A Study on Rural and Urban House Scheme in India with Special Reference - Tamil Nadu

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Abstract
Housing is one of the most critical aspects of human life and a measure of socioeconomic development. A safe and adequate house is not just a physical shelter that guarantees the dignity, security, health, and overall well-being of people. Even after the Government’s concerted efforts, housing shortages remain a significant problem in India, especially in economically weaker sections, low-income groups, and marginalized groups in both rural and urban areas. The need for affordable housing nationwide is further exacerbated by rapid population growth, urbanization, migration, and increasing land and construction costs. In order to meet the various challenges, the Government of India launched some significant housing schemes like Pradhan Mantri Awaas Yojana–Gramin (PMAY-G) and Pradhan Mantri Awaas Yojana–Urban (PMAY-U) under the national mission “Housing for All.”These schemes aim to offer permanent housing to beneficiaries along with basic amenities such as sanitation, electricity, water supply, and clean cooking fuel. Apart from the central government schemes, the Government of Tamil Nadu has enacted several housing programs at the state level to address the housing needs of the population and eradicate the existence of huts, thereby ensuring sustainable housing development. The Government of Tamil Nadu has also launched various housing programs at the state level to address the housing needs of the population and eradicate the existence of huts, thereby ensuring sustainable housing development.

The present study is based on secondary data gathered from official data published by the Government, Census of India publications, documents published by NITI Aayog, Economic survey reports, and verified research studies. A descriptive research design was adopted in this study to explore the implementation, performance, achievements, and challenges of rural and urban housing schemes in India, with special reference to Tamil Nadu. The analysis shows that the contribution of housing programs to access to pucca houses, access to basic infrastructure, and social inclusion of vulnerable groups is significant. Specifically, relative to many other states, Tamil Nadu has performed relatively well in terms of the efficiency of implementation and beneficiaries covered.

The study suggests that while significant strides have been made in improving housing conditions in India, policies need to be better enforced, government agencies need to work better together, funds need to be allocated in time, and sustainable and cost-effective housing technologies need to be adopted to achieve long-term housing security.

Keywords: Housing Policy, Affordable Housing, PMAY-G, PMAY-U, Housing for All, Secondary Data Analysis, Rural Development, Urban Development, Tamil Nadu.

Introduction

Housing, being one of the basic needs of human life, is a major and important factor in the socio-economic development of any country. Housing is not just about shelter; it’s about safety, dignity, privacy and social stability for individuals and families. The provision of adequate housing is a fundamental determinant of human development and is essential for supporting improved health, educational opportunities, nutritional status, and economic productivity. However, housing remains a major developmental problem in India, even after a century of planned economic growth and welfare-oriented policies.

The population has grown rapidly, urbanisation has been fast, rural to urban migration and rising income inequalities all have helped to increase demand for affordable housing. The urban areas are also suffering from overcrowding, expansion of slums, and high real estate prices, and rural areas are still suffering from kutcha and semi-pucca houses with a lack of infrastructure. These differences reflect inequalities in access to housing resources for different socioeconomic groups and regions.

These challenges were acknowledged by the Government of India, and several housing policies and programs have been implemented since independence. The first projects were concerned with rehabilitation housing, village housing schemes and low income group housing. Over time, these developments became more organized and systematic. One of the important steps in this direction was the launch of the Indira Awaas Yojana (IAY) to provide financial support for building houses for rural poor households. Later, for further consolidation in housing delivery and its coverage, the government introduced "Pradhan Mantri Awaas Yojana (PMAY)" with the goal of "Housing for All."PMAY is divided into two major components: Pradhan Mantri Awaas Yojana–Gramin (PMAY-G) for the rural areas and Pradhan Mantri Awaas Yojana–Urban (PMAY-U) for the urban areas. PMAY-G is directed towards rural households who live in kutcha or dilapidated houses and is committed to supplying basic amenities in pucca houses, whereas PMAY-U is targeted at the urban poor, and aims at slum redevelopment, affordable housing and credit-linked subsidies. Tamil Nadu plays a crucial role in the housing schemes in India. The state has effectively integrated central housing programs into its own housing program to enhance the housing situation of both rural and urban residents. Tamil Nadu has also launched state-specific initiatives to replace huts with permanent housing and to encourage sustainable development of houses. These initiatives demonstrate the state's strong commitment to inclusive growth and social welfare.

Various studies have been conducted on rural and urban housing schemes in India and their benefits; however, these have largely focused on specific schemes or their implementation within a particular state. Research that comprehensively analyzes rural and urban housing schemes, examining their achievements, operational aspects, challenges, and policy implications, with a specific focus on Tamil Nadu, is scarce. Moreover, few studies have comparatively evaluated the housing schemes of both the Tamil Nadu and Central governments to assess their impact on socio-economic development using recent secondary data. Therefore, this study aims to bridge this gap by comprehensively examining rural and urban housing schemes in India, with a special focus on Tamil Nadu, and analyzing their achievements, challenges, implementation, and policy outcomes.

The Study's Objectives are as follows:

- To study developments of rural and urban housing policies in India.
- To know about the main housing schemes of Government of India especially PMAY-G and PMAY-U.
- To study the role of housing programme in improving the living standard of the economically weaker section.
- To discuss the implementation of housing schemes in Tamil Nadu.
- To pinpoint the main success of rural and urban housing projects.
- To discuss the key issues encountered in the housing schemes implementation.
- Give appropriate recommendations for the effectiveness of housing programmes in India.

Review of Literature

Balamurugan (2023) in his article Impact of Pradhan Mantri Awaas Yojana–Gramin (PMAY-G) on rural development in India. The author applied a qualitative review method based on government reports, previous literature, and research findings. The results revealed that the scheme resulted in the improvement of housing stock, electricity, sanitation, water, and other services in rural areas. The study also registered positive socio-economic impacts of the scheme, including enhanced welfare and living standards of citizens. However, the findings indicate the necessity of ensuring the proper allocation and utilization of funds and equal distribution within the states for sustainable development.

NITI Aayog (2021) via its Development Monitoring and Evaluation Office (DMEO) looked at the results of Pradhan Mantri Awaas Yojana Gramin (PMAY-G) under the Study of Centrally sponsored Schemes (CSS) Rural Development Sector. The evaluation used Pertinence, Power, Productivity, viability, Impact, and Fairness as parameters. The report, which was very critical of the Pradhan Mantri Awas Yojana Gramin (PMAY-G), states that the scheme has greatly improved rural housing and plays a key role in bringing transparency to the selection of beneficiaries, use of IT, and promotion of gender equality. The report also states that to achieve the goal of "Housing for All" it is very important to put in place better monitoring structures, ensure that funds are released in a timely fashion, and improve the field work front.

The Government of India, Ministry of Finance (2021-22) in the Economic Survey 2021–22 highlights the Pradhan Mantri Awas Yojana–Gramin (PMAY-G) as one of the government's flagship schemes for rural Housing for All objective of achieving the mission of "Housing for All." The survey reports that PMAY-G has an appropriate monitoring system and strong implementation machinery to support the construction of approximately 2.95 crore dwelling units in rural areas to meet the demand for pucca houses. It also indicates the convergence of the scheme with other government schemes to provide sanitation, water, electricity, and LPG connections and generate employment through the MGNREGS to enhance the living standards of the people. The findings indicate that the convergence of schemes under PMAY-G has improved rural infrastructure and promoted inclusive development.

The 'Pradhan Mantri Awas Yojana - Gramin' guidelines issued by the Ministry of Rural Development (Government of India in 2016) presents the general overview of the "Housing of All" scheme that aims to provide pucca houses to the vulnerable households in the rural areas. The guidelines emphasize a transparent selection process based on the SECC-2011 census and the Gram Sabha. The document indicates that the proposed scheme will support the improvement of the standard of living of the people in rural areas by converging the benefits of sanitation, water supply, and electricity along with house construction.

MoHUA (2024) Annual Report 2023–24 reports on the status and impact of the Pradhan Mantri Awaas Yojana–Urban (PMAY-U). The scheme covers four verticals: Beneficiary-Led Construction (BLC), Affordable Housing in Partnership (AHP), In-Situ Slum Redevelopment (ISSR), and Credit Linked Subsidy Scheme (CLSS) to promote housing for all in urban areas. The report registered the massive coverage of economically weak sections of society (EWS), Low-Income Groups (LIG), and Other Beneficiaries (OB) under the scheme. The report acknowledges the significant progress made in the approval, groundbreaking, and completion of projects under PMAY-U. The report also registers the application of technology in the monitoring of projects, geo-tagging of houses, transparency in the disbursement of funds, and effective coordination with State Governments for effective implementation. MoRD (2024) Annual Report 2023–24 highlights the role of the PMAY-G as one of the government's flagship schemes for rural housing that focuses on providing pucca houses with specific amenities to the vulnerable and marginalized communities in rural areas. The report indicates that the selection of beneficiaries and the disbursement of government grants are done in a transparent manner using geo-tagging and Direct Benefit Transfer (DBT) mechanisms. The report suggests the convergence of the scheme with the Mahatma Gandhi National Rural Employment Guarantee Act (MGNREGS), Swachh Bharat Mission (Gramin), and Jal Jeevan Mission for complementary services, including sanitation and drinking water, to support community development. The report emphasizes the need for timely fund release, effective monitoring, and adherence to construction standards for effective implementation. Khaire (2023) his Article A case study of an Indan urban housing subsidy scheme conducted a study on urban housing schemes implemented in India. This study highlights the importance of beneficiary selection, administrative procedures, and social inclusion in housing schemes. Transparent processes and equitable access are essential for the successful implementation of government housing programs.

Kandachar B. Nagarjun and Kala Seetharam Sridhar (2023) in his article Covid-19 and the urban housing affordability evidence from select Indian cities examined the challenges associated with affordable housing in Indian cities. They identified income disparity, urbanization, and access to housing as key factors affecting the lives of low-income populations. This study emphasizes the need for government support and effective housing policies.

Agarwal, S., Singh, T.P., (2023) in his article Reviewing the affordability and adequacy of affordable housing in urban India; Impact of the covid-19 pandemic examined the adequacy and accessibility of affordable housing in India. The study notes that safe housing, basic amenities, and social well-being are linked to the HDI. This emphasizes that housing schemes should aim to improve people's quality of life rather than focusing solely on construction.

Addae-Dapaah and Wong (2020) in his article Housing affordability and sustainable housing development: Policy perspectives and challenges examined the importance of affordable housing policies in improving the quality of life for low-income families. The study emphasizes that housing initiatives must go beyond merely providing shelter and ensure accessibility, economic viability, and social well-being. Effective government policies and robust implementation strategies are essential for achieving sustainable housing development.

Gilbert (2019) in his article, The return of the slum: International housing policy and practice. Regional Studies have examined housing policies and programs implemented in developing countries. He noted that adequate housing plays a crucial role in reducing social and economic inequality. The study highlights that proper planning, beneficiary participation, and integration with other social development programs are essential for successful housing initiatives in the Philippines.

Government of Tamil Nadu, Rural Development and Panchayat Raj Department (2024) explains that PMAY-G was launched in Tamil Nadu from 2016-17 and covers the eligible households from the state. The scheme is implemented through the sharing of financial responsibility between the Center and the State, and the report discusses beneficiary selection, financial sharing, and implementation mechanisms.

Research Methodology

The present study is descriptive study and is based on secondary data only.

Research Design

The type of research design of the study is descriptive research design.

Nature of Data

The study relies only on secondary data sources that provide information from credible sources published in the media. This is because secondary data offer detailed and reliable information on national and state-level housing schemes.

Sources of the Data

- Ministry of Housing and Urban Affairs (MoHUA) reports
- Government of Tamil Nadu policy documents
- Ministry of Rural Development (MoRD) reports
- NITI Aayog reports
- Census of India publications
- PMAY-G and PMAY-U official reports
- Economic Survey of India
- NITI Aayog reports
- Official government websites
- Research articles, books, and academic journals

Inclusion Criteria

For this study, only reliable and authoritative secondary data directly related to rural and urban housing schemes in India were selected. These include government reports, policy documents, census publications, NITI Aayog reports, and peer-reviewed research articles.

Exclusion Criteria

Unofficial websites, newspaper articles, blogs, copies of documents, and sources of information that were unreliable or unrelated to the objective of the study were excluded.

Method of Data Collection

Data collection involved document analysis and relevant data pertaining to housing schemes was drawn from published reports, statistical data, policy documents and research studies. Data collected were organized systematically to correspond to the aims of the study.

Method of Data Analysis

The method of data analysis used in this study was descriptive analysis. The secondary data gathered were systematically arranged, grouped, and interpreted in a simple manner without the use of any statistical tools. Important information is presented clearly and systematically in accordance with the study objectives.

Scope of the Study

This study focuses on the major housing schemes in India, especially in Tamil Nadu, in both rural and urban areas. It involves the analysis of scheme objectives, implementation process, the progress made in the scheme, and any problems faced based on the secondary data available.

Limitations of the Study

The research is secondary; therefore, the accuracy of the research relies on published data resources. The study does not contain field surveys or primary data collection; hence, the opinions of beneficiaries cannot be reflected in the study.

India's Rural Housing Schemes

The Indira Awaas Yojana (IAY) is one of the earliest major interventions in the rural housing sector in India, aimed at providing financial support to rural households for house-building to those living in rural poverty. The scheme was primarily targeted to the identified vulnerable sections like Scheduled Tribes, such as ST and other socially and economically marginalized communities. The program has contributed to the enhancement of living conditions in rural areas, but over time, it has encountered some challenges, such as limited implementation, fund disbursement delays, and concerns with transparency. Keeping this in mind, the Government of India redesigned the program and introduced the PradhanMantriAwaasYojana–Gramin (PMAY-G) in 2016 to enhance the delivery of rural housing. PMAY-G is a flagship rural housing project which strives to create security of housing and enhance quality of life of all eligible rural households by providing "pucca houses with basic amenities."

An important aspect of PMAY-G is that financial aid is disbursed directly to beneficiaries via Direct Benefit Transfer (DBT), which enhances transparency and minimizes the risk of corruption and fund leakage. The scheme also features synergy with schemes such as the Mahatma Gandhi National Rural Employment Guarantee Act (MGNREGA) for wages, Swachh Bharat Mission for toilets, and other schemes on drinking water, rural electrification, and rural development.

Rural housing schemes such as PMAY-G have shown tremendous growth in enhancing housing conditions in rural areas. To ensure the long-term and sustainable development of rural housing, however, it is important that this process is continuously monitored and implemented effectively while central and state governments have good coordination.

Urban Housing Schemes in India

Most buildings in urban areas in India are focused on the flagship Pradhan Mantri Awas Yojana – Urban (PMAY-U), which is dedicated to economically weaker sections, low-income groups, and middle-income groups. The scheme offers financial support from thecenter and interest subsidies for the building, buying, and rental of affordable housing units. This is an important project in the context of promoting inclusive urban development and access to adequate housing.

Colonias Urban as Prioritarias

PMAY-U 2.0 (Housing for All Mission): The main national housing scheme for the urban poor and middle-class to provide financial assistance to build, buy and upgrade affordable housing units.

Interest Subsidy Scheme (ISS)

The Interest Subsidy Scheme was implemented, where significant interest rate subsidies were offered on housing loans to benefit the financial situation of eligible beneficiaries and enhance their ability to avail housing finance at affordable interest rates.

Beneficiary Led Construction (BLC): This scheme provides assistance to beneficiaries to build their own dwelling units with the land that they have, under the supervision of the beneficiaries.

Affordable Housing in Partnership (AHP): AHP will enable eligible beneficiaries to purchase houses developed under a public–private partnership.

The Jan Samarth Home Loan Scheme is an initiative by the Government of India, designed to improve access to housing loans for the Economically Weaker Sections (EWS), Low-Income Groups (LIG), and Middle-Income Groups (MIG) by facilitating the process with the help of the Government's Credit Guarantee Support.

Eligibility & Application

Basic Criteria: One of the basic eligibility criteria is that the beneficiaries should not have any pucca house in any part of India, and assistance shall be provided only to those who do not own any pucca house.

Income Categories: The income categories are normally based on the maximum annual income limit of the household and are broadly categorized as Economically Weaker Sections (EWS) with an annual income limit of up to 3 lakhs, Low-Income Groups (LIG) with an annual income limit of up to 6 lakhs, and Middle-Income Groups (MIG) with an annual income limit of up to 9 lakhs.

Eligibility check: Applicants can check the status of their application or apply directly from official portals, such as the PMAY-U portal, or choose to explore housing loan options available in the Jan Samarth portal.

In summary, urban housing schemes in India, especially PMAY-U, have been instrumental in enhancing the accessibility of housing facilities for the economically weaker sections of society in urban areas. To guarantee the long-term effectiveness of urban housing policies, persistent work on planning, land use, financing, and infrastructure establishment is needed.

Housing Schemes in Tamil Nadu

Tamil Nadu is a leading State in the implementation of various housing programmes in India. The administration system and governance based on welfare have contributed to this achievement to a large extent. The state has been successful in creating central schemes such as Pradhan Mantri Awas Yojana–Gramin (PMAY-G) and Pradhan Mantri Awas Yojana–Urban (PMAY-U) and has also launched state-level schemes to address the housing requirements of the region. The major objectives of these programs are to help economically weaker sections improve their housing conditions and gain access to safe, durable, and affordable housing. In Tamil Nadu, a combination of state- and central-sponsored housing initiatives is being undertaken to ensure that pucca (concrete) houses and residential plots are provided for eligible rural and urban poor households. These programmes are mainly directed towards economically and socially weaker sections, and their major programmes are highlighted as follows:

An Overview of Housing Schemes in Tamil Nadu

Kalaignar in KanavuIllam: The Kalaignar KanavuIllam scheme is a flagship scheme initiated by the Government of Tamil Nadu for the construction of 8 lakh permanent concrete houses in rural areas with the aim of a 'Hut-Free Tamil Nadu.' The scheme will offer a unit cost of 3.5 lakh per house and will ensure a minimum plinth area of 360 square feet, which will help to enhance the housing standard of rural households.

Chief Minister's Solar Powered Green House Scheme (CMSPGHS): The Solar Powered Green House Scheme is a housing scheme under the Government of Tamil Nadu with 100% funding from the Government. This scheme provides a dwelling unit of size 300 sq. ft. to the rural poor families at an estimated cost of 1.80-2.10 lakh per house under the program. The scheme focuses on the sustainable provision of housing development with the inclusion of 'green' features such as a rainwater harvesting system on the roof and solar-powered lighting facilities.

Centrally Sponsored Schemes in Tamil Nadu: List of Schemes, their Funding Ration, and their Objectives

The aim of Pradhan Mantri Awas Yojana: PMAY-G is to provide pucca houses for eligible rural households, and financial assistance is mostly given as a shared scheme between the Central and State Governments.

PMAY-Urban 2.0: This is an amendment to PMAY-Urban and includes central and state assistance for urban poor and middle-income families via credit-linked subsidies, beneficiary-led construction, and affordable housing in partnership.

In conclusion, one can conclude the overall housing implementation in Tamilnadu can be considered a good model that incorporates both the central and state-level schemes and acts effectively. The state's persistent drive toward welfare policies, sustainable housing construction, and effective delivery systems are important factors in enhancing housing conditions in urban and rural areas.

Major Finding

Housing schemes such as PMAY-G and PMAY-U have played a significant role in increasing access to permanent housing for the EWF section in India. Previously, many families lived in temporary or paper slip houses, but now they live in pucca houses, their conditions have improved, and social recognition has strengthened. Rural housing programs have played a significant role in eradicating rural housing deprivation in India. The coordinated implementation of PMAY-G with other social welfare measures, such as sanitation, electricity, and employment, has enhanced the overall welfare of rural masses. The convergence approach means that housing is not seen as a stand-alone intervention but as part of a broader rural development package.

Urban housing programs have taken different measures in the past to address slum and informal settlement problems in urban areas, such as slum redevelopment projects, construction of affordable housing, and credit-linked subsidy (CLSS) under PMAY-U, which has broadened the scope of housing access for economically weaker urban households. However, progress in implementation varies by state and urban local bodies.

Tamil Nadu has relatively performed well on housing programmes as compared to other Indian states. Secondary data analysis shows that the state has made more efficient achievements in project completion, identification of beneficiaries, and inclusion of basic infrastructure facilities. Furthermore, state-specific housing initiatives have enhanced both rural and urban housing development.

The results indicate that the policy to encourage joint ownership or exclusive ownership of houses by women has brought about improvement in women's participation in housing ownership. This has contributed to increased social security and the empowerment of women in both rural and urban households.

Challenges

The pressure on land for housing has greatly increased owing to rapid urban growth and increasing population density. Expensive land and the lack of suitable sites hinder the development of large-scale housing projects. This usually leads to delays in housing programmes in urban areas and reduces access to affordable housing.

Delayed fund disbursement and project implementation are major challenges in housing programmes. Financial release and project completion are delayed because of administrative complexity, lengthy approval processes, and poor coordination between government agencies. Therefore, the provision of housing units to beneficiaries is affected by the non-timely delivery of housing units.

Another obstacle to building is the rising cost of construction. A sustained increase in the prices of basic building materials—such as cement, steel, sand, and labor—has further added to the financial strain on housing projects. This can, therefore, affect the quality of the housing provided under the schemes and the timelines for completion of projects.

The quality of the supporting infrastructure in new housing colonies is frequently inadequate, casting doubt on the improvement of the living standards as intended. In numerous instances, public facilities such as road networks, drainage, water supply, and transport connectivity are not adequately developed. This lack of infrastructure provision is still impacting the quality of life for beneficiaries after housing units have been completed.

The identification of beneficiaries remains a major challenge in housing program delivery. Although databases such as the Socio-Economic and Caste Census (SECC) are used to identify eligible families, there are problems with the accuracy of the data, and there are socio-economic changes over time that can exclude deserving families. Concurrently, some ineligible households could be mistakenly added in, which would diminish the effectiveness and fairness of the targeting of beneficiaries.

Suggestions

Housing assistance should be regularly adjusted to account for fluctuations in market prices for construction materials. This will increase the financial capability of beneficiaries to build permanent, good quality homes, and reduce economic stress through the construction process.

Enhanced institutional monitoring using technological monitoring systems is critical for program implementation. Satellite-assisted verification, digital management platforms, and automated progress assessments can help achieve operational efficiency, transparency, accountability, and timely delivery of housing projects.

Enhancing governance efficiency is important for attaining the goals of housing programmes. Better institutional coordination at both national and regional levels and strengthening financial management and processes would help with the coordination of housing efforts and overall programme performance.

Innovative land solutions are needed to overcome land constraints in urban settings. The effective utilization of excess public land and the development of co-financing mechanisms between the public and private sectors can support the development of affordable housing and contribute to the optimization of urban development.

Supporting infrastructure must be developed simultaneously with housing programs. Housing developments should involve adequate transport infrastructure, water supply, sanitation, drainage, and other public facilities and services in an integrated planning process, enabling the development of healthy, resilient, and sustainable communities.

Future Research Gap

This study examines rural and urban housing schemes in India based on secondary data, with a specific focus on Tamil Nadu (TN). Future research could utilize primary data to conduct in-depth analyses of beneficiary satisfaction, opinions, and the socio-economic impact these housing schemes have had on their lives.

Furthermore, future studies could focus on areas such as comparative analyses of the performance of rural and urban housing schemes, women's housing rights, inter-state comparisons, sustainable and climate-resilient housing, the use of digital technology in housing schemes, and the impact of housing policies implemented by both the central and state governments. Such research would help improve the effectiveness of housing schemes in India and provide valuable recommendations for policymakers.

Conclusion

Housing is one of the key pillars of human development and a key factor in improving the socioeconomic conditions of people and communities. To solve the problem of housing shortages, the Government of India has undertaken several housing programs in various years, especially for the economically weaker sections of society in both rural and urban areas. The secondary data analysis indicates that these Housing for All schemes have played an important role in achieving the vision of "Housing for All" and in diminishing the number of kutcha houses and improving basic living conditions. The linking of housing with other services, such as sanitation, electricity, and drinking water, has also enhanced the impact of these schemes. The state of Tamil Nadu has come out on top as one of the states with good administrative systems, timely implementation and the launch of housing initiatives specific to the state, with respect to housing schemes. Combining central and state schemes has helped enhance housing outcomes in both rural and urban settings in the state. Despite all of these achievements, however, a number of challenges remain, such as increasing construction costs, the lack of land in urban areas, delays in implementation, and the lack of infrastructure. Overall, these challenges suggest that although significant strides have been made in housing development, it is still insufficient to address the increasing demand for housing sustainably in

India. Housing schemes in India have been effective in enhancing the quality of life and fostering inclusive growth. To achieve long-term housing security for all segments of the population, governance mechanisms need to be strengthened, funds need to be allocated in time, sustainable construction needs to be adopted, and better coordination needs to be achieved among the implementing agencies.

This study reveals that the Pradhan Mantri Awas Yojana Gramin (PMAY-G) scheme, implemented in India, and specifically in Tamil Nadu, has played a pivotal role in improving the housing status of rural populations. Beyond providing safe and permanent housing, the scheme has enhanced the beneficiaries' quality of life, social security, and access to basic amenities. However, challenges such as delays in fund disbursement, rising construction material costs, administrative hurdles, and implementation-related issues persist.

Therefore, to maximize the scheme's benefits, it is essential to expedite fund allocation and disbursement processes, strengthen monitoring systems, and improve integration with other welfare initiatives related to drinking water, electricity, sanitation, and employment. Future studies based on primary data examining beneficiary experiences, satisfaction levels, and long-term socioeconomic impacts at the district level could provide deeper insights.

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