consequently, Tamil Nadu's implementation of the **Pradhan Mantri Awaas Yojana** demonstrates how coordinated policy interventions can promote social equity, improve living standards, stimulate economic growth, and contribute meaningfully towards achieving the national vision of **"Housing for All."** According to the **Tamil Nadu Human Development Report**, the **Socio-Economic and Caste Census (SECC)**, and various government socio-economic surveys, housing deprivation and landlessness remain concentrated in specific districts characterised by persistent rural poverty, dependence on agricultural wage labour, and inadequate access to productive assets. These districts continue to record relatively higher proportions of economically vulnerable households requiring public housing assistance.

Ariyalur and Perambalur

Ariyalur and Perambalur are among the economically less diversified districts of Tamil Nadu, where agriculture remains the principal source of livelihood. A substantial proportion of the rural population comprises landless agricultural labourers with limited asset ownership. Consequently, these districts exhibit a relatively higher demand for government-supported housing and land distribution programmes.

Dharmapuri, Krishnagiri and Tiruvannamalai

The districts of Dharmapuri, Krishnagiri, and Tiruvannamalai experience recurring droughts, limited industrialisation, and seasonal employment opportunities. These structural constraints have contributed to widespread rural poverty, resulting in significant numbers of households lacking secure land titles and permanent housing. Government housing schemes therefore constitute an essential component of rural development in these districts.

Villupuram and Kallakurichi

Villupuram and Kallakurichi contain sizeable populations belonging to the **Scheduled Castes (SCs)** and **Scheduled Tribes (STs)**. Historical socio-economic disadvantages, combined with limited land ownership, have resulted in relatively higher concentrations of kutchha dwellings and houseless families. These districts consequently receive priority under rural housing and poverty alleviation programmes.

Ramanathapuram

The district of Ramanathapuram is characterised by arid climatic conditions, ecological vulnerability, and limited agricultural productivity. The prevalence of poverty in coastal and interior rural areas has contributed to persistent housing shortages among economically weaker households, thereby increasing dependence on government housing interventions. Recognising the importance of secure housing as a prerequisite for social and economic development, the Government of Tamil Nadu has introduced several flagship programmes aimed at improving the living conditions of landless, houseless, and economically disadvantaged households.

Kalaigiar Kanavu Illam Scheme

The **Kalaigiar Kanavu Illam Scheme** represents the Government of Tamil Nadu's flagship rural housing programme designed to realise the vision of a **"hut-free Tamil Nadu."** The programme seeks to construct approximately **eight lakh permanent concrete (pucca) houses** for economically weaker rural households by **2030**. During the initial implementation phase, approximately **one lakh houses are being constructed annually**, with an estimated unit cost of **₹3.5 lakh per house**, financed entirely by the State Government. Unlike traditional housing assistance programmes, the scheme provides integrated housing infrastructure, including access to safe drinking water, electricity, sanitation facilities, and other essential civic amenities, thereby improving overall quality of life.

Free House-Site Patta Distribution

To address the problem of landlessness, the Government of Tamil Nadu distributes **free house-site pattas** to eligible poor households. Government wastelands are regularised, and where necessary, private lands are acquired for redistribution. Particular priority is accorded to **Scheduled Castes, Scheduled Tribes, and other socially and economically disadvantaged communities**, thereby promoting equitable access to residential land ownership. The **Tamil Nadu Urban Habitat Development Board (TNUHDB)** plays a pivotal role in addressing urban housing shortages by constructing multi-storeyed apartment complexes for economically weaker households residing in informal settlements, slums, and environmentally vulnerable locations. Residential units are allotted either at highly subsidised prices or free of cost to eligible beneficiaries, thereby facilitating slum rehabilitation and improving urban living conditions. The implementation of **Pradhan Mantri Awaas Yojana–Gramin (PMAY-G)** varies across districts depending upon housing deprivation, socio-economic vulnerability, and the number of eligible households identified under the **Socio-Economic and Caste Census (SECC-2011)**. Based on data published by the Ministry of Rural Development and the Department of Rural Development and Panchayat Raj, Government of Tamil Nadu, the districts recording comparatively higher numbers of sanctioned houses and beneficiaries include:

- Kallakurichi
- Villupuram
- Cuddalore
- Tiruvannamalai
- Dharmapuri
- Krishnagiri
- Dindigul
- Sivagangai
- Ramanathapuram
- Pudukkottai
- Salem
- Virudhunagar
- Nagapattinam
- Mayiladuthurai
- Theni

These districts account for a substantial proportion of PMAY-G beneficiaries because they contain higher concentrations of rural poor households, Scheduled Castes, Scheduled Tribes, landless agricultural labourers, and families residing in kutchha or dilapidated houses. The prioritisation of these districts has significantly contributed to

reducing rural housing deprivation, promoting social inclusion, and improving the overall quality of life among economically vulnerable communities in Tamil Nadu.

The implementation of the **Pradhan Mantri Awaas Yojana–Gramin (PMAY-G)** in Tamil Nadu exhibits considerable regional variation, reflecting differences in rural housing deprivation, poverty incidence, demographic composition, and administrative performance. Districts characterised by higher concentrations of economically vulnerable households have consequently recorded larger numbers of sanctioned houses and programme beneficiaries. The geographical distribution of beneficiaries is primarily determined by the extent of rural poverty, housing shortages, and the identification of eligible households under the **Socio-Economic and Caste Census (SECC-2011)** and the subsequent **Awaas+** survey. The districts that have consistently recorded the highest number of PMAY-G beneficiaries include:

- Dindigul
- Villupuram
- Cuddalore
- Tiruvannamalai
- Salem
- Dharmapuri
- Krishnagiri
- Vellore
- Tiruvallur (Rural Areas)
- Sivagangai
- Virudhunagar
- Pudukkottai
- Ramanathapuram
- Theni
- Nagapattinam (including the present-day Mayiladuthurai region prior to district bifurcation)

These districts collectively account for a substantial proportion of the State's rural housing assistance due to their relatively high incidence of housing deprivation, landlessness, socio-economic vulnerability, and concentrations of historically disadvantaged communities. According to the **Socio-Economic and Caste Census (SECC-2011)**, approximately **4.705 million rural households** in Tamil Nadu were identified as experiencing multiple dimensions of socio-economic deprivation. Beneficiary identification under PMAY-G is based primarily upon the SECC database together with the **Awaas+** verification process, thereby ensuring objective and transparent selection. Although the Government of India does not publish district-wise percentages of Scheduled Caste (SC) and Scheduled Tribe (ST) beneficiaries, the operational guidelines of PMAY-G provide substantial priority to socially disadvantaged households. Programme implementation seeks to ensure that nearly **60 per cent of the total housing allocation** benefits SC and ST households, while the remaining allocation is distributed among other eligible economically weaker families, including minority communities. This framework significantly strengthens the principles of distributive justice, social equity, and inclusive rural development. The most significant achievement of PMAY-G has been the replacement of temporary and dilapidated rural dwellings with durable pucca houses, thereby substantially improving housing security among economically weaker households. As of **2026**, more than **38.6 million houses have been sanctioned nationwide**, while over **29.2 million houses have been completed**, making PMAY-G one of the largest publicly funded rural housing programmes in the world.

Strengthening Social Justice

The programme adopts an evidence-based beneficiary identification process founded upon the **SECC-2011** database rather than political discretion or local patronage. Consequently, Scheduled Castes, Scheduled Tribes, women-headed households, persons with disabilities, and other socially disadvantaged groups receive priority access to housing assistance, thereby reinforcing the constitutional principles of equality and social justice. One of the most progressive features of PMAY-G is its emphasis on female ownership of residential property. Houses are generally registered in the name of the female member of the household or jointly in the names of both spouses. This provision has significantly enhanced women's property rights, strengthened their economic security, increased their participation in household decision-making, and contributed to greater gender equality. PMAY-G extends beyond the construction of residential structures by integrating housing with essential public services, including sanitation, electricity, potable drinking water, clean cooking fuel, and kitchen facilities. This convergence has produced measurable improvements in public health, environmental hygiene, household safety, and overall living standards. Secure housing functions not merely as shelter but as a productive household asset that enhances social status and

economic resilience. Permanent home ownership has contributed to improved educational continuity for children, greater safety and dignity for women, increased access to institutional credit, and enhanced opportunities for socio-economic advancement, thereby facilitating intergenerational social mobility.

Rural Economic Development

The large-scale implementation of PMAY-G has generated significant multiplier effects within the rural economy. Construction activities have stimulated demand for cement, steel, bricks, timber, transportation, and other building materials while simultaneously creating substantial employment opportunities for skilled and unskilled labour. Consequently, the programme has contributed to local income generation, enterprise development, and rural economic diversification. PMAY-G has incorporated several technological innovations, including **Awaas Soft**, **AwaasApp**, **Geographical Information Systems (GIS)**, **Geo-tagging**, and **Direct Benefit Transfer (DBT)**. These digital platforms facilitate transparent beneficiary selection, real-time monitoring of construction progress, electronic fund disbursement, and improved administrative accountability, thereby significantly reducing leakages and opportunities for corruption.

Convergence with Flagship Development Programmes

The programme is effectively integrated with several flagship national initiatives, including the **Mahatma Gandhi National Rural Employment Guarantee Scheme (MGNREGS)**, **Swachh Bharat Mission (SBM)**, **Jal Jeevan Mission (JJM)**, and the **Pradhan Mantri Ujjwala Yojana (PMUY)**. Such institutional convergence enables beneficiary households to receive comprehensive housing support together with sanitation, drinking water, livelihood assistance, and clean energy, thereby promoting holistic rural development. Housing constitutes one of the most valuable productive assets for low-income households. Secure residential ownership strengthens household resilience against natural disasters, improves financial stability, enhances social protection, and facilitates wealth accumulation across generations. Consequently, PMAY-G should be viewed not merely as a rural housing programme but as a transformative instrument of **inclusive development, poverty reduction, social justice, and sustainable human development**, contributing directly to India's long-term developmental objectives and the achievement of the

Sustainable Development Goals (SDGs).

The **Pradhan Mantri Awaas Yojana–Gramin (PMAY-G)** makes a substantial contribution towards the achievement of several **United Nations Sustainable Development Goals (SDGs)** by addressing multiple dimensions of rural deprivation through an integrated housing development framework. The programme directly supports **SDG 1 (No Poverty)** by providing secure housing assets that enhance household resilience and reduce multidimensional poverty. It advances **SDG 5 (Gender Equality)** by promoting women's ownership of residential property and strengthening their economic empowerment and decision-making capacity within households. Through the provision of sanitation facilities, safe drinking water, and improved living environments in convergence with other flagship programmes, PMAY-G contributes significantly to **SDG 6 (Clean Water and Sanitation)**. Furthermore, by prioritising socially disadvantaged communities, including Scheduled Castes (SCs), Scheduled Tribes (STs), and other economically vulnerable households, the programme supports **SDG 10 (Reduced Inequalities)**. Most importantly, its emphasis on affordable, safe, resilient, and sustainable rural housing directly advances **SDG 11 (Sustainable Cities and Communities)** by fostering inclusive human settlements and strengthening rural infrastructure. Beyond its immediate objective of providing permanent housing, PMAY-G has evolved into a comprehensive instrument of **human development**. The programme has strengthened social dignity, enhanced economic security, promoted gender equity, improved public health outcomes, and facilitated upward social mobility among rural households. Particularly in States such as **Tamil Nadu**, PMAY-G has significantly improved rural living standards, reduced housing deprivation, reinforced social inclusion, and contributed meaningfully to inclusive and sustainable development. Consequently, the programme represents a transformative public policy intervention that extends far beyond the construction of dwelling units to promote equitable socio-economic development.

Conclusion

The **Pradhan Mantri Awaas Yojana–Gramin (PMAY-G)** represents a landmark initiative in India's rural development strategy by recognising secure housing as a fundamental component of human welfare and socio-economic progress. Rather than functioning solely as a housing assistance programme, PMAY-G has evolved into a comprehensive development intervention that integrates poverty alleviation, social justice, women's empowerment, public health improvement, financial inclusion, and sustainable rural development within a unified policy framework. In the context of **Tamil Nadu**, the programme has played a transformative role in improving the living conditions of

economically weaker households, Scheduled Castes (SCs), Scheduled Tribes (STs), women-headed households, and other socially marginalised communities across several districts. The provision of permanent pucca housing has not only enhanced physical security but has also strengthened household asset ownership, improved educational opportunities for children, increased women's social and economic status, and promoted greater financial stability. Home ownership has consequently emerged as an important catalyst for intergenerational social mobility and long-term poverty reduction. Furthermore, the integration of modern governance mechanisms such as **Direct Benefit Transfer (DBT)**, **Geo-tagging**, **AwaasSoft**, and digital monitoring systems has significantly enhanced transparency, accountability, and administrative efficiency in programme implementation. Nevertheless, challenges including delays in fund disbursement, rising construction costs, land ownership disputes, regional administrative disparities, and infrastructural constraints continue to affect implementation in certain districts. Addressing these challenges through stronger institutional coordination, timely financial support, improved beneficiary identification, and enhanced local governance will further strengthen the effectiveness and sustainability of the programme.

From a broader developmental perspective, PMAY-G has demonstrated that housing is not merely a physical asset but a powerful instrument for promoting **human dignity, social inclusion, economic resilience, and sustainable development**. By simultaneously addressing housing insecurity, poverty, gender inequality, and infrastructural deficiencies, the programme has become a significant contributor to India's commitment towards achieving the **Sustainable Development Goals (SDGs)**. Future policy efforts should therefore focus on deeper convergence between housing assistance and complementary interventions relating to drinking water, sanitation, renewable energy, livelihood generation, digital connectivity, climate-resilient infrastructure, and skill development. Such an integrated approach will enable PMAY-G to continue serving as a robust foundation for inclusive rural transformation and sustainable socio-economic development in India.

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