

# Impact of Pradhan Mantri Awas Yojana Gramin with Special Reference to Manipur

Esther H.M<sup>1</sup>, Jyotika Teckchandani<sup>2</sup>

<sup>1</sup>Post Graduate Student, Amity Institute of Social Sciences, Amity University, Noida, Uttar Pradesh, India

<sup>2</sup>Assistant Professor, Amity Institute of Social Sciences, Amity University, Noida, Uttar Pradesh, India

## Abstract

India's rural housing landscape has undergone significant transformation with the implementation of the Pradhan Mantri Awas Yojana - Gramin (PMAY-G), launched in 2016 with the goal of achieving "Housing for All" by 2022. This study evaluates the socioeconomic impact of PMAY-G on rural beneficiaries in Manipur, focusing on its role in poverty alleviation, social empowerment, and infrastructure development. The research highlights how PMAY-G has improved living standards by providing permanent housing with essential amenities such as sanitation, electricity, and LPG connections, while also empowering women through property ownership. Additionally, the scheme's linkage with MGNREGA has contributed to employment generation and economic stability in rural areas. Despite its successes, the study identifies key challenges such as delays in fund disbursement, high construction costs, and quality issues, which have limited the scheme's full potential. A descriptive survey method was used to collect primary data from both beneficiaries and non-beneficiaries, while secondary data was gathered from government reports, journals, and research articles. The findings emphasize the need for improved implementation strategies, enhanced financial assistance, and better coordination with local governance bodies to address existing gaps. By analyzing PMAY-G's effectiveness in improving housing infrastructure and rural living conditions in Manipur, this study provides valuable insights for policymakers and stakeholders in enhancing the reach and impact of rural housing initiatives across India.

**Keywords:** Pradhan Mantri Awas Yojana - Gramin (PMAY-G), Rural Housing, Socioeconomic Impact, Poverty Alleviation, Financial Assistance, Housing for All.

## Introduction

India, with an estimated population of 1.45 billion in 2024, remains a predominantly rural nation, with nearly 70% of its people residing in villages. Rural development is essential for reducing poverty and ensuring economic growth by improving infrastructure, housing, education, healthcare, and employment opportunities. Effective rural infrastructure enhances resource utilization, increases agricultural productivity, generates employment, and ultimately raises the standard of living. Recognizing this, both the central and state governments have launched various initiatives through the Ministry of Rural Development (MoRD) and District Rural Development Agencies (DRDA) to bridge the gap between urban and rural living conditions.

One of the key programs addressing rural housing is the Pradhan Mantri Awas Yojana – Gramin (PMAY-G), launched in 2016 to provide permanent housing with basic amenities to low-income families. This

scheme replaced the Indira Awaas Yojana (IAY) and aimed to achieve “Housing for All” by 2022. It offers financial assistance of ₹1.20 lakh in plain areas and ₹1.30 lakh in hilly regions, along with 90–95 days of unskilled labor under MGNREGA. Beneficiaries are selected based on SECC-2011 data, ensuring transparency through digital platforms like AwaasSoft and AwaasApp. The scheme integrates with other welfare programs, such as Swachh Bharat Mission-Gramin (SBM-G) for sanitation, Pradhan Mantri Ujjwala Yojana (PMUY) for LPG connections, and electrification initiatives to enhance living standards. PMAY-G ensures efficient implementation through Direct Benefit Transfer (DBT), preventing corruption and delays by transferring funds directly to beneficiaries’ Aadhaar-linked accounts. By addressing financial, social, and infrastructural needs, the scheme contributes to long-term rural development, empowering communities with better housing, employment, and essential services.

### Objective of the study

1. To evaluate the socioeconomic impact of PMAY on beneficiaries in the state.
2. To identify the challenges faced and gaps in executing the scheme.
3. To assess the effectiveness of PMAY in improving housing infrastructure and living standards in Manipur.

### Methodology

1. Descriptive survey method was used to collect primary data.
2. Beneficiaries and non-beneficiaries of the PMAY were selected on the basis of random sampling method.
3. Journals, Articles, Government Sources was used to collect secondary data.

### Research Questions

1. What is the socioeconomic impact of PMAY-G on rural beneficiaries in Manipur?
2. How effective is PMAY-G in improving housing infrastructure and living conditions in rural areas?
3. What are the key challenges and barriers in the implementation of PMAY-G?
4. How does PMAY-G contribute to employment generation and economic stability in rural communities?
5. How does the scheme’s convergence with other government initiatives enhance its effectiveness?

### Implementation of PMAY-G in Manipur

Manipur, a northeastern state of India bordering Myanmar, is divided into two distinct regions: the valley and the hills. The valley, which constitutes only 10% of the state’s total area, has a significant non-tribal population, with nearly 40% residing in urban areas, indicating a high degree of urbanization. In contrast, the hills cover 90% of Manipur’s land and are predominantly rural, with the population dispersed across remote villages. Despite this geographic division, the population in the hills is nearly equal in size to the non-tribal population in the valley.

Under PMAY-G, the funding is shared between the Central and State Governments, with a 60:40 ratio for plain areas and 90:10 for Northeastern and Himalayan states. 95% of the allocated funds go directly to States and Union Territories for house construction, including 4% for administrative expenses, while the remaining 5% is retained by the Central Government for Special Projects.

On June 29, 2017, Chief Minister N. Biren launched the Pradhan Mantri Awaas Yojana – Gramin (PMAY-G) in Manipur, with Union Minister Narendra Singh Tomar in attendance. The scheme aims to provide

housing for the homeless, with 9,740 pucca houses planned for construction in the state. Tomar emphasized the national goal of housing for all by 2022. Biren highlighted the government's commitment to development, including improving infrastructure and access to drinking water. Minister Th. Biswajit acknowledged challenges in selecting beneficiaries, which would be based on the 2011 Socio-Economic Census. A handbook on PMAY-G was released, and house allotment orders were distributed to some beneficiaries.

## Beneficiary Selection and Prioritization

The Pradhan Mantri Awas Yojana-Gramin (PMAY-G) aims to provide permanent housing for the homeless and those living in kutchha houses. In Manipur, Beneficiaries are identified through the SECC-2011, prioritizing Scheduled Castes (SCs), Scheduled Tribes (STs), minorities, and other marginalized groups. Certain households, such as manual scavengers, primitive tribes, bonded laborers, and those without permanent shelter, qualify automatically, while others are selected based on deprivation-based criteria. Additionally, 60% of houses are reserved for SC/ST communities, and 3% for persons with disabilities. Special priority is given to widows, transgender individuals, and families affected by serious illnesses.

Houses must be self-constructed with a minimum size of 25 sq. meters, adhering to pre-approved designs with minor modifications allowed. The application process requires Aadhaar, bank details, and geo-tagged images, recorded digitally via AwaasSoft and AwaasApp. Construction must be completed within 12 months. The funding model follows a 90:10 cost-sharing ratio between the Central and State Governments, with ₹1,30,000 disbursed in three installments. Toilets are mandatory and supported through Swachh Bharat Mission-Gramin (SBM-G) or MGNREGA. To enhance awareness, Awaas Diwas is observed at block and panchayat levels to educate beneficiaries.

As part of the PMAY-G implementation in Manipur, a total of 36,983 houses have been successfully completed, demonstrating progress in providing secure housing for rural households in the state. To support this construction, ₹651 crore has been disbursed, ensuring financial aid reaches the intended beneficiaries. With these efforts, the target achievement stands at 36%, reflecting significant advancements while also highlighting the need for continued support, efficient fund disbursement, and streamlined implementation to fully meet the housing goals in Manipur.

**TABLE 1. PRADHAN MANTRI AWAS YOJNA-GRAMIN IN MANIPUR (2021-2022)**

DISTRICT	TARGET HOUSE	SANCTIONED HOUSE
IMPHAL EAST	1322	629
TENGNOUPI	590	220
JIRIBAM	287	0
KANGPOKPI	264	126
SENAPATI	879	285
BISHNUPUR	1097	1044
KAKCHING	934	237
TAMENGLONG	267	0
PHERZAWL	734	628

THOUBAL	871	788
CHURACHANDPUR	2092	1497
CHANDEL	859	548
IMPHAL WEST	1488	89

Source: Chief Minister's Dashboard, Government of Manipur

## Analysis and Interpretation

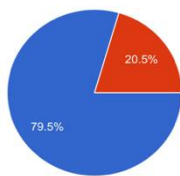
### 1. Awareness and Beneficiary Status of PMAY-G:

The majority (79.5%) of respondents are aware of the PMAY-G scheme, while 20.5% are not. Most people (39.7%) learned about it through friends and relatives, followed by social media (21.8%), panchayat/municipality (15.4%), and government officials (14.1%). Others relied on newspapers, colleges, or had no awareness. Additionally, 82.1% of respondents are beneficiaries, while 17.9% are the non beneficiaries. Limited awareness, eligibility restrictions, application challenges, and corruption may prevent some from accessing the scheme.

### Housing Conditions Before and After PMAY-G

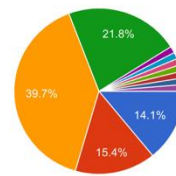
Before PMAY-G:

Are you aware of the PMAY-G scheme?  
78 responses



• Yes  
• No

How did you learn about PMAY-G?  
78 responses



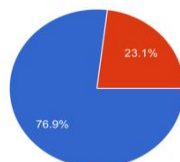
• Government Officials  
• Panchayat/Municipality  
• Friends/Relatives  
• Social Media  
• No idea  
• Newspaper  
• I don't know  
• Colleges

Before receiving benefits under the Pradhan Mantri Awas Yojana-Gramin (PMAY-G) scheme, a significant 76.9% of respondents lived in kutchha houses—structures made of mud, thatch, or other weak materials, prone to damage from harsh weather conditions. Meanwhile, 23.1% resided in semi-pucca houses, which, although slightly more durable, still lacked essential facilities and infrastructure.

The absence of proper sanitation, clean drinking water, stable electricity, and sturdy construction posed significant challenges to these households, making daily life difficult and unsafe. Many families struggled with leakage-prone roofs, overcrowded spaces, and poor ventilation, further exacerbating their hardships.

After PMAY-G Implementation:

What was your previous housing condition?  
26 responses



• Kuccha House  
• Semi-Pucca House  
• No House (Homeless)

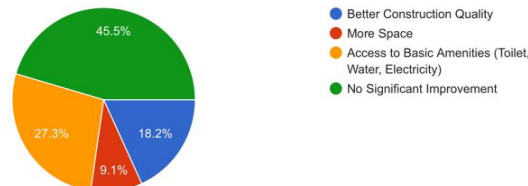
With the support of PMAY-G, many beneficiaries witnessed notable improvements in their living conditions, primarily in three key areas:

**Better Construction Quality** – The transition from kutchha to pucca houses significantly improved safety, durability, and resilience against extreme weather.

**Increased Space** – Beneficiaries reported having more spacious homes, reducing overcrowding and improving overall comfort.

**Access to Basic Amenities** – Many homes under the scheme were equipped with essential facilities such as sanitation, potable water, electricity, and LPG connections, contributing to improved hygiene and a better quality of life.

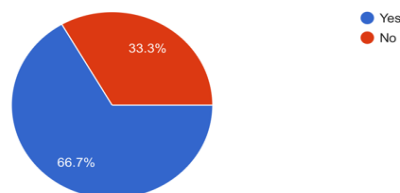
How has PMAY-G improved your housing condition?  
22 responses



However, despite these improvements, 45.5% of beneficiaries reported that they experienced no significant change in their housing conditions. This highlights implementation gaps, suggesting that while the scheme reached many households, it did not uniformly address all their needs.

## 2. Impact of PMAY-G on Living Conditions:

Have your living conditions improved after receiving PMAY-G benefits?  
24 responses



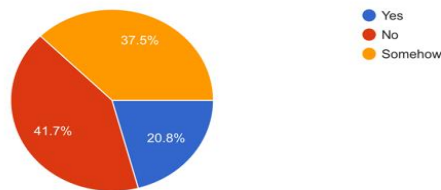
The impact of PMAY-G on beneficiaries' overall living conditions showed a largely positive trend, with 66.7% of respondents reporting noticeable improvements. These beneficiaries experienced significant enhancements in housing quality, with better-built structures that provided improved safety and durability. Additionally, many gained access to fundamental services such as toilets, piped water, and electricity, contributing to a better standard of living.

However, 33.3% of respondents stated that they did not see major improvements despite receiving housing benefits. This suggests that while the scheme provided essential shelter, it alone was not enough to uplift their overall living standards. Other socioeconomic factors, such as employment opportunities, income stability, and access to essential community services, likely played a crucial role in determining the full extent of improvement in their lives.

## 3. Impact of PMAY-G on Employment and Financial Situation:

Responses regarding the employment impact of the PMAY-G scheme were mixed. While 41.7% of respondents stated that the scheme had no direct effect on job creation, 37.5% believed it contributed "somehow," implying that any employment benefits were either short-term or limited. Only 20.8% agreed that PMAY-G had a positive impact on employment, likely due to increased demand for labor in construction, masonry, and related services.

Has PMAY-G scheme helped in increasing employment opportunities?  
24 responses



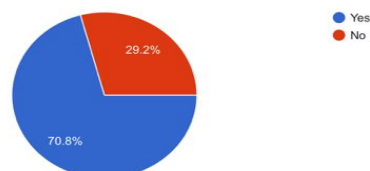
The financial impact of the scheme was equally divided. Half of the respondents reported an improvement in their financial situation, primarily due to reduced housing costs, increased savings, and improved credit access. Beneficiaries who previously spent on rent or home repairs found financial relief, allowing them to allocate funds toward education, healthcare, or small businesses. Additionally, homeownership under PMAY-G may have enhanced financial stability, enabling some to access loans for income-generating activities.

However, the other half of the respondents stated that there was no financial change despite receiving housing benefits. Many did not experience income growth, as housing alone did not directly increase earnings. Some continued to struggle financially due to unemployment and rising living costs. Additionally, while receiving a house was beneficial, many families had to invest their own money to complete construction or install essential facilities like water and electricity, creating an additional financial burden.

#### 4. Challenges in Applying for PMAY-G and Delays in Financial Assistance:

A significant portion of applicants (70.8%) faced challenges when applying for the PMAY-G scheme, while only 29.2% reported a smooth process. The primary difficulties included a lack of awareness about eligibility criteria, application procedures, and required documentation, making it harder for individuals to apply. Bureaucratic delays, such as lengthy paperwork and slow government response times, further complicated the process. Corruption and bribery were also reported, with some applicants alleging favoritism in approvals. Additionally, land ownership issues posed a major hurdle, particularly for rural applicants without clear land titles. Even after approval, funding delays prevented beneficiaries from starting construction, and some applicants never received benefits despite completing the application process.

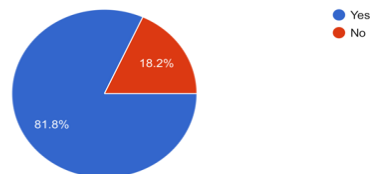
Did you face difficulties in applying for PMAY-G?  
24 responses



Delays in receiving financial assistance were another major issue, with 81.8% of beneficiaries experiencing delays, while only 18.2% received funds on time. The most common reasons included improper documentation, which led to rejections or repeated resubmissions, and government processing delays due to administrative inefficiencies and slow approval rates. Corruption was also a factor, with some respondents alleging that bribes or political favoritism influenced fund distribution, leaving those unable to pay waiting longer for assistance.



Was there any delay in receiving financial assistance under PMAY-G?  
22 responses

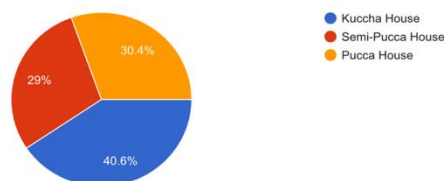


The high percentage of applicants facing difficulties and financial delays underscores significant gaps in the scheme's implementation. Addressing these challenges by streamlining documentation, improving transparency, reducing bureaucratic inefficiencies, and ensuring faster fund disbursement would enhance the effectiveness and accessibility of PMAY-G.

## 5. Non-Beneficiary Respondents: Housing Conditions and Challenges

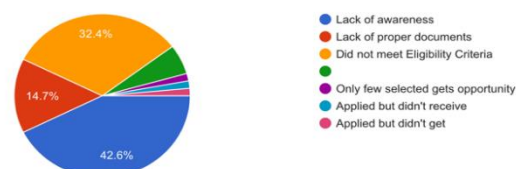
The non-beneficiaries of the PMAY-G scheme among the respondents, housing conditions varied significantly. A large portion (40.6%) lived in kutchha houses, which are highly vulnerable to extreme weather and lack basic infrastructure. Another 29% resided in semi-pucca houses, which offer slightly better durability but still lack essential amenities. Meanwhile, 30.4% lived in pucca houses, indicating they had access to more permanent and stable housing structures.

What is your current housing condition?  
69 responses



The respondents who are non beneficiaries of the PMAY-G are not applying due to lack of awareness. It was a key factor, as some respondents were unfamiliar with the scheme, its benefits, or the application process. Documentation issues also played a role, with many lacking necessary land ownership papers, identity proofs, or other required documents. Additionally, some households did not meet the eligibility criteria based on income, property ownership, or other factors. Many respondents also believed that the selection process was limited, benefiting only a few individuals, which discouraged them from applying. Others applied but never received approval or faced delays in fund allocation.

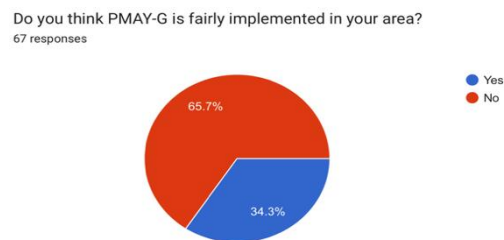
Why have you not applied?  
68 responses



Despite the housing challenges faced by many non-beneficiaries, barriers such as lack of awareness, documentation issues, and restrictive selection processes have prevented them from accessing PMAY-G benefits. Given that 93.9% of respondents believe the scheme would improve their lives, enhancing outreach efforts, simplifying documentation requirements, and ensuring a more transparent selection process could help expand access to those in need.

## 6. Challenges Faced in Implementation of PMAY-G

A majority of respondents (65.7%) believed that PMAY-G was not fairly implemented in their area, citing irregularities in the beneficiary selection process. Meanwhile, 34.3% of respondents believed the scheme was fairly implemented but emphasized the need for stricter monitoring to ensure that assistance reaches those who genuinely need it. Strengthening oversight mechanisms and improving transparency in the selection process could enhance the scheme's credibility and effectiveness.



### Reasons for Unfair Implementation of PMAY-G

- **Lack of Awareness:** Many respondents were unaware of the scheme due to poor communication from government officials and village authorities. Limited public notifications and knowledge gaps prevented deserving beneficiaries from applying.
- **Corruption and Favoritism:** Reports of political interference, favoritism, and bribery were common. Village authorities were accused of prioritizing their relatives and influential individuals over genuinely needy families.
- **Lack of Transparency and Unequal Distribution:** Funds and resources were not distributed fairly, with many deserving families left out. The selection process lacked proper verification, leading to bias and favoritism.
- **Administrative Negligence and Resource Constraints:** Government officials and village leaders failed to ensure fair and equal implementation. Delays, inefficiencies, and lack of proper funding further hindered the program.
- **Overpopulation and Systemic Issues:** High demand and limited resources meant many eligible applicants were rejected. Weak monitoring and ineffective Public Distribution System (PDS) contributed to poor implementation.

## Findings

The Pradhan Mantri Awaas Yojana – Gramin (PMAY-G) has been a crucial initiative in addressing rural housing shortages and improving the living conditions of marginalized communities. While the scheme has achieved significant progress in providing permanent housing, it still faces multiple challenges related to administration, corruption, economic impact, awareness, and regional disparities. The following highlight both the successes and areas for improvement in the implementation of PMAY-G.

### 1. Significant Improvement in Rural Housing:

One of the most notable achievements of PMAY-G has been the conversion of kutchha (temporary) houses into pucca (permanent) houses. Approximately 75% of beneficiaries have successfully transitioned to durable homes, ensuring greater structural safety and resilience against harsh weather conditions such as heavy rains, cyclones, and extreme heat. The initiative has been especially beneficial in states prone to natural disasters, where stronger housing structures significantly reduce vulnerability.



Additionally, the scheme has improved access to essential amenities such as toilets, electricity, and clean drinking water, either through direct funding or integration with other government schemes like Swachh Bharat Mission (SBM) and Jal Jeevan Mission (JJM). As a result, beneficiaries have experienced an overall improvement in hygiene, sanitation, and quality of life. The availability of electricity connections has further enhanced educational and economic opportunities, enabling households to use lighting, electronic appliances, and digital services. However, despite these improvements, some houses still lack complete infrastructure, particularly in remote areas. Delays in utility connections and challenges in coordinating multiple government programs have led to incomplete housing projects in several regions.

## **2. Administrative and Corruption Issues Persist:**

While PMAY-G aims to provide transparent and fair access to housing, administrative inefficiencies and corruption continue to be major obstacles. More than one-third of applicants reported delays in fund disbursement, primarily due to slow bureaucratic procedures, mismanagement, and a lack of proper coordination between central, state, and local authorities. Several beneficiaries have faced challenges in documentation and approvals, with some being asked for repeated submissions of verification documents. Many applicants, particularly those in rural and tribal communities, lack digital literacy and access to online portals, making it difficult for them to track their application status.

Corruption and political favoritism have also been recurring issues. In some cases, non-eligible households have managed to secure houses by using political connections or bribery, while deserving families have been overlooked or faced long waiting periods. Many marginalized groups, including tribal communities and landless laborers, reported facing discrimination in the selection process. To improve transparency, the government has introduced digital tools such as AwaasSoft and AwaasApp, which provide real-time monitoring of construction progress. However, stronger oversight, independent audits, and community involvement are necessary to ensure that the scheme reaches genuinely needy households without bias or manipulation.

## **3. Limited Economic Transformation:**

While PMAY-G has provided secure housing, its impact on long-term economic development remains limited. The scheme does create short-term employment opportunities, particularly through its integration with MGNREGA (Mahatma Gandhi National Rural Employment Guarantee Act). Beneficiaries are often employed in the construction of their own homes, receiving wages for unskilled labor.

However, beyond temporary job creation, the scheme does not directly contribute to sustained financial stability. Many beneficiaries still struggle with unemployment and low income, as PMAY-G does not include skill development or income-generating programs. This has raised concerns that while housing security improves, economic vulnerability remains high. To enhance the long-term impact, PMAY-G should be linked with rural employment and livelihood programs such as Deen Dayal Upadhyaya Grameen Kaushalya Yojana (DDU-GKY) and Self-Employment Schemes for Women (NRLM). Encouraging beneficiaries to start small businesses, engage in vocational training, or receive micro-financing support can help them achieve financial independence beyond just securing housing.

## **4. Need for Greater Awareness and Simplified Processes:**

Despite being a major national program, PMAY-G still struggles with awareness and accessibility in certain rural regions. A survey revealed that 18% of rural households were unaware of the scheme, preventing them from applying despite being eligible. Many households lacked knowledge about how to apply, eligibility criteria, and the benefits provided under the scheme. One of the major barriers to participation is complex paperwork and bureaucratic formalities. Many rural applicants, particularly those

from tribal and illiterate communities, find it difficult to navigate the documentation process. This leads to underutilization of the scheme and prevents full coverage of intended beneficiaries.

To increase awareness and accessibility, the government must implement:

- Grassroots-level awareness campaigns through village meetings, self-help groups, and local governance bodies.
- Simplified application processes with doorstep assistance for documentation and verification.
- Dedicated helplines and digital kiosks in rural areas for easy information access.

### **5. Regional Disparities in Implementation:**

The effectiveness of PMAY-G varies significantly across different states and regions. While some states have achieved high completion rates, others have struggled with delays in fund allocation and construction. Approximately 48% of respondents felt that the scheme was unfairly implemented, with some areas receiving priority over others due to political or administrative biases.

Hilly and tribal regions encountered significant challenges in implementing PMAY-G due to difficult terrain, poor infrastructure, and high transportation costs for construction materials. These factors led to frequent delays in fund disbursement, leaving many houses incomplete and causing frustration among beneficiaries. Additionally, inconsistent monitoring allowed mismanagement in certain districts, further hindering the scheme's effectiveness. To address these disparities, the government must enforce stricter monitoring mechanisms to ensure fair resource distribution, allocate additional financial and logistical support to geographically disadvantaged regions, and develop flexible housing models tailored to diverse terrains and environmental conditions. These measures will help ensure that rural and tribal communities receive equitable access to housing assistance.

### **Conclusion**

PMAY-G has significantly improved rural housing conditions by providing secure and durable homes to millions of beneficiaries. The scheme has contributed to better sanitation, electrification, and overall quality of life for rural families. However, issues related to bureaucratic inefficiencies, corruption, economic sustainability, awareness gaps, and regional disparities continue to hinder its full potential.

### **Suggestions:**

1. To maximize the impact of the Pradhan Mantri Awaas Yojana – Gramin (PMAY-G) and ensure its benefits reach all eligible households, several key measures must be adopted. Strengthening transparency and accountability is crucial to eliminate corruption and favoritism in the selection of beneficiaries and fund allocation. Implementing stricter monitoring mechanisms, conducting regular audits, and encouraging community participation in decision-making can enhance fairness and efficiency in the scheme's execution.
2. Another critical step is integrating housing assistance with livelihood programs to promote long-term economic stability. While PMAY-G provides temporary employment during construction, it does not address financial security in the long run. By linking the scheme with skill development, entrepreneurship support, and job creation initiatives, beneficiaries can secure sustainable livelihoods, reducing dependency on government assistance.
3. The simplification of application processes and increased awareness campaigns are also necessary to ensure that all eligible households, especially those in tribal and illiterate communities, can easily access the scheme. Many rural families remain unaware of PMAY-G or face difficulties in navigating

complex bureaucratic procedures. Streamlining documentation, offering digital literacy support, and conducting village-level outreach programs can significantly improve participation.

4. Lastly, regional disparities in scheme implementation must be addressed. Remote and hilly areas face transportation challenges, higher construction costs, and inadequate infrastructure, causing delays in housing projects. Providing additional financial support, region-specific policies, and better coordination with local governments will ensure that even the most disadvantaged communities receive timely and effective housing assistance.

By tackling these challenges, PMAY-G can move closer to its goal of “Housing for All,” guaranteeing that every rural household in India has access to safe, permanent, and dignified living conditions.

### References:

1. Balamurugan, J. “Impact of Pradhan Mantri Awas Yojana - Gramin (PMAY-G) in Rural Development.” International Journal of Iberian Studies, Mar. 2023. <https://search.app/4M3zPszyVHnorDyF8>
2. Dhanabhakyaam, M., and K. Shobanageetha. “Rural Development Through Pradhan Mantri Awaas Yojana (PMAY) in Coimbatore District.” JETIR, vol. 5, no. 4, Apr. 2018. <https://search.app/tutqnzZcPuD9P3sHA>
3. Gohil, Jayraj, and Zarna H. Gandhi. “Pradhan Mantri Awas Yojana (PMAY) Scheme – An Emerging Prospect of Affordable Housing in India.” International Research Journal of Engineering and Technology (IRJET), vol. 6, no. 12, Dec. 2019.
4. Reddy, W. R., R. Ramesh, and P. SivaRam. Impact Assessment of PMAY-G (Madhya Pradesh, Odisha & West Bengal). Centre for Rural Infrastructure, National Institute of Rural Development & Panchayati Raj (NIRD&PR), July 2018. <https://search.app/Wgao33FkA2wHf8eYA>
5. Thiagarajan, G., and R. Kamaraj. “Impact and Beneficiaries of Pradhan Mantri Awas Yojana Scheme – An Overview.” Journal of Emerging Technologies and Innovative Research (JETIR), vol. 11, no. 3, Mar. 2024. <https://search.app/3YRqU4rgX1jqmYHk8>
6. Halder Himadri, and Jyotirmoy Koley. “The Pradhan Mantri Awas Yojana (PMAY) Scheme in India: A Study.” IOSR Journal of Humanities and Social Science (IOSR-JHSS), vol. 29, no. 3, ser. 11, Mar. 2024, pp. 15–20, <https://search.app/9syCx5JKHEutUsKG8>
7. Tarique, Md., et al. “An Evaluation of Pradhan Mantri Jan Dhan Yojana (PMJDY): A Case Study of Aligarh District.” Saudi Journal of Economics and Finance, vol. 4, no. 12, Dec. 2020. Scholars Middle East Publishers, Dubai, UAE, <https://search.app/KW6dUxfAVM6aFPjw5>
8. Barot, Pinal. “Pradhan Mantri Awas Yojana (PMAY) Scheme – An Emerging Prospect of Affordable Housing in India.” OAKCOM 2018 International Conference, June 2019, Adalaj. GLS University. <https://search.app/5dRo3ZKmbNFkfckb6>
9. Government of Manipur. “The Government Is Marching Towards New Manipur: N. Biren Singh.” Chief Minister’s Secretariat, 30 June 2017, <https://search.app/uJPTv67wvJ3xdW739>
10. Directorate of Economics & Statistics, Government of Manipur. Economic Survey, Manipur, 2019–20. Government of Manipur, 10 Feb. 2020. <https://search.app/fb5CjM17SQuZBdvn9>
11. Haokip. T. Thangjahao, and Marchang Reimeingam. “Implications of Infrastructure on Livelihoods: A Comparative Analysis of Hills and Valleys in Manipur.” Journal of Social Studies, vol. X, no. 2, Aug. 2024, pp. 1-25. Hornbill Press, <https://search.app/2GrHgWErdfw6JHLM9>
12. The Hindu. “India’s Population in 2024: Latest Estimates and Trends.” 2024.

13. Chief Minister's Dashboard, Government of Manipur. "Pradhan Mantri Awas Yojana-Gramin in Manipur (2021-2022)." Government of Manipur, 2022. <https://search.app/7NVRZRTtQVHGcEHc6>
14. Vidyashree K, and Dr. S. N. Yogish. "Pradhan Mantri Awas Yojana (PMAY) Scheme in India: Progress and Prospects." Department of Economics, Kuvempu University. <https://search.app/3DYg2TzAfX9uuayc9>