

## **Foreword**

Urban poverty is the major challenge before urban planners and managers. Though, more than two dozens programmes and schemes were launched by Government of India for poverty alleviation in urban areas since Independence however; we could not alleviate poverty. Urbanization and unplanned development of the cities has created enormous problems to urban poor besides proliferation of urban slums. The Government of India is trying to ensure inclusive development of cities and empowering poor through implementing JNNURM. There has been an increased budgetary resource on urban alleviation schemes and programmes besides capacity building of urban poor to set up their own venture of self employment. It is imperative to adopt multi-pronged approaches and strategies for alleviating urban poverty as it has multiple dimensions.

The training module on urban poverty alleviation has been prepared by my colleague Dr. A.K. Singh. I hope that the module will help in understanding of the various dimensions and aspects of urban poverty alleviation and it will also help in evolving action plan for empowering urban poor.

**Prof. Nishith Rai**  
***Director***

## **Preface**

Urban centres have magnetic power to attract people as these provide economic opportunities and better socio-economic infrastructure and services. Urban centres may be viewed as engines of growth; the cities are at the crossroads of change. In India, the process of urbanization is at critical juncture. India is among the countries at low level of urbanization. However, structure of urbanization is changing in India. There has been change in the pattern of urban growth. Urban poverty alleviation is the major thrust of development planning in India. However, poverty eradication is a daunting task as the problem is gradually increasing due to migration of rural poor in urban centres.

Urban poverty alleviation has several dimensions and therefore, it requires multi-pronged approaches and strategies. Government of India has launched a number of poverty alleviation schemes over the years however; we could not dent on poverty. Effective implementation of urban poverty alleviation schemes and programmes is imperative besides improving the living and working conditions of urban poor through providing them decent housing and employment. The present module highlights the various approaches and strategies of urban poverty alleviation. The review of various poverty alleviation models demonstrates that there is dire need of integrated and holistic approach for poverty alleviation and empowering urban poor.

**Dr. A.K. Singh**

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# **Urban Poverty Alleviation: Approaches & Strategies**

## **TRAINING MODULE**

**Dr. A.K. Singh**

Sponsored by  
**Ministry of Housing & Urban Poverty Alleviation**  
Government of India, New Delhi

**Regional Centre for Urban and Environmental Studies**  
Lucknow University Campus, Lucknow  
Telefax: 0522-2740165, 2740382  
Web: [www.rcueslko.org](http://www.rcueslko.org)

## **Introduction:**

Cities play a vital role in economic growth and property. Sustainable development of cities largely depends upon their physical, social and institutional infrastructure. In India, the process of urbanization is at critical juncture. India is among the countries at low level of urbanization. However, structure of urbanization is changing in India. There has been change in the pattern of urban growth. During 1951 to 1991, urban growth was generally high in relatively less developed states and developed states experienced low urban growth. However, a significant departure of this pattern in 1990s emerged from the earlier decades as the developed states registered urban growth above the national average.

Urban centres present tremendous opportunities for all people, including the poor. Cities are important vehicles for social and economic transformation. They are centres of employment and other economic opportunities. The increase in the numbers of urban poor can be partially explained by rural urban migration of poor people encouraged by economic opportunities in urban centres. Over the period, there has been decline in poverty in rural areas however, in urban centres, the number of poor is constantly increasing. The increase can also however, be attributed to conditions within urban areas themselves which keep many poor people in their depressed state. Until and unless cities are able to meet the needs of their expanding populations, any advantages that economic opportunities might present for the poor are likely to be outweighed by these factors.

The general consensus is that poverty in India can be most effectively reduced through economic growth for which rapid urban development is a key driver. The National Institute for Urban Affairs has estimated that urban India presently contributes more than 60 per cent of the country's gross domestic product, while accommodating less than a third of its population. Indeed, the manufacturing and service sector economies, which are most dynamic parts of the Indian economy, are

predominantly urban. There has been correlation between urbanization and urban poverty.

### **Urbanization and Its Implications on Poverty:**

Urbanization is positively related with labour productivity in the unorganized sector and negatively related with poverty ratio. The relationships are not statistically significant, though they tend towards the expected results. Only labour productivity and poverty have a significant negative correlation implying thereby that rising labor productivity in the unorganized sector is related to a falling poverty ratio. High and significant positive correlations between poverty during 1987-88 and 1993-94 and between labour productivity during 1990-91 and 1994-95 imply that over a relatively brief time span, no major shifts have occurred in poverty and labour productivity patterns across states. The poverty ratio (2004-05) has a significant and negative correlation with the level of urbanization. The poverty ratio of 1993-94 and 2004-05 show a high and significant positive relationship with urbanization and poverty alleviation. The decline in urban poverty between 1993-94 and 2004-05 is higher in more urbanized states, though the relation between urbanization and decline in poverty is not significant.

The proportion of people living below the poverty line in many states is now higher in urban areas than in rural areas. Developed states, such as Punjab and Karnataka, and the less developed states like Andhra Pradesh, Kerala, Madhya Pradesh, Uttar Pradesh and Rajasthan have reported higher levels of urban poverty than the rural poverty for a number of years. This suggests that economic development even in relatively prosperous states has not been translated into benefits for the urban poor.

The emerging trends and patterns of urbanization are direct manifestations of the process of economic development in the context of globalization and economic liberalization. The towns and cities in India report high incidence of poverty despite their being held as engines of

growth and instruments of globalization. Migration and urbanization in India since the early 1990s should be looked at in the context of emergence of global cities. The patterns of urbanization are being determined by macro economic factors at the national and global levels are also linked to the developments in the rural economy. In view of the growing importance of the urban areas and increasing deficiencies of infrastructure and services, government of India introduced JNNURM in selected cities of India during 2005. The Mission highlights on improving governance and basic services to urban poor. Similarly, UIDSSMT and IHSDP have been introduced in other cities and towns of the India to develop infrastructure including housing and basic services to poor. The central assistance is likely to augment the municipal resources for developing infrastructure and improving the delivery mechanism for providing services. The urban poor are in the centre of government's vision of future cities.

### **Urban Poverty Scenario:**

Poverty is broadly defined in terms of material deprivation, human deprivation and a range of other deprivations such as lack of voice, vulnerability, violence, destitution, social and political exclusions, and lack of dignity and basic rights. Prof. Amartya Sen has also defined poverty as the deprivation of basic capabilities that provide a person with the freedom to choose the life he/she has reason to value. These capabilities include good health, education, social networks, and command over economic resources, and influence on decision making that affects one's life. In India, and indeed throughout the world, the conventional approach equates poverty with material deprivation and defines the poor in terms of incomes or levels of consumption. The Planning Commission has defined poverty in terms of level of per capita consumer expenditure sufficient to provide an average daily intake of 2400 calories per person in rural areas and 2100 calories per person in urban areas, besides a minimal allocation for basic non-food items. As per Planning Commission, Government of India, the



poverty lines based on per capita per month income vary state to state both in rural and urban areas. The cut-off point for measuring poverty in urban areas at the national level in 2004-05 was Rs. 538.60 per capita per month income. It varies from Rs. 665.90 in Goa to Rs. 378.64 in Assam. While in India, poverty has been measured in terms of per capita income adjusted on the basis of consumer expenditure, the donor agencies such as World Bank focuses more on human poverty based on per capita daily expenditure.

Poverty is found everywhere, but it is traditionally being seen as a typically rural problem. The rural poor lack adequate income and land to cultivate; they are removed from such services as education and health care and their voices rarely heard. Compared with the rural poor, the urban poor are seen as people who are much better off; they are generally employed and they earned an income that is higher than that of the rural poor; they live near basic infrastructure and services, and their sheer numbers and closeness to the centres of power enable them to influence local political decision making. However, urban poverty requires the urgent attention of policy makers. There is evidence that it is becoming an urban rather than a rural problem. Unless urban poverty addressed, continued urbanization will result in increases in urban poverty and inequality. This may have profound consequences for the city as a whole, as growing inequalities can strain its ability to prosper.

Thus, urban poverty reduction requires different kinds of approaches, because it is different from rural poverty in many aspects; the rural poor are affected by the highly monetized nature of urban living, which forces them to spent far more on accommodation, food, transport and other services than the rural poor; unlike rural poverty, urban poverty is characterized by the regulatory exclusion of the poor from benefits of urban development.

World Bank has long used a complicated statistical standard – income of \$1 per day per person measured at purchasing power parity – to

determine the numbers of extreme poor around the world. Another World Bank category, income between \$1 per day and \$2 per day, can be used to measure moderate poverty. These measures feature prominently in public policy circles. The number of poor estimated on that basis was 1.1 billion people living in extreme poverty in 2001. The overwhelming share of world's extreme poor, 93 per cent in 2001, lived in three regions viz. East Asia, South Asia and Sub-Saharan Africa. In the period of modern economic growth, the global population rose more than 6-folds in just two centuries whereas world's average per capita income rose even faster. The gulf between today's rich and poor countries is a new phenomenon. As of 1820, the biggest gap between rich and poor – especially between world's leading economy of the day, United Kingdom and the world's poorest region, Africa – was ratio of four to one in per capita income. By 1998, the gap between the richest economy, the United States, and the poorest region, Africa had widened to 20 to one. Thus, all regions experienced economic progress but today's rich regions experienced by far the greatest economic progress.

There has been gradual increase in the number of urban poor over the period of 1973-74 to 2004-05. During 1973-74, there were 60.05 million urban poor in India while during 2004-05, the number of urban poor was reported to be 80.79 million. About 81 million persons in urban areas were reported living below poverty line during 2004-2005. Importantly, Uttar Pradesh, Maharashtra, Madhya Pradesh, Andhra Pradesh and Bihar account for larger share in urban poor. The percentage of urban poor was recorded highest in Orissa (44.3 per cent), Madhya Pradesh (42.1 per cent), Uttar Pradesh (30.6 per cent), Bihar (34.6 per cent) and Maharashtra (32.2 per cent). Indian poverty is predominant in the rural areas where more than three quarters of all poor people reside, though there is wide variation in poverty across different states. Moreover, progress in reducing poverty is also very uneven across different states of the country. The state-wise numbers of urban poor are shown in Table-1. Largest numbers

of urban poor were reported in Maharashtra followed by Uttar Pradesh, Madhya Pradesh, Tamil Nadu, Karnataka, Andhra Pradesh and Rajasthan.

**Table: 1**  
**Population below Poverty Line by States**  
**(2004-2005)**

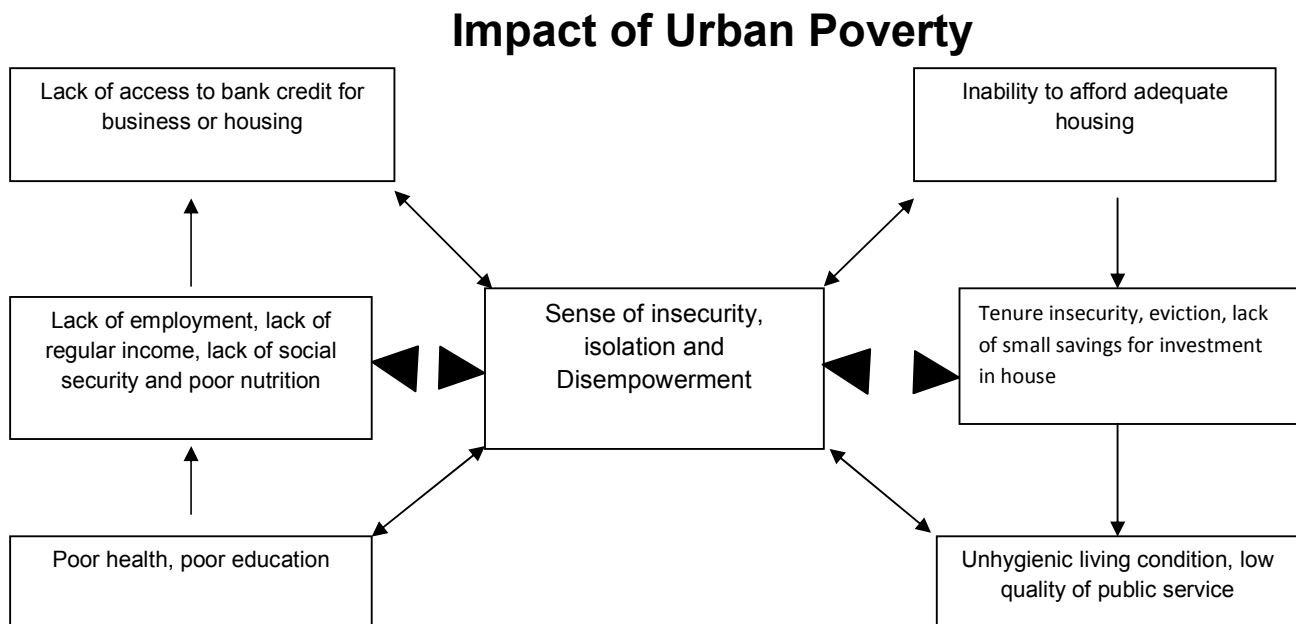
S. No.	States/UT	Rural		Urban		Combined	
		No. of persons (Lakh)	% of Persons	No. of persons (Lakh)	% of Persons	No. of persons (Lakh)	% of Persons
1	2	3	4	5	6	7	8
2.	Arunachal Pradesh	1.94	22.3	0.09	3.3	2.03	17.6
3.	Assam	54.50	22.3	1.28	3.3	55.77	19.7
4.	Bihar	336.72	42.1	32.42	34.6	369.15	41.4
5.	Chhatisgarh	71.50	40.8	19.47	41.2	90.96	40.9
12.	Jharkhand	103.19	46.3	13.20	20.2	116.39	40.3
15.	Madhya Pradesh	175.65	36.9	74.03	42.1	249.68	38.3
17.	Manipur	3.76	22.3	0.20	3.3	3.95	17.3
18.	Meghalaya	4.36	22.3	0.16	3.3	4.52	18.5
19.	Mizoram	1.02	22.3	0.16	3.3	1.18	12.6
20.	Nagaland	3.87	22.3	0.12	3.3	3.99	19.0
21.	Orissa	151.75	46.8	26.74	44.3	178.49	46.4
24.	Sikkim	1.12	22.3	0.02	3.3	1.14	20.1
26.	Tripura	6.18	22.3	0.20	3.3	6.38	18.9
27.	Uttar Pradesh	473.00	33.4	117.03	30.6	590.03	32.8
28.	Uttarakhand	27.11	40.8	8.85	36.5	35.96	39.6
29.	West Bengal	173.22	28.6	35.14	14.8	208.36	24.7
	<b>All India</b>	<b>2209.24</b>	<b>28.3</b>	<b>807.96</b>	<b>25.7</b>	<b>3017.20</b>	<b>27.5</b>

Source: Planning Commission, Govt. of India, 2007

## Impact of Poverty

In sum, urban poverty has a cumulative impact. It leads to problems like poor health and education, unemployment, low wages, unhygienic living conditions, sense of insecurity, disempowerment etc. This is clearly shown in Chart-1.

Chart: 1



## Reducing Urban Poverty:

Over the past years, economic growth has lifted millions out of poverty, but poverty reduction nearly through economic growth may become more difficult to achieve because it is not all sure that all the poor have the capability necessary to seize the new opportunities generated by further economic growth. Policy interventions are required to ensure that the economic growth is broad based and the benefits are percolated among the poor. What would help the poor is support to develop their economic activities, enhance their productivity and increase their income, rather than policies that abstract them in developing their informal

enterprises. Many of the urban poor own their house and have access to basic urban infrastructure and services. What would help them most in this respect is support to enable them to improve their housing and gain access to basic infrastructure and services at a lower cost, rather than programmes that evict them from their housing and prevent them from gaining access to public services. Many of the urban poor try to influence the decision making that directly affects their life and livelihood through systems of patronage and corruption. What would help them in this case is the political willingness of policy makers and politicians to apply the principles of good urban governance.

The policies of urban development and housing in India have come a long way since 1950's. The pressure of urban population and lack of housing and basic services were very much evident in the early 1950's. The First Five Year Plan (1951-56) emphasized on institution building and on construction of houses for government employees and weaker sections. The scope of housing programme for the poor was extended in the Second Plan (1956-61). The Industrial Housing Scheme was widened to cover all workers. Three new schemes were also introduced viz., Rural Housing, Slum Clearance and Sweepers Housing.

The balanced urban growth was accorded high priority in the Fourth Plan (1969-74). The plan stressed the need to prevent further growth of population in large cities and need for decongestion or dispersal of population. A scheme for Environmental Improvement for Slums was undertaken in the central sector from 1972-73 with a view to provide a minimum level of services, like water supply, sewerage, drainage, street pavements in 11 cities with a population of 8 lakhs and above. The scheme was later extended to 9 more cities.

The Fifth Plan (1974-79) reiterated the policies of the preceding plans to promote smaller towns in new urban centres in order to ease the increasing pressure on urbanization. The Urban Land (Ceiling and

Regulation) Act was enacted to prevent construction of land holding in urban areas and to make available urban land for construction of houses for the middle and low income groups.

The thrust of the planning in the Sixth Plan (198-85) was on integrated provision of services along with shelter, particularly for the poor. The Seventh Plan (1985-90) stressed on the need to entrust major responsibility of housing construction on the private sector. A three-fold role was assigned to the public sector, namely, mobilization for resources for housing, provision for subsidized housing for the poor and acquisition and development of land. The Plan explicitly recognized the problems of the urban poor and for the first time an Urban Poverty Alleviation Scheme known as Urban Basic Services for Poor (UBSP) was launched. As a follow up of the Global Shelter Strategy, National Housing Policy was announced in 1988. The policy envisaged to eradicate houselessness, improve the housing conditions of inadequately housed and provide a minimum level of basic services and amenities to all.

During the Eighth Plan (1992-97) another Urban Poverty Alleviation Programme known as Nehru Rojgar Yojana was launched. In the Ninth Plan (1997-2002), a new convergence based scheme of urban poverty alleviation known as Swarn Jayanti Shahari Rojgar Yojana was initiated. It subsumed the erstwhile schemes of Urban Basic Services for the Poor, Prime Minister's Integrated Urban Poverty Eradication Programme and Nehru Rojgar Yojana.

The Tenth Plan (2002-2007) witnessed the launch of Valmiki Ambedkar Avas Yojana and the National Slum Development Programme. A Draft Slum Policy (2001) was also prepared. The National Common Minimum Programme of the Government attached higher priority to social housing and urban renewal. The result has been the launch of JNNURM and IHSDP. The sub-mission on urban Basic Services to the Urban Poor (BSUP) and the Integrated Housing and Slum Development Programme

address the consensus of urban poor people and urban slum dwellers. In order to provide informal sector employment a good initiative in the form of National Policy on Urban Street Vendors has also been started.

The 11<sup>th</sup> Five Year Plan emphasizes on inclusive growth and development of the cities. In order to achieve the targeted goals, Government of India has introduced the new policies and programmes such as National Policy on Urban Street Vendors, National Housing Policy, and introduced Revamped SJSRY. Government is also planning to launch Rajiv Awas Yojana for the inclusive and in-situ development of slums in the cities for providing affordable housing to urban poor.

**Box-1**  
**Urban Poverty Alleviation Schemes and Programmes since 1952**

<b>Year of Introduction</b>	<b>Name of Central Government Initiatives</b>
1952	<i>Economically Weaker Section (EWS) Housing</i>
1952	<i>Subsidised Industrial Housing Scheme (SIHS)</i>
1954	<i>Low Income Group Housing Scheme (LIGHS)</i>
1956	<i>Slum Areas (Improvement and Clearance) (SAIC) Programme</i>
1958	<i>Urban Community Development (UCD)</i>
1959	<i>Land Acquisition and Development Scheme (LADS)</i>
1961	<i>Urban Water Supply and Sanitation Scheme (UWS&amp;S)</i>
1962	<i>Mid-Day Meal (MDM) Programme</i>
1970	<i>Special Nutrition Programme (SNP)</i>
1975	<i>Crèches/ Day Care Centres for Children (C/DCC)</i>
1975	<i>Integrated Child Development Services (ICDS)</i>
1977	<i>Differential Rate of Interest (DRI)</i>
1979	<i>Integrated Development of Small and Medium Towns (IDSMT)</i>
1980	<i>Sites and Services (SS)</i>
1980	<i>Minimum Needs Programme (MNP)</i>
1981	<i>Low Cost Sanitation (LCS) (for liberation of scavengers)</i>
1982	<i>Early Child Education (ECE)</i>
1985	<i>Universal Immunisation Programme (UIP)</i>
1986	<i>Support to Training and Employment Programme for Women (STEP)</i>
1986	<i>Self Employment Programme for the Urban Poor (SEPUP)</i>
1986	<i>20-point Programme (20PP)</i>
1986	<i>Operation Blackboard (OB)</i>
1986	<i>Urban Basic Services (UBS) Programme</i>
1988	<i>Night Shelter Scheme (NSS)</i>
1988	<i>Total Literacy Campaign (TLC)</i>
1989	<i>Nehru Rozgar Yojana (NRY)</i>
1990	<i>Urban Basic Services for the Poor (UBSP)</i>

1993	<i>Prime Minister's Rozgar Yojana (PMRY)</i>
1993	<i>Scheme for Liberation and Rehabilitation of Scavengers (SLRS)</i>
1993	<i>Accelerated Urban Water Supply Programme (AUWSP)</i>
1993	<i>National Crèche Fund (NCF)</i>
1994	<i>District Primary Education Programme (DPEP)</i>
1995	<i>National Programme of Nutritional Support to Primary Education (NP-NSPE)</i>
1995	<i>Prime Minister's Integrated Urban Poverty Eradication Programme (PMI – UPEP)</i>
1995	<i>Scheme for Community -Based Production of Nutritious Foods (CBPNF)</i>
1996	<i>National Slum Development Programme (NSDP)</i>
1997	<i>Swarna Jayanti Shahari Rozgar Yojana (SJSRY)</i>
1997	<i>Balika Samrudhi Yojana (BSY)</i>
1997	<i>Targeted Public Distribution System (TPDS)</i>
1998	<i>Janshala Gol - UN Programme (JP)</i>
2000	<i>Sarva Shiksha Abhiyan (SSA)</i>
2001	<i>Valmiki Ambedkar Malin Basti Awas Yojana (VAMBAY)</i>
2001	<i>Education Guarantee Scheme and Alternative and Innovative Education (EGS &amp; AIE)</i>
2005	<i>Jawaharlal Nehru National Urban Renewal Mission (JNNURM)</i>

Source: Urban Poverty Alleviation in India, Ramanathan Foundation Report 2002.

There is increasing recognition that the urban development policy framework be inclusive of the people residing the slums and informal settlements. This has led to be a more enabling approach to the delivery of basic services accessible to the poor, through a more effective mobilization of community resources and skills to complement public resource allocations. The implementation of various Central Government schemes provided a wide range of services to the urban poor including slum dwellers. However, implementation of these programmes suffered from narrowly sectoral and fragmented approach; low quality of inputs with marginal impacts; wider dispersal of limited resources over a large area, rather than focusing a concentration of integrated area intensive efforts, inadequate participation of community in the planning and designing of innovative solutions; and multiplicity of agencies after working at cross purposes leading to a dissipation of efforts.

Physical and social security in urban areas is the major concern in urban economic development. The availability of housing and basic amenities like water supply, toilets, electricity, etc. is the major concern of the municipalities however, due to resource constraints; most of the local



governments face problems in effective delivery of such services. The rapid growth of urban population and the low investment in urban development has created serious shelter problems and deficiencies in basic amenities in the towns and cities in India.

About 99 per cent of housing shortage of 24.7 million at the end of the 10<sup>th</sup> Plan pertained to the Economically Weaker Sections (EWS) and Low Income Groups (LIG) sectors. The issues of affordability have critical significance. Non-affordability of housing by economically weaker sections in urban areas is directly linked with the magnitude of urban poverty. The urban poor have low affordability of housing but also have limited access to basic service and housing amenities. According to 2001 census, there is a 9 per cent deficiency in drinking water, 26 per cent in toilets and 23 per cent in drainage. It is quite understandable that most of this shortage pertains to slums.

One of the major reforms of alleviating poverty is to ensure that access to basic services is made available to the urban poor. The objective of JnNURM is to provide Basic Services to Urban Poor. Submission on basic services to urban poor has been constituted as a major part of JnNURM implementation. Three reforms under JnNURM directly impact the urban poor viz. (i) internal earmarking of funds for services to urban poor (ii) provision of basic services to urban poor, and earmarking atleast 20-25 percent of developed land in all housing projects for EWS/LIG category with a system of cross subsidization.

Internal earmarking of funds for basic services to urban poor is one of the mandatory reforms under JnNURM. The urban local bodies are expected to allocate a specific percentage of funds in their budget for service delivery to the poor. Some states and cities have a policy to allocate resources to the poor either on their own or as per the state policy. In Kerala 2 percent of revenue receipts from ULBs is given to community based organization towards poverty alleviation fund. In Andhra Pradesh 40

percent infrastructure funds are allocated for the basic services to poor. In Gujarat, 10 percent of Municipal income is being used for urban poverty alleviation. 5 percent of own resources are earmarked in the budget for the delivery of services in addition to amount receive from state government towards grants for implementing various schemes in Madhya Pradesh. Karnataka state has introduced dedicated budget called comprehensive development of slums for which allocations are made based on demand. In Jammu and Kashmir 20 percent of budget allocation is provided for basic services to urban poor.

One of the mandatory reforms of at ULB level is provision of basic services to urban poor. The ULBs are expected to update their database, prepare a comprehensive policy with stakeholder involvement on basic services to all urban poor including tenure security and housing at affordable cost. Since most of the urban poor live in slums and we do not have the accurate database on slums, availability of services to urban slum dwellers cannot be examined properly. As we know that only 640 town/cities have reported the population of slums as against 5161 cities/towns in 2001. As per 58<sup>th</sup> round of NSSO survey (July-December, 2002) there were 51688 slums and out of them only 26166 were declared slums by the municipal authorities. Table 6 presents the data on distribution of slums by basic amenities for states as per 58<sup>th</sup> round of NSSO survey. As per data, 93.4 percent of slums have the safe drinking water facilities, 69.1 percent slums have electricity and 66.6 percent slums have the toilet facilities.

### **PPP for Reducing Urban Poverty:**

In order to bridge the growing gap of availability and demand of urban infrastructure and services, Government of India has launched Jawaharlal Nehru National Urban Renewal Mission in selected 63 large cities besides UIDSMMT and IHSDP in other cities and towns in India in 2005. The Mission provides financial support to the urban infrastructure

projects and for improving governance to the urban local bodies however, the scheme is reforms oriented and highly focuses on resource mobilization by the concerned local bodies and state governments through public private partnership initiatives. There have been successful public private partnership initiatives in urban sector which were implemented through urban local bodies. However, most of the projects are confined to solid waste management, sanitation and water supply, drainage, transportation, and housing sector. Alandur Municipality in Tamil Nadu has the best practices of public private partnership project. The municipality developed the project with assistance from the Tamil Nadu Urban Development Fund and the Government of Tamil Nadu. The municipality mobilized resources from private sector, community including tax payers and implemented successfully the projects on water supply, waste water treatment as well as solid waste management.

The Indore City Transport Model is a city bus system which makes use of new technologies and a transparent contract arrangement with different service providers to provide an efficient service. Similarly, multi model transport system of Hyderabad is likely to bring consistency and transparency in the execution of urban transport projects. Rail based urban transportation in metropolitan cities like Mumbai, Kolkata, Hyderabad, Chennai and Delhi has emerged well run, comfortable and cost effective transport system.

The Sukhobrishti Model of West Bengal has presented a case for leveraging of regulatory assets of the government in the form of land to develop commercial infrastructure elsewhere and provide infrastructure facilities such as piped water and electricity to urban dwellers. Urban Mass Transport System for Hilly areas particularly in Uttarakhand has widened the scope of tourism development based on public private partnership model. Mumbai Trans-Harbour Link is likely to decongest Mumbai and help in dispersal of population, catalyzing the development of Navi Mumbai by

promoting horizontal growth and economic integration of Mumbai in land and main land. Sukhobrishti model of affordable housing and new townships developed by West Bengal Housing Infrastructure Development Company and the West Bengal Shapoorji Housing Development Private Ltd., is constructing low cost houses in new towns (Rajarhaat), Kolkata for 20000 families. The model attempts to capture the organic growth of urban centres near existing cities and provide mass housing for the emerging middle class.

Suryapet, Gandhi Nagar, Ahmedabad, Shimla, Bangalore, Chennai, Surat, and several other cities have also developed public private partnership projects for solid waste management. Rajiv Gandhi Super Specialty Hospital at Raichur in Karnataka is the best example of public private partnership in health care services. Similarly, Sikkim Manipal University of Health, Medical and Technological Sciences, Gangtok is operating a non-profit central referral hospital at Gangtok for providing health care services. A number of hospitals in India, starting with the Christian Medical College, Vellore, offer even high end expensive services such as cardiac surgery free of cost. Several corporate houses such as ICICI Lombard, Bajaj Allianz, Royal Sundaram, Tata AIG, Chola Mandalam, HDFC, etc. have introduced several private health insurance schemes.

Public Private Partnerships can be considered a contribution to the achievement of the Millennium Development Goals, giving the financial and skill bottlenecks for fulfillment of these goals in basic services. PPP's may also be considered an alternative way of financing initiatives, which would otherwise not be realized. The main reasons usually put forward to involve the private sector in basic services to urban poor include (i) complicated projects, (ii) inadequacy of finances with government, (iii) inefficiency of government, (iv) government failure to deliver the services in past, (v) time and cost over run in government projects, (vi) complementary expertise,

complementary resources, (vii) inability of government to take risk. Thus the public private partnership may ensure improving the quality of service with adequacy and reliability, effective use of infrastructure, introducing expertise to the sector and improved commercial management, enhance efficiency and system performance, reducing political interventions in utility operations and subsidies, expanding service coverage to more customers including the poor.

### **Micro Finance for Reducing Urban Poverty:**

Financial services to poor and low income households have revolved around the rural population. Almost all the schemes and policies introduced by the government and non-government agencies including banks of the country dealt with micro financing in rural areas only. However, the credit needs to the urban households has grown tremendously. Credit schemes for the urban poor are expected to address the problems of financial exclusion of the urban poor. Micro financing in urban India has been reported to be limited in most of the states. However, it has grown tremendously in the southern states in view of the growing importance of micro financing in the rural areas as an effective instrument of poverty alleviation. The credit flow from formal financial institutions to urban poor and low income groups has steadily increased in India. However, this has found concentrated in large cities only. Urban poverty being complex phenomena which combines economic deprivation and social and human development, demands for micro financing interventions for improving the access of poor to credit for developing micro enterprises and livelihoods.

In the changed policy and business environment, it is imperative to mobilize private sector and particularly the corporate sector for improving the delivery mechanism for providing services to urban poor. The private sector may significantly contribute in the housing construction for the urban poor and other low income groups. Similarly, the corporate sector may

evolve a suitable strategy and mechanism for providing social and economic benefits to the urban poor as corporate social responsibility is gaining momentum. Government – Civil Society Partnership for improving the skills, entrepreneurship and capacity of urban poor as well as delivering services to them is imperative which may be strengthened through evolving a state level policy. The civil societies may also strengthened the credit delivery system for providing micro finance to the urban poor through formation and effective functioning of SHGs of urban poor as well as improving their access to banks for availing micro finance to develop and strengthen livelihoods.

SHG federations in urban areas may result in strengthening of micro finance initiatives and promote the access of credit to urban poor. These federations are also likely to provide a platform for raising voice of poor for the protection of their interest and access to credit facilities. The SHG federations will provide financial and non-financial services to the urban poor. The SHG federations have been very successful in some of the states. SHG federation model under SAPAP in Andhra Pradesh, the state government adopted and improved the model in its cherished Indira Kranti Pratham. Many state governments also followed the SHG federation strategy to promote SHGs. Federations have been, and continued to be successful in addressing most of the limitations faced by SHGs/Thrift and Credit Societies in the country. Many secondary stakeholders have also come forward to assist these federations. The urban poor form part of the informal sector and the access to micro-finance in the formal system is not easily available to them. There is, therefore, a need to formulate a viable micro-finance mechanism for them so that they do not fall prey to the moneylenders who charge exorbitant rates of interest from them to fulfill their consumer and housing needs.

Ministry of Housing & Urban Poverty Alleviation set up a Task Force under the chairmanship of Secretary (Housing & Urban Poverty

Alleviation), with the objective to evolve formulations for a viable micro-credit mechanism for the urban poor/informal sector. The Task Force comprised members from the various Government organizations including Reserve bank of India (RBI), representatives from Nationalized banks, NABARD, SIDBI, other financial institutions / rating agencies such as HDFC, ICICI, ICRA and Non-Governmental organizations such as SEWA, DHAN Foundation, Dr. Reddy's Foundation and Sa-Dhan. The Task Force has since submitted its Report to the Ministry and it is under consideration. It is expected that this report will be a major milestone in setting up of a viable mechanism for delivery of micro-credit / micro-finance to the urban poor in the country.

### **Mission Approach:**

The Jawaharlal Nehru National Urban Renewal Mission (JNNURM) is the single largest initiative ever launched by the Government of India to address the problems of infrastructure and basic services to the poor in cities and towns in a holistic manner. It envisages reform-driven, fast-track and planned development of cities, with focus on efficiency in urban infrastructure/service delivery mechanism, community participation and accountability of Urban Local Bodies (ULBs) towards citizens. The Mission is to be implemented over a period of 7 years (2005-2012) with Central Assistance to States to the tune of Rs.50,000 Crore. Elected ULBs are to play a vital role in the implementation of JNNURM. Capacity building of local bodies and agencies connected with the provision of urban infrastructure, housing and civic amenities and services are critical to the success of JNNURM.

JNNURM comprises two broad segments, namely (i) the Sub-Mission on Urban Infrastructure and Governance and (ii) the Sub-Mission on Basic Services to the Urban Poor (BSUP) covering 63 identified cities comprising of mega, metro, capital and cities of heritage and historical importance. Other cities and towns are covered under the Urban

Infrastructure Development Scheme for Small and Medium Towns (UIDSSMT) and Integrated Housing and Slum Development Programme (IHSDP).

JNNURM envisages achieving the following outcomes at the end of the Mission period by the Urban Local Bodies:

- Modern and transparent budgeting, accounting, financial management systems, designed and adopted for all urban services and governance functions;
- City-wide framework for planning and governance will be established and become operational;
- All urban poor people will have access to a basic level of urban services;
- Financially self-sustaining agencies for urban governance and service delivery will be established, through reforms to major revenue instruments;
- Local services and governance will be conducted in a manner that is transparent and accountable to citizens;
- e-Governance applications will be introduced in core functions of ULBs resulting in reduced cost and time of service delivery processes.

The Basic Services to the Urban Poor (BSUP) and Integrated Housing & Slum Development Programme (IHSDP) components under JNNURM aim at integrated provision of the following basic amenities and services to the urban poor and slum dwellers: (i) Security of tenure at affordable prices; (ii) Improved housing; (iii) Water supply; (iv) Sanitation; (v) Education; (vi) Health; and (vii) Social security.

### **Capacity Building for Urban Poverty Alleviation:**

The Constitution (74th Amendment) Act, 1992 envisages urban poverty alleviation and slum up gradation as belonging to the legitimate domain of urban local bodies. In this regard, the municipalities need to be



enabled to have both institutional and human resource capacities to meet the emerging urban challenges. They should have specialized capacity in certain core areas to steer the visioning of slum-free cities and eradicating urban poverty. In terms of institutional resource capacities, there is a need to create/strengthen Urban Poverty Alleviation & Livelihoods Cells at ULB and State levels to plan, design, monitor and evaluate programmes of service delivery to the poor. These Cells need to have access to a range of expertise in areas such as project development and management, financial management, participatory planning and appraisal, poverty alleviation, livelihoods development, social and environmental analysis, development management, social accountability and audit, leadership and team work, change management, pro-poor governance, resource mobilisation for poverty alleviation etc. They should conduct slum and poverty surveys, develop and map slum and poverty profiles, prepare policies, programmes and projects, mobilize resources, work with the poor and their organisations, oversee project implementation, document and disseminate best practices and undertake reforms for sustainability. In addition to municipalities, there is also a need to strengthen capacity of other stakeholders, including the civil society, working for the causes of the poor.

The National Programme on Capacity Building for Urban Poverty Alleviation was launched by the Ministry of Housing & Urban Poverty Alleviation in March 2007. This programme aims to support implementation of JnNURM and other related programmes effectively and to strengthen the institutional framework and human resource capacity in Urban Local Bodies, State Governments and other stakeholders. It seeks to assist Municipalities, State Government Departments and Agencies, community groups, civil society and the urban poor in development/ enhancement of their capacities to overcome poverty. It includes empowerment with knowledge, skill, technology, methods, partnerships, research, networks, exchanges and institutional designs. It envisages a holistic approach to

plan, design, implement, monitor and evaluate programmes, learn lessons and plough the learning back to policy-making and designing.

The indicative outputs from the National Programme on Capacity Building for Urban Poverty Alleviation include:

- (a) Preparation and delivery of training modules for urban poverty reduction and livelihood development.
- (b) City Managers' Forum on Urban Poverty & Livelihoods – a knowledge network of Municipal Commissioners, civic administrators, city managers and other administrative/technical personnel in ULBs to share and learn from each others' experiences, contributing to the overall knowledge pool for urban poverty alleviation.
- (c) Mayors' Forum for Fight against Urban Poverty – a conclave of Mayors, Municipal Chairpersons and other elected representatives of Municipal Governments to discuss poverty alleviation issues and serve as a voice and accountability platform for the urban poor.
- (d) Colloquium of Researchers on Urban Poverty – a technical group of researchers devoted to urban poverty and livelihood issues will meet at regular intervals, bring out research and evaluation studies and will make suggestions to Central, State and City Governments regarding policy and programme changes and reforms to be undertaken along with modalities for implementation.

The 74th Constitution Amendment Act envisages that the functions of urban poverty alleviation and improvement of slums and their upgradation including the provisioning of urban basic amenities to the poor are among the key functions of the municipalities. Therefore, ULBs have to compulsorily provide appropriate provisions in their Budget to cater to the needs of the urban poor and develop separate P-Budget – Budget for the Poor. ULBs have to follow a convergence approach in formulating the

service delivery to the urban poor by optimum utilization of both financial and manpower resources available in various Central and State sector schemes and programmes.

BPL survey needs to be carried out in the cities/towns to identify the actual urban poor population and the data needs to be collected and the process for identification of the urban poor needs to be transparent by putting the data on public display/website. Once the BPL survey completed, BPL cards should be issued to the urban poor giving their complete profiles and also making them aware of the benefits that accrue to them from the various Central/State programmes. The card should be of multi-utility value and it may be used for all other Departments avoiding the overlapping and duplicity. Ministry of Housing and Urban Poverty Alleviation, Government of India has entrusted National Building Organization to design and conduct survey on slum profiling, households locating in slums, and livelihood survey under USHA programme. The Ministry has also released funds for conducting survey and compilation of relevant statistics which is likely to be highly useful for policy formulation and operational view point.

Any urban poverty alleviation programme without adequate manpower for its implementation is doomed to fail. Therefore, there is absolute necessity of having Urban Poverty Alleviation Cells at the ULB/District/State level with dedicated manpower for the effective implementation of the urban poverty alleviation programmes. This would require adequate budgeting for Administration and Other Expenses (A&OE) at all these implementation levels. There is a need to build the capacity of the project functionaries at various levels in the State and Central as also of other stakeholders including representatives of NGOs, FIs, Banking institutions, Training Institutes etc. Both institutional capacity and human resource capacity at the ULB and State level need to be

strengthened. It is proposed to launch a National Programme on Capacity Building for Urban Poverty Reduction.

The city specific urban poverty reduction plans need to be prepared by the ULBs and the demands for funds from the State and Centre has to be made by them instead of making allocations and releases of funds in a routine manner. In other words, the fund release has to be demand driven and based on the City specific urban poverty reduction plans.

### **Health and Social Security Networks:**

The urban poor are the most vulnerable sections of the society. In so far as the delivery of health services is concerned, it is almost negligible and they are left to fend themselves. Therefore, there is a need to work out a comprehensive health and accidental insurance for the entire urban poor population as a special package to resolve the health related issues. There is also a need to develop social security network for this most vulnerable section specially the single women, widows, aged, disabled, weaker and minority sections of the society.

### **National Poverty Reduction Fund:**

There is a need to have a dedicated fund at the National level in the form of National Poverty Reduction Fund to cater to the multi-dimensional needs of the urban poor. The contribution from the private sector, public sector, NGOs, International Organisations, bilateral funding and corporate sector can be pooled for this Fund. Suitable Tax concessions can be offered for contribution to this Fund. The administration of this Fund may be assigned to the Ministry of Housing & Urban Poverty Alleviation.

### **Security of Land Tenure:**

The access to Micro-finance has a direct correlation to the land title. In the absence of the land title with the urban poor, who normally reside in slums, the access to micro-finance by the formal banking system is denied.

Therefore, there is a need to provide security of land tenure to the urban poor so as to make them bankable in so far as their consumer and housing upgradation/construction needs are concerned. In other words, the title has to be mortgagable to work as collateral to access credit.

Ministry has set up a Task Force on Land Tenure under the chairmanship of Secretary (Housing & Urban Poverty Alleviation) comprising members from the selected States, representatives from NGOs and other stakeholders. The terms of reference of the Task Force comprise, inter-alia, an in-depth systematic and comprehensive assessment and analysis of the issues relating to security of land tenure for the urban poor/slum dwellers specially with reference to provide them appropriate environment for facilitating micro-credit to cater to their consumer and housing needs.

### **National Resource Centre:**

A National Resource Centre is required to be set up at the National level in Ministry of Housing & Urban Poverty Alleviation, to have a complete data bank on all urban poverty related issues. This Centre will work as a knowledge hub and network with the other stakeholders including State Governments, International Agencies, prominent NGOs, Academic and Training Institutions and other Centres of excellence. Proper networking with the State level implementing agencies should also be made and MIS should be developed on all urban poverty alleviation programmes.

### **Enhancement of Budgetary Resources:**

Taking into consideration the fact that the 23.62% of the urban population is Below Poverty Line (BPL), the allocation of Budget to deal effectively on the issues relating to urban poverty need to be substantially enhanced. A meager budget of Rs. 541 Crore in the Tenth Five Year Plan for the SJSRY, the only urban poverty alleviation programme of the

Government of India catering to the urban poor population of 6.71 crore was hardly sufficient to make any visible dent on the urban poverty. The proposed demand driven Mission approach during the Eleventh Five Year Plan for the SJSRY will require at least Rs. 10700 crore (for the entire Plan period) to inter-alia, to build a human capital of 10 million skilled urban poor in the next five years to cater to the growing demands of the labour market in the new economy.

### **Pro-Poor Governance & Inclusive Cities:**

The Constitution 74th Amendment Act 1992 envisaged that the functions of urban poverty alleviation, slum upgradation and basic amenities to the poor belong to the legitimate domain of elected urban local bodies. There has been reluctance on the part of ULBs to “own” these functions. There is a need for reforms in urban governance so as to work with a vision of slum-free cities and poverty eradication with the poor being involved in policy-making, planning, budgeting, design, implementation, monitoring and evaluation of urban sector programmes. They should be made partners in civic development and be involved in social audit of various programmes. There is also a need for focusing on resource mobilization for urban poverty reduction at ULB and State level.

### **Focus on Small and Medium Towns:**

There is evidence that the conditions of the urban poor in small and medium towns are worse than those in large cities and rural areas. In the spirit of the concept of PURA (provision of urban amenities in rural areas), there is a need to focus on slum upgradation, poverty alleviation, employability and skill development for the poor in selected small and medium towns including District Headquarter towns and other important urban settlements. There is a strong case for improving rural-urban linkages by focusing on special innovative project packages including agricultural marketing, agro-processing and home-based and small scale

industries in small and medium towns. Further, the entrepreneurship base of the poor in these towns must be systematically promoted through entrepreneurship development programmes.

### **Skill Development Mission:**

There is a need to have more focus on the skill upgradation of the urban poor to improve their “employability” and to facilitate their employment. Skill development has to be correlated to the demands of the industry and service sector in and around the city. For this purpose, periodic labour market surveys have to be carried out in collaboration with the private sector by professionally competent organisations/NGOs so as to devise appropriate training modules for building skills in the relevant disciplines, where the demand exists or is projected. This exercise is likely to lead to a pool of human capital, which can be appropriately utilized in the contemporary labour market.

The Ministry of Housing & Urban Poverty Alleviation is contemplating a programme for Skills Training for Employment Promotion amongst the Urban Poor (STEP-UP). Enhancing skills and knowledge is going to be the key for generating productive employment in the new globalizing urban economies. Major changes in the Indian economy and the accelerated rate of industrial and service sector growth imply a great demand for vocational skills. These skills are often in new, innovative and emerging sectors of technology. However, given the large number of people who have not been covered through the formal education system, innovative approaches and mechanisms would have to be developed to cater the needs of capacity building in the informal system, including those for vocational skills and manual skills.

A large number of workers engaged in the urban economy as self-employed in the informal sector, regular low wage/salaried workers and casual workers fall in the category of ‘urban poor’. They play a key role in wealth creation, development of housing and infrastructure and enhancing

the quality of life to the urbanites. However, they are themselves subject to denial of shelter, basic civic amenities, healthy urban environment and a dignified life. Therefore, in the context of poverty alleviation and employment generation programmes, the critical role of training in imparting the need based skills to improve productivity, incomes and equitable access to employment opportunities seems particularly obvious. Lack of adequate skills among the urban poor is one of the basic reasons for persistent poverty. In order to meet the goals of slum development, poverty alleviation and employment generation of the poor, there is an urgent need to provide a national framework for addressing the needs of capacity building, including skill formation of the urban poor, especially youth and mobilising the community for empowerment.

### **National Policy on Urban Street Vendors:**

The total number of street vendors in the country is estimated at around 1 crore. Urban vending is not only a source of employment but provide 'affordable' services to the majority of urban population. The National Policy for Urban Street Vendors (NPUSV), formulated by the Ministry of Housing & Urban Poverty Alleviation, defines vendor as a person who offers goods or services for sale to the public without having a permanent built-up structure but with a temporary static structure or mobile stall (or head load). The Policy was circulated by the Ministry to State/UT Governments with request to suitable and appropriate adoption in overall interest of the urban street vendors, with or without any change, to suit local conditions and also respecting any court decisions which may impinge on the issue. The overarching objective of the Policy is to provide and promote a supportive environment for earning livelihoods to the street vendors, as well as ensure absence of congestion and maintenance of hygiene in public spaces and streets. The objective of the policy is to provide legal protection, facilities, regulatory framework, self compliance, promote organization of street vendors, create participatory mechanism for



vendors, rehabilitation of child vendors and also to create social security and provide financial services to them.

### **Task Force on Urban Poverty:**

Ministry has set up a Task Force on Urban Poverty under the chairmanship of Secretary (Housing & Urban Poverty Alleviation) comprising members from the Planning Commission, representatives from selected States, representatives from Ministries of Finance, Health, Banking, Human Resource Development, representatives from the Private Sector, NGOs, academic institutions and other stakeholders. The terms of reference of the Task Force comprise, inter-alia, an in-depth systematic and comprehensive assessment and analysis of the issues relating to urban poverty and suggesting strategies/policies at the National level to alleviate urban poverty in the country.

### **National Core Group on Urban Poverty:**

Ministry has set up a National Core Group on Urban Poverty under the chairmanship of Secretary (Housing & Urban Poverty Alleviation) comprising distinguished members from the prominent NGOs and other stakeholders to look into the issues of urban poverty alleviation specially with reference to the role of civil society in the formulation of the strategies/policies at the National level to alleviate urban poverty in the country.

### **Adoption of Multi-Sectoral Approach:**

Urban Poverty alleviation should not be the sole responsibility of local governments. The state, non-government organizations, corporate sector, private organizations and local governments should work together. Mobilization of resources from these stakeholders would go a long way in reducing urban poverty. However, local government should play a coordinating role at the level to ensure that the strategies for reducing urban poverty are well planned and executed properly.

## **Informal Sector Friendly Bye-Laws and Legislation:**

In view of the potential of the informal sector to expand employment opportunities for the poor, there is need to review the policies pertaining to informal sector activities so that the operators can work in a more conducive environment. However, there is need for the monitoring of economic activities in the informal sector to ensure that the environmental sustainability is ensured along with the protection of urban poor engaged in informal sector for their sustenance. The provisions for hawking need to be made in the urban plans and the existing street vendors need to be settled. The examination of legislative framework and institutional setups in the country indicate the challenges post for addressing the needs of street vending, and the integration of street vendors into mainstream development. Re-orienting and re-structuring towards street vending in urban centres is a integrated step to find integrated space for the urban informal sector contribute to the urban poor.

## **Strategic Location of Work Premises:**

In most of the cases, work premises for informal sector operators have not been strategically located owing partially to zoning requirements. In addition, the work places in all the cities are seriously inadequate given the potential of expansion of the sector. Availability of work places provides security of tenure for the operators and helps for purposes of development of the cities and putting in place supporting infrastructure and services. Therefore, it is important that local governments should provide adequate work places at strategic locations. The provision of establishment of micro business centres, service centres, and urban resource centers under the revamped SJSRY is likely to provide adequate work premises for the urban poor entrepreneurs for their work and marketing of products and services.

## **Establishment of Informal Insurance Fund:**

It is imperative to create informal insurance fund for providing insurance services to the urban poor particularly the workers engaged in informal sector of economy for their sustenance. The fund should be managed by the informal sector operators. Such fund is necessary in view of the demand for collateral when operators apply for loans from financial institutions. This fund may be used for the purposes of collateral and also for underwriting un-serviced debts by members.

## **Enhancing Productivity and Employment:**

It has been observed that employment growth has occurred in the informal sector rather than the formal sector, measures to improve productivity among urban workers will have to include the informal sector. Therefore, a first step must be to recognize the contributions of the urban informal sector to the urban economy. Access to credit, equity and insurance on terms and conditions adapted to the needs of the informal sector could help informal enterprises to develop and promote. In order to maximize employment opportunities in informal sector, government needs to revise labour market regulations, while keeping in mind that policies aimed at increasing employment may affect the security of existing workers or their capacity to benefit from productivity gains. Upgrading of infrastructure and services in areas where the urban poor live and work will increase their income earning opportunities and their productivity.

## **Supporting the Informal Sector:**

Informal enterprises typically operate on a small and micro scale, with little capital and using family members as workers. In order to improve productivity and raise incomes, they require investments to expand capacity, increase capital, raise the skills of their workers and improve their production processes. In view of this, the workers need an improvement in the investment climate in which they operate especially secure property

rights, contract enforcement or protection against crime and arbitrary expropriations.

### **Upgrading Informal Settlements:**

As in the case of the informal economic sector, informal settlements are not so much the problem but a solution to a problem. They show the ability of the urban poor to look after their housing needs to some extent. Urban poor would improve their housing conditions further if they had security of land tenure. Another important component of urban poverty reduction is the improvement of the living conditions of the urban poor in informal settlements through the upgrading of infrastructure and services such as water supply, drainage, sanitation, roads, electricity and solid waste collection and disposal. Adequate access to basic services can have a considerable impact on the health of urban poor and thereby on their productivity.

### **Empowering the Poor:**

Urban poor must organize themselves in various associations, groups and societies (as envisaged by revamped SJSRY under Urban Community Development Network Component) to (a) improve their living conditions, (b) make their voice heard by the authorities and demand improvements they cannot accomplish without assistance, and (c) participate in decision making that affects their lives. In some cities, community based organizations now exist as part of the city's administrative structure. Community development not only aims at organizing inclusive community organizations but also at developing committed leadership, because of the risk of capture by the elite of the benefits of the development. Therefore, it is imperative to organize poor into different interest groups. Participation in political processes that directly affect one's life must be inclusive. It must encompass inclusiveness in the process of decision making. Many organizations and governments

have adopted the rights-based approach to development as a tool to ensure this participation. While civil society organizations can demand such inclusion from the government, it must be recognized that the rights of the poor and disadvantaged are included in the development planning.

### **Good Urban Governance:**

While macro economic policies have an impact on urban poverty, problems faced by the urban poor are mostly local in nature. Lack of income, lack of access to services, and lack of power are some of the local issues. Local efforts to reduce poverty can better match the specific needs and priorities of the poor. Thus, local governments are the key actor in urban poverty reduction. The reforms agenda under JNNURM, UIDSSMT, and IHSDP programmes is oriented towards urban good governance besides strengthening of urban local governments and adopting pro-poor centric policies and development action. Decentralization and devolution of authority is necessary to reduce urban poverty. Good urban governance is also necessary and it cannot be limited to urban local governments but must apply to all the urban stakeholders, including the communities of the urban poor. The poor are not a homogenous group and community organizations must adhere to the principles of good governance; they must be inclusive, participatory, accountable and transparent.

### **Models of Urban Poverty Alleviation:**

#### **Kudumbashree:**

Kudumbashree, started in April 1998, is a community-based poverty alleviation programme that is being implemented in Kerala by the state government, with the active support of the Government of India and National Bank of Agriculture and Rural Development (NABARD). It includes three components – micro-credit, entrepreneurship, and empowerment, especially of the poor women of Kerala. More than 13,650, under urban Self Employment Programme (USEP) micro-enterprises (individual

beneficiary oriented) and 1,148 under Development of Women & Children in Urban Areas (DWCUA0 micro-enterprises (group activities of women) have already sprung up in Kerala. It also engages in women's empowerment activities like organizing awareness classes, imparting leadership training, etc.

### **Asraya:**

Asraya was introduced during 2002-03 on a pilot basis in 101 village panchayats in Kerala. Currently, it has been scaled up to 406 village panchayats and has been extended to eight municipalities as well. Initially, elected heads of village panchayats were sensitized to issues affecting the ultra-poor. Panchayats that were willing to take up the difficult and sensitive task of improving the livelihoods of such people, accept continuous responsibility, and meet at least 75 per cent of the cost of the project, were identified for piloting the project. The projects prepared by the 414 local governments address the multiple deprivations of 31,754 destitute families. The total cost of three projects amounts to Rs. 168.09 crore. The per capita investment for each family would be Rs. 53,000 and this includes the cost of food, health, pension benefits, education of children, land for housing, new house, shelter upgradation, sanitary latrines, drinking water, household articles, clothes, skill development, employment, livelihood, counseling, etc.

### **Andhra Pradesh Urban Service for the Poor (APUSP):**

Andhra Pradesh Urban Services for the Poor (APUSP) programme is a partnership between the Government of Andhra Pradesh and the Department for International Development (DFID), Government of UK. It aims at achieving a sustained reduction in the vulnerability of the urban poor in Andhra Pradesh. The programme, which is expected to be a long-term initiative, began in April 1999 with financial programme covers thirty-two Classes I towns and is expected to benefit approximately 2.2 million slum dwellers (appropriate slum population of the thirty-two towns). In

addition to the thirty-two towns, ten towns were added to the APUSP Project. The APUSP comprises three components that are distinct and inextricably linked: municipal reforms (component 1), environmental infrastructure (component 2), and working with civil society (component 3).

### **Kolkata Urban Services for the Poor (KUSP):**

The Government of West Bengal (GoWB) is implementing the Kolkata Urban Services for the Poor (KUSP) Programme in forty ULBs with a population of 13 million, within the Kolkata Metropolitan Area (KMA), with assistance from the DFID, Government of UK. The KUSP Programme aims at improving the quality of life of the urban poor, especially of those 2.4 million who live below the poverty line. It envisages bringing about a positive change in urban planning and governance, enabling access to basic services for the urban poor, and promoting economic growth within the KMA. The project will be implemented by the Municipal Affairs Department of GoWB while a sub-committee of the Kolkata Metropolitan Planning Committee, a statutory planning body for the KMA that oversees the project.

### **Slum Improvement in Selected Cities through International Aid:**

Bilateral and international aid agencies have stressed improvement strategies through time-bound, targeted projects. Slums were improved in a few Indian cities through World Bank funding in the 1980s and DFID in the 1990s. UK Overseas Development Administration (DFID) has been one of the main international funding agencies involved in urban poverty alleviation efforts through integrated slum improvement projects in India since 1986. Cities identified as project partners were Hyderabad (1989-96), Visakhapatnam (1988-96), Vijayawada (1989-98), Indore, Kolkata, Cuttack, and Cochin. The main aim of the programme is to integrate the slum communities into economic and social networks, as well as with the physical fabric of the cities. The programme aims: (1) To improve health of the families living in slums; (2) To improve education and literacy levels; (3)

To develop opportunities for employment and income generation; (4) To improve housing and environmental conditions.

### **Slum Environmental Sanitation Initiative:**

Water Aid, India, has undertaken a joint programme with United Nations Human Settlements Programme (UN Habitat) and municipal corporations of Bhopal, Indore, Gwalior, and Jabalpur, called the Slum Environmental Sanitation Initiative. These cities are also eligible to get assistance under the BSUP sub-mission of JNNURM. The programme was launched in October 2005. Slums were categorized and ranked. The data analysis provided information on slums with the least access to water and sanitation and where the number of people living below the poverty line was high, apart from access to infrastructure. To support and expand the SESI in Madhya Pradesh, a proposal 'Promoting Community Initiatives in Support of Slums, Environmental Sanitation Initiative in Urban Local Bodies of Madhya Pradesh' has been prepared.

### **Slum Improvement and Tenure Regularization:**

Many states have created Slum Clearance Boards under the State Slum Clearance and Improvement Act to implement various programmes related to slums. Andhra Pradesh is the first state in India to start an exclusive organization called the Andhra Pradesh State Housing Corporation (APSHCL) in 1979, to formulate and implement Weaker Sections Housing Programme with excellent budgetary support. APSHCL provides housing schemes for rural and urban poor. Full subsidy housing and credit-cum-subsidy housing are offered to the selected beneficiaries. Housing for weaker sections living in slums is provided under 'urban permanent housing' in four-storey housing structures.

The Bhavanshree Housing Programme is a subsidy-free programme of the Kerala government. The Bhavanshree scheme is primarily aimed at providing microfinance to neighbourhood group (NHG) members for construction of new houses as well as to repair houses. Under this



programme, ten to fifteen years loans ranging between Rs. 30,000 and Rs. 40,000 are allocated to needy households. For this purpose, the Community Development Societies have negotiated bulk loans from financial institutions. The programme gives the beneficiaries a choice of the duration and the amount of the loan. The interest rates range between 7 per cent and 7.5 per cent. The beneficiaries are those identified to be below the poverty line and who are members of the Community Development Society (CDS).

### **City-specific Initiatives:**

After implementing the 'slum-networking' concept in Indore and Baroda, Ahmadabad was considered for a 'Public-Private Partnership Programme'. The Ahmadabad Pariwartan Programme was launched in 1995 with the partnership of Ahmadabad Municipal Corporation (AMC), the corporate private sector (Arvind Mills), and two NGOs – SAATH and Gujarat Mahila Housing Sewa Trust (MHT). The project aimed at improving physical infrastructure by providing individual water supply and sewerage connections, along with community mobilization for education and healthcare, and involvement of community at all stages of programme implementation. Cost sharing was on equitable basis between AMC, the private sector, and the slum dwellers, each paying one-third of the capital cost of on-site services. However, the programme does not include granting of legal land tenure but only a written assurance by AMC that it will not evict beneficiaries for the next ten years if they join the scheme. Considering the fact that in Ahmadabad, 70 per cent of the slums are on private land, replicability / coverage and sustainability of this approach is therefore limited.

### **Ashray Nidhi:**

Madhya Pradesh has launched an innovative programme called Ashray Nidhi or Shelter Fund to ensure that the economically weaker sections of the society gain access to residential plots or houses. Rule 10

of the Madhya Pradesh Nagar Palika (Registration of Coloniser, Terms and Conditions) Rules, 1998, as amended in 2000, seeks to ensure the availability of Plots/ Houses for the economically weaker sections (EWS) of the society.

The shelter fee so collected is deposited in a joint account of the district collector and Project Officer of District Urban Development Agency. The Fund can be used for the following purposes:

- As an interest free loan to Local bodies / Madhya Pradesh Housing Board / Madhya Pradesh Slum Clearance Board / Development Authority.
- As margin money to obtain loan from financial institutions for the construction of houses for EWS.
- For providing basic services like sewerage, drinking water, public toilets etc in the slum areas.

The scheme affords scope for mobilizing additional funds for housing and water and sanitation projects in slum areas. Experience so far shows that in larger cities the colonizers preferred using the Shelter Fund option only. For allotment of plots or houses reserved for weaker sections committees under the chairmanship of Divisional Commissioner at the divisional level and District Collector at lower levels were constituted. The committees determine the cost of the plot on the basis of the rate at which the colonizer purchased the land of the colony concerned or the prevailing rate as the case may be. The resources generated under the shelter fund are allocated as loans without interest to ULBs, housing board, slum clearance board and development authorities.

### **Rajiv Grihkalpa:**

Rajiv Grihkalpa is a dream come true for economically weaker section families of urban areas of Andhra Pradesh. There is a wide gap between demand and supply of good quality housing for lower income

groups. In order to improve the quality of urban life and to provide affordable houses with improved infrastructure to the urban poor, the government of Andhra Pradesh formulated a project called 'Rajiv Grihkalpa, an innovative and first of its kind programme in the country. Its objectives are construction of housing stock for the poor and lower income groups.

The Project is targeted at economically weaker section families but having the ability to pay the loan in easy installments over a period of 20 years to banks. The applicant while submitting the request letter has to deposit Rs.1,000/- as against his total contribution of 10% of the cost i.e., Rs.7,500/- this money will be used for opening the Bank Account in his name. Out of the cost of the flat, i.e. Rs.75,000/- the beneficiary contributes 10% i.e., Rs.7,500/- and the balance i.e., Rs.67,500/- is raised from Bankers as loan to be repayable over a period of 20 years or less as the case may be on interest not exceeding 8% p.a. The beneficiaries offer personal or group guarantee. There shall be a moratorium period of 5 years on transfer of houses. The registration charges are exempted. The title of flat ownership will be mortgaged with the financing banks that will be given the right of recourse. The title will be transferred to the applicant after the bank dues are fully met.

The plinth area of the flat is 250 Sft. including common spaces and the carpet area will be about 217 8ft. In 217 Sft., one bedroom of 60 Sft., and living room of 102 sq. ft., with standing kitchen provision along with separate toilet and wet area with storage on top. Each flat is very well ventilated. Each floor consists of eight and a total of 32 flats in a G+3 block. Number of blocks will vary according to the availability of land. The flat is designed giving due consideration to the privacy of the occupant. The layout includes roads, water supply, sewerage line and electricity etc., provided by the ULB at their cost. Greening and tree plantation will be taken-up under social forestry schemes. District Collectors coordinate the

provision of other social infrastructure such as schools, shopping complex, and community centers through the concerned agencies.

The A.P. Housing Board and A.P. State Housing Corporation implement the project. In order to build in community mobilization component, as an innovative measure Non-Governmental Organizations (NGOs) with known track record will be working in tandem with the Government as facilitators to liaise with individual beneficiary and groups for timely repayment and community building.

### **Self Employed Women's Association:**

SEWA is an organisation of poor, self-employed women workers. These are women who earn a living through their own labour or small businesses. Shri Mahila Sewa Sahakari Bank, a separate bank of poor self-employed women workers was established at the initiative of 4,000 self-employed women workers in 1974. The bank is owned by the self-employed women and policies are made by their own elected board. Today it has large number of depositors and good working capital, which provides all finance-linked supportive services to its members and has started a work security insurance scheme and a housing programme.

There are four types of self-employed or unorganized sector workers.

- (i.) Hawkers, vendors and small business women selling vegetable, fruit, fish, eggs and other food items, household goods and clothes.
- (ii.) Home-based workers like weavers, potters, bidi and agarbatti workers, papad rollers, ready-made garment workers, women who process agricultural products and artisans.
- (iii.) Manual labourers & service providers like agricultural labourers, construction workers, contract labourers, handcart pullers, head-loaders, domestic workers and laundry workers.
- (iv.) Producers.

A group of such self employed women first formed their own organization in 1972 when the Self Employed Women's Association (SEWA) was registered as a trade union in Gujarat, with the main objective of "strengthening its members' bargaining power to improve income, employment and access to social security." SEWA is not merely as a workers' organization, but is a movement. It is in fact, a confluence of three movements - labour, co-operative and women. Gandhian Philosophy is the source of inspiration for SEWA. SEWA has spread all over India today with its growing membership. Through its joint strategy, SEWA has helped workers organize around various issues, resulting in their being able to raise these with Government as well as in the society in general.

Over the years, SEWA has organized for poor self-employed women using the dual strategy of struggle and development, thus enabling them to enter the mainstream of the economy. In this process, women have become more confident and autonomous. Through the initiative of the SEWA Bank, the poor women have been given control of natural and financial resources. This has, for example, helped them build their own water structures (like wells, ponds, hand pumps, etc.) By establishing a relationship of trust and getting involved with the whole life of the borrowers, high recovery rates have been established. This has not only enabled the members to come out of the clutches of private moneylenders, but has also enabled them to develop the skills of dealing with formal organizations. In the process, their self-confidence has been enhanced. The vicious circle of indebtedness and dependence on middlemen and traders has been broken. This has changed the bargaining position of these women. They can now organize themselves, bargain for higher wages and, in case of a need, form their own economic units like cooperatives. Most importantly, the Bank provides its members with monetary security (as the members have savings accounts in the Bank) and gives them a control over their own incomes. It has also provided the badly needed banking infrastructure that serves the self-employed and

small businesses. Gradually the members are trained in the habit of banking. This inculcates a sense of thrift and the members learn to make their money more productive.

The SEWA Bank has thus contributed directly in achieving, to some extent, the larger SEWA goals of organizing and creating visibility for self-employed women, enabling them to get a higher income and to have control over their own income. A large number of members now have their own handcarts, sewing machines, looms and tools of carpentry and blacksmith to work with. Many of them have upgraded their skills and developed more business. For example, vegetable vendors who used to sell their products with baskets on their heads and now have their own little street-corner shops with a municipal license. The SEWA Bank is innovative in many ways organizationally, institutionally, and financially. Its most important contribution has perhaps been to encourage the women to participate fully in all phases of banking, lending and saving activities. The SEWA Bank has targeted its efforts of banking not just towards the "symptoms" of homelessness or poverty and their alleviation, but on the structural causes, including long-term capacity building of the poor women and their institutions. Internationally, the SEWA bank is an inspiration for the Women World Banking.

### **The Society for the Promotion of Area Resource Centers:**

The Society for the Promotion of Area Resource Centers (SPARC) is one of the largest Indian NGOs working on housing and infrastructure aspects for the urban poor. In 1984, when SPARC was formed, it began working with the most vulnerable and invisible of Mumbai's urban poor - the pavement dwellers. SPARC's philosophy is that if we can develop solutions that work for the poorest and most marginalised in the city, then these solutions can be scaled up to work for other groups of the urban poor across the country and internationally. Since 1986, SPARC has been working in partnership with two community-based organisations the

National Slum Dwellers Federation (NSDF) and Mahila Milan. Together, they are known as the Alliance. Today, the Alliance works in about 70 cities in the country and has networks in about 20 countries internationally.

The roles of each member of the Alliance are clearly defined. The NSDF organises and mobilises the urban poor and negotiates with resource providing institutions, Mahila Milan supports and trains women's collectives to administer and manage their community's resources and participate in NSDF activities, and SPARC provides the administrative, financial, policy, documentation and other support necessary for these processes to be successful on the ground.

Over the past twenty years, the Alliance has developed what is called the federation strategy to achieve its goal of ensuring secure housing and infrastructure for the urban poor. This involves:

- Setting up community centers, is called Area Resource Centers,
- Encouraging communities to join savings and credit groups that simultaneously builds trust within a settlement and strengthens the financial assets of participating families,
- Supporting communities to collect detailed information about themselves, which is called "Enumeration, Mappings and Surveys" so that they can negotiate with local authorities from an informed position,
- Facilitating communities to visit each other, share ideas and learn from each other's experiences and lessons through Peer Exchanges,
- Organising Housing and Toilet Exhibitions, which showcase affordable housing and sanitation solutions to government authorities as well as local populations,
- Demonstrating through pilot or precedent setting projects the kinds of housing and infrastructure models that work for the poor as well as the city and can be scaled up substantially, and

- Finally, based on all our grassroots mobilisation work and experience, advocating for pro-poor Policy Changes.

All these tools and strategies are geared towards strengthening bonds between poor communities and building their financial, managerial and organisational capacities so that they can take on not only housing and infrastructure projects themselves, but also participate in larger issues of city redevelopment and management.

### **Kalyani: Open Defecation Free Municipality:**

Open defecation is widely prevalent in the slums of Kalyani Municipality in West Bengal. These slum dwellers endure indignity, shame and sickness and suffer the daily humiliation of having to relieve themselves in public. They are afflicted with soil-transmitted helminthes, malnutrition, anemia, cognitive impairment and other infectious diseases. In order to overcome this problem and to make the city open defecation free, a pilot Community Led Health Initiative was conceived in late 2005 by the Chairperson of the Municipality Dr Shantanu Jha supported by the Kolkata Urban Services for the Poor (KUSP) project.

The objective of the initiative is to empower the communities and enable them to work as pressure groups to initiate health and sanitation improvements. It also aims at mobilizing the communities towards achieving the sanitation objective of an open defecation free community. For piloting the project, the five poorest slums, with a 2500 population were selected. The municipality decided to stop individual household sanitation subsidies in favor of extending support and cooperation to colonies that stop open defecation and clean their neighborhoods.

The process started with an orientation on Community Led Total Sanitation (CLTS) approaches for Health Officers, HHWs, CDS members, NGOs, community leaders, ward councilors and ward committee members. Participatory approaches like PRA tools, defecation area mapping, transect walk, fecal oral contamination analysis, calculation of feces, etc., were



extensively used. This was followed by a participatory sanitation profile analysis. Care was taken to avoid outside prescriptions for the problems of open defecation and the need to construct toilets. It was also made clear that there would be no subsidy for toilet construction and no toilet models were prescribed. Though initial efforts at Bhutta Bazar slum failed because the community was expecting a subsidy for toilet construction, the simultaneous efforts at Vidyasagar colony, Patal Khet, and Bidhan Pally succeeded. As the pilot was in progress, the idea gained momentum and other colonies began to spontaneously take interest. Subsequently, some of the trained HHW began to understand the approach and the shift in paradigm. They started motivating the local leaders and monitored their work rather than trying to direct it.

As the pilot gained momentum, communities began to participate extensively and made major progress toward the total elimination of open defecation. The experiment developed pride among the communities and leaders emerged to trigger the process and to eliminate the obnoxious practice of open defecation. It also motivated other communities to follow suit and eliminate open defecation through participatory efforts and without subsidies.

Vidyasagar colony emerged as a living example of good community participation within a short period of three months. All the 213 households eliminated open defecation, and constructed/repared toilets with their own resources. 69 hand tube wells were repaired with very minimal support from the municipality. Clogged drains were cleared of garbage and the road was repaired. They are planning to start a primary school for the colony children with local contributions.

### **Slum Networking - Ahmedabad:**

Slum Networking provides a framework for an integrated upgrading of the entire city within which the slum areas are viewed not as individual settlements but as an urban network. The bases for the network are

waterways along the city are where majority of slums are located. The waterways also offer potential for the installation of services, and environmental and aesthetic improvement. The Slum Networking approach provided for the development of additional infrastructure in the transition zones around slums, as well as for a main sewer and a treatment plant for the city.

Slum Networking is a 'Holistic Approach for Improvement of Urban Infrastructure and Environment'. The concept of 'slum networking' makes use of the fact that in most towns slums are located along the drainage path in the city. This facilitates the physical networking for water supply, drainage and sewer lines using gravity to advantage. Slum networking is an integrated approach, which will influence the entire slum matrix of the city not as isolated pockets but an urban net. The spatial spread of slums over a city together with contiguity between slum settlements gives an opportunity to strengthen the city level infrastructure networks.

Slum networking model has been successfully implemented in several cities in India; the foremost among them being Ahmadabad. It is considered a best practice for slum upgrading and several cities adopted the networking process with different degrees of success. In this section three cases of Ahmadabad, Indore and Baroda have been analyzed. In Ahmadabad as per the 2001 census, the city population of 35,20,085 out of which 9,06,000 persons live in 740 slums and there are about 1383 chawls (tenement shanties) with about one million persons living there. The chawls, which were built primarily to house Industrial workers, had the most minimal facilities and the housing stock and the services have subsequently deteriorated to very poor conditions.

It is estimated that about 5,00,000 slum dwellers in Ahmadabad have no toilet facilities and defecate in the open. The condition of the public toilets is far from satisfactory with about 70 percent non-functional at any given time. The slums are in existence prior to 1976 having water supply

through stand posts or individual connections, though the water pressure is generally poor. The slums that came up later lacked this facility substantially and get water from shallow hand pumps or fetch it from long distances. Contact with surface water and open drains often contaminate the water. Sewers to the city system do not connect many slums in the city and in the peripheral areas where the city drains are not yet laid, the condition is even worse. This is compounded by the fact that many of the internal areas are unpaved and also without storm drainage. In monsoons these slums became quite treacherous, as many of the slums are on private lands, the corporation is not responsible for street sweeping and the garbage collection in these areas.

The Ahmadabad Municipal Corporation (AMC) initiated the Slum Networking Project in the year 1998 in collaboration with SAATH and Mahila Housing SEWA Trust (MHT). The NGOs spearheaded the Project in the respective slums where they had organized and mobilized the communities. The Slum Networking Project aims at providing quality physical infrastructure facilities for the slum dwellers, laying stress on social infrastructure, and, hence, extensively improving the quality of life of the slum dwellers. In Ahmadabad, the slum networking approach was taken forward one stage further by replacing external aid by contributions from the city's industries so as to augment the resource needs of both the slum dwellers as well as the municipal corporation.

Over 70 percent of the Ahmadabad slums are located on the private lands, the rest being on municipal and government lands. Although ownership of land is not to be made a precondition of the project, it avoids legal and administrative delays. Ahmadabad Municipal Corporation has the statutory right to install essential services in private lands. In this situation the corporation has passed the resolution not to evict the slum dwellers for 10 years and at the same time to register them formally as ratepayers. These two measures imply sufficient perceived security of tenure for the

slum dwellers to invest in shelter from their own resources. At a suitable juncture, the corporation will also consider bringing the private landowners and the slum dwellers on the same table to discuss land transfer on mutually agreeable terms. Over 11,000 slum households were provided with individual level water supply, individual toilets, and sewage connections. At the slum level, the project has provided paved roads, streetlights, storm water drainage and solid waste management.

The community contributed over Rs. 23,100,000 towards the basic services. The impact of the Project includes:

- Health status of people increased and incidence of diseases reduced,
- There is an increase in school enrollment, especially of girls,
- Individual and community health and hygiene has improved,
- There is a sense of security amongst people due to availability of services. Thus, they are now building more pucca houses,
- Time saved due to regular water supply (almost two hours everyday) also gives the residents more time to be engaged in work/income related activities, and
- People feel a boost in their social status.

The successful partnership of the Ahmadabad (Parivartan) slum up gradation programme reinforced and enhanced trust of the community in the approach of public-private partnership for service delivery. They realized that paying for the services would ensure delivery of quality services at their doorstep. The informal tenure comprising of non-eviction for 10 years provided by the Ahmadabad Municipal Corporation's Slum Networking Project increased their readiness to invest in their houses. Almost 90% of the residents in the Slum Networking Programme voiced their demands for the legal supply of electricity.

## **Slum Networking – Indore:**

Indore is one of the largest cities in Madhya Pradesh state, central India. With a growing population, close to touching one million, the city's slums were proliferating and the urban poor living in these faced the consequences of poor living conditions. It was in this scenario that the Indore Habitat Improvement Project was taken up in 1990, with the objective of reducing the serious deficit in urban shelter and services in Indore. The eight-year project, which was implemented in 183 slums, demonstrated the potential of improvement of slums, rather than their clearance as a leading Industrial city. Due to the natural increases in population, has lead to the growth of slums with unhygienic living conditions. Although the city population doubled from 1971 to 1991, the slum population almost quadrupled over the same period. The city population as per census 2001 was 16,39,000 out of which slum population accounted for about 2,59,577 in 637 slums.

As per a 1990 survey, over two thirds of the slum families lived below the poverty line earning less than Rs.1000 per month. Although 86 percent of the slum families were served by the public water distribution system, the supply was mainly by the public taps and not individual connections. Others used alternative sources of water such as wells, hand pumps. Public or individual toilets theoretically served about 76 percent of families. However, most of the public toilets, which served 68 percent of the household, were ill maintained and unusable.

According to the project plan, individual toilets were to be connected to the underground sewage system and individual water supply connected to a piped network. Individual toilets, constructed for about 80,000 families, took into consideration the fact that these provided greater dignity in use, and responsibility in maintenance, than community toilets. Cost-effective mechanisms were used for construction. To keep costs low while providing

individual water connections, first a network of water mains was laid, and then the existing sources integrated with it.

In order to facilitate drainage, contrary to common engineering practices, the roads were placed in a slight excavation with positive downward slopes from high points to the drainage courses. These roads functioned to carry away most of the storm water, thus attenuating the rain peak. Storm drains were also built, but they were cheaper to construct than normal as their length and depth were reduced because their function was partly taken over by the roads. The project also envisaged a substantial amount of soft landscaping. This meant that only part of the overall ground within the slum was paved and the rest left for landscaping at the initiative of the community.

The slum-networking project has been implemented through a synergistic partnership between the State Legislative Assembly, community members, and private stakeholders. The direct beneficiaries have contributed considerably to the programme. All families contribute a proportion of the sewerage costs by paying for the house connections from the main line. The beneficiaries through self- help groups and largely at their own expense directly execute the earthworks and landscaping. The health, educational and social components are run at the grass root level by community volunteers.

Cooperative groups of community members operate revolving fund schemes. Linkages have been formed between individual families and societies; with established financial institutions e.g. Self-Employed Women's Association (SEWA) among others, while the Housing and Urban Development Corporation (HUDCO) financed housing provision and improvement in the area. A midterm evaluation of the Indore project showed that 79 neighborhood committees have already registered under the Societies Registration Act and 70 youth clubs formed. Many slums are heading towards full literacy, frequency of epidemics has dramatically

reduced, and incomes, particularly of women, have increased. Indore shows that it is possible to address the problem of the urban poor, in terms of the physical and socio-economic environment and at micro and macro scales, parallel to infrastructure and environmental improvements of the city as a whole.

In a project executed by Indore Development Authority, and financed by overseas development aid UK, the slum-networking concept has been demonstrated successfully in the city of Indore. Over a period of six years, the slum matrix of the city covering 4,50,000 persons has been upgraded with high quality environmental and sanitation improvement together with extensive community development programme related to health, education and income generation. The quantum of physical work in each slum pocket may be small but the aggregate impact of all the interventions is high on the city as a whole. A basic framework was thus provided for the transition of the whole city from open gutters to an underground sewage system. Slum Networking helped considerably in making this happen because it utilized topographic advantages for routing the drainage courses, and by providing effective linkages from in-between the slums, avoiding expensive and time-consuming processes of land acquisitions and demolitions.

## **Strategies for Urban Poverty Alleviation:**

### **MDGs Strategy:**

The Millennium Development Goals and targets emerged from Millennium Declaration adopted by 189 countries and signed by 147 heads of the state and governments during the United Nations Millennium Summit in September, 2000. The millennium Declaration adopted 8 development goals to be achieved by 2015, 18 times bound targets, and 48 indicators to measure the progress (See Chart 2).

**Chart: 2**

## **The Millennium Development Goals**

1	Eradicate extreme poverty and hunger	Halve, between 1990 and 2015, the proportion of people whose income is less than one dollar a day.  Halve, between 1990 and 2015, the proportion of people who suffer from hunger.
2.	Achieve universal primary education	Ensure that by 2015 children everywhere, boys and girls alike will be able to complete a full course of primary schooling.
3.	Promote gender equality and empower women	Eliminate gender disparity in primary and secondary education, preferably by 2005, and to all levels of education no later than 2015.
4.	Reduce child mortality	Reduce by two thirds, between 1990 and 2015, the under-five mortality rate.
5.	Improve maternal health	Reduce by three quarters, between 1990 and 2015, the maternal mortality ratio.
6.	Combat HIV/AIDS, malaria and other diseases	Have halted by 2015 and begun to reverse the spread of HIV/AIDS.  Have halted by 2015 and begun to reverse the incidence of malaria and other major diseases.
7.	Ensure environmental sustainability	Integrate the principles of sustainable development into country policies and programmes and reverse the loss of environmental resources.  Halve by 2015 the proportion of people without sustainable access to safe drinking water and basic sanitation.  By 2020 to have achieved a significant improvement in lives of at least 100 million slum dwellers.
8.	Develop a global partnership for development	Develop further an open, rule-based, predictable, nondiscriminatory trading and financial system. Includes a commitment to good governance, development, and poverty reduction – both nationally and internationally.  Address the special needs of the least developed countries. This includes: tariff-and



		<p>quota-free access for least developed countries' exports; an enhanced programme of debt relief for HIPC and cancellation of official bilateral debt; and more generous ODA for countries to poverty reduction.</p> <p>Address the special needs of landlocked countries and small island developing states (through the Programme of Action for the Sustainable Development of Small Island Developing States and the outcome of the twenty-second special session of the General Assembly).</p> <p>Deal comprehensively with the debt problems of developing countries through national and international measures in order to make debt sustainable in the long term.</p> <p>In cooperation with developing countries, develop and implement strategies for decent and productive work for youth.</p> <p>In cooperation with pharmaceutical companies, provide access to affordable, essential drugs in developing countries.</p> <p>In cooperation with the private sector, make available the benefits of new technologies, especially information and communications.</p>
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**Source: Jeffrey Sachs, 2005.**

A MDGs based poverty reduction strategy consists of 5 parts viz.:

- A differential diagnosis which identifies the policies and investment that the country needs to achieve the Millennium Development Goals.
- An investment plan which shows the size, timing and cost of the required investments.
- A financial plan to fund the investment plan including the calculations of the MDGs financial gap, proportion of financial needs that the donors are likely to fill.
- A donor plan which gives the multi-year donor commitments for filling the MDGs financing gap.

- A public management plan that outlines the mechanisms of governance and public administration that will help implement the expanded public investment strategies.

In order to achieve the Millennium Development Goals, the donor agencies including UN agencies have put great stress on the need for countries to improve their governance and adopt pro-poor development strategy. The financing is necessary for implementing the development strategy to achieve the Millennium Development Goals. Some of the UN agencies who are engaged in assisting developing countries to achieve the Millennium Development Goals are shown in Chart-3. Extreme poverty is a trap that can be released through targeted investment if the needed investments are tested and proved and the investment programme can be implemented as part of the global compact between rich and poor countries, centred on a Millennium Development Goals based poverty reduction strategy.

**Chart: 3**  
**UN Agencies in Development**

<b>Agency</b>	<b>Abbreviation</b>	<b>Core Areas of Concern in Developing countries</b>
<b>Bretton Woods Institution</b>		
International Monetary Fund	IMF	Provides assistance to developing countries on finance and budgetary issues, and temporary financial assistance to help ease macroeconomic adjustments
World Bank		Provides loans and grants, policy advice, and technical assistance to help low, and middle-income countries fight poverty
Food and Agriculture Organization	FAO	Leads fight on hunger, providing policy advice and technical assistance.
International Fund for Agricultural Development	IFAD	Finances agricultural development projects to increase food production and improve nutrition
United Nations Development Programme	UNDP	Serves as the UN's global development network; also has programmes to strengthen democratic governance in developing countries, fight poverty, improve health and education, protect the environment, and deal with crises.

United Nations Environment programme	UNEP	Helps countries care for the environment through projects and technical scientific support.
United Nations Human Settlements Programme	UN-HABITAT	Promotes socially and environmentally sustainable towns and cities with the goal of providing adequate shelter for all.
United Nations Population Fund	UNFPA	Helps countries establish population and reproductive health programmes
United Nations Children's Fund	UNICEF	Improve children's lives, particularly through programmes promoting education, health and children protection.
World Food Programme	WFP	Frontline agency in the fight against global hunger, feeding over 100 million people in 81 countries in 2003, including most of the world's refugees and internally displaced people.
World Health Organization	WHO	Provides vital technical assistance to countries on investing in health.

**Source: Jeffrey Sachs, 2005.**

The Millennium Development Goals (MDGs) have become the most widely accepted yardstick of development efforts by the government and non-government organizations since the launch of Millennium Development Goals in September 2000. MDGs are a set of numerical and time-bound targets related to key achievements in human development. They include halving poverty and hunger, achieving universal primary education and gender equality, reducing infant, child mortality and maternal mortality, reversing the spread of HIV/AIDS and other communicable diseases, and halving the proportion of people without access to safe drinking water. These targets are to be achieved by 2015 from the levels in 1990. The attainment of the MDGs in India will remain challenging in the poor states of India. There is wide disparity both in terms of regional and gender in development and social change across the states and agro-climatic zones. Though, India has made rapid progress in the field of primary education, however, *India is abode of world's largest illiterates and most of them are living in backward states like Uttar Pradesh, Bihar, Madhya Pradesh, Jharkhand, Chhatisgarh and Orissa.* Gross enrolments in schools has been reported to be low in the state of Uttar Pradesh since

only 65 per cent children are being enrolled in primary schools in the state. Only 75 per cent attendance has been reported to be in the states of Bihar, Orissa, Rajasthan, Uttar Pradesh and Madhya Pradesh. There is large disparity between the age specific, caste and community specific and region specific. In the state of Uttar Pradesh, drop out rate has been reported to be higher particularly among the disadvantage classes and girls. The quality of school infrastructure has also been reported to be poor in the state. Gender disparity in education has been reported to be high. In most of the cases, particularly in the rural areas and among the disadvantage classes, girls are being sent to government-run schools where quality education is not being ensured. On the other hand, the boys are being sent to private schools where quality education is being provided to them. This creates gender disparity in schooling as well as achieving educational standards.

*India is also abode of world's largest poor and about 8 per cent of the world's poor live in Uttar Pradesh alone.* If we measure poverty in terms of human development, we find that poverty levels in the states of Uttar Pradesh, Bihar, Orissa, and Rajasthan are higher. Importantly, the disadvantage classes face more problems related to poverty, hunger, deprivation and illiteracy. In absence of poor governance of development programmes and delivery of public goods, the poor not only face difficulties and challenges but they are also deprived of basic minimum needs for their development.

The Million Summit established the goal of improving the lives of at least 100 million slum dwellers by 2015. UNDP supports policy interventions designed to tackle urban poverty through improved urban governance, while living attention to urban environment improvements. These interventions relate to participatory planning process to improve housing, water and sanitation, waste management, job generation and other aspects. While the MDGs targets are nation centric, in a rapid urbanizing world, cities play a critical role in the achievement of these

development goals. Cities have become vibrant centres of national economic growth; hubs of trade, commerce, transport and communication. Rapid urbanization is placing enormous pressure on cities to make use of their scarce resources to meet the enlarged demands for water, sanitation, garbage collection and disposal, primary education, healthcare, affordable housing and public transport. In order to achieve the goal of eradicating extreme poverty and hunger, India must reduce the proportion of population below the poverty line from nearly 37.5 per cent in 1990 to about 18.75 per cent by 2015. Government of India while adopting the Mission Approach in 2005 also targeted slum-free and poverty-free cities with inclusive growth.

### **National Strategy for Urban Poor**

Ministry of Housing & Urban Poverty Alleviation, in collaboration with the United Nations Development Programme (UNDP), is implementing a project “National Strategy for Urban Poor (NSUP)” since November 2003. The project has following six broad outcomes:

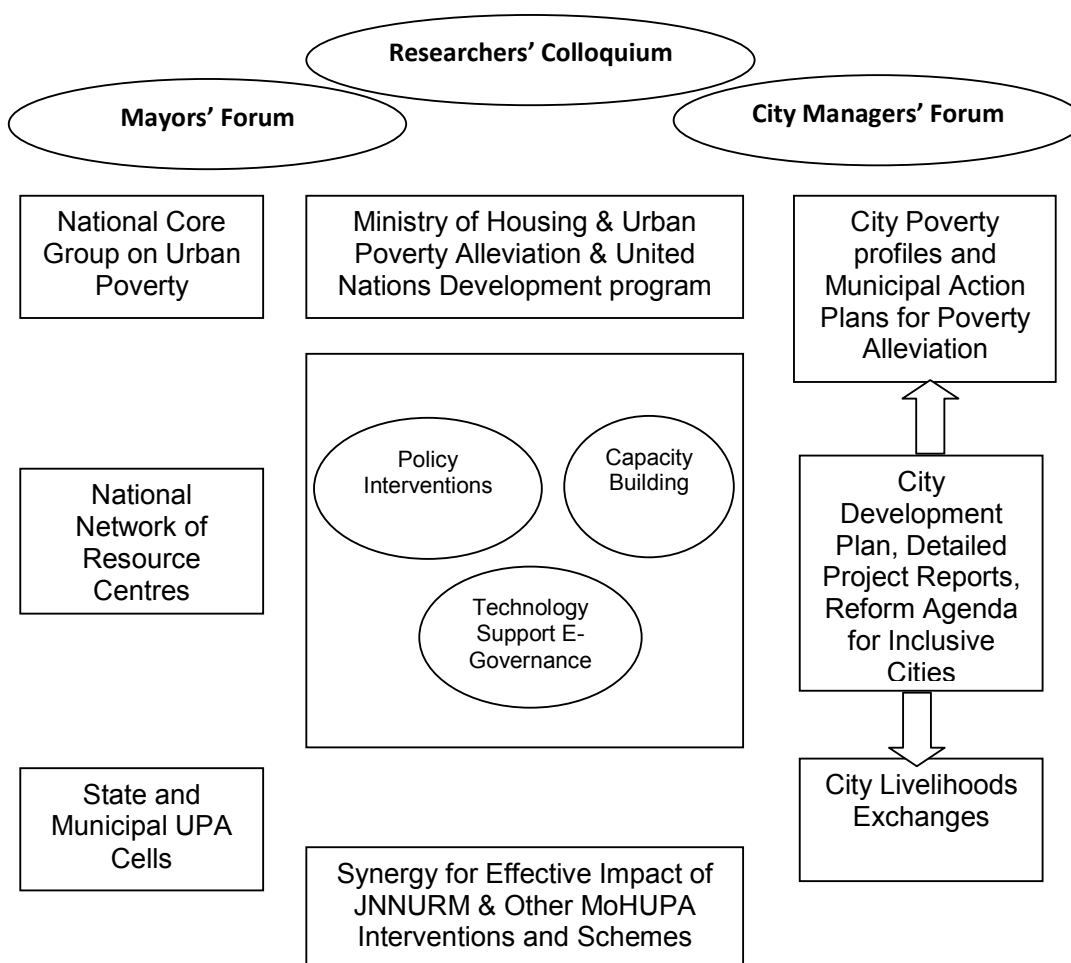
- (i). Enhanced capacity at National level for the analysis of the urban poor livelihood issues.
- (ii). An all-India network on urban poor livelihoods to serve as a forum for dialogue and support between community and NGO activists and for knowledge networking/consensus building.
- (iii). Technical and financial support for innovative and promising livelihood initiatives broadened and deepened.
- (iv). Action based research to inform and improve the policy framework both at the Centre and State levels with direct bearing on urban poor livelihoods and living conditions.
- (v). A comprehensive review and capacity (institutional/civil society) analysis of urban poor livelihoods in NCR particularly relating to living, working and social security concerns of the poor in the urban informal sector.

- (vi). Targeted support to 21 community associations and NGOs to promote urban poor concerns and ground interventions to address multiple vulnerabilities.

The NSUP project is strategically positioned in the Ministry of Housing & Urban Poverty Alleviation working in partnership with National Core Group on Urban Poverty, State Governments, Urban Local Bodies, Network of National, Regional and Local Resource Centres on urban poverty and slums, training institutions, civil society organizations etc.

**Chart: 4**

### **National Strategy for Urban Poor operational Framework**



**Source: Ministry of Housing & Urban Poverty Alleviation, Govt. of India.**

The National Core Group on Urban Poverty aims at assisting the MoHUPA in the implementation of Basic Services to Urban Poor and Integrated Housing & Slum Development (IHSDP) programmes and in formulation of approach papers/strategies/policies in various areas relating to poverty alleviation and slum development. The Core Group members lead research and national consultations on important issues and make recommendations to the Ministry. The key areas adopted by the Core Group include:

- Measure to effectively implement JNNURM;
- Addressing issues of land tenure, affordable shelter, water, sanitation, education, health and social security to the poor; livelihood development and skill upgradation for the poor;
- Urban micro-finance;
- Public-private-community partnership;
- Gender-sensitive, inclusive and equitable cities;
- Partnerships with civil society;
- Addressing vulnerability issues of the poor;
- Pro-poor and gender budgeting in ULBs;
- Resource generation for urban poverty reduction;
- Revisiting methodological issues such as definition of the 'urban poor', slums, access to services etc;
- Issues of social accountability in municipal governance;
- Building a national data base on urban poverty, slums and related statistics;
- Networking of research institutions working on poverty and socio-economic development issues in cities and promoting research on core issues;
- Application of e-governance tools to improve service delivery to the socially disadvantaged and demystify municipal processes that impact on the poor;

- Development of performance management, monitoring and evaluation frameworks relating to urban poverty alleviation;
- Institutional strengthening in ULBs for discharging poverty alleviation and slum upgradation functions as envisaged in the Constitution (74<sup>th</sup> Amendment) Act; and
- Capacity building for pro-poor service delivery and governance at all levels.

Since its commencement in November 2003, the project has succeeded in establishing a network of institutions engaged in poverty reduction initiatives. These institutions are carrying out activities that fall in three broad areas as follows:

- Policy research inputs to formulate National Strategy for the Urban Poor.
- Action research inputs – validation of best practices and innovative initiatives on urban poverty and livelihoods to seek alternative approaches and solutions.
- Drawing policy lessons based on community level pilots in six thematic areas through support to 21 NGOs in Delhi with a focus on human poverty and formulation of location specific action plans.

Details of the major activities undertaken as part of the GOI-UNDP Project are as under:

- (i). A National Resource Centre (NRC) has been set up at YASHADA, Pune in collaboration with AILSG, Mumbai, to work as an information centre for all urban poverty related issues at ULB/State/National levels.
- (ii). A Newsletter on Urban Poverty has been launched by the AILSG, Mumbai to focus on thematic and sectoral issues.
- (iii). A GIS based MIS system is being formulated by the National Resource Centre (NRC).



- (iv). Urban Poverty and livelihood profiles covering some representative States and cities are under preparation.
- (v). Register of innovations and documentation of innovative practices being compiled by NRC.
- (vi). Entrepreneurship Development Institute of India (EDII), Ahmedabad has been associated as one of the partners to formulate strategy for entrepreneurship development of the urban poor.
- (vii). National Institute of Urban Affairs (NIUA), New Delhi has been associated as the implementing agency for community based six pilot projects, which are aimed at improving livelihoods and living conditions at six sites in NCT of Delhi in partnership with 21 NGOs and the NCT of Delhi Government.
- (viii). The UNDP Project has been converged to provide support in policy planning for urban poverty and in the effective implementation of the JNNURM.
- (ix). SEWA, Ahmedabad, an NGO, was associated in the documentation of best practices in slum development for some of the States.
- (x). Jawaharlal Nehru University (JNU), New Delhi, and Institute of Economic Growth (IEG), New Delhi have been associated in the preparation of theme papers/reports on multi-dimensions of urban poverty including livelihoods, migration, gender issues, basic amenities, shelter etc.

The GOI-UNDP Project is likely to bring out country paper on urban poverty as the final outcome of the project by the end of December 2007.

### **A Researchers' Colloquium on Urban Poverty**

The National Strategy for Urban Poor (NSUP) project is a joint initiative of the Ministry of Housing & Urban Poverty Alleviation (MoHUPA), Government of India and the United Nations Development Program

(UNDP) aimed at addressing the key concerns in promoting urban poverty eradication and sustainable urban livelihoods. The objective of the project is to support development of a national strategy for urban poverty reduction at the Centre and States based on informed debate, national and international best practices, experiences and research findings on the causes and potential responses to urban poverty. The project recognizes that institutional reforms are critical for improving efficiency and accelerating progress towards human development.

The NSUP project supports a combination of initiatives which include: action research; platform and network building for dialogue on policies and regulations; facility to support and disseminate best practices on urban livelihoods; and targeted support to community associations and NGOs for ground level work.

### **Mission Strategy:**

The Jawaharlal Nehru National Urban Renewal Mission (JNNURM) envisages the following key reforms in the context of improving the lives of slum-dwellers:

- Implementation of 7-Point Charter i.e. provision of basic services to urban poor including security of tenure at affordable prices, improved housing, water supply, sanitation, education, health and social security within the Mission period as per agreed timelines;
- Internal earmarking within local body budgets for basic services to the urban poor (in proportion to the share in total city/town population) to generate adequate resources for addressing the issues of urban poverty.

The Mission schemes are reforms oriented. Three municipal reforms under JNNURM schemes directly impact the urban poor viz.: internal earmarking of funds for services to urban poor; provision of basic services to urban poor; and earmarking atleast 20-25 per cent developed land in all

housing projects for economically weaker sections / lower income group category with the system of cross subsidization. Internal earmarking of funds for basic services to urban poor is one of the mandatory reforms under the Mission. The urban local bodies are expected to allocate a specific percentage of funds in their budget for service delivery to the urban poor. The provision of basic services to urban poor is also one of the mandatory reforms at the ULB level. The ULBs are expected to update their database, prepare a comprehensive policy with stakeholder involvement on basic services to all the urban poor including tenure security and housing at affordable cost. The seven-charter under Mission strategy is expected to strengthen the delivery mechanism for providing basic services to urban poor and improving their living and housing conditions.

### **Budgeting for Gender Mainstreaming:**

Women constitute about half of the population of the country. Despite, high regards and respects and worshipping like deities in Hindu mythology, women are being discriminated at every stage of life. Development has bypassed them. The human development indicators also show dismal position of women. The government and non-government organizations and agencies have initiated programmes, policies, and schemes and enacted the constitutional and legal provisions for empowerment of women at the global level. Women empowerment has become the buzz word. Women tend to be doubly burdened by poverty, thereby enhancing their vulnerability significantly. The female headed households face more problems pertaining to poverty and vulnerability. Most of the female headed households are widows, divorcees and separated women who face severe problems due to poverty and vulnerability. A large number of women workers are also found engaged in informal sector of economy where the social security net and regulations mechanism is lacking.

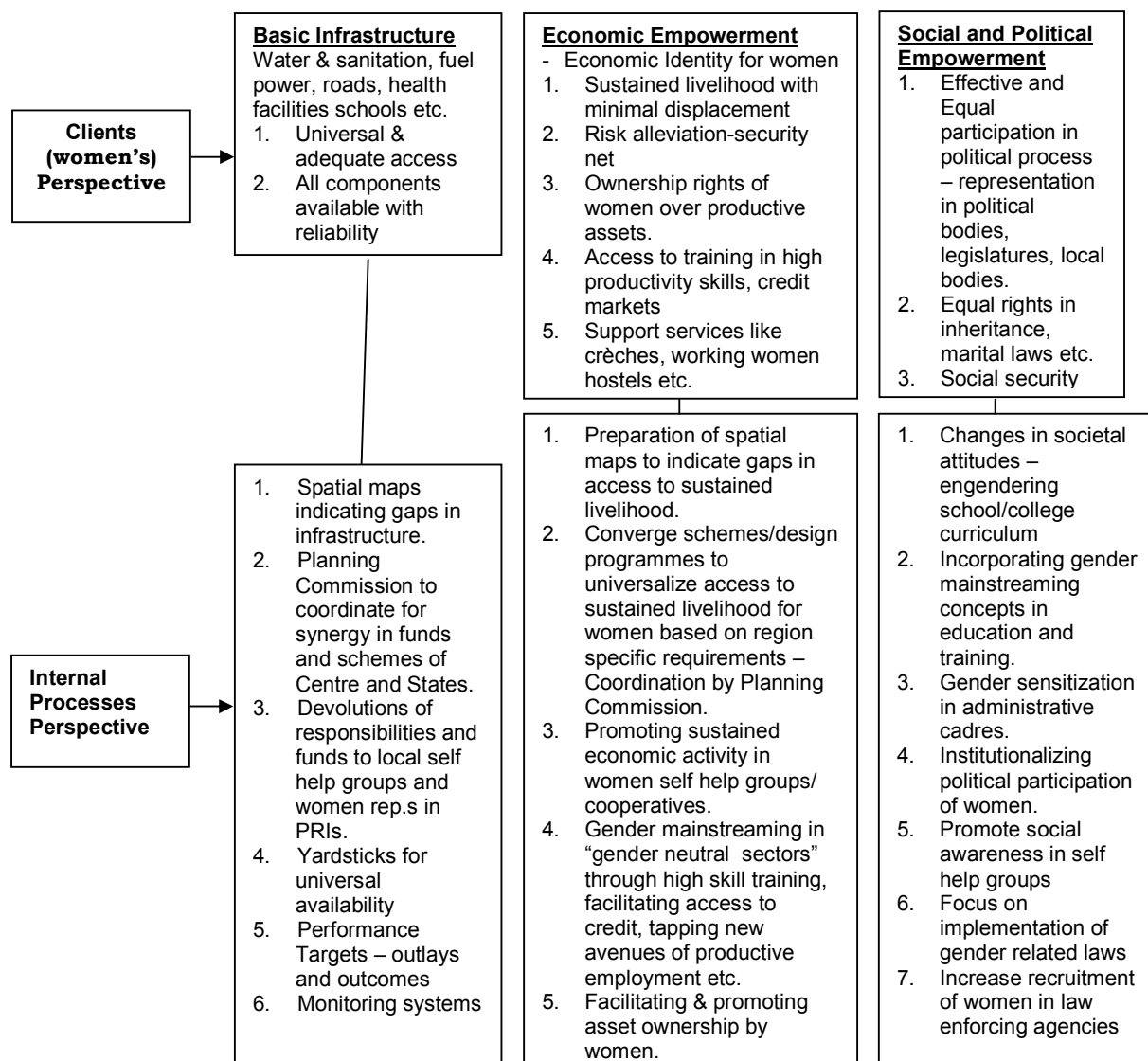
The gender budgeting has been internationally recognized as an effective tool for empowering women by incorporating gender perspective and concerns at all levels and stages of development planning, policy, programmes and delivery mechanism. He further said that the concept of gender budgeting was introduced in Australia in 1989 and since then it is widely applied in developmental planning in about 60 countries. In India too, Government of India has introduced women specific programmes, schemes and policies with a separate Ministry for Women and Child Development.

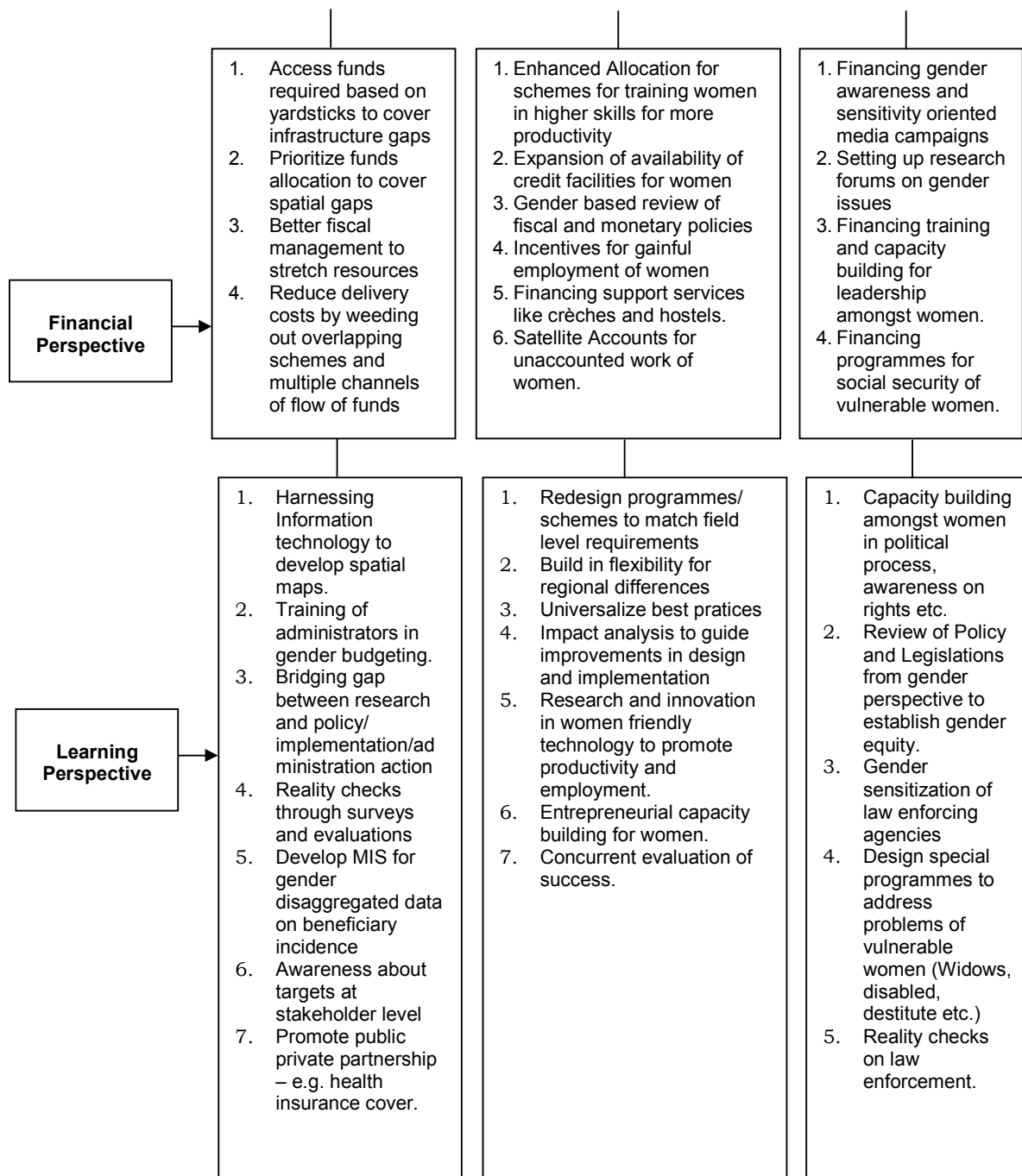
The Eleventh Five Year Plan is highly emphasizing on gender budgeting to provide impetus to women empowerment, however, total budgetary allocations on women empowerment programmes and schemes constitutes less than 1% of GDP and about 4% of total public expenditure. Department of Expenditure, Ministry of Finance, Govt. of India is stressing the need of setting up Gender Budgeting Cell in each Ministry and Department. By May 2007, 51 ministries and departments have already setup these Cells to serve as focal points for coordinating gender budgeting initiatives. He further remarked that the national seminar is being organized to discuss and deliberate on different issues pertaining to gender budgeting and women empowerment so that the gender budgeting initiatives may be strengthened and also more popularized in developmental planning.

In 1984, Austria introduced the first gender budgeting initiative. Taking budgets as essential instruments for promoting gender equality, pioneering analysis of the impact of public budgets on gender relations was carried out. The Australian example was not only crucial in raising awareness, but its approach served as an important point of reference for later gender budgeting initiatives. British Women's Budget Group, consisting of experts from universities, unions and NGOs is publishing comments on national budget since 1989. Their focus is on assessing

taxes and transfers, but they also refer constantly to the importance of engendering economic policies. In 1993, the Women's International League for Peace and Freedom established a gender budgeting initiative in Canada. In 1995, South Africa's Women's Budget Initiatives established after the first democratic elections. By 2002, there were over 60 countries around the world that had experience of gender budgeting. The strategic map for gender budgeting as a tool for women empowerment is shown in Chart-5.

**Chart: 5**  
**Strategic Map for Gender Budgeting as Tool for Women's Empowerment**





Source: R.S. Kaplan & David P. Norton, Harvard Business Review, Sept.-Oct. 2000.

A five step framework for gender budgeting is suggested. These steps include situational analysis, examining gender gaps for addressing gender specific needs and requirements, assessment of budgetary resources for implementing gender specific policies, programmes and schemes, monitoring the expenditure of budgetary allocations, and finally impact assessment of policies, programmes and schemes on gender empowerment (Chart:6).

**Chart: 6**

### **The Five Step Framework for Gender Budgeting**

<b>Step 1:</b>	An analysis of the situation for women and men and girls and boys (and the different sub-groups) in a given sector.
<b>Step 2:</b>	An assessment of the extent to which the sector's policy addresses the gender issues and gaps described in the first step. This step should include an assessment of the relevant legislation, policies, programmes and schemes. It includes an analysis of both the written policy as well as the implicit policy reflected in government activities. It should examine the extent to which the above meet the socio-economic and other rights of women.
<b>Step 3:</b>	An assessment of the adequacy of budget allocations to implement the gender sensitive policies and programmes identified in step 2 above.
<b>Step 4:</b>	Monitoring whether the money was spent as planned, what was delivered and to whom. This involves checking both financial performance and the physical deliverables (disaggregated by sex).
<b>Step 5:</b>	An assessment of the impact of the policy / programmes / scheme and the extent to which the situation described in step 1 has been changed, in the direction of greater gender equality.

**Source: UNIFEM-UNFPA Gender Responsive Budgeting and Women's Reproductive Rights: Resource Pack.**

## **Way Forward:**

- Skills are essential to improve productivity, incomes, and access to employment opportunities. Thus, poverty reduction strategy should focus on vocational education and training since vast majority people living in poverty cannot afford and have access to training opportunities, which are commercially managed. International Labour Organization has invested in the field of employment intensive infrastructure programmes. It has now widely recognized that these programmes are effective in bringing much needed income to poor families and their communities.
- Thus, financial investment in jobs and employment may create addition opportunities to poor youth. The labour intensive projects should respect standards, promote gender equality and encourage enterprise development through contracting systems. The entrepreneurship development may promote income generating enterprises and livelihood development. This will also promote self-employment among educated unemployed youth. Interestingly, it is impossible to build an enterprise without access to credit. Micro-finance activities should be promoted, strengthened and encouraged along with entrepreneurship for enabling poor to borrow for productive purposes.
- Moreover, participation and inclusion are central to new approach to poverty reduction. Cooperatives and people's associations including Self Help Groups are ideal instruments in such a strategy. Cooperatives have proved to be a key organized form in building new models to combat social exclusion and poverty. Similarly, SHG's are proving crucial instrument for availability of micro-finance and social empowerment of poor. Significantly, discrimination is a basis for social exclusion and poverty. Promoting gender equality and eliminating all



forms of discrimination at work are essential to defeating poverty. Child labour is both a cause and a system of poverty.

- The state government should setup Urban Poverty and Slum Improvement Task Force. This task force may be allowed to give direction and control of the functioning of Urban Poverty Alleviation programme including JnURM and IHSDP. The state government may also set up a separate Mission for the effective functioning of JnURM, IHSDP and UIDSSMT.
- The urban poor can be effectively involved in municipal waste management activities. If these initiatives could be institutionalized in the legal framework of the civic bodies, successful models could be developed and replicated. However, identification of urban poor, organizing them into formal micro enterprise groups, training them and contracting out labour dominated activities are imperative to ensure their mainstreaming into the formal system and improving the sanitation.
- Policies to reduce eradicate poverty need to address both the demand and supply sides of the labour market. Urban poverty reduction can not be possible without integrating the rural poverty. Thus, there is equally need of addressing poverty reduction and employment generation in rural areas to check the migration of rural poor to urban centres.
- Small and micro enterprises constitute a large and growing share of employment and are generally more labour intensive. However, small business development requires management skills to survive and grow. Self help group based micro financing may be an effective instrument for empowering urban poor and promoting micro and small enterprises for livelihood development.

- Micro insurance should be promoted with the view of providing social security to the urban poor. Social insurance system needs to be supplemented with social assistance programme to provide for needs of those unable to contribute regularly. Support to various forms of micro insurance schemes and local mutual health organizations by the government and international agencies is imperative to supplement the development and promotion of micro finance activities
- Eradicating poverty calls for the coordination of policies that focus on different dimensions of life of people living in poverty. Coordination and cooperation among various stake holding agencies is imperative to effectively implement the urban poverty alleviation programmes.
- Public-private partnership is to be further strengthened through state level policy environment and support. The creative role of corporate sector in delivery of civic services and empowering poor may be explored through creating enabling environment and effective participation of corporate sector by providing incentives.

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