Chapter-I

INTRODUCTION AND RESEARCH DESIGN
1.1 Introduction:

Urbanisation is a natural consequence of changes that take place as a country develops. This perception (Dwivedi, 2007) identifies the process of urbanisation as a consequence of the process of development of a country. Western model of development found increasing urbanisation to be an integral part of development in which cities remained as the engines of national socio-economic growth. This approach based on western experience implies that urbanisation is a finite process, a cycle through which nations go in their transition from agrarian to industrial societies (Davis, 1972). Urbanisation is considered as an index of transformation from traditional rural economies to modern industrial one (Pranati Datta, 2006). Urbanisation is a switch from spread out pattern of human settlement to one of concentration in urban centres. Kingsley Davis (1954) has mentioned three stages in the process of urbanisation. Stage-I is the initial stage characterised by rural traditional society with predominance in agriculture and dispersed pattern of settlements. Stage-II refers to acceleration stage where basic restructuring of the economy and investments in social overhead capital including transportation, communication take place. Proportion of urban population gradually increases from 25 percent to 40 percent and so on. Dependence on primary sector gradually dwindles. The third stage is known as the terminal stage where urban population exceeds 70 percent or more. At this stage level of urbanisation remains more or less same or constant. Rate of growth of urban population and total population becomes the same at this terminal stage.
1.2 Problems of Urbanisation and Areas of Concern:

India’s urbanisation is often termed as over urbanisation, pseudo-urbanisation. The big cities attained inordinately large population size leading to virtual collapse in the urban services. This has led to some basic problems in the field of housing, slum, water, infrastructure, quality of life, etc. Urbanisation is a product of demographic explosion and poverty induced rural-urban migration. Urbanisation in India is occurring not due to urban pull but due to rural push (Pranati Datta, 2006). Some of the basic features of urbanisation in India have been very aptly described by Pranati Datta (2006).

1) Lopsided urbanisation induces growth of class I cities.
2) Urbanisation occurs without industrialisation and string economic base.
3) Urbanisation is mainly a product of demographic explosion and poverty induced rural-urban migration.
4) Rapid urbanisation leads to massive growth of slum followed by misery, poverty, unemployment, exploitation inequalities, degradation in the quality of urban life, etc.
5) Urbanisation occurs not due to urban pull but due to rural push.
6) Poor quality of rural-urban migration leads to poor quality of urbanisation.
7) Distress migration initiates urban decay.

Problems of urbanisation thus assume:

- Lopsided urbanisation
- Faulty urban planning
- Urbanisation with poor economic base and without having functional categories.
India’s urbanisation suffers from some basic problems in the field of: (i) housing, (ii) slums, (iii) transport, (iv) water supply and sanitation, (v) water pollution and air pollution and (vi) inadequate provision for social infrastructure (school, hospitals, etc.).

Urbanisation has led to degenerating social and economic inequalities (Kundu and Gupta, 1996) which warrants social conflicts, crimes and antisocial activities. Lopsided and uncontrolled urbanisation has led to environmental degradation and degradation in the quality of urban life – pollution in sound, air, water, created by disposal of hazardous waste. Illiterate, low skill or no skill migrants from rural areas are absorbed in poor low grade urban informal sector at a very low wage rate and urban informal sector becomes inefficient and unproductive (Pranati Datta, 2006).

1.3 Policy Measures for Reducing the Problems of Urbanisation:

The mega cities in India have reached saturation level for employment generation. Reduction of migration flows is required. There is need for avoiding overcrowding into the over congested slums of mega cities like Bombay, Calcutta, Delhi, Madras, etc. There is need for building strong economic sector (Kundu and Basu, 1998) in the urban economy. Growth efforts and investments should be directed towards small cities which have been neglected so far so that functional base of urban economy is strengthened. This would help in redirection of migration to these desirable destination.

Proper policies should be devised for urban planning where city planning will consist of operational, developmental and restorative planning.

i) Operational planning should take care of improvement of urban infrastructure i.e., roads, traffic, transport, etc.
ii) Developmental planning should emphasise on development of newly
annexed urban areas. Urban renewal process should be initiated.

iii) Restorative planning should aim to restore original status of old building
monuments which has historic value.

1.4 Need for Research and Scope of the Study:

The growth of urban population in India is similar to that of other modern
developments. The problems associated with urbanization in less developed
countries are more serious as we see India as an example of major sharing country of
urban population. The urban population of India is mainly concentrated in major
metropolitan cities. The present population of Bangalore city is 80 lakhs, resulting to
35% of growth in last 10 years.

The problem of pollution, especially in the more densely populated cities
such as Delhi and Mumbai, is a serious one in India. According to the World Health
Organization, the capital city of New Delhi is one of the top ten most polluted cities
in the world. Vehicular emission and untreated industrial smoke are particularly to
blame for this situation. Apart from rapid industrialization, urbanization has resulted
in the emergence of industrial centers without a corresponding growth in civic
facilities.

The population distribution is evidently uneven, with cities like Delhi and
Mumbai being more densely populated than the rest of the places. The rapid increase
in India’s city population (presently around 28 per cent) has resulted in the growth
of what are called slums or squatter settlements resulting in serious social,
commercial, and environmental problems.

According to Government figures, the percentage of urban households living
in recognized slums is the highest in Maharashtra (25.4%), followed by Orissa
(19.1%), Arunachal Pradesh (18.2%), Madhya Pradesh (18.1%) and West Bengal (17.6%). The problem of the urban poor has bedevilled planners and social scientists for quite some time not just because of the shocking poverty, but also because of the unsanitary surroundings and consequent health risks. With slums mushrooming at an alarming rate, current methodologies to control and limit them have not been successful.

The slum population in India is about 42.6 millions (i.e., 15% of the total urban population). There are 15.07% workers in the slum of urban area.

As the urban population is increasing in geometric progression the transportation problems are also increasing in the same way. The growth of vehicular population and the road accidents follows exponential growth pattern over a period of time.

The number of vehicles and the road length is increasing considerably, this is the good sign of the development in the country. Due to badly maintained vehicles and roads without sensible traffic management, use of adulterated fuel causing air pollution, number of traffic accidents, injuries and other health hazards are towards increasing trend.

Problems of urbanization are growing along with the process of urbanization. Most of the cities in India are facing with shortage of drinking water, in many cities sanitary systems are worst, that is still box surface drain system and disposal of night soil by head load, wheel barrow methods are more prevalent. Due to the shortage of electricity the industrial growth is slow in the cities.

1.5 Identification of Problems:

The process of urbanization is natural inevitable consequence of economic development. In many of the developing countries cost of living show increasing
trend and real income has fell down. The proportion of poor household has grown. The income disparity among different socio-economic groups are increasing. Apart form this most of the urban people live in medium and large cities with inadequacy in all basic services such as water and sanitation, transportation, shortage of houses, poor housing, electricity unemployment problem, insufficient health facilities etc. and India is not exception to it. These problems are also prevalent in the Hyderabad Karnataka region.

1.6 Objectives:

The rapid growth of urbanization and industrial development creates problems to the population. The objectives of this work are to study:

1. The problems of unemployment and working population.
2. The water and sanitation facility.
3. The problems of slum population.
4. The problems of concentration of population in cities and its impact.
5. The transportation problems and its impact on health of urban people.
6. Suggest possible solutions to the problems identified in the district headquarters of Hyderabad Karnataka region.

1.7 Methods and Analysis of Data:

Sampling Method:

The main aim of the present study is the Statistical Analysis of Problems of Urbanization in District Headquarters of Hyderabad Karnataka Region. The Hyderabad Karnataka Region includes Bellary, Bidar, Gulbarga, Koppal, Raichur and Yadgir districts in Karnataka state, India. All these districts were considered as clusters; from each cluster a random sample of 200 were selected from each district headquarters. Before actual data collection, a reliability of self prepared
questionnaire was done by taking 120 convenient samples (20 from each district). The split-half reliability was found to be 0.8795. After reliability of a questionnaire, necessary modifications were made, then, finally, a main questionnaire was administered for the final data collection with response rate of almost 100%.

**Analysis of Data:**

After data collection on various issues of problems of urbanization, the data were subjected to statistical analysis using different statistical procedures. The uni-variate and multivariate techniques were applied. Probability distributions are used to know the growth of cities and their economical developments to identify factors, responsible for creating different problems of urbanization.

In view of these various problems of urbanisation in different parts of India, the researcher felt the need for a case study of the problems of urbanisation in district headquarters of Hyderabad Karnataka Region with a view to make a statistical analysis of the problems of urbanisation in the study area. In view of the objectives of this study mentioned above, a random sample of 200 respondents from each district headquarter of Hyderabad Karnataka region is selected and the information is collected through the questionnaire prepared for this purpose. The questionnaire is meant to assess the problems of urbanization in respect of employment, water and sanitation, slum population, transportation problems, social problems, health problems. A sample of 200 households from each district headquarter using simple random sampling from the list of households available in these corporation offices is selected and information from the representative of the household is collected through the questionnaires and analysed further. The data obtained from questionnaire is analyzed to test various objectives and hypotheses regarding the problem of urbanization by using descriptive statistics, inferential
analysis including unpaired t-test, one way analysis of variance (ANOVA) followed by Tukeys multiple post hoc procedures and Pearson’s correlation coefficient analysis by using SPSS 20.0 statistical software and the results obtained thereby have been interpreted.

1.8 Scope of the Study:

The statistical analysis of the problems of urbanisation in the district headquarters of Hyderabad Karnataka Region covers the broad areas of the problems of urbanisation in the study area such as (i) employment issues in urban areas, (ii) problems of water and sanitation facility, (iii) slums and pollution problems in the urban areas covered by the study, (iv) health problems due to urbanisation, etc. The study aims at making an indepth analysis of these and related issues and to assess the policies pursued by the government in this context and finally to offer suitable suggestions for improvements based on the findings of the study.

1.9 Organisation of the Research Study:

The research study is presented in the following chapters

Chapter I: Introduction and Research Design.

Chapter II: Dimensions of Urbanization-Global, National and Regional Perspective.


Chapter IV: Water and Sanitation Problems in the Study Area

Chapter V: problems of Transport services and Health in Urban Areas.

Chapter VI: Employment problems of Urbanization.

Chapter VII: Social Problems of Urbanization.

Chapter VIII: Summary of Major Findings and Conclusions
1.10 Review of Earlier Studies:

The present study is designed to examine the discussions of problems of urbanisation in district headquarters of Hyderabad Karnataka Region. A comprehensive review of relevant literature in the area of research is essential as it places the research study in its proper perspective by indicating the amount of work already done in the related area of the study. It provides a background of information to aid the researcher in designing and analysing the research work. A large number of studies have examined the various dimensions of urbanisation and the related problems. There have been a good number of published works in the form of research papers, reference books, reports, etc., in the area of the problems of urbanisation. An attempt has been made here to give a brief account of literature related to the topic of the present research study.

Kamala Gupta et al. (2004) in their discussion on “Decelerating Urbanisation in India – A Matter of Concern Complacency” have referred to the western experience which considers urbanisation a finite process, a cycle through which nations go in their transition from agrarian to industrial societies. The authors perceive that the basic feature of this agricultural and non-agricultural employment. The growth of urbanisation during the 50s and 60s of the 20th century was largely in the capital and a few leading cities. The rapid growth of urbanisation was considered as a major impediment in realising development goals of equitable development governments of developing countries adopted several measures to slow down the urban growth.

The beginning of the 21st century has been witnessing a slow down of the rate of urbanisation as well as the rate of urban population growth in the past two decades in most of the developing countries. The authors have analysed the
data relating to the migration trends in major metropolitan cities of India between 1991-2001 and concluded that India has already passed the phase of rapid urban growth. Even by the middle of 21st century a majority of India’s population is expected to live in rural areas. The authors have affirmed that contrary to popular perception rural to urban migration has not been a very important factor in India’s urban growth in the past three decades and its share in urban population growth has remained more or less constraint. The authors have presumptively stated that several factors appear to be holding back the ever increasing rural labour from migrating to cities. Rural development programmes such as Rural Labour Employment Guarantee Programme (RLEGP), Integrated Rural Development Programme (IRDP) and Jawahar Rogjar Yojana (JRY), etc., could generate more employment in rural areas thus restricting rural out migration to cities. It is also found that due to significant increase in rural production in some of the states like Punjab, Haryana and Gujarat have attracted large number of rural labour from states like Uttar Pradesh, Bihar and Orissa to their rural areas, thus preventing these rural labour migrating to cities. Apart from these factors rural labour are still prone to remain in rural occupation and causing further increase in the incidence of rural unemployment and underemployment. High level of illiteracy among rural labour has little scope in urban areas where there is greater demand for skilled workers due to high technology oriented manufacturing and service sectors. Further the deteriorating housing and infrastructure has also a dampening effect on migration of rural labour to cities. The authors have rightly analysed the factors causing the trends of declaration in the process of urbanisation.

Pranati Datta (2006) in the paper “Urbanisation in India” has observed that urbanisation is an index of transformation from traditional rural economies to
modern industrial one which is a long term process. The author has tried to enlighten on the process of urbanisation in India over a century with emphasis on level, tempo of urbanisation and urban morphology using Indian census data during 1901-2001 which traces the urban problems and related policy issues despite increase in the population in urban areas and the growth of urban agglomeration. The author has observed that only 28 percent of population was living in urban areas as per 2001 census over the years there has been a continuous concentration of population in class 1 towns. The concentration of population in medium and small towns either fluctuated or declines. India’s urbanisation has been often termed as over urbanisation or pseudo-urbanisation. Big cities attained inordinately large population size leading to virtual collapse in the urban services and followed by basic problems in the field of housing, slum, water, infrastructure, quality of life, etc. The author has conceptualised urbanisation as a product of demographic explosion and poverty induced rural-urban migration. The author has attributed urbanisation occurring not due to urban pull but due to rural push. He has further emphasised that globalisation, liberalisation, privatisation are addressing negative process for urbanisation in India. Elaborating the policy regarding the problem of urbanisation the author says it related to proper urban planning where city planning will consist of operational developmental and restorative planning. The author has referred to the redirection of investment to develop string economic base for small and medium city neglected so far so that migration flows are redirected to small and medium cities.

Shekhar Mukherji (1997) in his paper “Problems of Small and Medium Towns of India – Their Inadequate Economic Characteristics” has perceived that the phenomena of urban involution and the weak economic structure of the towns and cities are crucial problems of urban systems of India. The author has attempted to
unfold the underlying basic dimensions of economic structure of India’s towns and cities. He has provided and tested a new methodology based on matrix algebra-cum-multivariate techniques of Factor analysis-cum-Euclidean cluster analysis for appropriately classifying various towns and cities into urban functional types. The author has concluded that a total awakening and a total change in our conventional perspective or urban development, urban policies and urban planning is urgently needed.

Daksha C. Barai and Vijayalakshmi (1997) in their study “Impact of Medium Sized Towns in the Development of the Bangalore Metropolitan Region” have examined the role of different factors in the urban growth. The authors have observed that India’s urbanisation process indicates both the evolution of additional units as well as demographic expansion of urban population. The authors have maintained that medium sized towns have been growing in size and number since the 1950s. However, their growth is relatively slow than cities. Their study has revealed that medium sized towns have been channels for diffusion of innovation and change, the spread of benefits of urban development, the stimulation of rural economies and the integration of urban centres and rural settlements within their regions through social, economic and administrative linkages.

The authors have suggested a policy framework for the development of medium sized towns which should comprise of a threefold system viz.,

i) Strengthening existing secondary cities.

ii) Upgrading smaller towns to intermediate sized towns and

iii) Creating linkage among secondary cities and large and smaller settlements.

Gita Kewalramani (1997) in her study on “The Role of Medium Towns in the Spatial Diffusion of Development – The Case Study of Konkan Region” has
referred to the developing countries urban population which is reaching unprecedented levels. The author has drawn attention to the fact that a disproportionately large share of this growth will be concentrated in metropolitan centres thereby further accentuating the existing imbalance in the urban hierarchy. Hence medium towns must play a crucial role in the emerging urban scenario by absorbing proportionate share of the urban growth. This is particularly necessary in a region with a highly distorted urban system. Their positive contribution to spatial diffusion would significantly aid balanced regional development. The author has expressed the view that the Konkan region of Maharashtra provides with a highly unbalanced urban spectrum. The author has suggested that future strategies for the development in the region should be to encourage the growth of which utilize local resources like canning of fruits and vegetables in the horticulture areas of North Konkan fish canning in coastal centres, etc. This would help in amalgamation of resources and development. It will increase in regional participation which alone would ensure diffusion of development.

Charles M. Becker et al. (1992) in their work “Indian Urbanisation and Economic Growth Since 1960” have observed that India exhibits very high rates of urbanisation, in migration and city growth early in the 1960s and never regains those levels thereafter. The authors have concluded that city growth problems in the 1960s and perhaps even the 1970s, were unusually severe in India. The 1990s are likely to be different since city growth rates will continue a long run slowdown. The authors maintain that the extent of the future slowdown will be conditioned by the economic environment surrounding the urban transition but even the most favourable city growth environment is unlikely to reverse the slowdown.
Chandrasekhar and Abhiroop Mukhopadhyay (2007) in their work “Multi-dimension of Urban Poverty: Evidence from India” have observed that understanding intra urban differences in wellbeing is important in the light of urbanisation of poverty in developing countries and the growth of slum population fuelled by migration. The author has referred to the projection that by 2025 nearly 40 percent of India would be urban. He has mentioned that in India between 1983 and 2004-05 while poverty (head count ratio) declined the total number of rural poor declined by 12.31 percent while the total number of urban poor increased by 13.89 percent. The authors have affirmed that slums are the visual manifestations of urban poverty. The authors have studied slum and non-slum households by using equivalence established between welfare analysis and stochastic dominance. The authors key findings is that they reject the dominance of outcomes in non-slums over slums in the case of private goods (monthly per capita expenditure) while finding dominance in the case of public goods (water and sanitation). Thus, the authors, maintain that when we examine the joint distribution of a household consumption of private goods and access to public goods we do not find that non-slum dwellers are unequivocally better off than slum dwellers.

The authors have finally concluded that an understanding of intra urban differences is important given that the urban poor are not necessarily spatially concentrated. An examination of joint distribution of household’s consumption of private goods and access to public goods reveals that non-slum dwellers are not unequivocally better off than slum dwellers.

Jan de Vries (1984) in their study on “European Urbanisation 1500-1800” has found that the most obvious result of the study is the absence of any common pattern of national urban evolution. The author says that every urban hierarchy is
adapted to a specific society, topography and technology. These interact with each other in ways that are too complex to be comprehended by existing theories of rank-size distribution. Another conclusion arrived at by the author is that the historical evolution of the national rank size distribution can hardly be understood without recourse to factors that impinge from beyond the borders of the nation itself. The author has stressed that the evolving urban hierarchy of a nation reflects a composite of regional and international forces.

Rishi Muni Dwivedi (Ed.) (2007) in his book “Urban Development and Housing in India – 1947 to 2007” has observed that urbanisation is an important aspect of the process of economic and social development and is closely associated with many other problems such as migration from villages to towns, levels of living in rural and urban areas relative costs of providing economic and social services in towns of varying size, provision of housing for different sections of the population, provision of facilities like water supply, sanitation, transport and power, pattern of economic development, location and dispersal of industries, civic administration fiscal policies and the planning of land use. The author has emphasised that urbanisation is a natural consequence of economic changes that take place as an economy develops. Urbanisation, according to the authors, helps to contribute to the growth process at large. This is manifest in the increasing contribution of urban sector to national income. The author has drawn attention to the evident deterioration in the physical environment and quality of life in the urban areas. These are caused by urbanisation which create widening gap between demand and supply of essential services and infrastructures. This results from increasing population pressure on urban centres most of which are financially and organisationally ill equipped to respond to infrastructural needs. The author suggests
that the challenge of reorienting the urbanisation process lies in overcoming infrastructural deficiencies and taking the best advantage of economic momentum inherent in urbanisation. The author has suggested for a broad objective of urbanisation policy for securing a balanced development between large, medium sized and small industries. He has argued for a balanced development between rural and urban areas.

Jyotirmay Mukherjee (2005) in his article “Urban Environment Problems – A Framework for Action” has referred to the projections made by a study by United Nations about urbanisation. According to this study the level of urbanisation has been estimated to cross 50 percent in 2005 and 60 percent by 2025. Further it has projected the world urban population 2025 to be 5.2 billion of which 77 percent would be living in developing countries (UN – World Urbanisation Project, New York, 1993). Rapid urbanisation is expected to continue. Projections show countries of Asia Pacific region are no exception, given their very high population growth rates. Nine out of the world’s thirteen mega cities, with population exceeding 10 million are in Asia. The population in the region is expected to reach 4.8 billion by the year 2025 and 5.3 billion by the year 2050. By the year 2025 the number of mega cities in the region will have more than 20. More than half of the population will live in mega cities and another 300 million inhabitants will live in 45 large cities with population over 5 million.

Michael P. Todaro (1969) in his study “A Model of Labour Migration and Urban Employment in Less Developed Countries” has observed that a more realistic picture of labour migration in less developed countries would be one that views migration as a two stage phenomenon. The author views that the first stage finds the unskilled rural worker migrating to an urban area and initially spending a certain
period of time in the so-called ‘urban traditional sector’. The second stage is reached with the eventual attainment of more permanent modern sector job. The author comprehends that the decision to migrate from rural to urban area will be functionally related to two principal variables (i) The urban-rural real income differential and (ii) The probability of obtaining an urban job. The author has made a significant statement based on his study. Thus, as long as the urban-rural real income differential continues to rise sufficiently fast to offset any sustained increase in the rate of job creation, then even inspite of he long run stabilising effect of a lower probability of successfully finding modern sector employment, the lure of relatively higher permanent income will continue to attract a steady stream of rural migrants into the even more congested urban slums. The author cautions that the potential, social, political and economic ramifications of this growing mass of urban unemployed should not be taken lightly.

Bhagat (2006) in his study “Urbanisation in India – A Demographic Reappraisal” has referred to the United Nations estimates about urbanisation in the world. The estimates suggest that at mid 1990s about 43 percent of the world population lived in urban areas. With the urban population growing two and half times faster than its rural counterpart the level of urbanisation is projected to cross the 50 percent mark in 2005. United Nations projections further show that by 2025 more than three-fifth of the world population will live in urban areas.

The author has drawn attention to the recent trend in the declining growth rate of urban population of developing regions. The author mentions that it was estimated to be 3.9 percent per annum during 1980-85 which declined to 3.79 percent per annum during 1980-85, 3.62 and 3.43 percent during 1990-95 and
1995-2000 respectively. The author has observed further that the decline in the rate of urbanisation is also continuing in developed regions of the world.

The author has attributed the slowing down of the urbanisation to a host of factors viz., relatively weak expansion of urban industries and price shifts unfavourable to manufactured goods, population aging, policies to alter migration and spatial distribution pattern in some countries.

The author has referred to the expectation of a fillup to urbanisation in India due to liberalisation and massive inflow of capital into the country. However, he rejects the argument on the ground that the benefits liberalisation will accrue to only those who could acquire new skills commensurate with the demands of liberalisation of the economy. Secondly foreign investments are coming only in selected sectors concentrated only in few pockets of the country.

Neha Madhiwalla (2007) in the article “Health Care in Urban Slums in India” has observed that the growth of cities has always been accompanied by the growth of slums. The industrial revolution in Western Europe led to the migration of people to slums in cities which created new conditions of ill health due to overcrowding poor housing and unsanitary environment coupled with poverty. The author has referred to the fact that with rapid urbanisation as a most developing countries public health problems in India are increasingly assuming an urban dimension. Between 1991 and 2001, 14.3 million people were added to the urban population due to migration. The author has quoted the recent National Sample Survey which indicates that the proportion of the population living below the poverty line in rural and urban areas equalised in 2004-05.

The author has argued that the relative difference in income and wealth is much more stark in urban areas, the higher purchasing power of the rich drives up
the prices of food and health care goods, making them unaffordable to the poor. The rich also consume more than their fair share of public goods like water infrastructure, electricity which are often subsidised by the state urban policies and laws look upon migration as the root of the problem penalties are imposed on the poor such as by denying them the right to housing refreshing them a ration card or neglecting to create adequate infrastructure for their use. As a result slums become the focal points of punitive action which aggravates the deprivation caused by economic uncertainty faced by those dependent on casual wage labour.

The author has concluded from his study that poverty and other forms of social disadvantage translate into poorer health status and outcomes for the urban poor. She has pleaded for a comprehensive policy for primary health care for urban areas which takes into account the special concerns of the poor. Such policy should aim first to address the absolute deprivation of basic necessities, food, housing, water supply and sanitation that the urban poor experience. Second there is need to create an adequate and functional network of free services that are non-discriminatory and reach out to all sections of population. The author perceives that the urban poor will continue to depend on the market not merely for health care but for all aspects of daily life including employment and survival needs. The state must recognise its obligation to protect the poor against the vagaries of the market, because of which they are exploited or driven out by the overwhelming influence of the rich.

Renu Khosla (2001) in the article “Addressing Urban Poverty through Self Employment – Experience with SUME” has tried to assess the impact of Scheme for Urban Micro Enterprises (SUME) on the economic conditions of the urban poor in Punjab, Haryana, Himachal Pradesh and Delhi. The author has observed that SUME
designed to provide economic opportunities through skill development and credit assistance has suffered from low utilization of funds and inadequate reach among the urban poor. An examination of the effectiveness of institutional arrangements and qualitative changes in programme intervention indicates low coverage ineffective reach among vulnerable groups, in accurate targeting and ineffective reach among vulnerable groups, in accurate targeting and ineffective involvement. Community Based Organisations and civil society agencies. The study by the author has further revealed that beneficiary families particularly women reported higher income, improved shelter and health and reduced debt burden and child employment.

Mahadev (2002) in his paper “Reducing Urban Housing Poverty: An Assessment of Policy and Failures” has argued that housing development strategies require careful consideration of the needs of the society in general and households in particular. The success of these strategies would depend on how the demand for decent housing has been met. Currently the housing scenario in India is deplorable and its shortage multifaceted. The author has found that the production of housing units and related basic services corresponding to the increasing number of households and improvements of life threatening housing stock has been overlooked. Financial services have hardly responded to the growing needs of the low income groups. The author has drawn attention to the lack of need based development strategies. This has led to millions of households sharing shelter, dwelling in pavements and living in life threatening stock without adequate facilities.