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Urban Affordability in Aizawl: Experiences of Migrants from Other Indian States

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Abstract
Urban affordability has emerged as an important concern in contemporary urban governance as it influence the quality of life, access to essential services and overall liveability of cities. Considerable research has examined affordability in India's major metropolitan centres, nevertheless hill cities of North-eastern States are yet to be explored. This study try to explore urban affordability in Aizawl through the experiences and perceptions of students and government employees who have migrated from other states of India. It examines different dimensions of everyday living, including housing, food, transportation, utilities, healthcare, consumer goods, and other household expenditures, and compares these with the respondents' experiences in their hometowns.

The study adopts a qualitative research design based on semi-structured interviews with thirty-five purposively selected respondents including government employees and students residing in Aizawl. The interview data were collected and analysed thematically to understand how geographical conditions, market characteristics and urban governance shape perceptions of city dwellers. Affordability should be viewed as an important dimension of inclusive urban development. It highlights the need for policy measures aimed at improving housing access, strengthening supply chains, enhancing urban services, and promoting a sustainable living environment in the emerging hill cities of Northeast India, especially Aizawl.

Keywords: Urban affordability, Cost of living, Migrant livelihoods, Consumption patterns, Urban life, Hill cities.

1.Introduction

Urban affordability has become an important concern in contemporary urban governance because it influences resident' quality of life, access to essential services, and the overall sustainability of cities. Rapid urbanization, rising housing costs, inflation and changing

patterns of migration have made the cost of living a major policy issue across India. Despite affordability has received considerable scholarly attention in metropolitan cities such as Delhi, Mumbai and Chennai, etc., comparatively little research has examined this issue in the hill cities of Northeast India. Yet, many of these cities are experiencing steady population growth and immigration for employment, education, business and public services, putting pressures on urban infrastructure and household expenditure.

Aizawl, the capital of Mizoram, represents an important case in this regard. As the political, administrative, educational and commercial centre of Mizoram. The city attracts people from different parts of the State as well as other States of India for government service, higher education, banking, business and other professional occupations. Students pursuing higher education and government employees posted to Aizawl constitute a significant segment of this mobile population. Unlike locals, they are staying temporarily, they must adapt to an unfamiliar social and economic environment while managing their daily expenses within the city. Aizawl could be different considerably from their hometowns in terms of geography, market conditions, and patterns of urban development.

Urban affordability extends beyond the availability of housing. It encompasses the ability of individuals and households to meet the costs of accommodation, food, transportation, utilities, healthcare, education, clothing, communication and other everyday necessities. In hill cities, especially Aizawl, affordability is influenced by unique combination of geographical and socio-economic factors. Limited availability of developable land, difficult terrain, dependence on goods transported from outside the state, and higher transportation cost increase the prices of essential commodities and services.

Urban liveability is influenced by the affordability of that city. A city may provide employment opportunities, educational institutions and public services, yet still impose substantial financial pressures on its residents if the cost of everyday living is disproportionately high. Therefore, urban affordability should rather be understood as a multidimensional concept shaped by the relationship between income, expenditure, access to public services, and the overall urban environment. The perceptions of students and government employees from outside Mizoram are particularly valuable because they evaluate affordability through direct comparisons with their hometowns and previous places of residence. This comparative experiences provide a deeper understanding of the strengths and limitations of Aizawl as a place to live, study and work.

Despite the growing importance of affordability in urban policy, research on this subject in Mizoram remains limited. Existing studies on Aizawl have primarily focused on urban governance, municipal administration, migration, infrastructure, environmental management, and regional development. Comparatively little attention has been paid to how people from outside the state experience the financial realities of living in the city. This represents an important gap in the literature, particularly as Aizawl continues to expand as a regional administrative and educational centre attracting an increasingly diverse population.

The present study examines urban affordability in Aizawl through the experience of students and government employees who have migrated from other states of India. Drawing from qualitative evidence obtained through semi-structured interviews with thirty-five purposively selected respondents, the study explores perceptions of housing costs, food prices, transportation, utilities, healthcare, education, clothing and other household expenditures. Instead of relying solely on conventional economic indicators, the paper examines affordability as a lived experiences, the study contributes to the limited scholarship on urban affordability in Northeast India. It offers policy insights for promoting more inclusive, affordable and sustainable urban development in Aizawl.

2. Theoretical Framework

This study examines urban affordability in Aizawl through the experiences of students and government employees who have migrated from other states of India. Although affordability is commonly measured in terms of income, prices and household expenditure. It is equally shaped by access to opportunities, public services and the quality of urban governance. Since affordability extends beyond economic indicators, this study adopts a threoritical framework based on Amartya Sen's Capability Approach, Henri Lefebvre's concept of the Right to the City, and Urban Governance Theory. Together, these perspectives provide a comprehensive understanding of how individuals experience the cost of living in a rapidly growing hill city such as Aizawl.

The capability Approach developed by Amartya Sen provides the principal theoretical foundation of this study. Sen argues that development should be understood not merely in terms of income or economic growth but rather, in terms of people's capabilities to live the kind of life they value. Individuals with similar incomes may experience very different standards of living depending on the prices of essential goods, access to public services and the opportunities available to them. Consequently, affordability is not simply determined by earnings. The extent to which income enables individuals to secure adequate housing, nutritious food, healthcare, education, transportation, and other basic necessities. This perspective is particularly relevant to the present study because students and government employees in Aizawl generally depend on fixed scholarships or salaries. Their perceptions of affordability are therefore influenced by the purchasing power of their income and the actual cost of maintaining a reasonable standard of living in the city. The Capability Approach thus provides a useful framework for understanding affordability as an important dimension of human well-being rather than merely a financial calculation.

Henri Lefebvre's concept of the Right to the City further strengthens the analysis by emphasising that all urban residents should have equitable access to the opportunities and resources available within a city. According to Lefebve, cities should be inclusive spaces where people are able to participate in urban life and benefit from public services regardless of their social or geographical background. Affordable housing, transportation, educational institutions, healthcare facilities, markets and recreational spaces are essential components

of this right. Although students and government employees from outside Mizoram may not be permanent residents of Aizawl, they contribute significantly to the city's educational, administrative and economic activities.

The third pillar of this study is Urban governance Theory, which highlights the role of public institutions in shaping urban development and ensuring the effective delivery of essential services. Urban affordability is influenced not only by market forces but also by government policies related to housing, land use, transportation, infrastructure, water supply, electricity, waste management and consumer markets. Effective urban governance can reduce the cost of living by improving infrastructure, strengthening supply chains, expanding affordable housing, regulating public transport and ensuring efficient service delivery. Conversely, weak planning inadequate infrastructure, and poor institutional coordination may increase household expenditure and reduce the overall quality of urban life. In a geographically constrained hill city such as Aizawl, where the availability of land is limited and many essential commodities are transported from outside the state, governance assumes an especially important role in maintaining affordability and ensuring equitable access to urban services.

Taken together, these three theoretical perspectives provide an integrated framework for analysing urban affordability in Aizawl. Sen's Capability Approach explains affordability in terms of people's ability to achieve a satisfactory standard of living. Lefebve's Right to the City emphasises equitable access to urban resources and opportunities for all residents, including those who have migrated from other states. Urban Governance Theory links these individual experiences to the institutional structures responsible for planning, regulating and delivering urban services. Collectively, these theories enable the study to interpret respondents' perceptions not only as individual experiences of household expenditure but also as reflections of broader questions relating to urban governance, social inclusion and sustainable urban development.

3. Research Objectives and Research Questions

Urban affordability extends beyond housing to everyday living expenses. Despite Aizawl's growing importance in Northeast India, limited research examines the affordability experiences of migrants from other Indian states. This study explores how students and government employees manage expenses for housing, food, transport, utilities, and healthcare, focusing on their perceptions of the overall cost of living and the financial challenges of residing in Aizawl. Accordingly, the first research question guiding this study is: *How do migrants such as students and government employees from outside Mizoram perceive the affordability of living in Aizawl?*

The second objective is to compare respondents' experiences of living in Aizawl with those in their home states and identify the factors shaping these differences. The study examines how income, expenditure patterns, market conditions, geographical constraints, the availability of essential goods, transportation networks, and access to public services influence perceptions

of affordability. Respondents were asked to compare housing rents, food prices, utilities, transport, healthcare, education, clothing, and other household expenses with those in their hometowns. The study also explores how these differences affect their standard of living, financial planning, savings, and overall quality of life. Finally, it considers respondents' suggestions for improving affordability and urban living conditions in Aizawl. Accordingly, the second research question is: *What factors influence the affordability of living in Aizawl, and what policy measures can enhance affordable and sustainable urban living in the city?*

The study contributes to debate on urban governance and sustainable urban development. The experiences shared by students and government employees provide valuable evidence on the practical challenges of living in Aizawl and highlight areas where public policy may improve affordability without compromising the city's environment and social character. The findings are expected to assist policymakers, urban planners, and local authorities in formulating strategies. It can help strengthening urban infrastructure, improve housing access, and enhance affordability of transportation systems. This may ensure that Aizawl remains an inclusive and liveable city for both permanent residents and people who migrate to the city for education and employment.

4. Research Methodology

Research Design

This study adopts a qualitative research design to examine urban affordability in Aizawl through the lived experiences and perceptions of students and government employees who have migrated from other states of India. A qualitative approach was considered most appropriate because the objective of the study is to understand how individuals perceive and experience the cost of living in Aizawl. This study does not measure affordability using statistical indicators alone. Affordability is not merely an economic concept. It is also shaped by individual circumstances, consumption patterns, lifestyle, family responsibilities, and perceptions of value. Therefore, qualitative inquiry allows respondents to explain their experiences in their own words and provides a deeper understanding of the challenges associated with living in a hill city such as Aizawl.

Study Area

This research was conducted in Aizawl, the capital city of Mizoram. Aizawl serves as the administrative, educational, commercial, and service centre of the state and attracts a considerable number of students and government and employees from different parts of India. The city requires distinctive context for examining issues of affordability owing to its mountainous terrain, limited availability of developable land, dependence on commodities transported from outside the state, and expanding urban population. These geographical and economic characteristics influence housing costs, transportation, market prices, and access to everyday services, making Aizawl an appropriate case for studying urban affordability.

Sampling Strategy

The respondents were selected through purposive sampling. This technique was adopted because the study required participants who possessed first-hand experience of living both in Aizawl and in another state of India. Such respondents were in a position to compare the cost of living between Aizawl and their hometowns. They are able to provide informed reflections on differences in prices, expenditure patterns, and standard of living.

A total of thirty-five respondents participated in the study. The respondents mainly consisted of residence of Aizawl but non-Mizo, students pursuing higher education and government employees serving in various public institutions in Aizawl. They belong to different age groups, income levels, and state of origins. The respondents regularly managed their own household expenses and therefore possessed practical knowledge of the city's cost of living. The diversity within the sample enabled the study to capture a broad range of experiences regarding urban affordability.

Data Collection

Primary data were collected through semi-structured interviews conducted in Aizawl between August and December 2025. Semi-structured interviews were selected because they combined a common set of guiding questions with the flexibility to pursue issues raised by individual respondents. This approach enabled the researcher to obtain comparable information from all participants while allowing respondents to elaborate on their personal experiences and provide examples from their daily lives.

Each interview generally lasted between ten minutes to thirty minutes, depending on the willingness of the respondent and the depth of the discussion. The interviews were conducted in Thadou-Kuki, Hindi and English, whichever is convenient for the respondents. Throughout the interviews, follow-up questions and probing techniques were employed whenever necessary. It helps to clarify responses, obtain detailed explanations, and explore issues that emerged during the conversation. Records were maintained for important observations, contextual information, and non-verbal expressions that complemented the interview responses.

Themes Explored Through the Interviews

A semi-structured interview schedule was prepared prior to fieldwork to ensure consistency while allowing respondents to elaborate on their experiences and perceptions of urban affordability. The initial questions gathered background information on respondents' home states, duration of residence in Aizawl, reasons for migration, occupational or educational status, and living arrangements. The interviews explored several dimensions of affordability, including housing costs, such as rent, hostel fees, security deposits, and accommodation availability; expenditure on food and essential commodities; and household utility expenses, including electricity, water, cooking fuel, and internet services. Transportation was another key theme, focusing on commuting costs, public transport availability, taxi fares, and the influence of Aizawl's hilly terrain and road networks on mobility. Respondents were also

asked about expenditure on consumer goods, clothing, electronics, dining, entertainment, healthcare, and education.

The interviews further examined respondents' comparative assessments of living costs in Aizawl and their respective hometowns. Participants identified expenditure categories perceived as relatively expensive or affordable and discussed possible contributing factors, including geographical isolation, transportation costs, land scarcity, market conditions, and the availability of essential commodities. Questions also explored whether respondents' salaries, scholarships, or family support adequately covered their living expenses, enabled them to maintain their standard of living, and allowed them to save. In addition, respondents reflected on changes in their financial practices and quality of life following relocation. Finally, they were invited to recommend measures to improve urban affordability and living conditions, while considering the relationship between living costs and Aizawl's perceived advantages, particularly safety, cleanliness, social tranquillity, and access to public services.

Data Analysis

The interview data were analysed using thematic analysis. Following the completion of fieldwork, all interview notes were carefully reviewed and organised according to recurring themes. Responses were coded manually, and similar viewpoints were grouped into broader analytical categories, including housing affordability, food expenditure, transportation, utilities, consumer goods, lifestyle expenditure, standard of living, and comparisons with respondents' home states. The analysis focused on identifying recurring patterns as well as variations in respondents' experiences. These themes were then interpreted in relation to existing literature on urban affordability, urban governance, and hill-city development to provide a comprehensive understanding of affordability in Aizawl (Creswell, 2014, pp. 194–199.

5. Findings and Discussion

Housing and Rental Affordability

Housing emerged as the most significant component of urban affordability among the respondents. Across almost all interviews, accommodation was identified as the largest monthly expenditure and the primary factor influencing perceptions of the overall cost of living in Aizawl. Both students and government employees indicated that housing costs in the city were considerably higher than those in their respective home states. Although respondents differed in terms of occupation, income, and type of accommodation, there was broad agreement that rental expenses placed substantial pressure on household budgets.

The findings reveal considerable variation in housing expenditure according to respondents' socio-economic status and employment conditions. Students generally resided in hostels, paying guest facilities, or modest single rented rooms located near educational institutions. Their monthly expenditure on accommodation was comparatively low, averaging around ₹7,000. Many students explained that sharing rooms or opting for hostel accommodation was primarily an economic necessity rather than a personal preference. They noted that

independent apartments were beyond the financial capacity of most students because scholarships and family support were often limited.

Government employees reported a much wider range of rental expenditure. While some respondents were provided with government accommodation or official quarters, many rented private houses or apartments after being posted to Aizawl. The average monthly rent among respondents was approximately ₹17,000, although substantial differences existed depending on the size, location, and quality of the accommodation. Senior officers and respondents with families generally preferred larger apartments or independent houses, with monthly rents reaching as high as ₹45,000. Several respondents observed that suitable family accommodation in well-connected localities was both limited and expensive.

Many respondents compared housing costs in Aizawl with those in their hometowns and expressed the view that equivalent accommodation could be obtained at considerably lower rents elsewhere. Participants from neighbouring states such as Assam, Tripura, and Manipur, as well as those from other parts of India, commonly reported that rental prices in Aizawl exceeded what they had previously paid despite the smaller size of the city. According to many respondents, the higher rents were difficult to reconcile with their expectations because Aizawl is not a metropolitan city. Nevertheless, they acknowledged that the city's geographical characteristics and limited availability of developable land distinguish its housing market from that of many plains cities.

The findings of this study are consistent with previous research suggesting that geographical constraints play an important role in shaping housing affordability in hill cities. Unlike cities situated in plains where urban expansion can occur more easily, Aizawl faces physical limitations that restrict housing supply and contribute to rising rental prices. Existing studies have similarly observed that limited land availability, difficult topography, and transportation costs tend to increase both construction expenditure and the market price of residential accommodation. Consequently, affordability in Aizawl cannot be explained solely through market demand but must also be understood in relation to the city's geographical setting and patterns of urban development.

The findings may also be interpreted through Amartya Sen's Capability Approach and Urban Governance Theory. From the perspective of the Capability Approach, high rental expenditure reduces the resources available for other essential needs such as food, healthcare, education, transportation, and savings, thereby limiting an individual's ability to achieve an acceptable standard of living (Sen, 1999, pp. 74–87). Urban Governance Theory further suggests that affordability is influenced not only by market conditions but also by housing policy, land-use planning, infrastructure development, and the availability of affordable accommodation (Mathur, 2013, pp. 18–25, 92–101). Although Aizawl continues to attract students and government employees from across India, respondents indicated that the expansion of affordable rental housing has not kept pace with increasing demand.

The finding from the interviews demonstrate that housing affordability remains one of the most significant challenges facing people who relocate to Aizawl for education or government service. While respondents appreciated the city's peaceful environment, cleanliness, and quality of life, many regarded the high cost of accommodation as the single greatest financial burden associated with living in the city.

Food and Daily Commodities

Apart from housing, expenditure on food and other daily necessities emerged as one of the most important factors influencing respondents' perceptions of affordability in Aizawl. Almost all respondents reported that routine household expenses consumed a substantial portion of their monthly income or educational budget. When compared with their hometowns, most participants considered food items in Aizawl to be considerably more expensive. Several respondents explained that the higher cost of everyday commodities made it difficult to save money despite receiving regular salaries or scholarships.

Ration items such as rice, wheat flour, edible oil, pulses, sugar, and packaged food products were consistently described as more expensive than in respondents' home states. Most participants estimated that the prices of many grocery items were approximately twice those in their hometowns. Respondents attributed these higher prices mainly to the transportation costs involved in bringing commodities into Mizoram, as most consumer goods are supplied from neighbouring states. The absence of large wholesale markets and the relatively small size of the local market were also considered factors contributing to higher retail prices. Several government employees observed that a significant share of their monthly household expenditure was spent on groceries alone.

Vegetables were another major source of concern. Most respondents stated that fresh vegetables cost almost twice as much as in their native places. Seasonal variations in supply were also reported to affect both prices and availability. Many respondents believed that because a considerable proportion of vegetables are transported from outside the state, transportation costs are reflected directly in market prices. Students in particular noted that the high cost of vegetables often compelled them to reduce consumption or purchase smaller quantities to remain within their monthly budgets.

Milk and dairy products generated mixed responses. While packaged milk was generally available, several respondents commented that fresh milk was comparatively less accessible than in many mainland cities. Some participants reported relying on powdered or long-life packaged milk because of irregular availability. Nevertheless, milk expenditure was considered less significant than housing or grocery costs.

These observations correspond with studies on hill-city economies, which suggest that dependence on external supply chains, difficult terrain, and relatively small markets contribute to higher prices for essential commodities. From the perspective of Sen's

Capability Approach, increased expenditure on food reduces disposable income available for other basic needs and consequently affects an individual's overall standard of living.

Utility Bills

Unlike food and housing, utility expenses did not emerge as a major source of financial concern among the respondents. Most participants considered electricity tariffs in Aizawl to be broadly comparable with those in their home states. Although monthly electricity bills varied according to household size and usage, respondents generally believed that electricity charges were reasonable and did not significantly increase their overall cost of living.

A similar perception was expressed regarding domestic LPG. Most government employees stated that LPG cylinder prices were largely comparable with those prevailing elsewhere in India because pricing is determined through national policy. Consequently, cooking fuel was not viewed as a distinctive affordability challenge in Aizawl.

Water supply produced more varied responses. While some respondents residing in government quarters experienced few difficulties, others living in rented accommodation reported irregular water availability that occasionally required additional expenditure on storage facilities or supplementary supply arrangements. Although water charges themselves were not considered exceptionally high, respondents indicated that the reliability of supply influenced their overall satisfaction with urban services.

Transportation

Transportation emerged as another important component of respondents' monthly expenditure. Owing to Aizawl's steep terrain and dispersed settlements, most participants relied heavily on taxis for daily travel. Respondents consistently reported that taxi fares in Aizawl were substantially higher than those in their hometowns. Many estimated that taxi fares were nearly three times higher than those they had previously paid elsewhere.

Although public buses were recognized as a comparatively economical mode of transport, respondents opined that bus services did not always offer the coverage or flexibility needed for everyday commuting. As a result, even though cabs were more expensive, many government workers and students relied on them, especially in inclement weather or while commuting to places that were poorly connected by bus routes. Because petroleum products are priced according to national regulations, fuel prices were widely thought to be comparable to those in other regions of India. However, respondents pointed out that the city's steep roads, frequent traffic jams, and higher fuel consumption associated with hill driving all indirectly raised the cost of operating private vehicles.

These findings demonstrate that transportation affordability in Aizawl is influenced more by geographical conditions than by fuel prices alone. The dependence on taxis increases routine household expenditure and reduces disposable income available for other necessities. From an urban governance perspective, expanding affordable and reliable public transport could significantly reduce living costs for both permanent residents and temporary migrants.

Healthcare and Education

Access to healthcare generated mixed responses among participants. While respondents generally appreciated the commitment of medical personnel, many believed that specialised healthcare services remained limited compared with larger Indian cities. Several participants stated that obtaining specialist treatment often required referrals outside Mizoram or involved long waiting periods. Consequently, healthcare accessibility, rather than treatment costs alone, emerged as an important concern.

Education also attracted considerable discussion, particularly among respondents with children. Several government employees expressed the view that although higher educational institutions in Aizawl have developed steadily, the quality of school education available to their children did not always meet their expectations when compared with educational facilities in their home states. Some respondents therefore regarded educational quality as an important consideration influencing long-term decisions regarding residence and family relocation.

These observations indicate that affordability should not be understood solely in terms of financial expenditure. The availability and quality of essential public services also shape residents' perceptions of urban living and influence the overall attractiveness of a city.

Luxury and Lifestyle

Respondents generally perceived expenditure on lifestyle goods and leisure activities as less concerning compared to spending on housing, food, or transportation. Restaurant prices were deemed comparable to those in many other Indian cities, although some respondents noted that dining options were relatively limited due to the city's size. Clothing prices were perceived to be slightly higher than those in respondents' home states.

Many participants attributed higher retail prices to transportation costs and reliance on imported merchandise. Nonetheless, clothing expenditure was typically considered occasional rather than a significant monthly financial burden. Electronics, such as mobile phones, laptops, and household appliances, were reported to be available at prices similar to those in other parts of India. However, respondents identified after-sales service and repair facilities as a significant challenge. Several participants explained that repairing electronic goods often required longer waiting periods, limited service options, or the transportation of products outside the state, increasing inconvenience and maintenance costs.

Recreational opportunities received relatively positive evaluations. Respondents appreciated the availability of cafés, restaurants, parks, and other leisure facilities, noting that prices for recreational activities were broadly comparable with those in their hometowns. Many also highlighted Aizawl's peaceful environment, cleanliness, and low crime rate as important contributors to overall quality of life. These non-economic advantages partially offset the higher cost of living and enhanced respondents' overall satisfaction with the city.

The findings substantiate the arguments presented within the theoretical framework. According to Amartya Sen's Capability Approach, the well-being of respondents is influenced not solely by their salaries or scholarships but also by the opportunities these financial resources afford them in a specific urban context. Despite many participants having stable incomes, elevated living costs diminished their capacity to save, consume, and sustain their desired standard of living. Urban Governance Theory underscores the significance of public policy in enhancing affordability through improved infrastructure, efficient supply chains, expanded housing options, and effective urban management.

It suggest that while Aizawl presents clear affordability challenges in relation to housing, food, and transportation, respondents also recognised important strengths in terms of safety, social environment, and urban livability. These findings support the argument that urban affordability should be understood not only through the lens of expenditure but also in relation to the broader quality of urban life and the effectiveness of urban governance.

6. Comparison with Home States

Majority of the participants characterized Aizawl as being more expensive than their hometowns. Although the degree of difference varied, most believed that the higher living costs impacted nearly every facet of daily life. Housing was identified as the most significant contributor to monthly expenditure, followed by food, groceries, vegetables, transportation, and other household necessities. Respondents generally agreed that living in Aizawl required greater monthly spending than they had anticipated before their arrival.

Respondents noted that vegetables, groceries, and household items were generally cheaper and more easily available in cities such as Guwahati, Imphal, and Agartala. Many explained that frequent road connectivity with major commercial centres helped maintain relatively competitive prices in their home states.

Respondents from Bihar, Tamil Nadu, West Bengal and other mainland states expressed an even stronger perception of price differences. They reported that rented accommodation, food items, taxi services, and fresh vegetables were considerably more expensive in Aizawl than in the cities where they had previously lived. Several participants remarked that the amount spent on monthly groceries in Aizawl would have been sufficient to purchase substantially more goods in their hometowns. Students, in particular, indicated that the higher cost of food and accommodation placed additional pressure on limited financial support received from their families.

Respondents generally recognised that Aizawl's geographical setting plays an important role in shaping its affordability. Many attributed the higher prices to the city's mountainous terrain, limited availability of land, dependence on goods transported from outside the state, and the additional costs associated with construction and logistics. Rather than blaming local traders or public authorities alone, respondents acknowledged that the physical characteristics of the city inevitably increase the cost of delivering goods and services.

Nevertheless, many believed that improvements in transport infrastructure, market competition, affordable housing, and urban planning could gradually reduce the financial burden on residents.

Respondents identified Aizawl's peaceful social environment and perceived safety as major strengths that positively influence their quality of life. Compared with larger metropolitan cities, Aizawl was described as relatively calm, orderly, and less congested, enabling government employees to maintain a better work-life balance and students to pursue their academic goals in a tranquil setting. Most respondents also reported feeling secure while travelling within the city, including during evening hours, with female participants particularly appreciating the comparatively safe public environment. These findings align with Saitluanga (2014, pp. 55–63) and Lalthangliana (2014, pp. 112–116), who highlight the contributions of strong community ties, social cohesion, and civic responsibility to Aizawl's social order and residents' well-being.

Respondents spoke highly of the city's cleanliness and environmental conditions. Many remarked that Aizawl appeared considerably cleaner than several cities they had previously lived in. Streets were generally well maintained, public spaces were relatively free from litter, and the surrounding natural environment contributed to a pleasant living experience. Participants appreciated the city's green hills, clean air, and scenic landscape, which they believed enhanced both physical and mental well-being. Several respondents commented that although everyday expenses were higher, the environmental quality compensated for some of the financial disadvantages associated with living in the city.

7. Policy Implications

The study's results reveal that urban affordability in Aizawl is shaped by a variety of interconnected elements, such as geographical limitations, reliance on imported products, a restricted housing market, transportation expenses, and the effectiveness of urban management. To tackle these issues, a holistic policy strategy is necessary, one that harmonizes economic growth with social welfare and sustainable urban planning. Drawing from the empirical data, the following policy recommendations are suggested.

Expanding Affordable Housing

Housing emerged as the single largest contributor to the high cost of living in Aizawl. Both students and government employees reported that rental expenditure consumed a significant proportion of their monthly income. The Government of Mizoram, the Aizawl Municipal Corporation, and urban development agencies should therefore prioritize affordable housing as one most important central component of urban policy. Public housing schemes, rental housing projects, and incentives for private developers to construct affordable apartments could increase housing supply and moderate rental prices. Future residential development should also encourage efficient land use through planned multi-storey housing, particularly in areas where geographical conditions permit higher-density construction.

Strengthening Supply Chains and Commodity Distribution

Interviews reveal that the cost of ration items, vegetables, and other household goods is significantly higher compared to many respondents' home states. This is largely due to the state's reliance on goods brought in from outside Mizoram. To address this, government agencies should prioritize enhancing regional supply chains by improving road connectivity, increasing warehousing capacity, and establishing modern wholesale markets. Enhanced logistics would lower transportation expenses, reduce supply interruptions, and ensure the availability of essential goods year-round. Additionally, promoting local agricultural production where possible could lessen the reliance on imported food products.

Improving Public Transportation

Transportation constitutes another major component of household expenditure. Respondents consistently identified taxi fares as significantly higher than those in their hometowns, while public bus services were considered comparatively affordable but limited in coverage and frequency. Expanding the public transport network could substantially reduce daily travel costs for students, government employees, and other residents. Additional bus routes, improved scheduling, integrated ticketing systems, and environmentally sustainable transport options such as electric buses or shuttle services would improve accessibility while reducing dependence on taxis. Public bus system with low frequency could also be replace by smaller vehicle like Eeco Van, or Magic Van, with more frequency. This can reduce traffic congestion in small and narrow roads of Aizawl. More frequency implies less waiting time for commuters. Given Aizawl's unique topography, transport planning should be specifically designed to accommodate hill-city conditions.

Market Regulation and Consumer Price Monitoring

Although geographical factors inevitably increase prices in hill cities, regular monitoring of essential commodity prices remains necessary to protect consumers. While the Young Mizo Association (YMA) overseer the price fluctuation with regards to certain commodities to some extent, their role is temporal and limited. The state government may strengthen consumer protection mechanisms through periodic market inspections, greater transparency in pricing, and improved dissemination of market information. Consumer affairs departments can monitor unusual price fluctuations in essential goods and coordinate with traders to ensure stable supplies during periods of increased demand. Such measures would contribute to greater public confidence while discouraging unjustified price escalation.

Integrated Urban Planning for Affordable and Livable Cities

The results indicate that affordability must be considered alongside broader urban planning goals. Future strategies should encompass housing, transportation, infrastructure, environmental preservation, commercial growth, and public service provision within a unified long-term urban development plan. As Aizawl continues to grow, strategic land-use planning will be crucial to support population increases while maintaining the city's distinct environmental identity. Development focused on transit, diverse land use, enhanced

pedestrian pathways, and community-based service hubs could lower travel expenses and improve access to vital amenities.

Urban planning must also address the needs of temporary residents, such as students, government workers, and other migrants who play a crucial role in the city's economy and public administration. Their experiences offer important insights for identifying deficiencies in urban services and enhancing the inclusivity of public policies. A planning process that is more attuned to the needs of government bodies, educational institutions, civil society groups, and residents would bolster urban governance and improve policy outcomes.

Towards Inclusive Urban Governance

The study ultimately demonstrates that improving affordability requires more than reducing prices alone. Effective urban governance must balance economic efficiency with social equity, environmental sustainability, and quality of life. The experiences of respondents indicate that Aizawl already possesses significant strengths, including safety, cleanliness, social cohesion, and a peaceful environment. Public policy should therefore aim to preserve these advantages while simultaneously reducing the financial burden associated with housing, food, and transportation.

If implemented effectively, these policy measures would not only improve affordability for students and government employees but would also benefit the wider urban population. Strengthening housing policy, improving transport, expanding public services, promoting competitive markets, and adopting integrated urban planning can contribute to a more inclusive, resilient, and sustainable Aizawl. Such reforms would ensure that the city remains both economically accessible and socially liveable as it continues to develop as one of the leading urban centres in Northeast India.

8. Conclusion

The study makes several important contributions to the existing literature. First, it provides one of the few qualitative investigations of urban affordability in Aizawl based on the lived experiences of people who have relocated from other parts of India. Second, it broadens the understanding of affordability by examining everyday household expenditure across multiple dimensions, including housing, food, transportation, utilities, healthcare, education, and lifestyle. Third, the study illustrates how geographical characteristics, particularly those associated with hill cities, shape patterns of urban affordability and influence residents' perceptions of the cost of living.

The study is based on qualitative interviews with a relatively small number of respondents and therefore reflects perceptions and lived experiences rather than statistically representative patterns for the entire population. The study also focuses primarily on students and government employees from outside Mizoram. Other population groups, including private-sector employees, business owners, migrant workers, local residents, and low-income households, may experience affordability differently.

The experiences of students and government employees from outside Mizoram demonstrate that the cost of living extends beyond market prices and reflects broader questions of urban governance, planning, and social inclusion. As Aizawl continues to grow, maintaining its strengths—peace, safety, environmental quality, and community cohesion—while improving affordability will be essential for ensuring sustainable and inclusive urban development. A city becomes truly liveable not only when it offers opportunities for economic advancement but also when it enables people from different backgrounds to live with dignity, security, and a reasonable quality of life.

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