

Urban Services Planning
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Lecture 52
Economic and Social Development

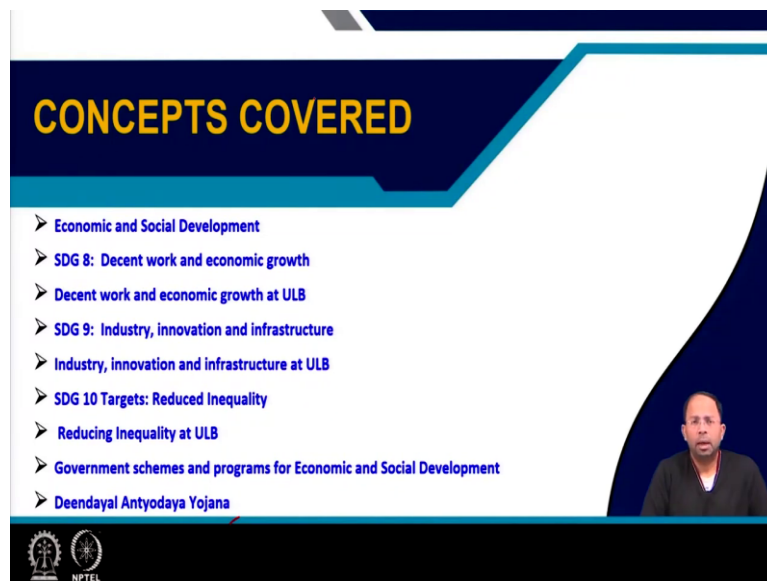
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Urban Services Planning
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Module 11: Municipal Social Services
Lecture 52 : Economic and Social development



CONCEPTS COVERED

- Economic and Social Development
- SDG 8: Decent work and economic growth
- Decent work and economic growth at ULB
- SDG 9: Industry, innovation and infrastructure
- Industry, innovation and infrastructure at ULB
- SDG 10 Targets: Reduced Inequality
- Reducing Inequality at ULB
- Government schemes and programs for Economic and Social Development
- Deendayal Antyodaya Yojana



Economic and Social Development

SDG 8: Decent work and economic growth
 SDG 9: Industry, innovation and infrastructure
 SDG 10: Reduced Inequality

Urban poverty and vulnerability is multi-dimensional:

- Occupational (precarious livelihoods, engaged in informal sector, lack of job security, poor working conditions, etc.)
- Residential (access to land, shelter, basic services, etc.)
- Social (Due to gender/age/social stratification, lack of social protection, inadequate representation in governance etc.)

Residential vulnerability: Pradhan Mantri Awas Yojana (Urban)
 Occupational and social vulnerabilities: Addressed through market based skill development and through facilitating self-employment ventures
 Easy access to credit

- All these vulnerabilities are interrelated
- Certain sections of society (women, children, the aged, SCs, STs, minorities and differently-abled persons) are more vulnerable

(Source: https://en.wikipedia.org/wiki/Sustainable_Development_Goals)

Welcome back in lecture 52, we will talk about Economic and Social development. So, the different concepts that we will cover our economic and social development in general. Then we will talk about SDG, 8, 9 and 10, which we have learned an earlier. And also we will talk about how we can implement these targets at the ULB level. Finally, we will talk about different government schemes and programs for economic and social development and we will end with the Deendayal Antyodaya Yojana.

Now, economic and social development has these are the 3 goals which we have listed, but in addition to this, there could be other goals as well for example, this is directly connected with read poverty reduction, goal number one, and also reduction of hunger. So, overall if I want to, so, this economic development and poverty all go hand in hand.

So, when we talk about urban particularly in urban areas, when we talk about urban poverty and vulnerability, it is a multi dimensional construct and it involves both the it covers both the occupational aspects which could be linked with economic then the residential aspects that it could be linked with the housing conditions, it could be also linked with different social aspects as well.

For example, when we talk about occupational most of many people in urban areas are engaged in precarious livelihoods risky ones engaged in informal sector, so not everybody works in the formal sector and because they are in the informal sector, they are neither covered by different kinds of protection schemes such as insurances or pension schemes and so on, then lack of job security, poor working conditions. So, all these are different issues, which are there in urban areas and people and we have to improve upon that.

So, these are occupational issues, then residential issues such as access to land, shelter and basic services in an urban area, and social issues are due to gender specific gender, like certain genders, because of their vulnerability, they are more susceptible to certain kinds of crimes or even poverty as well, age, social stratification, lack of social protection, inadequate representation in the governance like we have to increase the percentage of women in governance and so on.

So, all these issues are connected, social, residential, occupational, and overall this together they can result in economic and social development. So, residential, particularly the residential vulnerability part could be some aspect of it has been considered in the Pradhan Mantri Awas Yojana for the urban areas where government provides subsidized housing to the poor, whereas for occupational and social vulnerabilities, this is the focus of this particular lecture. And this could be addressed via market based skill development and through facilitating self employment.

So, these are two terms one is if I allow people to develop or if I facilitate people to develop different skill sets they can get engaged in they will be gainfully employed, and the skills has to be market based that is as per the demand of the market and or through we can also make sure that or we can also facilitate people to start their own ventures or enterprises.

So, that means through self employment ventures, and finally, we have to make sure to enable all this there has to be easy access to credit credit for doing training credit for your opening up certain companies. So, all this has to be also facilitated. So, this is the part which you deal with in this particular lecture and other aspects of poverty, we will talk in the next lecture.

So, as you can see that all these different vulnerabilities are interrelated. So, we cannot just talk about one and ignore the others. Whereas certain sections of society again, women children aged acst is minorities and different level persons, they are more vulnerable. So, that means whenever we are implementing any kind of skills, any kind of programs for skill development or self employment or for that matters for any kind of social development or some sort of social welfare schemes, we should make sure that this vulnerable groups are well taken care of otherwise they may not get those particular benefits.

So, this is the focus whenever we design any kind of this kind of program or schemes for Aberdeen Yes, we have to be careful that this vulnerable group should not be missed out. So, this we will also discuss it in detail in the last lecture of this particular body.

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SDG 8: Decent work and economic growth

Promote sustained, inclusive and sustainable economic growth, full and productive employment and decent work for all

"outcome targets" and "means of achieving" targets

SDG 8 Targets:

- Sustainable economic growth
- Diversify, innovate and upgrade for economic productivity
- Promote policies to support job creation and growing enterprises
- Improve resource efficiency in consumption and production
- Full employment and decent work with equal pay
- Promote youth employment, education and training
- End modern slavery, trafficking, and child labour
- Protect labour rights and promote safe working environments
- Promote beneficial and sustainable tourism
- Universal access to banking, insurance and financial services
- Increase aid for trade support
- Develop a global youth employment strategy

(Source: https://en.wikipedia.org/wiki/Sustainable_Development_Goals)

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So, coming to SDG 8 we will go for each goal one at a time this will first talk about the 3 goals SDG 8 is to promote sustained inclusive and sustainable economic growth, full and productive employment and decent work for all. So, that means, there has to be economic growth definitely, but at the same point of time, this could be only achieved by generating employment and to provide decent work for all it has to be not just work it has to be work, which is decent enough that people will be happy to work.

So, SDG 8 has got several targets, as you can see, there is a list of targets the more or less we talk about different ways to, diversify cities or ULB's or, or in societies should have diversified approach towards economic productivity, the societies should innovate, society, society should upgrade they should not get stuck.

So, these are some basic generic targets which is applicable to every every country or every society. Now, in addition to that, there has to be promotion of policies to support job creation and growing enterprises. Improving resource efficiency in consumption and production, full employment and decent work with equal pay for both genders, promote youth employment, education and training.

So, not only employment, it has to come via of course, we have to provide education as well as trading so that they are gainfully employed, ending slavery trafficking and child labor, modern slavery, of course, protecting level land rights and promote safe working environments, promote beneficial and sustainable tourism, and universal access to banking, insurance and financial services. So, you can see this is very, very important.

So, the other things are like trade support and developing global youth employment strategies. So, these are not actually related with the ULB. But in general, we can say all these are your lofty ideals or lofty targets, which every society should try to achieve.

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Decent work and economic growth at ULB

Data, Maps and Tracking in ULBs

- > Maps for Micro, small and medium enterprises
- > Informal enterprises (data, maps)
- > Enterprise opportunities in ULB for general and differently abled (different categories and degrees of disabilities)
- > Access of formal and informal business enterprises to public goods and services

> Potential candidates for enterprise creation

> Market requirement of skillset and skill set of job seeking candidates

> Database on labour and employment

> At-risk persons tracking
(dropouts/migrants/manual scavengers/ women-and-child-headed households, domestic workers, forced labour)

> Forced labour, modern slavery and human trafficking

(Source: United Nations, 2018)

The slide features a blue header and footer with the NPTEL logo. A small video inset in the bottom right corner shows a man speaking. The background has a faint graphic of a tree with nodes.

Now, how do I really bring these targets or these ideals to the ULBs level to make sure that actually we do something so that we see changes in the ground. So, for to do that, we have to create certain kinds of databases, we have to create certain kinds of maps and then we have to track what is happening in the ULBs for this particular aspects. So, some of this what we can do listed in the United Nations 2018 report.

So, we have also listed that over here. So, for example, we can to ensure that we are keeping track of all the development in the city, particularly in regards to jobs and all we can create maps or micro small and medium enterprises, not the big ones of course, these are only talking about the smaller ones, then we should also have data and maps on the informal enterprises, where are the informal markets? Where are the vendors? Where are the different kinds of other kinds of employees, which are if we have to have statistics on the employees who are employed in the informal sector.

Then enterprise opportunities in the ULB got general and differently abled for both general people and for differently abled people? What are the opportunities that are present, so we have to keep track of that, if those are not, then we have to provide them.

Then access of formal and informal business enterprise to public goods and services government provides several schemes for the benefit of businesses and all, we have to make

sure that those informations reach the formal and informal businesses so they can take those particular benefits and they can grow their business.

And then we have to also on the other side, we have to also keep track of the candidates who are looking for jobs, maybe through employment exchanges, and all and also candidates who are who, there is a potential to create certain kinds of new businesses, people who can open their own businesses.

So, then tracking of what the market requests were in which direction the market is moving, what sort of skill sets are required, and then making sure the job seeking candidates have got similar skill set, or to provide those skill sets to those people to those job seeking candidates so that they can get those particular jobs.

Then database on labor and employment overall. So, these are the things that has to be kept track at the ULB level. And at the same point of time, ULB should also make sure that forced labor, modern slavery, human trafficking, these are not there in the ULB so called that there has to be strict monitoring or maybe strict legislation as well.

And also we have to track people who are at risk, why what kind of people dropouts students who will drop out of schools, because if you drop out of schools eventually you will not get the education either the skill set to get a decent job or migrants people move from one city to another, but sometimes they get into force they are put into forced labor or there may be human trafficking as well.

So, we have to keep track of this particular people manual scavengers earlier that we have stopped by rule manual scavengers has to be employed in certain other sectors, we have discussed that in detail in previous lectures. So, keeping track of that woman and child headed households, domestic workers, forced labor all this has to be kept track or we have to make sure that these are tracked and then we can do certain take some measures to prevent them.

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Decent work and economic growth at ULB

Actions and awareness

- **National Skills Development Programme** (Training and Job opportunities)
- Entrepreneurship training
- Support for startups and new enterprises
- Job creation (Ongoing schemes and sponsorships)
- Apprenticeship programs (PPP model)
- Prevention of child labour (Urban-level child protection committees) and create awareness on prevention of child labour
- Rehabilitation of manual scavengers
- Eradication of forced labour, modern slavery and human trafficking

➤ Awareness on wage equality (men and women)

➤ IEC material on labour legislations, rights and entitlements

➤ Enabling linkages between formal and informal sector

(Source: United Nations, 2018)

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Now, what sort of actions and awareness that has to be generated, what sort of actions has to be taken in the ULB level or what sort of governance problems can be generated. So, first of all, action wise there, these actions are taken via several government programs or certain kinds of missions, which are taken up by the government from time to time, for example, the National skill development program, which is a national mission, so that we can provide training and job opportunities to people.

So, how this kind of programs has to be implemented at the ULB level. Entrepreneurship training has to be provided can be given at the ULB level, then there has to be specific programs for startups and new enterprises, ULBs can create some innovation hubs or they can create some sort of some tax breaks or some sort of infrastructure where startups can utilize those kinds of infrastructure.

Then job creation via ongoing schemes and via sponsorships from other agencies or other private maybe from enterprises and all. Apprenticeship programs, maybe it could be done on the PPP model. So, this will train people in their jobs, and then eventually they will get that job.

Prevention of child labor and for that urban level Child Protection committees can be formed and we can also create awareness on prevention of child labor. Rehabilitation of manual scavengers this programs we have discussed earlier, like in many municipal bodies, now, engage them for maybe in the solid risk management in other sectors.

Eradication of forced labor, modern slavery, human trafficking, as we discussed earlier as well. So, these are some of the actions that ULB can take and along with that they can create awareness on wage equality that means that men and women should be paid equally for the same job, then it can create information education and communication material on labor legislation, rights and entitlements, so that people know that what they are entitled to what the enterprise has to pay them, enabling linkage between formal and informal sector.

So, that informal sector to gradually bring informal sector into the formal domain, so that they can be taxed and then they can get the facilities also provided by the government and so on. So, these are the different actions which will be taken at the ULB level.

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SDG 9: Industry, innovation and infrastructure
Build resilient infrastructure, promote inclusive and sustainable industrialization and foster innovation

- Develop sustainable, resilient and inclusive infrastructures
- Promote inclusive and sustainable industrialization
- Increase access to financial services and markets
- Upgrade all industries and infrastructures for sustainability
- Enhance research and upgrade industrial technologies
- Facilitate sustainable infrastructure development for developing countries
- Support domestic technology development and industrial diversification
- Universal access to information and communications technology

(Source: https://en.wikipedia.org/wiki/Sustainable_Development_Goals)

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Now, this was related with primarily SDG 8 was talking about how we can improve the overall workforce and how we can provide jobs and so on, whereas SDG 9 talks mostly about the industry innovation and infrastructure that means, this is where we have to build resilient infrastructure, promote and promote inclusive and sustainable industrialization, and we have to also foster innovation.

So, this is more about the industry part. That means that was more about the people this is more about the facilities that the ULB can create, so that we can create new industries, we can foster innovation and so on.

So, looking at the targets or means the direct outcome targets that means to achieve targets, you can see that, the outcome targets are to develop sustainable, resilient, Inclusive

Infrastructure. Again, these are very general targets, then sustainable industrialization, increased access to financial services and markets.

So, government has to create schemes ULB cannot create, they can create some schemes maybe the state government and also can create some schemes for getting some sort of financial incentives are some sort of financial services which can help them to grow their business or can even set up their business and upgrade all industries and infrastructure for sustainability.

So, gradually to convert the industries via regulation or via some (())(14:43) so that they move to more sustainable processes or greener processes and so on. Enhance research and upgrade industrial technologies, and to some of the other targets are to facilitate sustainable infrastructure development for developing countries. Support domestic technology development and industrial diversification, and universal access to information and communication technology.

So, these are general targets for the overall world. But again, we have to bring it to the ULB level we can create your specific programs for that particular city or that particular state, so, that we can improve these aspects in our urban bodies as well.

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Industry, innovation and infrastructure at ULB

Data, Maps and Tracking in ULBs

- > Existing and potential industries and industrial clusters (data, maps)
- > Infrastructure required
- > Hazardous industries (Promotion of risk mitigation strategies)
- > Identification of Start ups

Actions and awareness

- > Climate change agenda in Smart Cities, AMRUT and other Missions and programs
- > Collaborations towards leveraging private sector resources
- > Access to financial services, affordable credit and markets
- > Access of infrastructure for industrial development (local and regional)
- > Urban innovations lab
- > Promotion/Awareness of sustainable manufacturing processes & identification of potential industries
- > IEC material on green technologies and intellectual property rights and other protection services

(Source: United Nations, 2018)

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So, what can the ULB do in regards to SD in this particular Sustainable Development Goals, we can create data again, we can have data and maps on existing and potential industries and industrial clusters, where we can set up new industry what sort of new industries could be brought in an urban area, we can create data, we can generate data and create maps for that,

this will help us to identify where we should send out which industries we should target, which industrial groups can be approached to set up certain industries in certain urban areas and so on.

Then what sort of supporting infrastructure is required, so that this sort of industries could be set up? What if there are hazardous industries then how we can mitigate the risks, so, some programs on that.

Then how to identify startups in the urban area and then promote them. So, these are different aspects which we can cover and certain direct actions and awareness this first of all, this we are having several programs like Smart City program, Smart City Mission or the AMRUT program, and where we can bring in the different this agenda of innovation infrastructure as well as climate change within this particular program.

Then we can do some leveraging, collaborations with the private sectors. Then, we can then access to financial services, access to infrastructure for industrial development, both at the local and regional level, urban city hub of urban innovation hubs for startups and all and then promotion on avenues of sustainable manufacturing processes. Then, IEC material on green technologies and intellectual property rights and other protection services, all these are different aspects that could be also considered.

Again, these are very, very general goals, when we actually want to achieve this kind of targets, this is gradual, at the same point of time, each of these has to be looked into by the ULB and then the ULB has to create some scheme or maybe there are central schemes which the ULB need to adopt and implement that. So, that people are facilitated to create new industries or industries or facilitate to expand their existing industries and so on.

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SDG 10: Reduced Inequality
Reduce inequality between and among countries

- Reduce income inequalities
- Promote universal social, economic and political inclusion
- Ensure equal opportunities and end discrimination
- Adopt fiscal and social policies that promotes equality
- Improved regulation of global financial markets and institutions
- Enhanced representation for developing countries in financial institutions
- Responsible and well-managed migration policies
- Special and differential treatment for developing countries
- Encourage development assistance and investment in least developed countries
- Reduce transaction costs for migrant remittances

(Source: https://en.wikipedia.org/wiki/Sustainable_Development_Goals)

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Finally, SDG 10 talks about reduced inequality, this is mostly among countries, but of course, when we talk about inequality at the ULB level, I think some of the aspects which are related with countries that also be brought in for the city as well.

So, for example, reduction of income inequalities in the urban area, promoting universal social economic and political inclusion, so that everybody can participate in this decisions, ensure equal opportunities and in discrimination, fiscal and social policies that promotes equality, regulation of global financial markets, enhanced representation for developing countries in financial institutions, these are again not ULB specific goals and responsible and well managed migration policies.

So, others are mostly in regards to developing and developed countries for example, reducing transaction cost for migrant remittances. So, particularly, this is important when people from developing countries go to developed countries are then they remit money, so that they are not taxed over there.

They encourage development assistance and investment in these developed countries and special and differential treatment for developing countries. So, again, these are global goals, global targets, now we have to bring them to the level of ULBs.

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Reducing Inequality at ULB

Data, Maps and Tracking in ULBs

- Vulnerable population groups
- Data on incidence of discrimination against women, SCs, STs, minorities and persons with disabilities and their location
- Occupant issues in Slum and non-slum areas
- Determining specific factors for slum formation in ULBs
- Disaggregated data on population for trend analysis

Actions and awareness

- Representation of marginalized groups in decision-making
- Universal access to affordable housing, social services and public utilities
- Information on government schemes and programs for vulnerable population groups
- Equal opportunity and reduction of inequalities of outcome
- Elimination of discriminatory policies and practices
- Social, economic and political inclusion of all (age, sex, disabilities, race, ethnicity, origin, religion, economic etc.)
- Prevention of discrimination and violence against vulnerable groups

(Source: United Nations, 2018)

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And there in case of ULBs we can specifically focus on vulnerable population groups we can generate data maps, and we can track this particular groups in urban areas. We can have collect data on incidents of discrimination against women, SC, STs, minorities and persons with disabilities and we can also map their locations to take specific measures to reduce the this kind of discrimination, then occupant issues in slums and non slum areas. We can go and ask people and survey people and ask them what sort of problems they are facing, what sort of services they are getting from the municipality.

So, as we have discussed earlier, we can do user perception service both in slum and non slum areas. Determination of specific practice for slum formation in ULBs and disaggregate data on population for trade analysis that means we have to collect data on different population groups. And we have to check the data over a longer period of time to see if we are improving on certain targets. Or we can do that is we can do trend analysis to predict that, what kind of urine we would be able to achieve, what sort of targets and so on.

So, some actions and awareness programs, we can representation of marginalized groups in decision making. So, in different committees and all that are formed, we have to bring in representation from marginalized group. As you can see in earlier when we have discussed, setting our different committees, you have seen that there are representatives like when in the board committees and all in the ULBs the decision making bodies, they have representatives from the marginalized groups, then universal access to affordable housing, social services and public utilities, everybody should get access to that.

Information of government schemes and programs for vulnerable population groups. So, there has to be IEC campaigns in regards to that equal opportunity and reduction of inequalities of outcome, elimination of discriminatory policies and practices and social economic and political institution for all and finally this prevention of discrimination and violence. So, more or less you can see that it is the same thing that we are some are actions, some are everyone is campaigns in the same regards, but overall our target should be to reduce inequality and reduce discrimination in urban areas.

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Government schemes and programs for Economic and Social Development

Central and State government schemes

- Schemes for industry development
- Youth welfare schemes
- Schemes and programs on affordable housing, social services and public utilities

Deendayal Antodaya Yojana-National Urban Livelihood Mission (DAY-NULM)

PM Mudra Program →

Atal Pension Yojana (APY)

Pradhan Mantri Awas Yojana (PMAY) →

Urban, Public Distribution System (PDS)

Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY)

Rashtriya Swasthya Bima Yojana (RSBY)

Pradhan Mantri Ujjwala Yojana

The Prohibition of Employment as Manual Scavengers and their Rehabilitation Act, 2013

Other state and central schemes

So, finally, we come to the different government schemes and programs for economic and social development. And as you understand that, there are several central and state government schemes which are running in the country which are implemented in the urban areas, certain schemes are for industry development, certain schemes are for youth welfare schemes for, like skilled generations, skilled generations, or employment for the youth and so on.

Then schemes and programs for affordable housing, social services, public utilities, health, all these schemes and programs actually are geared are brought in so that it leads to economic and social development of the entire country and also for the ULBs as well.

So, some of this specific programs, which influences the income, economic and social development or the Deendayal Antodaya yojana or the National Urban livelihood vision, we will discuss this in detail, the PM mudra program, this is where government gives loans, Atal pension Yojana as you understand from the term there is, it is a system for pension.

Pradhan Mantri Awas Yojana where residential how where housing is provided or subsidized for poor income groups, urban public distribution system, so this is the PDS system or the ration system where we provide subsidized food grains or other food materials to the poor.

Pradhan Mantri Jeevan Jyoti Bima Yojana. So, again, this is a insurance program. Rashtriya swasthya bima Yojana Health Insurance Program. Pradhan Mantri Ujjwala Yojana. This is where government is providing Gas connections for households so that people so that women do not have to go and gather firewood or they do not, they do not have to suffer the smoke that comes out of cooking fire wood and all and prohibition of employment as manual scavengers and the Rehabilitation Act we have discussed this earlier. And also there are several state and other central schemes as well.

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Deendayal Antyodaya Yojana

- Ministry of Housing and Urban Affairs
- National Urban Livelihoods Mission (NULM)/Rashtriya Shahri Aajeevika Mission
- National Rural Livelihoods Mission (NRLM)

Aim to uplift the urban poor:

- Reduce poverty and vulnerability
- Sustainable livelihood opportunities through skill development
- Providing shelters for urban homeless
- Providing access to suitable spaces, institutional credit, social security and skills to the urban street vendors

As per the Constitution (74th Amendment) Act, 1992, ULBs are responsible for implementing the programs for economic and social development of the urban poor including skills and livelihood generation.

Target cities: District Headquarter Towns and all cities with a population $\geq 1,00,000$ (2011 census)
All other statutory towns based on local capacity and requirement by state/UTs

Target population: Urban poor and homeless.
Households below poverty line population
+ Disadvantaged groups (SCs, STs, women, minorities, disabled etc.) max 25%

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Now, coming to the Deendayal Antyodaya Yojana. This was set up by the Ministry of Housing and Urban Affairs and this has got 2 components one is the National Rural livelihood mission NRLM and the other is the National Urban livelihood mission, which is NULM, this is also known as the Rashtriya Shari Aajeevika Mission.

Now, there are multiple aims, which covers which is there for this particular yojana or this particular program. So, primary aim is to uplift the Urban Code, but it has you have got several sub objectives or sub aims you can say. So, the first two is to in related to improvement of the livelihood opportunities for the people and as a result, it will reduce poverty and vulnerability. And this can be only done via skill development.

So, one setup, one main objective is to develop skill set of the people. The other is to provide shelters for the urban homeless. So, this is not the schemes where we provide housing, but this is like for homeless people. They should have a shelter so that they are they do not they do not suffer the environment, or they do not suffer the rain or the cold and so on. And the other is providing access to suitable spaces, institutional credit, Social Security and skills to the urban street vendors.

So, a huge amount of poor people are engaged in the informal economy, they earn their livelihood from the informal sector by running several businesses which are informal. So, and mostly these are street vendors or they they do not have a proper shop and all. So, that means there has comment has to look into this particular vulnerable group as well. So, these are the primary goals, for this or primary aims, which are covered in this particular scheme.

So, as per the 74th Amendment Act, as we have discussed earlier, this ULBs are responsible for implementing the programs for economic and social development of the urban poor, including skills and livelihood generation.

So, obviously, this program, so, this program has to be run at the ULB level eventually. So, the target cities for this particular program, are district and town headquarters, and all cities with population greater than one lakh whereas, state government and urban territories can decide on other territory towns based on local capacity and requirement.

So, as per the state can also decide on towns with lesser population. The target population is primarily the urban poor and the homeless, but sometimes it is difficult to determine who is urban poor or so, so, in that case houses below poverty line are considered plus certain disadvantaged groups such as SC, STc, women, minorities, disabled etcetera, to a maximum extent of 25 percent is also considered while determining the target population for this particular scheme.

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Deendayal Antyodaya Yojana

- Self-Help Groups (SHGs) and federations
 - 1 member from each poor household (preferably a woman) SHG for support system to meet financial and social needs
- Universal financial inclusion (savings accounts, financial literacy, credit, affordable insurance, and remittance facilities)
- Community facilitators ("Bank Mitras" and "Bima Mitras")
- Facilitate coverage of urban poor (Rashtriya Swasthya Bima Yojana (RSBY), Janashree Bima Yojana (JSBY) etc.)

➤ **City Livelihoods Centre (CLC):**

- Resource centre for employment and skills training
- Access to information on market demand, skills training programs and placement opportunities
- Guidance, counselling and technical support for self-employment ventures

Population of city	Number of CLCs
Between 1-3 lakh	1
More than 3 lakh and upto 5 lakh	2
More than 5 lakh and upto 10 lakh	3
Above 10 lakh	8
District Headquarter Towns and other	
Statutory Towns with population below 1 lakh	1

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So, usually, what this scheme covers are formation of self help groups and Federation's one member from every poor household are preferably a woman neighbor should be part of this self health groups and this groups acts as a support system to meet financial and social needs in that particular community.

Then Universal financial inclusion what it means is every person should have a bank account and as soon as a person have bank account, he should be able to get credit loans, affordable insurance and also remittance facilities. So, that whenever government provides certain subsidy and all it can reach directly to his account and at the same point of time, he should be given adequate financial literacy so that he can use this kind of services.

Then community facilitators such as bank Mithras, or Bhima Mithras, these are people who will help people to face or they can facilitate use of this kind of services provided by the government for the normal people who are not aware of this kind of services, and facilitate coverage of urban poor via different kinds of insurances such as the Rashtriya swasthya, Bima Yojana, and Janashree Bima Yojana.

So, what is life insurance, what is health insurance, which are provided for that poor people. Now, in addition to it to all these different schemes, we also have city livelihood centers. And as you can understand, these are centers where these are resource centers for employment and skill training. And here people get information about what kind of jobs are available, what is the demand in the market and if they, what kind of skill training programs could be are being

conducted, what are the placement opportunities and so on. So, of course, it will some certain programs are also can be conducted in the centers.

So, in addition, their people can get guidance counseling and technical support for self employment ventures. So, if you want to open a certain company or you want to open just a shop or maybe a street vendor, he can also get information on how to go ahead with the process and also how to have a credit for all this.

So, these are the different things which are covered in the City livelihood Center. And the norm is like between smaller cities like between 1 to 3 lakh there is at least one CLC whereas, for large cities about 10 Lakhs there are even 8 CLCs and in between you can see that for 5 to 10 lakhs there are 3 and three to 5 Lakhs there are 2 CLCs which are proposed. And in addition, even though the city is less than three legs, but it is a district and town headquarters and any kind of sanitary town with population will have one lakh that could be 1 CLC as well.

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Deendayal Antyodaya Yojana

- DAY- NULM for enterprise development**
 - Employment through Skill Training and Placement*
 - Upto 15,000 cash investment
- Self Employment Program**
 - Setting up of both individual and group micro enterprises
 - Project cost ceiling: Rs. 2 lakh (individual enterprises) and Rs. 10 Lakh (group enterprises)
 - Loan @7% interest with no collaterals
- City Mission Management Unit (CMMU)**
 - Dedicated CMMU for cities >50,000 population
 - CMMU looks into ground level implementation
 - Top- down approach monitored by SMMU (State Mission Management Unit)

The slide features a background with a stylized tree and icons representing technology and industry. A small video inset of a man is visible in the bottom right corner. Logos for the Government of India and NPTEL are at the bottom.

Now, this Deendayal Antyodaya Yojana for national urban livelihood nation. There are two aspects to it. This scheme helps in enterprise development. Now, how it does it, it can provide around 15,000 cash investment for a, for some skill training and eventual placement into some enterprise or even opening an enterprise or for even opening an enterprise.

Then for the self employment program. It can give loans to individual enterprises to the extent of 2 lakhs and for group enterprises to the extent of 10 lakhs and this helps in setting

up both individual and micro group micro enterprises, smaller enterprises, smaller companies, and the loan is with at the rate of 7 percent interest and there are no collateral is required.

So, usually poor people do not get loans because they cannot put anything in collateral. So, this is a scheme which allows them to take a loan where they are supposed to return the money at at a lower interest rate, but there will be no requirement of collaterals.

Now, to manage all these programs, and all there is the city mission management units are set up and dedicated CMMU is used for cities with less than, with greater than 50,000 population.

And this looks into the ground level implementation of all these programs. And it is the overall the state mission management unit also monitors the work of the SMMUs as well. And so it is an overall top down approach for seeing that the skill generation and all these enterprise creation programs are going on at the urban level.

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Deendayal Antyodaya Yojana

DAY-NULM Support to Urban Street Vendors

Town Vending Committee (TVC)
(identification of beneficiaries)

- > 50% authorities and traders associations
- > 40% street vendors
- > 10% NGOs

Committee headed by the Municipal Commissioner/ Executive Officer (EO) and supported by the Town Vending Committee:

- > Sponsoring loan applications and monitor implementation of the scheme

Functions of ULBs

- > Identification of vendors
- > Verification of vendors left out
- > Capacity Building, Financing
- > Acting as a linkage between the Vendors and the government

The PM SvaNidhi Scheme
Central Sector Scheme funded by Ministry of Housing and Urban Affairs :

- > To facilitate working capital loan up to 10,000 INR
- > To incentivize regular repayment
- > To reward digital transactions

PM Mudra Yojana

Pradhan Mantri MUDRA Yojana (PMMY)
Loans to the non-corporate, non-farm small/micro enterprises
Availed from banks, NBFCs, MFIs etc.

And the second part of the DAY-NULM program is for support of urban street vendors. So, we have discussed that one is skill Generation, One is the urban street vendors and of course provision of housing for the homeless as well. So, the function of ULBs is to identify the vendors, verification of vendors who are left out of any kind of schemes, capacity building and financing the enterprises, this vendors wants to open and it is a linkage between the vendors and that government.

So, this is what the role of the ULB for that are town vending committee's are set up for identification of beneficiaries. So, getting up loans and all the other which are there what are Availing certain schemes in this particular regard.

So, usually this includes a 50 percent traders Association and other authorities 40 percent street vendors and 10 percent of representatives from the NGOs and this is headed by the municipal commissioner or the executive officer and of course supported by the town vending committee and usually this sponsoring of loan applications and monitoring implementation of the schemes this is the role of this particular committee.

So, they are the ones they verify the vendor and all and then they sponsor the loan, so that they make sure that they give guarantee for the loan application for this particular vendor and they make sure they get the loan and so overall implementation is being monitored via this particular committee. So, the PM SvaNidhi scheme is a, this is funded by the Ministry of Housing and Urban Affairs.

So, they through this particular scheme, the this vendors can get a working capital loan of up to 10,000 rupees INR and this scheme also makes sure that these people also pay back the loan to regular payments and also they will revert digital transaction. So, this is a special scheme which facilitates provision of loans for the vendors or informal street vendors.

In addition to this kind of loans that we have discussed, there is also the PM mudra Yojana or Pradhan Mantri mudra Yojana. So, which is where loans are provided to non corporates and non farm, small micro enterprises, and this is provided from banks, non banking, financial institutions and MFIs.

So, these are the different schemes which can which usually help in urban, you can say social and economic development in the urban areas. And these schemes and all are designed at the central level but are implemented at the ground in the ULBs. And for that several committees monitoring committees are set up and all and eventually this they make sure that people eat the benefits reach the people for whom they have been designed for.

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CONCLUSIONS

- Residential, occupational and social vulnerabilities in urban areas needs to be addressed through sustained government programs via ULBs.



This is some of the references you can study. To conclude, residential, occupational and social vulnerabilities in urban areas needs to be addressed through sustained government programs via ULBs. And this has to be a sustained and continuous effort. Thank you.