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Housing Security and Land Ownership under Pradhan Mantri Awaas Yojana–Gramin (PMAY-G): Assessing Rural Development Outcomes in Tamil Nadu

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Abstract

Housing security and secure land ownership are fundamental components of sustainable rural development, social protection, and poverty reduction. The **Pradhan Mantri Awaas Yojana–Gramin (PMAY-G)**, launched in 2016, seeks to provide permanent housing to eligible rural households while promoting dignity, asset creation, and inclusive growth. In Tamil Nadu, the implementation of PMAY-G has been strengthened by the state's long-standing commitment to welfare-oriented housing policies and decentralized rural governance. This study assesses the effectiveness of PMAY-G in enhancing housing security and land ownership and examines its contribution to rural development outcomes in Tamil Nadu. The programme has strengthened household asset ownership and promoted women's empowerment through joint or exclusive ownership of residential property. Beneficiaries have experienced improved access to sanitation, safe drinking water, electricity, and other essential services, leading to better health outcomes, educational opportunities, and enhanced quality of life.

Keywords: Pradhan Mantri Awaas Yojana–Gramin (PMAY-G); Housing Security; Land Ownership; Rural Development; Property Rights; Development; Panchayati Raj Institutions.

Introduction

Housing security is increasingly recognized in development economics as a multidimensional concept that extends beyond the physical construction of a dwelling. It encompasses legal ownership, tenure security, affordability, structural safety, access to essential public services, environmental sustainability, and protection against social and economic vulnerabilities. In rural India, where land and housing constitute the primary assets of low-income households, secure ownership significantly influences wealth creation, social mobility, and intergenerational economic stability. Consequently, housing policies have evolved from welfare-oriented assistance programmes to asset-based development strategies that promote long-term economic resilience. Land ownership is a critical determinant of rural development because it directly affects household income, agricultural productivity, access to institutional credit, and participation in government welfare programmes. Households possessing legally recognized residential property are more likely to access formal financial institutions, invest in housing improvements, and participate in income-generating activities. Under PMAY-G, the emphasis on constructing houses on legally owned land or land allotted by the government enhances tenure security and reduces the risk of displacement among vulnerable rural families.

An important innovation of PMAY-G is its emphasis on **women's ownership of residential property**. The programme encourages houses to be registered in the name of women or jointly with spouses, thereby promoting gender equality and strengthening women's socio-economic status. PMAY-G also represents a significant shift in India's public policy framework by moving from target-oriented housing construction to **outcome-based rural development**. Earlier housing schemes primarily measured success by the number of houses completed. In contrast, PMAY-G evaluates outcomes through improved quality of life, beneficiary satisfaction, convergence with other development programmes, and long-term socio-economic impacts. This outcome-oriented approach reflects international best practices in public policy evaluation, where effectiveness is measured by improvements in human development rather than infrastructure creation alone. Another distinguishing characteristic of PMAY-G is its extensive use of **digital governance and e-governance technologies**. Beneficiary selection through the Socio-Economic and Caste Census (SECC), Aadhaar-enabled Direct Benefit Transfer (DBT), geo-tagging of construction stages, and real-time monitoring through AwaasSoft and AwaasApp have significantly improved transparency and accountability. These technological interventions have minimized leakages, strengthened financial discipline, reduced implementation delays, and enhanced public trust in programme delivery.

The convergence model adopted under PMAY-G has further expanded the developmental impact of rural housing. Housing beneficiaries receive support through complementary schemes such as the Swachh Bharat Mission (Gramin) for household sanitation, the Jal Jeevan Mission for functional tap water connections, the Pradhan Mantri Ujjwala Yojana for clean cooking fuel, Saubhagya for household electrification, and the Mahatma Gandhi National Rural Employment Guarantee Scheme (MGNREGS) for wage employment during house construction. This integrated approach transforms rural housing into a comprehensive instrument of social development rather than an isolated welfare intervention. From an economic perspective, PMAY-G contributes substantially to rural asset formation. A permanent house represents one of the most valuable productive assets owned by poor rural households. Unlike short-term welfare assistance, housing generates long-term economic returns through enhanced property values, lower maintenance costs, improved household productivity, and increased opportunities for home-based enterprises. In many rural areas of Tamil Nadu, beneficiaries have utilized their houses for tailoring units, grocery shops, handicrafts, dairy activities, and other micro-enterprises, thereby strengthening household income and local economic development.

The programme also contributes to disaster resilience and climate adaptation. Tamil Nadu is frequently affected by cyclones, floods, heavy rainfall, droughts, and coastal hazards. PMAY-G houses are designed with improved construction standards that provide greater resistance to natural disasters compared to traditional kutcha houses. Secure housing therefore reduces disaster-related economic losses, protects household assets, and enhances community resilience, particularly in vulnerable coastal and delta districts. Housing security has important implications for human development. Improved housing conditions reduce overcrowding, improve indoor air quality, enhance ventilation and sanitation, and lower the incidence of communicable diseases. Children living in permanent houses benefit from improved educational environments, while elderly persons and persons with disabilities experience greater physical safety and accessibility. These improvements contribute to higher levels of human capital and social well-being. Tamil Nadu's implementation of PMAY-G also reflects the strength of decentralized governance. Village Panchayats, Gram Sabhas, District Rural Development Agencies, and Block Development Offices play a central role in beneficiary identification, construction monitoring, grievance redressal, and community participation. The active involvement of local institutions has strengthened transparency, reduced administrative bottlenecks, and ensured that housing assistance reaches genuinely eligible households.

Housing Security and Asset Creation

Housing security is one of the most important outcomes of the Pradhan Mantri Awaas Yojana–Gramin (PMAY-G) in Tamil Nadu. The programme has enabled thousands of economically weaker rural households to shift from kutcha and dilapidated houses to permanent (pucca) dwellings with basic amenities. As of March 2025, Tamil Nadu had been allotted a target of **9,57,825 rural houses** under PMAY-G. Of these, **7,47,728 houses were sanctioned**, while **6,35,220 houses had been completed**, indicating a completion rate of nearly **85%** of sanctioned houses. Permanent housing has substantially reduced the vulnerability of rural households to cyclones, floods, heavy rainfall, and extreme climatic conditions, particularly in coastal and delta districts. Unlike temporary structures, pucca houses represent durable household assets that appreciate in value over time and enhance financial security. Consequently, PMAY-G has transformed rural housing from a welfare benefit into an economically productive asset capable of supporting long-term livelihood security.

Land Ownership and Tenure Security

Secure land ownership is an essential component of sustainable rural development because it protects households against displacement and strengthens their legal rights over residential property. PMAY-G gives priority to beneficiaries possessing legally recognized residential land or those provided land by the State Government. This approach has significantly enhanced tenure security among rural poor households in Tamil Nadu. Ownership of a permanent house also improves beneficiaries' access to institutional credit and government welfare programmes, as property ownership serves as an important socio-economic asset. Secure tenure encourages households to invest in housing improvements, sanitation facilities, and small-scale economic activities, thereby promoting household wealth accumulation and reducing long-term housing insecurity. The programme therefore contributes not only to shelter provision but also to asset-based poverty reduction.

Women's Property Rights and Empowerment

One of the most progressive features of PMAY-G is the encouragement of house ownership in the name of women or jointly with spouses. This policy has strengthened women's property rights and increased their participation in household decision-making. Ownership of residential property enhances women's financial security, social recognition, and access to institutional credit, thereby contributing to gender equality and economic empowerment. Studies on PMAY-G indicate that female ownership of housing assets improves women's bargaining power within families and strengthens social protection against economic vulnerabilities. In Tamil Nadu, where women's participation in Self-Help Groups (SHGs) is among the highest in India, joint ownership under PMAY-G complements existing programmes that promote women's entrepreneurship and financial inclusion. Thus, housing ownership has become an important instrument for advancing women's socio-economic status in rural communities.

Poverty Reduction and Economic Stability

PMAY-G has made a substantial contribution to reducing multidimensional poverty by improving living conditions and strengthening household asset ownership. Permanent housing reduces recurring expenditure on repairing temporary huts, minimizes losses caused by seasonal disasters, and enhances overall financial resilience. Beneficiary households experience improved living standards through safer housing, better sanitation, electricity, and drinking water facilities provided through convergence with other government schemes. Nationally, PMAY-G has completed more than **2.69 crore rural houses** under its original implementation phase, making it one of the world's largest public housing programmes. The Union Government has subsequently approved the construction of an **additional 2 crore rural houses** during 2024–2029

Employment Generation and Rural Economy

PMAY-G has generated considerable employment opportunities in rural Tamil Nadu through housing construction and allied activities. Construction of rural houses creates demand for skilled and unskilled labour, including masons, carpenters, electricians, plumbers, transport workers, brick manufacturers, cement suppliers, and hardware retailers. The programme also stimulates local markets by increasing demand for construction materials and related services. Through convergence with the Mahatma Gandhi National Rural Employment Guarantee Scheme (MGNREGS), beneficiaries receive wage employment during house construction, thereby supplementing household income. National estimates indicate that PMAY-G has generated hundreds of crores of person-days of employment since its inception, significantly contributing to rural economic growth and livelihood enhancement.

Quality of Housing and Living Standards

The Pradhan Mantri Awaas Yojana–Gramin (PMAY-G) has significantly improved the quality of rural housing in Tamil Nadu by replacing kutcha and semi-permanent structures with disaster-resilient pucca houses. Unlike earlier rural housing programmes, PMAY-G prescribes minimum standards regarding floor area, structural design, ventilation, sanitation, and durability. In Tamil Nadu, each beneficiary receives a housing unit valued at approximately **₹2.78 lakh**, including the Union Government's contribution, the State Government's contribution, and an additional state subsidy for reinforced cement concrete (RCC) roofing. The State Government bears nearly **62% of the total housing cost**, reflecting its strong financial commitment toward rural housing. Improved housing quality has enhanced thermal comfort, indoor ventilation, disaster resistance, and household safety. Permanent houses also reduce annual maintenance costs and provide beneficiaries with healthier living environments. Empirical studies indicate that improved housing quality has positively influenced household dignity, privacy, social status, and psychological well-being, thereby contributing to an overall improvement in rural living standards.

Drinking Water Accessibility

Access to safe drinking water is an essential determinant of rural development. PMAY-G adopts a convergence-based implementation strategy by integrating housing assistance with the **Jal Jeevan Mission (JJM)**, ensuring that beneficiaries receive Functional Household Tap Connections (FHTCs). The integration of housing and drinking water infrastructure has substantially reduced the burden of water collection, particularly among rural women, while improving household hygiene and public health. National PMAY-G guidelines emphasize universal access to piped drinking water through convergence with JJM and other rural infrastructure programmes. Beneficiary households receiving new houses are prioritized for drinking water connectivity, electricity, LPG, and sanitation facilities, transforming housing into a comprehensive rural development intervention rather than a standalone construction programme. Improved drinking water access has reduced the incidence of water-borne diseases, enhanced nutritional outcomes, and increased productivity among rural households. In Tamil Nadu, where rural drinking water coverage has steadily expanded through JJM implementation, PMAY-G beneficiaries have experienced substantial improvements in access to clean and safe water.

Sanitation and Public Health

PMAY-G has played an important role in strengthening sanitation infrastructure through convergence with the **Swachh Bharat Mission (Gramin)**. Every eligible beneficiary receives **₹12,000** for the construction of an individual household toilet, promoting hygienic living conditions and supporting India's Open Defecation Free (ODF) mission. The availability of household toilets has significantly reduced open defecation practices, improved environmental sanitation, and lowered the prevalence of diarrhoeal diseases, intestinal infections, and other water-borne illnesses. Better sanitation has particularly benefited women, children, elderly persons, and persons with disabilities by providing greater privacy, dignity, and personal safety. Housing equipped with sanitation facilities has also contributed to improved maternal and child health outcomes. Studies have demonstrated that integrated housing and sanitation interventions are associated with reductions in disease burden and improvements in overall quality of life among rural households. Tamil Nadu's successful convergence of PMAY-G with sanitation programmes reflects the state's comprehensive approach toward rural health and human development.

Rural Infrastructure Development

The implementation of PMAY-G has accelerated rural infrastructure development by integrating housing construction with complementary public infrastructure. Newly constructed houses are linked with village roads, electricity, drinking water pipelines, drainage systems, and digital connectivity through coordinated implementation by various government departments. Village Panchayats and District Rural Development Agencies play a central role in ensuring that housing beneficiaries receive essential infrastructure services. Consequently, PMAY-G has stimulated planned settlement development, improved village aesthetics, and strengthened access to public services. Infrastructure expansion has also increased land values, encouraged private investment in rural areas, and enhanced the overall quality of rural settlements. The programme further supports balanced regional development by ensuring that housing construction is integrated with other flagship initiatives such as the Pradhan Mantri Gram Sadak Yojana (PMGSY), Jal Jeevan Mission, Saubhagya, and MGNREGS. This convergence-based approach has created sustainable rural infrastructure that supports long-term economic and social development.

Social Security and Household Well-being

Housing security is closely associated with improved social security and household well-being. A permanent house provides protection against environmental hazards, reduces vulnerability to displacement, and strengthens the economic resilience of poor households. For rural families, housing represents the most valuable physical asset, enhancing both financial stability and social recognition. PMAY-G has significantly improved household well-being by providing beneficiaries with safer living environments, greater privacy, improved mental health, and enhanced family dignity. Permanent housing also contributes to social protection by reducing exposure to seasonal disasters, improving household resilience during economic shocks, and increasing confidence among vulnerable populations.

The programme's convergence with electricity, sanitation, drinking water, LPG connections, and employment schemes has further strengthened human development outcomes. Research indicates that beneficiaries experience improvements in household security, educational opportunities for children, women's empowerment, and community participation after receiving permanent housing. Thus, PMAY-G has emerged as a multidimensional social welfare intervention that extends far beyond the provision of shelter and contributes substantially to inclusive rural development in Tamil Nadu.

Conclusion

In Tamil Nadu, the scheme has significantly strengthened housing security and land ownership while contributing to broader socio-economic transformation. The provision of durable *pucca* houses has enhanced the physical safety of rural households, reduced vulnerability to natural disasters, and created valuable household assets that improve long-term financial stability. Secure housing ownership has also strengthened tenure security, reduced housing insecurity, and increased opportunities for asset accumulation and intergenerational wealth creation. The study further reveals that PMAY-G has generated multidimensional rural development outcomes through its convergence with complementary government programmes. Beneficiaries have experienced improved access to sanitation, safe drinking water, electricity, clean cooking fuel, and rural infrastructure, leading to measurable improvements in health, hygiene, educational opportunities, and overall quality of life. The emphasis on registering houses in the name of women or jointly with spouses has strengthened women's property rights, enhanced financial inclusion, and promoted greater participation in household decision-making, thereby advancing gender equality and social empowerment. Tamil Nadu's success in implementing PMAY-G is closely associated with its long-standing commitment to welfare-oriented housing policies. Earlier initiatives, including the Permanent Rural Housing Programme, the Periyar Ninaivu Samathuvapuram Scheme, the Kalaignar Veedu Vazhangum Thittam, and the recent Kalaignarin Kanavu Illam Scheme, established a strong institutional foundation for rural housing development. These programmes complemented PMAY-G by strengthening Panchayati Raj Institutions, promoting decentralized governance, and encouraging community participation in programme implementation. The integration of Central and State housing initiatives illustrates an effective model of cooperative federalism in achieving inclusive rural development. From a public policy perspective, PMAY-G has contributed significantly to poverty reduction, social inclusion, livelihood enhancement, and rural asset creation.

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