CHAPTER 1

INTRODUCTION

1.1 PROBLEM FOCUS

While there is a growth in urban sector showing the development sign, there is a negative phenomenon evident as a consequential one due to the urban growth. That is to say, the cumulative effect of urbanisation, which is by and large due to migration from rural, swell the unemployed in urban area. Concomitantly, there is increased congestion, lack of good dwelling places, over crowding, rise in consumer prices and cost of living, growth of slums in urban areas. "Unemployment occupies a central role in the 'Urban crisis' because it is both a symptom of the processes which have undermined the urban economies and an immediate cause of poverty poor housing and other aspects of social deprivation".¹

As a result, under the stress of urbanisation most of them get pushed below poverty line. According to the world bank estimate, nearly one fourth of the urban population of the developing member countries were

wallowing in absolute poverty in 1976. Another estimate by the Bank indicates that over 11 billion people, most of them poor, will have to be absorbed by the cities of the developing world in the next 25 years.

This situation leads to the problem of urban poverty which appears as inherent or in-built in the process of urbanisation itself. "In the midst of plethoric plenty, the people perish" so wrote Carlyle in 1882 addressing himself to the condition of England question.\(^2\) This holds good even today particularly in the context of urban development.

In India, it is evident from National Sample Survey\(^3\) that in urban areas, about 27.7 per cent of total urban population (50.5 million) live below poverty line in 1984-85. It is estimated to be 19.3% at the end of VII Five Year Plan (1989-90). That is to say at the beginning of VIII Five Year Plan, we would be having around 42.2 million Urban poor, whose welfare is our Nation's concern. Among the states, (statewise picture on urban poverty is given in Annexure I). Uttar Pradesh

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has the highest percentage of urban population being 40% living below the poverty line.

The National Commission on Urbanisation (NCU) has observed that the share of the poorest 30 per cent in the country's consumer expenditure has remained nearly stagnant during the period 1958-78, which suggests that the poorest of our people have not achieved any better living standards despite the average annual rise in the National income of about 3.5 per cent.

The Commission (NCU) has found that 35 per cent of the entire population of Calcutta lives in identified slums. This accounts for 32 lakhs people. The Delhi Development Authority, in an analysis of the master plan for the year 2001, has found that if no intervention is made by the year 2001, 80 per cent of entire population of Delhi will consist of 'squatter' families and that even with intervention, at the present level this proportion will be 45% of total population.

In Madras City, the estimate of the Commission is that 38% of the entire population lives in declared slums.

From the above observations on the urban scenario, an immediate inference is that while the urban
sector offers scope for absorbing the unemployed migrants, besides contributing to National Income, it also suffers from absolute poverty, perhaps as a consequence of the former.

In the context of above urban poverty situation, a quick overview on the development programmes would reveal our experience in the implementation of various programmes towards alleviation of poverty. An attempt has been made to chart those poverty eradication programmes ever since the concept of planning was introduced in India (see annexure 11).

In 1952 Community Development Programme (CDP) was introduced. According to united nations organisation report on CDP, "it is the project of the people, by the people" where the role of Government and administrative authorities is to help the people to help themselves". Pandit Nehru regarded community development and Panchayati Raj as a tremendous adventure that would change the face of rural India. Subsequently, National Extension Service was implemented mainly to provide scientific and technical assistance to the villages. However, CDP has been criticised in an implied sense for not addressing itself only to the weaker sections of the population and selected regions in the country.
According to the report of the United Nations Community Development Mission "Investment made so far have tended more in the direction of building up social capital such as roads, schools, hospitals recreational centres, etc. rather than in the direction of agricultural improvement."

During 1960's Rural Industries Project (RIP) (1962) for providing packages of inputs to the rural artisans and Intensive Agricultural District Programme (IADP) 1965 – 66) were introduced with the provision of giving package of inputs for increasing agricultural production through intensive cultivation. Intensive Agricultural Area Programme (IAAP) (1968) Multiple Cropping Programmes (MCP) (1965) and High Yielding Variety Programme (HYVP) (1966) have been introduced. During 1950s and 1960s, Indian Planning for poverty alleviation was based on trickle down theory according to which poverty alleviation was gradual and automatic process as the economy grows, so that the emphasis was on increasing the growth rate of the economy. But this approach was not able to eradicate poverty in the country which has been proved by increase in the number of poor and the fruits of planning have not percolated to the lowest sections of society, whose welfare is the corner -stone of National Policy.
The Programmes like IADP, HYUP have contributed to widen the gap between the rich and poor. These Programmes served as an eye opener, making it clear that the fruits of development were cornered by small affluent sections of rural society.

The impact of these programmes was poor on the poverty alleviation when we look at the findings, of Dandekar and Rath in their study\(^4\) of 1971, which pointed out that 215.5 Million people (166.4 Million rural and 49.1 Million urban) were below the poverty line.

Based on the experience from 1970’s onward, thrust of development was on balanced development both in terms of area and target group. Fourth Five Year Plan placed a great emphasis on the "common man, weaker sections and the less privileged". Small Farmers Development Agency (SFDA) and Marginal Farmers and Agricultural Labours Agency (MFAL) have come into force to take care of the needs and development of small farmers, marginal farmers and agricultural labourers. The target groups were identified by the agency with the help of revenue officials. A limit of 2.5 to 5 acres

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4. DANDEKAR.V.M and NELAKANtha RATH, Poverty in India, Indian School of Political Economy, Poona: 1971,
of land holding was generally adopted in identifying such farmers. Farmers with land holdings below this limit are categorised as marginal farmers.

Simultaneously in 1970's area development programmes like Drought Prone area Programme (DPAP) (1970) Tribal Area Development Program (TADP (1972) and Command Area Development agency (CADA) 1974 were introduced. Under these Programmes, specific areas have been selected and developmental efforts were taken.

In order to create more employment opportunities, employment oriented programme like Crash Scheme for Rural Employment (1971) Employment Guarantee Programme (1972) Pilot Intensive Rural Employment Programme (1972), Half a Million Job Programme/Employment Promotion Programme 1974, Pilot Intensive Rural Employment Project (1972 - 73) were introduced.

During 1972, the financial institutions (Commercial banks) introduced Differential Rate of Interest (DRI) to assist weaker sections by providing financial assistance under concessional interest rate of 4%.

"Although the Programmes like SFDA started with the noble objective of helping the poor, they have
received some set backs. (By the end of Fifth Five Year Plan) the Planning Commission felt that SFDA has not been very successful in attacking the problem of the rural poor. The infrastructural developments necessary for the success of such programmes were often lost sight of."\(^5\)

"The SFDA and MFAL projects faced several problems in indentifying the beneficiaries because of the lack of precise criteria, faulty land records, and the lack of their own field staff."\(^6\)

Programme Evaluation Organisation observed that the coverage of SFDA was limited, restricted as it was only to a very small percentage of total number of identified beneficiaries. Even within its narrow coverage, its impact on rural life has been marginal.

During the late seventies, Food for work programmes (FWP) (1977) was launched with the objective of generation of employment opportunities for the rural poor. Rural unemployed were employed to create assets

5. NILAKANTHA RATH, Garibi Hatao, can IRDP do it? Economic and Political Weekly, Vol.XX, No.6, Feb.9,1985.

like rural roads, minor irrigation, maintenance of lands etc. Part of the wage was paid in terms of food. At the end of 1970's Training of Rural Youth for Self Employment (TRYSEM) (1979) was launched.

During 1980's the SFDA and MFAL have been merged with the new programme viz, Integrate Rural Development Programme (IRDP) (1980). Similarly, Food for Work Programme has been modified and restructured into a fresh programme called National Rural Employment Programme (NREP) (Oct.1980). In order to assure guaranteed employment atleast to one person in every household of landless labourers in rural areas, Rural Labour Employment Guarantee Programme (RLEGP) (1980) was also introduced.

The Principles of Antyodaya Programme for the development of poorest among the poor followed in 1982. Development of Women and Children in Rural Area (DWCRA) (1982-83) was introduced with the emphasis on the welfare of women and children in rural area. In 1983-84, special production programme viz, Massive Assistance to Small farmers, / Marginal Farmers for increasing Agriculture Production (MAAP) has been launched. Under this programme, concessional loan facilities and subsidy are extended to the small farmers and marginal farmers
for increasing their production through Minor Irrigation Schemes.

With the view to removing unemployment particularly among the educated unemployed, in 1983, government introduced a special scheme called *Self Employment Scheme for Educated Unemployed Youth (SEEUY)* in all areas of the country excepting cities with more than one million population as per 1981 censuses.

In 1986, perhaps for the first time a programme exclusively for the upliftment of urban poor has been conceived viz, 'Self Employment Programme for Urban Poor (SEPUP)' which is being implemented by the commercial banks. (Details of the Programme are discussed in Chapter IV).

From 1989 onwards, *Service Area Approach (SAA)* is being followed by the Commercial Banks taking major responsibilities to develop the villages that have fallen under the Service Area of rural and semi urban bank branches with the due priority to the poor.

While reviewing the Anti-Poverty Programmes being implemented since 1950, IRDP appears to be a Massive Programme with an investment of Rs.4500 crores covering all the 5011 blocks in the country for providing assets
and inputs to 15 million beneficiaries, so that they would be able to cross the poverty line. Although the physical and financial targets have been achieved, the impact of the programme is yet to be fully assessed. From the several studies on the impact of IRDP conducted by various institutions, it is observed that the number of beneficiaries crossing the poverty line differ from region and from activity to activity. Program Evaluation Organisation (PEO) of planning Commission conducted an evaluation study on IRDP in 1983-84 observed that the beneficiary in the lower income groups were generally not able to cross the poverty line.

"It appears that there has been considerable misdirection of financial assistance in so far as the non-poor categories of house-holds are concerned as they managed to secure resources meant for the poor. Priorities were distorted and the antyodya principle was not adhered to. This means that apparently only a small fraction of the assistance seems to have gone to the most deserving sections. The most important question to be answered is not that whether IRDP can eradicate poverty, but it is how to use the Programme along with sectoral planning in an integrated manner so that the}
various needs of the poor are satisfied and the overall objective of rural development achieved."  

The advice of Dantwala does assume added significance in the context of reviewing the antipoverty programmes "Government has launched several programmes without ensuring adequate organisation in the form of qualified personnel, infrastructure, linkage requirements etc, necessary for their effectiveness. And it has paid and is paying heavy price for it as seen in the form of wrong identification, diversion of funds, frauds, misappropriation, corruption, disappearance of assets, low recoveries etc. We have pushed funds and pressurised the banks to do when none of us know what was happening to their funds. Since we insisted on targets, the officials has no option but to somehow see that they are fulfilled atleast in the paper. This is no exaggeration. Concrete evidence is spread over the four evaluation Reports by Reserve Bank of India, National Bank for Agriculture and Rural Development, Programme Evaluation Organisation and Report of the Comptroller and Auditor General for 1983 - 84. This

should worry us more than it appears to have done.'

The two programmes viz, NREP and RLEGP, which are designed to tackle the problem of rural unemployment, according to the critique, have so far touched only the fringe of the problem. An analysis, made by the Ministry of Programme Implementation indicate that annual employment created by NREP/RLEPG during 86 - 87 was approximately 2.5 million standard persons year per annum. Although, as pointed out by the Ministry, the contribution by these programmes, in generating rural employment would not appear to be substantial in the context of Macro Demand Supply Gap in employment in the country their importance cannot be minimised in meeting the requirements of the rural poor. The Government underlined that the need for sharpening the effectiveness of anti-poverty and employment programmes by making them more purposeful and selective linking them up more closely with the development in the economies of rural areas.


Perhaps, as a consequential step, towards decentralisation, the two programmes NREP and RLEGP have been merged and new integrated programme 'Jawahar Rozgar Yojana (JRY)' (1989), has been conceived entrusting major responsibility to Panchayati Raj institution for implementation by providing wage employment to rural unemployed.

Recently Government of India has announced in Oct.1989 that 'Nehru Rozgar Yojana' (NRY), an employment oriented programme for the urban poor, as a counterpart to Jawahar Rozgar Yojana for Rural poor. NRY has three components.11 The first is an urban wage employment programme for settlements having a population between 10,000 to 1,00,000. The second is a scheme for generating the required towns and cities. Third component is for urban Micro enterprises for all settlements as an urban counterpart of an IRDP. Nagarpalikas were being instructed to specially target the programme at the Scheduled Caste/Scheduled Tribe beneficiaries in proportion to their population and to facilitate 30 percent employment opportunities for women seeking employment. NRY seeks to generate about a million jobs, a year on an annual expenditure of Rs.650 crores.

1.2 NEGLECT OF URBAN POVERTY

As it is evident from the review on anti-poverty programmes made in previous paragraphs, no poverty programme exclusively for urban areas was conceived till 1986 and most of the programmes absorbing thousands of crores of rupees have focused entirely on rural areas. Hence, we would arrive that in India, since the introduction of planning concept, the problem of urban poverty has not been identified properly and it has not received the attention it deserves. "It remains a glaring omission that the government has ignored the very considerable dimension of urban poverty".12

The universal neglect of urban poverty has been emphatically brought out by the International Labour Organisation (ILO). ILO in its, report has pleaded for help for Third World's urban poor as 17 of the World's 20 largest urban agglomerations are in developing countries. In a recently published study Mr. Amarjit Oberai13 on problems of urbanisation and growth of large cities in developing countries, it has


been pointed out that 75 percent of population is urbanised in Latin America, 42 percent in Africa and 37 percent in Asia. Further, the study highlighted that public investment tends to miss the "urban poor as spending is based towards the higher-income group". "Millions of unaccounted slum dwellers are in dire need of water, sanitation, hygiene, child care, education and health services while Boards and other infrastructures by-pass their homes."

It may be noted that it was only in the Sixth Five Year Plan that specific guidelines were given to move nearly six million of the total urban poor above the poverty line through the provisions of "additional consumption benefits" and better distribution of social inputs like education, health, housing water and environmental improvement.14

Subsequently, the Seventh Five Year Plan has evolved a specific strategy addressing urban poverty. It emphasised improvement in the living standard of slum

dwellers and generation of productive jobs in the urban areas. The strategy includes, 15

a. Provision of gainful employment to the unemployed, particularly women and youth.

b. Raising the earnings of those who are low paid.

c. Stepping up the productivity and earnings of self-employed workers and

d. Improving the access of the urban poor to basic amenities such as education, health care, sanitation and safe drinking water.

Till Seventh Five Year Plan, there was complete indifference shown to urban poor. "Urban poor or pockets of urban backwards have received scant or little attention and have been excluded from the purview of the development process." Just as slum dwellers are the marginalised section of society in general and urban society in particular, the priority assigned to dealing


with slums is also marginal. The problem however is so grave that it does not submit to any marginalisation.\textsuperscript{17}

Ms. Neeraj Kaushal\textsuperscript{18} has highlighted the possibility of population growing faster in urban than in rural areas. Fertility rates in urban areas moving up—rather than coming down—because of modernisation in cities and towns; then it is likely that poverty also was growing faster in urban than in rural areas. The dangers of the rate of population growth in urban areas. Outpacing the rural growth rate need highlighting, all the more because of Governments campaigns for family welfare are intensively directed largely at the rural community.

"The poverty line in urban area is necessarily higher than in rural areas because of consumption basket is wider and minimum needs are more. If indeed the rate of growth of urban population is higher than the rural growth rate to the extent of task of poverty alleviation becomes more difficult more challenging".\textsuperscript{19}

\textsuperscript{17} BUCH M.N, \textit{Slum Improvement - Problems and Achievement}. The Economic Times, Jan.26, 1989.

\textsuperscript{18} FINANCIAL EXPRESS, Oct. 4, 1989.

\textsuperscript{19} RAMACHANDRAN R.S. \textit{How fair is the poverty line, Indian Express}, Oct.20, 1989.
Besides the neglect of urban poverty, another dimension, which is lost sight of, is economies of scale favouring on the investment made for poverty alleviation programmes more in urban area, than its counterpart.

"Economies of scale mean that investment in urban infrastructure will often be more cost effective in alleviating poverty than investment in rural infrastructure. The training of Rural Youth for Self Employment (TRYSEM) would pay much greater dividends if extended to urban areas and combined with a programme for financing the purchase of assets". 20

In this context, it would be interesting to note the observation of Programme Evaluation Organisatin (PEO) in their study on IRDP.21 It showed that one rupee invested in Agriculture yielded an incremental income of only 25.7 paise, and in Animal Husbandry 36.6 paise. But the same sum, invested in a Manufacturing activity, yielded 113.3 paise of income and in Services a whopping 127.4 paise. Here, it could be noted that Manufacturing and Services have more scope in urban

20. SWAMINATHAN S. AIYAR, op.cit.,
areas. Hence, our priorities should have gone to tackle urban poverty as there is scope for the poor in manufacturing and services sector to come above the poverty line easily. "If poverty is to be eradicated, there has to be progressive shift of work force into manufacturing and services which can sustain a much higher wage level". 22

Besides economic angle, the urgency in tackling urban poverty is necessitated due to sociological implications. "While rural deprivation does not create other problems, the same malady in cities and towns is accompanied by the poor drifting towards crime as an occupation, while the improvised in villages only suffer from acute malnutrition and denial of basic needs. The criminal activities of urban citizens not having jobs give the problem of urban poverty a new dimensions. 23

The above view is also supported by another observation. "The housing conditions in the villages are equally bad. But the rural people have certain advantages which the slum dwellers do not. Though they might live in poverty-stricken hamlets, they have the benefit of open spaces, and clean air. There is also

22. RAMACHANDRAN, K.S, op.cit.,
23. Ibid.,
absence of delinquency and crime, prostitution and other vices which go with an urban slum. Thus from the foregone study on urban poverty, following, four points emerge in regard to the approach to urban poverty.

a. Urban poor have been neglected for quite a long time and recognised only in Seventh Five Year Plan.

b. As the rate of growth of urban population is faster, the incidence of urban poverty would be also more.

c. Economies of scale is more favourable to the investment in urban poverty alleviation due to presence of better return to investment in Manufacturing and Services Sector and

d. There is an urgency in tackling urban poverty problem due to presence of sociological problems as referred to in earlier paragraph.

To sum up, following observations of Mr. Hasib, Director, Urban Banking Development Institute, Bombay made on the approach to the urban problem, would also be useful for the present study.

The rationale, dealing with urban poverty rather than poverty as a whole, derives from a number of factors.

At first, the proportion of urban population to the total population is expected to continue to grow.

Secondly, the pressure is increasing on civic amenities to an extent that the administration is finding it difficult to cope with the problem which is reflected in growing slum population.

Third factor is the contribution of urban economic activities to Net Domestic Product (NDP) and this is increasing. It was 29% in 1950-51 and increased to 37% by 1970-71 and by the year 2001, it is expected to reach a level of 60%. However this does not necessarily mean that the poverty ratio will correspondingly decline: the nature and composition of economic activities have an important bearing on the spread of eradication of poverty.

Finally and perhaps more importantly, the causes and characteristics of poverty in the rural and urban areas are different. In rural areas, poverty by and large is associated with inadequacy and low productivity of agricultural land. Hence the approaches to poverty in the rural areas have been appropriately attended to these factors. In the urban areas, while land is no doubt needed for housing, industrial and other economic establishments, poverty is mainly associated with the lack of access to capital, equipment, credit and other assets. The job opportunities in urban area also depend more on Manufacturing and Tertiary Activities rather than Agricultural Production. These factors are inter-related. Improvements in agricultural production, productivity and income reduce not only rural but also urban poverty through increase in demand for non-agricultural goods and services. Likewise, reduction in urban poverty will tend to alleviate poverty in rural area by increasing the demand for agricultural products and through remittances of money from urban to rural areas. Here, it should also be pointed out that social power structure which often determines the access to job opportunities or income generating assets is not the same in the rural and urban areas.
1.3 IMPORTANCE OF PRESENT STUDY

The instrumentalities of alleviating poverty in the rural areas have necessarily to be associated mainly with agricultural activities; in the urban areas, on the other hand, they vary from creating wage employment in large factories to self employment in small manufacturing units, trade and business.

Therefore, while there has to be a national framework for eradication of poverty, urban poverty has to be tackled on a special footing, not because it poses a problem bigger than that of rural poverty but because, anti-poverty package in urban areas have to be somewhat different. The above fact is recognised at least in the Seventh Five Year Plan and further, recognition of the special problem of urban poverty is also shown by the fact that Government of India appointed National Commission on Urbanisation (NCU).

In the above context, the first programme viz, SEPUP intended exclusively for the welfare of urban poor, assumes importance as it is directly concerned with the nation's immediate, growing and serious problem. Hence study on SEPUP would throw light on the impact on the twin scourges of poverty and unemployment particularly in urban areas.
1.4 SELF EMPLOYMENT PROGRAMME FOR URBAN POOR (SEPUP)

After considerable period of neglect, on the model of IRDP for the rural poor, Self Employment Programme for Urban Poor (SEPUP) was launched\textsuperscript{26} in October 1986 for the benefit of urban poor. The introduction of SEPUP marks the first attempt to render assistance for poverty alleviation under a well defined schematic landing approach in urban areas. The Programme is designed to lift the urban poor above the poverty line by engaging them in diverse self-employment ventures with the financial assistance from the banks and subsidy from the Government. (Details see Chapter IV).

A distinguishing feature of the scheme is that the bankers have direct involvement in the identification of the beneficiaries, scrutiny of application, determination of unit costs, feasibility of projects, etc., unlike in the case of SEEUY and IRDP in which Government agencies viz., District Industries Centre (DIC) and Block Development Office (BDO) respectively are concerned with the identification of beneficiaries. Unlike in other schemes referred to

\textsuperscript{26} RESERVE BANK OF INDIA, Circular Letter to the banks, Bombay: July 14, 1986.
above, the direct involvement of banks in SEPUP helps better in phasing the in-flow of applications, more qualitative appraisals and eradication of poverty in urban areas.

1.5 PROBLEMS OF THE PRESENT STUDY

We have seen in the earlier paragraphs that the poverty and unemployment are growing in urban areas particularly in the context of faster urbanisation. Ironically, this fact has gone unnoticed and has been neglected by the government and the planners without any specific programme exclusively for urban poor, till the middle of eighties.

Hence, the introduction of any scheme/programme which benefits the urban poor, assumes greater importance. While such is the importance and the need of the programme in the context of development, the successful implementation of the programme would go a long way in making at least a dent in the massive problem of poverty and unemployment in general and in urban area in particular. As such, the present study addresses itself the following questions.

What is the socio-economic profile of the new settlers in the urban areas and how are they gainfully
employed? Whether the informal sector, as reviewed in the early paragraphs is able to sustain the self-employment ventures, started by the urban poor, in the urban area?

While plethora of poverty alleviation programmes (See Annexure II) like SFDA, MFAL, IRDP, NREP, RLEGF, MAPP, TRYSEM are being implemented for development of Rural poor, how far their counterpart in urban area is benefited by SEPUP? To what extent this special programme touches the gravity of the urban problem? How far the nascent self employment ventures in informal sector, that are set up under SEPUP, survive in urban setting? While certain problems like competition, lack of infrastructural facilities etc. which are in-built in the process of urbanisation or urban system itself, how to make the programme/scheme workable for the benefit of the target group viz., urban poor?

What is the impact of the programme on the living condition of the urban poor? Has it is reduced the intensity of poverty in urban areas? What are the problems/constraints which pose as stumbling block for realising the objectives of the programme? When the programme is intended for urban poor, What do they opine on the programme? What is the extent of their participation in the implementation of SEPUP?. 
Since the Financial Institutions i.e., commercial banks, are invariably involved in the implementation of SEPUP in urban areas, like that of IRDP in rural areas how do they, through their urban bank branch network, effectively involve in the programme? Are they having any specific problems during implementation of this poverty alleviation programme in urban areas too as they have in rural area? One uniqueness of SEPUP in urban area is that the responsibility of implementation of this poverty eradication (SEPUP) programme solely lies on the banks. So to say, under SEPUP, local bankers’ committees are constituted as discussed in chapter IV for identification, scrutiny, selection, coordination etc., in each one of the urban centres. As such, how does the new system of identification of target group by the committee of bankers under SEPUP deliver the good? Is it better than the other systems of identification of target groups followed in IRDP (by DRDA/BDO) and in SEEUY (by Task Force set up by D I C )?.

Since the programme is exclusively implemented by the bankers, how far they are able to get coordination from the other agencies including Government Departments for attacking urban poverty as a whole? Recovery performance is an important indicator for the success of any anti-poverty programme from the banker’s point of
view and to what is the extent of recovery made under SEPUP in comparison with the IRDP and SEEUY? If the recovery performance under SEPUP is better comparatively than in other programmes, what are the contributing factors for this? Does the experience in the implementation of SEPUP warrant any separate approach and policy for tackling urban poverty?

A modest attempt has been made in the present study to find out the answers for the above questions and examine the impact of the Self-Employment Programme for urban poor on eradication of urban poverty in Madras City of Tamil Nadu on the basis of selected indicators such as disbursements of bank loans as against target, employment and income generation among the target group under programme and opinion of the implementing agency i.e Bank and the people about the programme and their participation in it.

1.6 ORGANISATION OF CHAPTERS

Following the First Chapter, the Second Chapter describes the research design of the study. It includes the scope and objectives, concepts, hypotheses, reviews on the literatures and the Methodology adopted.
The Third Chapter presents the geophysical and other characteristics of the study area (Madras City).

The Fourth Chapter describes the functioning of Self-Employment Programme for Urban Poor both at Macro and Micro level and then reviews the performance in terms of target and achievement under the programme. Recovery analysis under the programme is also attempted at the end of this chapter.

While Fifth Chapter brings out of socio-economic characteristics of the respondents in Madras City, the impact of the Self-Employment Programme for Urban Poor on the eradication of urban poverty among the weaker section of the people is analysed in the sixth chapter.

The various problems and constraints of the implementing agencies and the beneficiaries in the implementation of the programme, are highlighted in Seventh Chapter.

The Eighth Chapter presents a brief summary of the findings of the study and a few suggestions for future guidance of the programme and policy and research implication.