Inclusive Urban Development in India

BACKGROUND PAPER

By

Dr. Awadhesh Kumar Singh

Regional Centre for Urban and Environmental Studies
Lucknow University Campus, Lucknow
Telefax: 0522-2740165, 2740382
Web: www.rcueslko.org.
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Introduction

The concept of ‘Inclusive Growth’ finds place more frequently in the debate and discussion in the Parliament, in the speeches of our political leaders and policy-makers, particularly of our President, Prime Minister and Finance Minister, more particularly since March, 2007. Also varied inclusions such as financial inclusion, social inclusion, educational inclusion, health inclusion, employment inclusion are found in the mass media and literature on ‘Inclusive Growth’ published so far. It is really a surprise for those who are keenly observing the Indian economy as to how all of sudden the policy-makers have started thinking of including the downtrodden people into the growth process. Two things are clear from this change in the thinking process. One, the increased growth rate of Gross Domestic Product (GDP), which was expected to solve the problems in India, has miserably failed to yield the results desired by the advocates of market-led and private sector-led growth. Two, unless something else is done, the higher growth rate of GDP alone cannot solve such problems of the ordinary people as poverty, illiteracy, ill-health, unemployment, social unrest and terrorism. The Government aimed at promoting ‘inclusive growth’ as it recognized that high national income growth alone did not address the challenge of employment promotion, poverty reduction and balanced regional development or improving human development (The Hindu, 23 May, 2007).

The subject of inclusive growth has been in the spotlight recently, for very obvious reasons. This orientation is most visibly manifested in the theme of the Eleventh Five-Year Plan. The theme is 'towards faster and more inclusive growth,' which clearly reflects the need to find a sustainable balance between growth and inclusion. Many people view 'inequality' and 'exclusiveness' as being the same thing. The Eleventh Plan defines inclusive growth to be "a growth process which yields broad-based benefits and ensures equality of opportunity for all".
Inclusive growth is necessary for sustainable development and equitable distribution of wealth and prosperity. Economic growth in India has to be inclusive in order to make its sustainable. If policies that bring about economic growth do not benefit the people in a wide and inclusive manner, they will not be sustainable. Equally, inclusive growth is essential to grow the market size, which alone will sustain growth momentum and also will help build supply side with competitive cost. Above all, inclusive growth is the only just and equitable way that any society can grow.

Dr. Manmohan Singh, Prime Minister of India has said that "the benefits of rapid economic growth, unleashed through the reforms of the last two decades, need to flow to all sections of society, particularly to rural India. Even now, almost three-fourth of our population resides in rural areas and almost the same proportion is still dependent on agriculture for sustenance. If we have to ensure inclusive and equitable growth, we need to knit and integrate our rural areas into the modern economic processes that are rapidly transforming our country. We can not allow India to be divided into two distinct zones, one a modern, competitive, prosperous one and the other a stagnant and backward one."

"Our nation is committed towards achieving inclusive growth where all sections of the society, particularly the weaker and the disadvantaged, can benefit from the economic growth," said President of India, Mrs. Pratibha Patil during the 225th yearly celebrations of the Asiatic Society, Kolkata. She added contributing to social upliftment and rendering services for the benefit of humanity are important for inclusive growth and "such concepts are not alien to our culture but an integral part of our cultural consciousness". And pro-poor schemes should be vigorously implemented and regularly monitored.

Though, for quite sometime, the phrase 'inclusive growth' has been reflecting in the economic literature, the Eleventh Five Year Plan's emphasis on it. One view, as put forward by Eleventh Plan document, is that, inclusive growth means, "in the process of economic growth, the mass of people are ensured access (equal) to basic facilities such as health, education, clean drinking water and also
employed in adequate income generating activities”. For some, it is 'equitable distribution income'. For others, it is 'balanced regional development'. Many emphasize delivery system, i.e. guaranteeing flow of benefits through more employment and income to those sections of society which has been by-passed by higher rates of economic growth. The term is suggestive: treat the rural and less fortunate on par with others in all the endeavours that are being taken up in the economic arena. The term implies, in a pure economic parlance that in the growth process "the distribution of income moves in favour of the poor". At a higher plane, it is, empowering and creating opportunities for each person. And this is in contrast to the earlier version of inclusive growth namely, ‘trickle down’- benefits of economic growth percolating down to the downtrodden.

**Conceptualization of Inclusive Growth**

The word ‘inclusive’ has become not only fashionable but also quite relevant in our country. The Oxford Dictionary gives four meanings to the word, and the most inclusive meaning is ‘not excluding any section of society.’ The Eleventh Five Year Plan "Towards faster and more inclusive growth" reflects the need to make growth ‘more inclusive’ in terms of benefits flowing through more employment and income to those sections of society which have been by-passed by higher rates of economic growth witnessed in recent years. The recognition of the need for more inclusive growth by our planners is a welcome shift in emphasis from mere increase in growth rates to improvement in standards of living of those below the poverty line through increase in employment opportunities as well as better delivery systems to ensure access to intended benefits by intended beneficiaries.

Simply stated, inclusive growth is making the fruits of development available and accessible to all, particularly the poor. It is including those who are too often excluded and marginalized by seeming development, both in geographical and social terms. Those who are left behind or relegated to the margins, geographically live in rural areas, while those who are excluded socially tend to be small or landless farmers, fisher folk, women and indigenous groups. Growth that is inclusive would mean a growth that not only
creates opportunities, but more importantly, ensures equitable access natural resources and other opportunities.

Inclusive growth in its simplest form means growth that is reasonably, indeed fairly shared, and that corresponds to both equality and equity. It includes measurable criteria and more intangible elements. The former (the measurable) includes such metrics as the Gini coefficient (measuring income distribution), the literacy rate, the general provision and distribution of public goods, including education, health, electricity, water, transport infrastructure, personal security, etc. Indeed in quite a number of countries, not only has inequality increased, but the provision and distribution of public goods have deteriorated, making it more likely that the inequality will become embedded in society and hence worsen. The inequality is exacerbated by inequity, or, in plainer terms, gross unfairness. As the Growth Report points out, children born from women who suffer from malnourishment have cognitive development defects from which they can never recover. Thus, even if there were equality of opportunity in principle, millions of children would not be able to seize the opportunities simply because they had the misfortune of having had a malnourished mother when in the womb.

Inclusive growth also refers to intangibles, to perceptions and ‘feelings’. The key terms are hope and participation. The Growth Report points out how individuals will be prepared to put up with hardships today if they believe tomorrow will be better and especially if they can realistically hope that their children will join the ranks of the ‘winners’. While inequality is exacerbated by inequity, similarly the effects of inequality can be mitigated, at least temporarily, by a greater sense of equity. Knowing what ‘inclusive growth’ is one thing, how to generate inclusive growth is a totally different matter. As the Growth Report admits, there is no magical formula, no ‘consensus’ (from wherever it might emerge) that can be applied by just following the instructions. Inclusive growth is as elusive as it is vital. Whether we succeed in generating inclusive growth or not will, arguably, more than anything else determines the kind of planet we will inhabit in the 21st century. Hence all stakeholders need to be fully engaged.
The concept of the inclusive city is derived from the idea that the city belongs to all its habitants. The Human Development Report (UNDP, 2000) characterizes human rights into seven core freedoms: freedom from discrimination—for equality; freedom from want—for a decent standard of living; freedom for the realization of one’s human potential; freedom from fear—with no threats to personal security; freedom from injustice; freedom of participation; expression and association; and freedom from decent work—without exploitation. These human rights have to be realized within the society and the quality of urban governance is imperative to ensure the realization of these rights. Inclusive urban governance reduces inequality and social tension; incorporates the knowledge, productivity, social and physical capital of the poor and disadvantaged in the city development. It also increases local ownership of development processes and programmes. (Verma and Gill, 2008)

Exclusion, as a result of physical, social or economic barriers, prevent certain groups from participating fully in urban life and services, and failure of local authorities to integrate such groups in their decision making is often a function of inertia along with bureaucratic and unresponsive forms of government. Ethnicity, gender and religion are also factors that contribute towards exclusion, along with self exclusion of the urban elite who live in their own little universe cut off from the rest of the city (Verma and Gill, 2008). Development induced displacement also causes exclusion and marginalization of population to the greater extent even in the cities. The infrastructure development projects and redevelopment of urban centres cause displacement and eviction of slum dwellers while urban centres attract migration of persons from rural areas due to their magnetic economic potential. The migrated persons coming from rural and semi-urban areas do not find proper place to stay and live in hygienic environment due to their low level of purchasing power and affordability. Thus, they are forced to live in vulnerable and unhygienic environment. This causes marginalization, vulnerability, isolation and exclusion of a significant proportion of urban population.

The argument for inclusive development include (i) there is consensus that investment in infrastructure is an essential ingredients for growth, (ii) if infrastructure is to contribute to inclusive growth, policy will have to focus on certain types of
infrastructure, (iii) the focus of investment on infrastructure targeted towards inclusive development will have to be complimented by policies which improve utilization of the infrastructure by disadvantaged growth. (Rauniyar, 2010)

The concept of inclusiveness involves four attributes:

**Opportunity:** Is the economy generating more and varied ways for people to earn a living and increase their incomes over time?

**Capability:** Is the economy providing the means for people to create or enhance their capabilities in order to exploit available opportunities?

**Access:** Is the economy providing the means to bring opportunities and capabilities together?

**Security:** Is the economy providing the means for people to protect themselves against a temporary or permanent loss of livelihood?

Consistent with this, 'inclusive growth' is a process, in which, economic growth, measured by a sustained expansion in GDP, contributes to an enlargement of the scale and scope of all four dimensions. India's recent growth performance has been spectacular; the country remains one of the fastest growing economies in the world. But these achievements have created new challenges. The India Development Policy Review, 2006 titled "Inclusive Growth and Service Delivery: Building on India's Success" focuses on two major challenges facing the country today: improving the delivery of core public services, and maintaining rapid growth while spreading the benefits of this growth more widely.

It is essential for India's rapidly growing economy to improve the delivery of core public services such as healthcare, education, power and water supply to all its citizens. This means empowering its people to demand better services through reforms that create more effective systems of public sector accountability. Options include decentralizing to local governments, producing regular and reliable information for citizens, undertaking internal reforms of public sector agencies, or creating public-private partnerships. But ultimately, implementation is everything. Maintaining rapid growth will require more, and more effective, investments in infrastructure to create more jobs for low and semi-
skilled workers. Growth should more equally be shared by all, as many parts of the country remain poor. Promoting inclusive growth includes revamping labor regulations, improving agricultural technology and infrastructure, helping lagging states and regions catch up, and empowering the poor through proactive policies that help them to take part in the market on fair and equitable terms.

**The Context of Inclusive Growth**

Why there is a sudden upsurge in using the term 'Inclusive Growth' or calling for 'Inclusive Growth'? The comments are given brackets on every quote to emphasize the point:

(a) The Approach Paper to the Eleventh Five Year Plan (2007-12) observes that this performance (highest growth rate of 8 percent during Tenth Plan period) reflects the strength of our economy and the dynamism of the private sector in many areas. Yet, it is also true that economic growth has failed to be sufficiently inclusive, particularly after the mid-1990s. (Hence, there is a need for Inclusive Growth).

(b) As the present economic growth of India is commented as ‘Jobless growth’, ‘Employment-hostile growth’ and ‘Job-destroying growth’, there is a need for generation of employment to all. (i.e. including the marginalized and the left over also in the mainstream).

(c) Development must be equitable if it is to be sustainable. (So there is a need for Inclusive Growth).

(d) The growing sectoral imbalances in India, as pointed out by Papola and many others, suggests an inequality in income distribution and its further accentuation will have serious socio-economic consequences (so, be alert, direct the economy towards Inclusive Growth).

(e) ‘Reforms with Human Pace’ (implying that reforms by-passing the interest of poor should not be taken up).
(f) From the rights perspective: as put forward by Sachs (2004), "Inclusive development calls, first of all, at ensuring the exercise of civil, civic and political rights .... All the citizens must have access on equal basis to welfare programmes ... equitable opportunities of access to public services". By quoting the UN declaration on the Right to Development, Sengupta (2001) argues that “one of the benefits of using human rights approach to development is that it focuses attention on those who lag behind others in enjoying their rights, and requires that positive action be taken on their behalf”.

**Economic Inclusive Growth**

A lot of analysis and interpretation were done on the growth of Indian economy. Though there is no unanimity about an optimum growth rate to achieve an inclusive growth, many analysts were of the opinion that the current rate of growth (around 8 percent) is historically higher. There has been many analyses have done on the rate of growth and its impact on reduction in poverty. One of the studies stated that 10 percent rate of growth of the economy, will lead to 0.5 percent rise in employment generation and an associated reduction in poverty rates.

In a working paper published by IGIDR it has been stated that a 20 percent sustained increase in public sector investment in infrastructure (about Rs. 6900-7500 crores per annum at 1993-94 prices) will enable the Indian economy to grow at an additional 1.8 percent and achieve the much debated 10 percent aggregate real GDP growth per annum in the medium to long-run. Further, such growth is non-inflationary and welfare improving through higher government revenue and 0.7 percent reduction in poverty in rural and 0.6 percent in urban areas. The additional expenditure is about 0.5 percent of the GDP and 2.7 percent of the government total revenue in 2002-03. We believe that such investment is quite feasible and cost effective. An alternative simulation wherein the government utilizes accumulated capital inflows instead of borrowing from commercial banks,
gave similar results, with few changes in external and monetary sectors. It must be mentioned that the major limitation of the study is its aggregative nature - both sectoral and spatial (all India). A more disaggregated model may give better insights into the process of the working of the Indian economy.

Another two extreme views are related to the economic reforms: one school of thought argues in favour of more reforms (second generation reforms) and further opening of the Indian economy. Another view point is that the reforms should be reversed otherwise it will end in colonization of the economy. Kawadia (2002), on commenting on the trends and direction of India's growth process, stated that “... market-oriented economic policies have thrown up more uncertainties for the growth process. Estimates of poverty, consumption expenditure and income inequality clearly indicate that the growth process has failed to trickle down in the economy. There is no indication of convergence in the distribution of gains”

**Dialectics of Indian Political Economy**

**Socialist Pattern of Society (1951-1991)**

With democratic set-up, the Government of India started towards developing the economy so that people may be assured of a higher level of living. The Congress party Governments, both at the Central and State levels, had an economic model which was based on socialistic pattern of society and aimed at maximum employment, rapid industrialization, reduction of inequalities in income and wealth, alleviation of poverty and self-sustaining growth. The economic blueprint of the Janata Party which emerged on the national scene in March 1977 drew up its policies on a Gandhian approach. The short-spell of the National Front Government under V.P. Singh has opted for indicative planning process in our economy. The Chandrasekhar Government had little maneuverability in the planning mechanism due to its political vulnerability. The Janata Party Government had, no doubt, given a new idiom and impulse to the Indian political economy, but it failed to exploit, surplus assets taking advantage
of a more conducive socio-economic awakening. The basis of economic policy since the 1980s Indira Gandhi's hesitant liberalization and Rajiv Gandhi's new economic policy has been the reliance on those with resource power to determine the pattern of production within the country. The 1947-91 socio-economic model of India "failed to achieve the primary objective of a rapid growth in real income that was widely shared by the masses of the people. It has left behind a dense tangled undergrowth of institutions, laws, and policies that are inappropriate to a competitive, progressive, and open society in which all would share the benefits of growth".


The current economic reforms, claimed to be an attempt to alter the basic parameters of economic policies since Independence and to restructure the economy drastically, were launched a few days after a Government under the leadership of P.V. Narasimha Rao was formed at the Centre following the Tenth General elections of May-June 1991. The condition of Indian socio-economy was like that of a patient in the intensive care canopy in mid-1991. The economy was best with crippling crises on all fronts-precarious forex position, untamed inflationary pressures, unbridled government expenditure, soaring fiscal deficit, sagging industrial production and, above all, an all-time low of the country's economy standard in the international arena. Against this backdrop of cumulative economic maladies, the launching of a series of structural adjustment programmes of the Narasimha Rao-Manmohan Singh combine had certainly created a new economic environment in the country. In 1999, the BJP-led National Democratic Alliance under the leadership of A.B. Vajpayee has also broadly accepted the supremacy of the globalization-led open market system. Since 2004, the United Progressive Alliance (UPA) Government led by Manmohan Singh once again has given new impetus to second generation of economic reforms. So far the growth pulse is active only in the secondary services sectors dynamics. A decade of globalization economics revealed the deficiencies of good governance in social sector development. The time has come to humanize the developmental
simulation effect through more budgetary allocations for social sectors regeneration.


The economy in 2006-07 appears to have decidedly 'taken off' and moved from a phase of moderate growth to a new phase of high growth. Achieving the necessary escape velocity to move from tepid growth into sustained high-growth trajectory requires careful consideration of two issues and three priorities. The two issues are: the sustainability of high growth with moderate inflation; and the inclusive nature of such high growth. The three priorities are: rising to the challenge of maintaining and managing high growth; bolstering the twin pillars of growth, namely, fiscal prudence and high investment; and improving the effectiveness of Government intervention in critical areas such as education, health and support for the needy.

On the first issue of sustainability of high growth without running into high inflation, various indicators suggest that the currently growth phase is sustainable. The second issue is about the nature of this high growth in terms of inclusiveness. Putting more people in productive and sustainable jobs lies at the heart of inclusive growth. But such success, primarily, will depend on the success in achieving and maintaining high growth. There cannot be inclusive growth without growth itself. The experience of East Asia clearly reveals how high growth can eliminate poverty and transform a developing country into a developed one. The results of the latest NSSO's 61st Round clearly show how the annual growth rate of employment has not only accelerated from 1.6 percent during 1993-2000 to 2.5 percent during 1999-2005, but crossed the 2.1 percent rate recorded during 1983-94. Unemployment has gone up not because of high growth, but because growth was not high enough. It is important to avoid the misconception that inclusive growth, by necessity, will have to be low growth.

The priority is improving the effectiveness of Government intervention in
critical areas especially in the social sector. The goal of inclusive growth can be achieved only through effective government intervention in the areas of education, health and support to the needy. Value for every tax rupee spent has to be ensured by emphasizing the outcomes and avoiding any wastage or leakages in the delivery mechanism of public goods and services. Appropriate design of programmes and placing effective monitors over the programmes are critical in this regard.

The World Bank's India: Development Policy Review (2006) mentions two most pressing challenges for public action in India: institutional reform to enhance the capability of public sector institutions to ensure the effective delivery of core services, and sustaining rapid growth making the process of economic growth more inclusive across sectors, across regions, and bringing the benefits of higher incomes and living standards to more people. Economic reforms in India since 1991 and acceleration in the globalization process in recent years have created new political classes and changed the policy space. The challenge is how to check the temptation for competitive populism in the present day of coalition governments and political myopia.

According to the outlook of Economic Survey 2006-07 sustained and high levels of economic growth in recent years provide a unique opportunity and momentum for faster social sector development. The buoyant economy should not only generate adequate employment but also provide adequate and need based resources for large interventions in the critical areas of social sector. The recent resurgence of manufacturing also bodes well for employment generation. Availability of resources alone however, will not guarantee faster social sector development. Efficacy of the programmes will depend a lot on the manner in which States implement various social sector programmes, these primarily being in the domain of the States. Time bound achievement of the physical targets will depend a lot on the capacity mobilization of the States at various levels. Accountability and transparency, especially through the PRIs, need to be emphasized to ensure good governance and delivery of quality services through
public action for most social sector programmes. Capacity building of local governments themselves is a critical success factor to achieve these objectives. States must ensure availability of adequate and skilled manpower for local governments which are crucial for effective implementation of the social sector programmes like the NREGS. Monitoring the progress and effective implementation of the various social sector schemes through the outcome budget along with Right to Information Act and decentralization through the local governments are expected to strengthen the process of inclusive growth.

We have come a long way of socio-economic development in the post-Independent era from ‘non-exclusion’ emphasis in 1951-56 to ‘inclusive growth’ path in 2007-2012. "The dynamics of policy-making in India should be understood to lie along with the divide between inclusion and populism rather than between socialism and liberalization ... Inclusion is central to the Indian political process because it is part of the project of nation-building and essential to preserving the national identity and democratic institutions (Ashoka Mody, 2006).

Political freedom at midnight on August 15, 1947, put India on a voyage of rediscovery and renewal involving all people for a freer and better life. India in the 60 years (1947- 2007) achieved creditable success on many fronts, no doubt, with challenges and crises. The present stage of economic governance in India represents an ambiguous social philosophy which weeps for the woes of poor but sides with the shiny life style of the rich segment. The 60th year of economic independence is best celebrated by a firm solid foundation to build an ‘inclusive growth’ society benefiting all sections.

The National Development Council in December 2006 approved the Approach to the Eleventh Plan document titled ‘Towards faster and more Inclusive Growth’ and directed the planning Commission to prepare a detailed plan to assess the resources required to meet the broad objective set forth in the Approach paper. The detailed version of the Eleventh Fiver Year Plan (2007-12) was approved by the National Development Council in December 2007.
The Eleventh Plan has set the correct goal in form of moving ‘Towards Faster and More Inclusive Growth’ but in intends to chart out a course which is basically anti-labour and pro-corporate sector. This is precisely in conflict with the goal of providing secure income and employment for 'Aam Admi'(Common man). The best way to achieve this is to promote small and medium enterprises and small peasant agriculture. Self Help Groups play a vital role in promotion of small and medium scale industries.

"India's post 1990's economic growth has made it one of the world's fastest growing economies in the world. Its GDP growth rates of up to about 9 percent in the last few years are historically unparalleled except by the neighbouring China. With the rapid growth rates, however, come new challenges and new questions. One such challenging question concerns the spread of the benefits of growth across different segments of society.

In order to ensure growth that has to be well distributed, India's Planning Commission has made Inclusive Growth their explicit goal in the Eleventh Five Year Plan. The concept of Inclusive Growth has dominated discussions across India. Its popularity has sparked intense discussions among politicians, economists, policymakers and the general public. In addition, Inclusive Growth has been the focus of studies by bilateral and multilateral aid agencies such as the UN, World Bank, Asian Development Bank, Foundations such as the ICICI Foundation, NGOs, and Civil Society Organizations alike.

**Vision for the Eleventh Plan**

Eleventh Plan provides an opportunity to restructure policies to achieve a new vision based on faster, more broad-based and inclusive growth. It is designed to reduce poverty and focus on bridging the various divides that continue to fragment our society. The Eleventh Plan must aim at putting the economy on a sustainable growth trajectory with a growth rate of approximately 10 percent by the end of the Plan period. It will create productive employment at a faster pace than before, and target robust agriculture growth at 4 percent per year. It must seek to reduce disparities across regions and
communities by ensuring access to basic physical infrastructure as well as health and education services to all. It must recognize gender as a cross-cutting theme across all sectors and commit to respect and promote the rights of the common person. The first steps in this direction were initiated in the middle of the Tenth Plan based on the National Common Minimum Programme adopted by the government. These steps must be further strengthened and consolidated into a strategy for the Eleventh Plan.

Rapid growth is an essential part of our strategy for two reasons. Firstly, it is only in a rapidly growing economy that we can expect to sufficiently raise the incomes of the mass of our population to bring about a general improvement in living conditions. Secondly, rapid growth is necessary to generate the resources needed to provide basic services to all. Work done within the Planning Commission and elsewhere suggests that the economy can accelerate from 8 percent per year to an average of around 9% over the Eleventh Plan period, provided appropriate policies are put in place. With population growing at 1.5 percent per year, 9 percent growth in GDP would double the real per capita income in 10 years. This must be combined with policies that will ensure that this per capita income growth is broad based, benefiting all sections of the population, especially those who have thus far remained deprived.

A key element of the strategy for inclusive growth must be an all out effort to provide the mass of our people the access to basic facilities such as health, education, clean drinking water etc. While in the short run these essential public services impact directly on welfare, in the longer run they determine economic opportunities for the future. It is important to recognize that access to these basic services is not necessarily assured simply by a rise in per capita income. Governments at different levels have to ensure the provision of these services and this must be an essential part of our strategy for inclusive growth. At the same time it is important to recognize that better health and education are the necessary pre-conditions for sustained long-term growth.

Even if we succeed in achieving broad based and inclusive growth, there are many groups that may still remain marginalized. These include primitive tribal groups, adolescent girls, the elderly and the disabled who lack family support, children below the
age of three and others who do not have strong lobbies to ensure that their rights are guaranteed. The Eleventh Plan must pay special attention to the needs of these groups.

The private sector, including farming, micro, small and medium enterprises (MSMEs), and the corporate sector, has a critical role to play in achieving the objective of faster and more inclusive growth. This sector accounts for 76 percent of the total investment in the economy and an even larger share in employment and output. MSMEs, in particular, have a vital role in expanding production in a regionally balanced manner and generating widely dispersed off-farm employment. Our policies must aim at creating an environment in which entrepreneurship can flourish at all levels, not just at the top.

In order to stimulate private investment, policy induced constraints and excessive transaction costs need to be removed. To increase the number of successful entrepreneurs a competitive environment must be created which encourages new entrants and provides enough finance for efficient enterprises to expand. Competition also requires policies to curb restrictive practices, particularly those that deter entry, for example, preemptive acquisition of property. To achieve such an environment it is imperative that the reforms agenda be pursued with vigour. Though licensing controls and discretionary approvals have been greatly reduced, there are many remnants of the control regime that still need drastic overhaul. Quantitative controls, where they exist, should give way to fiscal measures and increased reliance on competitive markets subject to appropriate, transparent, and effective regulations. The burden of multiple inspections by government agencies must be removed and tax regimes rationalized. A major component of the Eleventh Plan must be to design policies that spur private sector investment while encouraging competition by guarding against monopolistic practices. Continued commitment to the developmental and social roles of banking is important to ensure that the benefits are widespread.

While encouraging private sector growth the Eleventh Plan must also ensure a substantial increase in the allocation of public resources for Plan programmes in critical areas. This will support the growth strategy and ensure inclusiveness. These resources will be easier to mobilise if the economy grows rapidly. A new stimulus to public sector
investment is particularly important in agriculture and infrastructure and both the Centre and the States have to take steps to mobilize resources to make this possible. The growth component of this strategy is, therefore, important for two reasons: a) it will contribute directly by raising income levels and employment and b) it will help finance programmes that will ensure more broad based and inclusive growth. All this is feasible but it is by no means an easy task. Converting potential into reality is a formidable endeavour and will not be achieved if we simply continue on a business-as-usual basis.

There is need for both the Centre and the States to be self critical and evaluate programmes and policies to see what is working and what is not. Programmes designed to achieve specific objectives often fail to do so even though substantial expenditure is incurred on them. It is therefore necessary to focus on outcomes rather than outlays, including a disaggregated level to examine their impact on different groups and genders. The practice of gender budgeting already begun by the central government should extend to the states, so that performance is judged on the basis of gender disaggregated data.

Eleventh Five Year Plan: An Approach for Inclusive Growth

Finance is the life blood of economic activities. During the 11th Five Year Plan, budgetary allocations were earmarked significantly higher as compared to the previous plans. Moreover, emphasis was given on social sector spending with inclusive growth and development of the nation. The Budget 2008-09 and 2009-10 continued with the policy of fiscal expansion and commitments towards inclusive growth and development.

The projection of Gross Budgetary Support allocation to different sectors, Ministries/Departments and the support to the State/UT Plan has been made in tune with the approach adopted for the Eleventh Plan for ‘faster, more broad-based and inclusive growth’. The Eleventh Plan aims at putting the economy on a sustainable growth trajectory with a growth rate of 10 percent by the end of the Plan period by targeting robust growth in agriculture at 4 percent per year and by creating productive employment at a faster pace than before. The Eleventh Plan focuses on poverty reduction, ensuring access to basic physical infrastructure, health and education facilities to all while giving
importance to bridging the regional/social/gender disparities and attending to the marginalized and the weaker social groups. Accordingly, a major structural shift across sectors has been proposed by allocating more resources to the priority areas identified for ensuring inclusiveness.

To mobilize resources for allocation to the priority sectors and to realize a sustainable growth of 10 percent by the end of the Plan period, there is a need to substantially enhance the resources for infrastructure development, skill development and industrial growth, as well. This will contribute to raising the income levels through employment generation and will also provide impetus to the other programmes. In addition to the identified priority sectors, investment in the private sector including farming, Micro Small and Medium Enterprises (MSMEs) has a vital role in achieving regionally balanced and more inclusive growth and also the potential to generate off-farm employment. Steps are proposed to be taken to provide a comfortable and competitive environment for the MSMEs to grow and some structural and regulatory changes have also been proposed to attract private and foreign investors. Keeping in mind the socio-economic diversity in the country, decentralized planning complemented with greater transparency and accountability is desirable for the overall development of the country. Also, our development strategy should be well complemented by policies for environmental protection and sustainability.

The Eleventh Plan proposes to provide Rs 324851 crore at 2006-07 prices as Central Assistance to State/UT Plans. Out of the total Central Assistance to States/UTs of Rs 324851 crore at 2006-07 prices, 37 percent (i.e., Rs 122852 crore) has been earmarked for the Gadgil Formula driven Normal Central Assistance (NCA), Special Plan Assistance (SPA) for Special Category States and Special Central Assistance (SCA) for the Border Areas Development Programme (BADP)/ Hill Areas Development Programme (HADP)/ North East Council (NEC), etc. The remaining 63 percent of Central Assistance to the States is assigned to Additional Central Assistance (ACA) for various flagship programmes in accordance with the priority set for the Eleventh Plan, such as the Accelerated Irrigation Benefit Programme (AIBP), National Social Assistance Programme (NSAP), Accelerated Power Development and Reform Programme
(APDRP), Backward Regions Grant Fund (BRGF), and Jawaharlal Nehru National Urban Renewal Mission (JNNURM). A new programme, the Rashtriya Krishi Vikas Yojana (RKVY), has been introduced to incentivize the States to accord a much higher priority to the agriculture sector in their investment planning by supplementing area specific agricultural strategies programmes.

The overall plan outlay of all the States and UTs projected to increase from Rs. 673132 crore in the Tenth Plan to Rs. 1488147 crore in the Eleventh Plan (both at the same 2006-07 price levels), an increase of 21.1 percent on a comparable basis. The aggregate picture indicates that the States would be allocating more than proportionate increase to social services (40.1 percent), transport (38.7 percent) and agriculture and allied activities (37.8 percent). The States would also be actively pursuing PPP models for infrastructure development wherever possible. The aggregate picture, it must be noted, conceals inter-State variations in terms of Plan sizes relative to GSDP, per capita plan expenditure and percentage sectoral outlays.

**Urbanization and its Implications**

Urbanisation is critical to the development of country. About 30 percent of India’s population resides in urban centers which account for about 340 million persons in absolute term. The urban population of India is likely to increase by 590 million, constituting about 40 percent of total population by the year 2030. (Table-I)

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<td>1991</td>
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<tr>
<td>2001</td>
<td>1040</td>
<td>290</td>
</tr>
<tr>
<td>2008</td>
<td>1155</td>
<td>340</td>
</tr>
<tr>
<td>2030</td>
<td>1470</td>
<td>590</td>
</tr>
</tbody>
</table>

*Source: McKinsey, 2010*
India will have the largest growing work force for the next 20 years, as 270 million Indians will join the working age population by the year 2030. Job growth in cities will be for more robust, growing at around 3.6 percent annually increasing from around 100 million today to 220 million in 2030. Cities will account for 70 percent of all new jobs created in India between 2010 to 2030. (McKinsey, 2010)

Cities provide benefits beyond their own boundaries. McKinsey (2010) in its report has pointed out that 180 million people who live close to cities were benefited with the economic opportunities, markets and the connecting infrastructure in the urban centers. These people were assumed to live in rural areas next to the about 70 largest urban centers in India. India will have 68 cities by 2030 with population of more than one million, compared with the figure of 35 in 2001. Similarly, the number of urban centers is likely to increase by 6000 in 2030. However the concentration of urban population is still in larger cities. About 57 percent of urban population of the country resides in the urban centers, comprising of less than one million population. (Table-II)

Table-II
Population Size wise Urban Population of India

<table>
<thead>
<tr>
<th>Classification of Urban Centers</th>
<th>2008</th>
<th>2030</th>
</tr>
</thead>
<tbody>
<tr>
<td>Tier-I (More than 4 Million)</td>
<td>93 (27.0)</td>
<td>155 (26.0)</td>
</tr>
<tr>
<td>Tier-II (1 Million to 4 Million)</td>
<td>52 (15.0)</td>
<td>104 (18.0)</td>
</tr>
<tr>
<td>Tier-III &amp; IV (Less than 1 Million)</td>
<td>195 (57.0)</td>
<td>331 (56.0)</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td>340 (100.00)</td>
<td>590 (100.00)</td>
</tr>
</tbody>
</table>

Source: McKinsey, 2010

By year 2006, 27 percent of urban population lived in tier-I cities (with population of more than 4 million), 14 percent in tier-II cities (1 million to 4 million) and 59 percent in tier-III & IV cities (population of less than one million). (Table-III) The contribution of urban centers in India’s GDP is estimated to be 58 percent in 2008. The contribution of
tier-III & IV cities is estimated to be about half of the total GDP coming from urban India.

Table-III

India’s Urban GDP

<table>
<thead>
<tr>
<th>Category of Cities</th>
<th>Urban Population (Million)</th>
<th>Urban GDP (%)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Tier-I</td>
<td>24</td>
<td>27</td>
</tr>
<tr>
<td>Tier-II</td>
<td>15</td>
<td>14</td>
</tr>
<tr>
<td>Tier-III &amp; IV</td>
<td>61</td>
<td>59</td>
</tr>
</tbody>
</table>

Source: McKinsey, 2010

There has been increasing trend of contribution of cities in India’s GDP. The share of cities in GDP was reported 46 percent in 1990 which increased to 54 percent in 2001 and 58 percent in 2008. It's share is likely to increase by 70 percent by the year 2030. (Table-IV)

Table-IV

Contribution of Cities in GDP

<table>
<thead>
<tr>
<th>Year</th>
<th>Urban</th>
<th>Rural</th>
</tr>
</thead>
<tbody>
<tr>
<td>1990</td>
<td>46</td>
<td>54</td>
</tr>
<tr>
<td>2001</td>
<td>54</td>
<td>46</td>
</tr>
<tr>
<td>2008</td>
<td>58</td>
<td>42</td>
</tr>
<tr>
<td>2030</td>
<td>69</td>
<td>31</td>
</tr>
</tbody>
</table>

Source: McKinsey, 2010

Urban Exclusion

The cities are the engines of growth and development. Today, Indian cities are the crossroads of change. India has the second largest urban population in the world, next only to China. The distribution of population in different size class of urban settlement has shifted significantly in favour of class-I cities (Mahadevia and Narayan, 2006). About
40 per cent urban population comprises of migrants who migrate to cities in search of livelihood, better economic opportunities and amenities. About one third urban population also comprises of poor who mainly live in slums. The scale of urban poverty in India is staggering. Current estimates suggest that in order of 80 million poor people live in urban settlements, constituting around 30 per cent of the total urban population. These numbers are expected to rise to 200 million over the next 25 years. The development induced displacement and resettlement has also affected urban centres. The infrastructure projects in the urban areas are causing forced eviction and resettlement of urban poor through demolishing slums.

In Mumbai, between November 2004 and March 2005, 90,000 homes of slum dwellers, located over 44 localities were demolished. Considering an average of five persons living in one slum home, 450,000 slum dwellers were evicted by concerted act of demolition. This means that 8 per cent of the population living in slums were evicted in the span of four months (IPTEHR, 2005). In 2005, other forms of exclusions were also witnessed in Mumbai city. The first major one was banning of dancing by girls in beer bars (pubs) in the city. Estimated 75,000 dance bar girls worked in non five star hotel bars, most of them coming from families’ dependent of these girls’s income in absence of other job opportunities in the city. It was reported that many of these girls slipped into prostitution while they were employed as dance bar girls in these bars and some of them take to it after retiring from the dancing profession, which is at a fairly young age.

The first large scale evictions were conducted in 1958, a year after conduction of second state level elections. About 40,000 families were evicted in Mumbai. During 1976, around 40,000 of its residents were moved further north-east to Cheetah Camp, in the Turbhe. Cheetah Camp was created in the early 1950’s by removing the pavement dwellers from central city areas. In 1967, large scale demolition, cleansing and reorganizing led to shifting of slum dwellers. Over time, the slum dwellers built up their own colony by developing the site. But, they were re-evicted in 1976. About 70,000 people were evicted in the year (Seabrook, 1987). In 1981, the Bombay Municipal Corporation evicted 10,000 people and another 90,000 would have been evicted if Bombay High Court had not given the stay order (EPW, 1982). Several thousand
individuals were packed into buses and dropped off in the wilderness outside city limits and asked to find their way back home, even though for most of these people, the home was Mumbai and most family links were within the city. The demolitions continued apace through the 1980’s. After the Supreme Court order of 1985 which said, among other things, that slum units could not be demolished during the rains and also without adequate notice, the Bombay Municipal Corporation and Government of Maharashtra formulated ‘Operation Demolition Plan’, according to which around 15,000 families were to be evacuated (Singh, 1986). In 1985, alone, Sanjai Gandhi Nagar in Bombay was demolished 44 times (Singh, 1986). From 1994 to 1998, the city government succeeded in demolishing 360326 slum units, which is about 72,000 units per year or 197 units per day (Indian Express, Feb. 20, 1999). During 2004-05, about 94,000 homes were demolished. The demolition has negative implications on livelihood security, assets building, shelter and social networking. The demolition has changed employment patterns with loss of man days and source of livelihood. Loss of assets, shelter and forced migration created severe problems to poor. They become marginalized and more vulnerable to trauma, sickness and exploitation (Mahadevia et al., 2006).

Ahmadabad is a business centre and forty per cent of the inhabitants are poor. The city’s slums began mushrooming after the growth of textile industries. Most of these established slums are located in the industrial zone in the eastern parts. During 1950’s, and 1960’s, there were large scale evictions by the Ahmadabad Municipal Corporation but in the early 1970’s, the strategy was altered focusing on improving the health and environment of slums. The slum dwellers in the city are facing huge eviction. About 10,000 households are likely to be evicted by the Ahmadabad Municipal Corporation through 11 Town Planning Schemes. About 40,000 families on the banks of Sabarmati River are vulnerable to displacement. During 2003 to 2005, 3,270 families were forcibly evicted in the city.

The population of Delhi today is about 15 million. Out of these about 3 million are living in slum clusters, 4 million in unauthorized colonies, 2.5 million in resettlement colonies and 0.7 million in notified slum areas. Another one lakh people were pavement dwellers. Thus, over two-third of the people of Delhi are living in what could be termed
as sub standard settlements. The total area on which the slum clusters are presently established is 400 hectares. In the past six years, alone over 5 lakh people have been uprooted from the habitat and relocated. In 2005, Yamuna Pushta, the biggest slum cluster of Delhi was demolished, uprooting over 30,000 families. Only one-fourth of those evicted got alternative plots in resettlement colonies. Apart from causing severe hardships in terms of loss of livelihood, these settlements are devoid of even basic amenities like serviced plots, water, electricity, toilets, schools, health facilities, etc.

During the emergency, almost 9 lakh people were removed from Jhuggi Jhopari clusters and resettled. By the 1980’s, the government decided against resettlement as a blanket solution. In the decades before economic liberalization, slums were allowed to grow as they along with small scale industries, informal sector services and economies, provided the domestic capital base of a national economy that was proposed to be constructed on import substitution which now came to dominate Delhi. It was late 1990’s, that the process of eviction restarted on a massive scale. Evictions in the 1990’s, have been carried out without any reference to the welfare of slum dwellers. Instead, demolitions have been framed in technical and legalistic prose. In this view, slum dwellers are seen as encroaches and polluters availing public land stealing resources like water and electricity that are meant for the legitimize citizens and polluting its water and air (Batra, L. 2006).

The urban infrastructure projects such as Jawaharlal Nehru Urban Renewal Mission, Integrated Housing & Slum Development Scheme, Integrated Urban Infrastructure Development Scheme for Small & Medium Towns, etc. are likely to evict the slum dwellers in more massive way. Though, the urban infrastructure projects have vision for pro-poor economic growth and development, however, increasing population pressure in the cities has demanded more urban space. Due to lack of land and space for development of infrastructure, the chances for demolition of slum clusters are growing gradually.

**Policies & Strategy of Urban Development in India**

The policies of urban development and housing in India have come a long way since 1950’s. The pressure of urban population and lack of housing and basic services were very much evident in the early 1950’s. The First Five Year Plan (1951-56) emphasized on institution building and on construction of houses for government employees and weaker
sections. The scope of housing programme for the poor was extended in the Second Plan (1956-61). The Industrial Housing Scheme was widened to cover all workers. Three new schemes were also introduced viz., Rural Housing, Slum Clearance and Sweepers Housing. The general directions for housing programmes in the Third Plan (1961-66) were coordination of efforts of all agencies and orienting the programmes to the needs of the Low Income Groups.

The balanced urban growth was accorded high priority in the Fourth Plan (1969-74). The plan stressed the need to prevent further growth of population in large cities and need for decongestion or dispersal of population. A scheme for Environmental Improvement for Slums was undertaken in the central sector from 1972-73 with a view to provide a minimum level of services, like water supply, sewerage, drainage, street pavements in 11 cities with a population of 8 lakh and above. The scheme was later extended to 9 more cities.

The Fifth Plan (1974-79) reiterated the policies of the preceding plans to promote smaller towns in new urban centres in order to ease the increasing pressure on urbanization. The Urban Land (Ceiling and Regulation) Act was enacted to prevent construction of land holding in urban areas and to make available urban land for construction of houses for the middle and low income groups.

The thrust of the planning in the Sixth Plan (198-85) was on integrated provision of services along with shelter, particularly for the poor. The Seventh Plan (1985-90) stressed on the need to entrust major responsibility of housing construction on the private sector. A three-fold role was assigned to the public sector, namely, mobilization for resources for housing, provision for subsidized housing for the poor and acquisition and development of land. The Plan explicitly recognized the problems of the urban poor and for the first time an Urban Poverty Alleviation Scheme known as Urban Basic Services for Poor (UBSP) was launched. As a follow up of the Global Shelter Strategy, National Housing Policy was announced in 1988. The policy envisaged to eradicate houselessness, improve the housing conditions of inadequately housed and provide a minimum level of basic services and amenities to all.
During the Eighth Plan (1992-97) another Urban Poverty Alleviation Programme known as Nehru Rojgar Yojana was launched. In the Ninth Plan (1997-2002), a new convergence based scheme of urban poverty alleviation known as Swarn Jayanti Shahari Rojgar Yojana was initiated. It subsumed the erstwhile schemes of urban basic services for the poor and Nehru Rojgar Yojana.

The Tenth Plan (2002-2007) witnessed the launch of Valmiki Ambedkar Avas Yojana and the National Slum Development Programme. A Draft Slum Policy (2001) was also prepared. The National Common Minimum Programme of the Government attached higher priority to social housing and urban renewal. The result has been the launch of JNNURM and IHSDP. The sub-mission on urban Basic Services to the Urban Poor (BSUP) and the Integrated Housing and Slum Development Programme address the consensus of urban poor people and urban slum dwellers. In order to provide informal sector employment a good initiative in the form of National Policy on Urban Street Vendors has also been started.

There is increasing recognition that the urban development policy framework be inclusive of the people residing the slums and informal settlements. This has led to be a more enabling approach to the delivery of basic services accessible to the poor, through a more effective mobilization of community resources and skills to complement public resource allocations. The implementation of various Central Government schemes provided a wide range of services to the urban poor including slum dwellers. However, implementation of these programmes suffered from narrowly sectoral and fragmented approach; low quality of inputs with marginal impacts; wider dispersal of limited resources over a large area, rather than focusing a concentration of integrated area intensive efforts, inadequate participation of community in the planning and designing of innovative solutions; and multiplicity of agencies after working at cross purposes leading to a dissipation of efforts.

The Million Summit established the goal of improving the lives of at least 100 million slum dwellers by 2015. UNDP supports policy interventions designed to tackle urban poverty through improved urban governance, while living attention to urban environment improvements. These interventions relate to participatory planning process to improve housing, water and sanitation, waste management, job generation and other aspects.
National Strategy for Urban Poor (NSUP) project is a joint initiative of the Union Ministry of Housing & Urban Poverty Alleviation and the UNDP aimed at addressing the key concerns in promoting urban poverty eradication and sustainable urban livelihoods. The project envisages institutional reforms for improving efficiency and accelerating progress towards human development.

In line with Approach People for 11th Five Year Plan, which adopts “Inclusive Growth” as the key them for the country, the Ministry of Housing and Urban Poverty Alleviation, Govt. of India is developing an agenda for developing “inclusive cities”. The development of this agenda is being supported by the NSUP project. The project will provide technical support in this regard which will cover the areas of: (i) inclusive urban and regional planning systems; (ii) inclusive urban infrastructure; (iii) integration of informal sector into the formal urban economies; (iv) affordable land and housing to the poor; (v) inclusive city development process for developing infrastructure and services; (vi) inclusive social development and convergence of programmes; (vii) financial inclusion of urban poor through access to credit, microfinance, etc; and (viii) capacity building and skill development of urban poor to cater the needs of emerging markets.

The 11th Five Year Plan emphasizes on inclusive growth and development of the cities. In order to achieve the targeted goals, Government of India has introduced the new policies and programmes such as National Policy on Urban Street Vendors, National Housing Policy, and Revamped SJSRY. Government is also planning to launch Rajiv Awas Yojana for the inclusive and in-situ development of slums in the cities for providing affordable housing to urban poor.

**Box-1**

**Urban Poverty Alleviation Schemes and Programmes since 1952**

<table>
<thead>
<tr>
<th>Year of Introduction</th>
<th>Name of Central Government Initiatives</th>
</tr>
</thead>
<tbody>
<tr>
<td>1952</td>
<td><em>Economically Weaker Section (EWS) Housing</em></td>
</tr>
<tr>
<td>1952</td>
<td><em>Subsidised Industrial Housing Scheme (SIHS)</em></td>
</tr>
<tr>
<td>1954</td>
<td><em>Low Income Group Housing Scheme (LIGHS)</em></td>
</tr>
<tr>
<td>Year</td>
<td>Programme</td>
</tr>
<tr>
<td>-------</td>
<td>---------------------------------------------------------------------------</td>
</tr>
<tr>
<td>1956</td>
<td>Slum Areas (Improvement and Clearance) (SAIC) Programme</td>
</tr>
<tr>
<td>1958</td>
<td>Urban Community Development (UCD)</td>
</tr>
<tr>
<td>1959</td>
<td>Land Acquisition and Development Scheme (LADS)</td>
</tr>
<tr>
<td>1961</td>
<td>Urban Water Supply and Sanitation Scheme (UWS&amp;S)</td>
</tr>
<tr>
<td>1962</td>
<td>Mid-Day Meal (MDM) Programme</td>
</tr>
<tr>
<td>1970</td>
<td>Special Nutrition Programme (SNP)</td>
</tr>
<tr>
<td>1975</td>
<td>Crèches/ Day Care Centres for Children (C/DCC)</td>
</tr>
<tr>
<td>1975</td>
<td>Integrated Child Development Services (ICDS)</td>
</tr>
<tr>
<td>1977</td>
<td>Differential Rate of Interest (DRI)</td>
</tr>
<tr>
<td>1979</td>
<td>Integrated Development of Small and Medium Towns (IDSMT)</td>
</tr>
<tr>
<td>1980</td>
<td>Sites and Services (SS)</td>
</tr>
<tr>
<td>1980</td>
<td>Minimum Needs Programme (MNP)</td>
</tr>
<tr>
<td>1981</td>
<td>Low Cost Sanitation (LCS) (for liberation of scavengers)</td>
</tr>
<tr>
<td>1982</td>
<td>Early Child Education (ECE)</td>
</tr>
<tr>
<td>1985</td>
<td>Universal Immunisation Programme (UIP)</td>
</tr>
<tr>
<td>1986</td>
<td>Support to Training and Employment Programme for Women (STEP)</td>
</tr>
<tr>
<td>1986</td>
<td>Self Employment Programme for the Urban Poor (SEPUP)</td>
</tr>
<tr>
<td>1986</td>
<td>20-point Programme (20PP)</td>
</tr>
<tr>
<td>1986</td>
<td>Operation Blackboard (OB)</td>
</tr>
<tr>
<td>1986</td>
<td>Urban Basic Services (UBS) Programme</td>
</tr>
<tr>
<td>1988</td>
<td>Night Shelter Scheme (NSS)</td>
</tr>
<tr>
<td>1988</td>
<td>Total Literacy Campaign (TLC)</td>
</tr>
<tr>
<td>1989</td>
<td>Nehru Rozgar Yojana (NRY)</td>
</tr>
<tr>
<td>1990</td>
<td>Urban Basic Services for the Poor (UBSP)</td>
</tr>
<tr>
<td>1993</td>
<td>Prime Minister's Rozgar Yojana (PMRY)</td>
</tr>
<tr>
<td>1993</td>
<td>Scheme for Liberation and Rehabilitation of Scavengers (SLRS)</td>
</tr>
<tr>
<td>1993</td>
<td>Accelerated Urban Water Supply Programme (AUWSP)</td>
</tr>
<tr>
<td>1993</td>
<td>National Crèche Fund (NCF)</td>
</tr>
<tr>
<td>1994</td>
<td>District Primary Education Programme (DPEP)</td>
</tr>
<tr>
<td>1995</td>
<td>National Programme of Nutritional Support to Primary Education (NP-NSPE)</td>
</tr>
<tr>
<td>Year</td>
<td>Programme</td>
</tr>
<tr>
<td>------</td>
<td>---------------------------------------------------------------------------</td>
</tr>
<tr>
<td>1995</td>
<td>Prime Minister's Integrated Urban Poverty Eradication Programme (PMI – UPEP)</td>
</tr>
<tr>
<td>1995</td>
<td>Scheme for Community-Based Production of Nutritious Foods (CBPNF)</td>
</tr>
<tr>
<td>1996</td>
<td>National Slum Development Programme (NSDP)</td>
</tr>
<tr>
<td>1997</td>
<td>Swarna Jayanti Shahari Rozgar Yojana (SJSRY)</td>
</tr>
<tr>
<td>1997</td>
<td>Balika Samrudhi Yojana (BSY)</td>
</tr>
<tr>
<td>1997</td>
<td>Targeted Public Distribution System (TPDS)</td>
</tr>
<tr>
<td>1998</td>
<td>Janshala GoI - UN Programme (JP)</td>
</tr>
<tr>
<td>2000</td>
<td>Sarva Shiksha Abhiyan (SSA)</td>
</tr>
<tr>
<td>2001</td>
<td>Valmiki Ambedkar Malin Basti Awas Yojana (VAMBAY)</td>
</tr>
<tr>
<td>2001</td>
<td>Education Guarantee Scheme and Alternative and Innovative Education (EGS &amp; AIE)</td>
</tr>
<tr>
<td>2005</td>
<td>Jawaharlal Nehru National Urban Renewal Mission (JNNURM)</td>
</tr>
<tr>
<td>2009</td>
<td>Revamped SJSRY</td>
</tr>
<tr>
<td>2009</td>
<td>Interest Subsidy Scheme for Housing</td>
</tr>
<tr>
<td>2010</td>
<td>Rajeev Awas Yojana</td>
</tr>
</tbody>
</table>

Source: Urban Poverty Alleviation in India, Ramanathan Foundation Report 2002

There is increasing recognition that the urban development policy framework be inclusive of the people residing in the slums and informal settlements. This has led to a more enabling approach to the delivery of basic services accessible to the poor, through a more effective mobilization of community resources and skills to complement public resource allocations. The implementation of various Central Government schemes provided a wide range of services to the urban poor including slum dwellers. However, implementation of these programmes suffered from narrowly sectoral and fragmented approach; low quality of inputs with marginal impacts; wider dispersal of limited resources over a large area, rather than focusing a concentration of integrated area intensive efforts, inadequate participation of community in the planning and designing of innovative solutions; and multiplicity of agencies after working at cross purposes leading to a dissipation of efforts.
Physical and social security in urban areas is the major concern in urban economic development. The availability of housing and basic amenities like water supply, toilets, electricity, etc. is the major concern of the municipalities however, due to resource constraints; most of the local governments face problems in effective delivery of such services. The rapid growth of urban population and the low investment in urban development has created serious shelter problems and deficiencies in basic amenities in the towns and cities in India.

About 99 per cent of housing shortage of 24.7 million at the end of the 10th Plan pertained to the Economically Weaker Sections (EWS) and Low Income Groups (LIG) sectors. The issues of affordability have critical significance. Non-affordability of housing by economically weaker sections in urban areas is directly linked with the magnitude of urban poverty. The urban poor have low affordability of housing but also have limited access to basic service and housing amenities. According to 2001 census, there is a 9 per cent deficiency in drinking water, 26 per cent in toilets and 23 per cent in drainage. It is quite understandable that most of this shortage pertains to slums.

One of the major reforms of alleviating poverty is to ensure that access to basic services is made available to the urban poor. The objective of JnNURM is to provide Basic Services to Urban Poor. Submission on basic services to urban poor has been constituted as a major part of JnNURM implementation. Three reforms under JnNURM directly impact the urban poor viz. (i) internal earmarking of funds for services to urban poor (ii) provision of basic services to urban poor, and earmarking at least 20-25 percent of developed land in all housing projects for EWS/LIG category with a system of cross subsidization.

Internal earmarking of funds for basic services to urban poor is one of the mandatory reforms under JnNURM. The urban local bodies are expected to allocate a specific percentage of funds in their budget for service delivery to the poor. Some states and cities have a policy to allocate resources to the poor either on their own or as per the state policy. In Kerala 2 percent of revenue receipts from ULBs is given to community based organization towards poverty alleviation fund. In Andhra Pradesh 40 percent
infrastructure funds are allocated for the basic services to poor. In Gujarat, 10 percent of Municipal income is being used for urban poverty alleviation. 5 percent of own resources are earmarked in the budget for the delivery of services in addition to amount receive from state government towards grants for implementing various schemes in Madhya Pradesh. Karnataka state has introduced dedicated budget called comprehensive development of slums for which allocations are made based on demand. In Jammu and Kashmir 20 percent of budget allocation is provided for basic services to urban poor. The states like West Bengal, Uttarakhand, Chhattisgarh and Madhya Pradesh have earmarked 20 percent budgets for urban poor while Jharkhand has earmarked 30 percent Budget for poor in their municipal budgets.

One of the mandatory reforms of at ULB level is provision of basic services to urban poor. The ULBs are expected to update their database, prepare a comprehensive policy with stakeholder involvement on basic services to all urban poor including tenure security and housing at affordable cost. Since most of the urban poor live in slums and we do not have the accurate database on slums, availability of services to urban slum dwellers cannot be examined properly. As we know that only 640 town/cities have reported the population of slums as against 5161 cities/towns in 2001. As per 58th round of NSSO survey (July-December, 2002) there were 51688 slums and out of them only 26166 were declared slums by the municipal authorities. As per data, 93.4 percent of slums have the safe drinking water facilities, 69.1 percent slums have electricity and 66.6 percent slums have the toilet facilities.

Ministry of Housing & Urban Poverty Alleviation has set up a Task Force under the chairmanship of Secretary, with the objective to evolve formulations for a viable micro credit mechanism for urban poor/informal sectors. It is expected that about 10 million urban vendors would be benefited under National Policy on Urban Street Vendors. Urban vending is not only a source of employment but provide affordable services to the majority of urban population. The National Policy is aimed at providing a supportive environment for earning livelihoods to the street vendors, as well as ensures absence of congestion and maintenance of hygiene in public spaces and streets.
The Ministry has also set up a Task Force on Urban Poverty with the objective of in-depth systematic and comprehensive assessment and analysis of the issues relating to urban poverty and suggesting strategies in the national level to alleviate urban poverty in the country. The Ministry has also set up a Task Force on Land Tenure for in-depth systematic and comprehensive assessment and analysis of the issues relating to security of land tenure for the issues relating to security of land tenure for the urban poor specially with reference to provide them appropriate environment for facilitating micro credit to cater to their consumer and housing needs.

**Mission Approach**

The Jawaharlal Nehru National Urban Renewal Mission (JNNURM) is the single largest initiative ever launched by the Government of India to address the problems of infrastructure and basic services to the poor in cities and towns in a holistic manner. It envisages reform-driven, fast-track and planned development of cities, with focus on efficiency in urban infrastructure/service delivery mechanism, community participation and accountability of Urban Local Bodies (ULBs) towards citizens. The Mission is to be implemented over a period of 7 years (2005-2012) with Central Assistance to States to the tune of Rs.50,000 Crore. Elected ULBs are to play a vital role in the implementation of JNNURM. Capacity building of local bodies and agencies connected with the provision of urban infrastructure, housing and civic amenities and services are critical to the success of JNNURM.

JNNURM comprises two broad segments, namely (i) the Sub-Mission on Urban Infrastructure and Governance and (ii) the Sub-Mission on Basic Services to the Urban Poor (BSUP) covering 63 identified cities comprising of mega, metro, capital and cities of heritage and historical importance. Other cities and towns are covered under the Urban Infrastructure Development Scheme for Small and Medium Towns (UIDSSMT) and Integrated Housing and Slum Development Programme (IHSDP).

JNNURM envisages achieving the following outcomes at the end of the Mission period by the Urban Local Bodies:
• Modern and transparent budgeting, accounting, financial management systems, designed and adopted for all urban services and governance functions;
• City-wide framework for planning and governance will be established and become operational;
• All urban poor people will have access to a basic level of urban services;
• Financially self-sustaining agencies for urban governance and service delivery will be established, through reforms to major revenue instruments;
• Local services and governance will be conducted in a manner that is transparent and accountable to citizens;
• E-governance applications will be introduced in core functions of ULBs resulting in reduced cost and time of service delivery processes.

The Basic Services to the Urban Poor (BSUP) and Integrated Housing & Slum Development Programme (IHSDP) components under JNNURM aim at integrated provision of the following basic amenities and services to the urban poor and slum dwellers: (i) Security of tenure at affordable prices; (ii) Improved housing; (iii) Water supply; (iv) Sanitation; (v) Education; (vi) Health; and (vii) Social security.

Basic Services for the Urban Poor (BSUP) is a mandatory urban poverty reform for all local bodies supported under JNNURM. Its goal is to; “provide basic services (including water supply and sanitation) to all poor including security of tenure, and improved housing at affordable prices and ensure delivery of social services of education, health and social security to poor people”. The reforms agenda as shown in the chart demonstrates that ULB level reforms are imperative for strengthening ULBs to ensure inclusive development and service delivery.
Steps to Implementing the Reform

i. Providing Land Tenure to Slum Dwellers – The absence of affordable and legal housing forces urban poor to squat on public lands. Lack of land tenure also gets in the way of local governments providing legal services to such settlements at levels similar to those provided to the rest of the city. Over time some of these settlements get listed/ notified by the local governments and become eligible to receive services.

In order to build “slum free” cities and for sustainable poverty reduction, local governments must provide security of tenure to slums. This implies granting permission/license to residents to occupy public land. Land tenure can also be of a more permanent nature, in the form of ‘patta’ or legal ownership of land, which allows people to legally build and own houses on the site. With patta/secure land
tenure the urban poor begin to make investments in house upgrading and show greater readiness to pay for individual basic services.

ii. Notification of Slums for Upgrading and Provision of Services – Slums, not currently notified, must be enlisted by the local body through a formal process so that these become eligible for provision of basic services. Since the process of granting land tenure will take time, notification can help to include currently excluded/non-notified settlements for provision of services. Most often, such slums have the poorest level of infrastructure and highest incidence of poverty. Municipal teams comprising of engineers, town planners, town project officers and CBOs may be constituted to delineate boundaries of such settlements and undertake an infrastructure deficiency analysis and determine required interventions.

iii. Prioritization of Slums for Investment – As there are large numbers of slums in each city, there is a need to prioritise slums for housing/services investment. The poorest and the most disadvantaged slums must get priority for upgrading/resettlement. The Andhra Pradesh government uses a transparent and objective system for slum prioritisation, namely, the 3x3 matrix for vulnerability mapping. The Andhra Pradesh Government ranks slums as having high, medium and low vulnerability and having high, medium or low access to physical infrastructure. The poorest and most vulnerable groups with least access to basic services/infrastructure falling into the lowest category get preference for upgrading. Non-tenable sites must also be identified, as these will have to be relocated.

iv. Setting up of a BSUP Task Force – Urban Local Bodies will need to set up a BSUP Task Force, which shall have as its members, representatives from neighbourhood groups, community based organizations, elected representatives, and civil society agencies. The BSUP Task Force will be responsible for examining the data generated by various surveys infrastructure deficiency analysis studies and determining investment priorities. The Task Force will also be responsible for monitoring service delivery and tracking investments planned for slum upgrading in the municipal budgets under the Internal Earmarking of Budgets for the Poor reform.

v. Development of Detailed Project Reports (DPRs) with Community Participation – DPRs would need to be prepared for slum upgrading/housing development. The preparation of DPRs must be inclusive where the poor are involved in the planning process. Involving
vi. Development of Housing Plans – Housing being an important part of the BSUP, the city will need to identify appropriate sites for housing for the poor, as described above. In order to implement a successful housing programme, the local body will need to develop housing designs in consultation with the poor, link families to housing credit through banks or community credit mechanisms, provide title in the joint name of women and men, Cooperative housing societies, and access to social services.

vii. Incremental Upgrading – Norms for service provision will need to be developed on an incremental plan. This will allow urban local bodies to improve service delivery over time, moving from community connections for water supply, sanitation, power, etc. to household connections, while improving the level of services such as inner area roads, street lights, water supply quality and quantity, etc.

viii. De-notification of Upgraded/Tenured Settlements and Inclusion in Property Tax System – Once upgraded, slums and new housing colonies must be integrated with the city property tax system. However, the residents of these settlements must be supported to meet property tax payments/user charges for household services. ULBs may consider affordable lifeline taxes and tariffs, which are deferred to beyond the repayment of loans.

ix. Access to Livelihoods – All poor people, especially those who may be resettled to far-off sites, will need to be supported with livelihoods. Income generation programmes will help poor people to afford better housing and improved services and to move above the poverty line. Local governments must engage local NGOs to develop employment-linked livelihood and self-employment programmes such as UPADHI undertaken by APUSP in Andhra Pradesh.

tax. Citizen Redressal Platforms/Grievance Cells – Poor people must be able to easily access municipal grievance redressal systems and other municipal services (registration of births/deaths, payment of user costs). Effort must be made to decentralize these services at ward level for easy access by the poor. The services provided must be designed such that they take into consideration lower literacy levels among the poor, especially women. Such
measures would result in improved responsiveness by local governments for service provision to urban poor communities.

**Pro-Poor Governance & Inclusive Cities**

The Constitution 74th Amendment Act 1992 envisaged that the functions of urban poverty alleviation, slum upgradation and basic amenities to the poor belong to the legitimate domain of elected urban local bodies. There has been reluctance on the part of ULBs to “own” these functions. There is a need for reforms in urban governance so as to work with a vision of slum-free cities and poverty eradication with the poor being involved in policy-making, planning, budgeting, design, implementation, monitoring and evaluation of urban sector programmes. They should be made partners in civic development and be involved in social audit of various programmes. There is also a need for focusing on resource mobilization for urban poverty reduction at ULB and State level.

**Focus on Small and Medium Towns**

There is evidence that the conditions of the urban poor in small and medium towns are worse that those in large cities and rural areas. In the spirit the concept of PURA (provision of urban amenities in rural areas), there is a need to focus on slum upgradation, poverty alleviation, employability and skill development for the poor in selected small and medium towns including District Headquarter towns and other important urban settlements. There is a strong case for improving rural-urban linkages by focusing on special innovative project packages including agricultural marketing, agro-processing and home-based and small scale industries in small and medium towns. Further, the entrepreneurship base of the poor in these towns must be systematically promoted through entrepreneurship development programmes.

**Skill Development Mission**

There is a need to have more focus on the skill upgradation of the urban poor to improve their “employability” and to facilitate their employment. Skill development has to be correlated to the demands of the industry and service sector in and around the city. For this purpose, periodic labour market surveys have to be carried out in collaboration
with the private sector by professionally competent organisations/NGOs so as to devise appropriate training modules for building skills in the relevant disciplines, where the demand exists or is projected. This exercise is likely to lead to a pool of human capital, which can be appropriately utilized in the contemporary labour market.

The Ministry of Housing & Urban Poverty Alleviation is contemplating a programme for Skills Training for Employment Promotion amongst the Urban Poor (STEP-UP). Enhancing skills and knowledge is going to be the key for generating productive employment in the new globalizing urban economies. Major changes in the Indian economy and the accelerated rate of industrial and service sector growth imply a great demand for vocational skills. These skills are often in new, innovative and emerging sectors of technology. However, given the large number of people who have not been covered through the formal education system, innovative approaches and mechanisms would have to be developed to cater the needs of capacity building in the informal system, including those for vocational skills and manual skills.

A large number of workers engaged in the urban economy as self-employed in the informal sector, regular low wage/salaried workers and casual workers fall in the category of ‘urban poor’. They play a key role in wealth creation, development of housing and infrastructure and enhancing the quality of life to the urbanites. However, they are themselves subject to denial of shelter, basic civic amenities, healthy urban environment and a dignified life. Therefore, in the context of poverty alleviation and employment generation programmes, the critical role of training in imparting the need based skills to improve productivity, incomes and equitable access to employment opportunities seems particularly obvious. Lack of adequate skills among the urban poor is one of the basic reasons for persistent poverty. In order to meet the goals of slum development, poverty alleviation and employment generation of the poor, there is an urgent need to provide a national framework for addressing the needs of capacity building, including skill formation of the urban poor, especially youth and mobilizing the community for empowerment.
National Policy on Urban Street Vendors

The total number of street vendors in the country is estimated at around 1 crore. Urban vending is not only a source of employment but provide ‘affordable’ services to the majority of urban population. The National Policy for Urban Street Vendors (NPUSV), formulated by the Ministry of Housing & Urban Poverty Alleviation, defines vendor as a person who offers goods or services for sale to the public without having a permanent built-up structure but with a temporary static structure or mobile stall (or head load). The Policy was circulated by the Ministry to State/UT Governments with request to suitable and appropriate adoption in overall interest of the urban street vendors, with or without any change, to suit local conditions and also respecting any court decisions which may impinge on the issue. The overarching objective of the Policy is to provide and promote a supportive environment for earning livelihoods to the street vendors, as well as ensure absence of congestion and maintenance of hygiene in public spaces and streets. The objective of the policy is to provide legal protection, facilities, regulatory framework, self compliance, promote organization of street vendors, create participatory mechanism for vendors, rehabilitation of child vendors and also to create social security and provide financial services to them.

Millennium Development Goals

The Millennium Development Goals and targets emerged from Millennium Declaration adopted by 189 countries and signed by 147 heads of the state and governments during the United Nations Millennium Summit in September, 2000. The millennium Declaration adopted 8 development goals to be achieved by 2015, 18 times bound targets, and 48 indicators to measure the progress (Table-V).

Table-V
The Millennium Development Goals

<table>
<thead>
<tr>
<th></th>
<th>Eradicate extreme poverty and hunger</th>
<th>Halve, between 1990 and 2015, the proportion of people whose income is less than one dollar a day. Halve, between 1990 and 2015, the proportion of people who suffer from hunger.</th>
</tr>
</thead>
<tbody>
<tr>
<td>1.</td>
<td>Achieve universal primary education</td>
<td>Ensure that by 2015 children everywhere, boys and girls alike will be able to complete a full course of primary schooling.</td>
</tr>
<tr>
<td></td>
<td>Promote gender equality and empower women</td>
<td>Eliminate gender disparity in primary and secondary education, preferably by 2005, and to all levels of education no later than 2015.</td>
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</tr>
<tr>
<td>4.</td>
<td>Reduce child mortality</td>
<td>Reduce by two thirds, between 1990 and 2015, the under-five mortality rate.</td>
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<tr>
<td>5.</td>
<td>Improve maternal health</td>
<td>Reduce by three quarters, between 1990 and 2015, the maternal mortality ratio.</td>
</tr>
<tr>
<td>6.</td>
<td>Combat HIV/AIDS, malaria and other diseases</td>
<td>Have halted by 2015 and begun to reverse the spread of HIV/AIDS. Have halted by 2015 and begun to reverse the incidence of malaria and other major diseases.</td>
</tr>
<tr>
<td>7.</td>
<td>Ensure environmental sustainability</td>
<td>Integrate the principles of sustainable development into country policies and programmes and reverse the loss of environmental resources. Halve by 2015 the proportion of people without sustainable access to safe drinking water and basic sanitation. By 2020 to have achieved a significant improvement in lives of at least 100 million slum dwellers.</td>
</tr>
<tr>
<td>8.</td>
<td>Develop a global partnership for development</td>
<td>Develop further an open, rule-based, predictable, nondiscriminatory trading and financial system. Includes a commitment to good governance, development, and poverty reduction—both nationally and internationally. Address the special needs of the least developed countries. This includes: tariff- and quota-free access for least developed countries’ exports; an enhanced programme of debt relief for HIPC and cancellation of official bilateral debt; and more generous ODA for countries to poverty reduction. Address the special needs of landlocked countries and small island developing states (through the Programme of Action for the Sustainable Development of Small Island Developing States and the outcome of the twenty-second special session of the General Assembly). Deal comprehensively with the debt problems of developing countries through national and international measures in order to make debt sustainable in the long term. In cooperation with developing countries, develop and implement strategies for decent and productive work for youth. In cooperation with pharmaceutical companies, provide access to affordable, essential drugs in developing countries. In cooperation with the private sector, make available the benefits of new technologies, especially information and communications.</td>
</tr>
</tbody>
</table>

Source: Jeffrey Sachs, 2005

A MDGs based poverty reduction strategy consists of 5 parts viz.:

- A differential diagnosis which identifies the policies and investment that the country needs to achieve the Millennium Development Goals.
- An investment plan which shows the size, timing and cost of the required investments.
• A financial plan to fund the investment plan including the calculations of the MDGs financial gap, proportion of financial needs that the donors are likely to fill.
• A donor plan which gives the multi-year donor commitments for filling the MDGs financing gap.
• A public management plan that outlines the mechanisms of governance and public administration that will help implement the expanded public investment strategies.

In order to achieve the Millennium Development Goals, the donor agencies including UN agencies have put great stress on the need for countries to improve their governance and adopt pro-poor development strategy. The financing is necessary for implementing the development strategy to achieve the Millennium Development Goals. Extreme poverty is a trap that can be released through targeted investment if the needed investments are tested and proved and the investment programme can be implemented as part of the global compact between rich and poor countries, centred on a Millennium Development Goals based poverty reduction strategy.

The Millennium Development Goals (MDGs) have become the most widely accepted yardstick of development efforts by the government and non-government organizations since the launch of Millennium Development Goals in September 2000. MDGs are a set of numerical and time-bound targets related to key achievements in human development. They include halving poverty and hunger, achieving universal primary education and gender equality, reducing infant, child mortality and maternal mortality, reversing the spread of HIV/AIDS and other communicable diseases, and halving the proportion of people without access to safe drinking water. These targets are to be achieved by 2015 from the levels in 1990. The attainment of the MDGs in India will remain challenging in the poor states of India. There is wide disparity both in terms of regional and gender in development and social change across the states and agro-climatic zones. Though, India has made rapid progress in the field of primary education, however, India is abode of world’s largest illiterates and most of them are living in backward states like Uttar Pradesh, Bihar, Madhya Pradesh, Jharkhand, Chhatisgarh and Orissa. Gross enrolments in schools has been reported to be low in the state of Uttar Pradesh since only 65 per cent children are being enrolled in primary schools in the state. Only 75
per cent attendance has been reported to be in the states of Bihar, Orissa, Rajasthan, Uttar Pradesh and Madhya Pradesh. There is large disparity between the age specific, caste and community specific and region specific. In the state of Uttar Pradesh, drop out rate has been reported to be higher particularly among the disadvantage classes and girls. The quality of school infrastructure has also been reported to be poor in the state. Gender disparity in education has been reported to be high. In most of the cases, particularly in the rural areas and among the disadvantage classes, girls are being sent to government-run schools where quality education is not being ensured. On the other hand, the boys are being sent to private schools where quality education is being provided to them. This creates gender disparity in schooling as well as achieving educational standards.

*India is also abode of world’s largest poor and about 8 per cent of the world’s poor live in Uttar Pradesh alone.* If we measure poverty in terms of human development, we find that poverty levels in the states of Uttar Pradesh, Bihar, Orissa, and Rajasthan are higher. Importantly, the disadvantage classes face more problems related to poverty, hunger, deprivation and illiteracy. In absence of poor governance of development programmes and delivery of public goods, the poor not only face difficulties and challenges but they are also deprived of basic minimum needs for their development.

The Million Summit established the goal of improving the lives of at least 100 million slum dwellers by 2015. UNDP supports policy interventions designed to tackle urban poverty through improved urban governance, while living attention to urban environment improvements. These interventions relate to participatory planning process to improve housing, water and sanitation, waste management, job generation and other aspects. While the MDGs targets are nation centric, in a rapid urbanizing world, cities play a critical role in the achievement of these development goals. Cities have become vibrant centres of national economic growth; hubs of trade, commerce, transport and communication. Rapid urbanization is placing enormous pressure on cities to make use of their scarce resources to meet the enlarged demands for water, sanitation, garbage collection and disposal, primary education, healthcare, affordable housing and public transport. In order to achieve the goal of eradicating extreme poverty and hunger, India must reduce the proportion of population below the poverty line from nearly 37.5 per
cent in 1990 to about 18.75 per cent by 2015. Government of India while adopting the Mission Approach in 2005 also targeted slum-free and poverty-free cities with inclusive growth.

It may be concluded that the concept of inclusive growth and development is not new. It dates back to the historical period when the concept of ‘all live prosperous and healthy’ and Ram Rajya was applied in the governance that converted into welfare statelatter on. However, it got momentum in the Eleventh Five Year Plan, when Government of India highlighted the imperative need of inclusive growth in order to achieve sustainable development. Achieveng inclusive growth is not easy task as there are challenges, difficulties, and problems. Change of sociatal mind set is required while pro active policy enhanced budgetary support, commited governance, and multy pronged approaches and strategies will be required.

**Urban Poverty Scenario**

Poverty is broadly defined in terms of material deprivation, human deprivation and a range of other deprivations such as lack of voice, vulnerability, violence, destitution, social and political exclusions, and lack of dignity and basic rights. Prof. Amartya Sen has also defined poverty as the deprivation of basic capabilities that provide a person with the freedom to choose the life he/she has reason to value. These capabilities include good health, education, social networks, and command over economic resources, and influence on decision making that affects one’s life. In India, and indeed throughout the world, the conventional approach equates poverty with material deprivation and defines the poor in terms of incomes or levels of consumption. The Planning Commission has defined poverty in terms of level of per capita consumer expenditure sufficient to provide an average daily intake of 2400 calories per person in rural areas and 2100 calories per person in urban areas, besides a minimal allocation for basic non-food items. As per Planning Commission, Government of India, the poverty lines based on per capita per month income vary state to state both in rural and urban areas. The cut-off point for measuring poverty in urban areas at the national level in 2004-05 was Rs. 538.60 per capita per month income. It varies from Rs. 665.90 in Goa to Rs. 378.64 in Assam. While
in India, poverty has been measured in terms of per capita income adjusted on the basis of consumer expenditure, the donor agencies such as World Bank focuses more on human poverty based on per capita daily expenditure.

Poverty is found everywhere, but it is traditionally being seen as a typically rural problem. The rural poor lack adequate income and land to cultivate; they are removed from such services as education and health care and their voices rarely heard. Compared with the rural poor, the urban poor are seen as people who are much better off; they are generally employed and they earned an income that is higher than that of the rural poor; they live near basic infrastructure and services, and their sheer numbers and closeness to the centres of power enable them to influence local political decision making. However, urban poverty requires the urgent attention of policy makers. There is evidence that it is becoming an urban rather than a rural problem. Unless urban poverty addressed, continued urbanization will result in increases in urban poverty and inequality. This may have profound consequences for the city as a whole, as growing inequalities can strain its ability to prosper.

Thus, urban poverty reduction requires different kinds of approaches, because it is different from rural poverty in many aspects; the rural poor are affected by the highly monetized nature of urban living, which forces them to spent far more on accommodation, food, transport and other services than the rural poor; unlike rural poverty, urban poverty is characterized by the regulatory exclusion of the poor from benefits of urban development.

World Bank has long used a complicated statistical standard—income of $1 per day per person measured at purchasing power parity—to determine the numbers of extreme poor around the world. Another World Bank category, income between $1 per day and $2 per day, can be used to measure moderate poverty. These measures feature prominently in public policy circles. The number of poor estimated on that basis was 1.1 billion people living in extreme poverty in 2001. The overwhelming share of world’s extreme poor, 93 per cent in 2001, lived in three regions viz. East Asia, South Asia and Sub-Saharan Africa. In the period of modern economic growth, the global population
rose more than 6-folds in just two centuries whereas world’s average per capita income rose even faster. The gulf between today’s rich and poor countries is a new phenomenon. As of 1820, the biggest gap between rich and poor—especially between world’s leading economy of the day, United Kingdom and the world’s poorest region, Africa—was ratio of four to one in per capita income. By 1998, the gap between the richest economy, the United States, and the poorest region, Africa had widened to 20 to one. Thus, all regions experienced economic progress but today’s rich regions experienced by far the greatest economic progress.

There has been gradual increase in the number of urban poor over the period of 1973-74 to 2004-05. During 1973-74, there were 60.05 million urban poor in India while during 2004-05, the number of urban poor was reported to be 80.79 million. About 81 million persons in urban areas were reported living below poverty line during 2004-2005. Importantly, Uttar Pradesh, Maharashtra, Madhya Pradesh, Andhra Pradesh and Bihar account for larger share in urban poor. The percentage of urban poor was recorded highest in Orissa (44.3 per cent), Madhya Pradesh (42.1 per cent), Uttar Pradesh (30.6 per cent), Bihar (34.6 per cent) and Maharashtra (32.2 per cent). Indian poverty is predominant in the rural areas where more than three quarters of all poor people reside, though there is wide variation in poverty across different states. Moreover, progress in reducing poverty is also very uneven across different states of the country. The state-wise numbers of urban poor are shown in Table-VI. Largest numbers of urban poor were reported in Maharashtra followed by Uttar Pradesh, Madhya Pradesh, Tamil Nadu, Karnataka, Andhra Pradesh and Rajasthan.

<table>
<thead>
<tr>
<th>S. No.</th>
<th>States/UT</th>
<th>Rural</th>
<th>Urban</th>
<th>Combined</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td>No. of persons</td>
<td>No. of persons</td>
<td>No. of persons</td>
</tr>
<tr>
<td></td>
<td></td>
<td>(Lakh)</td>
<td>% of Persons</td>
<td>% of Persons</td>
</tr>
<tr>
<td>1</td>
<td></td>
<td>3</td>
<td>4</td>
<td>5</td>
</tr>
<tr>
<td>2.</td>
<td>Arunachal Pradesh</td>
<td>1.94</td>
<td>22.3</td>
<td>0.09</td>
</tr>
</tbody>
</table>
3. Assam | 54.50 | 22.3 | 1.28 | 3.3 | 55.77 | 19.7
4. Bihar | 336.72 | 42.1 | 32.42 | 34.6 | 369.15 | 41.4
5. Chhatisgarh | 71.50 | 40.8 | 19.47 | 41.2 | 90.96 | 40.9
12. Jharkhand | 103.19 | 46.3 | 13.20 | 20.2 | 116.39 | 40.3
15. Madhya Pradesh | 175.65 | 36.9 | 74.03 | 42.1 | 249.68 | 38.3
17. Manipur | 3.76 | 22.3 | 0.20 | 3.3 | 3.95 | 17.3
18. Meghalaya | 4.36 | 22.3 | 0.16 | 3.3 | 4.52 | 18.5
19. Mizoram | 1.02 | 22.3 | 0.16 | 3.3 | 1.18 | 12.6
20. Nagaland | 3.87 | 22.3 | 0.12 | 3.3 | 3.99 | 19.0
21. Orissa | 151.75 | 46.8 | 26.74 | 44.3 | 178.49 | 46.4
24. Sikkim | 1.12 | 22.3 | 0.02 | 3.3 | 1.14 | 20.1
26. Tripura | 6.18 | 22.3 | 0.20 | 3.3 | 6.38 | 18.9
27. Uttar Pradesh | 473.00 | 33.4 | 117.03 | 30.6 | 590.03 | 32.8
28. Uttarakhand | 27.11 | 40.8 | 8.85 | 36.5 | 35.96 | 39.6
29. West Bengal | 173.22 | 28.6 | 35.14 | 14.8 | 208.36 | 24.7
All India | 2209.24 | 28.3 | 807.96 | 25.7 | 3017.20 | 27.5

Source: Planning Commission, Govt. of India, 2007

As per McKinsey Report (2010), about 75 percent of urban population is in the bottom income segments, earning an average of Rs.80. About 30 percent population was reported to be deprived while about 45 percent urban population was reported to be aspires. Thus out of about 341 million urban population, about 254 million urban population was concentrated in the bottom income brackets. (Table-VII)

### Table-VII

**Income Brackets of Urban Population**

<table>
<thead>
<tr>
<th>Income Brackets (Rs.000*)</th>
<th>Population (Million)</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Global (&gt;1000)</td>
<td>2.8</td>
<td>0.82</td>
</tr>
<tr>
<td>Strivers (500-1000)</td>
<td>6.5</td>
<td>1.91</td>
</tr>
<tr>
<td>Seekers (200-500)</td>
<td>77.7</td>
<td>22.79</td>
</tr>
</tbody>
</table>
Aspires (90-200) | 152.2 | 94.65
---|---|---
Deprived (<90) | 101.7 | 29.82
Total | 340.9 | 100.00

*Source: McKinsey, 2010*

In sum, urban poverty has a cumulative impact. It leads to problems like poor health and education, unemployment, low wages, unhygienic living conditions, sense of insecurity, disempowerment etc. This is clearly shown in Chart-2.

**Chart: 2**

**Impact of Urban Poverty**

- Lack of access to bank credit for business or housing
- Inability to afford adequate housing
- Tenure insecurity, eviction, lack of small savings for investment in house
- Unhygienic living condition, low quality of public service
- Inability to afford adequate housing
- Sense of insecurity, isolation and Disempowerment
- Poor health, poor education
- Lack of employment, lack of regular income, lack of social security and poor nutrition

The Eleventh Five Year Plan document shows rural poverty has actually declined in absolute numbers over the past 30 years. In 1973, there were 2,612.90 lakhs people in rural areas who were below the poverty line. In 2004, this decreased to 2.209.24 lakhs, a total decrease of 403 lakhs (Eleventh Five Year Plan, 2007). On the other hand, the number of people below the poverty line in urban areas increased from 600.47 lakhs in 1973 to 807.96 lakhs in 2004. The main sections of population living below the poverty line in urban areas are casual labourers as they earn less and get no social or economic protection. The percentage of casual labour households increased from 25 percent of the urban population in 1973-74 to 32 percent in 1999-2000.
An integrated approach to inclusive cities is shown in Chart-3 which demonstrates that there is imperative need to sustainable poverty reduction through mobilizing, organizing community into SHGs, skill upgradation and credit management etc.

**Chart-3**

**Integrated Approach to Inclusive Cities**

- **Mobilization of Community**
  - Next Cycle
  - Housing Upgradation leading to enhanced QOL
  - Increase Income

- **SUSTAINABLE POVERTY REDUCTION**
  - Promotion of Self-Help Groups
  - Skills Upgradation & Credit Management
  - Technology Upgrading Access to Mainstream Credit
  - EDP Linkages with Mainstream Marketing

Source: Verma and Gill, 2008

The Eleventh Plan has laid down guidelines for providing livelihoods to the people. The focus is clearly on Small and Medium Enterprises (SMEs) as sources of employment. India, like most of the Asian countries, has an overwhelming majority of its manufacturing units in SMEs. These units comprise over 99 percent of the total units in manufacturing. The Plan document notes that productivity of SMEs is higher than that of large industries but it is well below that of other Asian countries. The Fortune Small Business Survey ranked India 46th out of 53 countries. Improvement of SMEs is absolutely necessary if they are to become the key factors for growth and employment.
The Plan also provides for social security that is sensitive to women’s needs. It notes: ‘Equal wages, adequate protection, provision of drinking water, toilets, crèche and feeling facilities will be ensured in all small units and for each cluster’. This is of course a positive step but if these are to be implemented it will need changes in the existing labour laws. At present, crèches are to be provided if there area at least 30 women in the reproductive ages in that unit. SMEs in any case have less than 10 workers in each unit and these constitute the majority on industrial units. The plan however does not take heed to these facts. Hence we do not know how it will be implemented.

**Urban Infrastructure**

The major problem of India’s urbanization is that its growth is concentrated in a few large cities. In fact, Class I cities with more than 1 lakh population account for nearly seventy percent of the urban population. Within this group, we find that the million plus cities have a much higher growth rate. The paradox here is that India will shortly be having the largest number of million plus cities in the world with one of the lowest rates of urbanization. Hence, what we suffer from is mainly the problem of over-urbanization. In other words, the existing large centers are over-urbanized which obviously causes a stain on the civic infrastructure and resources. The Plan has suggested the need for a long term National Urbanization Policy in order to prevent the haphazard growth of urban areas. It suggests that the scheme of Integrated Development of Small and Medium Towns (IDSMT) be strengthened.

**Housing**

One of the acute problems in the larger cities is that of housing. Our cities are dotted with slums, which provide cheap but extremely unhygienic form of housing to the urban poor. These areas lack the basic civic amenities such as potable water, sanitation and waste disposal. Yet the urban poor can afford nothing better than this. The proliferation of slums is due to the high cost of housing as also proximity to the place of work. The Plan document states that a large number of workers engaged in urban economy are self-employed in the informal sector. Others are low-wage/ salaried workers and casual workers. These categories would largely comprise the urban poor. The
The Plan rightly points out that the need is not of demolition, but of upgrading slums to make them liveable. The Plan feels that schemes for improving urban infrastructure such as roads, water supply and sanitation under JNNURM will benefit the urban poor. Another important aspect of the Plan is solid waste management. The problem of solid waste is more acute in the metro cities. However, the collection of solid waste is also more efficient because 70-90 percent is collected in the cities.

The housing requirement during the XIth Plan period has been worked out by utilizing the rate of growth on various parameters as has been applied for arriving at the housing shortage as on 2007 assuming that the rates will not change drastically during the 5 years. Thus, the housing shortage will be 24.71 million. The housing shortage during the XIth Plan Period (2007-12) including the backlog can be computed as 26.54 million. Housing shortage has been reported highest in larger states such as Uttar Pradesh, Delhi, Rajasthan and Punjab.

A National Housing and Habitat Policy 1998 was evolved in 1998, taking into account the development in shelter and related issues. The long term goal of the policy was to eradicate homelessness, to improve the housing conditions of the inadequately housed and to provide a minimum level of basic services and amenities to all. It recognized that the magnitude of the housing stock need the involvement of various stakeholding agencies, including community and private sector. The Policy envisaged a major shift to Government’s role to act as a facilitator than as a service provider. The housing sector has witnessed several changes since the formulation of National Policy in 1998. The Policy could not able to fully overcome the housing shortage, particularly for the EWS and low income groups. The changed economic and policy environment also demanded for up dating of housing policy document. The Ministry of Housing and
Urban Poverty Alleviation, Government of India has introduced draft National Urban Housing and Habitat Policy, 2007.

The Policy envisages to use the perspective of Regional Planning as brought out in the 74th Amendment Act as vital determinant of systematic urban planning. The core focus of the policy is provision of “Affordable Housing for All with special emphasis on vulnerable sections of society such as Scheduled Castes, Scheduled Tribes, Backward Classes, Minorities and the urban poor. The Policy also focuses on legal and regulatory reforms for ULB’s and development authorities besides integration of urban infrastructure development programmes and schemes. It is also highlighted in the Policy document that Central Government will encourage and support the states to prepare a state urban Housing and Habitat Policy and also a state Urban Housing and Habitat Action Plan.

The Tenth Plan (2002-07) has been the milestone in development of urban areas and housing sector. Government of India for the first time introduced JNNURM in selected 63 cities of India with massive Central out lay of Rs. 50,000 crores for 7 years in 2005, in order to strengthen urban local government and developing infrastructural services. The Mission comprises of two sub-missions namely Urban Infrastructure and Governance, and Basic Services to Urban Poor. In order to complement this activity in smaller and non- towns/cities, the centrally supported schemes of IHSDPC (merger of VAMBAY and NSDP) were introduced. The schemes also envisage implementation of reforms measures besides extending funding support for basic services and shelter development that benefit the poor in urban slums.

In accordance with National Housing and Habitat Policy, 1998 which focused on improving the housing condition for urban areas revisions were felt necessary in order to face the emerging challenges. Accordingly, Ministry of Housing Urban Poverty Alleviation, Government of India revised the Housing Policy in 2007 which called for inclusive growth and development of cities through accelerating the pace of development of housing and related infrastructure. In view of National Housing and Habitat Policy, 1998 which focussed on housing for all as a priority area, the two million housing
programme was launched during 1998-99. This was a loan based scheme, which envisaged facilitating construction of 20 lakh additional units every year. HUDOC Housing Finance Institutions, Public sector Banks, and Cooperative sector were the main stakeholding agencies of the programme.

During 1998-99 to 2005-06, HUDCO, HFI’s, PSB’s and cooperative sector constructed about 6.68 million dwelling units in urban areas which required the investment of Rs. 1230109 million. During Xth Plan period, the programme sanction of dwelling units was reported slightly higher than the targets. Overall, 3.62 million units were sanctioned with the investment of Rs. 94701.56 crores.

Government of India had launched VAMBAY scheme in 2001 with a view to ameliorating the conditions of urban slum dwellers living below poverty line that do not possess adequate shelter. The scheme had the primary objective to facilitate the construction and upgradation of the dwelling units for the slum dwellers and to provide health and enabling environment through community toilets under Nirmal Bharat Ahiyan, a component of the scheme under the scheme, 50 per cent subsidy was provided by Government of India while the balance was to be borne by the state government with ceiling costs of dwelling units and toilet. During 2001-02 to 2005-06 0.44 million units were sanctioned with allocation of Rs. 1093.93 crores, with the launch of JNNURM, the VAMBAY scheme has been discontinued. It has been merged in IHSDP.

The Government has introduced Interest subsidy to provide an interest subsidy of 5 per cent for annum for a period of 5 years only to commercial lenders for lending to the EWS (monthly income upto Rs. 3300) and LIG (monthly income ranging in between Rs. 3301 to Rs. 7300) segments of the urban poor. Interest subsidy is expected to leverage market funds to flow into housing for poor. An aggregate amount of Rs. 560 crores per annum as interest subsidy has been proposed by the working group on Housing in 11th Five Year Plan, however Rs. 1218.36 crores were allocated in 11th Plan for the scheme. Loan disbursement during X Plan was expected around Rs. 3.60 lakh crores. Thus, institutional credit towards urban housing is found to be low. The total requirement of funds for meeting the housing shortage at the beginning of the Plan works out to be Rs.
1471.95.0 crores out of it, Rs. 42961 crores would be required for metropolitan cities only. The investment requirement for new additional urban housing alone during the XIth Plan is expected to be Rs. 214123.1.

Government of India may raise up to $12 billion per annum by leveraging debt and attracting private sector participation in urban sectors. The city governments in India have poor record on raising debt and private sources revenue due to poor credit worthiness. India should increase the JnNURM allocation from Rs.10000 crore per annum to Rs.30000 crore per annum with an equivalent contribution from states and municipalities and simultaneously allocate Rs.15000 crore per annum to launch Rajiv Awas Yojana (McKinsey 2010)

In order to achieve the objectives of slum free cities, access to affordable housing is an acute problem among lower income communities. Households in the deprived category (with annual income of less than Rs.90000) are unable to access basic housing in urban centers. It is estimated that about 35 percent of all urban households and 94 percent of the households in the bottom two income segments can not afford house at market prices. Current estimates are about 17 million of these households live in slums or squatter settlements with poor access to the basic services of water, sewerage and sanitation. The remaining households live in formal houses but in highly congested or dilapidated conditions. The majority of the housing shortage is in tier-Ist and IVth cities. (Table-VIII)

<table>
<thead>
<tr>
<th>Category of Cities</th>
<th>Slums (Million)</th>
<th>Non-Slums (Million)</th>
<th>Total (Million)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Tier-I (More than 4 Million)</td>
<td>5.6 (57.0)</td>
<td>4.2 (43.0)</td>
<td>9.8 (39.0)</td>
</tr>
<tr>
<td>Tier-II (1 Million to 4 Million)</td>
<td>1.8 (67.0)</td>
<td>0.9 (33.0)</td>
<td>2.7 (11.0)</td>
</tr>
<tr>
<td>Tier-III &amp; IV (Less than 1 Million)</td>
<td>9.2 (73.0)</td>
<td>3.4 (27.0)</td>
<td>12.6 (50.0)</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>16.6 (66.0)</strong></td>
<td><strong>8.5 (34.0)</strong></td>
<td><strong>25.1 (100.0)</strong></td>
</tr>
</tbody>
</table>

*Source: McKinsey, 2010*
The paucity of affordable housing in urban India is serious. It could deteriorate further. The migration into urban centres is likely to continue and more than 70 percent of migrants are expected to belong to low income group. McKinsey has forecasted the number of households that cannot afford a house could rise by an additional 13 million to reach a total of 38 million by 2030. Government spending on urban affordable housing was about Rs.30 billion in 2005. This annual allocation is grossly inadequate to provide affordable housing in urban centres. Thus affordable housing in partnership mode is most feasible option today. The rental share of housing staff in India has progressively decline with the increase in urbanization. (Table-IX)

<table>
<thead>
<tr>
<th>Year</th>
<th>Urbanisation Rate</th>
<th>Rental Share of Housing</th>
</tr>
</thead>
<tbody>
<tr>
<td>1961</td>
<td>18</td>
<td>54</td>
</tr>
<tr>
<td>1971</td>
<td>20</td>
<td>53</td>
</tr>
<tr>
<td>1981</td>
<td>23</td>
<td>47</td>
</tr>
<tr>
<td>1991</td>
<td>26</td>
<td>34</td>
</tr>
<tr>
<td>2001</td>
<td>28</td>
<td>29</td>
</tr>
</tbody>
</table>

Source: National Housing Board

The demand of low income housing is estimated to be about 38 million during 2010-30. Out of total demand of low cost housing, about 70 percent demand will in ownership while 30 percent will be on rental basis. The large share of government construction will require a huge investment in housing sector. Redevelopment of slums will equally be important for meeting out the demand of low income housing in India. (Table-X)
Table-X
The Demand of Low Income Housing

<table>
<thead>
<tr>
<th>Particulars</th>
<th>Rental</th>
<th>Ownership</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>Cross subsidized by Market</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>1- Creation of New Affordable Stock</td>
<td>3.1</td>
<td>7.1</td>
<td>10.2</td>
</tr>
<tr>
<td>2- Redevelopment of Slums</td>
<td>1.3</td>
<td>3.0</td>
<td>4.3</td>
</tr>
<tr>
<td>Direct Government Construction</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>1- Creation of New Affordable Stock</td>
<td>3.3</td>
<td>7.8</td>
<td>11.1</td>
</tr>
<tr>
<td>2- Redevelopment of Slums</td>
<td>3.7</td>
<td>8.6</td>
<td>12.3</td>
</tr>
<tr>
<td>Affordable Housing Demand (2010-2030)</td>
<td>11.4</td>
<td>26.5</td>
<td>37.9</td>
</tr>
</tbody>
</table>

Source: McKinsey, 2010

Keeping in view of the growing impact of slums on urban environment, the Govt. of India in 2001 draft National Slum Policy, which aimed at integrating slum settlements and the communities residing within them into the urban area as a whole by creating awareness amongst the public and in government of the underline principles that guide the process of slum development and improvement. It also aimed strengthening the legal and policy framework to facilitate the process of slum development and improvement. As part of the strategy, Govt. of India formulated the National Urban Housing & Habitat Policy, 2007. The Policy intends to promote sustainable development of habitat in the country with a view to ensuring equitable supply of land, shelter and services at affordable prices to all the sections of the society. The focus of policy is on provision of affordable housing for all with special emphasis on vulnerable sections of the society. Rajeev Awas Yojana (RAY) for the slum dwellers and urban poor envisages a slum free India through encouraging states and ULBs to tackle the problem of slums in a definitive manner. It calls for a multi-pronged approach focusing on:
1. Bringing existing slums within the formal system and enabling them to avail of the same level of basic amenities as the rest of the town;
2. Redressing the failures of the formal system that lie behind the creation of slums;
3. Tackling the shortage of urban land and housing that keep shelter out of each of the urban poor and force them to resort to extra legal solution in a bid to retain their sources of livelihood and employment.

Drinking Water and Sanitation

Water supply and sanitation were added to the national agenda from the First Five Year plan. In 1954, the first national water supply programme was launched but as part of the government’s health plan, sanitation formed as a section on water supply. The central and state governments provided equal share of funding for water supply schemes. In the initial years, the states faced problems in implementation due to lack of qualified work forces for implementing the projects. In 1968, financial authority was granted to the states to sanction rural water supply projects. This was followed by the launch of the Accelerated Rural Water Supply Programme (ARWSP) in 1972. Subsequent years saw the formation of the National Drinking Water Mission in 1986, setting up of the Department of Drinking Water Supply in 1999 and launch of the Sector Reform Project in 1999 and consequently the Swajaldhara Programme was launched in 2002. In 2007, the funding guidelines for Swajaldhara changed from previous 90:10 central-community share to 50:50 centre-state shares with community contribution being optional. The new rural drinking water supply guidelines are the latest changes in the rural drinking water supply schemes of the government which have come into effect from April 1, 2009. The new guidelines mention that by March 2012 all rural habitations will be covered with an assured supply of water and that Panchayats will manage water supply schemes in their villages.

In terms of expenditure till the Tenth Plan the government has made a plan outlay of Rs. 117,683.36 crore and Rs. 52,024.37 crore for rural and urban water supply and sanitation respectively. An interesting trend observed that despite a rapid increase in the urban population, there has been a gradual shift in priority from the urban to the rural
sector. The plan outlay for rural water supply and sanitation as against the total public sector plan outlay from the First Plan to Tenth Plan has increased from 1.46 percent to 2.89 percent while in case of urban water supply and sanitation it has seen a minor increase from 1.28 percent to 1.30 percent.

In India, there is a considerable difference in the level of attainment of people on various aspects of well being, depending on their place of residence whether rural or urban, the sex of the person and the social group or the segment of the population i.e. whether the person belongs to Sc’s or ST’s. Limites access to education, training or resources, such as land or credit, further impairs their equal opportunities for access to non-caste based occupations and decent works. The deprivation stemming from discrimination in all areas of their life leads to higher levels of poverty among dalits as compared to non-dalits.

The rate of growth of urban population has been more than the rate at which the overall population has grown. One can gauge the increase in urban agglomeration in India with the fact that the number of metro cities (cities with population of one million plus) has almost tripled during the period 1981 to 2001. The Eleventh Plan began with an urban population base of 331 million persons (29.2 percent of India’s population) and it is estimated that approximately 36.8 million persons are expected to be added to urban areas. The Eleventh Five Year Plan of India has estimated that total fund requirement for implementation of the Plan target in respect to urban water supply sewerage and sanitation, drainage and solid waste management to be Rs. 12,92,370 million. (Table-XI)

### Table-XI

<table>
<thead>
<tr>
<th>Sl.No</th>
<th>Sub-Sector</th>
<th>Estimated Amount (Rs. In Million)</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Urban Water Supply</td>
<td>536,660</td>
</tr>
<tr>
<td>2</td>
<td>Urban Sewerage and sewage treatment</td>
<td>531,680</td>
</tr>
<tr>
<td>3</td>
<td>Urban Drainage</td>
<td>201,730</td>
</tr>
<tr>
<td>4</td>
<td>Solid Waste Management</td>
<td>22,120</td>
</tr>
<tr>
<td>5</td>
<td>Management Information System</td>
<td>80</td>
</tr>
</tbody>
</table>
The National Urban Sanitation Policy, 2008 is one of the most significant initiatives in urban sector by the Ministry of Urban Development, Govt. of India. The policy envisages achieving the overall goal of transforming urban India into community driven totally sensitize, healthy and live able cities and towns. The policy equally focuses on reaching the unserved and poor with the overall objective of achieving open defecation free cities. The policy has outlined that states will need to resolved tenure, space and affordability constraints to providing individual sanitation facilities preferentially, and community facilities were individual provision is not feasible. The City Sanitation Task Force is to be constituted in each ULB to achieve the desired objectives of the policy.

**Urban Transport**

Accessibility of transport facilities at cheap rates is essential for the urban poor who need to use public transport to their places of work. We mentioned earlier that by building slums near their places of work the urban poor try to cut transport costs. However the spate of demolition drives of slums tends to push the poor away from their places of work. The rehabilitation schemes for slum dwellers are also situated in the outskirts of the city. We can see this in the case of Slum Rehabilitation Scheme in Mumbai and the relocation scheme in Delhi before the Commonwealth Games. The slum dwellers are pushed far away from their work places. They thus need to depend on public transport for earning their livelihood.

The Plan envisions an Intelligent Transport Systems (ITS) which means that the traditional buses will be replaced by a broad range of wireless and wire line communications. It will invest Rs. 38,000 crores for introduction of modern buses. The government will replace all existing buses with ‘truck chassis body’ with low floor/ semi low floor ultra modern buses on Public-Private-Partnership (PPP) basis.
The total cost for public transport during the Plan period will be Rs. 1,32,590 crores, a staggering amount. The largest head is on expenditure on modern buses (Rs. 38,000 crore). MRTS comes next with an allocation of Rs. 32,000 crores. The sources of funding are: Loans financial institutions (World Bank) that, at Rs. 61,190 crores, constitute almost half the budget. The next highest contribution will be from private promoters (Rs. 26,000 crores). NURM will contribute Rs. 15,500 crores while the states and ULBs are expected to contribute Rs. 19,500 crores.

Government of India had launched JNNURM in 2005 to provide financial assistance to cities for various urban development projects including urban transport. The mission is reform based and aims at strengthening of urban local bodies in selected cities of India. Under JNNURM, rail based metro, BRTS and other projects are being supported in the selected cities. As per information available, rail-based metro system has been developed in the cities of Delhi, Mumbai, Bangalore, Kolkata, Chennai and Hyderabad. Although Metro Rail is becoming the cost effective and most preferred mode of travel in the metropolitan cities and therefore, the new cities are coming forward with their proposals for financial assistance to strengthen their rail-based urban transport.

Under JNNURM, the projects of road-based urban transport encompassing 329 kms., travel length with the investment of Rs. 2884 crores have been approved by the Ministry in the cities of Pune, Indore, Bhopal, Ahmedabad, Jaipur, Vijayawada, Vizag, Rajkot and Pimpri-Chinchwad. Under JnNURM, low floor buses have been launched in the Mission cities. These luxurious buses provide clean and safe mode of urban transport for the public in the cities. Even in the state of Uttar Pradesh, 1310 buses have been purchased in selected 7 cities however; only a few are reported to be operational. The low floor buses are being run on public private partnership mode in several cities whereas; in many states, these buses are being managed by State Transport Department or State Transport Undertakings.

Under JnNURM, other projects such as widening of roads, construction of flyovers, pedestrianization, and traffic improvement have been supported by the Ministry in selected cities. The cost of such projects is reported to be Rs. 1935 crores. As per
information available from the Ministry of Urban Development, Government of India, 40 projects of transport sector with the cost of Rs. 5576.85 crores have been sanctioned to the Mission cities. However, the sanctioned projects in the transport sector account a meager share. In the coming years, large increases in funding will be required for the enormous investments needed to improve Indian transport systems. Given the many social, environmental, and economic problems caused by private motor vehicles, it would make sense to place most of the financial burden of new transport expenditures on motorists and not on public transport riders, cyclists, and pedestrians. Not only do motorists cause most of India’s transport problems, but they are generally much more comfortable than users of public and non-motorized transport modes. Increases in petrol and diesel taxes, vehicle registration and import taxes, and driver licensing fees, and the assessment of higher and more widespread roadway tolls would generate much needed additional revenue for transport investments.

The challenges of the urban sector in India are growing rapidly, and government agencies at various levels are taking steps to address the gaps in service delivery. One of the important steps towards this is introduction of appropriate systems for information management, performance monitoring, and benchmarking. Benchmarking is now well recognized as an important mechanism for introducing accountability in service delivery. It can help Urban Local Bodies (ULBs) and utilities in identifying performance gaps and effecting improvements through the sharing of information and best practices, ultimately resulting in better services to people. It provides (1) Common minimum framework for monitoring and reporting on service level benchmarks. (2) Guidelines on how to operationalize this framework in a phased manner.

Ministry of Urban Development is intended to address institutional and operational aspects for ensuring long term sustainability of the benchmarking activity. Accordingly all JNNURM mission cities are advised to undertake the process of service level benchmarking. In addition, the initiative will facilitate development of Performance Improvement Plans using information generated by the benchmarking exercise. It will address both, performance monitoring for internal decision making and reporting to higher levels of government and external stakeholders.
System for measuring performance of urban transport activities and taking further action on them has not been institutionalized in urban agencies. It is therefore important that the basic minimum standard set of performance benchmarks are commonly understood and used by all stakeholders. Depending on the specific needs of a city, performance parameters can be defined and used to improve the quality of urban transport.

**Environment and Climate Change**

Protection of the environment has to be a central part of any sustainable inclusive growth strategy. This aspect of development is especially important in the Eleventh Plan when consciousness of the dangers of environmental degradation has increased greatly. Population growth, urbanization, and anthropogenic development employing energy-intensive technologies have resulted in injecting a heavy load of pollutants into the environment. More recently, the issue assumed special importance because of the accumulation of evidence of global warming and the associated climate change.

An important feature of any environmental strategy is that environmental objectives require action in several areas, which typically lie in the purview of different Ministries. The Ministry of Environment and Forests (MoEF) has the important role of monitoring the development process and its environmental impact in a perspective of sustainable development and to devise suitable regulatory structures to achieve the desired results. While this role is crucial, environmental objectives can only be achieved if environmental concerns are internalized in policymaking in a large number of sectors. This would require sharing of responsibility at all levels of government and across sectors with respect to monitoring of pollution, enforcement of regulations, and development of programmes for mitigation and abatement. Regulatory enforcement must also be combined with incentives, including market and fiscal mechanisms to encourage both industry and people in their day-to-day working lives to act in a manner responsive to environmental concerns. Sustainable use of natural resources also requires community participation with a responsible role assigned to the communities for conservation.
The monitorable target of the Eleventh Five Year Plan is to increase the forest cover by 5 percent of the total geographical area. This would require an additional cover of about 16 million ha. Out of this, 5 million ha could be brought under the tree cover within the recorded forest area while the rest would be added through agro forestry and social forestry. However, the policy target is to have 33 percent forest and tree cover ultimately which will require additional coverage of about 10-11 million ha. This will have to be done mainly outside the recorded forest area.

The target of 33 percent forest and tree cover reflects the tree component without accounting for other vibrant non-tree natural biomes like grasslands. The amendment of the 1952 policy, of one-third area under forests, to forest/tree cover resulted in a shift of focus from ecological habitats to tree cover. Further recognition biodiversity characteristics and ecological services rendered by habitats like grasslands, natural desert ecosystems, alpine, and riparian habitats suggests that several biomes, even if devoid of tree component, can be recognized as 'green cover' and accounted so. Recognizing these facts, the following strategic principles will be adopted for dealing with the green cover.

The policy objective of 33 percent tree/forest cover should be revisited for its definition on ecological considerations. The green cover should include the existing natural ecosystems within which the tree cover constitute a sub-set. Implementation of the Central programmes has met with difficulties on fund flow management at the State level. It is advisable to undertake activities in project mode with earmarked funding, as is done in the externally aided projects.

The country's first river action programme- Ganga Action Plan (GAP) - completes over 20 years and the National River Conservation Plan (NRCP) completes 10 years in 2007. The experience of the first 20 years needs to be used to design an effective and affordable river cleaning programme for the future.

- A basic objective must be to maintain minimum flows, which are threatened by withdrawal of water to meet the needs of agriculture and industry, and to ensure treatment of sewage and effluents.
• As urban sewage load is the dominant factor causing river pollution, integration of the NRCP and National Lake Conservation Plan (NLCP) with the urban development programmes and agencies is essential. It should be ensured that by 2011-12 no untreated sewage is drained into the rivers.

• For receiving assistance under the NRCP/NLCP, Urban Local Bodies (ULBs) should be fully involved in developing the programme along with specific statutory responsibility for operating and maintaining the treatment facilities created.

• The City Development Plans should incorporate environmental management services as the number one priority in JNNURM and Urban Infrastructure Development Scheme for Small and Medium Towns (UIDSSMT). Mechanisms are needed to ensure that the urban areas covered under these programmes provide for full treatment of the sewage generated.

• For the plan period, the River Conservation Programme should aim at completing the projects in hand and new projects should be considered only in towns which are not covered under JNNURM and UIDSSMT.

• The NRCP should encourage installations on command area basis to facilitate investment in the treatment of maximum quantity of sewage and reuse in the vicinity. In other words, decentralized systems of wastewater treatment need to be encouraged as against centralized, large, end-of-pipe treatment units.

• The wastewater management strategy needs to emphasize the use of state-of-the-art Geographical Information System (GIS)-based decision support systems.

• Water efficiency in flushes and gadgets should be planned in order to reduce wastewater generation. Recycling/reuse of treated sewage in cities should be promoted. Resident groups should be sensitized towards water conservation, recycling, and reuse.

Collection, treatment and disposal of solid waste are the responsibility of the ULBs. These bodies must be made specifically accountable in this respect. The Supreme Court directions for municipal solid waste collection and management which require
segregation, sanitary landfills, and other safe options of treatment should be part of a Master Plan. The following measures also need to be taken.

- Processes for waste minimization and segregation should be promoted and pursued. The existing regulations have to be revisited to see the changes needed and the investments required.
- The role of Central Pollution Control Board (CPCB) and MoEF must be clarified. They should be charged with enforcing the rules through the ULBs and not rest satisfied solely from being the key standard setting and pollution monitoring agency.
- Assistance for projects for treatment and disposal of hazardous and biomedical waste should be provided as incentive for compliance.
- Avoidance of waste going to the landfill should be the priority for all ULBs.
- For smaller and medium towns and cities, regional/shared landfills/waste processing infrastructure should be considered. For larger cities, the problem of availability of land should be addressed.
- Programmes like JNNURM and UIDSSMT need to link assistance to the progress in solid waste management. During the Plan period, all Class I cities should have sanitary landfills in place.

The Pollution Control Boards (PCBs) are responsible for enforcing Management of Hazardous Waste and Biomedical Wastes (Management and Handling) Rules. It is assessed that about 4.4 million tonnes of hazardous waste are generated annually by over 13000 units. At the instance of the Supreme Court, an inventory of dumpsites is being carried out. MoEF provides assistance for installing Transport, Storage, and Disposal Facilities (TSDF) for management of hazardous waste generating industrial clusters. So far, six such systems have been supported in PPP mode. The average capacity of these units is 1-1.2 lakh tonnes per annum. Biomedical waste is generally disposed of by incinerators or conventional methods. At least 17 units, mostly incinerators, were set up by industry associations. Some health care facilities have installed their own biomedical waste treatment facilities and others are availing the services of Common Bio-medical
There were 157 CBWTFs, including eight under installation, in the country as on March 2007.

During Eleventh Plan period, an institutional mechanism would be required to be put in place to ensure that issues related to handling of industrial, hazardous and biomedical wastes are also dealt under JNNURM and UIDSSMT. Funding through these two umbrella schemes should be made conditional upon appropriate measures being taken in respect of these issues. In places not covered under JNNURM and UIDSSMT, an effective mechanism should be put into place to ensure strict monitoring and compliance by the concerned local authorities. A framework for management of e-waste also needs' to be put into place.

The MoEF has established an autonomous institute, the G.B. Pant Institute of Himalayan Environment and Development (GBPIHED), with the overall mandate of dealing with issues relating to the environment of the Indian Himalayan Region. The results of project studies of the Institute also have implications on issues such as climate change and land degradation. However, the output falls far too short of what is needed to be done for the Himalayan ecosystems.

During the Eleventh Plan period, GBPIHED should reorient its activities to evolve as a resource centre for the Himalayan States and GoI for advice on sustainable development of the Indian Himalayan Region. The focus of research should include socio-economic development of the mountain habitations. An Indian Alpine Initiative should also be started for tracking the dynamics of alpine biomes in the context of climate change.

The Environment Education in School System project initiated in 1999 strengthens environment education in the formal school curriculum through infusion of appropriate education material. Introduction of environmental concepts in Business/Management Education is another focus area. A committee comprising representatives from management institutions, All India Council for Technical Education (AICTE), University Grants Commission (UGC), industry, and MoEF is working on this.
During the Eleventh Plan, the programme of Environmental Education, Training, and Extension may be continued with further linkages with the publicity and awareness mechanisms of State forest departments. This may include a manual on public participation in all activities of MoEF. Public transport like railways, buses, and even airways can be extensively used for environmental awareness through well designed awareness material. Information generated by student activities on local environmental issues may be integrated with the database under the National Environmental Monitoring Programme (NEMP). Capacity building, such as training of trainers, should also be focused on.

The MoEF supports nine Centres of Excellence in research which need to be strengthened. During the Eleventh Plan period, environmental policies and programmes will need strong research backup. The identified research priorities will be met by a combination of open, competitive research grant programmes, and dedicated support to special organizations and centres of excellence.

- An 'Environmental Research Grants' programme should focus on the relevant areas such as clean technologies, preventive strategies, hazardous substances management, and so on. There should special programmes on Ecosystem Health, Pollution and Health, Ecological Footprint, Non Timber Forest Produce (NTFP) regeneration ecology, Invasive species, Fire Ecology, and Forest Watershed Services.
- Documentation of traditional and community knowledge should be a special area of research.
- Special mechanisms may be set up for co-ordination and management of research amongst agencies like Indian Council of Forestry Research and Education (ICFRE), ICAR, CSIR, DBT, DST, and UGC, as well as multilateral and bilateral donors and private foundations.
- The All India Coordinated Project on Taxonomy (AICOPTAX) needs strengthening in order to bring more taxa of lower organisms and issues like molecular taxonomy.
Global Climate Change due to rising levels of Green House Gases (GHGs) in the atmosphere is one of the most serious environmental concerns of our time. The Intergovernmental Panel on Climate Change (IPCC), established in 1988 by the World Meteorological Organization and the United Nations Environment Programme, has worked extensively on evaluating past trends and the future prospects of climate change. The synthesis report of the Fourth Assessment Report (AR4) of the Panel was released in November 2007.

The IPCC reports present a grim picture. It is estimated that the Earth's surface temperature has risen by 0.6±0.2°C over the twentieth century. In the last 50 years, the rise has been 0.13 ± 0.07°C per decade and the recent years have been the warmest since 1860, the year from which regular instrumental records are available. The Panel has concluded that the fact of global warming is unequivocal and there is enough evidence to indicate that this is due to anthropogenic reasons. Although some of these conclusions have been disputed, the assessment of the IPCC represents a broad and growing consensus in the scientific community worldwide. The current level of atmospheric CO$_2$ is estimated as 379 parts per million (ppm) compared with the pre-industrial level of only 280 ppm. The annual growth rate of CO$_2$ concentration has been greater in the last 10 years (1.9 ppm/yr) compared to the last 40 years (1.4 ppm/yr). Halocarbons (chloro-flouro-carbons etc.) in the atmosphere, however, are observed to be decreasing due to their phase out under the Montreal Protocol.

Since warming depends upon the total stock of GHG in the atmosphere, continued emissions beyond the earth's absorptive capacity necessarily imply a rise in temperature. If emissions continue to increase as at present, a warming of about 0.2°C per decade is projected by IPCC. If emissions are stabilized at the 2000 level, the warming could be about 0.1°C per decade. The Special Report on Emission Scenarios projects that surface air temperatures could rise by between 1.1 and 6.4°C over the twenty-first century. In most cases, the temperature rise may be 2-4°C. The sea level rise is projected to be 18 to 59 cm.
Many regions in India are highly vulnerable to natural and other disasters on account of geological conditions. About 60 percent of the landmass is susceptible to earthquakes and over 8 percent is prone to floods. Of the nearly 7500 kilometers long coastline, approximately 5700 kilometers is prone to cyclones. 68 percent area is susceptible to drought. All this entails huge economic losses and causes developmental setbacks. Disasters are no longer limited to natural catastrophes. Man-made emergencies often cause bigger disasters in terms of fatalities and economic losses. With urbanization and concentration of population in metropolitan cities, more and more people are becoming vulnerable to locational disasters. So, the development process needs to be sensitive towards disaster prevention, preparedness and mitigation. Disaster management has therefore emerged as a high priority for the country. Going beyond the historical focus on relief and rehabilitation after the event, there is a need to look ahead and plan for disaster preparedness and mitigation in order to ensure that periodic shocks to our development efforts are minimized.

Disaster risk reduction has not been highlighted in the policies and programmes of various plan schemes. The country's commitment to mainstreaming disaster risk reduction into the process of development planning at all levels so as to achieve sustainable development is yet to be carried forward across sectors through actionable programmes for achieving the desired result.

The Tenth Plan has set into motion the process of shift in focus from response-centric disaster management covering rescue, relief, rehabilitation, and reconstruction to laying greater emphasis on the other elements of disaster management cycle - prevention, mitigation, and preparedness - as a means to avert or soften the impact of future emergencies. The Eleventh Plan aims at consolidating the process by giving impetus to projects and programmes that develop and nurture the culture of safety and the integration of disaster prevention and mitigation into the development process. The guidance and direction to achieve this paradigm shift will need to flow from National Disaster Management Authority (NDMA), and in the true spirit of the Disaster Management Act, to all stakeholders including State Governments and UTs, right up to the PRIs. Communities at large will need to be mobilized to achieve this common
objective as they are the first responders. Even the best of isolated efforts will not bear fruit unless they are part of an overall, well-considered approach, and responsibilities of all stakeholders are clearly spelt out and accountability and sustainability factored in.

**Way Forward:**

- Efforts to achieve inclusive growth should involve a combination of mutually reinforcing measures including promotion of efficient and sustainable economic growth; strengthening capacities and providing for social safety nets.
- There is need to peruse decentralization towards the local governments. The reforms agenda of municipal governance should be enforced effectively to strengthen the local governments. Strengthening local institutions is imperative to promote inclusive urban development.
- Engage in partnership to address the issue of inclusive development is called for. Governments need to faster an enabling environment for all people, including the poor, to contribute to and benefit from the growth process.
- Strengthening capacities in formulating and implementing appropriate macro economic and social protection policies, accountability in administration, efficient delivery of public services and improve governance is imperative.
- Millennium Development Goals (MDGs) approach should widely adopted in order to effectively address the issues of poverty with seven point charter – security of tenure at affordable prices, improved housing, water supply, education, health and social security.
- Growth without jobs can neither inclusive nor it bridges divides. All avenues for increasing employment opportunities, including the promotion of micro, small and medium enterprises (MSMEs) need to be explored.
- Social security measures must be expanded, and strengthened through legal provisions, enhanced budgetary support and launching of new programmes.
• Effective implementation of governance reforms is imperative to ensure inclusive growth and development. The governance of public services needs further improvement in delivery mechanism.

• Issues of climate change need be addressed effectively through enforcement of National Action Plan and augmentation of renewable energy resources. India needs more emphasis for the prevention and preparedness for disaster management as well as negative consequences of climate change.

• Corporate social responsibility should be further encouraged within the suitable framework of governance of pro-poor programmes and welfare oriented initiatives along with proactive approach of government.

• Inclusive development requires multi-pronged approaches and strategies as it has several dimensions. ‘People first’ in governance of development programmes, and schemes and hence, policy formulation is imperative in the present context.

• More social and economic opportunities need to be created for identifying and mainstreaming the disadvantaged sections of society and also their empowerment.

• Capacity of socially excluded communities need be improved through training, capacity building and by providing opportunities to acquire hands-on-skills. The issues of capacity building may be well addressed under National Skill Development Mission.

• The access to developmental programmes and schemes meant for disadvantaged and weaker communities can be increased through a change in societal mindset, political will and bureaucratic commitment towards social inclusion.

• Structural rigidities and inequalities must be removed effectively and infrastructural bottlenecks need to be addressed properly to pass the benefits of economic prosperity to people at the bottom at the pyramid.

• Gender budgeting needs to be further promoted for gender mainstreaming, addressing the gender concerns and issues. Women’s due share should be ensured in mega schemes and must be oriented towards inclusiveness.
• Micro-finance infrastructure to be developed and promoted through adopting a suitable policy perspective, delivery mechanism and proactive approach of financial institutions including Micro Finance Institutions (MFIs). The access of banking services needs to be further improved in order to ensure financial inclusion.

• The issue of corruption in governance of the development programs, schemes and projects may be effectively addressed through e-governance technology adoption besides adhering to strict norms of transparency and accountability.

• Human development which holds the key for all types of development must form the core of all development policies. Enhanced budgetary support is required for human resource development to ensure inclusiveness.

• Public Private Partnership (PPP) should not be confined only to partnership of government and private sector but it should also include business houses (big and small), civil society, and community-based-organizations (CBOs).
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