

**GOVERNMENT PROGRAMMES FOR THE  
URBAN POOR AND CONVERGENCE**

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The Central and State programmes for the urban poor have the wider objective of contributing towards the improvement in the quality of life, and the income-earning potential of the identified slum families and to contribute to the government programmes for meeting the basic shelter and other needs like health care, education, nutrition, maternal and child welfare in settlements with improved environmental sanitation and civic services. In terms of the delivery system and city management, the projects aim to encourage and facilitate community development and leadership, especially greater participation of women in the slums, to build appropriate capacity in the local agencies for formulating and operating various activities under the project, and to set up systems and procedures for the maintenance of assets built in the project and for long-term sustenance of the project-initiated activities.

It is possible to look specifically at the congruence of the project activities for balwadis, non-formal education and adult literacy centres, health outreach services for women, children and the disabled and wider coverage of immunisation ORT, child delivery, birth spacing and morbidity, economic development schemes and vocational training, physical services and related city level infrastructure, community organisations and training of various categories. It is also possible to see how in the course of extending the innovative pilot project concepts to other towns or continuing them in the existing cities, they can be related to the government concerns for convergence and wider national objectives.

### **Social Sectoral Policies**

The National Housing Policy of 1992 has the basic objective of expanding the provision of infrastructure facilities in urban

and rural areas in order to improve the environment of human settlements, increase the access of poorer households to basic services, and to increase the supply of developed land for housing; and to undertake, within the overall context of policies for poverty alleviation and employment steps for improving the housing situation of the poorest sections and vulnerable groups by the direct initiative and financial support of the State. The National Health Policy and the objective of Health For All aim to reach the Net Reproductive Rate of 1 by 2000 A.D. and to improve the quality and outreach services for the high-risk vulnerable groups, women and children.

The National Nutrition Policy 1993 emphasises the need to tackle the problem of nutrition both through direct intervention for specially vulnerable groups as well as through various development policy instruments which will create conditions for improved nutrition, including: expansion of the Integrated Child Development Services Programme to all the rural blocks and urban slums, maternal awareness and growth monitoring, reaching the expectant mothers and adolescent girls, fortification of essential foods, control of micro-nutrient deficiencies in vulnerable groups, improving the purchasing power and the expansion of public distribution system for the poor, health and nutrition education, convergence of health and other inputs, and community participation.

The National Policy on Education and its programme of action, as revised in 1992, provide a detailed strategy of implementation to achieve Education For All, along with the assignment of responsibilities and financial and organisational support. Its goals constitute the expansion of early child care and development, universalisation of elementary education, drastic reduction in illiteracy, provision of opportunities and facilities to maintain, use and upgrade education, creation of necessary structures and the improvement in the process and content of education.

The National Plan of Action for Children of 1992 and the National Policy for Children recognise child development as an

important step in building up human resources and outlines goals in respect of maternal and child health, nutrition, education, water and sanitation, and children in difficult circumstances. The National Perspective Plan for Women of 1988, followed by the National Commission for Women's Act outline the approach to the development of women in all spheres leading to their empowerment.

Apart from these National Policies referred to above, the Government of India has also declared the policy on environment and conservation referring, among other things, to the need for protection of the urban environment through the provision of potable water and sanitation, adequate arrangements for the collection, disposal and recycling of garbage, arresting water and air pollution, and the promotion of sustainable cities.

The Ministry of Welfare operates a broad set of policies for the welfare of scheduled classes and scheduled tribes, backward classes and minority communities, the handicapped and the aged, and groups of women and children in disadvantaged situation, as well as the problems of drug abuse and alcoholism.

The National Policy on Employment addresses the growing problem of casualisation of labour and the impact of exit policies arising from economic liberalisation, the labour market distortions, steps to support the informal and self-employed sector, skill upgradation, special needs of women, child labour, and the basic needs of different categories of labour.

### **Government Programmes**

In this policy network of different Ministries, the various programmes of Central and State governments can be considered in terms of :

- programmes to increase access of different income groups, with particular emphasis on the poor, to affordable shelter on rental or ownership basis, basic services including the environmental improvement of slums, shelter and facilities for the pavement dwellers, extension of technology and materials, housing finance and other inputs etc;



- schemes for the development of cities and towns of different sizes linked to the development of industrial townships;
- schemes aimed at improved health status of urban and rural poor, nutritional deficiency, infant and maternal mortality, reduced birth rate and effective couple spacing, control of morbidity and communicable disease, control of AIDS, reduction of illiteracy in different age-groups, expanded access to essential commodities, increased availability of water and sanitation facilities, and other indicators of social well-being;
- targeted schemes in terms of above for the poor, the disadvantaged, marginalised and vulnerable groups including poor women, executed within the policy frame for these groups and sectoral policies;
- income-generating and employment creation programmes for different groups of poor and women, covering vocational training, skill upgradation, opportunity for self-employment and small enterprise, improved work environment and homes, wage employment etc;
- schemes of financial assistance for these schemes through budget provision, earmarked loans from the commercial banks, project loans from financial institutions, external aid, technical assistance for manpower development and organisational strengthening, improved management information system, research and dissemination etc.

It is important to note that all the social sector schemes fall in the state sector in the Constitutional division of functions, although education also occurs in the concurrent list. However, because of the discipline of the national Five Year Plan, approved by the National Development Council consisting of Central government and State Chief Ministers, and the uniform guidelines underlying centrally funded schemes in this sector, as well as the leverage of financial institutions controlled by the Central government, policies and programmes devised at the national level in consultation with the States are implemented with local variations in pursuit of national and state impact indicators.

There is an exclusive spatial focus only in the schemes operated in the urban development and housing sector by the Ministry of Urban Development and the concerned agencies of the State governments. The sectoral Ministries and State departments tend to operate their programmes more with reference to national

indicators or certain target groups rather than on urban-rural lines. In fact, it is difficult to get an urban breakup of expenditure in the budget of sectoral Ministries, except where the scheme has an urban nomenclature such as the street children programme, or urban revamping programme, or where it is an externally aided programme for a city like IPP 8.

Given this background, following is an outline of the relevant programmes in different sectors in Central and State governments.

### **Ministry of Health**

This Ministry has under it the Departments of Health as well as Family Welfare. The Department of Health primarily deals with medical and public health programmes including drug control and prevention of food adulteration. About 70% of the allocated funds are spent in rural areas for the prevention and control of various diseases. The State Health Departments receive funds from the Central government for combating communicable and other major diseases for the programmes of malaria eradication, kala azar, filaria control, tuberculosis control, control of blindness, iodine deficiency disorder control, control of sexually transmitted diseases, blood safety, AIDS control, mental health, and leprosy eradication.

In respect of these schemes, it is possible for the State Health Departments to converge the benefits in urban slums in respect of the following programmes:

- Central grants for malaria eradication through anti-larval spraying for vector control, training of workers, community motivation, distribution of drugs etc; categorisation of malaria-prone areas into high, moderate and low, for a need-based, focused and cost-effective and rational implementation of the programme especially in the States of Andhra Pradesh and Madhya Pradesh among others, and in the 128 towns where the urban malaria programme is in operation;
- central grants for filaria control for urban areas for anti-larval measures and treatment, using the health centres;

- leprosy control grants for domiciliary and outpatient treatment, education of the patients and the community about the curability of the disease and the socio-economic components; linkage with the urban leprosy centres and the training programmes for various categories of health workers in the outreach services and in the State/Municipal Health Department, especially in the endemic districts;
- utilisation of the District Tuberculosis Centres assisted by central grants together with the outreach system for early detection with the involvement of the M.O.'s and the health staff, referral to clinics of government and voluntary agencies, supply of drugs to clinics of NGO's with 100% central grants etc;
- use of grants under the central scheme for the control of blindness for intensive health education for eye care, extension of ophthalmic services through mobile eye camps and health centres for cataract operations and other treatment in order to reduce the incidence of blindness; formation of district blindness control societies with the involvement of the voluntary agencies and the community development units of the Municipality and the health staff for providing educative, preventive, rehabilitative and surgical services;
- support to the activities under the National AIDS Control Programme to slow the spread of AIDS in India so as to reduce the future morbidity, mortality and impact of the disease; utilisation of the 100% grants from the National AIDS Control Organisation to promote public awareness and community support, improving blood safety and rational use, building surveillance and clinical management capacity, and controlling sexually transmitted diseases; exploring the scope for assisting through the municipal set up the 62 surveillance sites supported under this programme;

The activities supported by the Department of Family Welfare in the Health Ministry are of greater relevance to the convergence process. From August 1992, an integrated MCH and immunisation programme is being implemented in the name of Child Survival and Safe Motherhood with the financial assistance of the World Bank and UNICEF and has two components: UIP plus package consisting of universal immunisation, Oral rehydration therapy, prophylaxis against nutritional anaemia and vitamin A deficiency for pregnant mothers and pre-school children and acute respiratory infection control programme for all the states; and Safe motherhood initiatives for six high IMR/MMR states of Assam, Bihar, Madhya Pradesh, Orissa, Rajasthan and Uttar Pradesh. The objective is to reduce infant mortality to below 660/1000 live

indicators or certain target groups rather than on urban-rural lines. In fact, it is difficult to get an urban breakup of expenditure in the budget of sectoral Ministries, except where the scheme has an urban nomenclature such as the street children programme, or urban revamping programme, or where it is an externally aided programme for a city like IPP 8.

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births, child mortality to below 10/1000 population, and maternal mortality to below 200/100,000 live births by the year 2000. The grants for drugs, vaccines etc., for CSSM come from the State Health Department only, and the outreach services under the UBS project or under externally aided slum improvement or health projects help to enhance the utilisation of the funds and the coverage, apart from building up community awareness for immunisation, ORT, prophylaxis, training of traditional dais and the supply of disposable delivery kits, education of mothers and the health staff on the recognition of symptoms and referral for acute respiratory infections and other diseases. The training grants under CSSM can be used for retraining of paramedical and medical workers for these activities, and can draw on the training curriculum for community workers and professionals under the UBSP.

The Health Ministry has set for itself the goal by the end of the 8th Plan period of 1992-97, the crude birth rate of 26 per 1000 population, IMR of 70 per 1000 live births and a couple protection rate of 56%. It would rely on people's participation through local government institutions and NGO's as well as CBO's, various incentives etc., and pursue an intersectoral and multifaceted strategy, as approved by all the State Health Ministers, for the accelerated acceptance of the small family norm and achievement of the decade targets.

These include:

- improving the quality and outreach of family welfare services now provided through the 1529 urban FW centres, with particular reference to the urban slums;
- relating the allocation of funds to the achieved reduction of birth rate;
- revitalising training of medical and paramedical personnel with emphasis on the motivational and counselling aspects;
- sustaining the interventions under CSSM;
- evolving high level inter-sectoral coordination mechanism at the State and field level and gearing up the implementation machinery with greater involvement of the community;

- population education through non-formal and adult literacy centres, use of voluntary women volunteers as link workers.

These activities are likely to register a greater success and impact in the successful UBSP projects like Nasik or Visakhapatnam and Indore because of the community organisations and the effective outreach system as well as the linkage with health officials and voluntary agencies.

### **Urban Revamping Programme**

Under the Urban Revamping programme, the Health Ministry had taken a decision to convert the urban FW centres into four types of health posts according to the size of the population. These posts were to be located in slums or their vicinity for providing integrated maternal and child care as well primary health services, family planning and curative services. The posts in larger towns like Indore were provided with a lady doctor, public health nurse, 3 to 4 ANM's and 4 multipurpose workers and clerical staff. At present, under this scheme, only cities with more than 200,000 population will be taken up. Only 936 health posts were sanctioned under this programme including those set up in Madras and Bombay. Kerala, West Bengal and Andhra Pradesh did not apply in time to the Health Ministry for the conversion of their UFWC's into health posts and hence they are not covered by the urban revamping programme.

### **External Assistance for Health Care**

External assistance for family welfare programmes is being received from a number of multilateral and bilateral sources including the ODA. These include UN agencies like the WHO, UN Population Fund, and UNICEF, World Bank and bilateral donors like the USAID, ODA, Norwegian Agency for International Development, and DANIDA.

## India Population Projects (IPP)

World Bank assisted India Population Projects are being implemented in 11 States including the six metropolitan cities such as Bombay, Madras (from 1988), Hyderabad, Calcutta, Bangalore and Delhi (from 1993 August). The IPP projects in the metropolitan cities aim at extending the delivery of family welfare and primary health services in the slum areas with emphasis on maternal and child health, birth spacing and increased use of temporary contraceptive methods. They envisage the construction of health posts for community outreach services, with operation theatre facilities in some of the outposts. The expansion of health and family welfare services to the slum population in IPP 8 cities would be through engaging voluntary female health volunteers recruited from the slum communities as well as the involvement of private voluntary organisations. The projects aim to upgrade the supervisory, technical and interpersonal skills of all the medical and paramedical staff through training. The Calcutta model of health outreach services through CHW's, first and second tier supervisors and Honorary Medical Practitioners has been widely commended for adaptation elsewhere. The demand for, and the utilisation of, family welfare and CSSM services will be increased through an expanded programme of information, education and communication, increased participation of the slum communities in the programme at all levels, increased participation of NGO's, and private M.O.'s as well as by strengthening the management and administration wings of the Municipal Corporations. The projects will also take up innovative projects for supplementary nutrition, environmental sanitation, female education, income generation and entrepreneurship development. The Health Ministry had approved the extension of the activities to other municipalities in the same State. It should therefore be possible for the States of West Bengal, Andhra Pradesh, Maharashtra, Karnataka and Tamil Nadu to seek extension of IPP 8 to other major towns in the same state. It is also possible for the other States to pursue the proposal for IPP in major cities for approval by the Health Ministry and then the external aid agencies like the World Bank.

UNICEF provides financial assistance for Universal immunisation and CSSM towards the procurement of supplies, cold chain, training and IEC, and these inputs are available in the cities where the SIP operates or will operate, to the extent of allocation decided by the State Health Department. The UNFPA assistance in areas relevant to UBSP relate to population education including school and non-formal education, and income-generating activities for women in slums.

ODA of the Government of U.K. is funding the Area Development Scheme in five districts of Orissa for improving the health and family welfare services in these districts. It is assisting the implementation of AIDS control programme in Calcutta, and is likely to assist a State level health project in West Bengal, according to the State Health Department. USAID is providing assistance for private voluntary organisations in the health sector in order to reduce morbidity, mortality and fertility among the rural and urban poor. So far, 34 projects have been sanctioned under the programme including 29 outreach service projects.

All the health sector schemes assign a place of importance to voluntary agencies and the type of support includes grants for innovative schemes, training schemes, workshops and study tours. It is possible for the NGO's in the UBSP projects to access the available budget allocation, but the more important objective is to coordinate the various forms of assistance available to the NGO's from different sources.

It has to be remembered that the urban areas still account for a larger proportion of total health expenditure of Central and State governments according to figures compiled by research agencies although latest authentic figures are not available. It is important to note however that the higher figures of expenditure in the urban areas are partly on account of the location of the major hospitals for curative services for the entire district in the district headquarters or the important cities, and that these hospitals serve the people in the rural areas as well. In terms of access to the curative services, the



urban poor could be as badly off as their rural brethren, as studies have shown.

The emphasis now is to redress this imbalance by diverting additional funds and external aid to the backward districts and rural areas. The focus in the urban areas is only on identified slums and it is left to the states to decide the inter-city allocation, except for externally aided projects. The problem in urban health is recognised as one of shifting attention away from curative approach, and targeting the poor for greater utilisation of available resources with community involvement.

### **Programmes for Women and Children**

The Department of Women and Children was set up within the Ministry of Human Resources Development in 1985 with a nodal role for providing impetus to the development of women and children, the two most vulnerable segments of the population. According to the 1991 Census, nearly 15% of the population is below 6 years of age. It is estimated that the proportion of adult females and children in the expenditure class of less than Rs.125 per capita varies between 69 and 77. Out of the total population of 300 million children in the age group 0 to 14, 22% live in urban areas. Efforts towards social and economic empowerment of women on the one hand, and the delivery of an integrated package of services for the children on the other, and the assistance to voluntary organisations of proven record for delivering various services, has guided the activities of the Central Ministry.

The department has set up a National Commission for Women during 1992 in accordance with the National Commission for Women Act to study and monitor all constitutional and legal safeguards for women, and to investigate various complaints of exploitation and harassment of women. The department has two organisations under it, namely, the National Institute of Public Cooperation and Child Development, and the Central Social Welfare Board.

## Nutrition and Child Development

The schemes in the central sector for nutrition and child development cover:

- creches/day care centres of working and ailing mothers, which is being implemented by the Central Social Welfare Board all over the country through grants to voluntary organisations; two other national level organisations, namely, Indian Council for Child Welfare and Bharatiya Adim Jati Sevak Sangh support together 12740 creches benefitting about 300,000 children in rural areas and urban slums. The CSWB released grants of Rs.123 million for 4884 institutions in urban and rural areas for benefitting 2668700 children in the year 1992-93, including 515 in Andhra Pradesh, 400 in Madhya Pradesh, and 352 in West Bengal. Financial assistance to the extent of Rs.4000 as non-recurring grant in the first year, and Rs.12615 as recurring grant for the first five years is provided by the Board, besides Rs.100 for the replacement of creche equipment. Training grants are released by the Board to eligible institutions at the rate of Rs.25,200 for each course of 40 creche workers, with 1992-93 witnessing release of grants for 125 courses, including 4 courses each in Madhya Pradesh and West Bengal. Grants are also released for balwadis in demonstration projects.
- The Early Childhood Education (ECE) is designed to improve the children's communication and cognitive skills as a preparation for entry into primary school. This scheme is in implementation in 9 educationally backward states, and provides for a monthly honorarium at the rate of Rs.300 for matriculate teachers, Rs.250 for non-matriculate teachers and Rs.125 for the helpers. During 1992-93, 4365 centres were in operation in the 9 States for children aged 3 to 6 years numbering 152,775.
- Balwadi nutrition programme is being implemented through the CSWB and four national level voluntary organisations which extend assistance to voluntary agencies in the States. About 5640 balwadis are being run by these five agencies covering about 229,000 children in the age group 3 to 5, to provide supplementary nutrition, health care and education. It is not possible however to open new centres.
- Special Nutrition Programme (SNP) in the state sector provides supplementary feeding for children below six years, expectant and nursing mothers for 300 days in a year. The rate of unit cost of nutrition supplementation has been revised for SNP and ICDS to 95 paise per child per day, 135 paise for severely malnourished children and 115 paise for expectant and nursing mothers.

## **Integrated Child Development Services (ICDS)**

The Integrated Child Development Services (ICDS) is a centrally sponsored programme in order to provide an integrated package of services comprising supplementary nutrition, immunisation, health checkup, referral services, non-formal pre-school education, and nutrition and health education to children in the age group of 0 to 6 years and lactating and expectant mothers. As on 31st March 1993, there were 3066 sanctioned ICDS projects in rural areas and urban slums, with 2600 being operational, 273512 anganwadis reporting, with a coverage of 16.3 million children and 3 million mothers. The Central government provides grants to the States for staff honorarium and salaries and rent for the building, while the nutrition component comes from the World Food Programme and CARE or the State SNP provision. Tamil Nadu operates a major State-wide mid-day meal scheme and a World Bank assisted nutrition programme. The World Bank has provided grants under the Social Safety Net Programme for the construction of godowns and storage places for food supplements, nutritional surveillance and the setting up of a National Credit Fund for child care services. There were 235 urban projects in December 1992. A special intervention has been recently devised for adolescent girls under the ICDS set up with a focus on school dropout girls in the age group of 11 to 18 in order to meet the needs of nutrition, health, education, literacy, recreational and skill development needs of the adolescent girls. It covers both hands-on experience for these girls in the anganwadis as well as group-oriented activities.

The anganwadi workers are drawn on a voluntary basis from the women in the beneficiary population (one anganwadi has a coverage of 1000 population) with honorarium from the project. They are supervised by the Mukhyasevika and the Child Development Project Officer. The project provides for a helper in the anganwadi, staff at the city and State level, training grants for the personnel at different levels and periodic evaluation. The health inputs are expected to be provided from the health centres with frequent interaction between the ANM and the anganwadi worker. It is envisaged that at least 10% of the projects are run

by the voluntary agencies to be selected by State governments, though the proportion varies between States.

It is possible for the activities similar to those performed at present in the UBSP projects in balwadis and for pre-school education and nutrition to be conducted through the ICDS anganwadis wherever sanctioned projects operate. The advantage would be in terms of assured nutrition, training of the teachers and workers through the State and city level training institutions of ICDS, and built-in linkages with the health staff.

The support from the State and local agencies would be required for addressing the problems of accommodation and amenities like potable water, sanitation and electricity, lack of community awareness and support, coordination of the nutrition and the health staff, failure to link the ongoing efforts of the voluntary agencies, inadequate involvement of the elected local bodies by the bureaucratically oriented ICDS staff etc. These and other deficiencies of the present programme are revealed in a nation-wide evaluation conducted by the Department of Women and Child Development through the National Institute of Public Cooperation and Child Development. It is possible for the neighbourhood committees and the community development societies to be involved in providing necessary local support and in monitoring the activities, as agreed by the GOI. The Central Ministry is in fact in favour of more projects being entrusted to NGO's and anganwadis can be run by NHC's, if they are registered, in community halls. The State governments are being advised to set up Mahila Bal Vikas Samitis formed by women at the local level for monitoring the activities.

It is also possible for the States to send proposals for the opening of additional anganwadis in sanctioned projects in order to cater to the 1991 population, and this can effectively take care of the continuation of the balwadis under the UBSP and other aided projects, and the coverage of areas left out of the project. Some of these anganwadis can look after the needs of adolescent girls. If there is still a gap, additional balwadis can be proposed for assistance from the Social Welfare Board or

the National Fund for Child Care Services for implementation through voluntary agencies. It is equally to undertake a spatial mapping of these balwadis and anganwadis as a part of the spatial mapping of basic services, suggested in the National Meeting of February 1994, and consider the scope for the relocation of the ICDS units in line with community preferences.

It is also essential to involve the NGO's to a greater extent than what has been witnessed under the programme. The ICDS guidelines permit the State governments to entrust to NGO's with a creditable past record anganwadis upto 10% of the projects, but not many States have acted on this dispensation. The excellent project in Indore run by a women's NGO is a demonstration of the difference that a committed voluntary agency can make to the project, and the coordination of health, nutrition and training inputs.

The department envisages that additional child care projects can be sanctioned with the help of the newly set up National Child Care Fund, under the Social Safety Net Programme assisted by the World Bank, through the trust set up for this purpose.

### **Women's Development**

The Women's bureau in the Department of Women and Child Development functions as the nodal cell responsible for the formulation of schemes and their monitoring on behalf of the GOI. It presently monitors 27 schemes including:

- construction of hostels for working women through financial assistance to voluntary organisations to the extent of 50% of the cost of land and 75% of the cost of construction or the cost of a readily constructed building for accommodating hostels upto 100 inmates together with daycare centres for upto 30 children. The hostels are expected to serve single working women, whether unmarried or widowed or divorced or abandoned, and to women who are being trained for employment. So far, 640 hostels have been sanctioned, including 30 in Andhra Pradesh, 63 in Madhya Pradesh, and 28 in West Bengal. The CSWB provides recurring grant upto Rs.50,000 per year to voluntary agencies to meet the costs of rent, matron and recreational facilities in these hostels. The Department also provides recurring

grants to short-stay homes run by voluntary agencies for meeting the shelter needs of women and girls in social and moral danger, and some of these are being run in the cities covered by the UBSP or externally aided programmes.

Support to employment programmes (STEP) and scheme for setting up employment-cum-training -income generating units for women (assisted by NORAD of Norway) provide financial assistance to voluntary agencies for training women and creating employment for them in various activities, with NORAD emphasising non-traditional activities. Grants have been released to 52 organisations under NORAD programme and for 13 projects in STEP. The assistance by NORAD covers, pre-feasibility studies, training cost, construction of common production shed, training kits, dormitory facilities, seed capital, management training and daycare facilities. The CSWB under its socio-economic programme provides a grant of Rs.300,000 for each of the sanctioned production units in agro-industrial and other units including tailoring and sale of vegetable/fish.

The National Credit Fund for Women (Rashtriya Mahila Kosh) was set up during 1992-93 as a trust, with the major objective of meeting the credit needs of poor women in rural and urban areas, especially those in the informal sector with a demonstrated saving habit and who cannot access the formal system. It is proposed to develop a national network of credit services for poor women through NGO's. The Fund will generate a total credit of Rs.1500 million over the next six years in order to benefit 200,000 beneficiaries. The Trust will be extending loans to established NGO's and self-help groups of women below the poverty line with experience of thrift administration and operating community level savings schemes such as the Samakhya or SEWA. The loans will be for income-generating activities, with a provision to use upto 0.5% of the credit for training. The credit will be extended at 8% to the NGO to be repaid over 15 months for short term loans and 3 to 5 years for medium term loans. An interest spread of 4% will be available to the NGO to meet the transaction costs but they have to provide 10% of the credit as margin. The loans for each borrower can range from Rs.2500 to 5000 with an emphasis on simple locally established procedures and collateral. The Trust will also provide information to poor women on credit sources, marketing, technology quality control, trade and product opportunity profiles etc.,

As appreciated by the project officials in the UBSP cities, the available schemes of the GOI for economic betterment of women can help to supplement and take over the activities under the economic support programme of the Ministry of Urban Development and other departments of Central and State governments, and autonomous agencies like the CSWB.

- Women's Development Corporations have been set up in most States including the States where ODA is involved, and they play a catalytic role in identifying women entrepreneurs, providing technical consultancy services, facilitate availability of credit, marketing assistance, strengthen women's cooperatives, arrange training facilities etc. They can be usefully integrated with the ongoing programmes for women in the UBSP and the externally aided projects.
- Legal literacy manuals have been brought out by the GOI in simple language in illustrated form to enable women belonging to weaker sections of society to perceive their legal rights and avenues of redressal. They focus on areas such as working women's contract labour, Hindu adoption and maintenance, kidnapping and abduction, and police procedure. It is possible for the CD workers and identified NGO's and community organisations in the ODA projects and other towns to utilise these manuals, and also access the National Commission for Women. Training camps for gender sensitisation camp supported by State governments and CSWB can also be availed of.
- Besides the main programmes, grants are available to NGO's for meeting expenditure on salaries of professional and house-keeping staff and 50% of contingent expenditure which can be availed of by city level NGO's. Grants are also available to NGO's for innovative activities not covered by established programmes. Grants are given to voluntary agencies and professional associations/research bodies for conducting studies and surveys, and for publication of studies. The CSWB provides grants to NGO's for conducting courses for enabling poor girls to pass school examinations at various levels. They also support a number of Mahila Mandals by meeting upto 75% of recurring expenditure.

### **Education for All**

The decisions regarding the organisation and structure of education are largely the concern of the States, while the Central government takes responsibility for the national and integrative character of education, quality and standards, manpower planning, human resource development and international relations. India has the dubious distinction of having the world's largest number of out-of-school children (22% of the global total) and adult literates (30% of the global total). The target group of the endeavour to achieve Education For All (EFA) in India constitutes about 19 to 24 million in the age group 6-14 of whom 60% are girls, and about 122 million adult illiterates in the age group, of whom 62% are women. Socio-economic factors further isolate several segments of the population like street

children and working children in different regions from the educational mainstream. The dropout rates for girls are higher than those of boys, and the literacy rate for women is the same as that of men three decades ago. There are wide regional variations in female literacy ranging from near 100% in Kerala to 21% in Rajasthan.

The Revised National Policy on Education for the VIII Plan has shifted the emphasis from enrolment to enrolment and retention, and a substantial improvement of primary school and other support services. The goals of education for all in this perspective of contextual and decentralised planning, and district-specific plans, constitute:

- expansion of early childhood care and development, especially for the poor, disadvantaged and disabled children, through a multipronged effort involving families, communities and appropriate institutions;
- Universalisation of Elementary Education (UEE), viewed as a composite programme of access to elementary education for all children upto 14 years of age, universal participation till the completion of elementary stage through formal or non-formal education, universal achievement of minimum levels of learning;
- drastic reduction in illiteracy, bringing the level of literacy in the age group 15-35 for both genders to at least 80%, as well for all the disadvantaged groups;
- provision of opportunities to maintain, use and upgrade education and skills;
- creation of necessary structures for the empowerment of women;
- improving the content and process of education to relate it better to the environment, the living and working conditions of the people;
- emphasising child-centred, activity-based learning, restructuring teacher training, education of girls and working children, and scaling up the total literacy campaign.
- attaining convergence of services between various government departments such as the ICDS, balwadis and day care centres, education centres of NGO's and local bodies, nutrition programmes like those of Tamil Nadu, UBS, school health programme, women's development schemes etc.,



- Women's Development Corporations have been set up in most States including the States where ODA is involved, and they play a catalytic role in identifying women entrepreneurs, providing technical consultancy services, facilitate availability of credit, marketing assistance, strengthen women's cooperatives, arrange training facilities etc. They can be usefully integrated with the ongoing programmes for women in the UBSP and the externally aided projects.
- Legal literacy manuals have been brought out by the GOI in simple language in illustrated form to enable women belonging to weaker sections of society to perceive their legal rights and avenues of redressal. They focus on areas such as working women's contract labour, Hindu adoption and maintenance, kidnapping and abduction, and police procedure. It is possible for the CD workers and identified NGO's and community organisations in the ODA projects and other towns to utilise these manuals, and also access the National Commission for Women. Training camps for gender sensitisation camp supported by State governments and CSWB can also be availed of.
- Besides the main programmes, grants are available to NGO's for meeting expenditure on salaries of professional and house-keeping staff and 50% of contingent expenditure which can be availed of by city level NGO's. Grants are also available to NGO's for innovative activities not covered by established programmes. Grants are given to voluntary agencies and professional associations/research bodies for conducting studies and surveys, and for publication of studies. The CSWB provides grants to NGO's for conducting courses for enabling poor girls to pass school examinations at various levels. They also support a number of Mahila Mandals by meeting upto 75% of recurring expenditure.

### **Education for All**

The decisions regarding the organisation and structure of education are largely the concern of the States, while the Central government takes responsibility for the national and integrative character of education, quality and standards, manpower planning, human resource development and international relations. India has the dubious distinction of having the world's largest number of out-of-school children (22% of the global total) and adult literates (30% of the global total). The target group of the endeavour to achieve Education For All (EFA) in India constitutes about 19 to 24 million in the age group 6-14 of whom 60% are girls, and about 122 million adult illiterates in the age group, of whom 62% are women. Socio-economic factors further isolate several segments of the population like street

children and working children in different regions from the educational mainstream. The dropout rates for girls are higher than those of boys, and the literacy rate for women is the same as that of men three decades ago. There are wide regional variations in female literacy ranging from near 100% in Kerala to 21% in Rajasthan.

The Revised National Policy on Education for the VIII Plan has shifted the emphasis from enrolment to enrolment and retention, and a substantial improvement of primary school and other support services. The goals of education for all in this perspective of contextual and decentralised planning, and district-specific plans, constitute:

- expansion of early childhood care and development, especially for the poor, disadvantaged and disabled children, through a multipronged effort involving families, communities and appropriate institutions;
- Universalisation of Elementary Education (UEE), viewed as a composite programme of access to elementary education for all children upto 14 years of age, universal participation till the completion of elementary stage through formal or non-formal education, universal achievement of minimum levels of learning;
- drastic reduction in illiteracy, bringing the level of literacy in the age group 15-35 for both genders to at least 80%, as well for all the disadvantaged groups;
- provision of opportunities to maintain, use and upgrade education and skills;
- creation of necessary structures for the empowerment of women;
- improving the content and process of education to relate it better to the environment, the living and working conditions of the people;
- emphasising child-centred, activity-based learning, restructuring teacher training, education of girls and working children, and scaling up the total literacy campaign.
- attaining convergence of services between various government departments such as the ICDS, balwadis and day care centres, education centres of NGO's and local bodies, nutrition programmes like those of Tamil Nadu, UBS, school health programme, women's development schemes etc.,

Some of the major schemes of relevance to slum improvement and poverty reduction programme are as follows:

- Operation blackboard scheme for upgrading the facilities in primary schools all over the country, covering the provision of a building having two large rooms and separate toilet facilities for boys and girls; at least two teachers with at least one woman in every school; provision of essential teaching and learning material. The scope of the programme is to be expanded over 1992-97, with the construction of a third classroom and the provision of a third teacher where there are sufficient enrolment levels.
- Non-formal education scheme to meet the diverse needs of the deprived sections of society, with adequate allowance for flexibility in organisation and curriculum and adjustment to learning needs, flexibility of timing according to the convenience of the unserved groups; it is sanctioned on a project basis in the backward States like Andhra Pradesh, Madhya Pradesh, Orissa and West Bengal, with the involvement of the community in setting up the centres; lateral entry of the students of the non-formal centres into the formal stream; provision of 100% grants to NGO's apart from support for innovative projects; 39 NGO's are involved in innovative and experimental projects of NFE including the Shiksha Karmi Project of Rajasthan for substituting primary teachers with voluntary education workers selected by the community. 240,000 centres are proposed to be set up during 1992-97.
- Scheme for operationalising micro-planning in order to ensure that every child attends school or NFE centre regularly and achieves minimum level of learning; it emphasises participative planning with community involvement, enrolment drives and concurrent evaluation.
- Centrally sponsored scheme for teacher's education through District Institutes of Education and Training to provide quality pre-service and in-service training to elementary school teachers and functionaries engaged in adult education and NFE; of particular interest are the two projects Shikshak Samakhya or the Empowerment of Teachers experiment in Madhya Pradesh (which is being adopted State-wide now) for setting up resource centres and to encourage the teachers to use their own teaching materials and to develop their leadership talents; and the other in Cuttack where 17 teachers' organisations have formed a forum called Teachers for Universalisation of Primary Education (TUPE) with the objective of enrolling all the children in school, minimising dropouts, and ensuring minimum learning levels, reducing teachers' absenteeism through mass mobilisation.
- Integrated education for the disabled children, and equalising educational opportunities for the scheduled classes and scheduled tribes and girls; some States have waived all fees for girl students at the secondary level; adjustment of the curriculum and timing for the disabled and

handicapped children, and sensitising the teachers.

- Setting up of the National Literacy Mission in 1988 for the eradication of illiteracy and the phased coverage of all districts, following the successful mass campaign for literacy in Kerala by bringing together the district administration, voluntary agencies and all sections of society; currently, 31 million learners in the 9-45 group are learning with the help of about 4 million volunteers and the campaign can extend to UBSP towns also; post-literacy and continuing education activities are supported; the objective during 1992-97 is to cover 345 districts and make 100 million people functionally literate.
- Operation of 37 Shramic Vidyapeeths (SVP's) in order to provide an institutional framework for non-formal adult and continuing education and polyvalent training programmes to industrial workers, their family members, self-employed persons and prospective workers, vocational training in traditional and non-traditional trades etc. Apart from the nucleus staff, the Vidyapeeths engage local part-time resource persons for organising courses relevant to specific areas, as has been done in the ODA slum improvement projects; their programmes have helped illiterate, semi-literate, skilled and semi-skilled workers in urban and industrial areas including the physically handicapped and women in distress; UNICEF assisted literacy-linked vocational courses are run in 8 SVP's; accreditation to National Open Scheme has been secured by 25 SVP's, the certificates of which are accepted in the job market; the SVP's can help to continue the economic support programme in the other projects or extend it to other cities.

It was recently declared by the Prime Minister at the Plenary Session of the Education For All Summit in December 1993 that the nation as a whole will assume the responsibility of providing resource support for the national goals of basic education and that, with determination, the government can reach the 6% GDP level of total investment in education by the year 2000. The share of elementary education in total public expenditure is about 45%, but still it is much below the desired levels.

It is worth referring to the Andhra Pradesh Primary Education Project (APPEP) which is being implemented with ODA assistance since 1983. The objective of the project is to improve the quality of primary education in urban and rural areas by:

- enhancing the professional competence of teachers and supervision of primary schools through the human resource development programme which emphasises child-centred learning;
- assisting the construction of primary school buildings. APPEP covers all the primary schools in the State and an outlay of Rs.31.2 million was incurred over 1990-92. Significant differences have been found in the classroom behaviour of both teachers and students in the project schools; the cascade training of teachers has paid dividends; links have been established with the A.P. School Health Project assisted by ODA to assist in the improvement of health status of school children in urban and rural areas by training teachers in the identification of symptoms and referral, and by providing for the periodic visits of health workers to schools.

The APPEP approach can be extended to other towns.

### **Welfare of the Vulnerable and the Handicapped**

The concept of welfare state as elaborated in the Indian Constitution, calls upon the State to ensure the development of the disadvantaged and marginalised sections of society. The Ministry of Welfare operates special programmes through the state agencies, dedicated finance and development corporations at the national and State level for the welfare of scheduled castes and tribes, minority communities, backward classes, special groups of women and children in difficult circumstances, the handicapped and the elderly, keeping in view both the family unit and non-institutional approaches as well as support to voluntary agencies in the field. The target groups of the Ministry are the poor and the very deprived, as well as destitute children and juvenile delinquents in the area of social defence. It is possible for the Community Development Societies in the UBS towns as well as the city level community organisations and the NGO's in the ODA cities and in other cities to access grants of the Ministry, and take up activities for the vulnerable and handicapped groups to supplement institutional approaches of the State government. These activities can also cover school dropouts, drug addicts, persons affected by riots and social disturbances, assist in the early detection of the disability and its treatment as in the Vizag case. It is possible for the regional rehabilitation centres assisted by this Ministry to train ICDS and the CD

workers in rehabilitation techniques and to operate community based rehabilitation programmes. With this perspective on the scope for using the Ministry's programmes for sustaining or replicating ODA SIP, the specific programmes can be looked at:

- Scheduled caste development through protective measures, development measures and positive discrimination in employment and other facilities. This comprises of the special component plan designed to channel the flow of outlays and benefits from various sectors in the Plans of the Central Ministries and the States, in proportion to their population. The special central assistance linked to the special component plans of the States is a centrally sponsored scheme formulated for the alleviation of poverty among the scheduled class families, forming on an average 19% of the urban population. It is used to fill the critical gaps in family-oriented-income-generating schemes and through non-recurring items, with a total Plan provision of Rs.11250 million for all urban and rural areas. The National Scheduled Classes/Scheduled Tribes Finance and Development Corporation sanction schemes benefitting SC/ST entrepreneurs for projects like the supply of autorickshaws, organisation of training programmes for skill upgradation and employment etc. The State Corporations provide margin money to beneficiaries upto 25% of the unit cost, and arrange for loan from financial institutions together with subsidy.
- The educational schemes for the SC/ST cover post-matric scholarships for SC/ST students born to poor parents, and pre-matric scholarships for the children of those engaged in unclean occupations; the scheme of Book Banks for scheduled castes provides textbooks required for those pursuing various professional courses; assistance is provided on 50:50 basis for providing coaching to SC/ST candidates through training centres; this can usefully augment the work in this regard done in Indore and other cities.
- National scheme for the liberation and rehabilitation of scavengers helps to provide alternative, dignified and viable trades and occupations to each scavenger and his/her dependents after the conversion of dry latrines through training in the selected trades, loans upto Rs.50,000 and subsidy upto 15% through the banks or State institutions.
- Aid to voluntary organisations for scheduled castes covers grants to voluntary organisations engaged in the welfare of SC/ST for maternal and child welfare centres, hospitals and subcentres, dispensaries, samaj seva kendras including training institutions and balwadis; 68 voluntary organisations were assisted during 1992-93; grants are also available to universities and research institutes for action oriented research and evaluative studies relating to SC/ST.

- Minorities and backward classes welfare includes coaching schemes for poor students, pre-examination coaching loans and subsidy through District Industries Centers for educated unemployed youth etc.
- The assistance to organisations for the disabled persons covers schemes of scholarships to the physically handicapped operated through State agencies, grants to NGO's for providing aids and appliances costing between Rs.25 to 3600 free of cost if the income is below the poverty line, and at 50% of the cost for incomes between Rs.1200 to 2500 p.; assistance through 11 District Rehabilitation Centres for providing comprehensive rehabilitation services to the disabled persons including medical treatment and surgical corrections, aids and appliances, therapeutical services, vocational training and job placement; 4 Regional Rehabilitation Centres including the one at develop training materials, and materials for creating community awareness through the medium of posters, audio-visuals, films etc., and these can be given under the SIP activities;
- the programmes under Social Defence and Child Welfare include the scheme for the welfare and development of street children in metropolitan cities; beggary prevention and rehabilitation of beggars through vocational training and work centres by the government or NGO's; grants to NGO's for the rehabilitation of destitute and abandoned children; drug abuse prevention; State sector scheme for the welfare of the children in need of care and protection covering grants for food, shelter, education, health care, vocational training and foster care, one time grant for the purchase of equipment, utensils etc., and construction of cottages; old age pension for the destitute aged and grants to voluntary agencies for programmes for the aged; scheme for organisational support to NGO's for establishment expenses, project evaluation etc., grants to NGO's for innovative schemes to benefit children in difficult circumstances such as children of sex workers;
- the scheme for the welfare of street children provides central grants to NGO's in metropolitan cities for the care, protection and development of children, who live on the streets or on pavements with or without their families. A budget provision of Rs.50 million is available to support an estimated 60 projects through a network of over 240 centres; it would aim at providing nutrition, health care, literacy and counselling services to these children, organised recreation, protection against exploitation, and promotion of entrepreneurship; the local bodies and State agencies are being involved through a network of NGO's working for street children in different cities; the grants would also support specialist staff for the NGO; Central grants are supplemented by grants from UNICEF and ILO, and the scheme is converged with other

schemes like solid waste collection and the rehabilitation of ragpickers, mobile medicare, the scheme of the Ministry of Urban Development for the construction of nightshelter and sanitation facilities for the homeless; trade opportunity profile for the street children has been prepared for a number of cities;

- UNICEF grants are available for a variety of programmes for children in difficult circumstances such as street children, community-based rehabilitation, centres for the handicapped etc., and these grants are disbursed on the basis of decisions of a Committee set up by the Ministry of Welfare; this Committee can also entertain applications through the Municipal Corporations for supporting local activities of good NGO's and this can help to supplement or scale up the present initiatives in a number of cities.

### **Ministry of Labour**

While population growth in the urban areas continues unabated, especially in the larger cities on account of natural growth and migration, the capacity of the formal sector to provide jobs with wages above the poverty line has been dwindling. This has been due to a variety of causes such as the capital intensity of modern urban enterprises, industrial location policy, energy crisis, industrial sickness, labour unrest, restrictive labour legislation, and low level of investment in the provision of urban housing and services. This tendency has been aggravated by the impact of structural adjustment, and the failure to evolve appropriate exit policies and amendments to labour laws. There has been a substantial decrease in the amount of labour used per unit of value added, which offsets all the positive effect of output growth on labour demand.

Another disturbing trend noted by the government and the experts alike is the increasing casualisation of labour, lower participation ratios and lesser wages earned by female labour, and entry barriers to formal sector for the casual labour. Meanwhile, the informal sector has been growing in economic activities ancillary to the modern sector or in areas ignored by the organised sector such as household enterprises, waste collec-



tion and recycling, cart and mini lorry transport, low cost catering services, repair and maintenance, and street vending. The size of the sector is variously estimated between 50 to 60% of the city's labour force depending on the definition adopted.

The approach at the national level has concentrated on sectoral issues relating to labour organisation, welfare and protection, exit policies consequent to the structural adjustment policies, union related matters. At the same time, various specific schemes are operated by the Central and State governments in order to focus on the specific needs of women, informal sector, educated unemployed youth, individual categories of labour like beedi workers and mine workers, child labour, provision of housing and welfare facilities for labour in the organised and household sector through Plan schemes as well as through access to loans from the provident fund and institutional finance, upgradation of skills and vocational training, special employment needs of the vulnerable groups etc. Some of these schemes of relevance to the urban poverty alleviation programme are detailed below:

- Programmes for women covering the organisation of women workers, assistance to women job seekers through employment exchanges, vocational training, upgradation of skills in non-traditional areas, grants for craft centres, statutory provisions for the welfare of women workers, training in construction skills through the building centres, support to the organisation of credit cooperatives by women workers etc; UNFPA/ILO assisted projects on population and education, including a comprehensive Family Welfare and Income Generation Programme for working women in the urban slums of Madras, and the beedi workers in Madhya Pradesh, Orissa, West Bengal and Uttar Pradesh; assistance to NGO's to establish creches for the benefit of women industrial workers in identified areas;
- projects for the welfare of child workers especially in match industry, precious gem industry, slate pencil making industry, carpet weaving industry, glass industry, brassware, tile industry in Andhra Pradesh etc., along with efforts to ban the employment of children below 14 in hazardous industries; special schools for the benefit of children weaned away from industries and the provision of non-formal education, vocational training, supplementary nutrition, health care etc.; assistance to voluntary organisations for the welfare of working children to provide the facilities listed above; ILO programmes at the national level to support efforts for the elimination of

child labour; support to city level NGO's for executing schemes for the rehabilitation and welfare of street children, operated in concert with the scheme of the Ministry of Welfare;

- workers education programmes including the education of unorganised workers in selected urban areas covering workers in industries like handloom, powerloom, khadi and rural industries, handicrafts, sericulture, coir and beedi making; support to training programmes for meeting the functional and educational needs of special categories of workers like women, handicapped workers, child labour, rickshaw drivers, headload workers, construction workers, and civic and sanitation workers; coaching-cum-guidance centres for workers belonging to scheduled classes and scheduled tribes;

- special schemes for the disadvantages groups like the strengthening of employment exchanges/information and guidance bureaus for the promotion of self-employment in these groups, vocational rehabilitation centres for the handicapped; housing and other welfare facilities through subsidies made available to State agencies from the special welfare funds for categories of labour like the beedi workers, mine workers, cine workers etc., and the execution of schemes with HUDCO assistance for the construction of houses or loans for construction of houses in urban and rural areas for these categories of labour;

- employment and training services through the countrywide network of employment exchanges with special cells for the guidance of weaker sections; operation of schemes at the district level for craftsmen training, apprenticeship training, training of highly skilled craftsmen and supervisors, training of women, staff training and research, and this training is supplemented by that offered through Shramic Vidyapeeth; industrial training institutes and a variety of courses through the network of polytechnics under a World Bank assisted project.

#### **Department of Small Scale Industry**

Apart from various schemes for support to the development of small scale industries in the country, the office of the Director-General SSI in the Department of Small Scale Industries in the GOI, and the concerned state agencies have been operating a centrally sponsored programme for providing self-employment to educated unemployed youth in urban and rural areas over the last ten years. The incidence of unemployment among the educated labour force is 11.8% as against 3.8% for the educated and the uneducated taken together. The incidence is much higher at 26.7% among educated women than among educated men with 9.8%. There

were an estimated 6-7 million unemployed among the educated, and this goes up at each successive level of education. The problem of the educated unemployment was seen as requiring a special focus in order to complement general programmes of loans and subsidies for micro-enterprises and self-employment of the poor operated by other Central Ministries and the commercial banks.

The objective of the scheme is to encourage the educated unemployed youth to undertake self-employment ventures in industry, service and business through the provision of a package of assistance. It covers all unemployed youth who are matriculates, and who are within the age group of 18-35 years, with weightage for women, scheduled caste/tribe persons. Only those with monthly household income less than Rs.10,000 are eligible. A minimum of 50% ventures are to be through industry in each district. The scheme did not cover the metropolitan cities. The scheme was operated through the District Industries Centres in consultation with the lead commercial banks for the district. The District Industries Centres are expected to formulate location specific plans of action based on realistic demand assessment for various services and projects, and the number of entrepreneurs that each particular line of production and services can absorb. There is a Task Force at the district level with the responsibility of selecting the entrepreneurs, identifying different schemes for possible support, recommending loan and subsidy, and getting necessary clearances.

Subject to the recommendation of the Task Force, and the viability of the project, the banks advanced a composite loan not exceeding Rs.35,000 for industrial purposes, Rs.25,000 for service ventures and Rs.15,000 for small business ventures without the requirement of a collateral or margin. The government subsidy to the extent of 25% of the loan was kept as a fixed deposit with the bank in the name of the borrower for the period of the loan, and was adjusted together with interest against the final instalment of the loan. The loan was repayable over a period of 3 to 7 years. In 1992-93, the subsidy released was Rs.4 million against a loan sanction of Rs.20 million for about 70,000 persons.

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The above scheme has now been substituted by a more ambitious scheme called the Prime Minister's Rozgar Yojana (Employment scheme PMRY) in order to provide self-employment opportunities to one million educated unemployed youth in the country by the setting up of 0.7 million micro-enterprises in the country. It will cover only urban areas during 1993-94 and the whole country from the following year. It is left to the States to distribute the state allocation among different urban and rural areas including metro cities. All unemployed (matriculation passed or failed) youth aged 18 to 35, or who has passed out of a government sponsored technical course, and with a monthly family income less than Rs.2000 is eligible.

The scheme may be implemented through the District Industries Centres or the District Urban Development Agency through a Task Force composed of concerned agencies and the commercial banks. The State governments are expected to involve reputed NGO's, Chambers of Commerce and Industry in the identification, selection and motivation of beneficiaries, preparation of project profiles, marketing of products, training, repayment of loans etc. An illustrative list of 137 industrial, service and small business activities have been provided to the States for guidance. Projects costing upto Rs.100,000 are entertained, and composite loans upto 95% of the cost are sanctioned by the banks for viable projects. The Government provides through the bank upto 15% of the approved project cost subject to a ceiling of Rs.7500, and released to the beneficiary as in the earlier scheme. Group based enterprises are encouraged. Rs.2000 per beneficiary is earmarked for training of the entrepreneurs for a period of four weeks, preparation of project profiles, market surveys, evaluation etc. The training would cover book-keeping, marketing aspects, product costing, project financing and bank procedures etc. The State governments would provide necessary infrastructural support in the form of sites, sheds, shops, power connections, water supply etc.

The scheme can be linked to the ongoing economic support programmes through the District Urban Development Agency under the Collector or the proposed District Planning Committee after

the 74th Amendment, with the involvement of the commercial banks and financial institutions, and outreach to the community savings schemes. It is necessary to recognise the CD cells in the project agency as one of the channels for recommending applicants and for follow-up of the supported activities with the help of NHC's.

### **Ministry of Science and Technology**

Apart from various activities and schemes relating to science and technology in the country, the Ministry has set up the National Council for Science and Technology Communication for coordinating S&T communication and popularisation activities in the country through linkages with a large number of Central government agencies, State agencies and voluntary organisations. Together with the Department of Education, the Council helps in the utilisation of the literacy skills during the total literacy campaigns by S&T inputs in the form of posters, brochures, booklets, exhibitions etc. The Ministry operates the scheme of Mass Employment Generation through Science and Technology in order to organise scientifically designed skill development training programmes for unemployed youth after identification of opportunities in wage as well as self employment avenues. Extensive market surveys are conducted in order to ascertain the absorbability of trainees in a particular trade by experienced agencies proposing to create gainful employment. Some illustrative examples are: battery service, electrical and electronic products, pump repair, two wheeler repair etc.

### **Ministry of Non Conventional Energy Sources**

In the context of the NHP objective of improved living conditions for the slum dwellers living in congested dwellings made partly of impermanent materials, and in the interest of women and children exposed to kitchen smoke from inefficient wood stoves, the scheme of the Ministry of Non-Conventional Energy Sources assumes significance. It aims at fuel conservation, removal of smoke from the kitchen, checks deforestation and environmental degradation, reduces cooking time and reduces health hazards. The Programme envisages fixed as well as portable

models of chulhas or stoves depending on the requirements of beneficiaries. For the fixed stove with an approximate cost of Rs.25 to 103, there is a maximum assistance of Rs.50 after accounting for a minimum beneficiary contribution of Rs.5. The actual saving is estimated at 70 kg. per family per year of wood or equivalent valued at Rs.400 approximately.

### **Public Distribution System**

In order to assess the magnitude of real incomes and the trend growth over the years for the urban poor, it is important to look at the present arrangements for the distribution of essential commodities and the access of the poor to the outlets. The Public Distribution System (PDS) in India involves the procurement of foodgrains and a few other essential items by the Central and State agencies at predetermined prices, storage and transportation to different parts of the country, and their distribution to consumers through a network of fair price shops. The PDS is considered by the Central and State governments as an essential component of the Minimum Needs Programme for the poor, with the objective of ensuring a minimum food and calorie intake for the poor and vulnerable sections of the population. The PDS is supervised at the Central level by the Department of Civil Supplies, but there are considerable variations among the States in the administrative structure, retail prices, system of issuing cards and rations across different income groups. In view of the benefit the ration card carries for access to other facilities like the gas connection or inclusion in the voters list, it has a lot of significance both for the poor man and for the politician.

Through the Food Corporation of India and other agencies, the Central government currently supplies wheat, rice, levy sugar, kerosene, imported edible oil, soft coke and controlled cloth to the States. The State governments are free to include additional commodities. Some of them supply local foodgrains, pulses, vanaspati, toilet soap, cycle tyres and tubes, torch cells and soda ash. Several States have established Civil

Supplies Corporations for the purpose of procurement and distribution of the essential commodities through the fair price shops set up all over the State. At the district level, the Collector and the civil supplies officials supervise the PDS. Out of over 400,000 fair price shops reported in 1991, about 90,000 were in urban areas, of which 21.5% were run by co-operatives and voluntary agencies and women's groups.

Each State follows different criteria for the excluding access to the PDS by the relatively affluent sections, or denying certain commodities to them, or by charging higher prices to the better-off, or supplying certain income groups only for a limited period each year. In Andhra Pradesh those earning below Rs.600 p.m. are eligible for green ration cards that entitle them to rations at lower rates. The rest of the population has yellow cards with the entitlement limited to a maximum of 5 members per family. In West Bengal, statutory rationing operates only for the cities of Calcutta, Asansol and Durgapur, where everyone is given a card and gets a uniform quantity of cereals. In the rest of the State with a modified rationing system, households with land holdings above a specified limit cannot get cereals. In Orissa, families with a monthly income in excess of Rs.600 p.m. are issued B-class cards and are required to pay higher prices for their purchases as compared to those with lower incomes. It is seen however that the proportion of population excluded from the PDS is small.

The criteria of eligibility for getting the ration cards are more relevant to the access of the poor to the PDS. The eligibility conditions mostly result in the exclusion of families without a permanent address, or those in slums beyond a cut-off date or those living on pavements. The non-possession of a ration card not only deprives the poor not only of the opportunity of getting subsidised foodgrains and other essentials, but deprives them of the means of using the ration card to get a gas connection, or get admission for the children in municipal schools, or get loans from the banks etc. Even the poor people with a permanent address find it difficult to cope with the complexities of an often unresponsive administration.



The second issue relates to the physical access of the poor to fair price shops at reasonable distance from their dwellings and the inconvenience of the timings of the shops in relation to the working pattern of the poor. The third issue is the periodicity of issue of the essential commodities on a monthly basis in most places, or at most twice a month. The poor find it difficult to mobilise funds for bulk purchases, and the shopkeepers either do not offer credit or charge exorbitant interest. The urban shops per 2000 persons were 0.76 in Andhra Pradesh, 1.39 in Kerala, 0.74 in Madhya Pradesh, 1.35 in Orissa, and 0.52 in West Bengal. While Andhra Pradesh and Kerala have a high coverage of the population through the PDS for rice and wheat, it is low for Orissa and Madhya Pradesh. In these two States, the quantity of grains purchased by card holders as a proportion of grains purchased from the market is low as well. Surveys have shown that the poor people value highly the possession of a ration card, and attribute non-purchase or partial use of the PDS to the non-availability of a ration card, non-availability of the rationed items in the shops, inconvenient timings, want of funds, and the attitude of shopkeepers and the administration.

The lack of sensitivity of the PDS to the needs of the urban poor and their special disabilities is a major problem to be addressed by the city administration, and has rightly to be faced under the poverty alleviation strategy as well. The recent increase in the issue price of foodgrains through the PDS in the name of phasing out subsidies is likely to add to the living costs of the poor and reduce their real incomes. It is not sufficient to encourage the NHC's to apply for licence to run fair price shops. The project staff should take steps to increase the coverage of the poor population under the PDS by simplifying the procedure and by helping in the satisfaction of the civil supplies staff about the eligibility of the slum families or getting the ration card. They should then, through locational surveys, help in the opening of additional fair price shops in the areas in and close to the slums and poor settlements, as far as possible by resident co-operatives or by women groups or by NGO's. These shops should be encouraged to operate according to

times and with issue procedures convenient to the families. The question of credit for purchases should be organised through the revolving fund or through the consumption credit system.

To the extent that each slum family is enabled to secure adequate quantities of essential commodities through the PDS, the levels of nutrition and health of the family will improve, and the family will have more cash income for other essential uses like shelter and education or for savings schemes.

Until such time as the improvements are effected in the PDS as outlined above, the project staff should interact with the authorities in-charge of school admission, grant of loans etc., (who normally insist on a ration card as a proof of identity) to waive this requirement for slum families pending their acquisition of a card.

### **Housing and Basic Services for the Urban Poor**

At the central level, the Ministry of Urban Affairs and Employment (UAE) (till recently known as the Ministry of Urban Development) is responsible for policy formulation and coordination of programmes relating to housing, urban development and infrastructure, town planning, urban poverty alleviation and local government. Housing and urban development are no doubt State subjects, and, within the framework of national policies and the Five Year Plans, the State governments and their agencies implement various schemes for the development of towns of various sizes, provision of urban services, and various schemes to benefit weaker sections.

Despite the low proportion of urbanisation, India has one of the largest urban population in the world, numbering about 217 million, which is expected to increase to 300 million by the turn of the century. Bulk of this population is concentrated in 300 cities with over 100,000 population, including 23 metropolitan cities. Despite considerable investment and efforts over successive Plan periods, the urban areas, especially the large cities, suffer from large number of homeless and inadequately

housed families, rapid growth of slums and unauthorised colonies, spiralling prices and rents of land and houses, deficient availability of potable water, sanitation and basic services to bulk of the population, and witness the increasing struggle of the poor and vulnerable sections to secure affordable and adequate shelter. The housing shortage is estimated by the Census Commissioner at 4.77 million units for the urban areas in 1991, and the number of houseless households at 217,000. About 18% of urban households lack access to drinking water on an average, but this figure is much greater for the slum dwellers. However, the percentage of households having access to safe water, toilet and electricity is only 54.57%, with a number of States ranking below the national average.

The National Housing Policy of 1992 and the VIII Plan document provide the broad policy framework for the programmes in the sector, while the 74th Constitutional Amendment lays down the decentralised democratic administrative framework for convergent delivery of urban services and comprehensive approach to poverty alleviation. The programmes at the Central and State level can be looked at in this perspective:

#### **1. Integrated Development of Small and Medium Towns**

This Central Scheme has been in operation since 1979-80 in order to improve the availability of infrastructure and other facilities in small and medium towns with a population less than 300,000, in order to achieve a more balanced urban development, reduce the rate of migration to metropolitan cities, strengthen the managerial and financial capacity of municipalities, and to subserve the needs of the rural hinterland. 517 towns were assisted till the end of March 1992. The guidelines of the Scheme have been substantially revised in order to make it more comprehensive, rooted in the urban development strategy for the State and the concerned town, and linking the total financing to institutional finance from HUDCO. Central assistance and HUDCO loan will be available in varying proportions for different sizes of towns ranging from 20,000 to 300,000. The projects for assistance in each town would include land development, water supply,

sewerage and sanitation, solid waste management, transport, shopping and commercial complexes, community amenities etc. It would encourage partnerships with the private sector. The projects are expected to draw upon available resources for slum improvement, basic services, employment generation, low cost sanitation etc. It is possible to relate the infrastructure investments under the Scheme to the requirements of slum upgrading and employment for the poor.

The Government of India has introduced a separate central scheme for the integrated provision of physical and social services in small towns with a population between 50,000 and 1 lakh. This will imply the provision of substantial assistance to the municipal authorities and State agencies for implementing a city plan for the urban poor, using the UBSP strategy.

The higher order cities with population upto 3 lakhs would be covered by the erstwhile IDSMT Scheme, for which revised guidelines are to be issued.

## **2. Infrastructural Development of Megacities**

In recognition of the contribution of the larger metropolitan cities to the economy, government revenues and employment, and the need to improve the living conditions of the people living there, the Government has recently approved a scheme for the development of megacities, starting with Bombay, Calcutta, Madras, Hyderabad and Bangalore. The total central outlay over the VIII and the IX Plans could be of the order of Rs.700 crores.

The project cost would be financed in the ratio of 25% from the Central government, 25% from the State, and 50% from financial institutions, on the basis of projects approved individually for each city. The projects could cover essential investments in water supply, sewerage and drainage, solid waste management, roads, housing etc., as also remunerative schemes, in order that the overall project is self-supporting. In respect of cities where slum improvement projects are undertaken, the

megacities project can help in providing the required city level infrastructure for the comprehensive improvement of slums and low income settlements, provide affordable housing, improve environmental sanitation, and upgrade the capabilities of development authorities and Municipal Corporations for intersectoral planning, community based delivery of services and viable city management.

### **3. Environmental Improvement of Urban Slums**

In recognition of the inappropriateness of the strategy of clearance of slums pursued at the beginning of Planned Development, the Central and State governments formulated the alternate response of environmental improvement of urban slums in 1972, coinciding with the busti improvement programme in Calcutta. Since 1974, the Scheme is being implemented in the State sector as an integral part of the Minimum Needs Programme, and the legal basis for the notification of slums, security of tenure, and the provision of amenities was provided by Slum Improvement legislations passed in a number of States.

The guidelines of the Scheme are issued by the Ministry of Urban Development in consultation with the Planning Commission and the State governments. These guidelines envisage the provision of public standposts for potable water at the rate of one for 150 persons, community toilets at the rate of one seat for 30 to 70 persons, drainage, paved pathways, and street lighting. It was expected that these amenities could be provided within a per capita ceiling cost of Rs.350 during the VII Plan, which was revised to Rs.525 during the VIII Plan (1992-97). The State governments were expected to make necessary provisions at this rate in the Annual Plan for the provision of amenities in identified cities during the year as part of MNP, and release the funds to the implementing agencies such as the Municipalities, or Development Authorities or State Slum Improvement Boards. These grants may be supplemented at the local level for augmenting the level of facilities to cover community halls, dustbins etc., as in Delhi, or to provide individual water connections. While most State governments released the budget provision as grants to the

extent of 100% of the estimated cost of benefitting the targeted number of slum dwellers, States like Kerala met only 50% of the cost as grant and the balance as loan. Typically, no provision was made for maintenance of the amenities in the Scheme, and this was left to be provided out of the municipal budget. The Municipality was permitted to confirm to the ceiling only at the city level during the year, and allow for variations above or below the cost depending on field conditions.

The guidelines of the Scheme envisaged that improvements may be carried out only in notified slums which were not likely to be cleared in the next 10 years. It provided for the acquisition of private slums for providing amenities under the provisions of the Act. However, the States and municipalities tended to concentrate on the improvement of slums on public lands, although Calcutta and Kanpur were unique in structuring the entire programme around privately owned slums.

The State governments did not follow a uniform policy of taking up improvements only after the notification of slums, or of taking steps to ensure the security of occupancy of the slum dwellers. While the statutory provisions were complied with through the competent authority in States like Maharashtra, the procedures were ad hoc even in Delhi, and the States of Orissa and Kerala did not even have Slum Improvement Acts on the statute book in order to secure the legal rights both for systematic improvement by the local body, and in order to prevent arbitrary evictions of the occupants. Madhya Pradesh was unique in being the only State to have passed a law to regularise the tenure of existing occupants on encroached public lands, and providing legally for their occupancy rights on the same or alternative land through the Collectors at nominal rent. In the cities where the World Bank assisted urban development projects were implemented, with the exception of CMD, the State governments agreed to provide occupancy rights or leasehold title upon the recovery of the improvement cost in instalments, on individual or co-operative basis, and further arrange for home improvement loans. HUDCO made a similar stipulation of security of tenure in respect of slum upgradation or rehousing projects financed by it.

It was however noted by a Task Force appointed by the Planning Commission in 1983 that the slum improvement projects in most cities tended to be ad hoc and welfare-oriented, with little concern for the convergence of other basic services and home improvement assistance, or the incorporation of existing slums into the town planning framework.

This was taken note of in devising the Urban Basic Services Programme (UBSP) and the insistence of the Central government on implementing the EIUS and UBSP in the same slums. However, little effort has been made to integrate slum improvement with the planning of land use and shelter provision for the rest of the city, and to integrate the provision of infrastructure (especially water supply, sewerage, drainage and solid waste management) in the slums with the planning of infrastructure and transport network for the rest of the city. A meeting of State officials and experts convened by HUDCO recently commended the slum networking for the integrated provision of services in the ODA assisted slum improvement project, as it led to benefits to the city beyond the slum boundaries, and led to investments by the slum families both on toilets and shelter upgradation, besides promoting community maintenance of assets and reduced municipal expenditure on the upkeep of latrines, drains etc. There is ample scope for attending to the design aspects and the possibilities of decentralised infrastructure and community consultation, as seen in Indore, Karachi Orangi project and a number of cities in Brazil.

The VII Plan provided Rs.2695 million for the programme in order to cover 9.9 million slum dwellers. During the VIII Plan, the Planning Commission suggested a coordinated view of EIUS, NRY, low cost sanitation and UBSP with an annual outlay of Rs.1000 million for the provision of physical amenities. It is important to note that the provision for slum improvement in the State budgets is quite inadequate in relation to the magnitude of the problem, except in cities where externally aided programmes are being executed. Consequently, the city-wise allocations are extremely meagre in States like Orissa, and most municipalities are unable to provide the full scale of even the

spartan standards of the Plan scheme. Local problems of resistance by landowners or the landowning public agencies of Central and State governments to take up improvements, court interventions, problems of infrastructure extension, community apathy etc., apart from non-integration with city services affect the execution of projects, while maintenance of services in slums is generally much poorer in most cities. Meanwhile, it is estimated that there were about 48 million slum dwellers in urban areas, with 40% of them concentrated in metropolitan cities.

### **Urban Basic Services for the Poor (UBSP)**

The UBS scheme was initiated on a pilot basis in 1986 with joint funding by Central and State governments and UNICEF. It aimed at providing grants to identified cities for taking up activities relating to child survival and development, provision of learning opportunities for women and children, environmental sanitation and potable water, primary health care, vocational training, and convergence of social services at the slum level. It aimed to promote community organisation and leadership. The programme focused on towns with a population below 100,000 and 168 towns were taken up during 1985-90 and the total expenditure was Rs.270 million. UNICEF supported salaries of certain project staff, and this staff has now been left to be supported by the State government.

It may be noted that the real precursor to UBS was the Urban Community Development (UCD), taking off from the country-wide rural community development programme of the sixties. The success of the UCD projects with the help of a core group of community development staff had been demonstrated in a number of cities in Andhra Pradesh, Kanpur, Ahmedabad and Baroda, as well as the smaller towns of Alleppey, Siliguri and Sambalpur. Both the UCD and the UBS were operated at the State level together in different towns, when the UBSP was introduced as a Central Scheme with joint funding with the State government, as part of the urban poverty alleviation strategy.



The objective of UBSP is to foster community organisation in slums for ensuring the effective participation of slum dwellers in developmental activities, and for co-ordinating the convergent provision of physical and social services, income generating activities, and the inputs from different public and non-governmental agencies for improving the living condition of the urban poor, especially women and children in poor neighbourhoods. It aims to converge programmes of various sectoral departments like the ICDS, pre-school and primary education, adult education, non-formal learning, maternal and child welfare, family welfare, vocational training etc., at the slum level through the active participation of Neighbourhood Development Committees and city level Community Development Societies.

The shelf of activities is based on the National Plan of Action for the mother and child adopted by the Government, and includes activities for the welfare of mothers and children, health care, nutrition, water, environmental sanitation and community facilities, pre-school and non-formal education, functional literacy, assistance to vulnerable groups like the aged, handicapped, juvenile delinquents and the drug addicts, women's development, income-generating activities, building up civic consciousness, and capacity building. The per capita expenditure for the five years of each project in a town is Rs.175 or about Rs.35 on an average per year.

According to the Ministry of Urban Development, the Programme is based on the following principles:

- Planning from the grassroots and community participation;
- promoting the Pluralist Culture by shifting the initiatives from the government to the NGO's and the community level organisations';
- pooling resources of all the philanthropists, private sector, professionals, social service groups and trusts, and international aid organisations for the poor;
- child and mother focus, including the girl child;
- developing women's leadership and welfare;

- convergence of the socio-economic inputs from various sectoral departments, with top-up additional inputs from the UBSP such as books and recreational material, essential medicines, community halls, physical services etc;
- cost effectiveness through community contribution, voluntary staff, low cost technology, maintenance of assets by the community;
- continuity, through the nurturing of people's initiatives at all stages of planning, resource raising, implementation and evaluation, and adoption of the programme by the local groups;
- critical role of municipalities and local leadership and the involvement of the Collector through the District Urban Development Agency.

The revised guidelines for UBSP adopt a more flexible approach to the establishment of community structures and entrustment of powers and finances to them and leave it largely to the State governments and local needs. The primary building block of UBSP is the Neighbourhood Group consisting of about 20 families being represented by a woman volunteer called Resident Community Volunteer (RCV). 10 RCV's representing about 200 families constitute a Neighbourhood Committee (which may be the equivalent of the busti mandal in the ODA project). Ten NDC's representing about 2000 families constitute a Community Development Society (CDS), assisted by a Community Organiser. The work of 5 CO's is supervised by a Project Officer, and the work of 5 P.O.'s is overseen by a District Co-ordinator.

The NHC's prepare the miniplan reflecting community needs and resources and outside inputs needed. Ten such plans constitute the community unit plan. The plans of the various community units combine to constitute the City UBSP Plan. The assistance under the Scheme covers the cost on staff and organisational grants to NGO's upto 10% of the cost. The approved costs in this regard cover the salaries of Assistant P.O's, P.O.'s, district or city coordinators (for big cities), small clerical staff, one Project Director and two technical specialists at the State level, and honoraria for teachers in non-formal and adult education (at Rs.500 per month), two full time creche teachers (at Rs.400 and 200), sports instructor,

rehabilitation and cultural instructor, two part-time doctors and part-time nurses for 10,000 families. It is estimated that the staff expenditure on one community unit exclusive of health care and 25% community contribution will be Rs.56,000 per year, and a similar amount for field supervisory staff.

It is advised by the Central government that the State government or the municipality should make contractual arrangements through individuals or NGO's for getting the services performed at community or supervisory levels. It is interesting to look at the comparatively lower per capita cost under the project and the low provision of staff limited to 10% of the city level provision of Rs.580,000 per community unit of 10,000 families, and the much higher norms of staff sanction and per capita costs followed in projects assisted by the World Bank or the ODA, and this has naturally created a distortion. The expenditure on physical amenities is to be limited to 25% of the allocation. The recurring cost on the completed facilities is to be provided for at the low level of Rs.44 per capita.

The UBSP is to be monitored by a city level monitoring committee at the town level, and by the District NRY Committee or the District Urban Development Agency (DUDA) under the Collector. The scheme is monitored at the State level by a Monitoring Committee together with the SUDA or a State Urban Development Agency (in State like Orissa). 277 towns have been taken up in different States for operating the UBSP projects, with a combined beneficiary population of 2.8 million in 2085 slum pockets, assisted by 28706 RCV's, 3198 NHC's, 194 CDS's, 417 C.O.'s and 96 P.O.'s.

The UBSP envisages different tiers of training, namely, the National Institute of Urban Affairs (NIUA) at the national level, the Regional Centres of Urban Studies sponsored by the Ministry as in Hyderabad, Bombay and Lucknow for orientation of senior elected representatives and senior officials at the State level, training of project level functionaries by State level nodal training institute or STI, training of trainers-on-call like social workers and teachers by Field Training Institutes or FTI

(which may be a NGO also), training of RCV's by FTI or trainers-on-call. The training programmes will be for the same functionaries, or bring together functionaries at different levels, and cover induction and refresher training. A grant will be given to STI's and FTI's for equipment and vehicle, and funds will be released for core faculty, and the cost of running courses.

UNICEF assistance to the UBSP scheme is available for certain key areas like: funds for 22 demonstration towns including the salaries of community organisers; preparation of information, extension and communication materials, computer and other equipment for the STI and FTI, training of different functionaries and study visits, municipal capacity building, assistance to NGO's for innovative projects, assistance for urban poverty studies and policy research in community based management of social services, and development of leadership and capacity of slum dwellers.

At present, the cost of the UBSP scheme is met on a 60:40 basis by the Central and State governments for the duration of the VIII Plan. The scheme is under implementation in 283 towns. The Plan allocation for 1993-94 of Rs.175 million includes also about 0.87 million for financing the activities of NGO's under UBSP recommended by State governments. The grants will generally finance activities not funded under existing programmes, innovative activities in urban slums, thrift and co-operatives organisation, organisation of microenterprises, training, market surveys and baseline surveys, consultancies, equipment and furniture etc. In the actual identification of towns for the UBSP, the States have generally excluded towns covered earlier under the UBS or UCD, or those covered by external aid.

It was emphasised in the course of meetings of the functionaries and government officials organised in December 1993 and February 1994, that the Programme is seen as the vehicle for integrating all poverty alleviation programmes through the participatory approach, and addressing the interlinkages between different States and local agencies at the city level. It is

envisaged that the extension and replicability of the ODA assisted slum improvement projects after their termination has to be structured on the UBSP.

Some of the strengths of the Programme include: direct linkage of governmental programmes for the poor; government support to NGO's at the community level for specific service activities; establishment of more systematic benchmark data collection at community and city level in order to monitor progress towards attaining the goals of the Plan of Action for Children; emphasis on city development plan based community miniplans to meet the needs of the urban poor through the concerted actions of all the agencies, with programme resources to meet the interim needs and felt needs with community involvement; decentralisation of training supported by facilities for the training of trainers. The programme has emphasised the capacity building of both the communities and the implementors, facilitators, partners and advocates of the programme. States like Orissa, Kerala, and Tamil Nadu have gone ahead to institutionalise the community development approach and linkage to all institutions at the local level, with Kerala taking the lead in providing resources to the CD Society for autonomous use on local activities.

Some of the problems identified by Central and State officials and others in the operation of UBSP, and reasons responsible for its marginal impact at the State level are:

- inadequacy of funds for both larger coverage of slums for the provision of physical services as also for coverage under the UBSP, and local frustrations over non-inclusion of all the slums;
- resolving the dilemma over larger coverage of towns or concentrated attention to a few towns, which is really a political decision;
- inadequate appreciation of the strengths of UBSP by other sectoral departments in the Central and State level, or even by the State agencies concerned with housing and urban services, and the consequent undermining of convergence of services by parallel delivery mechanisms; this is proposed to be addressed more vigorously by different sectoral Ministries together after the national consultation;

related to this is the convergence of the perceptions of aid agencies operating in social services;

- implications of municipalisation of UBS, interface with the proposed ward committees, and linkages to district planning set up after the amendments to municipal laws following the 74th Amendment;
- sustainability of UBSP after the phasing out of the Programme, through the strengthening of the finances, capacity and orientation of the local bodies, and the sustenance of community organisations;
- dissemination of information on all available services and programmes and regulations to the poor, and the creation of a people-friendly administration;
- identify various areas of community involvement, ranging from information collection and surveys as in Bombay, provision of premises or cost-sharing for activities or supplementation of programme inputs, monitoring of quality and benefits of schemes, community-based transport services for hospitals, schools, markets etc., contracts by community organisations for procurement and construction and local activities, and capacity building for this purpose, devising criteria for the proper identification of beneficiaries and selection of voluntary workers;
- linkage to city planning and spatial mapping of the settlements of the poor with reference to basic services and community facilities, employment centres in order to plan the delivery of services in a poor-sensitive manner;
- need to study and document successful and innovative experiences in cities like Nasik, the ODA projects, Siliguri (West Bengal), Alleppey (Kerala), Rourkela and Bhubhaneshwar (Orissa), Salem (Tamil Nadu) and Baroda, and advocate the replicable elements; a major study of Nasik and Aligarh done by Dr. Meera Mehta and its conclusions may be noted in this context;
- need for consistent policy approach to urban services through compatible guidelines of different sectoral Ministries, orientation of all agencies at the State and city level, and the scope for taking up intensive miniplans based on the convergent and participative approach, spatial mapping of facilities, redistribution of facilities to suit the needs of the poor, and promote interdepartmental communication in each State;
- recognising that the 74th Amendment is a throwback to bottom-up planning and a legitimisation of community responsibility for basic services, shelter and income generation, which also conduces to efficient use of scarce resources.

## Nehru Rozgar Yojana

In response to the demand for an urban obverse of the rural programmes for poverty alleviation and employment generation, and in recognition of the extreme deprivation and poor living environment of the urban poor, the Government of India launched the Nehru Rozgar Yojana (NRY) (Urban Employment Programme) in October 1989. The scheme was designed to provide employment through the setting up of self-employment ventures, employment through shelter upgradation, and wage employment through the creation of public assets.

The first component of the scheme for urban micro-enterprises (SUME) operates in all urban settlements for assisting the setting up of micro-enterprises through the provision of loan and subsidy, training and infrastructure support. The second component of urban wage employment (SUWE) aims to provide wage earning opportunities in all urban areas with a population between 20,000 and 100,000 through the construction of socially and economically useful public assets. The third component of the scheme of housing and shelter upgradation (SHASU) seeks to provide to the urban poor in urban areas with a population between 100,000 and 2 million assistance for housing and shelter upgradation and training for upgrading skills. In all the three schemes, women and families belonging to the scheduled castes and tribes will be given preference. The cost of the scheme is to be shared on the basis of 60:40 between the Central and State governments as far as the subsidy is concerned, while the loan portion comes from the commercial banks for SUME and from HUDCO for SHASU. The Central grants are allocated among the States, as in the case of UBSP, on the basis of the incidence of poverty. The criterion of urban poverty is an annual household income less than Rs.11850.

SUME assists eligible beneficiaries to secure technical training and to set up micro-enterprises with the help of subsidy provided by the government and loan from the commercial banks. The subsidy is 25% of the project cost subject to a ceiling of Rs.500 for persons belonging to the scheduled castes/tribes and

women, and Rs.4000 for others. The balance project cost is secured as loan upto a maximum of Rs. 15,000 for SC/ST and women, and Rs.12,000 for others. The loan is repayable in 10 years, and the rate of interest is 11.5% for a loan amount of Rs.7500, and 13.5% for higher amounts. The illustrative list of eligible enterprises is categorised into those not requiring skills such as vendors of various goods or rickshaw pullers; those of a service nature requiring skills such as repair of various items and secretarial work; and manufacture of various items requiring skills such as weaving furniture, handicrafts, and steel fabrication.

Separate grants are provided to project agencies for arranging training in a variety of services and manufacture, with an average training expenditure of Rs.1200 for a duration of three months. This includes a monthly stipend of Rs.250, trainers' fees, training materials and office expenses. 15% of the grants for training and infrastructure can be allocated by the District Committee for common facility centres and job centres, and another 15% can be allotted to the training institution for the construction of workshop and training aids. Apart from the Polytechnics and ITI's, the local bodies can utilise the help of voluntary agencies and capable local institutions for training. The cumulative achievement till the end of March 1993 was assistance to about 400,000 beneficiaries including 49629 in Andhra Pradesh, 13219 in Kerala, 48853 in Madhya Pradesh, 10699 in Orissa, and 26767 in West Bengal.

Under SHASU, subsidy to the extent of 25% of the cost of upgrading the dwelling upto a maximum of Rs.1000 is available, of which the Central share of 60% is released through HUDCO and the balance through the State government to the local body. This is supplemented by HUDCO loan to the extent of Rs.9500 subject to actual requirement of the applicant. The loan carries an interest of 10% and is repayable over 10 years. The loan and subsidy is sanctioned by HUDCO on the basis of project proposals submitted by designated State agencies like the Andhra Pradesh Urban and Housing Corporation or SUDA in Orissa and West Bengal, or by Municipal Corporations. The assistance can cover all types



of upgradation of the slum dwelling including essential additions and toilets, *in situ* renovation, group redevelopment etc. HUDCO requires the project agency to assure security of tenure to the beneficiaries. It encourages the borrowing agency to involve NGO's in the formulation and execution of projects, in the use of low cost technology and materials, in the linkage to building centres etc. The training grants are routed through HUDCO to the State agencies for the organisation of training for the urban poor in building and construction trades like brick-making and roofing sheets, and services like carpentry and plumbing. As under SUME, a wide variety of training institutions including building centres and contractors association are involved in training, and 15% of the grants can be used for infrastructure support to the training institution. The average training cost can be upto Rs.1500 on items similar to those under SUME. Till March 1993, HUDCO had sanctioned assistance for about 256,000 dwellings and 31805 trainees at the All India level.

As in the case of UBSP, the NRY relies upon the effective involvement of the community and the NGO's as well as the channelling of assistance and activities through the local body. The States are encouraged to converge the NRY, UBSP, low cost sanitation and physical improvements in the same group of slums. The States are also advised to set up registered bodies under the chairmanship of the Collector called the District Urban Development Agency (DUDA) for the integrated execution of all programmes for urban development and poverty reduction, and a number of States have set up District level and State level agencies as proposed by the Central government. Wherever they are set up, the DUDA's can be linked to the District Planning Councils envisaged under the Constitutional amendment. They can also assist in building up an upto date information system on the availability and provision of urban services and housing as attempted in a number of cities and this can be aggregated at the State level by SUDA or other designated agency.

## SHELTER AND SANITATION FOR FOOTPATH DWELLERS

The above scheme was introduced in January 1990 in order to provide shelter to the footpath dwellers and the absolutely shelterless in the metropolitan cities. The scheme was later extended to all large cities facing the problem of pavement dwellers and absolutely shelterless living on railway tracks, or under the flyovers. It envisages assistance to the municipalities for the construction of community night shelter with community baths and latrines wherever land is available; or only the construction of pay-and-use community baths and latrines in areas close to concentrations of footpath dwellers. A central subsidy of 20% of the cost upto Rs.1000 is available for night shelters and latrines, with the balance loan at the rate of upto Rs.4000 per capita is available from HUDCO to the local body. A subsidy upto Rs.350 per capita is available for the construction of only the baths and latrines on community basis. It is possible for the subsidy to be released to a private organisation or NGO sponsored by the municipality provided they are able to raise the rest of the cost.

It is stipulated that the management of the night shelter and the community latrine should be entrusted to a NGO or a community organisation. It is possible for the construction to be in the form of renovation of an existing premises, and also comprise of a building with multiple uses such as community activities or production/training centre during the day and night shelter in the night, or one or two floors of the building being used for remunerative purposes. HUDCO loan is available for such innovative combination of activities. Night shelter schemes have been sanctioned in 29 places upto June 93, while community latrines have been sanctioned for Maharashtra only. For various reasons, the scheme has not elicited an enthusiastic response from the State and local agencies, not the least being the ambivalent attitude to pavement dwellers and apprehensions about creating an impression of regularisation.

## **The Liberation of Scavengers and Low Cost Sanitation**

Despite the efforts of Central and State governments, the dehumanising practice of manual removal and carriage of night soil continues in many parts of the country. The existence of large number of dry latrines and the large number of families without sanitation facilities are the contributing factors to the continuance of manual scavenging. It was therefore decided by the Government of India in 1990 to take up a country-wide scheme for the conversion of dry latrines into pour flush latrines, and the construction of new sanitary latrines in the form of two pit leach system wherever sewerage is not available, or latrines connected to sewers.

The per toilet cost is limited to Rs.2500 without the superstructure, assuming five users. The conversion/construction of latrines is to be financed through a mix of loan and subsidy routed through HUDCO to the implementing agencies at the State or municipal level. Subsidy of 45% for the EWS and 25% for the low income group family is available under the scheme, with the rest of the cost for these groups and higher income groups being found from a mix of HUDCO loans and beneficiary contribution or additional State subsidy in some cases. The loan carries an interest of 10.5% repayable over 7 years. It is reported that till June 1993, 718,708 dry latrines were converted, apart from the construction of new latrines for households without toilets. Meanwhile, the Parliament has passed legislation to declare employment of manual scavengers beyond a specified date an individual offence.

The ambitious plan is to convert all dry latrines by the end of March 1997, and simultaneously take steps to rehabilitate the scavengers rendered unemployed thereby. The municipal by-laws have been amended in many States to require all new constructions to be approved only with a sanitary latrine, and to require existing dry latrines to be converted. In case of slums, the emphasis has to be on individual or shared latrines as the local conditions and finances permit. There has been a significant involvement of NGO's in the supervision of this project in a

number of States like Tamil Nadu, Andhra Pradesh and Gujarat. The execution of the programme on a State-wide basis has been entrusted to the Sulabh International by a number of States. In Gujarat, the State government has entrusted to the Gandhi Safai Vidyalaya the scheme of getting the sanitary latrines provided in different urban and rural areas through the co-ordination of the efforts of local NGO's. A similar model is being tried out for areas outside the ODA project in Hyderabad, under the World Bank project. As the scheme is limited to cities with a population of 5 lakhs, it is not possible to cover higher order cities unless the population ceiling is relaxed, or the programme is included in the ongoing projects for water supply and sewerage as in Hyderabad.

### **Building Centres**

Starting from April 1988, and drawing on the successful experience of the building centre or Nirmithi Kendra of Quilon in Kerala, a national network of building centres has been established under the co-ordination of HUDCO with the help of central grants, HUDCO loans, and inputs from State and local agencies. The centres are organised as registered societies under the chairmanship of the Collector or a leading professional, or established by a NGO, or professional institutions, or local bodies, and are run by trained architects or engineers and masons.

The objective of the building centres set up in various urban centres, and now increasingly in rural areas also, is to disseminate appropriate, innovative and low-cost technology and materials, undertake the training of local artisans in these techniques and the manufacture and the use of these materials, take up, to the extent possible, the production of innovative materials including those made out of flash and similar industrial and agricultural wastes, ferrocement based materials, stabilised mud blocks, precast components, wood substitutes etc. Some of them take up construction of buildings and houses on demonstration or regular basis often at costs much lower than the contractors.

Kerala Government has formed these building centres in a hierarchy reaching upto the State level, and has directed all construction agencies of the government to entrust to the building centres upto 20% of the annual construction work. Most of the construction of the Rajasthan Housing Board is done through the State level Building Centre. The building centres in Kerala and a number of other places popularise the innovative techniques of the architect Laurie Baker. The Leper Housing in Delhi is an outstanding example of the contrasting styles of three building centres, all at costs much lower than the market rate. At present, there are over 300 building centres. A number of State governments subscribe to the benefits of decentralised delivery mechanisms for low cost technology and skill upgradation, and encourage the use of these materials in the construction of houses by the beneficiaries in low income and other housing projects. This is witnessed for example in Tirupathi, Vijayawada, Trivandrum, Bhubhaneshwar and Vellore.

It is noticed that appropriate technology and the development of skills and employment generation through shelter upgradation/construction is an aspect not sufficiently emphasised in the housing and slum upgradation projects, despite the importance attached to this by the NHP and the Planning Commission. Since it is a part of National and State Housing Policy to promote technology dissemination, production of low cost materials and skill upgradation through professionally managed, decentralised institutions, it will be useful for the economic support programme and vocational training programmes to take advantage of the building centres. It is also possible to work out alternate technology options for construction in order to reduce the cost, encourage the use of local materials and techniques, upgrade the skills of building artisans and small contractors, encourage the formation of artisan co-operatives to take up contract work as in Pondicherry, develop local retail outlets for building materials for the benefit of families, provide shelter guidance on maintenance and construction, help in setting up brick kilns etc., and generate jobs and skills from housing.

## Housing and Urban Development Corporation (HUDCO)

HUDCO is the premier organisation in the public sector for the financing and promotion of house construction and upgradation, urban infrastructure, large scale land acquisition and development, technology extension and building materials construction, and human resource development in the housing sector. Over the last 23 years, it has sanctioned over 9000 schemes involving a loan sanction of over Rs.73,000 million, 5.5 million residential units in urban and rural areas, 400,000 plots, and a large number of projects for the augmentation of water supply, sewerage, drainage, solid waste management, low cost sanitation, cooperative and private developer housing, slum upgradation and shelter provision, commercial complexes etc.

The national policy requires HUDCO to earmark at least 55% of annual sanctions for the housing schemes meant for the Economically Weaker Sections (EWS) and the Low Income Groups (LIG), and this typically leads to about 90% of the dwelling units financed by HUDCO going to these groups. HUDCO operates a differentiated interest rate and repayment for different income groups and schemes, in order to reduce the cost of repayment for the poorer sections and for socially desirable projects executed by borrowing agencies. It is the implementing arm of the Government of India for priority schemes like the NRY, nightshelter scheme, low cost sanitation and building centres. It is assisted by the Government through annual contribution to the equity capital and guaranteed access to the capital market.

In the context of the long term improvement in the shelter condition of the urban poor, the improvement of slums should be related to the availability of HUDCO's assistance for the construction of houses for the EWS and LIG, for shelter upgradation under NRY, housing activity of cooperatives, house construction by private developers with a focus on the lower income groups, low cost sanitation and solid waste management, participative relocation, community facilities like schools and community halls etc. As against the impressive programme of slum redevelopment in a number of Andhra Pradesh cities and Tamil

Nadu, the record of some States in this regard is not so good and the available HUDCO funds in fact have not been fully drawn upon for low income housing in a number of years, mainly because of the lack of orientation of the State housing agency, and the problem of land acquisition. The record of utilisation of available loans and grants under the NRY and low cost sanitation was not also good in respect of a number of States till the end of March 1993.

The field experience in respect of the slum redevelopment projects or relocation of project affected squatter families is not happy because of the failure to involve the community organisations or the NGO's in the design and costing of the scheme or its execution. In Andhra Pradesh for example, it is noticed that the rate of recovery is not more than 11% from the allottees because of the bureaucratic approach to execution, failure to interact with the residents continuously for regular recovery at convenient locations and flexible repayment schedules. Even for shelter upgradation under NRY, it would be more useful to get it organised through NGO's for participative formulation of projects with technology inputs.

The other major contribution from HUDCO would be the augmentation/rehabilitation of the water supply and sewerage network of the cities in order to address the service deficiencies of the low income neighbourhoods and the problems of environmental sanitation and potable water. HUDCO has declared itself in favour of the slum networking approach adopted in Indore, and is willing to extend it to other cities subject to the co-operation of State and local authorities. Such projects of HUDCO would no doubt emphasise cost recovery through user charges or revisions of property taxes.

In the course of discussion with HUDCO officials, they emphasised the need for compatible use of training grants under NRY, ODA SIP, and other national programmes within the context of a training plan for the urban poor and women, and the effective use of the outreach services of building centres. It hopes to encourage the provision of graded finance related to

various shelter options and incremental housing by the poor. HUDCO has just announced a scheme for financing innovative projects of reputed NGO's operating community savings groups, for assisting the upgradation and construction of shelter by the poor, and dispensing with conventional collateral for such loans. It would only require the NGO's to keep interest-bearing deposits with HUDCO to cover about one year instalments. A number of such projects has been sanctioned, and there is enough scope for such schemes to be taken up in UBSP and other cities. HUDCO is concerned about the failure of the State governments to strengthen the SUDA to co-ordinate all urban infrastructure and poverty alleviation schemes.

The other major initiative taken by HUDCO is to promote a national Centre for NGO's in Delhi (with a number of regional chapters to follow) for providing a platform for the NGO's in the urban and housing sector to come together, identify common problems and urgent issues for resolution at national and local level, and indicate areas of training and skill upgradation for the NGO's for functioning effectively in the cause of the poor. After the deliberations on the experience of many NGO's, the Centre for NGO's is drawing up a blueprint for the organisation of community thrift and savings groups, and their federation at the city level for the purpose of accessing outside resources on terms that do not militate against the flexible and informal style of the savings groups. The HUDCO centre is in a position to advise city level groups on how to go about organising thrift groups, using the experience of other NGO's, and help them to augment their resources, develop skills for management etc.

### **The State Planning Perspectives**

Having looked at the various social sector schemes in the central sector of relevance to the urban poor and the ODA projects, it is important to remember that the actual implementation of these schemes takes place at the State and municipal level, driven by the allocations in the budgets of the State governments and the local bodies, as also by the policies and procedures of individual departments. Even the pace of



utilisation of central assistance in the form of loans or grants is often determined by the ability of the State Finance Department to provide matching funds. It has been further noted in the case of World Bank and ODA projects in the urban sector that the mere pass-through of aid funds from the GOI to the State government is no guarantee of immediate receipt of funds by the project agency; for, that would often be guided by the exigencies of State finances and alternate uses for that money for the nonce.

As between different social sector schemes, mandated availability of central Plan provision or additional Plan assistance on account of external aid would influence the priorities of the Finance Department in deciding *inter se* Plan provision. Since Non-Plan expenditure has to be met entirely from State's own resources, releases to local bodies and maintenance requirements of continuing activities are often constrained by the ways and means position of the State, and this realisation colours the creation of posts or assumption of commitments while executing projects with central or external aid support.

It is further necessary to note that, despite the strident declarations of increased concern for the poor, the magnitude of commitments for economic and related infrastructure investments are such that direct government spending on anti-poverty programme and food subsidy is only Rs.3 per capita at 1970-71 prices. If we add the expenditure on primary education and health care besides potable water, the total expenditure on redistribution in 1987-88 was only Rs.29 per capita as against Rs.35 on interest payments by the government and Rs.35 on general administration. The secular trend of decline in real expenditure on the social sector has been aggravated by the imperatives of reduction of fiscal deficit to conform to the dictates of IMF and World Bank loans for structural adjustment. This implies both a reduction in central transfers to the States for various schemes and a reduction in direct central expenditure for urban social sector outlays, as witnessed this year. This is compounded by the compression of expenditures and higher costs forced on the States by the fiscal policy of Government of India, and increase in

administered prices. The axe has tended to fall on the investments for replacement of assets or essential new expenditures in the social sector, as noted by the recent Country Economic Memorandum of the World Bank.

The States' share in expenditures on social services was about 85% in 1991-92, including 85% in education, 91.20% in the medical and public health, 91% for family welfare, 78.4% in housing and urban development, and 91.5% in social security and welfare. At the same time, the direction and content of these expenditures was influenced by the pattern of release of Central Ministry grants and loans, and the priorities for external aid.

In view of the significant dependence of the urban local bodies on tax-sharing and general or specific grants from the State governments, the compression of expenditure and delayed release of grants affect the capacity of the municipalities to undertake essential maintenance, or assume new commitments. Where the local bodies do not have the benefit of an elastic base like octroi, they have to depend mainly on property taxes, in a situation where non-tax revenues are not significant, and property tax suffers from an eroded tax base, problems of revaluation and poor collection. The component of local expenditures in the total public expenditures is in any case quite low. As documented by a number of studies, the per capita expenditures of most municipalities are much lower than the desirable norm for the maintenance of services. The cost of services are never fully recovered, due to a combination of political pressures, inadequate legal provisions, and inefficient systems of administration. The consequence is seen in the poor quality of services, inequitable coverage of the population, especially the poor, and the problems of extending basic services to additional population. Thus, at all levels of government, there is a genuine shortage of self-generated resources for increased expenditure on the social sector schemes, and part of the solution may no doubt lie in reallocation and redirection of expenditures within each sector and the reduction of subsidies where not warranted.

Public expenditure on education, health and nutrition (food subsidy) accounted for approximately 17% of the total public expenditure in the country (capital and revenue combined) in 1991, of which the share of education was about 11%, and health 4.14%. During the past 15 years, their share has remained more or less the same, with some increase only in the education sector. These expenditures together account for less than 2% of the GDP, and efforts are on in the last two years to raise this share, partly with the help of social safety net investments and external aid. A declaration was recently made by the Prime Minister in the Education For All Summit that efforts would be made to attain an investment level of 6% of the GDP by the end of the year 2000 for attaining the goals of universal education. The public sector outlay in housing, urban development, water supply and sewerage has also not exceeded 4% over successive Plan periods. In fact, the combined investments of the public and private sector in housing has declined from 34% during 1951-56 to 9% over 1985-1990.

It is seen from the Economic Statistics published by the Finance Ministry that the combined revenue and capital developmental expenditure of the Central and State governments in 1990-91 was Rs.132,582 million, including Rs.6482 million in medical & public health, water supply and sanitation, 3403 on education and culture, 5270 on housing, and 6642 on urban development. It must also be recognised that the global figures of investments conceal wide variations among individual States. Despite a lower GDP, Kerala has a high proportion of public expenditure on social services, and thus constitutes an exception to the correlation observed between per capita SDP (State domestic product) and the per capita outlay on social services. At the level of States, there is no indication that the States with lesser attainment on indicators are necessarily spending more to address areas like primary education. Further, while a large measure of subsidies is noticed in the social sector, the share of subsidies in primary education and other primary services is the least, and there is thus a valid case for redeployment of available expenditures going towards subsidies, and for realising significant progress in health services, say,

by suitable targeted increases in expenditures.

It is possible to get some idea of the investments in the sector of housing and urban services by looking at a few State Plan Documents.

### **Madhya Pradesh**

Madhya Pradesh has provided Rs.4860 million in the VIII Plan (1992-97) for the augmentation of water supply in 265 towns and for providing water to 142 remaining towns. The Urban Development Department has been providing loans and grants to Municipalities for the construction of shops, community halls, bus stands, roads, drains, parks and latrines and provided Rs.230 million for the Plan period or roughly Rs.46 million per year.

A major addition to funds for urban infrastructure and serviced sites is expected to materialise after the negotiations are completed by 1995 for the second phase of the M.P.U.D. Project, which will cover Indore and 10 other towns. The total Plan provision of the Urban Welfare Department, which is responsible for slum improvement, rehabilitation of the landless, urban employment and municipal strengthening, is only Rs.460 million and Rs.123 million for 1992-93, or as much as the ODA provides for one city.

The Plan provision for the Directorate of Women and Child Development, which is in charge of ICDS, and all other schemes for the welfare of women and children, is Rs.680 million. It supports NGO activities for craft centres, Balwadis (the Indore ICDS project is run by a NGO), Bal Bhavans etc., and these activities are partly funded by a cess of pnc paise per unit of electricity consumption. The nutrition programme also includes mid-day meal scheme for school children between 6 to 14 years. The State operates a scheme of legal aid to the poor through People's Courts.

Despite the Doctor/Population ratio of 1/7829, the State is incurring a per capita expenditure on health of only Rs.19.25

against the national average of Rs.38.25. The VIII Plan provision is Rs.4038 million for the programmes listed earlier under the Health Ministry.

The Plan outlay on education is Rs.265 million, and the major objectives include: State-wide District Primary Education Project similar to APPEP, expansion of operation blackboard, universalisation of primary education, making all the 11 million illiterate persons functionally literate, and encouraging vocational education especially for women.

### **West Bengal**

The Government of West Bengal has allocated for the VIII Plan Rs.23920 million for social services, covering 4970 million for general education, 549 million for sports and youth services, 2810 million for medical and public health, 954 million for water supply and sanitation in urban and rural areas, 6917 million for housing and urban development, 1289 million for the welfare of Scheduled classes/tribes, 931 million for labour and employment, 302 million for social security and welfare, and 1211 million for nutrition.

The emphasis in the area of education is on the increase in the enrolment and retention of all children of school-going by the provision of necessary buildings and equipment, expansion of the operation blackboard, assistance from the ODA, attention to female children, teachers training, non-formal education centres etc. The Medical and Public Health Programme covers activities for leprosy control, blindness control, T.B. control, malaria eradication, maternal and child welfare, CSSM etc. It is stated that the emphasis will be on preventive rather than curative facilities, health awareness and education, and outreach facilities for the urban and rural poor. The IPP 8 will be implemented in the CMD with the assistance of World Bank, and will substantially complement the health programme under the CSIP with a similar approach. Under urban water supply, the effort will be to increase the coverage of urban population beyond 65%, but most of the provision will be for ongoing schemes.

The funds under the Megacities programme will again benefit only the CMD area, leaving little provision for many other towns. The State does not have a coordinated programme for public housing in order to achieve the objectives of National Housing Policy. In CMD itself, there is very little public sector activity for the increased supply of serviced sites and shelter assistance for the poor. Out of the total annual Plan outlay of 952 million for urban development, as much as 750 million went for projects of CMDA and other agencies in the CMD. Bustee improvement for the entire State outside CMD gets only Rs.7 million as against the availability of around 130 million in the CMD bustees from the ODA and the State Plan. There will be additional inflow of funds into CMD to the extent of Rs.700 million on account of the megacities project from next year. Under the centrally funded Ganga Action Plan, Rs.50 million is available for sewerage and treatment, sanitation, crematoria and other steps for the abatement of pollution of the river. The allocations for water supply, sanitation and other local projects are channelled through CMDA under the Municipal Development Programme.

The Urban Development Department provides loan assistance for the schemes of a number of development authorities outside CMD, but this does not cover essential municipal services. The latter aspect as also urban poverty alleviation is expected to be addressed with meagre allocations by the Municipal Affairs Department. The Second Municipal Finance Commission is believed to have made important recommendations for extending the Municipal Development Programme and similar funding for all the municipalities in the context of the Nagarpalika Bill, but its implementation will depend on the increased availability of resources.

The Social Welfare Department operates specific programmes for the welfare of the handicapped, malnourished and disadvantaged women and children, the aged, the infirm and the destitute, supplementary nutrition, mass education extension and the construction of hostels on the pattern of the schemes operated at the central level by the Department of Women and

Child Development and the Ministry of Welfare. The Department provides grant-in-aid to voluntary agencies working in the field of the handicapped, drug deaddiction, welfare of children in need of care and protection, welfare of street children and training programmes for women. It assists a unique programme for imparting education, nutrition and health awareness to children living in red light areas. There are schemes for the integrated education of disabled children, establishment of child guidance clinics through aid to NGO's, institutional and non-institutional care for neglected and destitute children, vocational centres for destitute boys through NGO's, care of the juvenile delinquents etc. The department operates 20 ICDS projects including 9 in CMD. This impressive array of schemes has to be seen against the small outlay of only around Rs.21 million excluding the ICDS and the mid-day meals scheme.

### **Kerala**

The allocation of Kerala for social services is much higher, relative to its size and SDP, and contrasts favourably with the other States. As against the expenditure of Rs.5781 million over 1985-90, the provision for the period is a much higher Rs.10771 million, or about 20% of the total outlay. This includes Rs.822 million for general education, 1200 million for medical and public health, 4106 m. for water supply and sewerage in urban and rural areas, 1486 million for housing, 1040 million for urban development, and 3 million for social security and welfare and nutrition.

There are two schemes in education implemented with UNICEF-- Learning Centre and Comprehensive Access to Primary Education (CAPE), under which the main activities are the conduct of orientation classes for community workers, workshops for the preparation of learning materials and supply of play materials, and toys to community education centres. Having achieved near 100% universalisation of primary education and literacy, the stress on improvement in the quality of schools and teaching, post-literacy activities, greater involvement of parents and the public, and the reorganisation of the State Institute of

Education.

There is also a work experience programme in order to integrate work and education at all levels under a Five Point Programme of cleaning and sanitation work, beautification of the school, agriculture, preparation of teaching aids and craft work on clay paper etc. It is already running in over 3300 schools and 4000 teachers have been trained, and the remaining schools will now be covered. During 1985-90, about 3 million school children were examined under the urban school health programme. During the VIII Plan, each year children of 4th, 7th and 10th standards will be examined in phases, so that over 5 years about 5 million children are examined, immunisation done, and the girl students are given education on menstrual hygiene, maternal and child care; the teachers will also be oriented at the same time.

There is a widespread network of allopathy, ayurvedic and homeopathic institutions in the State of Kerala. The emphasis will now be to consolidate and strengthen this network and to rectify the regional imbalances, and set up supporting services of blood banks, laboratories etc. There is a scheme for the community based rehabilitation for the physically handicapped persons.

Under the ongoing World Bank assisted Water Supply and Sanitation project, augmentation of water supply has been taken up in a number of major cities, and sewerage in a few cities including Trivandrum, Cochin, and Quilon and this is supplemented by low cost sanitation schemes with HUDCO assistance.

In the field of housing, the State government has enunciated a long term approach for meeting the housing needs of different sections of the people in accordance with the priorities of the National policy, and to provide shelter to the urban and rural poor, create additional employment opportunities for them, and in the process stimulate economic activity. The State has taken up a programme of providing assistance by way of loans and sites for one million households in 5 years. HUDCO loans have been drawn to the fullest extent for low income housing schemes, beedi



worker scheme, teachers and fishermen housing, and relocation of slum dwellers. The State is a forerunner in the building centre movement and there is a widespread acceptance of low cost technology and artisan training in building skills including women. More than 400 men and women have been trained in the building centres so far, and building materials are being made from materials like rubber wood, coconut fibre etc. A National Institute of Habitat Management has been set up to train habitat professionals, and for research.

The major objectives under urban development during 1992-97 is to develop the small and medium towns; provide basic amenities to 250,000 slum dwellers; to promote balanced development of the major cities of Trivandrum, Cochin and Calicut; to generate more employment opportunities for those below the poverty line; and to improve the availability of developed land and infrastructure in all the towns. This is to be facilitated through 59 Municipalities, the three city corporations, the Development Authorities and the State Urban Development Finance Corporation. It is proposed to negotiate early the World Bank project for urban development in the major cities.

The Social Welfare Department implements schemes for the aged and the handicapped, mentally retarded children, Women's Development Corporation, ICDS and special nutrition programmes. The State has a strong tradition of working through the voluntary agencies in all the social sector schemes. The UBSP is being implemented with a strong political commitment for community-based implementation of local activities. The outstanding example of this is seen in the Alleppey project.

## **Approach to Convergence**

The intersectoral consultation on reaching the poor, organised by the Ministry of Urban Development in February 1994, in order to discuss the process of linkages with, and between, different sectoral departments and the State/local agencies, in order to address the multifaceted needs of the urban poor in a convergent and community-based manner. It was recognised that existing programmes in urban areas are being carried out in isolation, resulting in duplication of programme inputs, increased overheads and improper targeting. It was recommended that the UBSP approach of community participation, through a structure of community based organisation, should be recognised as appropriate by all sectoral Ministries and agencies, and adopted wherever possible, by using the CBO's as the focal points for convergence. It was felt that the UBSP would acquire greater significance now in the context of the 74th Amendment which vests responsibility for urban poverty alleviation and slum improvement in the Municipalities, and envisages decentralised delivery of services reaching down to the Ward Committees. As a first step, the integration of all the existing urban poverty alleviation programmes was considered a necessary step towards convergence of efforts, based on need-based planning and monitoring, and a wider definition of the poor.

## **The Rationale for Multi-Ministry Programmes**

It would seem that each Ministry concerned with social sector and welfare programmes at the central level, and various departments at the State level, seek to focus their attention and outlays on activities benefitting the urban poor and disadvantaged groups. We have seen that the Health Ministry operates the IPP programme in the major cities mainly in slum areas in order to benefit the poor families and women living therein. The anganwadis in urban areas are expected to be located within the vicinity of slums. The Ministry of Labour is concerned with the problems of the workers in the informal sector. The DRI loan scheme of the commercial banks, the PM Rojgar Yojana and similar schemes for assisting entrepreneurs are targeted on the

urban poor.

It would however be wrong to equate this focus of sectoral Central Ministries on the areas inhabited by the urban poor, or even their subsidised charges for services provided to the public, as specific programmes for poverty alleviation, in the sense now understood and elaborated by the Planning Commission and the Ministry of Urban Affairs and Employment (UAE). It is true that poverty and deprivation leads to, or is symptomatic of, inadequate health care, high mortality and morbidity of women and children, low educational attainments and school attendance, low levels of nutrition, and various forms of exploitation. However, the sectoral Ministries do not claim to deal with the wider causes of poverty, as it emerges from the present economic and social structure, nor with its alleviation at the root.

The concern of the Ministries dealing with health and family welfare, women and child development, welfare, and education, to name the important ones, continues to be with the attainment of sectoral goals of health care, maternal and child services, eradication of major diseases, outreach services for the unserved areas, nutrition and pre-school for the poor children, women's welfare and development, total literacy and non-formal education, skill upgrading and income augmentation for women and deprived groups, and welfare of the disadvantaged groups. The measures for attaining these goals are elucidated in the perspective of nationally accepted policies. The recent constitution of the inter Ministerial Committee by the Government of India after the outbreak of the plague displays the appreciation of the linkages between sanitation, water supply and city services with environmental quality and prevention of communicable and waterborne diseases.

The only candidate in the Central government for pursuing a comprehensive approach to poverty alleviation in urban areas is the Ministry of UAE, as now constituted, and the mandate has been assumed by them. This is seen in the reformulated guidelines of the Central Scheme of Urban Basic Services for the Poor, which was finalised after extensive discussions with the State

governments and experts. The integrated approach to poverty alleviation has a number of significant features. For the first time, a comprehensive definition of the urban poor and deprived groups, independent of their place of residence, has been adopted. The institutionalisation of the strategy has been elaborated in terms of the empowered role of the municipalities under the 74th Amendment, and their strengthening to discharge the tasks of poverty alleviation and social planning. It envisages the convergence of sectoral activities through consultation and issue of concrete guidelines at the level of the Central and State governments, and at the city level. The resourcing of the programme at the city and State level is structured around the establishment of urban poverty alleviation fund at the city and State level. Finally, the programme is built around various forms of partnerships, and the empowerment of community organisations. The Ministry recognises of course that it is powerless to influence the larger economic and social causes for the emergence and aggravation of poverty, and can at best tackle them through gradualistic policies for infrastructure provision, enabling measures under the housing policy, enlarged investment for basic services, income support and employment generation, institutional improvements etc.

It is a moot point however whether the Ministry of UAE itself is the appropriate candidate in the hierarchy of central Ministries for implementing the comprehensive approach to poverty alleviation. There are many sceptics who would see this function as better discharged by the Planning Commission for a number of reasons. Only the Commission is able to address the macro-economic aspects of poverty, such as the adverse effects of structural adjustment, location of economic activities, directions of public and private investment, the magnitude and content of States' social sector outlays etc. Further the Commission is seen as having better clout, and the lever of Plan allocations, to influence the more powerful social sector Ministries, and even the economic Ministries and the financial system, to mould their guidelines and procedures to the needs of an integrated strategies. At the same time, the Commission may not have the administrative resources, nor the mandate under the

Allocation of Business Rules, to take on the task of implementing the strategy. Hence, what is desirable seems to be for the Commission to throw its weight behind the initiatives of the Ministry of UAE.

Thus, having dealt with urban poverty over successive Five Year Plans in terms of service deficiencies, or the environmental quality of settlements of the poor, or a series of targeted housing programmes, through supply side initiatives, the Government of India appears to have developed the outlines of an integrated approach based on the multidimensional manifestation of poverty, the convergence of sectoral programmes and income enhancement measures, and the decentralised delivery system based on community action and elected local bodies. The assumption of this coordinating role by one Central Ministry does, and ought not to, mean the implementation of all the sectoral programmes under its aegis, nor the winding up of sectoral activities providing benefits to the poor. In fact, in view of the specialised knowledge needed for the discharge of sectoral tasks, it would undermine the quality of output to place them under a generalist department.

What the new approach involves, as concurred in by the sectoral Ministries, is the orientation of the sectoral functionaries in the direction of the overall vision for the urban poor, need for a common platform for these activities at the city level, the link of the sectoral agencies to community based structures and the municipal system, the reflection of outlays benefiting the urban poor in the city plan for the urban poor, and the harmonising of sectoral guidelines for enabling this city level convergence.

The approach would also call for a reassessment of all the existing programmes of different sectoral Ministries, informed in consultation with related agencies, with a view to identifying duplication of resources going to the same target group, or subserving the same objective. Instances in point are the schemes for the rehabilitation of the street children and sex workers by different Ministries, the overlap of the urban revamping

programme of the Health Ministry with similar municipal programmes, the overlap of the programmes meant for women's development operated by the Central Social Welfare Board, State governments and the Central Ministries. It is also possible to reduce the overlap of activities serving the same group in bilaterally and multilaterally aided projects in the same city, as is witnessed in the health and education sector. Such a reassessment would be greatly facilitated by taking the municipalities and the State Directorate of Municipal Administration into confidence, in order to optimise available outlays, and to explore the scope for many of these tasks to be performed on agency basis by the municipalities, as is the case in Gujarat.

In the light of the above conceptual frame, the operational issues of convergence are analysed below.

### **The Delivery Agency and the Beneficiary**

It is necessary to look at convergence from the viewpoint of the agencies in charge of the provision of different services, as well as the target groups in order to devise a set of implementable reforms in the present system. Another way to describe this would be to look at the planning and design of programmes impacting on the living conditions of the poor, on the one hand, and the delivery of services in response to needs articulated by the community, and the use of adequately informed community organisations for implementation, on the other. Both these aspects in fact are linked with the institutional framework for urban administration and the role assigned to the municipality on the one hand, and the scope for intersectoral consultation on the allocation of funds for sectoral programmes and their implementation at the city level. To the extent it is seriously addressed, this can form a part of the economic and social plans to be prepared at the district and metropolitan level, as envisaged under the 74th Amendment.

## **Perception of National Agencies**

We have seen how different programmes of sectoral Ministries like Education, Health and Nutrition emphasise the need for intersectoral coordination and the coordinated delivery of related inputs from other sectors in the administration of programmes like the ICDS, family welfare, AIDS control, Mass Literacy, women's development etc. The Anganwadis are expected to benefit from the health care services to be provided by the ANM and the PHC's; the School Health programme is based on the coordination of the Health and Education departments; at the local level, the execution of different schemes depends on the support of the district administration and the municipality in various ways. The programmes like IPP 5 and 8 emphasise the use of community structures and local health volunteers for health outreach services, just as the anganwadi worker is drawn from the community. The entire Total Literacy Campaign of the Education Departments is of course in community mobilisation. Arising from the general approach to the involvement of NGO's, the Ministries concerned with women and child development, and the welfare of the disadvantaged, in particular, advocate the channelling of funds through the voluntary agencies and support to their activities in various ways explained earlier.

Despite the profession of support of the national Ministries and State Departments to the ideology of community participation and convergent delivery of services at the local level, it is important to note that this is yet to be translated into the operational guidelines of different programmes, or the criteria of fund allocation, or built into the administrative hierarchy of the sectoral agencies. Hopefully, this would be addressed by the Task Force set up by the Government of India. Meanwhile, it is useful to look at certain issues in this regard.

## **Identification of Target Group**

Firstly, the target group for various sectoral Ministries may not all be defined in terms of the conventional definition of the urban poor. The sectoral social departments are committed

to the achievement of national goals set by the Central and State governments such as the reduction of infant and maternal mortality, couple protection and reduced birth rates, control of communicable or other major diseases or disabilities, improved nutrition levels and growth monitoring of children, mothers and girls, education for all, pre-school and non-formal education, welfare of defined groups of the disadvantaged and handicapped groups, assistance to entrepreneurs from poor families etc. The targets are defined in terms of certain indicators or population coverage or support assistance, and not in terms of poverty alleviation or overall improvement in the living conditions of the poor.

It could be a matter of coincidence that many of the potential target group families are poor, and live in low income settlements. Here again, the slums were taken as a proxy for the places of the poor, and programmes like the IPP 8 and ICDS were confined to urban slums. It was not recognised that not all the urban poor live in the slums, or that not all slum dwellers are poor. Not all the families with workers in the informal sector are below the poverty line, although the problems of such workers need to be addressed in their own right, as part of the strategy for income support and enabling environment for the poor. The residents of the unauthorised colonies and the unrecognised slums, the occupants of crowded inner city chawls, the squatters on the pavements and the railway lines, the families on flood and landslide-prone lands, were not included in the safety net for the poor, as the sacrosanct cutoff definition of slum dwellers was adopted to describe the poor.

### **Alleppey Experience**

It is instructive to note here the exercise done in Alleppey for the citywide identification of high-risk poor families, stemming from the recognition that an area-based programme will not adequately address all the urban poor wherever they are located. A comprehensive health and nutrition index was constructed by using multiple risk factors such as: families with illiterates; families living in kutcha houses; families with one



or no person employed; families with children under five years; families with no safe water supply within 150 meters or sanitary facilities; families taking only one meal per day; families belonging to Scheduled Classes and Tribes; and families with an alcoholic or drug addicted person. The families with four or more weighted risk factors were identified as high risk families, calling for multiple interventions that address all the risk factors simultaneously in order to break the vicious cycle of poverty.

### **Criteria for Distribution**

On the ground, however, the available outlays for different sectoral programmes at the national level is distributed amongst various States according to the scheme guidelines and targets of coverage for the financial year, as well as committed liabilities. These translate into the support for ongoing and new service centres (anganwadis, PHC's, schools, rehabilitation institutions), committed establishment and honoraria for workers, equipment and supplies, population coverage for disease control or immunisation or CSSM or pre-school activities, attendance in non-formal or adult literacy centres, teachers and other trainees, information/education/communication services etc. They primarily address deficiencies, not opportunities for advancement. The State governments are free to distribute the Central grants within the State according to their own priorities, so long as they adhere to the guidelines, and they are allowed to devise their own administrative hierarchies within the scheme frame. The proportion of funds to be allocated to the urban areas and the inter-city allocations are determined by committed liabilities rather than a citywide mapping of facilities and needs.

### **Organisational Structure**

The other issue relates to the organisational structure devised by individual sectoral Ministries for the implementation of the programmes and the professional biases which hinder intersectoral consultation. The operational guidelines are based

on the hierarchy of professional and supporting staff, stretching from the State administrative department and the Directorate to the regional and field offices of the department, the training and research organisations underlying the set up etc. The consultation with, and the involvement in the execution of, the municipality and other local agencies is left to the option of the sectoral department. The coordination with other programmes is sought to be achieved in some States through the medium of the District Planning Council and the Office of the Collector, with varying success, depending on the initiative and interest of the Collector or the Divisional Commissioner, and the extent to which the District Council exercises control over the utilisation of funds by the department. The co-ordination is much better achieved in the case of the DRDA in the rural sector because of the entrenched structure of Panchayat Raj at different geographical levels, and the succession of Centrally sponsored schemes for rural development and employment. Not only has the DUDA concept for the urban poverty programmes been widely accepted, but many sectoral departments are not aware of its potential or mandate for city level convergence.

### **Health Programmes**

The health programmes are implemented by the State Directorates of Health, Medical Education and Family Welfare, sometimes without internal coordination within the health sector itself. While the health care services and the treatment of common ailments are looked after by the municipalities in a number of States, even these are centralised within the Health Department in States like Madhya Pradesh. While the municipalities are seen as responsible for the provision of basic services to the slum dwellers, the urban revamping programme guidelines do not provide for placing the health posts under the control of the municipalities, wherever the latter are willing, and in cities like Indore and Cuttack, the programme is being independently operated by the State Health Department through the District Health Officer despite the offer of the local body to run the programme. The decision in the case of IPP 5 and 8 to utilise the Municipal Corporation (except for Calcutta where the

CMDA operates the programme) appears to have been prompted as much by the insistence of the World Bank as by the apprehension of the health hierarchy about community outreach services. The assistance to the voluntary agencies which are involved in the programmes of the two wings of the Health Ministry including population control is provided directly, or through the State governments, without relating it to the other related areas of operation of the same NGO or other agencies.

### **Nutrition and Pre-School**

In the field of nutrition and child care, the anganwadis have been functioning largely under the hierarchy set up by the State Social Welfare or Women and Child Development Department, and the local bodies have been involved neither in the location of the centres nor in the operational aspects of nutrition, health care, community participation, selection and monitoring of beneficiaries etc. This has understandably led to overlaps in the establishment of balwadis, recruitment and training of teachers etc., and the failure of the scope for addressing the critical deficiencies of ICDS in the form of accommodation and amenities through support from the municipality through ongoing programmes or its own budget or contribution from private sources. It has not been linked to the programmes of the Ministry of Welfare, or of NGO's assisted by it, for the street children and other disadvantaged groups in terms of child care and pre-school services or care of the girl child, or services for pavement dwellers. The pre-school activities have not been linked to the extension of primary education or non-formal education through another department of the State government, in order to form an unbroken chain of learning for poor children.

### **Women's Development**

The activities of the Department of Women and Child Development for the welfare and development of women are also operated through the Central Social Welfare Board and the State departments, or by way of direct assistance to the NGO's. The scope for linkages with other ongoing activities for the welfare

of women or for improving their income-earning potential and skills has not been sufficiently explored. Schemes for skill upgradation are operated for women under the NRY, NORAD, PMRY, and NGO's assisted by the CSWB. Assistance for income-generating activities and co-operative enterprises are again available through above sources, in addition to the priority sector advances of the commercial banks, bilateral grants etc. Except in a few successful UBSP and Bilateral programmes, the municipalities are not involved in these programmes. The converse is also true, in the sense that the Department in charge of women's development or the disadvantaged sections is consulted in the design and execution of welfare programmes entrusted to the local bodies under NRY or externally aided schemes.

### **Education**

In the field of elementary and non-formal education, although in a number of States, the municipalities run primary schools with the help of State grants, they are not involved in the other activities of the Education Department, including non-formal and adult education. Despite the fact that the inputs required for pre-school and primary education are similar, training is often duplicated, and the benefit of interactive training together with the functionaries of ICDS, PHC etc., are not availed of. Even the curriculum and the teaching materials devised in aided innovative projects in a State with the help of consultants, and based on community needs, is not often shared with the Education Department for use in the regular programmes. The Andhra Pradesh School Health Project provides a good example of the orientation of the teachers in the monitoring of the health status of the pupils, and their structured interaction with health staff for advice and referral of high-risk children. The NLC of course is a unique example, in a number of cities, of the mobilisation of the efforts and resources of all the agencies in the district, and the people and the voluntary agencies under the leadership of an agency at the State level, and of the District Collector.

## **Post Project Sustenance**

An interesting case study is the post-project sustenance of the ODA assisted slum improvement projects in Hyderabad, Visakhapatnam and Indore, and similar externally aided urban development projects for the poor. In the course of conception, design and operationalisation of the project, neither the urban development department nor the aid agency consciously sought to study the ongoing sectoral programmes for the slum dwellers, or consult those agencies for ensuring the compatibility of the project activities with the guidelines of the Central or State Plan schemes. This is seen in the higher per capita cost norms for physical services and standards adopted for different facilities, the level of staff provided, the delivery mechanism for health and education services, the systems of training etc. Consequently, the ODA projects are facing the problem of the continuance of the balwadis and the health outposts, the absorption of the health and other staff, and the continuance of various activities at the desired level. Instead, had the project design concentrated on the perceived additional needs of ongoing projects in terms of extra coverage, buildings, equipment and supplies, specialised staff, additional training, essential surveys, linkage to private sector and NGO efforts and resources etc., then the project could have been built around a potentially sustainable administrative frame for the delivery of sectoral services, but with a convergent focus provided by the UBSP. The sectoral departments would also have benefited from the exposure to the inputs of the aided project, and found the means to implement schemes like the urban revamping scheme more effectively.

## **Use of Community Structures**

It is important, however, in the course of taking up city level projects for health or other services for the slum dwellers, that the community structures devised by the project agencies for consultation with the community and for needs-responsive delivery are preserved as far as possible, and that new bureaucratic systems are not created. In the case of the

population project in Hyderabad, for example, there is an available health outreach system built up by the Municipal Corporation, and structured on honorary Medical practitioners, ANM's and community health workers, with links to the neighbourhood committees and voluntary agencies. Under IPP, it was proposed to replace the entire system by a hierarchy of regularly appointed medical officers, nurses and community volunteers. Not only is it more expensive and costly to maintain after the end of the project, but it would have been delinked from the community structures built up over a long period.

Similarly, the selection of beneficiaries for the P.M. Rojgar Yojana is proposed to be done by an official task force on the basis of applications, instead of relying on the innovative systems built in a number of UBSP and ODA projects for a trade profile, community-based selection of eligible entrepreneurs, modulating the assistance according to the skills and resources of the poor families, and training for entrepreneurship. The transfer of this programme to the Ministry of UAE would hopefully ensure the convergence of activities meant for income enhancement and employment of the urban poor and the unemployed, and the involvement of community organisations and municipalities.

As outlined in the national meet of February 1994, the convergence at the community level requires:

- information dissemination and exchange for the status of health, nutrition and other services, and the available public sector programmes, financial assistance etc;
- scheme feedback and monitoring for different sectoral programmes, by using the coordination mechanisms available under the UBSP, DUDA etc., and relating it to the monitoring at the State level, district level and sectoral programmes;
- community control of quality, outreach and partnership for health and other services, through the NHC and CDS's, as well as the Wards Committees to be set up under the 74th Amendment; adoption of multivariate criteria for the urban poor and for the identification of high-risk families on the pattern of Alleppey; involvement of the community in the selection of

beneficiaries and the operation of programmes like ICDS, growth monitoring, Mass Literacy, non-formal education, adult education, immunisation, CSSM, effective utilisation of various programmes for the control and prevention of diseases, health education and awareness, skill upgradation and economic support programme, facilitative measures for the informal sector and special programmes for the disabled and the disadvantaged;

- design of programmes and services in response to community needs, such as the location of ICDS anganwadis, health posts, fair price shops, training activities, single window systems for credit for various purposes, community and individual latrines, parks and community facilities etc. These could be located or provided in ways that would allow for community involvement in the operation/maintenance of the facilities with associated cost recovery, the use of private medical practitioners as tried out in the ODA projects, induction of trained dais for delivery and health education, use of unemployed youth for courier, waste management and other useful activities as attempted in Baroda, or in short the activation of dormant community resources;
- spatial mapping of facilities in the areas inhabited by the poor, identification of deficiencies in relation to community needs and the requirements of optimisation of different inter-related activities like health, environmental sanitation and nutrition, and deciding on the location of facilities within the framework of a restructured Master Plan, and the UBSP community mini plans and city plans, based on this exercise;
- involvement of the community in the implementation of infrastructure projects through community contracts wherever possible, operation of various services and facilities, community transport services for emergency support and economic activities, community level savings and credit systems and health insurance linked to formal credit etc.

#### **Drawing on Voluntary Agency and Private Resources**

A major deficiency of different social sector schemes is no doubt that they are directed from the top with fairly inflexible guidelines, and their inability to accommodate non-governmental resources and managerial skills in the operation of the programme. The health schemes, for example, call for the disbursement of funds to various identified agencies from the national and State budget for the execution of centrally

determined targets. The efforts of outside agencies operate independently as a kind of add-on, and is not subsumed in the total programme. The pattern of provision of curative health services is such that the subsidies are uniformly available to all the customers of the public hospitals, with no mechanism for targeting, or no efforts at a significant contribution. Private sector effort is seen in the running of parallel institutions for health, education etc., while the NGO's operate their activities, often with support from government and foreign aid sources. There has not been much effort to integrate these efforts and resources in terms of the city spatial mapping of facilities, and their impact on different sections of the poor and the disadvantaged groups.

The Baroda Citizens Council and the Baroda United Way Organisation provide a model for other cities. The latter mobilises resources from the corporate sector and from the citizens and makes them available to eligible voluntary agencies for various purposes, including assured managerial support. In this process, United Way is able to relate the NGO activities and capacities to a city-wide perspective and identify deficient needs that need to be addressed by NGO's or community groups. It is thus able to mount special efforts for community waste management, leprosy control, courier service and household maintenance services through unemployed trained youth, rehabilitation of the disabled, community savings and credit systems, etc., BCC is able to take up activities like participative slum upgradation and credit for shelter more flexibly and cost-effectively than the public agencies. Financial institutions like HUDCO and HDFC find it possible to make programme loans available to such voluntary agencies on the strength of their track record, while the commercial banks may also follow suit in order to find creditworthy borrowers for their priority sector loans. The private sector finds it easier to contribute to the well-appraised activities of BCC and United Way, benefit from tax concessions in the process, because they are on the management of both these bodies and are assured of proper utilisation. They are also willing to spare their managers for short periods to the NGO's in order to improve their systems



of operation and viability. They feel that their overall effectiveness would be enhanced if the Municipal Corporation and the State agencies, as well as the financial institutions, were to enter into working partnerships with them.

### **City Plans and Resource Budget**

It is possible to build the city plan for the urban poor on a comprehensive city-wide strategy for community-based provision of services for the poor, in relation to the physical plan for land use and infrastructure, emerging opportunities in the city economy and the labour market, and the identification of available and potential resources from the Central, State and local government, private sector and voluntary agencies. The city level plan should not be a UBSP plan, but must include all the sectors that affect the living conditions of the poor, and is targeted at the differentiated needs of the poor and the vulnerable, in the context of the adverse effects of structural adjustment. The 74th Amendment provides the rationale and the occasion for giving the Municipality the central role of planning and poverty alleviation, with adequate strengthening of its capacity and resources. The Urban Poverty Alleviation Fund of A.P. Municipalities provides the seed for a city level resource plan composed of the funds coming from different sources, governmental and private, supplemented by institutional finance, and the scope for community contribution under different activities.

### **Future Actions**

The convergence of the policies and programmes of different national and State departments and agencies concerned with social services and other activities impacting on the living conditions of the poor and the environmental quality of the city calls for a series of actions which can be briefly listed as follows:

1. An urgent review of the guidelines governing different programmes of individual Ministries and sectoral departments and agencies, described earlier, as well as the criteria for allocation of funds, with a view to build in

intersectoral compatibility and the targeting of the poor to the maximum extent, to ensure the consultation with, and the involvement in the execution of community organisations to the extent possible, and to leverage the potential and available private and community resources for a much larger and more responsive impact; and to convey this approach adequately to external aid agencies in order to avoid isolated implementation structures for particular projects, as well as costs and norms distortive of the normal pattern;

2. To review the administrative hierarchy at the State level for sectoral programmes in order to integrate the execution of programmes more closely with the municipalities and the decentralised systems envisaged under the 74th Amendment, in the interest of avoiding overlap, promoting complementarities, interactive working of sectoral functionaries, coordinated training, and linkage to UBSP activities;
3. For the Ministry of Urban Affairs and Employment and Planning Commission to converge all programmes for urban poverty alleviation and basic services, and related institutional finance for shelter, such as the UBSP, NRY, EIUS, LCS, Night Shelters, different housing schemes for the poor and vulnerable groups, and externally aided projects; and similarly advocate the coordinated implementation of these projects at the State and city level; and move towards the delineation of uniform criteria of community-based beneficiary identification and access to credit and technical assistance under schemes like NRY, PMRY, DRI loans, NORAD and STEPUP; to move towards networking of slum level services with city level infrastructure plans and economic plans as envisaged in Indore, and use the opportunity of the Megacities project for this endeavour; to reorient physical planning practices to enable spatial mapping of facilities and people-friendly building regulations and planning standards, on the lines of Bombay, which also can catalyse private and community resources; to play the role of advocacy not only with the social and economic Ministries, but also the Environment Ministry, that the promotion of environmental sanitation, acceptable legal shelter for the poor, and convergent approaches for raising the incomes and living conditions of the poor would simultaneously create the conditions for the achievement of the goals of sectoral Ministries perhaps at a lesser cost; the process was perhaps to start with the two Departments of the renamed Ministry for Urban Affairs and Employment.
4. We need to look at the sustainability of community-based structures, instead of encouraging the dependency syndrome, as this will not only promote the delivery of services in response to needs articulated by the people, but also to better maintenance of services and community contribution for the sustained provision of quality services; this structure of delivery can be based on the UBSP, but should draw in the other private and voluntary groups, as well as

the political representatives.

The important point to note, in conclusion, is that convergence is not just an instrument to promote intersectoral efforts for community-responsive poverty alleviation programmes, but would individually benefit the sectoral agencies in the achievement of their national goals in more cost-effective ways, with the full involvement of the beneficiaries, and much greater multiplier and spillover effects than are possible in the present narrowly focused programmes. It would also facilitate a concerted effort for addressing the adverse consequences of the economic reform process for the poor, for devising safety net for the vulnerable groups, and for improving the environmental quality of the cities and the peripheral areas.

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