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Impact of Government Schemes on the Urban Poor: A Case Study of Pradhan Mantri Awas Yojana-Urban (PMAY-U) in Changtongya Town, Nagaland

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Abstract: *This study examined the implementation and impact of the Pradhan Mantri Awas Yojana–Urban (PMAY-U) in Changtongya Town, focusing on awareness, participation, and housing outcomes among beneficiaries. The study adopted a descriptive design, using primary data collected through structured questionnaires supported by interviews with implementing authorities. The study revealed that many beneficiaries were aware of the scheme, yet a considerable number faced difficulties regarding the scheme related documentation, unclear information, and delays in the approval and fund releasing processes. Under the Beneficiary-Led Construction (BLC) component, the approval of sanction and disbursement was found to be unfairly long. post-construction assessment shows a marked improvement in housing quality, availability of basic facilities and overall living conditions. Most households reported enhanced comfort and dignity, with many acknowledging an improvement in their social standing within the community. However, challenges such as procedural delays, material shortages, labour issues, and lack of technical guidance remained prominent. Insights from implementing authorities highlighted financial constraints, obstructive traditional land ownership patterns and limited institutional capacity as major factors influencing effective implementation of the scheme in the town. Despite these challenges, it is found that PMAY-U has played a significant role in improving housing conditions in Changtongya Town, while the need for stronger awareness efforts, timely fund disbursement, and improved administrative support to ensure more effective and equitable outcomes are strongly recommended.*

Keywords: *Changtongya Town, Pradhan Mantri Awas Yojana- Urban, Beneficiaries.*

Introduction: Housing plays a vital role in shaping social security, economic stability, and overall wellbeing, particularly for low-income urban households who are most affected by inadequate living conditions. Rapid urbanisation in India has intensified housing shortages, pushing vulnerable populations into overcrowded and substandard settlements. To address these concerns, the Government of India launched the Pradhan Mantri Awas Yojana–Urban (PMAY-U) with the mission of ensuring affordable, safe, and dignified housing for the urban poor (Ministry of Housing and Urban Affairs (**MoHUA, 2015**). The scheme aims to provide "Housing for All" through multiple components, including the Beneficiary-Led Construction (BLC) model, which supports households in constructing or upgrading their own homes. Under this component, eligible beneficiaries apply through Urban Local Bodies (ULBs) or designated PMAY-U portals, following which applications are verified based on income category, land ownership, and housing condition as per the scheme guidelines. Upon approval, financial assistance is released directly into beneficiaries' bank accounts through Direct Benefit Transfer (DBT) in instalments linked to different stages of house construction, such as foundation, plinth level, and completion. In certain cases, beneficiaries may also receive facilitation support for construction materials through convergence with state or local schemes, although construction is largely beneficiary-driven (**MoHUA, 2015; MoHUA, 2017**). While national progress reports highlight an increase in sanctioned and completed houses, the actual effectiveness of the scheme varies widely across states, regions, and local administrative contexts.

In Northeastern states like Nagaland, housing challenges are shaped by unique socio-cultural and geographic factors such as customary land ownership, dispersed settlement patterns, financial documentation barriers, and limited municipal or town infrastructure. These realities influence the way national housing schemes are accessed, implemented, and experienced on the ground (**NITI Aayog, 2018**). Changtongya town, a small urban centre within Mokokchung district in Nagaland presents a relevant case for understanding how PMAY-U functions at the micro level, particularly in relation to awareness, accessibility, beneficiary experiences, subsidy flow, and the role of implementing authorities. Existing literature reveals lack of town-specific studies in Nagaland, creating a need for research that captures both beneficiary perspectives and administrative challenges. Therefore, this study was undertaken to assess the impact and implementation of PMAY-U in Changtongya town so as to contribute insights to academic discourse and to support more effective housing policy delivery in similar small-town contexts.

Literature review: Understanding the effectiveness of government housing schemes like the Pradhan Mantri Awas Yojana–Urban (PMAY-U) requires a multi-level exploration of prior research—from global trends to specific state-level realities. This review presents relevant literature across four tiers: international, national, regional (Northeast India), and state (Nagaland), providing a broad yet focused backdrop for evaluating PMAY-U in Changtongya Town.

Internationally, UN-Habitat and the World Bank emphasise that durable housing outcomes are not only about construction but also require secure tenure, integration with basic services and livelihood opportunities and participatory approaches that strengthen beneficiary agency (**UN-Habitat, 2013; UN-Habitat, 2020; World Bank, 2019**). Classic work on self-help and incremental housing underscores the potential of beneficiary-led approaches while warning that technical assistance, reliable finance flows and supply-chain support are necessary to avoid poor quality and incomplete houses (**Turner & Fichter, 1972**). World Bank studies and project documents further show that housing finance interventions can improve access but are sensitive to local market conditions and institutional capacity (**World Bank, 2019; World Bank LIHF Project, 2019**).

At the national level, operational documents and impact evaluations of PMAY-U show important gains in sanitation, housing stock and perceived wellbeing among many beneficiaries, while simultaneously documenting systemic implementation problems — delayed tranche payments, deficient technical assistance under the Beneficiary-Led Construction (BLC), uneven uptake across city classes, and problems of beneficiary identification and documentation that often exclude the poorest (**MoHUA, 2022; PMAY-U operational guidelines; Standing Committee on Housing & Urban Affairs, 2023**). Policy analyses and working papers (PRS, CSEP, NIPFP) have similarly highlighted heterogeneity in state-level performance, fiscal and administrative bottlenecks, and concerns that some subsidy streams (notably credit-linked subsidies) privilege households with formal banking access, thereby limiting redistributive impact (**Kundu & Kumar, 2017; CSEP, 2024; PRS, 2023; NIPFP employment study**).

In the Northeast, studies point to distinctive implementation constraints—hilly and fragile terrain, high transportation costs of construction materials, dispersed settlement patterns, clan-based and customary land ownership systems, and relatively weaker Urban Local Body (ULB) capacities for management and DPR preparation—all of which complicate the roll-out of centrally designed housing programmes (**North Eastern Council, 2020**). Research focusing on urban development in Northeast India notes that customary land tenure systems often lack formal titles, creating eligibility barriers under PMAY-U norms that require proof of ownership (**Tuanmuansanga & Thanga, 2023**). Additionally, limited contractor availability, shortages of skilled masons, and seasonal disruptions caused by heavy rainfall has been identified as region-specific operational challenges affecting housing completion timelines (**Deka, 2018; Northeastern Council, 2020**). Further, comparative studies of centrally sponsored schemes in the Northeast argue that uniform programme guidelines inadequately account for socio-cultural diversity and regional specificities, resulting in partial exclusion of vulnerable groups and lower absorption capacity at the ULB level (**Baruah, 2019**). These findings collectively suggest that PMAY-U implementation in the Northeast requires greater flexibility in documentation norms, enhanced technical handholding, and more decentralised planning mechanisms.

State and local evidence for Nagaland is thinner but consistent with these regional patterns. Official sanction and release data from the Ministry of Housing and Urban Affairs indicate that while several districts have received substantial allocations under PMAY-U, actual completion and occupancy rates vary considerably (**MoHUA, 2023**). Local newspaper reports and mission updates highlight recurrent issues such as delays in instalment releases, limited availability of engineers and technical staff at the municipal level, difficulties in land regularisation due to customary ownership, and challenges in connecting completed houses to municipal services such as water supply and drainage (**The Morung Express, 2022; Nagaland Tribune, 2023**). Small-scale field-based studies and independent reports from Nagaland further observed that beneficiary awareness of scheme provisions remains uneven, with many applicants lacking clarity on instalment schedules, construction standards, and grievance redressal mechanisms (**Venkatesh, 2021 field report**).

Published evaluation studies of PMAY-U at the national and state levels also point to uneven beneficiary awareness regarding scheme provisions, instalment schedules, construction standards, and grievance redressal mechanisms, particularly in smaller towns and administratively weaker urban local bodies (**Sharma, 2020**). These studies further note that coordination challenges between state nodal agencies and ULBs often contribute to procedural delays and cost overruns.

Research Gap: The existing literature predominantly focussed on larger urban centres with relatively stronger municipal systems and the insights remained largely theoretical when applied to small-town contexts. The findings of regional studies too tend to generalise the region without examining micro-level variations across towns leaving smaller towns unrepresented and failing to assess beneficiary experiences alongside implementing authority challenges in an integrated manner.

Thus, there is no existing empirical research that evaluates PMAY-U implementation in small-town contexts, particularly with respect to beneficiary awareness, accessibility, implementation constraints, housing outcomes, and administrative efficiency under the Beneficiary-Led Construction (BLC) component. Absence of town-specific empirical evidence constitutes a clear research gap and establishes the need for the present study to generate localized insights that can inform policy design, improve implementation practices, and contribute to the limited academic literature on housing programmes in Nagaland's smaller urban settlements.

Statement of the Problem: Despite the intended benefits of PMAY-U, several implementation challenges continue to affect the urban poor, particularly in smaller northeastern towns where land systems, financial access, documentation requirements, and administrative limitations create barriers to participation. Existing studies has focused largely on larger cities or broader state-level trends, leaving a gap in understanding the lived realities of beneficiaries and implementing authorities in small township. There is limited evidence on the level of awareness among eligible households, the ease of accessing subsidies, the progress and completion of BLC houses, and the adequacy of municipal support mechanisms. This lack of micro level study makes it difficult to assess whether PMAY-U is meeting its goals for the urban poor in small township, thereby Justifying the need for a focused study.

Significance of the Study: Focusing on Changtongya Town—a small yet growing urban town, the study offers localized insights into how the PMAY-U scheme functions on the ground, particularly in semi-urban settings. The study examines whether the scheme has effectively improved the living conditions of the urban poor and whether the challenges in creating awareness, access and implementation persist. The findings aim to inform policymakers, local authorities, and implementing agencies the evidence-based recommendations to enhance delivery and outreach. It also sets a foundation for future research in similar underserved regions, promoting a more inclusive and region-specific approach to urban development. Ultimately, this study seeks to bridge the gap between policy and practice, contributing to both academic discourse and meaningful social impact.

Objectives of the Study

1. To examine the level of awareness, accessibility and participation of the PMAY-U scheme among the urban poor.

2. To assess the socio-economic impact of PMAY-U on the beneficiaries, particularly in terms of housing quality, perceived social status and living standards.

3. To evaluate the effectiveness in implementation process of PMAY-U at the local level, including challenges faced by both beneficiaries and implementing authorities.

Methodology: It is a mixed method study analytical in nature. The investigators collected and used both primary and secondary data. Primary data were collected through structured questionnaires and semi-structured interviews with households and implementing department officials. A random sampling method was used for collecting primary data with a sample size consists of 100 respondents, ensuring a representative mix from different localities of Changtongya town. Secondary data were collected from various published and unpublished sources including reports of the Ministry of Housing and Urban Affairs, academic journals, books, and government publications related PMAY-U, articles from newspapers and online platforms. Basic statistical techniques such as percentages, averages, charts and tables were used to analyse the data. The study ensured informed consent from all the participants with their privacy and confidentiality throughout the research process.

Data analysis and discussion

Respondents' Profile:

1. Residential localities: Out of the total 11 wards surveyed in Changtonya town, the share of participation in availing the scheme is highest in Sunrise Ward (13%), followed closely by Tzümokong Ward (12%) and Church Ward (11%). Meanwhile, Longchara Ward (10%) and Longpangtsung Ward (10%) represented a moderate share of the sample. The remaining wards- PWD Ward (9%), Electrical Ward (9%), Antsutzubo Ward (9%), Windy Ward (9%), and Medical Ward (8%)- accounted for comparatively fewer participation. This distribution indicates that Sunrise, Tzümokong, and Church Wards contribute the highest share of participants in the study area.

2. Gender and age composition: The study revealed higher participation of women in the housing scheme with female 58%, while male accounted for 42%. The age distribution shows that 39% were 36-45 years, followed by 32% in the 26–35 years category. Meanwhile, 21% belonged to below 25 years of age group, and 8% fell within the 46–60 years bracket. This shows that majority of participants are middle-aged, representing the more active segment of the population.

3. Marital status: The married individuals formed the largest proportion (63%), followed by widowed at 18%. A smaller share consisted of divorced individuals at 11%, while single respondents accounted for only

8%. This shows that the respondent group is predominantly composed of married participants, with comparatively fewer individuals from other marital categories.

4. Educational qualifications: The educational background of the respondents reveals that 4% had no formal education, while 11% had completed primary education. A larger share, 29%, had attained secondary education, and 32% reported higher secondary qualifications. Additionally, 24% of the respondents were graduates or above. This indicates a generally well-educated respondent group, with a significant proportion having completed higher levels of schooling.

5. Occupational status: In terms of occupation, daily wage labourers constituted 21%, while Government/Private Job holders accounted for 18%. Homemakers represented 20%, farmers made up 14%, and business operators accounted for 23%. This distribution highlights a mixed occupational structure, with business, labour, and homemaking forming major proportions.

6. Monthly household income: 26% of the respondents reported earnings below ₹10,000, while 34% fell within the ₹10,000–₹200,000 range. Meanwhile, 28% had income levels between ₹20,000 – ₹50,000, and 12% reported earnings above ₹50,000. These figures indicate that majority of households fall within low to lower-middle income brackets.

7. Household size: The study revealed that 18% of the respondents lived in households with 1–3 members, while 47% reported a household size of 3–5 members. Additionally, 35% belonged to households with more than 5 members. This suggests that medium to large household structures are common in the study area.

Awareness and Accessibility of the Scheme

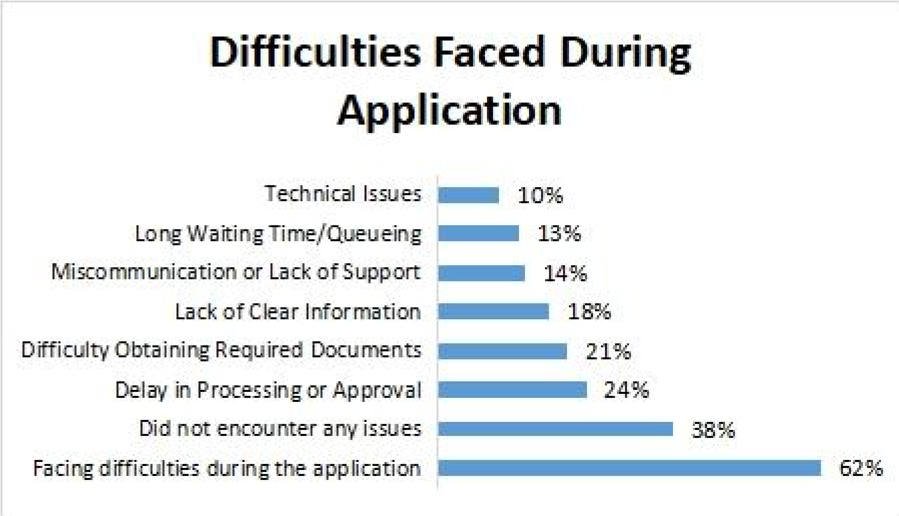
1. Awareness: The study revealed that although majority (74%) had prior awareness, a noticeable proportion (26%) had applied without initial knowledge of the PMAY-U scheme. Among those who were aware, the largest proportion (32%) reported to have learned from Ward Leaders, followed by Government Officials (27%). Meanwhile, friends and relatives accounted for 21%, local media contributed 12%, and social media represented 8%. This shows that information dissemination was mainly community-based rather than media-driven. Regarding awareness on eligibility requirements, 41% of respondents reported that they fully understood the criteria, while 38% stated they understood only partially, and 21% indicated that they did not understand the criteria at all. This shows that clarity on communication about criteria requirements varied among applicants due to weak means of dissemination.

2. Assistance during application: The study reflects a mixed level of dependence on institutional and community support in getting assistance during application as 29% applied by themselves, while 34% received help from department staff. Local leaders assisted 18%, NGOs/Volunteers supported 9%, and friends or relatives assisted 10% of the beneficiaries.

3. Difficulties faced during application: The study revealed that procedural delays and documentation requirements were the main hurdles as majority (62%) reported facing difficulties during the application process, while 38% stated that they did not encounter any issues. Among those who experienced difficulties, the most common challenges included delay in processing or approval (24%), difficulty in obtaining required documents (21%), lack of clear information (18%), lack of support (14%), long waiting time/queueing (13%), and technical issues (10%).

4. Unofficial payments during application: The study also revealed that none of the beneficiary were asked to make any unofficial payments during the application or approval process - an indication of an educated and well-informed community in the study area.

5. **Fund approval duration:** All respondents (100%) reported that the time taken from application to fund approval was more than a year showing a uniform experience of extended waiting periods among applicants.



Source: Field Survey, May – June 2025

Participation Level of the Respondents in the PMAY-U Scheme

1. **Component of PMAY-U applied for:** All (100%) respondents reported that they applied under the Beneficiary-Led Construction (BLC) component of the scheme. None of the respondents selected other components such as Credit-Linked Subsidy (CLS) or Affordable Housing Partnership (AHP). This shows a uniform pattern of participation under the BLC component.

2. **Type of BLC Housing Construction:** Among those under BLC, 82% stated that their application was for New Construction and the rest 18% for Enhancement. This indicates that the majority required complete housing construction rather than modification of existing structures.

3. **Year of application and subsidy amount:** Everyone had applied for the scheme in the year 2015, indicating a single-year or one-time implementation of the scheme in the town. At the same time, all beneficiaries (100%) received the sanctioned housing subsidy of ₹1,20,000 (one lakh twenty thousand) each in 2 installments and none reported partial payment or non-receipt of funds.

4. **Decision-making in construction:** Beneficiaries were given free hand under the scheme related to the construction process, 46% of them stated that decisions were made jointly within the household, while 33% reported that the male head made the decisions, and 21% indicated the female head as the main decision-maker. This suggests that construction decisions were largely family-based.

5. **Challenges during construction:** A number of respondents reported facing challenges during construction. The most common issues identified were delay in subsidy release (29%), followed by material shortages (24%), labour issues (19%), lack of technical help (16%), and land-related problems (12%). This shows that procedural delays and construction resource limitations were the most frequently encountered difficulties.

Post-Construction Impact of the PMAY-U Houses

1. **Completion status:** The study revealed that large majority (82%) of the beneficiaries' house construction under PMAY-U had been fully completed, while the rest 18% were found to be still under construction and none reported that construction had not begun. This shows that most beneficiaries were able to progress substantially in completing their sanctioned housing units.

2. Type of house and added facilities: The data shows that the scheme has largely supported the development of more permanent and durable housing for beneficiaries because in terms of housing structure, 76% of the respondents had constructed pucca houses, whereas 24% reported constructing semi-pucca houses. Also, all newly constructed houses were equipped with essential household facilities such as toilets, kitchens, electricity connections, water supply, and drainage systems. This indicates a significant improvement in basic living amenities among the surveyed households.

3. Improvement in living conditions: Regarding changes in living standards, 69% of the respondents reported that their living conditions had greatly improved, while 31% stated that it had slightly improved. No respondent indicated experiencing no change or a decline in living conditions. This reflects a positive overall impact of the housing support provided under the scheme.

4. Improvement in Social Status: When asked whether the new house had improved their social standing within the community, 58% of respondents reported an improvement, 29% were unsure, while 13% stated that their social status had not changed. This suggests that while housing contributes to social recognition, perceptions of social status improvement vary among beneficiaries.

Feedback and Suggestions of the Respondents

1. Overall satisfaction with PMAY-U: The study found that majority (61%) of the beneficiaries were highly satisfied with the PMAY-U scheme, while 39% stated that they were somewhat satisfied and none expressed their dissatisfaction with the scheme. This shows that beneficiary perception toward the programme is largely positive, reflecting a favourable response to the support received. Hence, all the respondents (100%) were in favour of continuing the scheme indicating strong approval and recognition of the scheme's relevance and need within the community.

2. Suggestions for improving the Scheme: Although the suggestion section was optional, respondents had provided inputs for strengthening the scheme's implementation. Among these, 42% recommended conducting awareness campaigns to improve understanding of eligibility, application steps, and available benefits. Another 33% suggested introducing a real-time tracking system to help beneficiaries monitor payment progress and approval status. Additionally, 25% suggest that the subsidy amount be revised and periodically increased to match rising construction costs. These suggestions highlight the demand for clearer communication, procedural transparency, and enhanced financial support.

Post-Construction Impact: The scheme showed positive housing outcomes, with 82% of beneficiaries completed their houses and 18% found under construction. A majority (76%) built pucca houses, while 24% constructed semi-pucca structures but all beneficiaries were found to build essential facilities such as toilets, kitchens, electricity, water supply, and drainage, indicating substantial improvement in basic housing amenities. As such, large majority (69%) of the beneficiaries were found experiencing significantly improved living conditions while for the rest 31% of them were found slight improvement. However, no one was found experiencing no change or a decline in living conditions reflecting a positive overall impact of the housing support provided under the scheme. Subsequently, for majority of the beneficiaries (58%) felt improvement in their social status although 29% of them were unsure and 13% felt no change in their social status. This suggests that while housing contributes to social recognition, perceptions of social status improvement vary among beneficiaries.

Beneficiary Feedback and Suggestions: The perception towards the scheme amongst the beneficiaries is largely positive as majority (61%) of the beneficiaries were highly satisfied with the PMAY-U scheme, while 39% stated that they were somewhat satisfied and none expressed their dissatisfaction reflecting a favourable response to the support received. Hence, all the respondents (100%) were in favour of continuing the scheme indicating strong approval and recognition of the scheme's relevance and need for the community.

Based on their lived experiences, beneficiaries had provided inputs for strengthening the scheme's implementation. 42% of them had recommended for conducting awareness campaigns to improve understanding of eligibility criteria, application steps, and available benefits. Another 33% suggested introducing a real-time tracking system to help beneficiaries monitor payment progress and approval status. Additionally, 25% suggest that the subsidy amount be revised and periodically increased to match rising construction costs. The suggestions by beneficiaries simply highlights the need for better communication, procedural transparency, and enhanced financial support.

Perspectives of Implementing Authorities: Interviews with implementing authorities provided additional insights beyond the beneficiary data. Officials confirmed limited awareness activities and reliance on ward leaders due to resource shortages. On adopting only, the Beneficiary-Led Construction (BLC) component was, authorities stated that most households already possessed land, making BLC more suitable. Lack of developer interest, limited land availability for group housing, and low access to formal credit made other components like Credit-Linked Subsidy Scheme (CLSS) and Affordable Housing Partnership (AHP) impractical.

Authorities also reported challenges such as documentation issues, verification delays, rising material costs, transportation difficulties, and limited technical staff for monitoring. They emphasized the need for streamlined procedures, increased staffing, improved coordination with banks, and enhancement of subsidy amounts. Ward-level leaders and municipal officials have also reported administrative overload and difficulties in coordinating between state nodal agencies and ULBs, contributing to procedural delays and cost overruns.

Key Findings: With a well-spread sample across various wards within the town the findings revealed that female beneficiaries (58%) were more than males (42%) and majority of the beneficiaries, 67%, belonged to the middle-aged (25–45 years) category showing that the more active and economically responsible age groups participated in the scheme. Notably a substantial proportion of the beneficiaries (37%) were either widowed, divorced or single dwellers.

Education levels of the beneficiaries were found moderately high with a meagre 4% only had no formal education and most beneficiaries possessed basic literacy. Occupationally, business operators formed the highest group (23%), followed by daily wage labourers (21%) and homemakers (20%). Most households belonged to low-income categories, with 34% earning ₹10,000–₹20,000 per month and 26% earning below ₹10,000. Household size was generally medium to large, with 47% having 3–5 members and 35% having more than 5.

On the awareness and accessibility of PMAY-U, a total of 74% beneficiaries had prior knowledge about PMAY-U, while the rest 26% applied without prior knowledge. Information was mainly received through community channels, especially ward leaders (32%) and government officials (27%), while social media played a minimal role (8%).

Regarding eligibility understanding, 41% fully understood the criteria, 38% partially understood, and 21% did not understand them at all, indicating gaps in clarity. Assistance during the application process mainly came from department staff (34%) and self-application (29%), showing mixed dependency.

Although 36% found the application simple, another 36% felt it was only somewhat manageable, while 28% found it difficult. A significant 62% faced challenges, mostly due to delays in processing (24%) and difficulty obtaining documents (21%). Notably, 100% reported that no unofficial payments were demanded, and all beneficiaries waited more than a year for approval.

All beneficiaries availed the Beneficiary-Led Construction (BLC) component, reflecting a uniform participation pattern. Most applied in 2015, and all received the full subsidy amount of ₹1,20,000 in two instalments.

Under BLC, 82% constructed new houses and 18% opted for house enhancement. Decision-making during construction was mainly household-based, with 46% reporting joint decisions, 33% male-led decisions, and 21% female-led decisions. Major construction challenges included delay in subsidy release (29%), material shortages (24%), labour issues (19%), lack of technical help (16%), and land-related problems (12%).

Suggestions for further study: The present study provides valuable insights into the implementation and impact of the PMAY–U scheme in Changtongya town; however, it also opens up several avenues for future research.

1. One major area for further study is a comparative analysis between Changtongya and other towns in Nagaland or the Northeast, where different PMAY–U components may have been implemented. Such comparative study would help identify variations in awareness levels, administrative efficiency, financial accessibility, and housing outcomes, offering a broader understanding of the scheme's effectiveness across diverse urban contexts.

2. Future researchers may also conduct longitudinal studies to assess the long-term impact of the scheme on beneficiaries' socio-economic status, housing durability, health outcomes, and overall quality of life, as the current research primarily captures short- to medium-term effects.

3. Another important scope lies in examining the perspectives of implementing authorities in more depth. Although this study included interviews with local officials, future research could expand this component by involving state-level administrators, technical personnel, financial institutions, and policy planners to gain a more comprehensive understanding of administrative bottlenecks and policy challenges.

4. Additionally, further study could explore the reasons behind the limited adoption of other PMAY–U components in Changtongya, particularly investigating policy decisions, land availability, and institutional capacities that influence component selection.

5. Researchers may also analyse the role of community participation, social networks, and local governance structures in shaping the accessibility and success of the scheme.

6. Moreover, future research could focus on structural and infrastructural limitations that affect the implementation of housing schemes, such as transportation challenges, material availability, contractor involvement, and labour constraints, which were identified as issues in this study.

7. Environmental sustainability in housing construction under PMAY–U is another area, where future studies may evaluate the use of eco-friendly materials, disaster-resistant designs, and climate-adaptive housing models suitable for hilly regions like Changtongya.

8. Overall, expanding research in these directions would contribute significantly to policy development and help enhance the effectiveness of housing initiatives for urban poor communities in Nagaland and beyond

Conclusion: The study provided a comprehensive understanding of how a national housing initiative functions within a small urban context in Nagaland. The findings revealed that while the scheme has brought meaningful benefits to many low-income households, its effectiveness remains limited by several structural, administrative, and awareness-related challenges. The exclusive implementation of the BLC component in Changtongya reflects both the potential and the constraints of the scheme. Beneficiaries who successfully accessed the financial assistance were able to improve their housing conditions, resulting in better shelter, enhanced safety, and improved living standards. For many families, the scheme served as an opportunity to build permanent homes that they otherwise could not afford, highlighting the scheme's role in promoting social security and dignity. However, the study also identifies significant barriers that hinder the full realization of PMAY–U objectives in the town. Low awareness levels, lack of clarity in the application process, documentation difficulties, and delays in fund release emerged as major challenges faced by beneficiaries. The study further revealed that financial constraints continue even after receiving government assistance, as the instalment-based funding and limited access to formal loans make construction slow and burdensome. The perspective of the implementing authorities confirms these issues, indicating administrative limitations, insufficient manpower, and procedural complexities as key reasons behind delays and restricted component implementation.

Despite the limitations, the study revealed that PMAY–U has scheme made a positive contribution to improving housing conditions and supporting the overall well-being of urban poor households in Changtongya. Yet, the uneven implementation and limited outreach indicated that the full potential of the scheme has not been achieved. The success of PMAY–U in Changtongya largely depends on stronger coordination between beneficiaries and implementing authorities, improved dissemination of information, streamlined financial processes, and the possible introduction of additional components in the future.

Overall, the study underscores the importance of localized analysis in understanding the functioning of national welfare programmes. It highlights that policy success is not determined solely by design, but also by administrative efficiency, community awareness, beneficiary capacity, and contextual suitability. The findings of the study therefore contribute valuable insights for policymakers, local authorities, and future researchers aiming to strengthen housing initiatives in similar urban settings across Nagaland and the other parts of the country. With improved implementation strategies and stronger institutional support, PMAY–U has the potential to become a more effective and transformative tool for achieving inclusive urban development in Changtongya and beyond.

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