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SOCIO-ECONOMIC IMPLICATIONS OF PRADHAN MANTRI AWAS YOJANA (PMAY-G) IN TAMIL NADU

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Abstract: Housing is one of the basic necessities of human life. A safe and quality house not only improves the standards of living of individuals but also plays a significant role in promoting social and economic development. With the objective of realizing the dream of home ownership for poor and underprivileged people, the government of India introduced the PradhanMantriAwasYojana-Gramin (PMAY-G). The scheme aims to provide permanent and secure housing facilities to eligible rural households, thereby enhancing their quality of life and contributing to their overall socio-economic development. The present study aims to examine the socio-economic implications of the Pradhan Mantri Awas Yojana –Gramin (PMAY-G) in Tamil Nadu. The data and information required for the study have been obtained from secondary sources, including reports of the ministry of Rural Development , Government of India, publications of the Government of Tamil Nadu, Census reports, schemes documents, relevant research articles, and related books. The collected information has been analyzed and interpreted using descriptive and analytical approaches. The findings of the study reveal that the PradhanMantriAwasYojana-Gramin (PMAY-G) has brought about significant improvements in the quality of housing, expansion of health and sanitation facilities, enhancement of employment opportunities, strengthening of the social and economic status of women, and reduction of poverty among rural households .furthermore, the scheme has contributed to improving social inclusion and enhancing the overall quality of life of rural communities.[1]However, delays in the allocation and disbursement of funds, rising construction costs, and various administrative challenges have emerged as major factors affecting the effective implementation of the scheme. [2]Therefore, the study emphasizes the need for appropriate policy measures and efficient implementation mechanisms to expand the benefits of the programme and to promote sustainable and equitable rural development.

Key words : PradhanMantriAwasYojana- Gramin (PMAY-G), Social Inclusion , Socio- Economic Implications, Rural Housing , Rural Development , Women's Empowerment, Poverty Alleviation, Tamil Nadu .

Introduction

Housing is one of the fundamental necessities of human life and serves as a key indicator of a nation's social and economic development. Access to safe, adequate, and quality housing not only enhances the standard of living but also contributes significantly to improved health, educational attainment, economic productivity, and social well-being. Furthermore, adequate housing upholds human dignity, strengthens social security, and provides a strong foundation for inclusive and sustainable development. Therefore, access to quality housing is widely regarded as an essential measure of a country's socio-economic progress and overall human development.

For a long time , poor and economically disadvantaged people living in rural India have been deprived of adequate housing facilities. Many of them resided in mud houses and dilapidated dwellings, which adversely affected their quality of life and social security. In order to address this situation and improve their living standards and social well- being, the Government of India introduced various housing schemes. Among these initiatives, the PradhanMantriAwasYojana-Gramin (PMAY-G) has emerged as a significant programme aimed at providing safe and permanent housing to eligible rural households.

The PradhanMantriAwasYojana-Gramin(PMAY-G), introduced in 2016, reflects the Government of India's commitment to improving rural housing through the provision of permanent houses for eligible households. The programme extends beyond the construction of dwelling units by creating conditions that support safer living, greater social stability, and improved economic well-being. By facilitating access to quality housing with essential basic amenities, PMAY-G seeks to strengthen the living standards of rural families and contribute to inclusive rural development[3].

Tamil Nadu is among the states that have effectively implemented the PradhanMantriAwasYojana-Gramin (PMAY-G). In this context, an examination of the socio-economic implications of the scheme assumes considerable importance. The present study attempts to evaluate the changes brought about in the living standards of the beneficiaries and to elucidate the contribution of the programme to rural development and inclusive growth.

Objectives of the Study

- 1.To examine the implementation of PMAY-G in Tamil Nadu.
- 2.To analyze the socio-economic implication of PMAY-G among rural beneficiaries.
- 3.To assess the impact of the scheme on the quality of life of rural households.
4. To identify the challenges associated with the Implementation of PMAY-G.

Research Methodology

In writing this paper, descriptive method is followed.

Results and discussion

1.Implementation of PMAY-G in Tamil Nadu

The implementation of PMAY-G in Tamil Nadu is carried out through coordinated efforts between the State Rural Development and Panchayat Raj Department and the Ministry of Rural Development. Beneficiary identification is based on socio-economic data, housing surveys, and community-level verification mechanisms.

- The provision of ₹1.20 lakh in housing assistance under PMAY-G has supported economically weaker rural households in accessing permanent housing.
- The Government of Tamil Nadu provides additional financial assistance of ₹50,000 to support the construction of Rcc-roofed houses under the scheme.
- ₹ Convergence with sanitation programmes provides ₹12,000 for household toilet construction, promoting better hygiene and sanitation.
- MGNREGA provides up to 90 days of wage employment for house construction.
- Each PMAY-G house is designed with a minimum floor area for 25 square metres, incorporating space for safe and hygienic cooking.[4]

Funding Pattern

- PMAY-G operates as a Centrally Sponsored Scheme, with its implementation carried out through coordinated efforts between the central and State Governments.
- While the general Centre–State sharing pattern is 60:40, Tamil Nadu contributes a larger share, with the state reportedly providing 62% of the cost and the Centre 38% for houses constructed under the scheme in the state[5]

Monitoring and Transparency

Implementation is monitored through:

- Geo-tagged photographs at each construction stage.
- The adoption of PFMS-enabled Direct Benefit transfer has enhanced transparency and efficiency in the disbursement of financial assistance to beneficiaries.
- A multi-tier monitoring mechanism involving block, district, and state-level officials is employed to ensure effective implementation and accountability.

Thus, the PradhanMantriAwasYojana-Gramin (PMAY-G) schemes is being effectively implemented in Tamil Nadu.

2.Socio-Economic Implications of PMAY-G among Rural Households

The PradhanMantriAwasYojana–Gramin (PMAY-G) has emerged as a significant rural development initiative that extends beyond the provision of housing. By providing financial assistance for the construction of permanent houses, the scheme has improved the living conditions of rural households and contributed to their overall socio-economic development. Access to safe and durable housing has enhanced the quality of life of beneficiaries by offering protection from adverse weather conditions, increasing household security, and creating a more comfortable living environment.[6]

One of the major socio-economic benefits of PMAY-G is the improvement in health and sanitation among rural families. Through convergence with other government welfare programmes, many beneficiaries have gained access to essential amenities such as toilets, clean drinking water, and improved ventilation. These facilities help reduce health risks associated with poor housing conditions and contribute to better physical well-being. A healthier living environment can also enhance productivity and reduce healthcare-related expenditures.

PMAY-G has had a transformative impact on rural households by addressing housing deprivation while simultaneously improving health, economic well-being, social inclusion, and women's empowerment. [7]The scheme demonstrates how housing interventions can function as an effective instrument for promoting comprehensive rural development and enhancing the overall quality of life of rural communities.

3.Impact of PMAY-G on the Quality of Life of Beneficiaries

Housing Security & Physical Safety:The provision of permanent housing has enhanced housing security and physical safety among beneficiary families, reducing their exposure to environment hazards and improving overall residential stability.

Health & Sanitation:Enhanced architectural feature within the housing units have contributed to a healthier indoor atmosphere by improving airflow, maximizing natural illumination, and ensuring a more functional arrangement of living spaces.[8]

Women Empowerment & Social Status:The inclusion of women in housing ownership has not only strengthened their asset base but has also enhanced their agency, self-confidence, and social standing, thereby contributing to broader gender empowerment in rural areas.

Infrastructure Convergence:The benefits of PMAY-G are not confined to housing alone; the scheme has also strengthened access to essential household service through convergence with other development programmes, thereby improving the quality of life and socio-economic well-being of rural households.[9]

Economic Productivity & Congestion Reduction: The newly provided layouts slightly reduce household congestion (lowering median occupancy levels) while offering additional indoor and outdoor space for beneficiaries to pursue livelihood and economic activities. Furthermore, integrating the construction process with rural mason training generates local employment opportunities.

4.Challenges Associated with the Implementation of PMAY-G in Tamil Nadu

Financial Shortfalls

Inadequate Unit Cost: The base central-state funding allocates ₹1.2 lakh per house. While the Government of Tamil Nadu , provides an additional ₹50,000 for Reinforced Cement Concrete (RCC) roofs, the total amount falls significantly short of actual construction costs.[10]

Debt Burden :Limited financial support relative to actual construction costs has compelled several beneficiaries to seek high-interest borrowing from private lenders, resulting in increased economic pressure and , in certain case slowing the progress of house construction.

Design and Topography Issues

One-Size-Fits-All Models: The diverse environmental and geographical conditions of Tamil Nadu necessitate greater flexibility in housing design, as standardized models may not sufficiently meet the location-specific needs of all beneficiaries. (e.g., coastal, flood-prone, or low-lying zones).[11]

Administrative and Execution Delays

Material and Labor Shortages: Escalating construction expenses and the inadequate supply of skilled workforce have posed considerable obstacles to achieving the prescribed standards and timely delivery of houses under the scheme[12].

Major Findings

The scheme has emerged as an important intervention in addressing rural housing needs by providing better dwelling conditions for low-income households across Tamil Nadu. Beneficiary households experienced notable improvements in their quality of life as a result of receiving permanent housing and basic household amenities under the scheme .the study revels that PMAY-G has played a dual role by improving housing conditions while simultaneously generating employment opportunities that support rural livelihoods and economic development.[13] Access to housing ownership has contributed to the socio-economic empowerment of women y improving their security, independence, and social recognition. Financial delays, escalating construction expenses, and administrative bottlenecks remain significant obstacles to the successful execution of the scheme.

Suggestions

Strengthening the efficiency of fund allocation and disbursement mechanisms under PMAY-G is essential for reducing implementation delays and ensuring the timely completion of rural housing projects. Improved transparency and monitoring practices can further enhance the credibility of the scheme among beneficiaries .Such measures are likely to support the successful realization of programme objectives and promote sustainable socio-economic development in rural areas. [14]Continued efforts are required to strengthen the participation and welfare of women and marginalized sections of rural society through PMAY-G. Ensuring their effective inclusion in the programme can contribute to balanced social progress and sustainable rural transformation. Periodic awareness campaigns should be organized to ensure that eligible rural households are well informed about the objectives, benefits, eligibility criteria, and application procedures of PMAY-G. Increased awareness can facilitate greater participation and effective utilization of the scheme.

Conclusion

The findings of the present study suggest that the PradhanMantriAwasYojana–Gramin (PMAY-G) has made a meaningful contribution to improving the socio-economic conditions of rural households in Tamil Nadu. The programme has extended beyond the provision of permanent housing by enhancing household security, living standards, and overall well-being. The study indicates that access to adequate housing serves as an important foundation for social stability and economic progress among rural beneficiaries.Furthermore, the study highlights that the sustained effectiveness of PMAY-G depends on efficient implementation, timely delivery of assistance, and continuous institutional support. Strengthening these aspects will enhance the long-term developmental outcomes of the programme. Overall, PMAY-G represents a significant rural housing initiative that contributes to inclusive development and supports the socio-economic advancement of rural communities in Tamil Nadu.

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