CHAPTER–II
URBAN POVERTY ALLEVIATION PROGRAMMES IN INDIA:
Policies and Implementation

2.0. Introduction

Economic development and urbanization are closely interlinked and the urban cities in India are contributing 60 percent of country’s GDP, thus urbanization has been recognized as an important component of economic growth. However, the labour force is falling into poverty in urban areas due to lack of housing and shelter, water, sanitation, education, health, social security and livelihoods. Many of them are involved in informal sector activities with constant threat of eviction and removal. The Govt. of India having acknowledged and identified the challenges of urban poor is making every possible effort through some programme or the other to make the urban cities inclusive, productive, efficient and manageable. It has also been rightly planned and being implemented with a policy that the sustainability of urban development is achieved only when there is shelter for urban poor, urban basic services, financing urban development, governance and micro level planning.

The poverty alleviation programmes of the government of India are briefly reviewed in this chapter to acknowledge that the government machinery have been harnessing constantly to alleviate poverty in the country. The policies and programmes of the government, if briefly reviewed, it gives an understanding that they are designed primarily to tackle the three major vulnerabilities which could be briefly stated as occupational vulnerability, residential vulnerability and social vulnerability. Though these programmes were designed and implemented in isolation initially, the importance of community centric implementation and social mobilization have been identified as the
key to success and the government in the recent introduced convergence of social
development programmes on one end and also to achieve convergence and coordination
between the state government departments so as to achieve the vision of inclusive growth
as envisioned in the 12th Plan\textsuperscript{1}.

These Programmes are presented in a nutshell so as to realize as to how some of
the programmes could not yield expected results due to certain administrative and
institutional inadequacies leading to a safer inference that the administrative reforms at
least at this juncture are inevitable. Therefore an effort is being made to identify such
gaps that acted as an impediment in implementation at different points of time, and to
suggest certain administrative reforms for optimum productivity and utilization of funds.
The urban poverty alleviation programmes that were introduced from the year 1958 to
till date are dealt in this study. It is also pertinent to mention here that most of these
programmes were formulated with the support of various international organizations like
ODA/DFID, UNICEF, etc. However the following are prominent among them.

3. Urban Basic Services for the Poor (UBSP), 1986.
6. Urban Basic Services for the Poor (UBSP),1990.
7. Prime Minister’s Integrated Urban Poverty Eradication Programme (PMIUPEP),
1995.
8. National Skill Development Policy

13. Rajiv Awas Yojana (RAY), 2011.

The above programmes can be classified as Habitation, economic upgradation, specific groups, housing, etc.

1. **Habitation** related programmes are so designed in order to look and examine into the problems related to community development and it intends to the process of developing active and sustainable communities based on social justice (S.J) and mutual respect. (M.R). It is to say that power structures that are to remove the barriers that prevent people from participating in the issues that affect their lives”. And also those programmes are related to communities and its participation. Sometimes these are related to city in general and of depressed areas in particular. The interaction of urban citizens with the community and their efforts require some financial help and technical assistance in the areas like sanitation, Public Health, education and recreation. Every functionary becomes a significant agent in the complex process of individual and group development. It is concluded that individuals efforts will play an important role in alleviating the community (Urban) at large

2. **Economic Upgradation**: The settler’s economic positions have to be stabilized through environmental improvement in urban slums. The thrust area is an integral component of Minimum Needs (M.N.P) and the components of minimum needs have taken up in this particular scheme to improve the environmental conditions of slums.

3) **Specific groups**: The principal aim of this programme is to improve and upgrade the quality of life of the most vulnerable sections of the population- the women and children the proportion of scheduled castes and scheduled Tribes Population, amongst
the population below the poverty line in urban area was also considerable. The major components are grouped into four. They are: 1. Support for setting up micro enterprises (Population according to specific norms), 2. Training for Self-employment (Population specific and economic activity), 3. Training relating to construction activity (Population specific, occupation specific and need based according to economic activities and work related specific) and 4. Urban wage employment. It is examined that the growing population needs to be categorized according to their capabilities and occupational specificity and also needs training for self employment. Governance has to create the opportunities for training, particularly in the construction activity.

4) **Housing:** Housing is a major problem both for urban and rural population. Food, Clothing and Shelter are the three basic components of human needs and the governance has to look into the welfare of the human societies. ‘Housing and shelter upgradation’ is one of the components of major policies of G.O.I, New Delhi, from time to time- G.O.I’s efforts having been mirrored in their Perspective Oriented Policy Programmes [POPP] for development.

The National Slum Development Programme (NSDP) and integrated housing and slum development programmes are important agencies for creating shelter to the communities. The above schemes were financed by G.O.I, New Delhi, through nodal centres. Selection of beneficiaries will be made by the State Urban Development Agency (SUDA) / District Urban Development Agency (DUDA) in consultation with the local authorities and also help of reputed NGO’s may be entrusted for the purpose. An attempt is made in this chapter to analyse these programmes and their progress to understand the implementation process and implications.
2.1 Urban Community Development (UCD)

Community Development generally defined as "The process of developing active and sustainable communities based on social justice and mutual respect. It is about influencing power structures to remove the barriers that prevent people from participating in the issues that affect their lives.” Community Development includes both rural and urban development. But the area of concern is to discuss the ‘Urban Community Development’ (UCD) which has emerged as one of the strategies of intervention to solve some of the problems of the city in general and of the depressed areas in particular. UCD in India derives its origin from the rural community development programmes which commenced on 2nd October, 1952. The first pilot
project under UCD was begun in Delhi, during the year 1958, that was followed by an another project in Ahmedabad in 1960 and the third in Baroda in 1965. The first and second were assisted by the Ford Foundation while the third was launched with the help of the American Friends Committee. The ingredients of an UCD programme are the people and their problems, the government and voluntary resources available to stimulate self-help, and urban community organizers to locate and develop indigenous leaders and to translate their problems in such a way that can be adequately interpreted by government and private agencies.

Community development assumes the existence of people's initiative in one form or the other, which can be developed to alter the environment. Community participation is the underlying principle of community development. It means involving the community at all stages of the project including vital decision making right from the pre-planning and planning stages through all phases of implementation, monitoring, evaluation and post-project sustenance. As in rural community development, the urban citizen's efforts require some financial help and technical assistance in areas like sanitation, public health, education and recreation. In UCD, every functionary becomes a significant agent in the complex process of individual and group development.2

2.2 Environmental Improvement of Urban Slums (EIUS)

Since 1974, the scheme has been made as an integral component of Minimum Needs Programme and has been transferred to State sector. The per capita ceiling cost permitted under the IEUS scheme since 1972 is given below:

---

Components of water supply, drainage, community latrines and baths, widening and paving of lanes and street lighting are taken up under this scheme to improve the environmental conditions in slums. State Governments have not been able to provide adequate funds for this scheme and as such improvement and up gradation work in slums is not taken up widely under this scheme.³

2.3 Urban Basic Services (UBS)

In 1981, the community development programmes were merged into a new service called Urban Basic Services (UBS). The principal aim of this programme is to improve and upgrade the quality of life of the most vulnerable sections of the population - the women and children who tend to get neglected in the urban setting.

2.4 Nehru Rozgar Yojana (NRY)

As per the estimates prepared for the VII Five Year Plan, nearly 5 crore population (28 percent) in the urban area of the country was living below the poverty line during

³ MHUPA, Annual Report 2012-13, Government of India. New Delhi
1984-85. The proportion of Scheduled Castes and Scheduled Tribes population, amongst
the population who are living below poverty line in urban area was also considerable.
With a view to provide employment to the weaker sections in the urban areas and also to
give incentive to the unemployed youths were provided money component to start self-
employment by setting up micro enterprises in the urban areas, on the lines of ‘Jawahar
Rojgar Yojana’ in rural areas, the centrally sponsored scheme ‘Nehru Rozgar Yojana’
was introduced from 1989-90 in the urban areas of the country as well as of the
Maharashtra. Under the scheme of ‘Nehru Rojgar Yojana' families in urban areas having
annual income less than Rs.9,950 as per price level of 1989-90 are entitled for the benefit
of the scheme.\textsuperscript{4}

\subsection{2.4.1 Implementation methodology}

The five components of the scheme are 1) Support for setting up micro enterprises,
2) Housing and Shelter up gradation, 3) Training for self-employment, 4) Training
relating to construction activities and 5) Urban wage employment. The beneficiaries are
assisted under these schemes are as follows.

Under ‘Support for setting up micro-enterprises' component plan, 25 per cent of
the estimated cost of micro-enterprises subject to maximum of Rs.4,000 is given to the
beneficiaries as subsidy while remaining 75 per cent of the cost is made available as loan
through the commercial banks. Under ‘Housing and Shelter up gradation' component
plan, 25 per cent of estimated cost of the expenditure on house construction /
improvement subject to maximum of Rs.1,000 is given as subsidy, while remaining 75
per cent of the cost is made available as loan through the City and Industrial
Development Corporation of Maharashtra Ltd. (CIDCO). Under ‘Training for self

employment' component plan, training is imparted to the beneficiaries generally for three months for starting industries/business and stipend up to Rs.250 is given to each beneficiary during this period. Under ‘Training relating to construction activities' component plan, training is imparted to beneficiaries generally for three months with regard to construction activities and stipend up to Rs.300 p.m. is given to each beneficiary during this period. Under ‘Urban wage employment' component plan employment is provided to unemployed poor by taking development works in urban areas.\(^5\)

Studies indicated that under the five component plans of ‘Nehru Rojgar Yojana' the expenditure to the extent of Rs. 16.64 crore was incurred during the period from 1989-90 to 1991-92 by 11 municipal corporations and 228 municipal councils. During this period 28,439 beneficiaries have been benefitted under the component plan ‘Support for setting up micro-enterprises' while 2,185 families have been benefitted under the component plan ‘Housing and shelter upgradation'. Under the component plan ‘Urban Wage Employment' 24 lakh man-days of employment has been generated. Under the component plan ‘Training for self-employment' and ‘Training relating to construction activities' 8,521 and 1,422 persons have been trained respectively.\(^6\)

**A) Beneficiaries under this scheme**

The estimated number of families in 59 municipal corporations/municipal councils selected for the study was about 12 lakh. Only two percent of families (18,901 persons) were given financial assistance through this scheme.

---


B) Financial assistance sanctioned to the beneficiaries

Under the scheme of ‘Support for setting up micro-enterprises’ the total assistance of Rs.6,700 was sanctioned per beneficiary, of which Rs. 5,000 was as loan through bank and Rs.1,700 as subsidy from Government of India.

C) Period taken for sanctioning financial assistance- Time Lag

Though the financial assistance was accorded within six months from the date of application, to the large number i.e. 70 percent of the beneficiaries selected for the study, the period taken for sanctioning the financial assistance was more than six months in respect of one-third beneficiaries.

D) Employment through the scheme – Activated Activity

During the year 1991-92, 253 man-days of employment per beneficiary was generated under the ‘Support for setting up micro-enterprises' of which 156 man-days were in the enterprise set up under the scheme and 97 man-days in other works.

E) Income groups of beneficiaries – Impact Analysis

In one of the studies conducted on the implementation, it is observed that the average annual income of the beneficiaries before getting benefits under the scheme was Rs.5,196 while it is Rs.7,523 at present. From this it could be seen that the annual income of the beneficiaries has been increased by about 45 percent. It was found that in the case of about 22 per cent of the beneficiaries, the annual income has been increased to Rs.10,000 or more due to the benefits accrued under this scheme.

2.5. Urban Basic Services for the Poor (UBSP) – Empowerment and Convergence.

The UBSP Programme was implemented as a Central Sponsored Scheme during the eighth five year plan with the specific objectives of effective achievement of the
social sector goals; community organization, mobilization and empowerment and convergence through sustainable support system.  

2.6. Prime Minister’s Integrated Urban Poverty Eradication Programme (PMIUPEP)

This programme (PMIUPEP) was launched in the year 1995 to improve the quality of life of urban poor. The objective of the scheme was effective achievement of social sector goals, community empowerment, employment generation and environmental improvement. The programme was applicable to 345 class II towns and 79 specially identified district headquarters and hill areas.

It is observed that the NRY, UBSP and the PMIUPEP were launched at different times having overlapping features. The PMIUPEP incorporated within itself, all the Components of UBSP as also the self-employment, physical infrastructure creation component and the shelter upgradation components of NRY. However, the PMIUPEP applied only to Class II urban agglomerations whereas NRY applied to all towns and the UBSP applied to selected towns only. The NRY and PMIUPEP, because the latter was launched six years after the former, differed widely on vital ingredients such as, definition of family, amount of available subsidies, amount of loan both for self-employment as well as for the shelter upgradation components. The abysmally low allocations for these programmes to States and Urban Local Bodies ensured that these programmes got the minimum priority both in the State Governments as well as with the Urban Local Bodies.  


2.7. National Slum Development Programme (NSDP)

To improve the situation of lack of improvement activities in urban slums under EIUS, Government of India, New Delhi has introduced the National Slum Development Programme as an additional Central assistance scheme with the objective i.e to upgrade urban slums in the year 1996. Major Components / activities under NSDP include:

I. Provision of physical amenities like water supply, storm water drains, community bath, widening and paving of existing lanes, sewerage, community latrines, street lights, etc.

II. Community Infrastructure: Provision of Community centers to be used for Pre-school education, non-formal education, adult education, recreational activities etc.

III. Community Primary Health Care Centre Buildings: With support of Registered Medical Practitioners/Government Doctors in the State/NGOs/CBO/Philanthropic Associations to man these centers.

IV. Social Amenities: Pre-school education, non-formal education, adult education, maternity, child health and Primary health care including immunization etc.

Provision for Shelter: Not less than 10% of the allocation to States under this assistance to be utilized for construction and/or upgradation of houses for the urban poor. Under this component, States are required to work out their specific schemes for housing construction/up-gradation which shall not be an entirely subsidy based scheme but the funding shall contain a loan component as well. It was also expected that the scheme would make adequate provision for achieving convergence between different Sectoral
and departmental programmes so as to achieve the social sector goals similar to those envisaged in this scheme.⁹

Since the inception, the amounts allocated and released to the States and UTs under this programme is indicated below-

![Bar Chart](image)

**Figure 2.3: Fund Allocation and Release from 1996-97 to 2004-05**

As reported by the States/UTs, since the inception of the programme and up to 30-6-2006 out of the total funds of **Rs.3089.63 crores** released by the Central Government, an amount of **Rs. 2466.34 crores** has been spent and about **4.58 crores** of slum dwellers have benefited through this programme. One of the studies revealed that the scheme did not have much emphasis on housing component even though it included provision for housing upgradation. In the absence of well-defined scheme structure for recovering cost of infrastructure provisions under the scheme, the agencies who have implemented this scheme operated it more as a total subsidy scheme. Other major shortcomings observed include - funds not reaching the local bodies and targeted poor, meager budget

---

allocations vis-à-vis slum population, institutional weaknesses to bring about convergence of resources and efforts envisaged in the scheme.\(^\text{10}\)

The scheme was implemented in all the districts of Andhra Pradesh State. The selection of the beneficiaries for the component plans under the scheme is as follows (a) For the component plan ‘Support for setting up micro-enterprises’ 10 beneficiaries from each selected municipal corporation/municipal council have been selected at random from the total number of beneficiaries benefitted during the period from 1989-90 to 1990-91 in that municipal corporation/municipal council. Thus according to availability of beneficiaries 587 beneficiaries have been selected from 59 selected municipal corporation/municipal councils. (b) For the component plan ‘Training for self-employment’ 5 beneficiaries from each selected municipal corporation/municipal council have been selected at random from the total number of beneficiaries undergone training during the period from 1989-90 to 1990-91 in that municipal corporation/municipal council. Thus according to availability of beneficiaries 281, beneficiaries have been selected from 59 selected municipal corporations/municipal councils. (c) For the component plan ‘Urban wage employment’ 10 beneficiaries have been selected at random from each selected municipal council from the total number of beneficiaries during 1991-92 in that municipal council. Thus according to availability of beneficiaries 245 beneficiaries have been selected from 29 municipal councils. (d) For the component plan ‘Training relating to construction activities’ 5 beneficiaries have been selected at random from each selected municipal corporation/municipal council from the total number of beneficiaries who have undergone training for this purpose.

\(^{10}\) MHUPA ‘Chapter II – Eleventh Five Year Plan’ [http://mhupa.gov.in/ministry/housing/11thplanChapter-IX.pdf](http://mhupa.gov.in/ministry/housing/11thplanChapter-IX.pdf)
2.8. **Swarna Jayanti Shahari Rozgar Yojana (SJSRY)**

With a view to provide gainful employment to the urban unemployed and underemployed through encouraging the setting up of self-employment ventures or provision of wage employment, a new urban poverty alleviation programme, namely, Swarna Jayanti Shahari Rozgar Yojana (SJSRY) was launched by the Government of India, New Delhi, on 01.12.1997. This scheme subsumed the earlier three urban poverty alleviation programmes, namely Urban Basic Services for the Poor (UBSP), Nehru Rozgar Yojana (NRY) and Prime Minister’s Integrated Urban Poverty Eradication Programme (PMIUPEP). An independent evaluation of SJSRY was carried out by the Ministry of Housing & Urban Poverty Alleviation in 2006 to assess the impact of the scheme in improving the conditions of the urban poor. Based on the study findings, lessons learnt in implementation and feedback received from respective State Governments, Urban Local Bodies and other stakeholders, a revision of the Guidelines of the SJSRY scheme has been made, with effect from the year 2009-2010.\(^\text{11}\)

**Objectives**

The main objectives of the new revamped SJSRY are:

1. Addressing urban poverty alleviation through gainful employment to the urban unemployed or underemployed poor by encouraging them to setup self-employment ventures (individual or group), with support for their sustainability; or undertake wage employment;

2. Supporting skill development and training programmes to enable the urban poor have access to employment opportunities opened-up by the market or undertake self-employment; and

3. Empowering the community to tackle the issues of urban poverty through suitable self managed community structures like Neighborhood Groups (NHGs), Neighborhood Committees (NHC), Community Development Society (CDS), etc.

**Components**

SJSRY will have five major components, namely-

(i) Urban Self Employment Programme (USEP)

(ii) Urban Women Self-help Programme (UWSP)

(iii) Skill Training for Employment Promotion amongst Urban Poor (STEP-UP)

(iv) Urban Wage Employment Programme (UWEP)

(v) Urban Community Development Network (UCDN)

**2.8.1. Revised Swarna Jayanti Shahari Rozgar Yojana**

The following major changes have been effected in the scheme:

(i) For special category States (8 NER States and 3 other hilly States i.e. Arunachal Pradesh, Assam, Manipur, Meghalaya, Mizoram, Nagaland, Sikkim, Tripura, Jammu & Kashmir, Himachal Pradesh and Uttarakhand), the funding pattern for the Scheme between Centre and the States, has been revised from 75 :25 to 90:10.

(ii) For the beneficiary under the Urban Self Employment Programme (USEP) component of the Scheme, the education limit criteria of “not educated beyond
9th standard” has been removed and now no minimum or maximum educational qualification level has been prescribed for the purpose of eligibility of assistance.

(iii) For the self-employment (individual category), the project cost ceiling has been enhanced to Rs. 2.00 Lakhs from the earlier Rs. 50000/- and the subsidy has also been enhanced to 25% of the project cost (subject to a maximum of Rs. 50000/-), from the earlier 15% of the project cost (subject to a maximum of Rs. 7500/-).

(iv) For the group enterprises set up by urban poor women, the subsidy has been made as 35% of the project cost or Rs. 300,000/- or Rs. 60,000/- per member of the Group, whichever is less. The minimum number required to form a women group has been reduced from 10 to 5. The revolving fund entitlement per member has also been enhanced from the existing Rs. 1000/- to Rs. 2000/-.

(v) Under the Urban Wage Employment Programme (UWEP) component, which is applicable to the towns having population less than 5 Lakhs as per 1991 census, the 60:40. Material labour ratio for the works under UWEP, flexibility of 10% (either side) is now accorded to the States/UTs.

(vi) The Skill Training of the urban poor component has been restructured and quality skill training will be provided to the urban poor linking it with certification, imparted preferably on Public-Private Partnership (PPP) mode, with the involvement of reputed institutions like IITs, NITs, Poly-techniques, ITIs, and other reputed agencies etc. The average expenditure ceiling per trainee has been enhanced from the Rs.2600/- to Rs.10000/-.

(vii) 3% of the total Scheme allocation will be retained at the Central level for special / innovative projects to be undertaken to implement a time-bound targeting to
bring a specific number of BPL families above the poverty line through self-
employment or skill development.

2.8.2. Components under Revamped SJSRY

1) Urban Self Employment Programme (USEP)

- USEP will focus on providing assistance to individual urban poor beneficiaries for
  setting up gainful self-employment ventures.

- An Infrastructure component will enable setting up Micro-Business Centres (MBCs),
  housing common facilities and Informal Sector Markets, to be managed by the
  beneficiaries themselves in collaboration with other stakeholders.

- USEP targets the urban population below poverty-line, as defined by the Planning
  Commission from time to time. The percentage of women beneficiaries under STEP-
  UP shall not be less than 30%. SCs and STs must be benefited at least to the extent of
  the proportion of their strength in the city/ town Population Below Poverty-line
  (BPL). A special provision of 3% reservation should be made for the differently-
  abled, under this programme.

- The project cost ceiling for individual enterprises for self-employment is Rs.2 Lakhs
  with subsidy component of 25% of the project cost or Rs. 50000/-, whichever is less.

- In the infrastructure component, an average of Rs. 80 Lakhs can be provided for the
  MBCs (one time capital grant of Rs. 60 Lakhs + Rs. 20 Lakhs for the running cost for
  three years on a tapered scale).

2) Urban Women Self-help Programme (UWSP)

Minimum number of women in a Women Self-Help Group should be 5.
o UWSP will aim at providing assistance by way of subsidy to urban poor women for setting up gainful group enterprises with SHG-Bank linkage.

o For setting up group enterprises, the UWSP group shall be entitled to a subsidy of Rs. 300,000/- or 35% of the cost of project or Rs. 60,000/- per Member of the Group, whichever is less. The remaining amount will be mobilized as Bank Loan and Margin Money.

o Revolving Fund assistance will also be provided to the Thrift & Credit Societies formed by the urban poor women [T & CS] at the rate of Rs. 2000/- per Member subject to a ceiling of Rs. 25000/- per T&CS.

o The Groups will be encouraged to undertake social security and other measures for the benefit of the members.

3) Skill Training for Employment Promotion amongst Urban Poor (STEP-UP)

- This component of SJSRY will focus on providing assistance for skill formation/ upgradation of the urban poor to enhance their capacity to undertake self-employment as well as access better salaried employment.

- Like USEP, STEP-UP will target the urban population below poverty-line, as defined by the Planning Commission from time to time. The percentage of women beneficiaries under STEP-UP shall not be less than 30%. SCs and STs must be benefited at least to the extent of the proportion of their strength in the city/ town population below poverty line (BPL). A special provision of 3% reservation should be made for the differently-abled, under this programme. In view of the Prime Minister’s New 15-Point Programme for the Welfare of Minorities, 15% of the physical and financial targets under the Skill Training for Employment Promotion amongst Urban Poor (STEP-UP) at the national level shall be earmarked for the minority communities.
• STEP-UP intends to provide training to the urban poor in a variety of service, business and manufacturing activities as well as in local skills and local crafts so that they can set up self-employment ventures or secure salaried employment with enhanced remuneration. Training should also be imparted in vital components of the service sector like the construction, trade and allied services such as carpentry, plumbing, electrical and also in manufacturing low-cost building materials based on improved or cost-effective technology using local materials.

• Skill Training may be linked to Accreditation, Certification and preferably be taken on Public-Private-Partnership (PPP) mode with the involvement of reputed institutions like IITs, NITs, Industry Associations, reputed Engineering Colleges, Management Institutes, Foundations and other reputed agencies. Training institutions such as ITIs/Polytechnics/ Shramik Vidyapeeths, Engineering Colleges and other suitable institutions run by Government, private, or voluntary organizations may be utilized and provided appropriate support for skills training of the urban poor subject to verification of their brand image and quality of instructions being imparted.

• average unit cost allowed for training will not exceed Rs.10,000/- per trainee, including material cost, trainers’ fees, tool kit cost, other miscellaneous expenses to be incurred by the training institution and the monthly stipend, to be paid to the trainee.

4) Urban Wage Employment Programme (UWEP)

• UWEP seeks to provide wage employment to beneficiaries living below the poverty-line within the jurisdiction of urban local bodies by utilizing their labour for construction of socially and economically useful public assets.
• These assets may be Community Centres, Storm water Drains, Roads, Night Shelters, Kitchen Sheds in Primary Schools under Midday Meal Scheme and other community requirements like Parks, Solid Waste Management facilities, as decided by the community structures themselves.

• The Urban Wage Employment Programme (UWEP) will be applicable only to towns/cities with population upto 5 Lakhs, as per the 1991 Census.

• UWEP will provide opportunities for wage employment, especially for the unskilled and semi-skilled migrants/residents by creation of community assets. Special emphasis will be on the construction of community assets in low-income neighborhoods’ with a strong involvement and participation of local communities.

• The material labour ratio for works under this programme shall be maintained at 60:40. However, States/UTs can relax this material : labour ratio up to 10% (either way), wherever absolutely necessary.

• The prevailing minimum wage rate, as notified from time to time for each area, shall be paid to beneficiaries under this programme.

5) Urban Community Development Network (UCDN)

• UCDN will support and promote community organizations and structures such as Neighborhood Groups (NHGs), Neighborhood Committees (NHCs), and Community Development Societies (CDSs) to facilitate sustainable local development.

• The CDSs shall be the focal point for purposes of identification of beneficiaries; preparation of applications, monitoring of recovery, and generally providing whatever other support is necessary to the programme. The CDSs will also identify viable projects suitable for that particular area.
2.8.3. Implementation & Monitoring

- At the National level the Ministry of Housing & Urban Poverty Alleviation shall be the nodal Ministry for implementation of SJSRY.

- At the Central level, a Steering Committee headed by Secretary (HUPA) and having members from the States/UTs, Ministry of Finance, RBI, and other stakeholders will monitor the Scheme. This Committee will be meeting at least once in every three months.

- At the State level also, a State Level Monitoring Committee having members from the Banks, Micro Finance Institutions, Civil Society, and other stakeholders will be set up to effectively monitor the Scheme. This Committee will be meeting at least once in every three months.

- At the Urban Local Body level an Urban Poverty Alleviation & Livelihood Development Cell will coordinate and implement the scheme with a suitable monitoring system.

2.8.4. CENTRAL FUND ALLOCATION UNDER SJSRY

The allocation for this urban poverty alleviation scheme has been comprehensively enhanced during the last 5 years and current financial year so as to have adequate focus on the issue of urban poverty.

<table>
<thead>
<tr>
<th>Year</th>
<th>Allocation (Rs. In Crore)</th>
</tr>
</thead>
<tbody>
<tr>
<td>2005-2006</td>
<td>160.00</td>
</tr>
<tr>
<td>2006-2007</td>
<td>250.00</td>
</tr>
<tr>
<td>2007-2008</td>
<td>344.00</td>
</tr>
<tr>
<td>2008-2009</td>
<td>545.00</td>
</tr>
<tr>
<td>2009-2010</td>
<td>515.00</td>
</tr>
<tr>
<td>2010-2011</td>
<td>587.96</td>
</tr>
<tr>
<td>2011-2012</td>
<td>800.50</td>
</tr>
</tbody>
</table>

Source: MHUPA Annual Report 2011-12, Govt. of India
2.9. Self-Employment and Empowerment of Women Under Swarna Jayanti Shahari Rozgar Yojana

Under the Urban Self Employment Programme (UWSP) and Skill Training for Employment Promotion amongst Urban Poor (STEP-UP) components of Swarna Jayanti Shahari Rozgar Yojana (SJSRY), special attention is given to women, persons belonging to Scheduled Castes/Tribes, disabled persons and other such categories as may be indicated by the Government from time to time. SCs and STs must be benefited at least to the extent of the proportion of their strength in the local population. A special provision of 3% shall be reserved for the disabled under this programme. In order to extend a special incentive to urban poor women living below poverty line, there is a special component called Urban Women Self-help programme (UWSP). Under UWSP, groups of urban poor women are given assistance to take-up economic activities suited to their skill training, aptitude and local conditions. Besides generation of income, it is intended to empower the urban poor women by making them independent as also providing a facilitating atmosphere for self employment. For setting up gainful group enterprises, the UWSP group shall be entitled to a subsidy of Rs. 3,00,000/- or 35% of the cost of project or Rs. 60,000/- per Member of the Group, whichever is less. The remaining amount will be mobilized as Bank Loan and Margin Money. Revolving Fund assistance will also be provided to the Thrift & Credit Societies formed by the urban poor women [T & CS] at the rate of Rs. 2000/- per Member subject to a ceiling of Rs. 25000/- per T&CS.
2.10. Special Provision For The Benefit Of Disabled Persons under Swarna Jayanti Shahari Rozgar Yojana

Under the Urban Self Employment Programme (USEP) and Skill Training for Employment Promotion amongst Urban Poor (STEP-UP) components of the Scheme of Swarna Jayanti Shahari Rozgar Yojana (SJSRY), a special provision of 3% has been reserved for the disabled category. Under USEP (Individual loan & subsidy), out of the, total of 11,97,497 beneficiaries, 26974 belong to disabled category, which is about 2.27% of the total beneficiaries assisted. Under STEP-UP, out of the total, 23,61,891 beneficiaries were provided skill training as on 07-03-2012, 24,715 belong to disabled category, which is about 1.05%. With regard to budget allocation for the disabled, it may be mentioned that there is no separate earmarking of budget for the disabled categories under Swarna Jayanti Shahari Rozgar Yojana (SJSRY).

The allocation under the Scheme of Swarna Jayanti Shahari Rozgar Yojana (SJSRY) is a pool of funds meant for utilization under its various components viz. Urban Self-Employment Programme (USEP), Urban Women Self-help Programme (UWSP), Skill Training for Employment Promotion amongst Urban Poor (STEP-UP), Urban Wage Employment Programme (UWEP) and Urban Community Development Network (UCDN), IEC activities, Administrative and Other Expenses (A&OE) etc.

2.11. Prime Minister's New 15-Point Programme for the Welfare of Minority Communities

Ministry of Housing & Urban Poverty Alleviation is concerned with following 2 points of the 15-Point Programme.12

---

a) **POINT 7 (B)**

The Swarna Jayanti Shahari Rozgar Yojana (SJSRY) consists of two major components namely, the Urban Self-Employment Programme (USEP) and the Urban Wage Employment Programme (UWEP). A certain percentage of the physical and financial targets under USEP and UWEP will be earmarked to benefit people below the poverty-line from the minority communities.

b) **POINT 12**

Under the schemes of Integrated Housing & Slum Development Programme (IHSDP) and Jawaharlal Nehru National Urban Renewal Mission (JNNURM), the Central Government provides assistance to States/UTs for development of urban slums through provision of physical amenities and basic services. It would be ensured that the benefits of these programme flow equitably to members of the minority communities and to cities/slums, predominantly inhabited by minority communities. However, under Swarna Jayanti Shahari Rozgar Yojana (SJSRY), Physical and Financial targets have been assigned by the Ministry of Minority Affairs only under the USEP component of Swarna Jayanti Shahari Rozgar Yojana (SJSRY) for Minorities. As under UWEP, no national Physical/financial targets have been fixed, no targets have been earmarked for the minority communities under UWEP.

**Action Taken By The Ministry Of Housing & Urban Poverty Alleviation**

**Swarna Jayanti Shahari Rozgar Yojana (SJSRY)**

State/UT wise targets have been assigned for the Minority communities under SJSRY for setting up of Micro-enterprises and skill training. Since the year 2006-2007, 15% of the targets at National level were assigned for the minority communities. This
National target was further distributed State/UT wise based on the number of BPL minority population, as made available by the Ministry of Minority Affairs. The 15% of the total Central financial allocation (for microenterprises and skill development component) was earmarked for the minority communities and this amount was further distributed State/UT wise based on the minority BPL population. Letter to all Chief Ministers were sent by Hon’ble Minister of Housing & Urban Poverty Alleviation, intimating the targets on 30th September 2006.

Under the Revamped Swarna Jayanti Shahari Rozgar Yojana (SJSRY), which is effective from 2009-2010, 15% of the physical and financial targets at the National level have been earmarked for the Minority communities under the Urban Self-Employment Programme (USEP) and Skill Training for Employment Promotion amongst Urban Poor (STEP-UP) components. The USEP targets individual urban poor for assistance in setting up of micro-enterprises for self-employment whereas STEP-UP targets urban poor for imparting skill training to enable them eligible for self-employment or better salaried employment.

During 2010-2011, against the physical target of assisting 3750 minority urban poor in setting-up individual/group enterprises, achievement was 15079 (402.11%). Similarly, against the target of imparting skill training to 30000 minority urban poor, achievement was 35288 (117.63%). In financial category, against the target of Rs. 3699.78 Lakhs, expenditure for minority urban poor was Rs. 3106.86 Lakhs (83.97%).

During the current year 2011-2012, as per the reports received from the States and UTs upto 07-03-2012, against the physical target of assisting 11250 minority urban poor in setting up individual enterprises (under USEP), achievement is 6,248 (55.54%). Similarly, against the target of imparting skill training to 41250 minority urban poor
poor (under STEP-UP), achievement is 22,202 (53.82%). In financial category, against the target of Rs.3717.17 Lakhs, expenditure for minority urban poor is Rs. 1404.61 Lakhs (37.79%).

**Lessons learnt from SJSRY**

The Ministry of Housing and Urban Poverty Alleviation, Govt. of India identified that the following are some of the drawbacks in the implementation.

- Problems faced in **identification and targeting** of beneficiaries
- **Limited focus on mobilizing urban poor into groups** for poverty alleviation and empowerment. SHG movement limited to primarily South India
- **Lack of human resources for effective implementation** of the scheme at the Central, State, District, City and Community level
- **Lack of strong capacity building across all levels** – limited capacity of existing training institutions, lack of trainers, need for alternative training methodologies and resources
- **Lack of an integrated approach to skill development** – need for counselling beneficiaries, synchronization with job opportunities and linkages with industry, need for independent certification recognized by industry
- **Lack of flow of credit to the urban poor for self-employment** – hesitation by banks to sanction loans to the urban poor in view of informal nature of ventures and absence of collateral
- **Limited financial allocation** for this scheme

---

2.12. National Skill Development Policy

Background to the policy states that in recent years the Indian economy has shown a remarkable acceleration in economic growth. However, as the Indian industry grows and competes internationally, it is faced with the realization that the availability of requisite skills – in terms of nature, quality and numbers - is beginning to emerge as a major constraint. Our base of skilled and knowledge workers is particularly narrow. It has been noted at the highest levels that, in order to sustain a high level of economic growth, it is essential to have a reservoir of skilled and trained workforce.

Skills and knowledge are the driving forces of economic growth and social development of any country. Countries with higher and better levels of skills adjust more effectively to the challenges and opportunities of globalization. Shortages have already emerged in a number of sectors. Large scale skill development is an imminent imperative. Recognizing this a National Mission on Skill Development has already been announced.

There is a growing sense that past strategies of skills development are inadequate to deal with the new challenges which the economy faces. Task Force recommends that, “There has to be a paradigm shift in the national policy on skill development”.

The challenge is not merely of producing more skilled persons needed by the economy. It is also of ensuring, simultaneously, that skill development initiatives also address the needs of the huge population, by providing them with skills that make them employable and help them secure ‘decent work.’ The challenge of translating benefits of high rate of economic growth into a faster pace of poverty reduction, in other word, inclusive growth, through the generation of productive employment and decent work
remains formidable, and skill development of persons working in the unorganized sector is a key strategy in that direction.

Planned development of skills must be underpinned by a ‘policy’, which is both comprehensive as well as national in character. The piece meal policies or policies those do not accommodate or reconcile the perceptions of different stakeholders, there is no much use through it. Since this scheme is being implemented by Ministry of Human Resource Development, Govt. of India, much focus could not be made for want of time and funds.  


Ministry of Housing & Urban Poverty Alleviation has recently comprehensively revised the National Policy on Urban Street Vendors (2004), taking into account the views of States/UTs and other stakeholders. The revised National Policy on Urban Street Vendors, 2009 aims at fostering a congenial environment for the urban street vendors to carry out their activities without harassment from any quarter and provides mechanism of regulation of such activities to avoid congestion on sidewalks and to ensure free flow of traffic on roads. It aims at ensuring that urban street vendors find due recognition at national, state and local levels for their contribution and is conceived as part of the national initiative for alleviation of poverty in cities and towns. The revised Policy underscores the need for a legislative framework to enable street vendors to pursue an honest living without harassment from any quarter. Accordingly, a Model Street Vendors (Protection of Livelihood and Regulation of Street Vending) Bill, 2009 has also been drafted.

Salient Features

A Town Vending Committee (TVC) consisting of Municipal Commissioner/Chief Executive Officer of the urban local body as Chairperson and members representing local authority; planning authority, police authority, associations of street vendors, resident welfare associations, Community Based Organisations (CBOs), other civil society organizations such as NGOs, representatives of trade and commerce, representatives of scheduled banks and eminent citizens, is to be constituted by the appropriate Government in all cities/towns and wards (if considered necessary).

- Functions of TVC clearly specified with reference to
- Undertaking periodic surveys of street vendors,
- Registration and issuance of Identity Cards,
- Assessing and determining maximum holding capacity of each vending zone,
- Monitoring of vending activities.
- To prevent the extortion of street vendors, the collection of revenue through TVC introduced.
- TVC to be responsible for redressal of grievances and resolution of disputes arising amongst street vendors or between street vendors and third parties - as the first point of intervention.
- Demarcation of ‘Restriction Free Vending Zones’, ‘ Restricted Vending Zones’ and ‘Non vending Zones’ to be made city/town specific; Mobile vending to be permitted in all areas unless designated as ‘No-vending Zone’.
- Master/zonal/local development plans to address the requirements of space for street vending as an important urban activity through “norms” for reservation of space for street vendors in accordance with their current population and projected growth of street vendors.
• Reservation of space for street vending to be made in all new local area plans and implemented.

• There should not be any cut-off date for registration or limit imposed on the number of vendors to be permitted in any city/town, subject to registration of vending and regulation through TVC.

• Registration and issuance of Identity Cards to street vendors with details such as vendor’s code number, vendors’ name, vendor’s nominee, category (stationary/mobile) etc.

• Comprehensive, digitized photographic surveys of street vendors and their locations to be conducted by competent professional institutions/agencies and computerized information systems to be maintained.

• GIS Mapping of vending zones/vendors’ markets etc. envisaged.

• Concept of roster-based time-sharing model of space introduced where demand for space exceeds supply.

• Provision for reservation for SCs/STs and priority to differently-abled persons in the allocation of vending stalls/spaces.

• A time limit for stationary vendors - 10 years with a further extension of another 10 years introduced.

• Street vendors, being micro-entrepreneurs to be provided with access to credit, microfinance, insurance, vocational education etc.; TVCs to disseminate information to the street vendors.

• The Credit Guarantee Fund Scheme for Small Industries (CGFSI), designed by the SIDBI and similar schemes to be extended to the street vendors.

2.14. Rajiv Awas Yojana (RAY)

In pursuance of the Government’s vision of creating a Slum-free India, a new scheme ‘Rajiv Awas Yojana’ (RAY) has been launched on 02.06.2011. The Phase I of Rajiv Awas Yojana is for a period of two years from the date of approval of the scheme
with a budget of Rs.5,000 crores. The Scheme will provide financial assistance to States that are willing to assign property rights to slum dwellers for provision of decent shelter and basic civic and social services for slum redevelopment, and for creation of affordable housing stock. Fifty percent (50%) of the cost of provision of basic civic and social infrastructure and amenities and of housing, including rental housing, and transit housing for in-situ redevelopment – in slums would be borne by the Centre, including operation & maintenance of assets created under this scheme. For the North Eastern and Special Category States the share of the Centre would be 90% including the cost of land acquisition, if required.

The central assistance under RAY is conditional to reforms by the States. The reforms required here are directly linked to the objectives of the scheme, and necessary for the scheme to be successful. The overarching aim of RAY is to drive a fundamental change in policy and reform in the existing urban development systems to make cities inclusive and equitable. Release of funds under RAY would be predicated upon the acceptance and implementation of the following necessary policy actions by the states:

(i) The commitment and willingness to assign property rights to slum dwellers, preferably in the name of the wife or in the name of both wife and husband, and enactment of legislation within one year of the first project sanctioned. For North Eastern and Special Category States, however, where land ownership patterns are community based, or restricted by certain conditions of law, the reform with timelines will be mutually worked out between the concerned States and the Centre.

(ii) The other key reforms pertains to provisions for enforcement of the pro-poor reforms begun under JNNURM i.e. reservation of 20-25% of developed land for
Economically Weaker Section (EWS) / Low Income Group (LIG) housing; and for a non-
lapsable earmarking of 25% of the budget of all municipalities/ other bodies for providing
municipal basic services to meet the revenue and capital expenditures of urban poor
colonies and slums; and the implementation of the seven point charter entitlements of
JNNURM (i.e land-tenure, affordable housing, water, sanitation, education, health and
social security). It would be mandatory to enact a legislation for the first two reforms
within one year of the first project sanctioned.

The Scheme is expected to cover about 250 cities, across the entire country by
the end of 12th Plan (2017). The selection of the cities will be done in consultation with
the Centre. The States would be required to include all the mission cities of JNNURM,
preferably cities with more than 3 lakh population as per 2001 Census; and other smaller
cities, with due consideration to the pace of growth of the city, of slums, predominance
of minority population, and areas where property rights are assigned. The scheme will
progress at the pace set by the States. Funds have been released to 157 cities for
undertaking preparatory activities under Slum Free City Planning Scheme - the
preparatory phase of Rajiv Awas Yojana. As on December, 2011, 6 States have
completed the process of Slum Survey & entry into Slum MIS, 27 States / UTs have
initiated the process of GIS Mapping & 17 States have initiated preparation of City /
State Plans of Action.

Under the scheme, it is also proposed to set up a Credit Risk Guarantee Fund to
encourage lending for affordable housing to EWS / LIG Households, for loans up to Rs.
5 Lakh with initial corpus of Rs. 1000 Crores from the Central Government. The details
of establishing & operating the fund have been finalized in consultation with Department
of Financial Services and the Ministry is in the process of seeking approval of the Cabinet.

The Affordable Housing in Partnership Scheme, which is intended to encourage public private partnerships for creation of affordable housing stock is dovetailed into RAY. Under this scheme central support will provide at the rate of Rs 50,000 per unit of affordable dwelling unit or 25% of the cost of civic infrastructure (external and internal), whichever is lower. The scheme extends to all cities covered under RAY and rental housing units as well as dormitories for new migrants are also permissible under the scheme. Further, as a means of Credit Enablement, the Interest Subsidy Scheme for Housing the Urban Poor (ISHUP), has also been dovetailed with RAY, to reduce the cost of the loan taken by the beneficiary to build or purchase his / her house.16

2.14.1. RAY- Progress

Under Affordable Housing in Partnership Scheme, which has been dovetailed with RAY, 8 projects have been sanctioned with a central assistance of Rs. 7.22 Crore for construction of 5776 Affordable dwelling units. DPRs for innovative pilot projects have been received from the States of Orissa, Andhra Pradesh, Rajasthan, Kerala and Madhya Pradesh. Revised Draft Model Assignment of Property Rights to Slum Dwellers Act, 2011 has been circulated to States/UTs and concerned Central Government Ministries/Departments for their comments/suggestions. Technical Guidelines have been prepared and circulated for preparation of Slum Free City Plans of Action (SFCPoA) and project preparation.

2.15. Analysis of the UPA Programmes

The above programmes are categorized into the following seeking importance of habitation, economic upgradation, specifically related to beneficiary groups and Housing etc.

The following are the salient features and chief merits of the Urban Poverty Alleviation Programmes.

1) **U.C.D (Individual and Group Development):** Urban community development as one of the Strategies of intervention to solve some of the problems of city in general and depressed one. It is an area approach programme. This programme Centres at self help as well as develop leadership qualities which in turn helps to identify and present their problems to the governance. It helps to alter the environment urban citizen’s effort and every functionary is considered as a significant agent in the complex process of individual and group development.

2) **Minimum Needs Programme:**

   **EIUS:** Is an integral component of Minimum Needs Programme (MNP) which helps to improve the environment conditions in slums.

3) **Women & Children Development Programme:**

   **Urban Basic Services (UBS):** It has been augmented in order to improve and upgrade the quality of life. Particularly the women and children who tend to get neglected in the urban setting.

4) **Self Employment for B.P.L in Urban Areas & Micro Enterprises (setting up):**

   **Nehru Rozgar Yojana (NRY):** This programme helps to provide employment to the weaker sections in urban areas.
2.15.1. Merits of the Programme:

(vi) To inculcate enterprise qualities of the individual.

(vii) To provide housing and shelter up-gradation in turn leads to settlements in urban areas.

(viii) To provide training for self employment

(ix) To impart training relating to construction activities and

(x) To facilitate and accommodate people in urban wage employment which helps to change their occupation too.

5) PMIUPEP: It is essentially a programme helps to improve the quality of life of urban poor. It is people oriented approach to alleviate urban poor in the cities. The chief characteristics, such as community empowerment, employment generation and environment improvement.

6) NSDP: The chief aim is to improve or upgrade urban slums besides provision of physical amenities.
   1. Provision of community centres for education recreational activities.
   2. Social amenities such as child health and primary health care including immunization etc.

7) SJSRY:
   1. The important aspect is to provide gainful employment to the urban unemployed and under employed through self employment ventures. It is a new urban poverty alleviation programmes and improve the conditions of the urban poor.
   2. To provide and support skill development and training programmes to urban poor.

8) VAMBAY: Shelter programme/ urban environment through community toilets.
   Chief features are as follows:
   1. To ameliorating the conditions of the urban slum dwellers living below the poverty line who don’t possess adequate shelter.
   2. To provide and facilitate the construction and up gradation of the dwelling units for the slum dwellers and to provide health in a much towards the goal of slum less cities with a healthy and enabling urban environment
3. Objective of the programme: It would be ensured that the benefits of these programmes flow equitably to members of the minority communities and to cities/slums predominantly inhabited by minority communities.

4. It is critically examined that urban street vendors, 2009 provides mechanism of regulation of such activities to avoid congestion on sidewalks and to ensure free flow of traffic on roads and it is conceived as part of the national initiative for alleviation of poverty in cities and towns.

2.15.2. Usefulness of Programmes

Of all the above programmes reviewed, SJSRY is the most comprehensive and compact one which encompasses all the aspects of employment as well as income generation in urban areas. It has been able to create an impact and indelible imprint among urban poor households for the last one and a half decades in terms of formation of community structures, skill trainings, and enterprise development and in creation of wage employment etc. The revised guidelines of SJSRY have come into existence since 2009 which reinforced the influence of the programme in many towns and cities in the country and this scheme fitted as a fiddle in reducing the urban poverty. Therefore, the present modest attempt is trying to examine the efficacy of the programme in Andhra Pradesh, India. The revised guidelines made this scheme suitable and sustainable in easing the penetration of poverty and helpful and needful in mitigating the malicious effects of poverty. To achieve the objective of overall expected development only through unconquerable political will, dignitaries’ dedication and beneficiaries’ determination, then our India will grow not like a structure but like a tree. “A stitch in time saves nine”.

It is further examined that, the whole gamut of programmes/schemes implemented so far by the Government of India is meant to provide a fillip to the urban poverty alleviation efforts. The plethora of programmes conceived, designed and
implemented in urban areas with a view to help benefit the urban poor in securing better living conditions and employment and income. The urban poverty alleviation programmes are ranging from UCD to RAY covering infrastructure development to that of livelihoods promotion and provision of education, vocational trainings and health to all. It is worth mentioning that all these programmes sponsored by central government with a state share in some cases have been implemented in all the states. Further, the programmes mentioned above have been able to provide basic livelihoods, education, and health for all to the designated BPL in slums and squatters. However, there were some missing links in the implementation which needs to be rectified with past experience, redesigned strategies and redoubled interest. Nevertheless, the unfulfilled agenda relating to the urban poor such as rising demand for the urban basic services and development of inclusive, sustainable cities will be addressed through National Urban Livelihood Mission (NULM).

C.A.K. Yesudian of Tata Institute of Social Sciences, Mumbai, India in his report of social audit on poverty alleviation programmes in India states that Indian economy is growing at a faster rate and become the part of global economy and market and it is one of the reasons as to how the lives of citizens are transforming into one of the global citizens standards with all comforts and luxury in life. Referring to the National Sample Survey results of 50th and 55th Round, he stated that many are living in the poverty and narrated the relevance of poverty alleviation programmes to that national economic development. He vehemently observed that the fruits of economic growth have not benefited everyone uniformly and some of them are left behind and some have not at all touched by the benefits of economic growth of this country. While rightly analyzing that the urban poverty alleviation programmes in the country are running in isolation both in
the urban and rural areas alike, identifies that the urban poverty is the outcome of rural spillage of poverty leading to migration from rural to urban. He has categorically stated that in the absence of community involvement, the programmes are played with bureaucratic muddle and corruption at every level. The present study which briefly analysed the implementation process of UPA programmes also identified similar drawbacks which are working as stumbling blocks for the emancipation of the poor. Though the government has taken a major step in the direction of poverty alleviation through 73rd and 74th Constitutional Amendment and suggested certain mandatory reforms, the action in reality on-field appears to be still in the budding stage remaining to planning boards. Therefore debate on poverty in India has remained mostly in the domain of economists and poverty is defined in terms of income, expenditure, and nutritional value forgetting the real focus of social dimension of poverty and this is being neglected from every angle. The goal of poverty alleviation programmes should aim not only increasing the income level of individual but should always focus at mainstreaming the marginalized in the development process of country as part of inclusive growth and to make the poor as contributors to the national economy rather than remaining them under subjugation of poverty as vote bank. It has been identified during this study that rapid economic growth process will accelerate only when services like education, health and qualitative living is provided to every citizen particularly the marginalised who are living under ignorance, poverty, ill health and without identity. Poverty alleviation programmes should address the issue of poverty from broader, social and economic perspective as it is a complex phenomena well accepted universally.17

2.16. Administrative Perspectives: Reforms & Legal Dimensions

In any administrative perspective, economic, social, cultural and administrative environment are the key aspects that would present good governance which is the need of the hour. India posses an elaborate legal framework besides institutional structures under pinned by the constitution which gives the vision of a welfare state and by implication provide for creation of a citizen centric governance structure. The administrative Reforms commission has turned to address the need for inclusive, transparent and citizen centric administration in general and in particular recommended certain institutional mechanisms for proper implementation of policies and programmes in various departments. The reforms are to make institutions vibrant, responsive and accountable through the decentralization process. The 74th constitutional Amendment that accord to empower the urban local government institutions in India has considered it as landmark in urban government reforms. It also highlights particularly the Urban Poverty Alleviation and inclusive growth, special emphasis are may be visible in poverty alleviation in the 5th five year plan to 10th five year plan period and continued to evolve more projects addressing the issues of urban poverty, basic services, health, livelihood programmes, affordable reforms that have been introduced as part of Urban poverty alleviation in terms of institutional mechanism or to change the mindset of urban functionaries who are dealing with community at large.

2.16.1. Urban scenario

Urbanization and exclusive nature of economic growth has resulted in exclusion of communities who are socially and economically weak. As we know they are deprived of many facilities and working opportunities in urban areas. It is obvious that the deprivation indices of urban population have demonstrated that they are leading a
pathetic life. However, given a chance to livelihood opportunities, they would be able to improve their position economically to begin with and socially later on”. Some of the initiatives are briefly reviewed that relates to urban poverty alleviation. Urbanization has played a vital role in the economic progress of the developing as well as developed countries. Urban centres have become the engine of growth both push and pull factors of migration from rural areas to the big cities are reasons of people concentration for greater livelihoods and bigger life opportunities, which are absent in rural areas and scanty in small towns. As a result, rapid urbanization in the developing countries has been accompanied by excessive concentration of people in few big cities consequent challenges of housing infrastructure, slums, water supply sanitation, transport, environment and livelihoods for the urban poor, where as small and medium towns have either become stagnant or declined. The work frame that builds up mega cities resides in the urban slums under deplorable conditions. In this context making the process of urbanization inclusive with adequate space and opportunity for the urban poor and the economically weaker sections to grow themselves becomes imperative. This article reflects on some initiatives as well as priorities and the possible road map for making the process of urbanization inclusive and broad based”

2.16.2. Public Policy and Institutional Reforms

“There is no issue more central to good governance than ensuring that those who lead and run governments are unequivocally accountable to the citizens. Numerous approaches techniques and institutions are involved in the process of maintaining and assuring accountabilities. New institutional arrangements are constant being brought into play to ensure that accountabilities, is maintenance . Accountability from this new

18 Nagarlok, 43(1), 2011(Jan-June), pp.56-58.
point, because the focus is on the requisite of good governance. This applies not only to government institutions but also the private sector and civil society organizations, which must be accountable to the public and respective institutional stakeholders. The work traces the evolution of Public Policy in India on Urban Growth. In the process it provides an understanding of the complex urban issues and examines whether JnNURM is a project responses or a Policy response to these problems. The formidable problems of mega city governance and the difficulties of connecting rural and urban development of the district level are reviewed - (A case study a district in Andhra Pradesh).

“It is meant to take a note worthy step towards conceptually promoting the evaluation of institutional reforms policies in the sub national space. It aims to apply approaches of evaluation to the field of institutional reforms policies in the governmental settings and terms to contribute to a research field that arguably has so far been, a making link’ in policy evaluation. The authors conceptualize institutional policies (territorial and functional reform) as a particular type of public policy and contrast them analytically, conceptually and methodologically with ‘normal’ substantial policies. They reveal particular problems of measurement and of finding relevant indicators to evaluate the results of institutional reforms, one of which is the assessment of the transaction of costs of reforms. Finally, an analytical framework for the evaluation of functional and territorial reforms policies is suggested that makes a

20 Siva Rama Krishna ,K.C, “Revising Indian Cities: The Urban Renewal Mission” New Delhi, Sage no:11.
22 Kneelmenn, Sabinomand Wokmann, Hellmat.
distinction between ‘institution evaluation’ and ‘performance evaluation’ and that can be applied in comparative evaluation studies”23.

2.17. UPA Programmes – An Analytical Understanding

(1) In 1981, the community development programmes were merged into a new service called ‘Urban Basic Services (UBS). The ‘administrative hierarchy’ is presented in fig.2.4.

Analysis of poverty alleviation programmes reveal that the allocated funds have not been utilized properly and in time leading to continuation of poor in same conditions. Wage employment programme was not much successful in generating additional employment but made them lazier to leave their existing livelihoods and to rely on wage employment programmes. The government subsidies which was about 25% with certain ceiling as also not utilized to the target groups which clearly indicates that the state

---

machinery was not ready to take off and to deliver the fruits to the poor which at least demands an accountability and transparency in such casual attitude among the urban functionaries as part of reform agenda. Another important key identification of SJSRY revised guidelines, not much have been done to develop entrepreneurship activities and also self employment programmes or group activity which are very less when compared to states like Kerala through Kudumbasree. It has been identified that institutional mechanism for alleviating the urban poverty is possible and plausible besides National programmes progresses. An attempt is made to present the Reforms and Framework in Andhra Pradesh in Chapter 3.