

Empowering the Urban Poor: A Study of Pradhan Mantri Awas Yojana's Contribution to Housing Accessibility and Livelihoods

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ABSTRACT

Rapid urbanization in India has exacerbated the challenge of providing adequate and affordable housing, particularly in disadvantaged urban areas. Initiated in 2015, the Pradhan Mantri Awas Yojana (PMAY) is a flagship initiative of the Government of India aimed at addressing the substantial Housing for All deficit through its "Housing for All" mission. This study examines the various mechanisms through which PMAY enhances housing access for economically weaker sections (EWS) and low-income groups (LIG) in urban areas, as well as the implications for their livelihoods. Employing a mixed-methods approach, this study investigates the program's distinct components, including Beneficiary-Led Construction (BLC), Affordable Housing in Partnership (AHP), In-Situ Slum Redevelopment (ISSR), and the Credit-Linked Subsidy Scheme (CLSS). This study evaluates the successes and challenges of PMAY implementation by reviewing existing literature, policy documents, and reports, alongside insights from case studies and quantitative impact assessments. It explores how the provision of a "pucca" (permanent) home, equipped with essential services such as water, sanitation, and electricity, contributes to improved living conditions, enhanced health and educational outcomes, increased social recognition, and, crucially, new opportunities for income generation and financial stability for the beneficiary households. The research underscores the ongoing challenges in execution, including land access, beneficiary identification, and quality assurance, and offers recommendations to enhance the program's effectiveness in genuinely uplifting the urban disadvantaged.

Keywords: *Pradhan Mantri Awas Yojana (PMAY), Urban Poor, Affordable Housing, Housing Accessibility, Livelihoods, Socio-economic Impact, India, Urbanization*

India's economic development trajectory has been characterized by a significant demographic shift towards urban centers. While catalyzing economic activity, this rapid urbanization has placed considerable pressure on urban infrastructure, leading to a critical shortage of affordable and adequate housing, particularly for economically weaker sections (EWS) and low-income groups (LIG). A substantial number of urban residents inhabit informal settlements, slums, and dilapidated structures, lacking essential services and stable housing, thereby perpetuating cycles of poverty and vulnerability. In response to this pressing need, the Government of India launched the Pradhan Mantri Awas Yojana (PMAY) in June 2015, with the ambitious goal of achieving "Housing for All." The initiative aims to

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provide dignified and affordable housing to all eligible urban households, including slum residents. The PMAY scheme seeks to provide shelter, improve the overall quality of life, and empower the urban underprivileged. Secure and stable housing is widely recognized as a fundamental human right and a crucial determinant of overall well-being. It can catalyze socioeconomic progress, lay the foundation for improved health, enhance educational outcomes, and increase employment opportunities. This study aims to comprehensively assess the extent to which the PMAY has improved housing accessibility for the urban poor and, importantly, its tangible and intangible impacts on their livelihoods and overall empowerment.

Background of Pradhan Mantri Awas Yojana (PMAY):

The Pradhan Mantri Awas Yojana (PMAY) is a comprehensive urban housing initiative implemented by the Ministry of Housing and Urban Affairs (MoHUA) in India. It aims to address the urban housing shortage in India by promoting affordable housing across various income groups, with a particular focus on Economically Weaker Sections (EWS) and Lower Income Groups (LIG). The program operates through four primary verticals, offering adaptable implementation strategies to the states and beneficiaries.

- 1. Beneficiary Led Construction (BLC):** This component of the scheme will provide financial assistance of up to ₹2.5 lakhs to eligible families from Economically Weaker Sections (EWS) with an annual income not exceeding ₹3 lakhs, to construct new pucca homes of up to 45 square meters (a weather-resistant dwelling unit) on their own land.
- 2. Affordable Housing in Partnership (AHP):** The Affordable Housing in Partnership (AHP) initiative is designed to provide financial assistance to beneficiaries within the Economically Weaker Section (EWS) for the acquisition of permanent housing. Affordable housing units with carpet areas ranging from 30 to 45 square meters will be constructed by public or private agencies and allocated to eligible EWS beneficiaries. The financial support of up to ₹2.5 lakhs per EWS unit (for individuals with an annual income of up to ₹3 lakhs) is jointly provided by the central and state authorities to subsidize the property purchase costs for EWS beneficiaries participating in AHP projects.
- 3. Affordable Rental Housing (ARH):** This initiative aims to provide cost-effective and hygienic living accommodations for urban residents who either prefer not to purchase a home or lack the financial resources to construct or acquire one. The Affordable Rental Housing (ARH) scheme seeks to promote the development of adequate rental housing for beneficiaries from the Economically Weaker Sections (EWS) and Low-Income Groups (LIG), including urban migrants, the homeless, destitute individuals, industrial labourers, working women, construction workers, the urban poor (such as street vendors and rickshaw pullers), service providers, migrants associated with market/trade associations, educational and health sectors, hospitality industries, and contractual employees. State and Union Territory (UT) governments must address deficiencies in essential civic and social infrastructure, such as water supply, sewer/septage systems, sanitation, internal roads, community centers, health facilities, and childcare centers, and ensure the availability of necessary commercial amenities within the vicinity to render these residences habitable. Beneficiaries from the EWS and LIG categories, with annual incomes of ₹3 and ₹6 lakhs, respectively, are eligible to access this facility.
- 4. Interest Subsidy Scheme (ISS):** The Interest Subsidy Scheme (ISS) component of PMAY-U 2.0 provides subsidies on home loans that are approved and disbursed on

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or after 01.09.2024 for eligible applicants from the Economically Weaker Section (EWS), Low-Income Group (LIG), and Middle-Income Group (MIG) for purchasing, repurchasing, or constructing homes. Households classified as EWS, LIG, and MIG, with annual incomes not exceeding ₹3 lakhs, ₹6 lakhs, and ₹9 lakhs, respectively, are eligible to benefit from the scheme. An individual loan applicant must provide verifiable proof of income to be recognized as an EWS/LIG/MIG beneficiary under the scheme.

Characteristics of PMAY:

1. **Women's Empowerment:** A significant policy initiative involves prioritizing the allocation of housing in the name of adult women in the household or through joint ownership, thereby directly promoting gender equality and enhancing women's financial inclusion.
2. **Technology and Innovation:** The initiative advocates for the adoption of modern, innovative, and environmentally sustainable construction technologies to facilitate the development of housing solutions that are more rapid, cost-effective, and resilient to disasters.
3. **Direct Benefit Transfer (DBT):** funds are directly transferred to the bank accounts of beneficiaries, thereby enhancing transparency, minimizing leakages, and expediting distribution.
4. **Collaboration with other programs:** The Pradhan Mantri Awas Yojana (PMAY) aims to achieve effective coordination with other governmental initiatives, such as the Swachh Bharat Mission (focused on sanitation), the Jal Jeevan Mission (concerning water supply), and the Ujjwala Yojana (about LPG gas connections), to ensure comprehensive access to essential services and to enhance overall living standards.

LITERATURE REVIEWS

Singh (2025), in his research paper, presented a comprehensive analysis of the Pradhan Mantri Awaas Yojana (PMAY) within the rural context of Manipur, focusing on its effectiveness in addressing homelessness and broader economic challenges. This study emphasizes the necessity of a customized and targeted strategy for effective policy implementation, as opposed to a uniform approach, to ensure that the scheme's benefits are effectively delivered to and positively impact the rural population. This involves assessing the adaptation of PMAY to address the region's unique geographical and socio-economic challenges and its integration with other local development initiatives to enhance its impact. By examining the scheme's on-ground performance, this study seeks to identify both its successes and the practical challenges encountered by beneficiaries, ultimately offering insights and recommendations to improve PMAY's capacity to alleviate poverty and enhance the living conditions of the most vulnerable households in rural Manipur.

Prasad (2024) presented a comprehensive analysis of housing deprivation in rural India, emphasizing the interrelation between essential amenities, such as kitchens, water, and toilets, and broader economic factors, including employment and income. This study employed a four-part research framework to collect data on demographic and economic variables, assess the PMAY housing scheme, and identify the challenges encountered by beneficiaries. The findings revealed a predominantly positive response from beneficiaries, who reported high levels of satisfaction with PMAY. The minimal standard error value

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across all variables underscores the reliability of these findings, indicating that the PMAY is a successful and well-received initiative in rural housing development in India.

Murugan et al. (2024) made a substantial contribution to the existing literature by offering critical insights into the primary determinants of beneficiary satisfaction with the Pradhan Mantri Awas Yojana (PMAY). This analysis holds particular value for policymakers, as it transcends a mere evaluation of the scheme's outputs to investigate the underlying factors that influence public perception and acceptance. By elucidating the true drivers of beneficiary satisfaction, this study delineates a clear framework for designing and implementing more effective and people-centric welfare policies. These findings have the potential to inform future policy modifications, resource allocation, and program design, ultimately leading to more successful outcomes and enhanced public welfare in housing development.

Kotresha (2022) emphasized in his research paper that housing not only fulfils fundamental human needs but also bolsters the national economy. Housing is a critical component of an individual's overall physical and social environment, contributing to their development as responsible citizens. It influences individuals' lives in various ways, including generating employment opportunities and promoting social stability.

Radha and Mary (2020) asserted in their study that financial assistance for housing is a vital mechanism for improving individuals' socioeconomic status. In India, the government actively provides such support to impoverished citizens, acknowledging that enhanced housing infrastructure is directly linked to an improved quality of life. This encompasses not only the physical structure but also increased employment opportunities, improved public health, and cleaner environments. Despite over seven decades of independence, a substantial portion of India's population, particularly the poor and middle class, continues to experience significant housing shortages. Consequently, a robust and accessible housing finance system is essential for meeting the fundamental housing needs of the nation's developing population.

Research Gap

Despite India's urban housing crisis, research has shown significant gaps in studying Pradhan Mantri Awas Yojana (PMAY) in cities. While studies cover rural implementation, they inadequately address urban challenges, such as population density and informal settlements. Research insufficiently explores how urban PMAY components serve the poor and lacks analysis of the scheme's impact on beneficiaries' access to employment and services. A comprehensive study of PMAY's urban dimensions of PMAYs is required to inform effective housing strategies.

Significance of the Study

This study is of considerable importance in multiple domains. Theoretically, this study contributes to the discourse on urban development, poverty alleviation, and housing policy by illustrating how formal housing in a developing nation can serve as a pivotal asset for human development, extending beyond mere shelter. From a policy standpoint, the findings furnish essential data for policymakers at various levels, aiding in the identification of effective components and persistent challenges within PMAY. This will guide resource allocation and suggest enhancements, particularly in integrating housing with specific forms of livelihood support. Practically, this research provides valuable insights for urban planners

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and development agencies regarding the efficacy of different housing models and the significance of quality construction and community infrastructure. Ultimately, it empowers beneficiaries by underscoring the benefits of PMAY beyond the physical structure and supports further investment in affordable housing by quantifying its broader societal and economic advantages for public and private funders.

Objectives of the Study

The objectives of this study are as follows: (i) to evaluate the success of the Pradhan Mantri Awas Yojana (PMAY) in delivering housing to the urban poor by examining completion rates, the provision of amenities, and the utilization of subsidies, while also quantifying its direct impact on the economic stability and livelihoods of beneficiaries; (ii) to assess the socio-economic benefits of improved housing, including its effects on the health, education, and social status of beneficiary households; and (iii) to identify the primary obstacles and implementation gaps within the PMAY and to formulate evidence-based recommendations for policy enhancement to improve the program's efficiency and reach.

RESEARCH METHODOLOGY

This study adopts a mixed-methods research approach, integrating both quantitative and qualitative data to offer a comprehensive analysis of the Pradhan Mantri Awas Yojana's (PMAY) impact. The primary source of quantitative data is secondary, derived from an in-depth examination of official government documents, including dashboards and annual reports from the Ministry of Housing and Urban Affairs (MoHUA) and various releases from the Press Information Bureau (PIB). Information on sanctioned, completed, and delivered houses, along with performance metrics by state and financial allocations, was analyzed using descriptive statistics and comparative analysis to identify significant trends and performance disparities among different program areas and states. Qualitative insights were garnered from an extensive literature review of current academic articles, impact evaluations, and case studies, which provided a deeper understanding of beneficiaries' experiences, challenges, and non-financial effects on well-being and dignity. The findings from both datasets were subsequently integrated through triangulation to cross-verify and validate the results, ensuring a comprehensive and robust conclusion regarding the PMAY's impact on empowering the urban poor.

DISCUSSION

The discussion synthesizes the findings to construct a comprehensive narrative of the multifaceted impact of PMAY, integrating quantitative data with qualitative observations on empowerment and livelihoods. This section adheres to academic rigor by incorporating numerical data in a structured format to substantiate its claims.

PMAY-U Progress and Completion Rates:

Table 1: PMAY-U Progress and Completion Rates (as of July 2025)

Metric	Number of Houses
Sanctioned Houses	1.18 crore (11.8 million)
Houses Grounded for Construction	1.14 crore (11.4 million)
Completed and Delivered Houses	83.67 lakh (8.367 million)
Initial Housing Deficit (2012)	1.88 crore (18.8 million)

[Source: Ministry of Housing and Urban Affairs (MoHUA), PMAY-U Dashboard (July 2025); MoHUA Report of the Technical Group on Urban Housing Shortage (2017)]

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Observation: With a 71% completion rate relative to sanctioned units, the substantial number of approved and constructed homes signifies a considerable expansion in the availability of affordable housing in India's metropolitan areas. This reflects both tangible progress and a notable 29% implementation gap. The number of completed homes addressed approximately 44% of the initial deficit for the target groups, indicating a significant impact. However, the pronounced gap between sanctioned and completed units underscores the ongoing challenges in project execution, such as land availability, complex approval processes, and the logistics of delivering millions of homes across diverse urban landscapes. The program's effectiveness is further corroborated by noticeable improvements in living standards that extend beyond mere statistical measures.

Access to Basic Amenities for PMAY-U Beneficiaries:

Table 2: Access to Basic Amenities for PMAY-U Beneficiaries

Amenity	Percentage of Beneficiaries with Access
Individual Toilet	>90%
Piped Water Supply	>80%
Electricity Connection	>80%

[Source: PMAY-Urban, "Housing Satisfaction and Livelihood: An Impact Assessment of PMAY-U in two States" (2022).]

Observation: The data indicate that the Pradhan Mantri Awas Yojana (PMAY) constructs homes equipped with essential amenities that directly contribute to human development rather than merely erecting physical structures. These facilities, which are often absent or unreliable in informal settlements, significantly enhance overall health, sanitation, and quality of life, thereby providing a crucial foundation for socioeconomic stability in the community. Notably, this study underscores PMAY's role as a catalyst for livelihood advancement. A key quantifiable facilitator in this regard is the financial support provided by the Credit-Linked Subsidy Scheme (CLSS).

Financial Relief for CLSS Beneficiaries (LIG Example):

Table 3: Financial Relief for CLSS Beneficiaries (LIG Example)

Financial Metric	Amount (₹)	Impact on Household
Home Loan Amount	6,00,000	Standard loan for EWS/LIG.
Standard EMI (9% interest, 20-year term)	5,398	Without a subsidy, this is a heavy burden.
Post-Subsidy EMI	2,819	A reduction of ₹2,579 per month or ₹30,948 per year due to the 6.5% interest subsidy.

[Source: GARPH, "An analysis of beneficiaries' satisfaction level with special reference to Pradhan Mantri Awas Yojana (PMAY)" (2024)]

Observation: By objectively reducing the burden of housing costs, the direct financial involvement of the Credit-Linked Subsidy Scheme (CLSS) facilitates access to formal housing loans for previously underserved populations in India. The resulting substantial monthly savings significantly enhance beneficiaries' discretionary income, which can be allocated towards savings, essential needs, or direct investments in revenue-generating activities. However, it is imperative to critically examine implementation gaps, particularly concerning the functioning of various Pradhan Mantri Awas Yojana (PMAY) sectors and the notable disparities across different states.

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State-wise PMAY-U Performance:

Table 4: State-wise PMAY-U Performance (Top States, as of July 2025)

State	Houses Sanctioned	Houses Completed	Completion Rate (%)
Uttar Pradesh	17.77 lakh	14.41 lakh	81%
Andhra Pradesh	21.37 lakh	5.53 lakh	26%
Maharashtra	13.65 lakh	11.96 lakh	88%
Madhya Pradesh	9.61 lakh	9.61 lakh	100%
Tamil Nadu	6.80 lakh	5.95 lakh	87%
West Bengal	6.69 lakh	2.85 lakh	43%

[Source: Data compiled from PMAY-U Dashboard (July 2025) and various Press Information Bureau (PIB) releases from MoHUA.]

Observation: The table highlights the notable disparities in the performance and implementation of various components of the Pradhan Mantri Awas Yojana (PMAY) across states. More complex, land-intensive verticals, such as In-Situ Slum Redevelopment (ISSR) and Affordable Housing in Partnership (AHP), have notably lagged despite the high completion rates achieved by beneficiary-led construction (BLC) and the Credit-Linked Subsidy Scheme (CLSS). These discrepancies are further exacerbated by substantial variations in the state-level performance. States such as Madhya Pradesh, Maharashtra, and Uttar Pradesh have demonstrated robust development with high completion rates, indicating efficient execution and effective administration. Conversely, states such as West Bengal and Andhra Pradesh exhibit significantly lower completion rates despite having a substantial number of approved homes. This variation in PMAY's effectiveness underscores its dependence on political will, administrative efficacy at the state level, and the ability to overcome regional challenges, including property disputes, funding delays, and bureaucratic hurdles.

In summary, the Pradhan Mantri Awas Yojana (PMAY) represents a transformative initiative, despite its challenges. Its impact extends beyond merely addressing the housing deficit; it establishes a robust foundation for the empowerment of the urban poor by providing security, stability, and a supportive environment that fosters improved health, education, and increased opportunities for sustainable employment. The discourse underscores that while the quantitative metrics of housing delivery are commendable, the qualitative and indirect quantitative effects on livelihoods are equally, if not more, significant for long-term poverty alleviation. The Bhopal case study corroborates these national trends by illustrating how enhanced living conditions and stability enable beneficiaries to focus on their employment and education rather than being preoccupied with their housing situation.

Case Study: PMAY's Impact in Bhopal, Madhya Pradesh

Bhopal, a rapidly urbanizing city in Madhya Pradesh, provides a pertinent regional context for examining the local impact of PMAY. Qualitative research conducted in Bhopal indicates that PMAY has significantly improved living conditions and fostered a sense of stability (Singh and Khan, 2024).

- **Qualitative Results:** In Bhopal, recipients reported improvements in sanitation, consistent access to potable water, and reduced exposure to environmental hazards. The transition from informal settlements to formal housing was frequently cited as leading to enhanced social recognition and an increased sense of pride among residents. For families previously facing the constant threat of eviction, housing

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provided through the Pradhan Mantri Awas Yojana (PMAY) offered psychological reassurance, allowing them to focus more on stable employment and their children's education.

- **Restricted Local Quantitative Data:** Although detailed disaggregated quantitative data specifically for Bhopal are not consistently available in public reports, the city's overall development contributes to state and national statistics. Madhya Pradesh has emerged as a significant beneficiary of PMAY-U, thereby positively influencing national metrics related to completed homes and beneficiary outreach (MoHUA, 2024).
- **Livelihood Enabling Environment:** Observational data from PMAY colonies in Bhopal suggest that possessing a stable address enhances access to formal banking services, ration cards, and voter ID registration for certain beneficiaries. This integration into the formal framework may facilitate opportunities for microcredit, welfare programs, and official employment.

Findings of the Study

1. Data from PMAY colonies in Bhopal show that having a fixed address helps people obtain banking services, ration cards, and voter ID cards. This can lead to opportunities for small loans, welfare programmes, and official jobs.
2. People in the programme have seen significant improvements in their lives. Over 90% now have their own toilets, and more than 80% have running water and electricity. They are often missing in informal settlements.
3. The Credit Linked Subsidy Scheme (CLSS) helps people save about ₹2,579 each month on their loan payments. These savings allow them to use more money to meet other important needs.
4. Pradhan Mantri Awas Yojana (PMAY) helped people improve their lives by providing stable housing. This reduces monetary problems, leads to better health, and makes it easier to obtain loans and start a business at home.
5. This scheme is effective in helping women gain economic power. Over 72% of the PMAY-G houses were owned by women. This provides them with legal assets.
6. This study highlights significant challenges. There was a clear gap in performance between the BLC/CLSS and land-heavy ISSR/AHP groups. The ISSR/AHP groups had much lower completion rates (27% and 32%, respectively).
7. This study highlights significant challenges. There was a clear gap in performance between the BLC/CLSS and land-heavy ISSR/AHP groups. The ISSR/AHP groups had much lower completion rates (27% and 32%, respectively).
8. Not all parts of India are doing well with Pradhan Mantri Awas Yojana (PMAY). States, such as Maharashtra and Madhya Pradesh, have completed over 85% of their projects. However, others, such as Andhra Pradesh and West Bengal, are behind, with only 26% and 43%, respectively. This shows the importance of each state in performing the program well.
9. Even with subsidies, people must pay 59.6% of the total project costs. This can be a major problem for low-income families, especially if there are delays in obtaining funds.

CONCLUSION

Pradhan Mantri Awas Yojana is a big project in India's urban development. This has led to the approval and building of millions of homes, helping reduce housing shortages for Economically Weaker Sections (EWS) and Low-Income Groups (LIG). This also improves

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access to important services. PMAY does more than just provide housing; it helps social and economic growth. It provides secure home ownership, supports women's property rights, lowers housing costs, and indirectly improves health and education. This helps poor urban families build better lives. Large-scale housing development has created many jobs. However, there are still challenges, like issues with land-heavy projects such as In-Situ Slum Redevelopment (ISSR) and Affordable Housing in Partnership (AHP), the high costs for beneficiaries, and the gap between approved and finished homes. Solving these problems requires better land management, simpler processes, better quality checks, and stronger support after people move. In addition, linking PMAY with job support programs and using ongoing data checks will help to improve its success. Only with these steps can PMAY achieve "Housing for All" and help empower the urban poor in India, leading to fair and lasting urban growth.

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Conflict of Interest

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