



Housing Policy and Inclusive Development: An Analysis of PMAY-G

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Abstract

Housing is a fundamental human need and an important indicator of socio-economic development. In India, the challenge of providing adequate housing to rural populations has remained a major concern for policymakers. The Pradhan Mantri Awaas Yojana-Gramin (PMAY-G), launched in 2016, aims to ensure "Housing for All" by providing financial assistance to rural households living in inadequate housing conditions. This article examines the role of PMAY-G in promoting inclusive development by improving housing conditions, reducing poverty, enhancing social dignity, and strengthening rural welfare. The study highlights the achievements, challenges, and future prospects of the scheme while emphasizing its contribution to inclusive growth and social justice.

Keywords: Housing Policy, Inclusive Development, PMAY-G, Rural Housing, Welfare Administration, Social Inclusion, Rural Development, India.

Introduction

Housing is not merely a physical structure; it is a critical component of human welfare and social development. Adequate housing provides security, dignity, and access to essential services such as sanitation, electricity, and clean drinking water. In developing countries like India, rural housing remains a significant challenge due to poverty, unemployment, and unequal access to resources.

Recognizing the importance of housing as a welfare measure, the Government of India introduced the Pradhan Mantri Awaas Yojana-Gramin (PMAY-G) in 2016, replacing the Indira Awaas Yojana. The scheme seeks to provide pucca houses with basic amenities to all eligible rural households. PMAY-G represents a significant policy initiative aimed at achieving inclusive development by addressing housing deprivation among the poor and marginalized sections of society.

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This article explores the relationship between housing policy and inclusive development through an analysis of PMAY-G. It discusses the scheme's objectives, implementation mechanisms, achievements, challenges, and contribution to rural transformation.

Housing Policy and Inclusive Development

Inclusive development refers to a process of economic and social progress that benefits all sections of society, particularly vulnerable and marginalized groups. It aims to reduce inequalities and ensure equal access to opportunities and resources.

Housing plays a central role in inclusive development because it directly influences health, education, employment, and social participation. Poor housing conditions often lead to social exclusion, poor health outcomes, and reduced economic productivity. Therefore, housing policies are important instruments for achieving social justice and improving the quality of life.

In India, housing policies have evolved from welfare-oriented approaches to more comprehensive development strategies. PMAY-G reflects this transition by integrating housing assistance with broader goals of poverty reduction, social inclusion, and sustainable development.

Overview of PMAY-G

PMAY-G was launched with the objective of providing housing assistance to rural households lacking adequate shelter. The scheme aims to construct durable and disaster-resilient houses with basic amenities.

The key objectives of PMAY-G include:

- Providing pucca houses to eligible rural households.
- Improving living standards and social security.
- Promoting inclusive and equitable development.
- Ensuring transparency and accountability in beneficiary selection.
- Integrating housing with sanitation, electricity, and clean energy initiatives.

Under the scheme, beneficiaries receive financial assistance for house construction. The houses are designed to meet minimum standards of safety, durability, and habitability. Beneficiaries are selected through the Socio-Economic Caste Census (SECC) data, ensuring transparency and fairness.

PMAY-G as a Tool for Inclusive Development

Poverty Reduction

One of the most significant contributions of PMAY-G is its role in poverty alleviation. Housing is a productive asset that enhances the economic security of households. A permanent house protects families from natural disasters, reduces maintenance costs, and creates opportunities for income-generating activities. By providing financial assistance for housing construction, PMAY-G reduces the economic burden on poor households and contributes to long-term poverty reduction.



Social Inclusion

PMAY-G prioritizes marginalized communities, including Scheduled Castes (SCs), Scheduled Tribes (STs), minorities, and other vulnerable groups. This targeted approach ensures that disadvantaged sections of society receive adequate support. The scheme promotes social inclusion by enabling marginalized families to access improved housing and participate more actively in community life.

Women Empowerment

An important feature of PMAY-G is the emphasis on women's ownership of houses. In many cases, houses are registered in the name of female members or jointly with spouses. This provision enhances women's social status, strengthens their decision-making power, and promotes gender equality. Ownership of property provides women with greater financial security and social recognition.

Improvement in Health and Sanitation

Poor housing conditions are often associated with health risks such as respiratory diseases, infections, and poor sanitation. PMAY-G houses are linked with sanitation initiatives such as the construction of toilets under the Swachh Bharat Mission. Improved housing conditions contribute to better health outcomes, reduce disease prevalence, and enhance overall well-being.

Educational Benefits

Children living in secure and stable housing environments are more likely to attend school regularly and perform better academically. Adequate housing provides a conducive environment for learning and personal development. Thus, PMAY-G indirectly contributes to human capital formation and educational advancement in rural areas.

Rural Infrastructure Development

The implementation of PMAY-G generates demand for construction materials, skilled labor, and local services. As a result, the scheme stimulates rural economic activity and creates employment opportunities. The integration of housing with electricity, roads, and sanitation infrastructure further supports rural development and improves living standards.

Achievements of PMAY-G

Since its launch, PMAY-G has achieved significant progress in rural housing development. Millions of houses have been sanctioned and completed across India. The scheme has improved the living conditions of numerous rural households and contributed to the government's goal of Housing for All.

- Several positive outcomes have been observed:
- Increased access to safe and durable housing.
- Enhanced social dignity and security.
- Greater participation of women in property ownership.
- Improved sanitation and hygiene.
- Strengthened rural infrastructure.



- Better quality of life for beneficiaries.

The use of digital technology, direct benefit transfer (DBT), and geo-tagging has improved transparency and reduced leakages in fund distribution.

Challenges in Implementation

Despite its achievements, PMAY-G faces several challenges that affect its effectiveness.

Delays in Construction: In some areas, beneficiaries experience delays in house construction due to shortages of materials, labor constraints, and administrative hurdles.

Financial Constraints: Rising construction costs often exceed the financial assistance provided under the scheme. Beneficiaries may struggle to mobilize additional resources required for house completion.

Administrative Issues: Implementation effectiveness varies across states and districts. Inadequate monitoring, bureaucratic delays, and lack of coordination among agencies can affect project outcomes.

Exclusion Errors: Although beneficiary selection is based on SECC data, some deserving households may be excluded due to outdated information or documentation issues.

Quality Concerns: Variations in construction quality have been reported in certain areas. Effective supervision and technical support are necessary to ensure durability and safety.

Policy Recommendations

To enhance the effectiveness of PMAY-G and strengthen its contribution to inclusive development, several policy measures can be considered:

- Increase financial assistance in line with rising construction costs.
- Improve beneficiary identification through updated socio-economic surveys.
- Strengthen monitoring and evaluation mechanisms.
- Enhance technical support for beneficiaries during construction.
- Promote community participation and local governance involvement.
- Ensure timely release of funds and administrative approvals.
- Integrate housing programmes with livelihood and skill development initiatives.
- Encourage environmentally sustainable and disaster-resilient housing designs.

These measures can improve implementation efficiency and maximize the developmental impact of the scheme.

Conclusion

Housing is a critical determinant of human welfare and inclusive development. PMAY-G represents a transformative housing policy that seeks to address rural housing deprivation while promoting social justice, poverty reduction, and economic inclusion. The scheme has significantly improved the living conditions of rural households and contributed to the broader objectives of sustainable development.



Despite implementation challenges, PMAY-G has emerged as an important instrument of welfare administration and rural transformation. By providing secure housing and integrating essential services, the programme enhances the dignity, security, and well-being of millions of rural citizens. Continued policy support, effective implementation, and community participation will be essential for realizing the vision of inclusive and equitable development in rural India.

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