

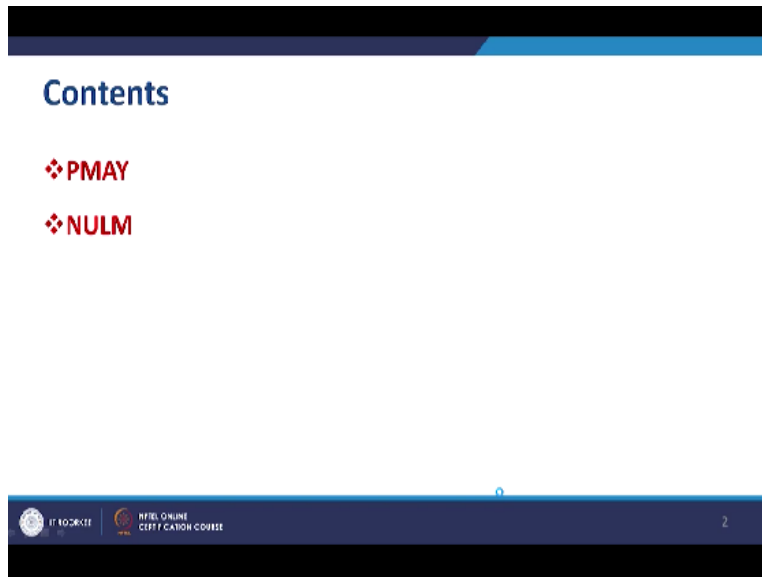
Urban Governance and Development Management (UGDM)
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Lecture – 45
PMAY and NULM

Welcome to lecture 45. In this lecture, we will discuss 2 programs, 2 centrally sponsored programs. One is Pradhan Mantri Awas Yojana, PMAY and National Urban Livelihoods Mission. In short, it is NULM. In the last lecture, we discussed Swachh Bharat Mission and HRIDAY program.

In this week, we have been discussing various centrally sponsored programs so that you understand that how this programs have their own provisions and allocations for particular activities in the urban sector. And how you can mobilize your resource and you can get those funding to improve the condition of your city. Now under these 2 programs, we start with the PMAY and NULM.

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Now these 2 programs is not, the program has been started in last 2 or 3 years back. But the background activities or the activities related to these programs is not new. For example, the PMAY is subjected to urban housing. Now urban housing is not a new activity by the Government of India. After the independence, they have been trying to satisfy the need for the

urban housing in many ways.

Initially, they started serving the housing or providing the housing for the poor people and many other people by giving scheme based activity. In 2004, as I have mentioned earlier that in JNNURM, they tried to combine all the earlier program and they tried to give the, provide the programs, provide the housing provision in a comprehensive manner and provide the infrastructure in a comprehensive manner.

In 2009, they came up with a program called Rajiv Awas Yojana where for the first time, it was aimed to create a framework of planning to prevent the slums by taking some preventive strategy for the slums and to take a theoretic strategy for the slum. Then in 2014, this PMAY program came. Similarly, the NULM, National Urban Livelihoods Mission, this program even though it came in 2014-2015 but I tell you another program that is Swarna Jayanti Shahari Rozgar Yojana which is another program which was there from the beginning in last few decades.

And the objective of this program was to create livelihood job through involvement of the community, involvement of the poor, involvement of the women member of the family. But these 2 programs in a different shape, in a different comprehensive nature, definitely demands a place in current urban sector development. And we need to know each and every aspect of these 2 programs so that we can get maximum advantage of this program to improve our city. So let us start with Pradhan Mantri Awas Yojana.

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Introduction

- Pradhan Mantri Awas Yojna(PMAY) is a mission started with an aim 'Housing For All'(HFA) to be achieved by the year 2022,
- By the time the Nation completes 75 years of its Independence, Pradhan Mantri Awas Yojna will bring a 'Pucca house' for all
- with water connection, toilet facilities, 24x7 electricity supply and complete access.



So Pradhan Mantri Awas Yojana, it is also termed as Housing for All, HFA. The objective was to achieve housing for all by the year 2022. In 2022, the nation is going to complete 75 years of independence and this PMAY scheme will bring a pucca housing for all, that is the target which is mentioned by the ministry. And not only the house, it will have water connection, toilet facilities, 24*7 electric supply and complete access.

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Overview

Housing for All (Urban) by 2022 endorsed by Cabinet on 17.06.2015

- Mission to cover each of the 4041 statutory towns.

Mission has four parts:

1. "In situ" Rehabilitation of existing slums
2. Credit Linked Subsidy (CLS)
3. Affordable Housing in Partnership
4. Owner led housing

Then it has 4 components. As I told that mission covers more than 4000 statutory towns, that means almost all the towns are covered by the PMAY scheme and it has 4 components. One is in situ rehabilitation of the existing slums, credit linked subsidy, affordable housing in partnership and owner led housing. Now we must discuss these 4 components in little more detail so that you

can understand.

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Objective : Housing for All

- Affordable homes with water connection, toilet facilities, 24x7 electricity supply and complete access.
- 2 crore houses to be built across nation's length and breadth
- Targeting the Lower Income Groups (LIG) and Economically Weaker Section of our society (EWS), basically the urban poor by the year 2022.
- 2 million non-slum urban poor households are proposed to be covered under the Mission

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Before that, let us see the objectives. This already I have told that water connection that is the basic services, electricity, water supply and complete access. Two crore houses to be built, then target group is LIG, EWS that is all the urban poors by the year 2022. Two million non-slum urban poor households are proposed to be covered under this mission. So that is the broad objective which is taken by the Government of India to be achieved by another 10 years or so.

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Mission Highlights

- Beneficiary characterized as a family comprise husband, wife and unmarried children.. Further, recipient ought not have any pucca* house anyplace in India to be qualified to get support under the mission.
- **Targeted Groups:**
 1. Indian women of all religions and castes. Everyone will be equally eligible no biased treatment on basis of caste or religion.
 2. People who come from low income and economically weaker sections of the society.
 3. ST (Scheduled Tribes).
 4. SC (Scheduled Castes).

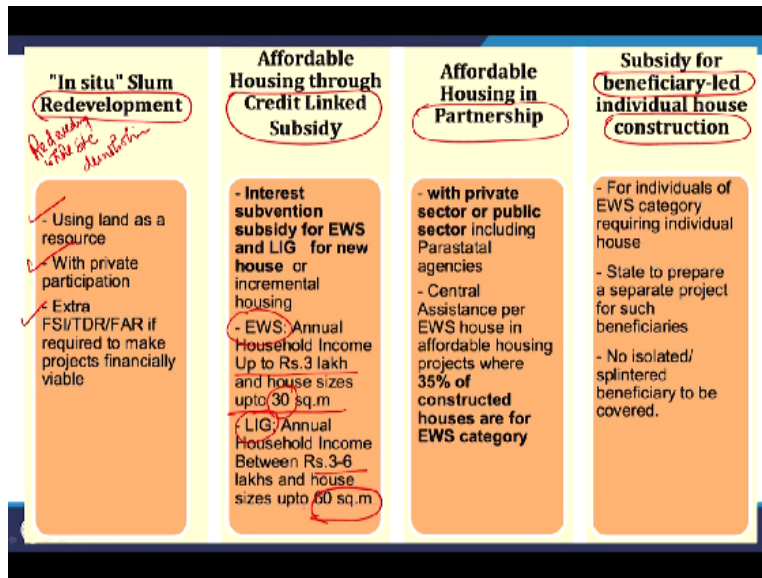
* Type of the house based on floor plan: 25.8.2010. JUB

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So this is the mission highlights, we have mentioned. So here the SC/ST group is also included apart from the lower income group and economically weaker section. The beneficiary is

characterized as the family comprising husband, wife and unmarried children. And the recipient ought not to have any pucca house, any place in India. So that is very important that the beneficiary should not have any already existing houses anywhere in India. That is the eligibility for getting the benefit out of this program.

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Now let us see the components in little bit more detail. It has 4 verticals. The first vertical says that in situ slum redevelopment. Second vertical says that affordable housing through credit linked subsidy. Fourth vertical is the affordable housing in partnership, third vertical. Fourth is that it is basically beneficiary led or owner led construction of their own house. Now let us explain one by one.

In redevelopment, as you know the redevelopment is basically redeveloping the whole site after demolition. So here using land as a resource and with private participation, it is possible if you provide extra FAR, TDR, or FSI. Now the issues in redevelopment project, let me explain little bit that in every slums in our cities, the slums where they are situated, the land is not owned by the slums.

Either the land is encroached land, it may be a company land or an industrial land or government land or private land. Now the problem of redevelopment is that without the land ownership, government cannot do anything. So land, if the government has the land, government can

mobilize the program, redevelopment as a resource. But for the finance, if government depends on the private sector, private developer, so government and private sector, they can come together and can make a mixed housing project.

Some of the project units could be given to the existing slum population and remaining portion can be sold to the market so that the project become viable. That is the concept in the redevelopment project. If the land is not owned by the government, then the land can be mobilized through the sharing mode with the private or the industrial party through effective negotiation, that is the objective of the in situ slum redevelopment.

But in redevelopment project, it needs to be like, the local government needs to be very much efficient and effective in negotiation and dealing with the private sector. Then second vertical which says that credit linked subsidy, basically it is driven as demand site intervention. It enhances the demand and capacity of the poor people by giving a subsidy, not on the price of the house as a product but giving some subsidy or the assistance in the housing finance or loan in terms of the interest.

For example, if you take a housing finance of 10 lakh rupees and every month you are suppose to repay another 10,000, so every month when you pay EMI, some part of your EMI is your interest amount. So under this scheme, the amount of the interest will be less because some part of the interest will be repaid or will be assisted by the Government of India. Usually, in the current rate of interest, it is 8% to 9% of the interest rate, what all the housing finance institutions, they are charging.

But under this scheme, it is about 3% to 4% which ultimately a poor people is going to incur. Now the eligibility is for EWS, it is up to 3 lakh income and size of the house will be 30 sq.m. For LIG, it will be 3 to 6 lakh and the size will be 60 sq.m. So this is the eligibility for the credit linked subsidy. Now under this scheme, under this vertical or under this component, many people already got the benefit from this Pradhan Mantri Awas Yojana.

The third vertical says about the affordable housing in partnership. In this program, government

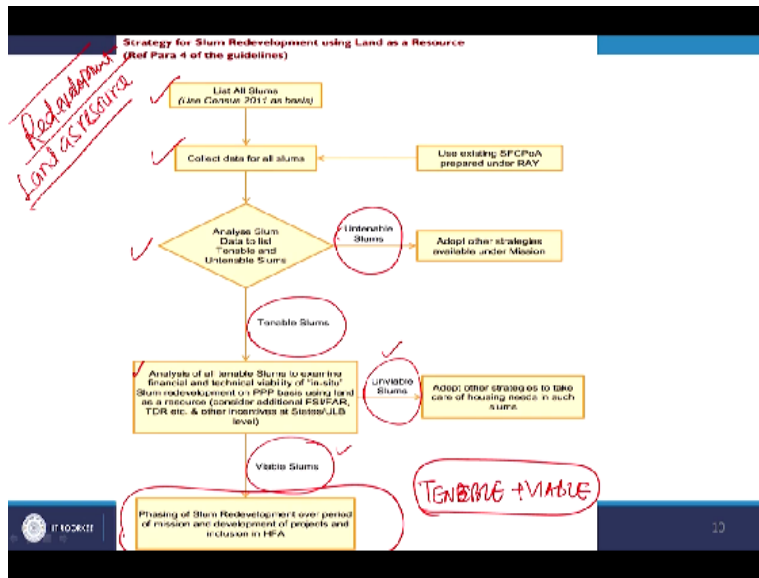
will provide some amount of assistance through the private developer. If private developer builds mixed housing project and with 35% of the constructed houses reserved for the economically weaker section and lower income group. So this is a fantastic example of inclusionary housing where government is encouraging the private developer to build more and more houses for the social group that is EWS and LIG.

So in this method also many developers in many states, they have already started developing houses for the poor with a reservation as per the government mandate. Fourth vertical says about the subsidy for beneficiary led individual house construction. This was there in JNNURM also. If a poor person has their own plot and may be the house condition is not good or may be house is not there at all, so they will be given assistance under this scheme or under this subscheme to construct their own house.

So in this scheme, only the assistance for the construction is given. So basic difference between 4 verticals is that the first one, in situ slum redevelopment is all about dealing with the existing slums and the squatters where land is owned or land is assembled through negotiation. The second one is basically aimed to enhance the capacity of the poor people so that they can purchase house from any of the sources.

Third is to create or enable or facilitate the social housing or inclusionary housing through the private sector so that more and more number of houses are delivered for the poor people. And fourth is basically aimed to beneficiary led house construction where people have their own land for the house construction.

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Now under this, we will have a very quick look of the methodology and the strategy for each 4 verticals. So this is the component 1 that is redevelopment and basic theme of this redevelopment is that land as resource. So here you can see that list of the slums, then collect data for the slum, then analyze the slum data. After analyzing the slum data, you will get 2 types of categories. One is untenable slums and tenable slums.

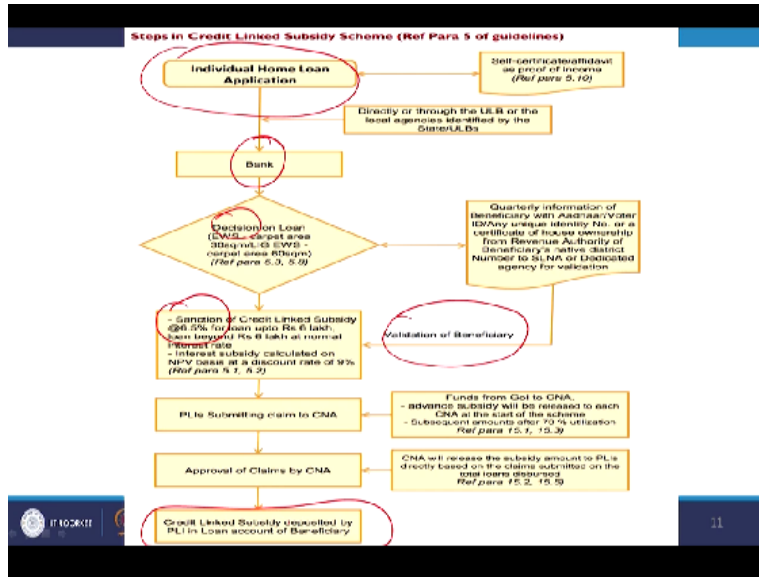
Basically untenable slums are those where slums are living in a very disastrous condition or disastrous situation where you cannot redevelop that project. So those kind of slums has to be rehabilitated. In tenable slums, may be the land is not owned by the slums but land is otherwise a good quality land which is not in a disastrous condition, like not in a river bed or railway lines or the under the high-tension line.

So those are tenable slums. Now the next stage after the analysis, the tenable slum could be identified into 2 categories. One is unviable, one is viable. Within the tenable slums, one could be unviable that is the project is not viable because of may be the private sector is not interested to finance the project, may be the land is not available from the actual landowner. In the viable slums, may be the landowner is willing, landowner may be private or public, both or it can be industrial group.

Private sector is interested to finance or to invest in the project and the slum population, they are

also agreeing for that project. In that case, it is viable slum. And for viable slum, you have to make the project and you will get the funding under that. So this is the overall framework for the land redevelopment under the land as a resource. So in this exercise, this, only the tenable and viable slums are eligible for getting the funding or getting the assistance under this scheme.

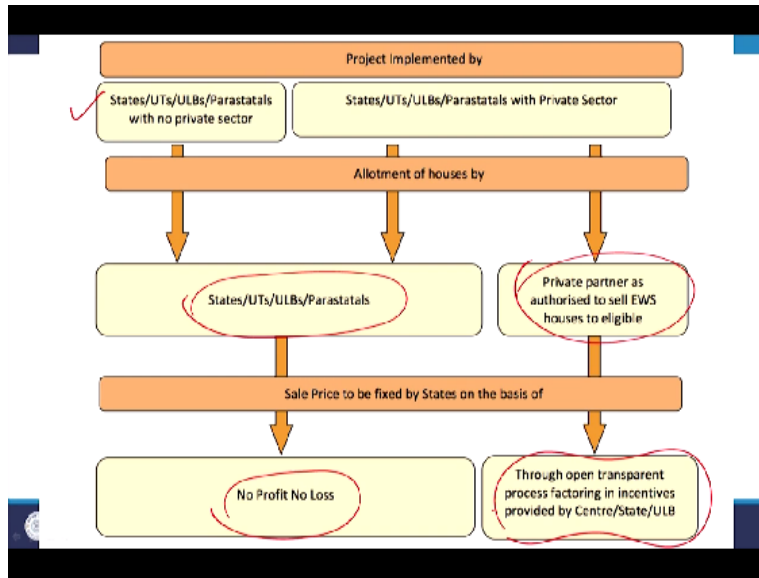
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Now let us have a quick look of the credit linked subsidy scheme. In this credit linked subsidy schemes, the individual home loan application is put up in bank. Then bank takes a decision on the loan and then based on the information, the validation of beneficiary is done by the ministry, by the concerned department to the bank and then sanction is taken place in the bank.

So it is done through the bank where the role of the ministry or the role of the department is basically facilitating. And finally, it comes to the; in the loan account, it is deposited by the concerned department. So in this mechanism, you have seen that the loan is applied by the individual in the bank and the assistance is given by the ministry or the department separately to the bank through the process.

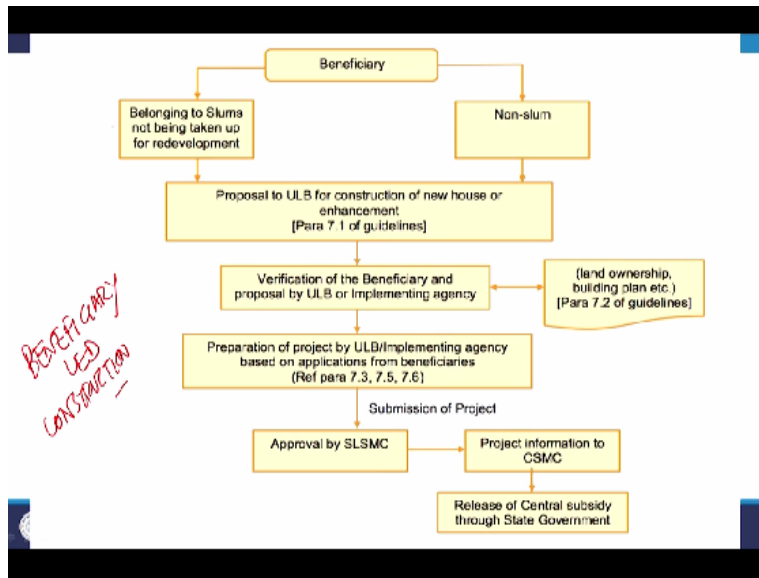
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In the third vertical which is basically affordable housing in partnership, the project implemented by the state parastatals with no private sector or state parastatals with private sector, both can be there. So here you can see that in this process, the allotment of the houses can be by the states or private partner. If the states does this project, it can be no profit no loss or if the private partner does this project, it is through the open transparent process.

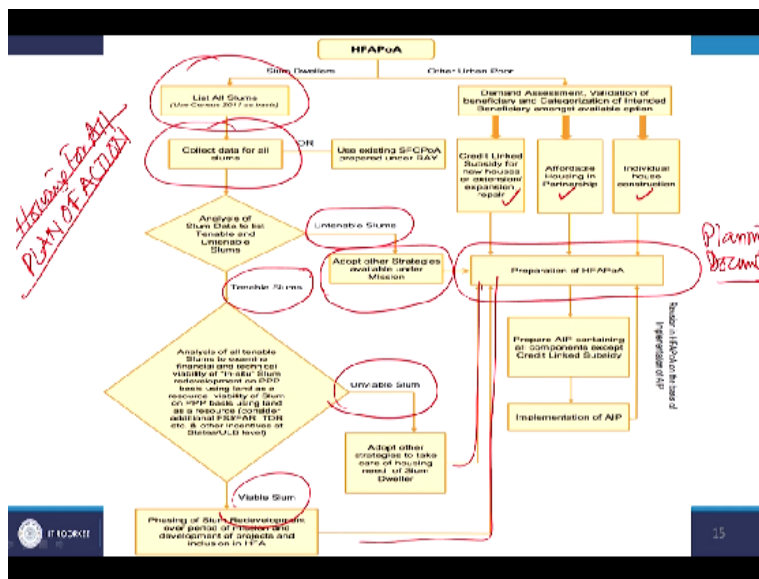
Now why they have also kept option for the parastatals and the private because in some cases, the project may not be funded by the private developer fully. In some cases, we have seen that joint ventures where the contribution of the public sector is also there, they are also contributing in terms of land and other facilities. So that private sector also can contribute and can come up with a large number of the housing project.

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In the next, you can see the broad guidelines of the beneficiary led construction. In the beneficiary led construction, just have a look. I am not going to discuss everything in detail. So here basically, beneficiary belonging to slum not being taken up for; so this beneficiary should not be included in any of the verticals under this program. Then only they will be eligible for this program for this assistance.

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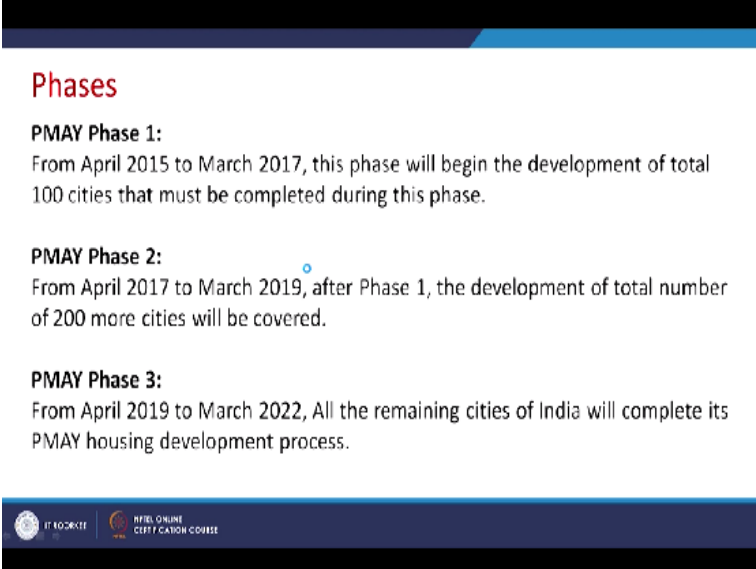
So in implementation, you have to make a plan document called Housing for All Plan Of Action. And under that, you have to make a list of all slums, collect data of all slums. Similarly, as we discussed earlier, you have to identify the untenable slums and tenable slums. Within the tenable slum, you have to identify the unviable slum and viable slum. And out of the viable slum, you

have to make the preparation of the Housing For All Plan Of Action.

So this is the planning document to be written. Now for the viable slums, you can definitely link with the verticals of the Pradhan Mantri Awas Yojana like say credit linked subsidy, affordable housing in partnership, individual house construction, etc. So apart from that, you can take strategies for the untenable slums. For example, the rental housing and all those strategies can be taken.

So in this Housing For All Plan Of Action, it is not only the tenable slum, it is also an untenable. And it is not only viable slum, it is also unviable slum. For all the slums, you are making a strategy for your whole city. So the approach here is basically the all slum, whole slum and whole city. So that is what is aimed at the Pradhan Mantri Awas Yojana.

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Phases

PMAY Phase 1:
From April 2015 to March 2017, this phase will begin the development of total 100 cities that must be completed during this phase.

PMAY Phase 2:
From April 2017 to March 2019, after Phase 1, the development of total number of 200 more cities will be covered.

PMAY Phase 3:
From April 2019 to March 2022, All the remaining cities of India will complete its PMAY housing development process.

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Next is, it has 3 phase. Phase 1, phase 2 and phase 3. We are running on the phase 2. The next phase will be from 2019 to 2022. By that time, it should complete all the houses which it has targeted. Then under the Pradhan Mantri Awas Yojana, another submission is there which is called technology submission.

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Technology Submission

A **Technology Sub-mission** under the Mission would be set up to facilitate adoption of **modern, innovative and green technologies** and building material for faster and quality construction of houses. Technology Sub-Mission will also facilitate preparation and adoption of **layout designs and building plans suitable for various geo-climatic zones**. It will also assist States/ Cities in deploying **disaster resistant and environment friendly technologies**.

The objective of the technology submission was that I discussed in the lecture when we discussed the centrally sponsored scheme. That the earlier program suffered because of the many reasons including land, technology, manpower and institutional and legal mechanism. Out of that, technology was one of the indicator because of which the project suffered. Because of the technology, the conventional and the older technology, every project took lot of time for the actual construction.

Now the Government of India through their housing strategy and various strategy and policy, they tried to bring new technology to make the process faster so that very fast development and delivery can be done. So this is the objective where technology submission has considered. So they have considered a adoption of modern, innovative and green technologies. They are going to make layout designs and building plans suitable for various geo-climatic zones.

And it will also assist states and cities to deploying disaster resistant and environment friendly technologies. So far it has identified 16 such technologies which will be development, nurtured and encouraged to be used by the state government for their housing projects in all the cities. So technology submission, definitely is a new addition in Pradhan Mantri Awas Yojana which was not there in earlier schemes.

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Technology Sub-mission

- The Sub-Mission will work on following aspects:
 1. Design & Planning ✓
 2. Innovative technologies & materials ✓
 3. Green buildings using natural resources ✓
 4. Earthquake and other disaster resistant technologies and designs. ✓
- Simple concept of designs ensuring adequate sunlight and air should be adopted.
- Centre and State would also partner with willing IITs, NITs and Planning & Architecture institutes for developing technical solutions, capacity building and handholding of States and Cities.
- State or region specific needs of technologies and designs would also be supported under this Sub-Mission.

And under this technology submission, it has 4 aspects. One is design and planning, innovative technology and material, green buildings using natural resources, and earthquake and disaster resistant technologies. So this is all about the Pradhan Mantri Awas Yojana and technology submission.

I request all of you that you go through the mission guidelines and mission documents so that you get; and also have a look of the formats and the personal guidelines so that those who are working in the municipality, they can implement the project with all, everything. So if you have a query, you can ask me the question through the online forum or the online interactive session. Now we come to the second program which we told that we will discuss today.

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Deendayal Antyodaya Yojana-National Urban Livelihoods Mission (DAY-NULM)



Though it is NULM, it is termed as Deendayal Antyodaya Yojana-National Urban Livelihoods Mission. The program initiated as I told earlier from the SJSRY, Swarna Jayanti Shahari Rozgar Yojana. The objective of this scheme was to fulfil or to generate large amount of jobs through training and the making of the CLF ALF groups in the poor people and mostly in the poor women groups. So let us see that what is the provision in the NULM program.

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Context

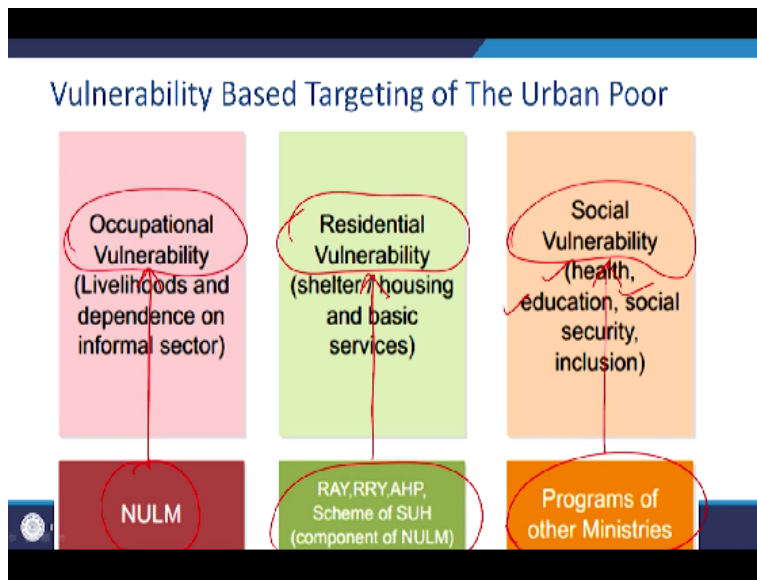


- Pace of urbanization in India is set to accelerate – Census of India data shows that share of urban population to total population has increased from 17.3% in 1951 to 31.2% in 2011
- Sharp growth and opportunities in cities poses a strong magnet
- 250 million people could be added to cities within the next 20 years. The number of urban poor will accordingly rise sharply
- As per 2011 census data, about 50% of rural male migrants come to cities seeking employment - mostly in the informal sector
- This could place an enormous strain on the system if not planned for and managed well
- Building inclusive cities with equal opportunity for all is a key focus of the 12th FYP as a step to manage this pace of urbanization



In NULM, this is the all introductory information. I am not going to discuss all this.

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Next is the vulnerability, okay. In urban sector, in urban areas or cities, you have vulnerable groups based on the occupational vulnerability. Those does not have jobs and livelihood or jobs are very much fragile. There are residential vulnerability. Those are living in very vulnerable houses, poor houses, kuchha houses. There are social vulnerability like the health, social security, education, etc.

Now the NULM program is designed to fulfil or to address the occupational vulnerability. The Rajiv Awas Yojana and later on the Pradhan Mantri Awas Yojana which we just discussed, it is designed to fulfil the residential vulnerability. And other programs, other ministries like social justice all those ministries programs are there to fulfil the social vulnerability like health, education, and social security.

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NULM Mission

- To **reduce poverty** and vulnerability of the urban poor households by enabling them to **access gainful self employment** and skilled wage **employment opportunities**, resulting in an appreciable **improvement** in their **livelihoods** on a **sustainable basis**, through building strong **grassroots level institutions** of the poor.

So in NULM program, let us see the provisions or the objectives of the program. Its main objective is to reduce poverty in the urban area and to access gainful self employment and the employment opportunity and improve in their livelihood on a sustainable basis through building strong grassroot level institution of the poor, right.

So if you see the key words, reduce poverty, access gainful employment by creating the wage employment opportunity, improve their livelihoods in a sustainable basis so that they can continue on their job for long term and by building strong grassroot level institution. In this objective, the municipalities or the urban local bodies may not be sufficient. We need grassroot level institution actually to give the training, capacity building of all these poor people.

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NULM Mission

- The mission would aim at providing shelters equipped with essential services to the urban homeless in a phased manner.
- In addition, the Mission would also address livelihood concerns of the urban street vendors by facilitating access to suitable spaces, institutional credit, social security and skills to the urban street vendors for accessing emerging market opportunities.


The second objective it says that the mission would aim at providing shelters for the homeless because it was found that if the poor people does not have a roof over their head, they cannot work properly. So shelter and the livelihood, it is closely related and in the earlier cases, what the earlier shelter program, we have seen that even if you give the fantastic shelter or fantastic house, they will not accept the house if the livelihood is not fulfilled or they cannot perform the livelihood function.

That is why shelter and livelihood, it is to be addressed together in integrated fashion. Next is that in addition, the mission would also address the problem of the street vendors. they will provide spaces, suitable spaces for the street vendors. You might have come across the national street vendor's policy and the act which was enacted recently within last 2 to 3 years. Under this act, the street vendors will be given dedicated space for making temporary kiosk so that they can run their livelihood or job but definitely they are not supposed to make the permanent shops in the road space.

So those kind of spaces will be year marked by the municipal authority as a vending zones in the road, in the junctions, in the terminal areas. Now these street vendors, where from the street vendors come? Basically they are coming from the slums, poor areas. So street vendors are also to be integrated under this National Urban Livelihood Mission. And they will be integrated in the credit system, social security system and skills.

They are also going to get the training through the local institutions and also for accessing the emerging market opportunity. If you give them training and exposure to the market opportunity, they can earn more. We have seen in recent years that because of these activities, even the street vendors, they are gaining more gainful opportunities and the employment and the income and slowly they will be able to achieve a better shelter, better quality of life.

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Mission values

- **Ownership and productive involvement** of the urban poor and their institutions in all processes;
- **Transparency** in programme design and implementation, including institution - building and capacity strengthening;
- **Accountability** of government functionaries and the community;
- **Partnerships** with industry and other stakeholders; and
- **Community self-reliance**, self-dependence, self-help and mutual-help.

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Then some of the mission values are ownership and productive involvement of the urban poor, transparency, accountability, partnerships with industry and the stakeholders and community self-reliance. So at the end of the mission, the objective is that the community and the individual, they will be self-dependent. They no longer have to depend on the government schemes and the government grants and the benefits. So therefore, through these value system or the mission objectives, they will be self-reliant, that is the core values of this mission.

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Cities selected under NULM for 12th FYP (Phase 1)

- All cities with a population of 100,000 or more as per Census of India 2011
- All District Headquarter Towns with a population of less than 100,000 as per Census of India 2011
- For Hill, North-Eastern and very small States may propose cities with a population of less than 100,000 to be covered under NULM with suitable justification
- The coverage will be expanded subsequently in Phase 2

Now have you looked at what are the cities included in the NULM. Basically the population of 1 lakh or more is included in the NULM program. Apart from that, district headquarters will be included. For the North-Eastern states, some small cities also to be accommodated because they may not be having 1 lakh population, district headquarter. The coverage will be expanded subsequently in the phase 2. So in various phases, it is being expanded.

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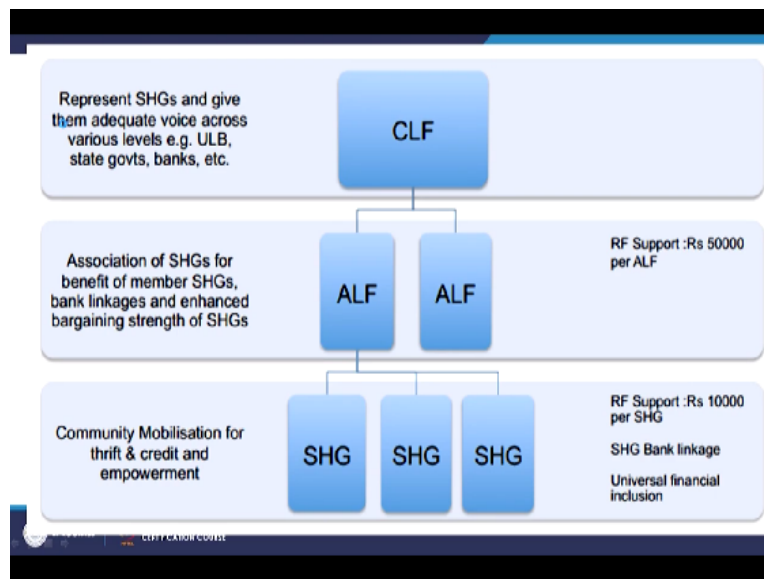
So it has 6 subcomponents. Let us just mention these. One is social mobilization and institutional development. So here the key word is institution development. Second is the capacity building and the training. Here the key word is training. Third is the employment through skills training and placement. So here basically the key word is skill and placement. Then self employment

program.

The key word is self employment. The next is the support for urban street vendors. And then homeless. So if you see that all the key words, you will understand a common thread between that. So first is the making the institution. Institution will give the training. Training will provide the skills and the placement. A better placement will ensure a self employment. A self employment will also be integrated with the street vendors and others so that they can get more income from their own job and also it is linked to homeless condition.

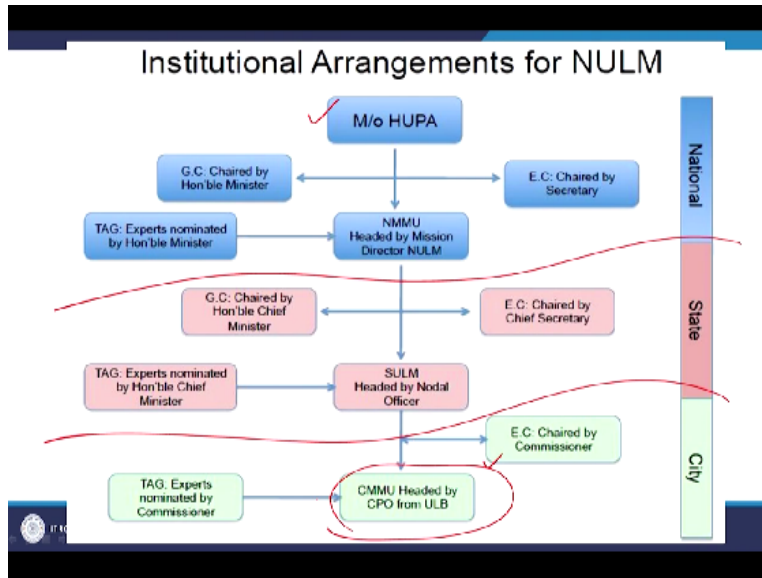
They will provide the houses for the homeless. So you can see that it is not only linked with only the job. The job will be created through series of activities through institution building, training, skill building, placement and the upgradation and the self employment and then the street vending and the homeless condition and their improvement.

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So this is the verticals of the CLF ALF group. In some lectures, we discussed in detail that what are the hierarchies and the levels of the CLF ALF group. I am not going into details. So the CLF ALF group which were discussed earlier is more or less same. So through the CLF ALF group, all the 6 components will be achieved so that government can ensure that CLF ALF group will be delivering the desired objective of the ministry.

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Now please have a look in the institutional arrangement, how the NULM program will be executed. So at various level, at the national level, state level and city level various actions are required. At the national level, it is the ministry of housing and urban poverty alleviation. At the state level, it is the nodal officer, mostly it is by the concerned ministry like urban development ministry or housing ministry as time to time delegated by the state government.

And at the city level, it is basically the commissioner or headed by the commissioner or such person which is identified by the city. So basically it has a hierarchical fashion how the decisions and the approvals or the project or the fund allocations are going from the central to the local level.

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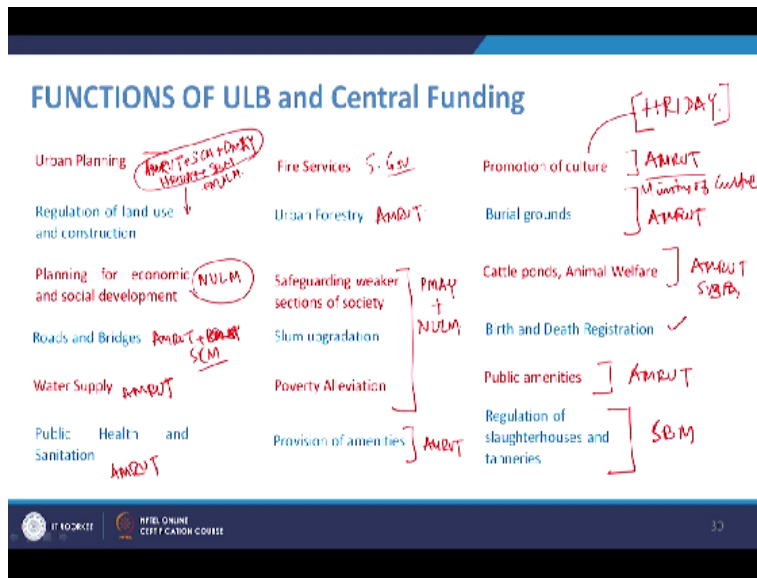
Way forward			
No.	Aspect	SJSRY Achievement	NULM Expectation
1.	SHG formation	66 lakh members in 15 years	20 lakh members in 3.5 years
2.	Resource Organisations	-	Between 1,000 – 2,000 ROs needed to mobilise 20 lakh members into 2 lakh SHGs
3.	Bank Linkage	-	<ul style="list-style-type: none"> • Basic Savings Bank Deposit Accounts for urban poor • 2 lakh SHGs to be linked to banks for credit access
4.	Revolving Fund	70,000 SHGs linked to RF in 4.5 years	2 lakh SHGs to be linked to RFs in 3.5 years
5.	Community Organisers	Several posts vacant	Need 4,000+ COs across the country (1 CO per 3,000 urban poor households)
6.	Skill Training	31.5 lakh trained in 15 years (avg. 2.1 lakh/yr)	40 lakh to be trained in 3.5 years (avg. 11.43 lakh/yr)
7.	Placement	1.56 lakh in the last two years	Atleast 20 lakh in 3.5 years
8.	Self-Employment Programme	6.6 lakh beneficiaries in 15 years	4 lakh beneficiaries in 3.5 years

So let us have a quick look of what was the achievement in SJSRY and what is the expectation in NULM. In CLF ALF group formation, in SJSRY, we have already formed 66 lakh members and here within 3 to 4 years, we are targeting 20 lakh members. Resource organisations between various, it is more in NULM program, bank linkage is there in NULM more. The revolving fund is available in both the schemes.

Community organisers are there in NULM. Separate designation, I mean separate cadres are also created in every municipality. Skill training was there in SJSRY and also will be there in NULM. Placement is there in both the schemes. Definitely in NULM, the placement will be more. The self-employment programme was there in SJSRY and NULM more. So therefore, in the competitive scenario, the NULM is the meaningful continuation of the SJSRY with more linkage and the convergence between the other schemes like shelter and the street vendors, etc.

So if the NULM is continued in a better manner, in a meaningful manner, in a desired manner, NULM very soon will be able to eliminate or mitigate or at least reduce the poverty level in the urban areas. That is the message what we get from this program.

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So at the last, we come to the end of this discussion of the centrally sponsored scheme. I am showing the functions of urban local bodies and the central funding. So far we have discussed few urban sector development schemes like AMRUT. So for urban planning and regulation of land use, here you are doing AMRUT, smart city mission, PMAY. All these schemes have a component of urban planning and regulation of the land use, both.

But here the main challenge for the municipality is that for every scheme, you are supposed to make different kind of plan document. So it is possible if you make a one mother document, one city development plan document, and you can make version of that planning document based on the themes of the various programs like AMRUT, smart city mission, PMAY and others. There could be HRIDAY and Swachh Bharat Mission and also NULM.

The planning for economic and social development basically National Urban Livelihood Mission is the program which is to be looked for. Roads and bridges definitely AMRUT and PMAY will give you, sorry, AMRUT and smart city mission will give you required funding. Water supply, AMRUT. Public health and sanitation, definitely AMRUT will provide the required fund. Fire services, it is the generic program but definitely it is to be given by the state government.

Urban forestry, you can try AMRUT. Safeguarding weaker sections of the society, slum upgradation, poverty alleviation, all these are, these can be addressed through PMAY and

NULM. Provision of amenities, AMRUT will provide the required funding. Promotion of culture is up to some extent AMRUT and program by the ministry of culture. Burial grounds, yes AMRUT will again provide you the funding.

Cattle ponds, animal welfare, this will AMRUT and you can try Swachh Bharat Mission. Then birth and death registration is a municipality's job. Nobody will give a separate funding. Public amenities is basically AMRUT and regulations of slaughter house and tanneries basically Swachh Bharat Mission. The promotion of culture, here I forgot to mention that yes HRIDAY also will enable you to take the funding for the promotion of the culture.

So this is a broad interlinkage between the job of the municipality and the funding source or the source from the central government where you will get the adequate fund to implement the program. Now the major portion of this centrally sponsored program is that in many of the cases that funding is there, the fund is allocated but the programs are not implemented on time. And programs, even if it is implemented, it does not achieve the target or it does not achieve the desired intention.

The main problem of this scenario is that the municipalities, they do not have the adequate skills to monitor the project, to make the proper project plan, to implement the project and to maintain the quality. It is basically lack of knowledge and skill on development and management and the project management.

So next week, we will have a dedicated discussion on the program management, development management and the project management, how a municipality can develop their manpower who will be equipped with the fundamentals of the project and the development management so that all these centrally sponsored schemes and other schemes are properly managed and implemented in the municipalities.

So today, I just summarize quickly what we discussed. We discussed 2 schemes today. One is Pradhan Mantri Awas Yojana and National Urban Livelihoods Mission. In Pradhan Mantri Awas Yojana, we have discussed that the Government of India has been trying to achieve housing for

all by the year 2022 by 4 verticals. One is for the slums through the redevelopment mode. One is by giving credit link subsidy to the beneficiary.

Third is the affordable housing through the partnership with the private partner. Fourth is that giving financial assistance to the individual landowner for constructing their own house. So through these 4 verticals, Pradhan Mantri Awas Yojana is giving funding and assistance. Not only that, we have mentioned that under Pradhan Mantri Awas Yojana, there is a technology submission.

Objective of the technology submission is to achieve or is to bring, nurture and create and encourage new technologies so that the local government or the state government can deliver or can develop and can dispose more housing within the given period of time using the green and disaster resistant technologies. In the NULM, we have discussed that it is the flagship program which has been continuing since last few decades as the SJSRY and now it has been given a new shape in the name of NULM.

It has various components like creating a local level institution, grassroot level institution. Then the training and the capacity building. Then making the placement and the skill development, giving them opportunity for their self employment and linking the employment with the improvement of the street vendor and linking them with the home for the homeless condition. And this program, this NULM program, we have seen that has improved a lot by connecting with various other sectors and other issues of the urban poverty for example street vendors and the urban homeless condition, etc.

And therefore, it is a revised version of the SJSRY and if it is properly implemented, definitely it will mitigate or eliminate the poverty up to a large extent. And after that we have mapped the 18 job of the municipality based on the 12th schedule and we have seen that what are the jobs and which jobs can be linked with what kind of centrally sponsored scheme. So having said that, the next lecture, I just mention, next lecture we will start the discussion on the fundamentals of the project planning.

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Next LECTURE
46. Fundamentals of Project Planning

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So the objective of this next lecture and next series of lecture of next week will be to ensure the efficient project and development planning in the municipality so that all the programs including centrally sponsored schemes are completed on time and completed on quality. So with this, I extend my thanks to all of you for attending this lecture and the course.