CHAPTER FIVE

CONCLUSIONS AND RECOMMENDATION
Chapter 5: Conclusion and Recommendations

The present study is an endeavour to evaluate the availability and utilisation of UBS by urban poor. Towards this end, SWOT analysis has been undertaken. The acronym SWOT stands for Strength, Weakness, Opportunity and Threat. It is one of the effective tools of strategic management. Here various 'internal and external' factors are analysed so as to maximize the potential of strengths and opportunities and minimize the impact of weaknesses and threats. The internal analysis examines the content of UBS by analysing its strength and weaknesses. The external analysis look at utilisation of UBS by urban poor by identifying those points that pose opportunities for the success of UBS and those that pose threats or obstacles in the utilisation of UBS. It can be illustrated as:

Conceptual Framework of SWOT Analysis

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<tr>
<th>SWOT ANALYSIS</th>
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Strengths

Convergence of Services: The soul of UBS programme is the integration of services. A package of services ranging from primary health care, education, to employment has been made available to urban poor. In primary health care the emphasis is on preventive health care viz. Immunization, improved infant feeding practices, child growth monitoring, home based diarrhoea management, drinking water supply, environmental sanitation, family welfare,
and birth spacing and the contributory factors of primary education. In addition, curative health care facilities in the area will have to be coordinated with newly programmed health activities for a comprehensive coverage of health care. The provision is a lead for strengthening and encouraging local mahila mandals and other NGO's to provide pre-school education. The UBS programme helps the urban poor to obtain technical, financial, and marketing inputs from the existing plans, programme and schemes of the government through the small scale industries corporation, the minimum need programme, the lead banks, and so on. In regard to sanitation provision is made that low cost pour flush latrines can be constructed as per UNICEF design in order to eliminate the dry bucket type latrines.

Provision of People's participation: The UBS programme has laid down quite realistic grounds for the true people's participation. The bedrock of community participation in the UBS programme is the grass root level unit of the 'neighbourhood group'. A good deal of attention has to be focussed on enabling this group to become a cohesive unit where every member must be motivated to work with and for all the members of the group.

Utilisation of Available Resources via UBS Programme: On the basis of case studies it can safely be said that urban poor are exploiting the specific aspects of UBS programme. Basically, whatever beneficial schemes they come to know they run to exploit it economically. For example, many have taken loan under urban self-employment scheme but some have not undergone training that is to be provided by the District Urban Development
Authority (DUDA) so that the money can be utilized in a fruitful manner. Similarly, urban poor have taken a sum of Rs.500 for the first or second girl child but they are unaware that further scholarship is available if they sent these girl children to school. There are also instances that poor have utilized UBS programme for bringing change in the sanitary conditions.

**Self-Employment Opportunities:** Above paragraph has clearly illustrated the utilisation of available UBS programmes. But here one point needs special attention in the sense that UBS programme is opening the window for social betterment and social equilibrium. As many of the respondents who have taken loan under urban self-employment scheme have successfully expanded their enterprises irrespective of the fact that they have taken training or not.

**Weaknesses**

**Inadequacy of Information and Awareness Generation:** UBS programme with its convergence approach provides a variety or comprehensive package of services. Unfortunately a very small section of urban poor are aware about the depth of this package of services. Moreover, those who have a little bit of information that also about specific schemes have come to know from relatives or so called local ‘netas’. This reflects the lack of commitment on the part of implementing agencies. To spread requisite awareness about these schemes among urban poor there is an urgent need to carry out various information, awareness and education (IEC) activities.
**Involvement of vested interests:** In order to secure true people’s participation for the implementation and monitoring of UBS programme, the provision of community involved was inducted in the form of neighbourhood committee. However, these committees are nothing but a collective group of vested interests of the specific locality and the officials implementing various aspects of UBS programmes. From the case studies it is apparent that there is one person in the form of local ‘neta’ or ‘middleman’ who is enabling the people to appropriate loans. Realistically looking into the matter also answers the question of why majority of urban poor taking loans and aware of this scheme especially since in this loan facility a poor will get a handsome amount. That is why they endeavor to exploit this facility. But more important is the fact that this middleman can have a good share in this venture of enabling the poor to get loan. That is why they are spreading awareness among poor about loan facility and taking them the ways and means to appropriate loan due to their vested interests.

**Procedural Hassles:** If simply awareness about schemes specially urban self-employment scheme to urban poor enables them to avail the benefits that these vested interest, discussed above, might have ended up by enabling and exploiting only a single urban poor in a community.

But to the amazement and consternation they are so much procedural hassles in gathering loan that a well educated person cannot have access to it leave alone an uneducated poor. Furthermore, a nexus has been developed in which it is almost impossible to get the benefits of the scheme.
**Problems of re-payment:** Interestingly the urban poor have more awareness about a single scheme that is urban self-employment scheme but they are also exploited for the same. From the case studies it is apparent urban poor have taken debt from the local baniya to pay advance commission so as to get the loan. Because of this the poor end up with this half-eaten package and even forgets to pay back the money. They have either not deposited any repayment installments or they have deposited only few installments and finding out ways and means to be free from this obligation.

**Opportunities**

**Desire to avail the schemes:** The effective utilisation of known UBS package shows the strength of UBS as it is appealing to the poor. But problem lies in the fact that poor are not aware about this comprehensive package. In the process of carrying case studies detailed discussion has been taken place with the head of the family as well as the other elder members. The observation thereon argued to conclude safely that poor have shown desire to avail the variety of services including the family planning. Only thing that is needed was the clear-cut explanation about the ways, benefits and means to access the schemes to the urban poor.

**Desire to raise family income:** All the respondents were much bothered about the manner in which they can increase the income of the family and accordingly their status. Some argued for increase in the income, as they
have to marry off their daughters. To them ‘money’ appears as the single most important determinant of one’s status in the society.

Commitment towards the family: The respondents were highly committed towards the well being of their family. Although they alone (in majority of cases) were investing sweat and blood nevertheless they feel it their responsibility to work for the family. What is important here is the element and intensity of ‘commitment’ in the urban poor that can be channelised for the welfare of these urban poor in the form of self-help groups.

Threats

Institutionalization of the problem: From the profile of respondents it is apparent that they are living in a poor health and hygienic conditions. They are having no knowledge about the importance of ventilation, some are having no access to regular water supply, and having dry sanitary latrines. There are also critically ill persons in certain facilities but they do not bother about proper treatment. In spite of the absence of such basic amenities, the poor are satisfied with their living condition or in other words they have become habitual to the prevailing conditions. Sincere efforts are needed to generate consciousness of all aspects of life as problems have become institutionalized in nature.

Large family size and high dependency: All the respondents whose case studies have developed have a family size with an average of 6 members per
family. Similarly the profile of respondents illustrate the large family size of urban poor. Furthermore, in each family there is either one single income earning family member, in some families there were two. In the majority of cases the dependent are of young age and in a position to contribute significantly towards the family purse. Although the large size and high dependence is a burden on family but concerted efforts can turn them into assets.

*Lack of faith on government medical facilities:* Interestingly the majority of the respondents is seeking the treatment from private practitioners in case of illness instead of government hospitals. The reasons cited were those of improper attention, no medicinal supply, and far distance from the place of residence. These facts on the one hand reflect the negative attitude that the poor have developed about government hospitals. Of course the medical staff also has something to contribute towards this negative image. However, on the other hand this shows how poor people are losing their hard-earned money on these private practitioners even without knowing if they are genuine doctors or quacks.

The very tool SWOT argue that for the effective availability and utilisation of UBS for the poor there is a need to maintain and enrich the strength so as to remove or overcome the weaknesses which are ‘internal’ to the UBS package itself. Further, the opportunities or the potentials of the urban poor should be firmly exploited to reduce their threats.
The SWOT analysis can be summarized as:

**SWOT analysis of Availability & Utilisation of UBS by urban poor**

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Thus following recommendations can be put forth:

1. Information, Education, and Communication (IEC): To spread awareness about UBS programmes

2. Easy access to urban self-employment scheme with the requisite training

3. Generating the importance of re-payment of loan

4. Involvement of local bodies and NGO’s and active citizens instead of people with vested interests

5. Exploiting the motivation towards schemes

6. Relating the unhygienic condition in the family to the commitment of poor towards their family
7. Developing consciousness of responsibilities in the dependent youth by showing them various opportunities

The overall SWOT analysis along with the recommendations put forward can be summarized as:

**SWOT Solution of Availability & Utilisation of UBS by urban poor**

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