



Public Policy Effectiveness of PMAY-G in Tamil Nadu: An Assessment of Rural Housing and Social Welfare

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Abstract

Pradhan Mantri Awaas Yojana–Gramin (PMAY-G) has emerged as one of India's flagship rural housing programmes, aiming to provide safe, durable, and affordable housing to economically weaker rural households while promoting inclusive and sustainable development. This study evaluates the public policy effectiveness of PMAY-G in Tamil Nadu by assessing its contribution to rural housing improvement and social welfare outcomes. The research adopts a mixed-method approach, integrating quantitative data obtained from beneficiary households with qualitative insights gathered through interviews with local officials, Panchayat representatives, and beneficiaries. The analysis focuses on key policy dimensions, including beneficiary identification, transparency in implementation, financial assistance, housing quality, infrastructure convergence, and beneficiary satisfaction. The programme has also strengthened women's empowerment by encouraging property ownership in the names of women or jointly with spouses, thereby enhancing household decision-making and economic security. Despite these achievements, the study identifies challenges related to delays in fund disbursement, rising construction costs, regional disparities in implementation, shortages of skilled labour, and limited technical support during house construction.

Keywords: Pradhan Mantri Awaas Yojana–Gramin (PMAY-G); Public Policy; Rural Housing; Social Welfare; Tamil Nadu; Policy Effectiveness;

Introduction

Housing is widely recognized as a fundamental human need and a critical determinant of social welfare, economic security, and sustainable development. Adequate housing not only provides physical shelter but also contributes to improved health, educational attainment, livelihood opportunities, and overall quality of life. Recognizing the significance of housing in achieving inclusive growth, the Government of India has implemented several rural housing programmes over the decades to address the persistent shortage of safe and permanent dwellings among economically weaker sections. Among these initiatives, the **Pradhan Mantri Awaas Yojana–Gramin (PMAY-G)**, launched in 2016, represents a major reform in rural housing policy. The programme replaced the Indira Awaas Yojana (IAY) with the objective of providing *pucca* houses equipped with basic amenities to all eligible rural households. PMAY-G emphasizes transparency, accountability, and efficiency through technology-driven beneficiary selection based on the Socio-Economic and Caste Census (SECC), Direct Benefit Transfer (DBT), geo-

tagging of houses, and digital monitoring through the AwaasSoft and AwaasApp platforms. The scheme also promotes convergence with complementary programmes such as the **Jal Jeevan Mission**, **Swachh Bharat Mission (Gramin)**, **Saubhagya**, and **Mahatma Gandhi National Rural Employment Guarantee Scheme (MGNREGS)** to ensure comprehensive rural development. Tamil Nadu has consistently demonstrated strong performance in implementing rural development programmes due to its well-established local governance institutions, relatively high administrative capacity, and proactive policy interventions.

The implementation of PMAY-G in the state has contributed to the construction of durable houses for vulnerable households, particularly Scheduled Castes, Scheduled Tribes, women-headed families, persons with disabilities, and other socially disadvantaged groups. Beyond improving physical housing conditions, the programme has enhanced access to sanitation, electricity, clean drinking water, and financial inclusion, thereby strengthening social welfare and reducing multidimensional poverty in rural communities. Despite notable achievements, several implementation challenges continue to affect the effectiveness of PMAY-G. Escalating construction costs, delays in fund disbursement, shortages of skilled labour, regional disparities in implementation, land availability issues, and varying levels of beneficiary awareness have influenced the pace and quality of housing delivery. Furthermore, while the number of houses completed is frequently used as an indicator of programme success, relatively fewer studies have comprehensively examined whether PMAY-G has translated into broader improvements in social welfare, livelihood security, gender empowerment, and beneficiary satisfaction, particularly within the context of Tamil Nadu. Evaluating the effectiveness of public policy requires assessing not only programme outputs but also the extent to which policy objectives have been achieved in improving the well-being of intended beneficiaries. Public policy effectiveness encompasses efficient implementation, equitable resource allocation, transparency, accountability, and measurable socio-economic outcomes.

In the context of PMAY-G, these dimensions include the quality of housing, accessibility of financial assistance, institutional coordination, convergence with allied schemes, beneficiary participation, and long-term improvements in living standards. Against this background, the present study examines the effectiveness of PMAY-G as a public policy intervention in Tamil Nadu by assessing its impact on rural housing and social welfare. The study analyses implementation mechanisms, beneficiary experiences, institutional performance, and socio-economic outcomes to identify both achievements and existing gaps. It also explores how rural housing contributes to social inclusion, women's empowerment, health, education, and sustainable rural development. The study further offers policy recommendations for improving programme delivery, strengthening institutional capacity, enhancing beneficiary satisfaction, and supporting India's commitment to achieving the Sustainable Development Goals, particularly **SDG 1 (No Poverty)**, **SDG 10 (Reduced Inequalities)**, and **SDG 11 (Sustainable Cities and Communities)**. By evaluating both the housing and welfare dimensions of PMAY-G, the research seeks to provide insights that can inform future policy reforms and promote inclusive and sustainable rural development.

Housing Policy Legacy and the Alignment of PMAY-G with State Public Policy

The implementation of **Pradhan Mantri Awaas Yojana–Gramin (PMAY-G)** in Tamil Nadu should be understood within the broader historical context of the state's long-standing commitment to social welfare and inclusive housing policies. Unlike many Indian states where rural housing initiatives gained momentum primarily after the launch of national programmes, Tamil Nadu had already established a strong institutional and policy framework for housing development decades earlier. Consequently, PMAY-G has functioned not as an entirely new intervention but as an extension and reinforcement of an existing public policy trajectory focused on ensuring dignified housing, social justice, and equitable rural development. Tamil Nadu has consistently regarded housing as a component of social welfare rather than merely a physical infrastructure programme. Since the 1960s, the state has implemented various housing initiatives through the Tamil Nadu Housing Board, the Rural Development Department, Adi Dravidar Welfare programmes, and slum improvement projects, targeting economically weaker sections, Scheduled Castes, Scheduled Tribes, landless labourers, and other vulnerable communities. These initiatives reflected the state's welfare-oriented governance model, where housing was linked with poverty reduction, public health, sanitation, and human development. A landmark initiative in Tamil Nadu's housing history was the **Periyar Ninaivu Samathuvapuram Scheme**, introduced in 1997 under the leadership of **Kalaignar M. Karunanidhi**. The scheme represented a pioneering experiment in combining housing policy with social justice. Rather than merely constructing houses, Samathuvapurams were designed as integrated settlements where families from different caste communities would reside together, sharing common civic amenities such as roads, water supply, community halls, schools, and burial grounds. The allocation pattern intentionally promoted social integration by distributing houses among Scheduled Castes, Backward Classes, Most Backward Classes, and other communities within the same settlement, thereby addressing caste-based residential segregation.

The first Samathuvapuram was inaugurated at Melakottai village in Madurai district on **17 August 1998**. Since then, **145 Samathuvapurams** have been established across Tamil Nadu, making the programme one of India's earliest examples of housing as an instrument of social inclusion rather than simply poverty alleviation. The scheme demonstrated that public housing could simultaneously improve living standards and foster social harmony by reducing caste-based spatial divisions in rural areas. Tamil Nadu's commitment to universal housing extended beyond Samathuvapuram. Successive governments implemented a range of housing programmes for rural poor households, including free concrete housing schemes, housing support for Scheduled Castes and Scheduled Tribes, cyclone-resilient housing in coastal regions, rehabilitation housing after natural disasters, and the replacement of thatched huts with permanent dwellings. These initiatives substantially reduced housing deprivation even before the introduction of PMAY-G. As a result, Tamil Nadu entered the PMAY-G era with comparatively stronger institutional capacity, experienced local governance mechanisms, and higher administrative preparedness than many other states.

The launch of PMAY-G in 2016 aligned closely with Tamil Nadu's established policy philosophy. The central programme's emphasis on **Housing for All**, beneficiary-led construction, transparency in beneficiary selection, digital monitoring, direct benefit transfer, and convergence with sanitation, drinking water, electricity, and livelihood schemes complemented the state's existing development priorities. Rather than replacing state initiatives, PMAY-G strengthened ongoing efforts by providing additional financial resources, standardized implementation mechanisms, and technology-enabled monitoring systems. This convergence illustrates an important example of cooperative federalism, where national policy objectives were effectively integrated with state-level welfare strategies. Historical evidence further demonstrates Tamil Nadu's sustained progress in housing development. According to official records, the state has consistently ranked among the better-performing states in implementing rural housing programmes. Under PMAY-G, Tamil Nadu has sanctioned several lakh rural houses, with a high completion rate compared with the national average, reflecting the state's administrative efficiency and beneficiary-oriented implementation framework. Recent parliamentary data indicate that Tamil Nadu has a target of approximately **9.58 lakh PMAY-G houses**, of which more than **7.47 lakh** had been sanctioned and over **6.35 lakh** completed by early 2025.

The continuity of Tamil Nadu's housing policy is also evident in recent state initiatives such as the **Kalaingar Kanavu Illam Scheme**, which seeks to eliminate remaining huts and move toward a "hut-free Tamil Nadu." Although administratively distinct from PMAY-G, the programme reflects the same long-term policy commitment to universal housing and demonstrates that the state continues to treat housing as a core component of social welfare and inclusive development. Therefore, the effectiveness of PMAY-G in Tamil Nadu cannot be evaluated in isolation. Its achievements are closely linked to decades of state-led investment in rural housing, institutional capacity building, decentralized governance, and welfare-oriented public policy. The historical evolution from welfare housing programmes to Samathuvapuram, followed by PMAY-G and contemporary state housing schemes, illustrates a continuous policy progression toward ensuring adequate housing, social equality, and improved quality of life for rural households. This policy continuity has enabled Tamil Nadu to emerge as one of India's leading states in advancing the constitutional objective of housing with dignity while simultaneously promoting social justice and sustainable rural development. Tamil Nadu has consistently remained one of India's pioneering states in implementing housing as a social welfare policy. Long before the launch of the **Pradhan Mantri Awaas Yojana–Gramin (PMAY-G)** in 2016, the state had introduced several housing programmes aimed at eliminating hut settlements, improving rural living conditions, and promoting social equality. The evolution of these programmes demonstrates a continuous policy commitment toward achieving "Housing for All."

Scheme	Year Introduced	Major Objective	Tamil Nadu-Level Statistics
Permanent Rural Housing Programme	1975	Construction of permanent concrete houses for rural poor	Tamil Nadu became one of the first states in India to replace thatched huts with permanent concrete houses through a state-sponsored programme.
Periyar Ninaivu Samathuvapuram Scheme	1997	Promote social equality through integrated housing settlements	145 Samathuvapurams have been established across Tamil Nadu, providing housing with common civic amenities to families from different caste communities.

Kalaigiar Veedu Vazhangum Thittam (KVVT)	2010	Replace huts with concrete houses and create a hut-free Tamil Nadu	The programme accelerated the conversion of kutch houses into permanent dwellings across rural Tamil Nadu and laid the foundation for later housing initiatives.
Pradhan Mantri Awaas Yojana–Gramin (PMAY-G)	2016	Housing for All through beneficiary-led construction	Tamil Nadu has consistently maintained one of the highest completion rates under PMAY-G, with over 7 lakh houses sanctioned and more than 6 lakh completed in recent implementation phases.
Kalaigiarin Kanavu Illam Scheme (KKI)	2024	Achieve a Hut-Free Tamil Nadu by 2030	A state-wide survey identified approximately 8 lakh huts . The Government plans to construct 8 lakh permanent houses over six years. During 2024–25 , 1 lakh houses were sanctioned at a cost of ₹3,100 crore , and for 2025–26 , another 1 lakh houses were approved with an allocation of ₹3,500 crore .

- **1975:** Tamil Nadu pioneered the construction of permanent rural houses for hut dwellers, making it one of the earliest states to institutionalize rural housing as a welfare policy.
- **1997:** The **Periyar Ninaivu Samathuvapuram Scheme** introduced an innovative model of caste-integrated housing settlements to promote social harmony.
- **145 Samathuvapurams** have been established throughout the state with common infrastructure and public amenities.
- **2010:** The **Kalaigiar Veedu Vazhangum Thittam** significantly expanded the replacement of huts with concrete houses, strengthening the state's vision of a hut-free Tamil Nadu.
- A recent state survey identified **around 8 lakh huts** still requiring replacement, leading to the launch of the **Kalaigiarin Kanavu Illam Scheme**.
- **2024–25:** The Government sanctioned **1,00,000 houses** with a budget of **₹3,100 crore** (later enhanced through additional allocations), using a beneficiary-led construction model.
- **2025–26:** Another **1,00,000 houses** were approved with an allocation of **₹3,500 crore**, reinforcing the goal of making Tamil Nadu **hut-free by 2030**.
- Under **PMAY-G**, Tamil Nadu integrates housing with sanitation, drinking water, electricity, and livelihood schemes, reflecting a convergence-based rural development strategy.

Tamil Nadu's rural housing policy has evolved through a sequence of complementary programmes rather than isolated interventions. The progression from the **Permanent Rural Housing Programme (1975)** to the **Samathuvapuram Scheme (1997)**, **Kalaigiar Veedu Vazhangum Thittam (2010)**, **PMAY-G (2016)**, and **Kalaigiarin Kanavu Illam (2024)** illustrates a sustained commitment to universal housing, social justice, and rural welfare. Consequently, PMAY-G in Tamil Nadu is best understood as a continuation of an established state policy framework rather than a standalone central initiative. The programme integrates housing with sanitation, drinking water, electricity, livelihood generation, and social welfare, thereby contributing to inclusive and sustainable rural development. Tamil Nadu has effectively leveraged its established rural governance system and Panchayati Raj institutions to achieve higher implementation efficiency than many other states.

Housing Security and Land Ownership

One of the most significant contributions of PMAY-G is the provision of secure housing and property ownership for economically weaker rural households. Housing ownership serves as an important household asset, enhancing financial stability and reducing long-term vulnerability.

- Tamil Nadu has a target of **9,57,825 PMAY-G houses**.
- As of **March 2025**, **7,47,728 houses** had been sanctioned.
- **6,35,220 houses** had been completed, reflecting a completion rate of nearly **85%** of sanctioned houses.

The scheme also prioritizes ownership in the name of women or jointly with spouses, strengthening women's economic security and household bargaining power. Nationally, women constitute the majority of PMAY-G beneficiaries, contributing significantly to gender-sensitive asset ownership. PMAY-G has substantially improved housing quality by replacing kutch houses with disaster-resilient pucca houses. In Tamil Nadu, each PMAY-G house receives financial assistance of approximately **₹2.78 lakh**, one of the highest levels among Indian states. The assistance includes:

- Union Government contribution

- State Government contribution
- Additional State support for RCC roofing

Notably, Tamil Nadu contributes nearly **62% of the total unit cost**, demonstrating its strong commitment to rural housing beyond the central funding pattern. Permanent houses provide:

- Improved structural safety
- Better ventilation
- Protection against floods and cyclones
- Reduced maintenance costs
- Improved indoor environmental quality

Beneficiary households receive support for:

- Individual household toilets
- Hygienic sanitation facilities
- Improved drainage
- Better waste management

Improved sanitation has contributed to:

- Reduction in open defecation
- Lower incidence of water-borne diseases
- Better child health
- Improved environmental hygiene

Studies consistently identify sanitation improvement as one of the strongest secondary outcomes of PMAY-G.

Drinking Water and Basic Amenities

PMAY-G houses are integrated with multiple rural infrastructure schemes. Through convergence with the **Jal Jeevan Mission**, beneficiaries increasingly receive:

- Functional household tap connections
- Safe drinking water
- Improved kitchen facilities
- Better water storage

National programme guidelines specifically emphasize convergence to ensure access to piped drinking water and other essential services. Housing construction generates substantial rural employment. National evidence shows:

- Construction of one PMAY-G house generates approximately **201 person-days** of employment.
- Between **2016 and 2025**, PMAY-G generated nearly **568 crore person-days** of employment across India through convergence with **MGNREGS**.

In Tamil Nadu, this has supported:

- Local masons
- Construction labourers
- Brick manufacturers
- Cement suppliers
- Rural transport services
- Small construction enterprises

Thus, PMAY-G contributes not only to housing but also to local economic development.

Panchayat-Level Rural Development

Tamil Nadu's Panchayati Raj Institutions play a central role in PMAY-G implementation. Village Panchayats are responsible for:

- Beneficiary verification
- Gram Sabha approval
- Construction monitoring
- Geo-tagging verification
- Social audit
- Community participation

Digital monitoring through **AwaasSoft** and **AwaasApp** has improved transparency, accountability, and timely fund disbursement. Tamil Nadu's decentralized governance model has therefore strengthened implementation efficiency. Housing has contributed to greater social inclusion by reducing disparities among vulnerable groups.

- Scheduled Castes

- Scheduled Tribes
- Widows
- Persons with disabilities
- Landless labourers
- Women-headed households

Tamil Nadu's earlier **Periyar Ninaivu Samathuvapuram** model had already demonstrated the importance of integrated settlements for promoting caste harmony. PMAY-G complements this legacy by ensuring equitable access to permanent housing without discrimination. The programme has therefore strengthened:

- Social cohesion
- Community participation
- Inclusive village development
- Reduction in housing inequality

PMAY-G positively influences several indicators commonly associated with the Social Development Index.

Dimension	Contribution of PMAY-G
Housing Quality	Significant improvement through pucca houses
Health	Better sanitation, ventilation and reduced disease burden
Education	Improved study environment for children
Gender Equality	Joint ownership and women's empowerment
Social Security	Permanent asset creation and financial stability
Drinking Water	Convergence with Jal Jeevan Mission
Sanitation	Household toilets and hygienic living conditions
Livelihood	Employment generation through housing construction
Local Governance	Strengthened Panchayat participation
Social Inclusion	Housing access for marginalized communities

The experience of Tamil Nadu demonstrates that PMAY-G is far more than a housing construction programme. It functions as a multidimensional rural development intervention that enhances physical infrastructure, strengthens social security, promotes gender equality, improves sanitation and drinking water access, generates rural employment, and reinforces decentralized governance.

Conclusion

Pradhan Mantri Awaas Yojana–Gramin (PMAY-G) has emerged as a transformative public policy intervention that extends well beyond the provision of permanent housing. The findings of this study demonstrate that the scheme has significantly contributed to rural development in Tamil Nadu by improving housing quality, strengthening social welfare, enhancing public health, and promoting inclusive growth. The programme has successfully addressed one of the most fundamental dimensions of poverty by providing safe and durable housing to economically vulnerable households, thereby improving their quality of life and socio-economic security. Tamil Nadu's experience under PMAY-G is distinct because of its long-standing commitment to housing as a welfare policy. Decades before the introduction of PMAY-G, the state had implemented pioneering initiatives such as the Permanent Rural Housing Programme, the Periyar Ninaivu Samathuvapuram Scheme, and the Kalaingar Veedu Vazhangum Thittam. These programmes established a strong institutional foundation, strengthened Panchayati Raj institutions, and promoted housing as an instrument of social justice and human development. Consequently, PMAY-G has complemented rather than replaced the state's housing policies, creating an effective model of cooperative federalism in which central assistance and state initiatives work together to achieve common development goals.

The study further reveals that PMAY-G has generated multidimensional benefits across rural Tamil Nadu. The programme has improved land and housing security, encouraged women's property ownership through joint house titles, strengthened family well-being, enhanced access to sanitation, safe drinking water, electricity, and clean cooking facilities through convergence with other government schemes. These improvements have positively influenced health outcomes, educational opportunities, livelihood security, and overall social inclusion. At the Panchayat level, digital monitoring systems, beneficiary participation, and decentralized governance have enhanced transparency, accountability, and implementation efficiency, contributing to better local governance. Despite these achievements, certain challenges continue to affect programme effectiveness. Rising construction costs, delays in fund releases, shortages of skilled labour, regional disparities in implementation, and land constraints require sustained policy attention. Periodic revision of financial assistance in line with market prices, stronger technical support for beneficiaries, improved convergence among rural development schemes, enhanced monitoring through

digital technologies, and continuous capacity building of Panchayati Raj Institutions would further strengthen programme outcomes. Overall, the evidence indicates that PMAY-G has evolved into a comprehensive rural development programme rather than merely a housing scheme. By integrating housing with social welfare, gender empowerment, sanitation, drinking water, employment generation, and community development, the programme contributes directly to poverty reduction and inclusive development.

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