The present analytical study is undertaken to study the problems associated with urbanisation taking Guwahati as the case study. The major problem of urbanization is urban poverty. The definition of poverty by the residents of area under study is in terms of hunger, poor living conditions without water, kitchen and toilet facilities, inadequate income, lack of access to social services and lack of certain capacities like social network and political participation. It is a situation in which one suffers because of lack of basic needs. Before drawing final conclusions from the study, it would be instructive to go through the principal findings of the study, which are presented in section 6.1. Based on these findings, the conclusions drawn are presented in section 6.2 and strategies and suggestive policy measures in section 6.3.

6.1 Principal findings:

The principal findings of the study are presented under the following heads:

6.1.1 Findings from secondary data:

- Guwahati is among the 100 fastest growing cities of the world, and is the 5th fastest growing among Indian cities.
- The population of Guwahati is 8, 18,809 as per 2001 census which has been projected to grow to 1.9 million by 2011 and to 1.79 million by 2021.
6.1.2 Findings from sample households:

6.1.2.3 Demographic and Socio-economic profile of the urban poor:

- 86.8% of the sampled poor urban households of Guwahati are migrants. The causes of migrations are to seek employment, to get more income, no sufficient food and clothes, lack of work in native place and no land to cultivate. Push factors dominate the causes of migration to Guwahati. The stagnation of the rural economy is definitely one of the major problems that continue to feed migrants to the city who have no alternatives but join the urban poor and struggle for survival.

- Out of 86.8%, around 51% are old settlers and 36% are new settlers.

- Hindus (77.5%) and assamese speaking population (54.5%) form the majority of the poor population.

- 78.5% of the household's heads are male and 19.1% of the households are female who are widow and separated/divorced. This will affect their level of living as the burden of catering for them and children shift completely to the women.

- Majority of the household heads fell between the age 18 and 50 years which is economically active as well as child bearing age group. Since they are economically active, they can go out and earn an income to meet the basic needs which can help in poverty reduction. At the same time they are in the child bearing age which implies that larger the family size, lesser will be the income to meet the basic needs. This will aggravate the poverty situation.
- Half of the household heads are illiterate and there are more illiterate males than females. This will have an impact on the earning capacities of the people and also affect the non-income poverty level.

- The occupational distribution of the household heads show that vast majority (97.3%) are in the informal sectors who earn very little income while only a meager (2.7%) number are/were in the government sector. Urban poor are employed in the informal sector than formal sector.

- 56.3% of the households have 2-4 members and 43.7% have 5-8 members which have been considered as a big family by the respondents. If the family members are in the economically active age group and are working, it will supplement the family income and thereby help in income poverty reduction. On the other hand, larger the size of the dependent age group worse will be the poverty situation.

- Monthly per capita income ranges from Rs.200 to Rs.2300. About 72% of the households earned per capita income that is below Rs.1000 while the remaining 27% earned Rs.1000 and above per month. These ranges are much less than minimum wage of the government workers in Assam.

- Poor households vary from lower expenditure class of less than Rs. 300 per month per capita expenditure to as high as above Rs.1500 per capita expenditure. It can be seen that the proportion of households in each class decreases, as the expenditure class gets higher.

- The regression result showed family size and income as determinants of monthly per capita expenditure of the households on basic needs and services.
6.1.2.4 Different poverty issues in the city of Guwahati:

Housing:

- 53% of the study households have their own home but this does not always provide adequate shelter. There are two reasons for this (i) cannot afford to make good quality house and (ii) and those who are able to do not construct for fear of having to leave due to insecurity of tenure.

- 46.2% are tenants who are in a very difficult position because with the income that they get from their jobs in the informal economy, monthly payments of rent pose a huge burden.

- The most common types of houses in the sample are kutcha (86.5%) followed by semi-pucca (11.7%). Only 1.8% have pucca houses.

- Majority of the poor households (52.3%) live in their only single room. As the number of rooms increases, the percentage of households decreases.

- 94.5% of the households cook inside their houses with majority in their single living room and 4.6% cook in open spaces. Fuels used for cooking are LPG (56.0%), kerosene stove (19.4%) and firewood (24.6%).

- A slight majority of the households (66.5%) has electricity although supply tends to be erratic at best. Social relations allow access to electricity i.e neighbours allow tapping their line.

- Using kerosene becomes a very costly affair for the urban poor because majority of the poor do not have ration cards and so they procure in the black market at an exhorbitant price.
Water, sanitation, waste disposal and other facilities:

- Majority of the households (96.6%) have water facility outside their premises. Heavy reliance (38.2%) on streams and river Brahmaputra etc followed by unprotected common dug well (36.9%).

- Getting water from outside sources requires lot of time and effort and this task is often carried out by children and women.

- Long queue, availability of water for a short duration, breaking of queue and quarrel, water available at a distance are cited to be some problems confronted by the poor while collecting water from outside sources.

- The water the poor people got from various sources is used for all purposes from drinking and bathing to kitchen and laundry. Moreover the consumption of safe drinking water among the urban poor is far below the government of India’s norm. 50.5% of the households per capita daily consumption of water is upto 30 LPCD and as the LPCD increases, the percentage of households decreases.

- 34.8% of the households use candle filter while 13.8% resorted to boiling for treating water whereas 51.4% never treat their water for drinking. Overall, the lack of access to safe water is posing serious and constant health risks which affect children and also adults.

- Regarding toilet facilities, 93.2% of the households used common pit latrines, 1.5% have sanitary toilets without any flush cistern and 5.2% of the respondents had no toilets at all. It is observed that only 34.2% of the households are free from sanitary pollution.
• The various methods of disposal of household waste are burning (25.8%), dumping it in the corner of the house/roadside, drop in dustbin (13.2%), drains (25.2%) and open playground (11.1%).

• Among other facilities, 15.7% of the respondents answered affirmatively about drainage whereas 60.9% and 94.8% mentioned about non-availability of roads and streetlights respectively.

• 52.0% of the household heads walk to their working places which indicates that a large proportion of the urban poor usually travel on foot.

Health services:

• Majority of the people urban poor households (64.0%) buy medicines directly from the pharmacies without the consultation of trained physicians.

• When asked about the reasons of not visiting government hospital, 25.8% of the respondents identified the time consuming process as the main problem. Chronic shortage of medicines (21.7%), neglect of doctors (20.8%), far away (14.5%), pre-occupation with job (11.3%) and long queue (5.9%) are also cited to be the common problems for not visiting the free government hospitals.

• Better quality private healthcare is very expensive for the poor.

• 49.2% of the sampled households practice family planning and a similar percentage (49.2%) has not responded. A meager 1.5% answered negatively to the question. This implies that family planning is still a taboo among the poor people. Moreover lack of knowledge about the availability of family planning methods also deters the poor households from using any of the family planning methods.
• 25.8%, 15.4% and 14.2% of the poor households affirmed that their women visited the hospital 3 times, 6 times and 9 times respectively during the pre-natal period. 44.6% of the poor households have not responded. The utilization rate of the pre-natal services is found to be very low among the urban poor.

• During the period of child delivery only about 35% of the poor takes help from the doctors and nurses and the rest of them take help mostly from untrained persons, family members and relatives. Hence, most of the urban poor households cannot or do not benefit much from the provision of medical services as provided by the government services.

• Children under 5 years who have been fully immunized is reported by 37.2% of the households, whereas 28.0% of the respondents stated that their children under 5 years were partly immunized and 9.5% of the respondents did not immunize their children at all.

• Majority of the illness suffered by the members of the poor households are of short duration like cold, cough, common fever, typhoid, malaria and water borne diseases like dysentery and diarrhea. There are some cases of chronic diseases like anemia, high pressure, diabetes, tuberculosis, asthma, cancer, rheumatic pain and gynecological problems.

Education:

• 57.5% of the households send their children to schools and colleges and it is more common that usually the younger children of the family go.
• 40.3% of the poor households had drop-out children. The reasons for dropping from school are parents could not afford fees, economic pressure and family problem, children could not cope with studies, parents did not give importance to girls' education or married off and lack of awareness among parents about the benefits of education.

• Only a meager 4.0% of the sampled households have at least one of its member undergone/undergoing vocational educations which indicate that there is lack of awareness of the concept and benefits of vocational education and training among the urban poor.

Savings and credit:

• 55.1% of the respondents are non-savers and the reasons low incomes, bigger family size with a lone earning member and poor money management skills.

• Saving options exercised by the respondents are cash at home (5.8%), banks/post offices/insurance for compulsory savings (30.2%) and informal saving options like chit fund (8.9%).

• 41.8% of the respondents have borrowed in the previous year of this survey. They borrowed primarily for treatment of self/family members (38.2%), meeting their day to day family expenses (27.9%), sending to village homes (11.8%), business (11.0%), repairing of homes (5.1%), marriage and death rituals (3.7%) and education (2.2%). Thus it is clear that the poor borrowed mainly for unproductive purposes.

• The various sources of borrowing are chit fund (39.7%), relatives/friends/neighbors (38.9%), money lender (14.0%), pawn brokers (5.1%) and bank (2.2%). This implies that the urban poor borrows
primarily from non-institutional sources and the rate of interest varies from 2% to 10% and above.

Political participation:

- Political organizations are the last social institution that the poor people were involved.
- Majority of the respondents said that their problems could not be voiced in the corridors of the government through membership in any organizations or by participation in political demonstrations and rallies which implies that the poor people were not organized and had no faith in political organizations.
- 48% of the respondents did not vote and the reasons cited by them were recent migrants, sick, and could not manage time as they were busy with jobs.

Awareness and Information:

- Though 50.8% of the respondents are literate and have some level of education, but 18.5% and 9.5% read newspaper either always or sometimes and listen to news from radio/TV respectively. This reveals that the poor people lack awareness and information about many important matters.
- The poor people are not aware of what the government is doing and what they should get from it.

Perceptions of the poor people:

- The urban poor have conceptualized their situations as happy (10.8%), miserable (52.0%), mixed (34.2%) and no response (3.1%).
• The causes of poverty according to the perceptions of the poor are physical, human/individual and economic which reflected the multidimensional nature of poverty.

• The coping strategies of the poor in adverse situations are found to be many and diverse. They are income raising strategies in response to the changing economic circumstances, consumption modifying strategies, strategies taken during eviction, social and economic infrastructure options and social network. The poor among them depended mostly on readjusting their expenditure patterns and savings.

• It is observed that land ownership, drinking water and housing were ranked as the three topmost priority areas by the urban poor for reducing poverty.

• The urban poor also suggested that help from institutions can be in the fields of skill-based training, security of tenure, drinking water, housing etc.

Role of Government and Non-Governmental programmes

• The local problems like slums or urban poverty cannot be handled at the national or the state level. The local people only know about the conditions and residents of slums or urban poor areas. The mayors of ULBs are the champions of urban poverty alleviation. But the post of mayor of GMC is lying vacant since 2008. Moreover the progress of the sub-mission of JNNURM on "Basic Services to the urban poor" is very slow.

• A project taken under the Basic Services for the Urban Poor (BSUP) sub-mission of JNNURM is the supply of water. The respondents have
been asked whether they will be willing to pay for water supply initiated by the government. 72.3% of the respondents are willing to pay which shows that water is a very acute problem in urban areas and majority of the poor people are ready to pay for it.

- Another project under JNNURM is the improved waste collection and disposal services for which the users have to pay Rs.50 per month. Only 23.7% of the respondents are willing to pay for if improved services could be guaranteed.

- The most important target groups for NGOs are women and children. Their contribution is largely in the field of service delivery. The NGOs face some constraints in the achievements of their activities: i) lack of formal mechanism between NGOs and Municipality which leads to the under utilization of the potential of working together in addressing the issues of poverty, ii) a difficult if not impossible task of organizing the poor people and iii) lack of funds.

- Besides the government and NGO’s, private sector and public-private partnerships are other major players that shape our life. The private sector provides employment, goods and services for large number of people in the city.

6.2 Conclusion:

The findings of the present study on urban poverty in the city of Guwahati lead to the following conclusions.

- 86.8% of the urban poor households of Guwahati are migrants and out of this around 51% are old settlers and 36% are new settlers. Thus migrant households form a major proportion of the poor households.
- Vast majority of the poor household heads are in the informal sectors in the low esteemed occupations.
- The regression result showed education ($X_3$) and income ($X_4$) as determinants of monthly households per capita expenditure on basic needs.
- The poor people are largely excluded from access to basic needs and services due to absence of mechanisms to assist the poor. Those who do are also not very adequate. It is found that poor access to regular/formal employment, low access to affordable credit, life in informal settlements in low quality shelters, insecure tenure, denial of opportunities, lack of entitlements, sense of disempowerment in relation to local governance, illiteracy, household size, occupation, employment, housing, sanitation, income, saving and social infrastructural facilities such as health facilities, roads, electricity, water can be linked to the occurrence of poverty in the area. This negatively influences the ability to earn an income (health risks, time investments needed) and hinders the urban poor to acquire decent human assets. The core of this poverty cycle is a deprivation of information, knowledge, political power and political inclusion. Without the power to claim their rights and to pressure the government to ensure access to basic needs and services that can develop their capabilities, they will remain stuck in poverty. Therefore, any attempt to improving these factors will be a step in the right direction in reducing poverty in the city of Guwahati and in Assam as a whole.
- The urban poor's lack of organization and awareness shows the presence of darkness / ignorance among the poor people. Just as
ignorance maintains poverty, so also poverty causes ignorance, since the victims cannot think, plan and act beyond where the next meal is coming. Thus, poverty is a vicious cycle producing and reproducing itself in perpetuity.

- From the perception of the poor, it is clear that the causes of poverty are both individual and structural.
- Security of tenure, drinking water and housing are the three most priority problems that the urban poor wanted to be solved early followed by other provision of basic amenities. This leads to the conclusion that all efforts need to be undertaken to gradually achieve universal coverage with basic services.
- The urban poor also suggested that help from institutions can be in the fields of awareness and information, security of tenure, drinking water, housing etc.
- The mayor of ULBs is the champion of urban poverty alleviation but the post of the mayor of GMC is lying vacant since 2008. Moreover the progress of the sub-mission of JNNURM on “Basic services to the urban poor” is very slow.
- Poor peoples’ motivation to pay for water supply scheme under JNNURM can serve as an useful guide for the government to formulate stronger action plans.
- The finding of the waste disposal scheme under JNNURM indicates that the poor people do not have the motivation to live healthily due to their economic hardship and poverty shattered lifestyles.
- The NGOs face some constraints in the achievements of their activities like lack of formal mechanism between NGOs and Municipality which
leads to the under utilization of the potential of working together in addressing the issues of poverty, a difficult if not impossible task of organizing the poor people and lack of funds.

- The absence of comprehensive and integrated policies at urban level that aims at reducing poverty is a major area for the increase of poverty. The existing policies in various sectors such as housing, land, services are not in favour of the poor. Thus the problem snowballs and reaches out of proportion. Though there are various actors to play a role in poverty reduction but there is no mechanism to create a forum that can exploit the potentials of these actors.

6.3 Strategy and policy suggestions for urban poverty alleviation:

Strategies for urban poverty alleviation can be ideally grouped into three types: preventive, curative and overall development strategy.

Preventive strategy

A preventive strategy is needed to slow down the growth of the urban poor population i.e. to reduce the flow of migrants from rural to urban areas as migrant population form a major proportion of the poor households. This will require long term measures like:

- Narrowing the income differential between the rural and urban sectors through agricultural investment.
- Enriching and strengthening rural life by improving its infrastructural and social services.
• Entrepreneurship training and providing necessary opportunities for sustainable self-employment backed with investment and technology will be an effective employment generator in the rural areas.

• Development of small and medium towns.

Curative strategy

Curative strategy includes measures to be taken to rectify the loopholes inside the institutions involved in urban poverty alleviation. They are:

• The 74th Constitution Amendment Act envisages municipalities to handle poverty alleviation. The local problems like slums or poverty alleviation cannot be properly handled at the national level or the state level. So it has to be looked by local governments. For service delivery a holistic approach is needed such as measuring and improving performance, accountability and transparency, and addressing corruption. The municipalities should have social accountability to the society at large and the main focus should be on targeting, organizing and empowering the poor.

• Adherence to good governance is extremely essential to make strategies for providing basic needs and services for effective and sustainable reduction of poverty. Good governance will be achieved when the poor and other disadvantaged people are empowered and they cease to be passive recipients of services and become agents of their development.

• It is very worthwhile and reasonable to build the capacity of public administrations and organizations to formulate feasible need based schemes and projects with competent, effective, efficient and equitable
delivery of basic services systems to utilize the available resources optimally for working towards poverty reduction.

- The municipalities have a pivotal role in urban development and poverty alleviation. The centrality of municipalities should be established, emphasized and maintained. The post of the mayor of Guwahati Municipal Corporation which has been lying vacant since 2008 should be filled up as early as possible. Moreover the municipalities of Assam nay the whole of North East should be members of the Association of Municipalities and Development Authorities (AMDA), established in 1983, which addresses the issues pertaining to interface between the state, municipal bodies and urban development authorities in the realm of urbanization, urban development and urban governance.

- The absence of comprehensive and integrated policies in urban areas that aims at reducing poverty is also another major factor for the increase in poverty. Effective and efficient linkages need to be developed amongst the people, NGOs, community organizations, planners, elected representatives and municipal officers. Such partnerships are essential for inclusive and all round development with focus on the urban poor.

- The private sector, which has a role in supplying employment, goods and services, should be helped to come on board to help with the situations. The efforts of the private sector in small-scale businesses should be encouraged and should be geared towards poverty alleviation. The creation of a unit that will focus in marshalling the efforts of the private sector within the municipality should also be given
attention. The actions of the NGOs should also be facilitated and coordinated with other efforts at municipal level. The municipality however is responsible for coordinating and facilitating actions besides implementing some programmes and actions towards the alleviation of poverty.

- Meeting the challenge requires a strong political will and some important changes in our thoughts and deeds. The poor people should be considered as an asset and not as a burden.

- Most importantly the participatory approaches should be introduced to enhance the local understanding of the different dimensions of urban poverty, its complexity and local specificity and to target poverty alleviation more effectively. The urban poor must participate in the whole process of project/programme formulating, planning, and implementation and in policy making. Thus, a training workshop on the introduction and application of participatory approaches in urban poverty alleviation intervention for policy makers, officials and field workers is needed.

**Overall development strategy**

Urban poverty is a complex socio-economic, cultural and political problem. Therefore, to deal with it effectively an overall development strategy is needed. This strategy includes:

- Poorer people tend to have large family size. Control of population is expected to have a direct impact on the family size of the poor people. Reduction in family size would mean greater availability of goods and services, income of the family remaining constant.
• All efforts need to be undertaken to gradually achieve universal coverage with basic needs and services. Possible means to do this might include:

i) There should be improved and better communication and coordination among government agencies, and between government and non-government agencies which are involved in service delivery and to share learning and distributing responsibilities.

ii) Outreach services, basically health services, should be provided to the slums and urban poor areas.

iii) There should be focus group discussions in the poor urban areas, involving men, women and children, to devise appropriate service standards.

iv) Appropriate technical creativity and innovative planning processes should be undertaken in devising ways to deliver services to some very difficult to reach areas.

v) During the process of service delivery, the employment creation potential should be recognized. Employment generation in urban areas could be possible by setting up activity based micro enterprises relating to industry, business or service sectors and providing the urban poor by appropriate market oriented skill based training courses in sectors demonstrating rapid growth.

• Food grains and other essentials of life must be provided at subsidized rate through fair price shops under direct control and supervision of the government.

• Opportunities for self employment should be further explored. Also loan should be offered (through banking and other financial institutions) at
low rate of interest for setting up small enterprises as means of self employment.

- Security of tenure by urban poor is one of the major problem and priority and the state government and ULBs should be persuaded to release developed land to the urban poor in both inner city areas as well as in peri urban areas.

- The urban poor must organize themselves to improve their living conditions, make their voices heard by the authorities and demand improvements they cannot accomplish without assistance and participate in decision making that affects their lives. Thus, there is a need for specific interest groups to organize themselves.

- Participation requires access to information because a lack of information about one's conditions, rights, schemes and benefits is at the core of poverty. It is therefore important for the Government and other actors of poverty alleviation to ensure the free flow of information to the people regarding this. Then only the poor will possess the knowledge of their right to services, the procedures and processes for requesting them and the ability to convey their priority needs. Information can be easily transferable by means of recording and recitation but knowledge has to be built. Knowledge empowers an individual to form his/her own opinion and to act and transform conditions to lead a better quality of life. Thus, knowledge creation is essential pre-requisite for successful poverty alleviation. Various actors should built actionable knowledge and information capital of the poor urban communities by empowering them through promoting dialogue, training of key individuals and leaders, improving literacy and
communication skills like discuss, argue and convince by using ICTs such as videos and other effective medias.

- As a strategy for urban poverty alleviation, social security and social insurance need to be effectively extended to the urban poor. Efforts to reduce poverty are unlikely to succeed in the long run unless there is greater investment in the human capital of the poor especially in education, shelter and social services which increases the poor's productivity and also attacks some of the most important causes of poverty. Since knowledge is power, effort should be made by the poverty alleviation actors to educate at least one member of every urban poor household so that he/she can acquire necessary information towards upliftment of their family.

- Urban poor are mostly in the informal sector and are a backbone of the economy of cities but they are caught in a web of illegality. Their right for legal residence, legal workplace and legal employment opportunities need to be provided and carefully safeguarded.

- From the perception of the poor regarding the priority needs and help from the institutions, they suggested awareness and information, security of tenure, drinking water, housing etc. Thus the various actors of urban poverty reduction should focus on the suggestions given by the poor people.

In conclusion, an integrated model of urban poverty alleviation policy of the government, non-government, civil society and corporate sector that focuses on household needs, problems of access and the participation of the poor is indispensable for reduction of urban poverty.