Evolution of National Policies for Basic Services, Affordable Housing and Livelihoods for the Urban Poor

Arun Kumar Mishra and Shubhagato Dasgupta

THE CONTEXT: URBANIZATION AND URBAN POVERTY IN INDIA

With larger sections of India’s population living in urban areas over the decades and with the growing contribution of urban areas to economic growth of the nation, and the increasing size and social participation of the urban middle class, the last decade has witnessed a significant shift, which has resulted in urban policies and programmes getting higher levels of attention than in the decades before.

Urbanization—from 1951 to Date

Widespread urbanization is a twentieth-century phenomenon. The total urban population of the world was not more than 250 million in 1900, less than 15 per cent of the total. The Indian urban population today is itself greater than this number. A hundred years later (in 2000) the world’s urban population had increased to almost 2.9 billion, about 47 per cent of the total. The twenty-first century is therefore an urban century, and this sets it apart from all the centuries that have gone before it. For the first time in human history, more people will live in cities than in the countryside (Mohan and Dasgupta).

As per the Census of India (RGI 2001), in the year 2001, 27.8 per cent of Indians, that is, 286 million people, or 55 million households, lived in urban areas. As per the provisional data from Census 2011, the urban population had gone up to 377 million persons, which represents 31.16 per cent of the Indian population. The last decade has been the first decade in India’s history where more people have been added to urban than to rural areas (see Table 1.1). Various estimates of urban population growth in India have been developed in the recent past.

Three important projections discussed below are those made by the United Nations (UN) Population Division, undertaken by the United Nations Department of Economic and Social Affairs, Population Division, Population Estimates and Projections section, report World Urbanisation Prospects—2011 Revision; the

The UN population projections project that 542 million will live in urban areas in India by 2025 (see Table 1.2).

The HPEC’s projections suggest that India’s urban population, as presently defined, will be close to 598 million by 2031, more than double of that in 2001. The HPEC also flagged that the number of metropolitan cities with population of 1 million and above has increased from 35 in 2001 to 50 in 2011 and is expected to increase further to 87 by 2031. The McKinsey Global Institute (MGI) Report also has a similar projection of 590 million residents in urban areas with 68 cities with a population above 1 million by 2030 in India. Other academicians have also opined that 87 million plus cities projected for 2031 by HPEC is on the higher side.

‘However, in spite of this large number of people becoming urbanised in India as per these various projections mentioned above it is also now well acknowledged that urban growth has not been as rapid as could be expected and as witnessed in other countries during periods of rapid economic growth’ (see also Mohan and Dasgupta 2004). A variety of factors that might be contributing to this this lower urbanisation level have been discussed by various scholars in the past. Some of the most important reasons identified were related to the ‘restrictive’ definition of ‘urban’ adopted in India relative to other countries, inadequate increase in rural productivity, led by slow growth in agricultural productivity, except in certain regions, may not be releasing agricultural labour, labour legislation and small industries reservations, location restrictions on industries, especially in urban areas, and land policy constraints.

This may be changing as the share of population dependent on agriculture is declining with the pull factor from the non-agricultural economic growth getting stronger.
Migration from rural to urban areas is likely to see an increase and become an important factor contributing to the process of urbanization of the Indian economy. Other Union Territories (UTs) such as Delhi, Chandigarh, and Puducherry and small states like Mizoram record high urbanization. Among the major states, Tamil Nadu is the most urbanized state of India with 48.45 per cent of its population living in urban areas as per Census 2011, followed by Kerala (47.72 per cent), Maharashtra (45 per cent), and Gujarat (42 per cent).

It is generally believed that large cities have grown faster than, and at the expense of, small and medium towns, and that this phenomenon is undesirable and measures should be taken to retard large city growth. However, it is not entirely true that on an average, large cities have grown faster than small and medium towns. Also the growth and distribution of small and medium towns is such that higher growth in small and medium towns is unlikely to affect the growth in larger cities. The growth of any city or town has very little to do with its own size and is mainly explained through its own economic characteristics and that of its surrounding region. Slow-growing towns have been found to be concentrated in particular regions of the country, which has varied from decade to decade (Mohan and Pant 1982). The total urban population living in cities and towns in any particular class has increased consistently due to the stable and balanced pattern of urbanization throughout the last century. This balanced urban growth pattern has led to increasingly larger proportions of population living in Class-I towns. Over two-thirds of the total urban population now lives in cities that have populations over 100,000 (Class-I towns) (see Table 1.3).

### Poverty and Employment in Urban India

Around 80.8 million people out of the urban population were below the poverty line in 2004–05 with their consumption expenditure at less than Rs. 538.6 per month. These numbers constitute a significant proportion of the world’s total urban poor estimated at 291.4 million. Over the past three decades (1973–2004), the numbers of the urban poor have risen by 34.4 per cent and the shares of the urban poor in the total poor in India has risen from 18.7 per cent in 1973 to 26.8 per cent in 2004–05. Non-wage, informal employment is a dominant characteristic of the urban poor households. In 2004–05, between 72 and 82 per cent of the usually employed male urban poor and between 78 and 80 per cent of the usually employed female urban poor were reported to be either self-employed or casually employed. Wage employment among them is limited to just about 20 per cent compared to an all-India average of about 40 per cent (Steering Committee on Urbanization 2012). Progress in terms of reducing the incidence of urban poverty has been highly uneven in the country, with a little over 40 per cent of the urban poor concentrated in the states of Bihar, Madhya Pradesh, Orissa, Rajasthan, and Uttar Pradesh. Moreover, the National Sample Survey Organization (NSSO) data (GoI, NSSO 2006) shows that concentration of poverty has intensified in these states, with the proportion of the urban poor registering an increase from 31.1 per cent in 1973–74 to 42.0 per cent in 2004–05. On the other hand, urban poverty has declined much more impressively in states such as Gujarat and Punjab; in Kerala and Tamil Nadu, urban poverty was higher than the all-India average in 1983 but declined to well below the national average in 2004–05.

Poverty in India has essentially seen to be a rural phenomenon for a very long time, with more than three-fourth of still poor living in rural areas. However, the recent data shows trends in poverty may be changing (Sen and Himanshu 2004). Between 1983 and 1993–94 (roughly representing the pre-reform decade), rural poverty declined at the rate of 0.97 per cent points per year and urban poverty declined at the rate of 0.87 per cent points per year. Compared to this decade, the rate of decline in urban poverty further slowed down in the next decade, that is, between 1993–94 and 2004–05 (roughly representing the post-reform decade). Between 1993–94 and 2004–05, while rural poverty declined at

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**Table 1.3** Composition of Class-I Cities as per Population Size as per Census 2011

<table>
<thead>
<tr>
<th>No.</th>
<th>Population Norms</th>
<th>No. of Cities</th>
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<tbody>
<tr>
<td>1</td>
<td>10 million or more</td>
<td>2</td>
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<tr>
<td>2</td>
<td>5 million or more–less than 10 million</td>
<td>3</td>
</tr>
<tr>
<td>3</td>
<td>2 million or more–less than 5 million</td>
<td>8</td>
</tr>
<tr>
<td>4</td>
<td>1 million or more–less than 2 million</td>
<td>32</td>
</tr>
<tr>
<td>5</td>
<td>Total Million + Cities</td>
<td>45</td>
</tr>
<tr>
<td>6</td>
<td>0.5 million or more–less than 1 million</td>
<td>45</td>
</tr>
<tr>
<td></td>
<td>0.1 million or more–less than 0.5 million</td>
<td>405</td>
</tr>
<tr>
<td></td>
<td>Total Class-I Cities</td>
<td>495</td>
</tr>
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</table>

0.84 per cent per annum, urban poverty declined at the rate of 0.58 per cent per annum only.

Compared to 1983, when rural poverty was 5–6 per cent higher than urban poverty ratios, by 2004–05 the rural poverty percentage ratio was only marginally higher by 0.9 per cent compared to urban poverty. That is, in the twenty-one-and-half years since 1983, while rural poverty declined by 19.4 per cent, urban poverty declined by only 15.5 per cent (using the Mixed Reference Period method). Quite clearly, increasing urbanization has also been accompanied by urbanization of poverty in India.

In the last decade, while the Indian economy has grown at rates in excess of 7 per cent per annum, up from average growth rates of around 5 per cent during the 1990s, it has not been matched by employment growth. Employment growth was higher in the 1980s and the 1990s (Chandrasekhar and Ghosh 2007).

In 2010, the vast majority (79 per cent) of the urban workforce in India is informally employed, of which half was self-employed and half was wage employed. The first-ever estimates of domestic workers, home-based workers, street vendors, and waste pickers, indicate that these four groups represented 33 per cent of total urban employment and 41 per cent of urban informal employment in that year. Home-based work was the largest sector: representing 18 per cent of total urban employment and 23 per cent of urban informal employment. Street vending was the second largest sector: representing 11 per cent of total urban employment and 14 per cent of urban informal employment (Chowdhury 2011).

As of 2010, only 15 per cent of the urban workforce in India was formally employed in non-trade services, including the IT sector. Only one-third of the urban workforce in India worked in a formal factory or firm. Another third worked in informal shops or workshops (see Table 1.4). The remaining third was employed in homes (as domestic workers or home-based workers) or open public spaces (as street vendors or waste pickers). It is estimated that between 2010 and 2030, the urban population will increase by an additional 250 million persons (McKinsey Global Institute 2010; Chen 2012).

### Housing Shortages and the Conditions in Slums

The 2001 Census puts the slum population at 42.6 million, which forms 15 per cent of the country’s total urban population and 23.1 per cent of population of cities and towns reporting slums. The census further reports that slums are an urban phenomenon confined to big towns and cities, supporting it with the fact that 41.6 per cent of the total slum population resides in cities with a population of over 1 million people.

As per the recently released data from the Census 2011, out of 4,041 statutory towns, slums were reported in 2,543 towns (63 per cent). 13.75 million households live in these slums across the statutory towns. Thirty-eight per cent of these slum households live in the million

<table>
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<tr>
<th>Industry Group</th>
<th>Male</th>
<th>Female</th>
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<tr>
<td></td>
<td>Formal</td>
<td>Informal</td>
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<tr>
<td>Agriculture</td>
<td>0.1</td>
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<td>Manufacturing</td>
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<td>Home-based</td>
<td>9</td>
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<td>Construction</td>
<td>0.6</td>
<td>11</td>
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<td>Trade</td>
<td>1</td>
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</tr>
<tr>
<td>Street Vending</td>
<td>0.0</td>
<td>51</td>
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<tr>
<td>Non-trade Services</td>
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<td>22</td>
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<tr>
<td>Transport</td>
<td>16</td>
<td>38</td>
</tr>
<tr>
<td>Domestic Workers</td>
<td>0.00</td>
<td>13</td>
</tr>
<tr>
<td>Waste pickers</td>
<td>0.00</td>
<td>0.6</td>
</tr>
<tr>
<td>Total Urban Employed</td>
<td>21</td>
<td>79</td>
</tr>
</tbody>
</table>

*Source: Martha Chen (2012).*
plus cities. This is much less than the projections for slum population made by the Committee of Slum Statistics/Census in 2010.2 The top and bottom five states with highest proportion of slums are presented in Table 1.5.

Services in urban areas, including in slums, have been improving over the decades and there is increasing coverage of basic services as presented in the Table 1.6. In spite of this, there is a long way to go before universal basic service delivery can be achieved. Also, although the coverage of basic services are improving, of great concern is the quality of services delivered, which still remain quite weak. Only a handful of urban areas have now achieved continuous water supply or full coverage of sanitation services, and even where progress has been made, it is yet to reach the full town/city.

**EVOLUTION OF CENTRAL POLICIES AND PROGRAMMES**

The central government has been involved in issues of housing and poverty since Independence. However, the issues that it has focused on have seen a steady transformation from the early years when poverty was essentially seen to be a rural phenomenon. From concentrating on issues related to housing shortages and quality in urban areas, it has now moved to an approach that now recognizes the central role of inclusive urban development to be a key driver for equitable economic growth. The following section provides an overview of the various policy and programme interventions steered from the central level and explains their progression as three distinct periods, from the 1950s to 1992–93 with the passing of the 74th Constitutional Amendment Act, from 1993 to 2011, and from 2011 to date.

The First Period: 1950s till the 74th Constitutional Amendment

The first period—1950s till 74th Amendment: Some peculiarities of this period included limited focus on urban development as a subject at the central level and limited recognition of its role in economic growth and poverty reduction and essentially left to state governments as constitutionally it is a state responsibility. There were minor state and national programmes with limited demand for urban-poverty-related reforms. The national economy was essentially a controlled economy with low level of national economic growth during this period.

**Table 1.5** Top and Bottom, Five States Reporting Slums, 2011

<table>
<thead>
<tr>
<th>State</th>
<th>Proportion of Slum HHs to Urban HHs (%)</th>
<th>State</th>
<th>Proportion of Slum HHs to Urban HHs (%)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Andhra Pradesh</td>
<td>35.7</td>
<td>Chandigarh#</td>
<td>9.7</td>
</tr>
<tr>
<td>Chhattisgarh</td>
<td>31.9</td>
<td>Gujarat</td>
<td>6.7</td>
</tr>
<tr>
<td>Madhya Pradesh</td>
<td>28.3</td>
<td>Jharkhand</td>
<td>5.3</td>
</tr>
<tr>
<td>Odisha</td>
<td>23.1</td>
<td>Assam</td>
<td>4.8</td>
</tr>
<tr>
<td>West Bengal</td>
<td>21.9</td>
<td>Kerala</td>
<td>1.5</td>
</tr>
</tbody>
</table>

*Source: Census (2011).*

**Table 1.6** Coverage of Basic Services in Urban Areas, 2001–2011

<table>
<thead>
<tr>
<th>Urban Basic Services</th>
<th>2001 % of HHs</th>
<th>2011 % of HHs</th>
<th>Addl HHs Served 2001–11</th>
</tr>
</thead>
<tbody>
<tr>
<td>Water Source within Premises</td>
<td>65.4</td>
<td>71.2</td>
<td>16.3 mil</td>
</tr>
<tr>
<td>With Taps</td>
<td>68.7</td>
<td>70.6</td>
<td>13.9 mil</td>
</tr>
<tr>
<td>Electricity for Lighting</td>
<td>87.6</td>
<td>92.7</td>
<td>19.78 mil</td>
</tr>
<tr>
<td>Bath Room within House</td>
<td>70.4</td>
<td>87</td>
<td>25.33 mil</td>
</tr>
<tr>
<td>Latrine within House</td>
<td>73.7</td>
<td>81.4</td>
<td>19.22 mil</td>
</tr>
<tr>
<td>Kitchen within House</td>
<td>76</td>
<td>82.0</td>
<td>18.36 mil</td>
</tr>
</tbody>
</table>

*Source: Census (2001, 2011).*
Urban Development was not seen as a priority area for central or state action or investment of as much of Indian policy efforts at the central and state levels as those focused on challenges faced in rural areas. Poverty and deprivation was stark in rural areas and urban poverty was essentially seen to be a housing problem. This was also reflected in the five-year plans of this period. The pressure of the urban population and lack of housing and basic services were evident as early as in the beginning of the 1950s. However, in this period, urbanization was considered a problem and containing it was seen as a policy goal.

The First Five Year Plan (1951–56) focused mainly on institution building and on construction of houses for government employees and weaker sections. This period witnessed the first steps in a national housing programme, which assumed growing importance in future plans. The scope of the housing programme for the employed poor was extended in the Second Plan (1956–61). The Industrial Housing Scheme was widened to cover all workers and this included a subsidized industrial housing scheme and a low-income group housing scheme. Housing schemes for plantation labour and for labour in coal and mica mines were also implemented as part of the programme. These programmes were being substantially expanded during the Second Five Year Plan, in the course of which in three new programmes were proposed, namely, rural housing, slum clearance and sweepers’ housing, and middle-income group housing. This phase also engaged with the need for planned growth in urban areas and encouraged states to initiate former master planning for cities.

The general directions for housing programmes in the Third Plan (1961–66) included coordination with all agencies and orienting the programmes to the needs of the low-income groups (LIG). Balanced urban growth was accorded high priority in the Fourth Plan (1969–74), which stressed the need to prevent further population growth in large cities, and the need for decongestion or dispersal of population. A scheme for environmental improvement for slums was undertaken from 1972–73 with a view to providing a minimum level of services, like water supply, sewerage, drainage, and street pavements in 11 cities with a population of 800,000 and above. The scheme was later extended to nine more cities.

The Fifth Plan (1974–79) reiterated the policies of the preceding plans to promote smaller towns and new urban centres in order to ease the increasing pressure on urbanization. The Urban Land (Ceiling and Regulation) Act (1976) was enacted to prevent construction of landholding in urban areas and to make available urban land for construction of houses for the middle- and low-income groups.

The thrust in the Sixth Plan (1980–85) was on integrated provision of services along with shelter, particularly for the poor. The Seventh Plan (1985–90) stressed the need to entrust major responsibility of housing construction to 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 the 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, the National Housing Policy was announced in 1988. The policy envisaged eradicating houselessness, improving the housing conditions of inadequately housed, and provide a minimum level of basic services and amenities to all.

The Second Period: Implementation of the 74th Constitutional Amendment and JNNURM

The second period—After 74th Constitutional Amendment Act (CAA) (1992) till Jawaharlal Nehru Nation Urban Renewal Mission (JNNURM) (2005–11); During this period, urban areas were seen to be engines for economic growth with a policy push for increasing decentralization, giving urban local bodies more responsibilities alongside local body elections and state finance commission devolutions, flagship national programs on urban issues and change from entitlement-based schemes with an attempt at competitive demand-based reformled schemes. This move to decentralize governance and service delivery in urban areas was accompanied on the liberalization of the national economy and increased levels of economic growth.

The 74th CAA required the state governments to amend their municipal laws in order to empower urban local bodies (ULBs) 'with such powers and authority as may be necessary to enable them to function as institutions of self-governance' (Part IXA, Section 243W(A) of the 74th CAA 1992). The 74th CAA provided a basis
for the state legislatures to transfer various responsibilities to municipalities and to strengthen municipal-level governance.

The Eighth Plan (1992–97), for the first time, recognized the role and importance of the urban sector for the national economy. During this plan, the National Slum Development Programme (NSDP) was launched in 1996, under which Additional Central Assistance (ACA) was available to the states/UTs for the improvement of urban slums. The objective of this programme was upgrading of urban slums by providing physical amenities like water supply, storm water drains, community bath, widening and paving of existing lanes, sewers, community latrines, street lights, etc. The funds under NSDP could also be used for the provision of community infrastructure and social amenities like pre-school education, non-formal education, adult education, maternitv, child health, and primary healthcare including immunization. The programme also had a component of shelter upgradation or construction of new houses.

In this plan period, the Nehru Rozgar Yojana (NRY) was launched to provide employment to the urban unemployed and under-employed poor. The programme focused on three areas, namely, setting up microenterprises and providing training and infrastructure support for urban poor beneficiaries; wage employment for creation of socially and economically useful public assets in the jurisdiction of urban local bodies; and employment through housing and shelter upgradation in low-income neighbourhoods mainly for the urban poor and economically weaker sections and training and included infrastructure support for promotion of construction skills among beneficiaries.

The Ninth Plan (1997–2002) launched a new convergence-based scheme of urban poverty alleviation known as Swarna Jayanti Shahari Rozgar Yojana (SJSRY), which subsumed the earlier three urban poverty alleviation schemes, namely, UBSF, NRY, and Prime Minister's Integrated Urban Poverty Eradication Programme (PMIUEP). The aim was to provide gainful employment to the urban unemployed or underemployed through encouraging the setting up of self-employment ventures or provision of wage employment.

In the Tenth Plan (2002–07) witnessed the launch of Valmiki Anbedkar Awas Yojana (VAMBAY) scheme, the National Slum Development Programme (NSDP), and a draft Slum Policy (2001). The primary objective of VAMBAY was to facilitate the construction and upgradation of dwelling units for slum dwellers and to provide health and enabling urban environment through community toilets under Nirmal Bharat Abhiyan (NBA), a component of the scheme. This was the first scheme of its kind meant exclusively for slum dwellers with a government subsidy of 50 per cent; the balance 50 per cent was to be arranged by the state government with ceiling costs prescribed both for dwelling units/community toilets. Under the scheme submission of proposals by the state nodal agencies would be to Housing and Urban Development Corporation (HUDCO), who, in turn, would appraise and forward them to the Government of India with their recommendations. The funds were released by the ministry only after an account was opened by the state nodal agency and the share of the state/UT government was deposited in that account.

This plan period also saw the development of India’s largest urban investment scheme, JNNURM, in 2005; this was mainly funded during the Eleventh Plan, and was to end in 2012, but now stands extended till 2014. JNNURM is the most significant component for housing and urban development of the Eleventh Plan. This second period has seen significant scaling up of resources available to the sector and the emergence of urban issues being central to the nation’s development agenda. This period therefore saw the emergence of the third tier of governance and significant central resources going into pursuing decentralization through a demand and reform-based scheme, as designed. Some lessons learnt from this effort are discussed in a later section, 'Basic Services for the Urban Poor (BSUP), IHSDP under JNNURM, and the RAY'.

Table 1.7 shows the steady progression of past national programmes and the issues covered.

The Third Period: The Way Onward

The third period—2011/12 onwards—saw a programme focus on socio-economic inclusion of the urban poor the focus of urban reform also echoing national five year plan objectives, that is, eleventh plan which was titled ‘Inclusive Development’ to the twelfth plan entitled ‘Faster, Sustainable and More Inclusive Growth’. Pursuance form the national level of new ambitious game-changing policy/planning instruments, such as property rights for the urban poor,
Table 1.7: Past National Programmes: Steady Progression

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<td>130</td>
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<td>Scale of the programme</td>
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Source: Author generated.

regulating the real estate sector, and the street vendors bill. The growth rate of the national economy started slowing down based on the global circumstance and higher fiscal deficit.

The ongoing period with the start of the preparation of the Twelfth Five Year Plan titled 'Faster, Sustainable and More Inclusive Growth' is being conceptualized as the third period. The schemes that the Government of India has been pursuing in this period are seen to be bundled into two large schemes, which are the Rajiv Awas Yojana and the National Urban Renewal Mission through the Ministry of Housing and Urban Poverty Alleviation (MoHUPA).

The vision, as brought out in the strategy, is to strive towards achieving an equitable, inclusive and sustainable civic sensitive growth of towns and cities free from slums, which provides means of productive employment, dignity and a decent quality of life to all inhabitants, including the poor (Goi, M/o HUPA 2011).

The threefold purpose of the MoHUPA to be achieved in coordination and cooperation with state governments, urban local bodies, and other related ministries is as follows. First is the creation of a slum-free India, by the upgradation, redevelopment, and where there is no alternative, relocation of all existing slums so as to provide access to basic civic amenities, shelter, property and land titling, and a decent quality of life to all slum dwellers, through the realignment of state policies, planning, and institutional structures for urban development, land use, and town planning so that future urban growth accommodates, within planned spaces, the living and working needs of the poor. Second is the access to affordable housing for all and the creation of conditions that facilitate a continuous addition of adequate serviced land and housing to meet the needs and aspirations of all urban citizens. Finally, the strategy focuses on an accelerated rate of poverty reduction, by converging of different programmes and services relating to skill development, creation of livelihoods, social security, and social services including health and education, in order to address poverty in all its aspects, and to do so in a transparent, participatory, and citizen-centric manner (Goi, M/o HUPA 2011).

During this time, the Planning Commission had also constituted 'Expert Group to recommend detailed methodology for identification of families living below poverty line in urban areas' under the Chairmanship of Prof. H.R. Hashim (Planning Commission 2012), with active participation from the MoHUPA. The planning commission and the MoHUPA realized that identification of urban poor households was a very important and necessary condition for effectively targeting beneficiaries under various poverty alleviation programmes being implemented by the central and the state governments. Programmes of the Ministry of Housing and Urban Poverty Alleviation, such as SJRSY for livelihoods, JNNURM for services, and the more recent ones like Rajiv Awas Yojana (RAY) for housing a slum-free India,
along with other national programmes such as food security, aim to ensure nutrition, livelihoods, and decent shelter and services for the urban poor. In order to be able to plan and design appropriate interventions, and to ensure their targeted delivery, it is not enough only to know who the poor are and where they live, it is also important to know the precise nature of the vulnerability or deprivation that they face, as also the extent of such deprivation, both absolute and relative. As part of its work it designed a vulnerability based methodology with automatic inclusion and exclusion criteria across three vulnerabilities, namely, residential, occupational, and social. This framework was in line with the MoHUPA strategy and enabled the ministry to align its programmes around this structure as presented in the figures 1.1 and 1.2.

This vulnerability matrix and methodology for identification of the urban poor is also being used in the ongoing countrywide Socio-economic Caste Census, aimed at creating a common complete database on the basis of which future welfare programmes can be targeted and monitored. These efforts of the MoHUPA have led to an improved articulation of the various aspects of urban poverty that the ministry was working on, with a clear vision and strategy of how it would plan to achieve the enlisted vision. The following section describes the efforts of the ministry till early 2013. Figure 1.3 shows the various policy and programmes initiated by the MoHUPA till 2012 in chronological order.

THE EVOLUTION OF THE CENTRAL MINISTRY, NEW PROGRAMMES, AND POLICIES IN THE LAST DECADE

With respect to urban housing and livelihood issues, the development of the approach at the central level is also reflected in the evolution of the ministry itself. To a large extent, the changing of priorities at the central level with respect to urban issues such as poverty, housing urban infrastructure, and services is reflected in the way these subjects have been organized as departments or standalone ministries. While, the development and maturing of the ideas on the sub-sectors of urban livelihoods and housing has arguably been consistent, independent of whether

![Diagram](image)

**FIGURE 1.1** Alignment of MoHUPA Flagship Programmes and the Vulnerability Matrix

*Source: MoHUPA presentation (2011).*
the responsibility was held within a department or as a whole ministry, the vigour and capacity to articulate lessons learnt, and present new policies and programmes has been surely higher when there has been a dedicated ministry that has allowed fuller attention at the highest administrative and political levels.

Changes in the Central Establishment to Support the Urban Poverty Policy and Programmes

Post-Independence at the central level a Ministry of Works, Housing & Supply was constituted in May 1952 to guide interventions in public works with an oversight of the Central Public Works Department (CPWD), housing and urban areas among a few other subjects, such as government printing, central government lands, and supplies. Subsequently, when a separate Ministry of Supplies was set up, this ministry was renamed as Ministry of Works & Housing. The HUDCO was set up as a fully owned public sector finance institution under this ministry in 1970, with the intention of financing housing and basic services in urban areas. The ministry itself was renamed as the Ministry of Urban Development in September 1985 in recognition of the emerging importance of urban issues.

In March 1995, post the 74th CAA and the first phase of liberalization of the Indian economy, the ministry changed its name to the Ministry of Urban Affairs & Employment. The ministry had two departments: Department of Urban Development and Department of Urban Employment & Poverty Alleviation. After four years in 1999, and the ministry's name was restored to The Ministry of Urban Development. In the following year, it saw another split and a reintegration.

In May 2004, the ministry was bifurcated into two separate ministries for Urban Development and Urban Employment and Poverty Alleviation and thereafter in 2006 the latter was renamed as the Ministry of Housing and Urban Poverty Alleviation (Gol, MoHUPA, 2004).


In its current formulation since 2006, the Ministry of Housing and Urban Poverty Alleviation has been entrusted with primary responsibilities, which includes the formulation of a housing policy and programmes, matters related to human settlements and urban development including slum redevelopment, and the implementation
of programmes of urban employment and urban poverty alleviation.

The ministry has pursued a consistent and deepened approach to central support on the subjects of housing and urban poverty alleviation. This section describes the chronological development of programmes and policies crafted since at this ministry and explains the key issues that were being addressed in each case and presents an analysis of how it reflected past experience, the changing environment, and wider policy debates during the relevant periods.

More recently, at the wider Government of India level in 2009, the Prime Minister, through the cabinet secretariat, put in place a framework for Performance Monitoring and Evaluation System (PMES) for government departments. As part of this annual exercise, the MoHUPA, like other ministries, developed a strategy paper (GoI, MoHUPA 2011) on the basis of which annual targets are to be fixed. The strategy paper articulated the vision, objectives, and the role of the ministry.

The vision as brought out in the strategy is to strive towards achieving 'an equitable, inclusive and sustainable civic sensitive growth of towns and cities free from slums, which provides means of productive employment, dignity and a decent quality of life to all inhabitants, including the poor'.

**Figure 1.3** MoHUPA: Schemes and Policies, 2005-12.

*Source: MoHUPA presentations (2012).*
The threefold purpose (listed below), of the MoHUPA is to be achieved in coordination and cooperation with state governments, urban local bodies, and other related ministries:

- The creation of a slum-free India, by the upgrading, redevelopment and where there is no alternative, relocation of all existing slums so as to provide access to basic civic amenities, shelter, property and land titling and a decent quality of life to all slum dwellers, through the realignment of state policies, planning and institutional structures for urban development, land-use and town planning so that future urban growth accommodates, within planned spaces, the living and working needs of the poor;
- The access to affordable housing for all and the creation of conditions that facilitate a continuous addition of adequate serviced land and housing to meet the needs and aspirations of all urban citizens;
- An accelerated rate of poverty reduction, by the convergence of different programmes and services relating to skill development, creation of livelihoods, social security and social services including health and education, in order to address poverty in all its aspects, and to do so in a transparent, participatory and citizen centric manner.

Policy and Programme Efforts Focusing on Residential Vulnerability of the Urban Poor

The period from 2005–12 has seen various new efforts initiated and structured by the MoHUPA, which include the design and implementation of the flagship subsidy-driven JNNURM programme and the development and implementation of the Rajiv Awas Yojana (RAY).

On the other hand, it has also seen the articulation of a new National Urban Housing and Habitat Policy (NUHHP) 2007, the design and implementation of new schemes aimed at perusing the policy goals. After numerous consultations and research through two expert groups, it has also seen the design and implementation of supply and demand side schemes, which are the Interest Subsidy for the Urban Poor (ISHUP), 2008, and the Affordable Housing in Partnership (AHP) scheme, 2009, aimed at giving the affordable housing sector a boost.

Basic Services for the Urban Poor (BSUP), IHSDP under JNNURM, and the RAY

Within a year of the creation of separate ministry, JNNURM was launched in December 2005. The overall programme at that stage was developed by the Ministry of Urban Development, which was leading the design exercise, in coordination with the MoUEPA.

JNNURM was developed as a flagship scheme of the UPA I government, after it had set out in its manifesto for the 2004 general elections. The JNNURM scheme is the largest flagship reform-led scheme in India and reflects a major departure from the entitlement-based schemes that were operational in urban areas till then. JNNURM however, had the benefit of early learning from two much smaller reform-led programmes, that is, the Urban Reform Incentive Fund Scheme (URIF) and the City Challenge Fund (CCF), which were both reform linked too and were initiated in 2003. While the CCF was not operationalized, many of the reforms pursued by the URIF, were later incorporated into JNNURM.

With a view to achieving the vision of the 74th CAA, JNNURM pursued the goals of increasing the availability (quantity and quality) of urban infrastructure services, improving the quality of urban governance (efficiency, transparency, and accountability), and increasing equity in the allocation of resources and delivery of services. To ensure these goals, the mission stipulated 23 mandatory reforms for the state and municipal bodies to avail financial assistance.

The JNNURM (Ministry of Urban Development 2005) comprised two sub-missions: Urban Infrastructure and Governance (UIG) run by the MoUD and Basic Services for the Urban Poor (BSUP), run by MoHUPA and focused on the 653 mission cities selected by the GoI on the basis of their size of population, economic, political, strategic, cultural, and religious importance.

The mission also has two sub-schemes: Urban Infrastructure Development Scheme for Small and Medium Towns (UIDSSMT), run by MoUD, and Integrated Housing and Slum Development Programme (IHSDP), run by MoHUPA. To cover all the other urban centres, other than the 65 mission cities. For these sub-schemes, the states were empowered to prioritize urban centres on the basis of existing infrastructure, population size,
and on being inclusive of the socially and economically disadvantaged groups.

Some of the key achievements of JNNURM has been that it has helped to create a facilitative environment for critical thinking and hands-on experience for implementing some key urban reforms in many states. It has also helped channel large investments for basic services in cities, for both, citywide infrastructure and also for the urban poor. Compared to the earlier six decades, the JNNURM has made a quantum change in the size of investments and breadth of coverage across cities and sectors. The programme has been successful in (a) raising the aspirations of ULBs and in triggering larger innovations; (b) enabling ULBs to execute projects resulting in capacity in project planning and implementation; (c) making the states aware of the range of issues to be addressed for improvement in governance; (d) increasing the capacity of state governments to create a momentum for urban transformation; (e) catalyzing significant investments into the physical infrastructure of cities, much of these investments being directed towards the provision of critical basic services that are essential to inclusiveness.

However, the experience with JNNURM demonstrates that it has left a lot to be desired, especially in the implementation of projects and reforms. Only a few states that were doing well even before the start of JNNURM have been able to capitalize on the programme and have fared well. Two shortcomings pertain to the actual utilization of funds and completion of projects by ULBs and states. By the initially conceived end of the Mission (that is, March 2012), against a total project cost approved of Rs 1,056.46 billion covering a total of 2,712 projects under four components of JNNURM, the funds released by the GoI amounted to Rs 258.51 billion, or only 39.2 per cent. Similarly, the actual amount by ULBs spent stood at Rs 257.09 billion accounting to only 52 per cent of the total funds approved. In physical terms by March 2012, only 10 per cent or less of the projects had been completed and it is difficult to draw conclusions as the information regarding service quality, delivery improvement, or project completion is inadequate.

Although, some reform progress at the state and ULB level has been observed since the JNNURM was launched, many of states have slipped in implementing the reforms as per the pre-agreed plan. Also, the actual impact of the 'completed' reforms remains fairly unclear, leading to allegations that most states have only undertaken 'paper' based reforms. The lack of capacities at all levels—be it the project planning, designing, appraisal by agencies, implementation, monitoring, and evaluation by agencies—has seriously affected the mission. Also, ULBs have been financially constrained and most of them have had difficulties to bring in matching investment on the scale envisaged. The JNNURM faced a number of other constraints brought out by programme implementation. First, the limited preparatory time and funding before embarking on such a large programme led to mismatch of expectations and over stating possible achievements in the design phase. Second, the limited involvement of communities in planning or implementation of projects has had a negative impact on the projects. Third, leveraging of funds has been a serious constraint. No new tax resources or improved mobilization of existing resources was seen at the ULB level. Not much success was achieved in leveraging funds through public–private participation (PPP) or in terms of accessing capital/debt market. As a matter of fact, by the end of 2012 only around 70 projects of Rs 7,823 crores (14 per cent in terms of numbers and project outlay) have had a PPP implementation structure (GoI, Planning Commission, 2012). Although temporary and ad hoc increase in grants to ULBs by the state governments was observed, subsequently it did not result in an increase in the formulae based devolution on a permanent basis (HIPEC 2011; Ministry of Urban Development 2009). As a result of this, no improvement in credit-worthiness of ULBs was evidenced. Finally, over the implementation period, due to a number of decisions at the central level, the scheme became a population-based plan ceiling scheme, close to the entitlement schemes of the past that it was conceived to replace.

Rajiv Awas Yojana (RAY)
The RAY scheme emerged from the vision statement of the President of India in 2009, placed in Parliament for a 'Slum-free India'. Increasingly the prominence of dwelling/security of tenure emerged as the key bottleneck in addressing residential vulnerabilities of the urban poor. There was an increased international emphasis on addressing tenure issues for the urban poor (as witnessed in a few countries in Latin America), in India too it was
recognized to game changer reform. A high-level committee under Deepak Parekh provided early inputs into key considerations for the RAY programme.

The RAY programme was therefore hinged on the provision of shelter and tenure security (the MoHUPA Drafted a Model Property Rights Bill), while pursuing the stronger embedding of pro-poor instruments for urban management (such as land reservation and legislation) on pro-poor budgeting. The RAY programme also envisaged the development of Slum-free City Plans, which involved the mapping and surveying of slum households and developing city specific strategies to ensure basic services and tenure security for the urban poor.

The first phase of RAY was initiated in June 2011, after a preparatory exercise where all funding for plan preparation for the first set of close to 200 cities across the country was provided by the central government. This was based on a key learning from the JNNURM implementation experience that cities were not prepared to take on a much higher level of investment and complex programme implementation exercise. Another critical design intervention that was incorporated based on learnings from JNNURM was the central role of community mobilization and participation in planning, design, and intervention of programme components. JNNURM social audits conducted by the MoHUPA in 2010 demonstrated that smoother and fairer implementations of the projects under the scheme would only be possible if the beneficiary communities are made partners to its vision and implementation. This led to an alignment of programme components and hierarchies as described in Figure 1.4.

The RAY programme also incorporated and led to the creation of a Credit Risk Guarantee Fund (CRGF), and managed by the National Housing Bank, which would help guarantee credit risks associated to lending to informal sector workers/slum residents for affordable housing. The first phase of RAY concentrated on encouraging states to prepare for the reforms, develop Slum-free City Plans and experiment with a few pilot projects.4

National Urban Housing and Habitat Policy, 2007, and Affordable Housing

The first National Housing and Habitat Policy (NHHP) was evolved in 1988 and endorsed by the Parliament in 1994. The goal was to eradicate homelessness, improve housing conditions of the inadequately housed, and provide a minimum level of basic services to all. The policy argued for a shift in the role of the government from a provider to a facilitator of housing for all. In 1998, after a thorough review, the policy was modified and the second NHHP was formulated and endorsed by the Parliament in 1998 with an overall goal of 'Shelter for All'. It set targets of facilitating 2 million houses each year and sought that housing be treated as a priority sector along with infrastructure.

In light of the fact that the housing sector had witnessed many changes also reflecting the changes in the wider economic and policy environment, the MoHUPA reviewed the earlier policy and developed the National Housing and Habitat Policy, 2007 (NUHHP). The NUHHP was preceded by a study for the 11th plan, which estimated that 99 per cent of the housing shortage of 24.7 million at the end of the tenth plan pertains to the Economically Weaker Sections (EWS) and LIG sectors.

Following up on the NUHHP, the MoHUPA instated a high level committee on Affordable Housing under the chairmanship of Deepak Parekh (Ministry of Housing and Urban Poverty Alleviation 2008), which submitted its report in 2008, and based on its inputs and approvals from relevant stakeholders at the GoI went on to initiate two new schemes one on the demand side and the other on the supply side to address affordability issues face by the urban poor.

ISHUP was designed as a demand-side scheme to provide an interest subsidy to house buyers with a monthly household income below Rs 7,300 (this was raised to Rs 200,000 annually (on Rs 16,667 per month), in November 2012) for buying EWS/LIG category houses. The scheme provides home loan with central government subsidy to EWS/LIG persons for acquisition or construction of houses.

The scheme of Affordable Housing in Partnership (AHP) was set up to operationalize the strategy envisaged in NUHHP 2007, of promoting various types of PPPs—of the government sector with the private sector, the cooperative sector, the financial services sector, the state parastatals, urban local bodies, etc. The aim of the scheme is to provide stimulus to economic activities through affordable housing programmes in partnership, while increasing the available stock of EWS and LIG units.
Towards the end of the 2010, based on inputs from the private sector, it was clear that the affordable housing sector was gathering some momentum and a set of developers were building and selling more affordable homes across the country. In view of this development as well as to help streamline approval processes for affordable housing projects a Task Force on Promoting Affordable Housing was set up to review the framework of support and suggest initiatives that other Govt stakeholders and state governments could take on to give this sector a fillip.

This task force recognized that earlier priority sector efforts had resulted in credit to housing with gross bank credit going up from 3 per cent (Rs 11,404 crore) in 1999 to 9.28 per cent (Rs 3,46,110 crore) in March 2011 but witnessed decline to 8.88 per cent (Rs 3,88,020 crore) as on 31 March 2012 (see Table 1.8).

It was clear that while the housing sector as a whole was now receiving high levels of financial support, the low-income housing sector loans (Rs 5,00,000 and below) could be enhanced (see Table 1.9). The task force went on to develop a framework of interventions that if implemented in a coordinated fashion could give a significant fillip to the affordable housing sector. Some aspects of the recommendations including the revision of ceiling of EWS/LIG categories have already been implemented since the release of the task force’s report in November 2012.

The MoHUPA has also been looking at ways to revamp AHP and ISHUP schemes and dovetail them with the RAY, while making them more effective based on the recently submitted task force report on affordable housing.

As part of the report, a framework for addressing challenges in affordable housing has been evolved which identifies roles and responsibilities and an promotional agenda for the national and state governments across four categories, which are: (a) supply side financial interventions; (b) supply side non-financial interventions; (c) demand side financial interventions; and (d) demand side non-financial interventions. The overall
framework of the possible interventions is presented in Figure 1.5. As a direct impact of this report, a number of initiatives are being undertaken by the ministry, which has led to the announcements of a range of incentives such allowing for External Commercial Borrowing, and Foreign Direct Investment for affordable housing projects.

Policy and Programme Efforts Focusing on Occupational Vulnerability of the Urban Poor

As presented in Figure 1.1 the ministry is also engaged in developing laws, policies, and programmes on issues of occupational vulnerability too. The MoHUPA does not directly address social vulnerability through programmes directly but works with other ministries that...
have programmes to address that end of the vulnerability to a case in point being the setting up of the National Urban Health Mission.

National Urban Livelihoods Mission: Revamping the Revamped SJSRY

The SJSRY scheme has been implemented by the ministry along with state governments since 1997. The implementation of SJSRY in the country has shown a mixed picture. While in several states in the country, the progress of the scheme has been slow in states where a dedicated implementation/administrative structure has been created, for taking up the urban poverty alleviation activities, such as in states Andhra Pradesh, Kerala, and Karnataka, there has been a perceived success of the Self-help Group (SHG) movement and skills training programmes in urban areas.

In 2008, the MoHUPA commissioned two studies of the SJSRY—the first being a general evaluation of SJSRY and the second being a concurrent social evaluation of SJSRY in nine states. The studies showed how the scheme's success in alleviating urban poverty was closely correlated to systematic mobilization of the poor into SHGs, their capacity building, and skill development programmes. Based on these reports, the SJSRY scheme was revised in 2009. However the key obstacles that persist include the uneven spread of SHG formation, dependence on non-uniform state-led procedures for determining the urban poor, a lack of an integrated approach to skill training, a lack of capacity building and training, and a lack of sustained financial linkages for self-employment ventures.

In 2011 the announcement made by Hon'ble President of India stated the government's intent to focus policy and programmatic attention on the issue of urban livelihoods in a scaled up and structured manner, by announc-
ing the National Urban Livelihoods Mission (NULM). The new programme represents a shift of focus from the present allocation-based strategy and distribution of funds to a more demand-driven paradigm providing flexibility to states, addressing livelihood concerns of the urban poor in convergence with programmes to tackle their multiple vulnerabilities, facilitating the building of key institutions of the poor and their capacity in urban areas, thus enabling the urban poor to drive their own agenda for poverty alleviation through sustainable livelihoods. The programme also seeks to address the challenge of specific vulnerable occupational groups such as street vendors.

**Urban Homeless—Night Shelters**

Urban homeless persons live with no shelter or social security/protection. Census of India 2001 figures show that there are 1.94 million homeless people in the country, of whom 1.16 million lived in villages and 0.77 million lived in cities and towns. The corresponding numbers in the Census 2011 have not yet been published. But Census 2011 indicates a total urban population in 0.1 million plus cities at about 224 million. It is estimated that at least 1 per cent of the population in these cities is homeless. This places the estimate of urban homeless persons in India to be at least around 2.24 million.

The recent pronouncements of the Honourable Supreme Court of India have brought renewed focus on the plight of urban homeless by holding that the right to dignified shelters is a necessary component of the right to life under Article 21 of the Constitution of India.

Keeping in view these directives of the and the advice of the National Advisory Council (NAC), the ministry has decided to formulate a programme intervention to provide shelter and all other essential services to the poorest of the poor segment of urban societies to be called scheme of Shelter for Urban Homeless (SUH) as a part of NULM.

**Addressing the Needs of Street Vendors Comprehensively**

Another important area of focus in MoHUPA has been its engagement to protect street vending, well-recognized as an important employment category in urban areas and with increasing competition for space in cities this activity has faced risks and has led to social tensions. In this connection the National Policy on Urban Street Vendors (2004) was a major step to find integrated space for the urban informal sector which could contribute to the fight against urban poverty. This policy ensured that urban street vendors find recognition for their contribution to urban society and economy. The policy was revised in 2009. The revised policy aims at securing the right of citizens to have adequate means of livelihood as enshrined in Articles 14, 19(1)(g), 38(2), 39(a), 39(b), 41 of the Constitution of India and at fostering a congenial vending environment for the urban street vendors. The revised policy underscores the need for a legislative framework to enable street vendors to pursue an honest living without harassment.

In pursuance of this policy a Model Street Vendors (Protection of Livelihood and Regulation of Street Vending) Bill, 2009 was prepared by the government. Though the Model Bill was approved by the Union Cabinet in February 2009 and circulated to all states as a template for legislating on the subject, based on feedback received from state governments and civil society though various consultations, the MoHUPA undertook the task of preparing the Street Vendors (Protection of Livelihood and Regulation of Street Vending) Bill, 2012, at the national level. The proposed Central Law provides a framework law which prescribing the registration of street vendors, constitution of town vending committees, the rights and obligations of street vendors, establishment of a dispute redressal mechanism, the preparation of a scheme in all states, and plans for street vending at the local level. In order to promote and regulate urban street vendors, the bill allows states and local bodies to prepare schemes and plans, and administer and implement the provisions of the bill.

The bill, after consultation by the Standing Committee and appraisal by the cabinet, will now again be placed before Parliament.

**LESSONS GOING FORWARD AND KEY QUESTIONS**

The current period is a time when the next phase of programmes is being discussed. Early lessons on the implementation of the JNNURM have been documented through a few evaluation studies, and RAY has responded to some of the most important learning such
as the funding cycle/tranche issues, the need for involvement of communities, and the need to have high levels of preparation. At this time it is too early to comment on the approach adopted in RAY Phase I; however, a few persistent issues remain. In this phase, the fiscal deficit had also increased and the economic growth numbers for the Indian economy have declined from the higher levels of the immediate past.

The most discussed and omnipresent issue is that of capacities at the urban local body, state and central level to implement more articulate and sophisticated policies and programmes. Limited capacities accompanied with limited and indifferent data of ground situations make programmes difficult to design, implement, and monitor. Unfortunately this is an area for which there are no silver bullets and will therefore need consistent and longer term efforts to address. However, there are a number of ongoing efforts ongoing, such as partnering and building a network of resource institutions on urban poverty, developing training material and e-learning courses on relevant subjects, among others. Also, it is very likely that the next phase of urban programmes will focus more on building state-level cadres on core subjects, which would go a long way in developing skills in relevant subjects of municipal management and urban poverty reduction.

At the national level, an important concern in programme design continues to be the fact that while recognizing "one size does not fit all", broad principles and approaches have to be designed which are egalitarian and apply uniformly across the country so as to be in a position to develop common goals and objectives as well as robust monitoring mechanisms round these programmes. Finding ways to balance these two, often conflicting approaches within a programme remains a significant challenge that national programmes will need to continuously engage with.

State governments are the keys to improved effectiveness of urban poverty reduction programmes. States have different institutional legacies and a varied experience in implementation. Drawing on their active role and participation in this area is vital to the success of programmes going forward.

With regard to reforms required, due to the socioeconomic, political, and cultural factors, different states and urban local bodies have different levels of appetite for reform. It is also true that not all reforms will have the same impact across different contexts. Additionally, developing and maintaining an institutional reform agenda is complex and long drawn, and often there are unrealistic reform conditions timelines.

National programmes also have to adapt to changing contexts, which could be impact programmes from wider political economy uncertainties. Other than this, the context also changes due to the development of markets, and people developing their own coping mechanisms when formal state-sponsored services do not reach them, each of which continuously changes the baselines situation that programmes are designed to address.

Therefore, there are a number of constraints and limits to designing and implementing national programmes and policies especially in subjects which are constitutionally the mandate of state and city governments. While all stakeholders appreciate the increased resources being brought to this sector from the national level along with the opportunities that it is creating, they should also recognize that central government cannot help solve all the issues related to urban poverty and their own role needs to be effectively pursued too.

NOTES
1. Professor Amitabha Kundu, in conversation with the authors.
2. This may be due to a number of factors, including the fact that the census slum households only reflect the slums in statutory towns and have gone by the earlier slum definition to be a minimum cluster of 50–60 households.
3. As per the assessment carried by GoI in mid-2008, from the 63 JNNURM cities, not a single ULB had an ‘AAA’ rating, 10 cities acquired ‘AA’ rating while another 10 cities had ‘A’ credit rating. The remaining 43 ULBs received credit rating of ‘BBB’ and below. After 2008, another similar credit rating exercise has not been carried out.
4. While structurally the RAY programme is a progression from JNNURM, it incorporates a large number of lessons from it, many of which have been identified in the evaluations of the JNNURM programme, by the Ministry, planning commission as well as the Comptroller and Auditor General of India, a holistic description and explanation of them is beyond the scope of this paper.

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