

# Urban Poverty & Vulnerability in India

BY:  
SUSAN LOUGHHEAD  
ONKAR MITTAL  
GEOF WOOD

DFID's experiences from  
a social policy perspective

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## **ABOUT THE AUTHORS**

Susan Loughhead was the Social Development Adviser in DFID's Urban Poverty Group from 1998-2000. She is currently employed by Crime Concern, a UK based NGO dealing with poverty in the UK.

Dr Onkar Mittal was the Health Adviser with the Urban Poverty Group in Delhi from 1996-2000. He is currently DFID's Health Adviser in the West Bengal State team.

Professor Geof Wood is Head of the Department of Economics and International Development, and Director of the Institute for International Policy Analysis at the University of Bath.

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*The opinions expressed in this paper are authors and do not constitute official DFID policy. The paper is intended as a basis for discussion within DFID, with programme partners, and other interested agencies and individuals.*

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## **ABBREVIATIONS/ACRONYMS**

ADB	Asian Development Bank
ADS	Area Development Society
APP	Anti-Poverty Programmes
APUSP	Andhra Pradesh Urban Services Project
CDS	Community Development Society
CUPRP	Cochin Urban Poverty Reduction Project
CUSIP	Cuttack Urban Services Improvement Project
CSIP	Calcutta Slum Improvement Project
CUSP	Calcutta Urban Services Project
CAA	Constitutional Amendment Act
DFID	Department for International Development
EIUS	Environmental Improvement of Urban Slums
ESI	Employees State Insurance
GDP	Gross Domestic Product
GoI	Government of India
IAS	Impact Assessment Studies
ICDS	Integrated Child Development Services
IRDP	Integrated Rural Development Programme
JRY	Jawahar Rozgar Yojana
NASP	National Social Assistance Programme
NCU	National Commission for Urbanisation
NG	Neighbourhood Group
NGO	Non Governmental Organisation
NHC	Neighbourhood Committee
NIUA	National Institute for Urban Affairs
NRY	Nehru Rozgar Yojana
OBC	Other Backward Castes
PDS	Public Distribution System
SC	Scheduled Castes
SDG	Socially Disadvantaged Groups
SIP	Slum Improvement Project
SJSRY	Swarn Jayanti Shahari Rozgar Yojana
ST	Scheduled Tribes
TB	Tuberculosis
UBSP	Urban Basic Services for Poor
ULB	Urban Local Bodies
UNCHS	United Nations Commission on Human Settlements
UNDP	United Nations Development Programme
UNICEF	United Nations Children's Fund
UPAD	Urban Poverty Alleviation Department

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## A. INTRODUCTION

Within a generation, it has been estimated that the majority of the developing world's population will live in urban areas, and that the number of urban residents in developing countries will double, increasing by over 2 billion inhabitants (World Bank 2000). India is no exception. Some 50% of the population, or around 600 million people may be resident in urban areas by 2020. These figures suggest that we need to know more about the process of urban development and its effect on urban residents' lives, and as a development agency, we need to know more about the impact of urbanisation generally on poverty reduction.

Although urban centres present real opportunities for poor people, they also create and feed the conditions within which poverty spreads. On the positive side, economic growth, which is partially driven by urban development, increases the incomes of poor people. In addition, cities have the resources to improve the conditions within which people live and work, and they create the context within which poor people can demand and obtain redress from political and bureaucratic systems. Urban population increases are in part fuelled by rural-urban migration as people seek new employment and livelihood opportunities in urban centres.

Many poor people, however, have not benefited from these opportunities. Current statistics suggest that poverty in urban areas is rising, and that the number of poor people in urban areas in some countries is now increasing at a faster rate than in rural areas. It is estimated that up to 60% of the urban population in some developing countries is poor (UNCHS 1996); the figure for India is around 40% (NIUA 1998). The sheer scale of the challenge in India means that any work to reduce poverty in that country is relevant to an international audience.

These increases are partly fuelled by movements of poor people from rural to urban areas, so that the spatial location of poor people has simply shifted. Beyond these factors, however, urban poverty is also a symptom of specific conditions in urban centres themselves, which affect how people live and work and therefore how they experience poverty. Many urban centres are unable or unwilling to address these conditions. They are 'unable' because the scale

of the problem may be more than their resources can bear, and 'unwilling' because many urban governance systems discriminate against the interests of poor people. This means that the 'urbanisation of poverty' is likely to increase, alongside the rise of urban populations, unless urban managers and governance systems have the skills, resources and incentives to improve urban planning, which takes account of the needs and interests of all residents, and poor people have the means to participate in the distribution of the benefits that urban development has to offer.

The UK Government's Department for International Development's office in India (DFID India) has a contribution to make to international efforts to maximise urban economic growth while reducing poverty. DFID India has been working with the Indian Government on a range of urban poverty projects for more than fifteen years, and is the largest bilateral donor in this field. Over that period, we and others have learnt many lessons about the different needs and interests of the urban poor, how programmes should, and should not, be implemented, and the important role played by a range of stakeholders, including national and local government, civil society, and the private sector, in strategies to reduce urban poverty. Many of the lessons learnt have been disseminated already, and have been incorporated in new programme planning and project design. They feature in DFID India's Urban Poverty Strategy, and have been included in DFID's global Urban Poverty Target Strategy Paper (DFID, 2001). To a large extent, many of our conclusions about the challenges posed by urbanisation, and the mechanisms required to address them are consistent with new policy thinking in the World Bank, the Asian Development Bank and the European Community, to name just a few.

Certain key areas of our work however, and in particular our recent experiences with the poorest and most vulnerable in an urban context, have still to be documented. We believe that this work is an important, but often missing link in most strategies aiming to reduce urban poverty on a sustainable basis. The conclusions from our field-based work on vulnerability have been incorporated in the India specific and the global strategy papers, but the process through which these ideas were developed

and the building blocks that underpin them, has not been written up. This particular report therefore aims to bridge the information gap between the rich and diverse information held at field level in India and the policy statements in DFID's urban strategy documents. It provides an opportunity to share these experiences with a broad range of people, who were not so closely involved with the process, and to explain the basis upon which we concluded that all urban programmes must take account of vulnerability in an urban context. It also demonstrates how we believe these ideas can be translated into practical work on the ground.

**Section 2** of this paper describes the characteristics of poverty in general and urban poverty in particular, and introduces one of the central arguments in this report. It describes the way in which individuals experience poverty differently according to their gender, age, caste, class and ethnicity, and shows how the effect of identity is shaped by rules and norms embedded in, and reproduced through, an individual's relations with the institutions of everyday life - the household, communities, civil society, government, and the private sector.

**Section 3** introduces DFID India's view of vulnerability in an urban context. This is seen as part of the experience of daily life. Poverty is a dynamic condition, and people's socio-economic status can improve or decline according to experiences which can change on a daily basis. Ill-health reduces household income; more daughters than sons reduces old age security as daughters, if a dowry can be found, marry out of the family. Conversely, residence in a registered slum and good links to local patrons and politicians can improve a household's employment prospects and overall security.

**Section 4** relates this understanding of vulnerability to poor people's priorities in different circumstances. Using the Impact Assessment Studies from India, it defines people's priorities under three categories, survival, security and quality of life. These are not mutually exclusive, but rather each has relevance for poor people at different stages of their lives. For instance, the declining poor require income to ensure their survival through periods of possible destitution. The improving poor need

savings and insurance schemes to meet their survival needs and maintain their improving status through unforeseen crises.

**Section 5** takes the concept of vulnerability and poor people's priorities one stage further. Drawing on experiences in India and elsewhere, it argues that not all poor people have the capacity and capabilities to take advantage of development opportunities, such as skill training programmes. It therefore suggests that all people, including the declining poor, need social protection measures. The declining and coping poor need a combination of safety nets (income, hostels, etc.) and actions (e.g. environmental infrastructure, tenure security, etc.) to enable them to participate in subsequent development activities. The improving poor need protection against risks which could put them back in the declining category. This creates a comprehensive policy framework in which the vulnerability aspect of poverty is taken into account.

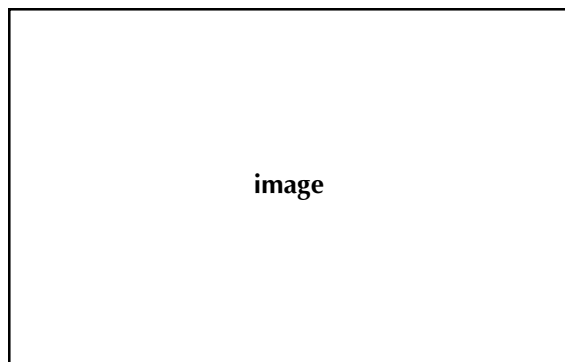
**Section 6** pulls the different strands of the argument together, and develops a policy framework linking individuals to activities within and through the institutions at household/community, city and national level which shape their lives. It proposes a framework which at once embraces difference and vulnerability, but also one which is practical in operational terms at different levels of engagement. All policy makers (national governments, international donor organisations, etc.) can and should implement comprehensive programmes addressing vulnerability across these different dimensions of action. If they do not, sustainable reductions in poverty will not be achieved.

## **B. THE CHARACTERISTICS OF URBAN POVERTY IN INDIA**

### **What do we mean by poverty?**

This report draws on DFID's field experiences in India and therefore takes a broad based, inclusive, approach to poverty. It recognises that at the level of individual women, men and children, poverty is experienced differently according to their gender, age, caste, class and ethnicity. Income levels, food security and indeed life choices, are invariably influenced by these factors. Within a household, power is dominated by older males, and issues of gender and age determine the distribution of household resources, such as food, and investments in education and health care. The main burden from these inequitable power relations falls on women, the elderly, the disabled, and young children, especially the girl child.

Individual identity also affects how people from these households experience their relations with outsiders – other households, employers, government servants, etc.



Women, for instance, invariably earn less for the same work than men. Above and beyond this, a poor person's experience is affected by the broader enabling environment, the state and markets, which regulate and govern their relationships. Unfortunately, the enabling environment does not necessarily support the needs of the poor. Access to basic public services (water, health, education, sanitation, legal protection, etc.) in India is mediated through weak governance systems in which accountability mechanisms are not enforced, corruption is widespread, and patronage in the distribution of services is endemic (DFID, 1999).

Poor people's capacity, irrespective of individual identities, to influence political systems is extremely

restricted. They invariably have limited or no right to make demands on the political system, and often operate within frameworks which do not guarantee them their civic and political rights. Discrimination on the grounds of gender or caste may be proscribed by law, but legal protection will prove meaningless in practice when regulations are poorly enforced. At the same time, access to job markets, land, and other livelihood opportunities is often mediated by local power brokers, and affected by a flawed regulatory environment.

### **Poverty and context**

Poverty however, must also be contextualised. Where people live affects the way in which they experience poverty, just as much as individual identity affects the distribution of resources within a household and how a household relates to other households and institutions (e.g. government staff, employers, etc.) in the community. Participatory poverty studies in rural areas for instance, show that the rural poor place emphasis on community based poverty. This is associated with isolation - poor quality or no roads, climatic extremes, limited access to goods and services, weak physical and social infrastructure, and a limited external institutional presence. It is also associated with high dependence on access to safe water, and to good quality land and to other productive assets, such as cattle (Brocklesby and Holland, 1998).

In peri-urban areas, poverty is associated with the process of de-agrarianisation where farmland is being developed for urban uses. This affects patterns of labour force participation, social change, changing demands for infrastructure (e.g. for solid waste), and pressure on natural resource systems. In such contexts, the existing land poor, and especially women, cannot take advantage of opportunities afforded by urban food markets, and may get squeezed out of increasingly competitive land markets altogether especially if they are tenant farmers. Their access to common property resources is affected by urban pressures, which can lead to environmental degradation, and loss of earnings, while the growth of informal settlements on the urban periphery affects local power relations as customary land is sold to urban entrepreneurs. Although alternative economic opportunities are presented in the expanding urban economy, the poorest remain in casual, non-protected



employment, be it in rural or urban areas. Within this dynamic context, many urban planners are unable to keep pace with growing service needs on the urban fringe, and these areas often grow into squalid under-serviced settlements, where disease and other environmental hazards abound (Rakodi, 1998).

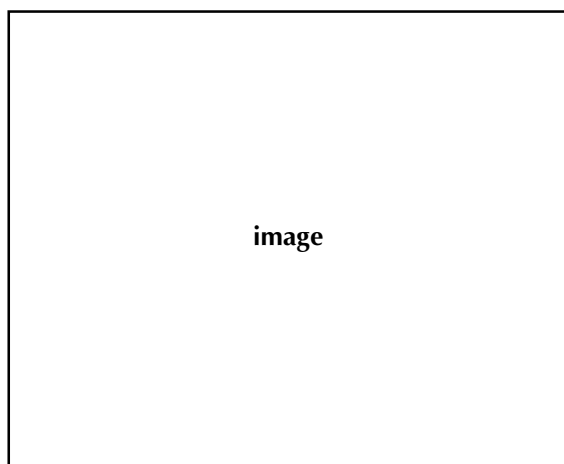
As the next section shows, urban poverty in India is associated with unsanitary living conditions, limited or no access to services, a high dependence on labour markets, complex social relationships, and high levels of vulnerability. It is also associated with specific categories of people, and with particular individuals. Many of these conditions are shared with peri-urban poverty.

## Urban poverty

### (i) Living conditions and access to services

In urban centres, people are dependent on the provision of public and private services to mitigate the environmental effects of the overcrowded conditions in which they live - accumulations of solid waste, human excrement, stagnant water in polluted open drains. They cannot dispose of their rubbish on open wastelands, or relieve themselves in forests, and they cannot rely on common property resources as alternative sources of income, water and fuel.

Unfortunately, many poor people do not have access to those services - water, drain clearance, solid waste disposal systems - which could improve the



environmental conditions within which they live. This means that urban poverty is invariably associated with poor quality housing, often in overcrowded unsanitary slum settlements, and with ill health which is related to the spread of infectious

diseases like tuberculosis (TB), and the constant threat of exposure to environmental hazards such as mosquito infested drains, and fires and floods, which could destroy their homes altogether. Poverty is also associated with a lack of access to a wider range of services, including health, education and law and order, on the grounds of cost, discriminatory practices, and the failure of urban managers to keep pace with the demands of growing settlements on the peri-urban fringe.

In India, these conditions are exacerbated by the division of the poor between those living in officially 'recognised' slum settlements where service provision is permitted, and illegal 'non-recognised' squatter settlements, where it is not. In the former, service provision, if it exists at all, is patchy, poorly maintained, and severely under-resourced. The status 'recognised' officially permits poor people to make demands on the political system, but this does not mean that their voices are heard. People in the 'non-recognised', category however, are invariably the most vulnerable among the poor. They live on the most precarious sites and in untenable conditions along polluted canal banks, on pavements, and along railway lines, in constant fear of eviction or relocation. They represent a sizeable proportion of the urban poor. Slater (1998), using the 1991 census, has estimated that at least 30 million people fall into this category alone in India. This is in addition to the 46 million residing in recognised slums. The effect of these living conditions on family life, coupled with limited access to essential services (and especially clean water, drain clearance and good health care) is graphically described in a case study from Cochin (Box 1).

### Box 1 : Life along a Canal Bank

'L lives with his family on the bank of a canal... 7 people living in 2 rooms plus a kitchen... there is no electricity and it is difficult to get any water from the only public tap... he was suffering from an illness and couldn't walk properly so bought a bicycle... started work as a coffee vendor... one night when returning there were no street lights and he fell into a tank, broke both legs... had an op... cannot walk now... also suffers from TB... the area is very unhealthy... it is waterlogged - mosquitoes and flies and always a foul smell... '

(Cochin Corporation and DFID 1996)

## (ii) Assets/income

Life in urban areas can be costly. People need access to cash to cover the higher cost of living in urban areas than rural areas, where essential items including food and many non-food items (such as rent, energy, transport, water from private vendors, and sanitation from pay-as-you-use facilities) have to be purchased. Poor people's capacity to meet these needs is dependent on having somewhere secure to live, preferably close to their work, their capacity to sell their labour for money, and their ability to draw on and use social support systems.

This asset base can however be fairly fragile. Their home may be rented from someone else, or may be an illegal dwelling in a squatter settlement, which could be flattened by the authorities. Without secure land tenure, people are denied rights to other services, including loans from banks.

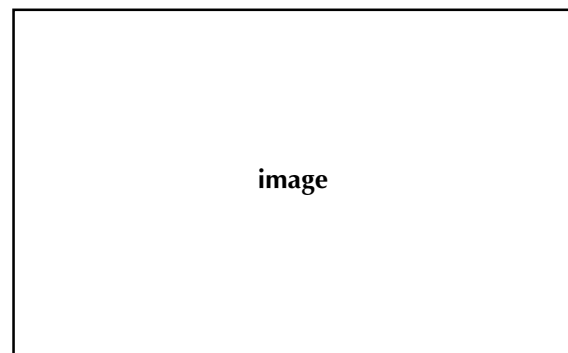
In addition, income flows from the sale of labour can be low and unstable. Particular jobs are usually dominated by neighbourhood, gender and caste, while access is mediated by the capacity of individuals or households to mobilise support from local gang leaders, otherwise known as 'dadaas' or 'mastans'. These relationships can be described as forms of 'adverse incorporation' based on the merging of two sets of interests - the livelihood strategies of the poor on the one hand, with the discretionary power of patrons on the other who manage access to services and employment on the other. In addition, women are usually paid half the male wage for the same employment, while wages are invariably forced downwards, and working conditions may be unprotected and unregulated. One example of how labour markets operate protective employment practices, which include some and exclude others, is shown in Box 2 below.

### Box 2 : Labour Markets in Cuttack

'The railways [in Cuttack] employ two sorts of labour: loaders in the goods sheds and porters on the passenger platforms. Goods loaders are licensed and supposedly recruited through Employment Exchanges, via written and medical tests and interview. In practice, it seems the gang leaders, Sardars... and the Railway Goods Shed Labour Union decide on new entrants. The 400 other porters... are said to be able to pass on their jobs to their relatives... Inevitably, discretionary recruitment of replacements lends itself to charges of corruption'.

(Harriss *et al* 1993:17)

Social networks (or social capital) can be both an asset and a cause of vulnerability. Social networks can provide security in times of need, but are insecure where new settlers in slums are unrecognised by older residents, tenants are viewed as second class citizens, and people do not necessarily trust their neighbours. 'Adverse incorporation' creates unequal patron-client relations, which places the poor in the hands of discretionary favours from patrons. As income streams become more insecure, poor people can be pushed increasingly into debt,



forced to take loans from private money lenders who charge exorbitantly high rates of interest. While this might ease immediate consumption needs (e.g. rent payments), it stores up problems in the future as loans are called in.

## (iii) Ascribed status

In India, particular categories of people in urban areas have an ascribed occupational status, which is often associated with caste. Slum settlement patterns often place particular occupational groups or defined people together - eg rickshaw pullers, fishermen, people suffering from leprosy, and sweepers (sanitary workers) - and their experience of poverty is directly related to that status. Some examples are shown in Box 3.

### Box 3 : The Slum Settlements of Vulnerable Groups in Cuttack

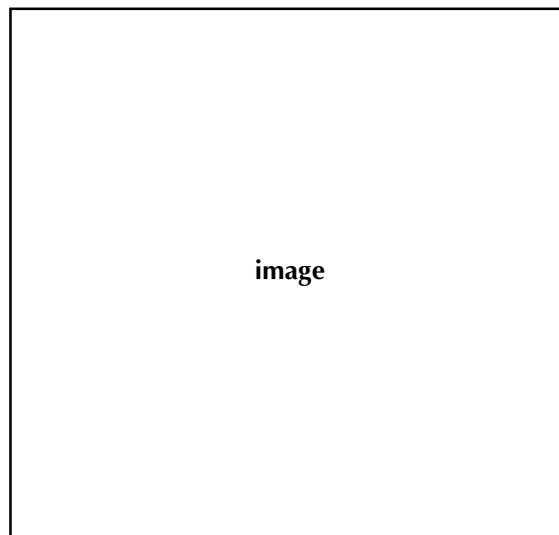
**Rickshaw Pullers** - "Most of these rickshaw pullers [around 20,000 in the peak season in Cuttack] are living in 19 filthy, unhygienic slums without any infrastructure facilities like water supply, electricity and sanitation facilities. They are mostly settled on encroached land and in some cases in rented houses located at low lying lands in different parts of the city". (Friends of Cuttack, 1999: 7-8)

**Lepers** - "The leper beggars in Nehrupalli & Gandhipalli (Cuttack) have lived in these colonies for the past 15-16 years. The total population of the two leprosy colonies is 5115 covering 1177 families. Out of these 1177 families, 1000 live on private land and the rest are on encroached land belonging to the government. Almost 1000 of these families eke out their living by begging. The fear and prejudice regarding this disease is so deep seated that even the closest of relations are eager to terminate contact with persons suffering from this disease. These lepers are ostracised and kept out of home and city. Begging is considered to be a normal source of earning one's livelihood." (Jadav, 1999)

**Sweepers/scavengers** - About 1500 unskilled employees of Cuttack Municipal Corporation are from the sweeper or scavenger caste, and are responsible for carrying night soil from latrines and cleaning drains. They are mostly concentrated in a handful of slums. "Paradoxically, the lowest status slum dwellers (in caste terms) are in general the most economically secure in the city... they have alone among slum dwellers, a monopoly access to permanent jobs because of their ritually 'unclean' work of sweeper, they have no competition from other castes... With this economic security (but substantial backward-ness in education, literacy and status) these Hadi [scheduled caste] communities own their own pucca houses... and most have built up substantial savings in banks. Because of their low ritual status, their economic power cannot be translated into leadership roles in the composite slums... Their sons and daughters are seeking training in higher status urban occupations and jobs in Government as peons and drivers."

(Harriss et al, 1993: 30)

The principle of settlement by group for excluded people can also extend to labels for specific individuals, such as the disabled, deserted women, sex workers, refugees, street children, the mentally

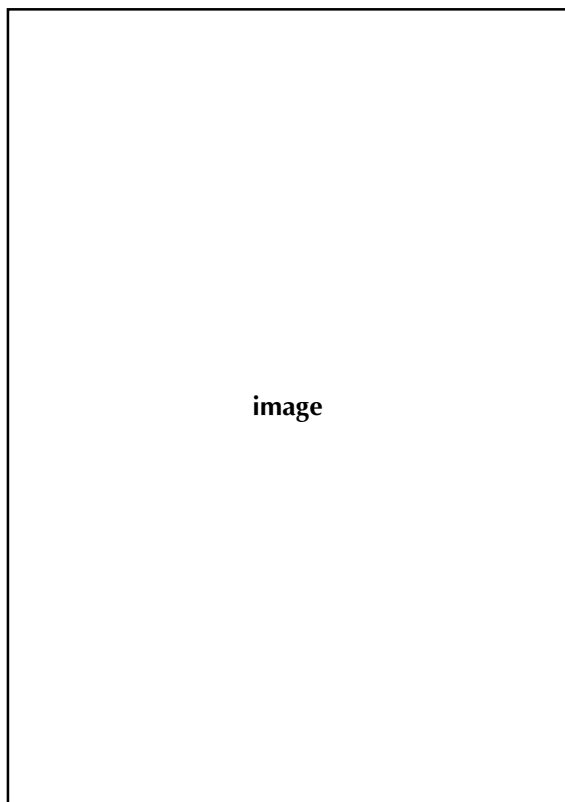


ill, destitutes and vagrants. Each category of individual has either fallen outside local community and household structures, or has arrived in the city alone, in search of the livelihood opportunities that rural areas may not offer. These individuals invariably have no rights to make demands on the political system, and are arguably the most vulnerable to discriminatory practices operated by the police and judicial systems, irrespective of national legislation which protect their rights.

## C. POVERTY AND VULNERABILITY

### Destitution and poverty

The DFID India office has not only developed a broad understanding of the distinctive features of urban poverty but has also sought to assess the implications of these findings for programme planning and implementation. One starting point was to develop a better understanding of why some people get out of their vulnerable condition



and others do not. The life stories of three destitute people in a Vagrancy Home in South India (Box 4) may appear to be an unusual place to begin this process. They tell chilling stories of personal misfortune, grief and despair. They also, however, tell us something about how any poor person can fall into destitution if governance systems and institutions fail to address people's social, economic, cultural, civic and political rights.

#### Box 4 : Case Studies from a Vagrancy Home

Mr X is a widower with two young children, one of whom is mentally disabled, and suffers from chronic asthma. His declining health has meant that he had to give up his job as a head-load worker (and therefore lost his house through failure to pay the rent), and had to request admittance to the home to ensure that his family does not die on the street.

Mrs Y is in her early 20s and was found by police wandering aimlessly on the railway station with her two young children. She is extremely confused about how she came to be there, but after weeks of painful depression, believes that her husband put her on a train and then left her there to fend for herself. She is now separated from her children who have been put in an adjoining orphanage.

Mr Z, like more than 50% of people in the home, is severely mentally ill and has been abandoned by his family. No one knows who he is or how he came to be there. What they do know is that the incidence of mental illness among poor people is very high, and that without treatment in its early stages, which is rarely available, eventually results in a chronic condition, which few people, if any, want to deal with.

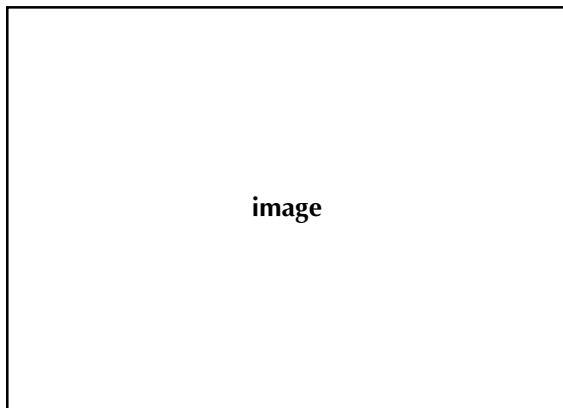
The question for policy makers to ask is whether these life stories matter. Should governments, donors, NGOs and others be concerned about the plight of the destitute? The argument in this report is that they should. Mr X was forced to live in the Vagrancy home because health services had failed to address his health needs, and he had no opportunity to develop new skills which would have enabled him to take on less heavy work. Mrs Y is a victim of judicial systems which allow husbands to abuse and evict unwanted wives, and of welfare services which separate mothers from their children. Mr Z's mental condition has been exacerbated by the conditions in which he has lived. He became homeless because his family could not support his special needs, and they received no assistance to help them to do so.

The destitute in the context of this report represent

an important epistemological link between poverty and vulnerability. They matter as a specific group because the conditions within which they live cause them to live in an extremely precarious state. They are important as case studies demonstrating the impact of governance systems failures because those who could do something to ameliorate their condition - politicians, local government, NGOs, social support systems, etc. – are clearly failing to meet many poor people’s needs. Above all however, and this is one of the central theses in this report, they matter because any poor person could find themselves in a similar position, in spite of existing efforts by government agents, donors and others to reduce poverty. This argument is expanded in more detail below.

### **How do poor urban people themselves perceive poverty?**

A series of Impact Assessments commissioned by DFID India in 1997 (IAS, 1999; PIAS, 1997) demonstrated that poor urban people highlight employment, assets and savings, and income as the key determinants of their well-being. This is heavily



related to the security and predictability of income, as well as to the security of assets (e.g. tenure as opposed to ownership). The studies also found that issues of support or the lack of it, and dependency on others are critical factors. These relate to instances where people could not look after themselves or obtain support from others, and/or those having an excessive number of dependants, which compounded their problems. Women, the elderly, the chronically ill and the handicapped were commonly described as the most vulnerable in these categories.

Directly following these criteria, the poor highlighted the link between ill-health and the cost of treatment, indebtedness, and loss of work. Ill health was associated with chronic illness, such as TB, as well as industrial accidents, and alcohol and drug abuse. In addition, alcoholism and drug abuse were often related to domestic violence, and the diversion of household income to purchase alcohol. The poorest households experienced a combination of many of the above factors: erratic employment, consumption constraints, domestic violence, alcoholism and drug abuse, and insecurity of tenure.

The analysis from the Impact Assessments has therefore added to our knowledge about urban poverty. It shows that many households experience a number of inter-linked factors at any one time, and that they spend the majority, if not all, of their lives, in a highly precarious state, balancing potentially disastrous conditions so that they can survive. These findings provide key building blocks for DFID India’s work.

### **Poverty: a dynamic condition**

DFID India’s work has not developed in isolation. Moser’s (1996) research work with the World Bank on urban poverty in the mid to late 1990s also drew attention to the complexity and multiplicity of urban vulnerabilities. She highlighted the need to address these conditions from a range of inter-connected, but separate interventions. DFID’s own Sustainable Livelihoods Framework has sought to understand the complex realities within which poor people live and work. This has demonstrated people’s dependence on a bundle of assets, and drawn attention to the institutions and structures which shape and condition people’s entitlement to those assets and their capacity to turn them into livelihood opportunities.

It is not the purpose of this paper to discuss these approaches in detail. Rather this serves to highlight the contribution DFID’s experiences in India can make to them. The point of departure for us, based on our field work, was the need to understand poverty as a highly vulnerable and dynamic condition, embedded in everyday life. It is not simply governed by shocks and stresses. This understanding required us to begin thinking about strategies to address poverty from multiple

perspectives. It also required us to recognise that if we want to contribute to a sustained reduction in poverty, we need to focus on all the poor, including the destitute, and not just those with assets (housing, labour, skills, etc.) which could be built on.

These points can be illustrated through the description of a real household, at a particular point in time, in Cochin (Box 5). The household experiences multiple vulnerabilities – ill-health, insecure and limited income sources, and unsanitary and precarious living conditions - and is located in a non-recognised slum with all the attendant difficulties around tenure security that go with that status. Their vulnerability is compounded by a weak regulatory environment – causing the inhalation of poisonous sulphur dioxide fumes, and dependence on exploitative working conditions – as well as limited, or no access to essential government services, which are their right – TB eradication programmes, nutritional support, etc.

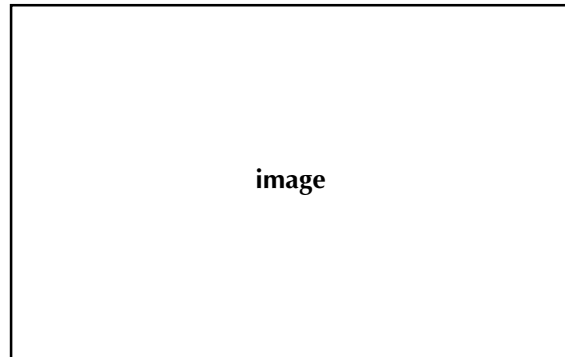
### Box 5 : A Poor Urban Household

“S is 37 and she has 11 children ... her husband, H is a head-load worker...he is an asthmatic patient because of the sulphur dioxide fumes he inhales...he cannot go to work regularly, and in the monsoon season work is even less likely. Their son is a coolie but has only two or three days work in a month...the eldest daughter is a maid servant ... no wages but food and clothing...they expect some support from her employer when she gets married....their house is built of raw packing cases, only enough space to accommodate five, no furniture, only cooking utensils...Rs 40 is the average amount they have for food per day...it is not enough and generally they go to bed hungry...their diet is in the morning boiled rice with chutney and at night rice porridge...the children have skin diseases, diarrhoea and TB...”

(Cochin Corporation and DFID, 1996)

Mrs S’s household is not unique. DFID, based on its urban experiences in the field, estimates that this household’s conditions mirror those of around 40% of the urban poor. It is perhaps best defined as a coping household. It appears to have balanced its opportunities and constraints, and is just about surviving. There are conditions within it however,

which could cause it to improve its status, or decline still further. The daughter could get married quickly and leave home; the eldest son could get a more secure job; the mother and her younger children



could enter the labour market, and the family could draw on social networks (or social capital) for financial support. Conversely, the family could be evicted from their house; the husband could die from asthma; the younger children could become too sick to enter the labour market, even as child labour; and the daughter could be raped and become a sex worker living on the streets.

This practical example illustrates that vulnerability is a dynamic condition. A household does not experience all the conditions of poverty and vulnerability at the same time. There are however conditions within a household (the age and gender of inhabitants, etc.), as well as influences from outside (tenure status, labour markets, social capital or networks etc), which will determine its future capacity to cope, to improve, or to decline. Households, and individuals within them, move between three dynamic categories at different points in time. These categories can be described as follows:

- **‘Improving’** - These households have a range of assets, but also have positive features, such as residence in a registered slum, more sons than daughters in a dowry culture, better links to *dadas* and *mastaans* (local leaders who mediate access to job markets and services), or skills appropriate to expanding economic opportunities. The improving poor are in a position to better their conditions, and to take positive actions (e.g. invest in education) to do so.

- **‘Coping’** - These households have assets, but are only able to meet basic needs in the present. They are highly vulnerable because they have no resources to deal with any threats to a precarious equilibrium. People in this category are unlikely to graduate out of poverty without help.
- **‘Declining’** - This category describes the context within which people experience multiple vulnerabilities at the same time – poor health, loss of earnings, disability, eviction, etc., which is possibly coupled with a breakdown of family or community based social protection and mutual support systems. These people include the elderly without families; the dying; orphans; ‘discarded’ children in extremely poor and/or re-partnered households, or living on the street; the chronically sick; the severely disabled; victims of life-threatening, communicable diseases; and severely oppressed or abandoned women.

These categories have helped DFID India to understand more about how urban poor families live. They have also helped DFID to move one stage further, namely to consider how to turn these into operational categories for policy action. The following section shows how this has been done.

## D. POOR PEOPLE'S PRIORITIES

### Translating needs into actions

The methodology used in the Impact Assessment Studies (IAS, 1999; PIAS, 1997) to assess the effect of different project interventions on poor people's lives has provided a useful framework for understanding people's priorities. The Impact studies concluded that poor people's needs can be broadly categorised under three headings: survival, security and quality of life. These conditions are not mutually exclusive; rather they each have relevance for poor people at different stages in their lives.

- **Survival** - The bottom line for all poor people is a fear of destitution and homelessness, and a desire to survive. Given that poverty is a dynamic condition, and the improving poor of today can be the declining of tomorrow, poor people want a range of measures to protect those whose conditions are improving or coping against the possibility of risks such as ill-health, and those who are declining or falling still further (safety nets).
- **Security** - The next key objective for poor people is a search for security. In other words, the means to protect, as well as improve their current quality of life, and ensure that potential risks, such as unemployment, do not threaten their existence. Security is associated with income streams, access to consumption and investment savings and loans, educational opportunities which are an investment for the future, and strong social networks to support families in times of crisis. For women, improved security includes income as well as protection against violence and discrimination.
- **Quality of Life** - Once these needs are met, but also alongside them, poor people are interested in improving their quality of life. They may want to participate in local politics, and participate in decisions about their local area. They are interested in participating in skill training programmes which may offer them the chance of better employment prospects in the future. They may want to invest time and resources in lobbying for, and maintaining, basic

environmental infrastructure, and in attending courses to improve basic hygiene and health care.

### Prioritising action

Table 1 below demonstrates how these conditions match the different needs and interests of the declining, coping and improving poor. They provide the basis for an analytical framework within which poor urban people's multiple needs and interests can be ordered. The table shows that poor people's needs for survival, security and an improved quality of life, vary according to their current level of vulnerability. All three categories of poor people, the declining, coping and improving, still want their different needs to be met, but the way in which these should be interpreted and implemented differs according to their condition.

Two examples will illustrate this point. The survival needs of the declining poor can be met through improved access to free health care, access to cash so that they can pay for food and other essential items, and access to shelter should they lose their home. In contrast, the survival needs of the improving poor can be met through insurance schemes to protect them against risk (unemployment and health insurance; pension schemes), through enforcement of the regulatory environment to protect them against discrimination at home and at work, and through access to consumption loans.



**Table 1: Poor People’s Priorities**

	Declining Poor	Coping Poor	Improving Poor
<b>Survival</b>	Free and accessible health care; Cash, pensions, unemployment and disability benefits; Food subsidies, legal aid Housing/shelter	Free or affordable health care Food subsidies and public works programmes Financial services Community based support	Affordable health care State and employer insurance schemes Regulations against discrimination etc enforced Financial services – loans
<b>Security</b>	Income stream Tenure rights Basic education, plus some skill training Savings schemes Community support systems	Income stream Secure housing tenure/ownership Skill up-gradation opportunities Education, legal support Savings and credit	Income stream Home ownership Enterprise development schemes Loans for enterprises Legal support
<b>Quality of Life</b>	Participate in decision-making about matters of immediate concern Environmental improvements	Participate in community based decision-making Environmental improvements	Health and safety at work Environmental improvements Political role

The second example concerns poor people’s access to civic and political rights, a quality of life issue from the table above. For the declining poor, this means providing the framework within which they can participate directly in decisions which affect their day to day lives – where to live, how to get back on their feet and earn an income, how or whether to live with their families. For the improving poor, it means providing the opportunity to participate in political life – to stand for local election, to participate in ward level meetings, and to be consulted about key issues affecting the community.

As far as lessons for policy makers are concerned, this table demonstrates:

- (a) the need to engage in a wide range of activities in order to meet the multiple needs of poor people. Sites and services up-grading programmes, which were the model for DFID India’s early Slum Improvement Projects, are clearly neither sufficient or essential for poor people’s survival and security needs. Slum up-grading and environmental services need to be part of a wider package of activities.
- (b) the need to develop more sophisticated systems within each category or service to deal with different people’s capacities and interests. Financial services, for instance, should provide a wide range of loan services in response to the

different needs of clients - development loans for the improving poor who may wish to create or expand their enterprises, and consumption loans for the declining and coping poor who need access to cash in times of crisis in order to meet their immediate bills.

The framework therefore provides a basis against which poor people’s priorities can be translated into operational plans, but also the means to understand that the way in which actions are planned must take account of the different needs of target groups.

## E. THE ROLE OF SOCIAL ACTION AND SOCIAL PROTECTION

### Who benefits from urban poverty programmes?

Although DFID India's work from the mid-nineties has tried to address many of these priorities, two clear lessons from the Impact Assessments were that (a) particular types of interventions had been vulnerable to capture by the non- or improving poor, and that (b) much of DFID's work had not necessarily benefited those most in need. Many vocational training places, for instance, had been taken up by households who were already able to meet their livelihood needs. In addition, the slum upgrading projects had not addressed the needs of large numbers of the urban poor - people living in non-recognised slums were not included; the specific needs of particular slum colonies (e.g. rickshaw pullers, sweepers) were not singled out for special attention, and people who did not live in slums at

all (vagrants, sex workers, street children, people living on the streets, squatting in public buildings and along railway lines) were excluded altogether.

Some of these problems were subsequently addressed through changes in programme approach - the project in Cochin includes all the urban poor in its remit. Others however related to the capacity of poor people themselves to take advantage of development opportunities presented to them. Their capacity to participate in a slum management committee for instance, where slum improvement decisions are taken, is dependent on both the nature of the local political context within which the slum committee is formed, and the capacity of individuals themselves to play an active role in that institution. Box 6, drawing on the findings of the Impact Assessment Studies, differentiates between four types of slum organisation and illustrates the factors that impinged on their effectiveness as institutions reflecting the needs and interests of local residents.

### Box 6: Models of Social Organisation in the Slum Improvement Projects

Inaction model	Authoritarian/Charismatic model
<p>Rain Basera (Indore)</p> <ul style="list-style-type: none"> <li>No need to organise as easy to access other agencies – government and NGO</li> </ul> <p>Janata Colony (Vishakapatnam)</p> <ul style="list-style-type: none"> <li>Middle class uninterested and powerful caste groups are not involved</li> </ul> <p>SC Shukla Nagar (Indore)</p> <ul style="list-style-type: none"> <li>Neighbourhood Committee (NHC) inactive but active, assertive, politicised group (BJP) is not recognised by project</li> </ul>	<p>Govind Nagar (Indore)</p> <ul style="list-style-type: none"> <li>Powerful ambitious political leader successfully able to access project resources – one person show</li> </ul> <p>Ramanagar (Vijaywada)</p> <ul style="list-style-type: none"> <li>Very well organised women's wing of political party (CPI) with long history in the area delivering project benefits to those identifying with party</li> </ul>
Capture model	Open Democratic model
<p>Bupeshnagar (Vishakapatnam)</p> <ul style="list-style-type: none"> <li>Former red light area, NHC captured by powerful, mixed, dominant business group with political connections; gate keeping and possible illegal activity</li> </ul> <p>Tarakanmangar (Vijaywada)</p> <ul style="list-style-type: none"> <li>Impoverished slum; formerly organised slum against relocation. NHC inactive. Now dominant group is controlled by higher economic and caste group.</li> </ul>	<p>SSRS (Vishakapatnam)</p> <ul style="list-style-type: none"> <li>Homogenous single caste and occupation community – <i>dbobi</i></li> </ul> <p>Greenlands (Vijaywada)</p> <ul style="list-style-type: none"> <li>Heterogeneous old slum with long history of representative coalition politics between different groups influenced by CPI</li> </ul> <p>Jabran Colony (Indore)</p> <ul style="list-style-type: none"> <li>Educated, idealistic and aware youth <i>dalit</i> –group able to work with project to develop slum</li> </ul> <p>Bheemanararipeta (SA Swamy) (Vijaywada)</p> <ul style="list-style-type: none"> <li>Mixed NHC able to incorporate different interests – women well involved.</li> </ul>

In each case, except the open democratic model, the capacity of poor people to influence the shape and objectives of the committee was constrained by the

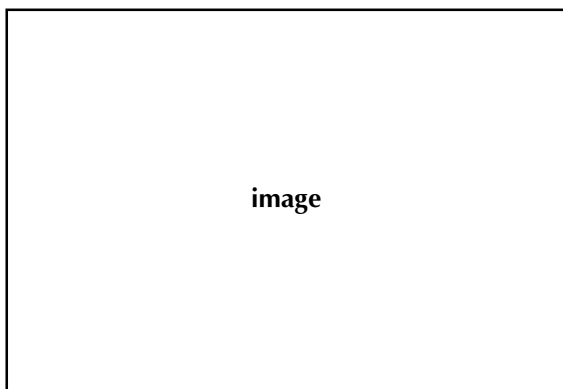
interests of more powerful individuals or groups. In the Inaction Model for instance, the group established by the project did nothing because they

had access to alternative resources and therefore saw no need to organise. Other groups were inactive because they did not harness the interests of more powerful groups in the community. Above and beyond this, the capacity of individuals to participate in the open democratic model may be constrained by factors outside the control of the group. Mrs S (from Box 5) for instance, may like to be consulted about how to improve the conditions within her household, but she may not have the time or inclination to participate as an active member in the Committee.

These broad conclusions therefore highlight the need to differentiate between those people who are able to translate development opportunities into productive outcomes (e.g. to turn a training opportunity into a better job, or a participation opportunity into a decision making role) and those who cannot. The latter are either unable to take advantage of these opportunities, or require special support to enable them to do so. An abandoned woman may require her basic survival and security needs to be met first – a secure home, income for food and other essential items, and the space and opportunity to consider her choices – before she has the capacity to take advantage of mainstream anti-poverty activities, such as vocational training. This introduces the concept of Social Protection.

### **The role of Social Protection in reducing urban poverty**

Social Protection is part of an emerging policy debate. Until recently, it was associated with a social welfare type paradigm, which tends to see poor people as the objects of development done by others.



Donors were not keen to invest in such activities, because they were viewed as both costly (and

therefore unaffordable for governments in the South), but also as part of the structural conditions which kept the poor in their deprived condition, as the objects of others' ambitions.

More recently, development or social action measures and Social Protection are being seen as mutually reinforcing approaches to address the dynamic state of impoverishment. It is increasingly recognised that poor people's capacity (or agency) to translate development opportunities into activities to reduce individual and household poverty is dependent on a number of factors. For instance, poor people's capacity for action is dependent on whether their basic survival needs are being met (food, shelter, good health), and whether they are in a position to take a risk - to forego present income earning opportunities in order to enhance skills for a potentially higher earning job in the future. The improving poor can take advantage of social development interventions. For the coping poor, however, it may be a risk that they are either unable, or not prepared, to take. The declining poor are out of the picture altogether.

The World Bank's recent report entitled 'Reducing Poverty In India' (World Bank, 1998) refers to the need to improve poor people's health status (through attacks on communicable diseases, environmental improvements and better health services) before the poor can take advantage of increased educational opportunities. The report also refers to the need for the improved targeting of "safety nets... to those who cannot participate in the growth process because of physical handicaps combined with poverty or continuing exposure to uninsured risk" (1998:45).

The World Development Report (World Bank, 2000) places emphasis on three types of action to reduce poverty - opportunity, empowerment and security. The latter aims to improve poor people's security through 'Social Risk Management' measures, which are defined as activities by secondary stakeholders (governments, the private sector and civil society) "to assist individuals, households and communities in managing income risks in order to reduce vulnerability, improve consumption smoothing and enhance equity, while contributing to economic development in a

participatory manner” (Holzmann and Jorgensen, 1999). These social protection measures will focus on preventing or reducing risk, mitigating risk through portfolio diversification and insurance, and introducing mechanisms to cope with risk, including social safety nets.

DFID itself has been considering similar issues. A paper produced by the Overseas Development Institute for DFID states that “Social Protection refers to the public actions taken in response to levels of vulnerability, risk and deprivation, which are deemed socially unacceptable within a given polity or society” (Norton et al, 2000). Here, emphasis is placed on vulnerability and deprivation, but also on the security needs of the non-poor to prevent them from falling into a position of vulnerability.

It is not the intention here to enter into debates about the way in which different agencies intend to develop their social protection work. For our purposes, the key message is that DFID’s work in India on vulnerability and its dynamic condition -

the improving poor of today can become the declining poor of tomorrow - is becoming increasingly topical. These field based experiences in urban areas could therefore make a valuable contribution to these wider discussions.

Building on the earlier argument in this paper, social protection for India’s urban poor corresponds with a range of activities targeted at individuals, households and communities to:

- insure the improving poor against a reversal of fortunes,
- protect the coping poor against risk and to ensure some graduation prospects,
- provide safety nets for declining households and individuals, in order to support those who are unable (and may never be able) to look after themselves, and to create the possibility for graduation into the coping and improving categories.

**Table 2: Examples of Activities**

	Social Action	Social Protection
<b>Improving Poor</b>	Appropriate education, and skill training, matched to job market Improvements in regulatory environment for job creation and economic growth Opportunities to participate in decision making about distribution and usage of resources (within community, and at municipality level) Financial services – e.g. loans for enterprise development etc.	Essential social services – basic education, health care, water, sanitation, drainage, solid waste collection State and employer (or employee) insurance schemes (unemployment benefit, pension) Laws outlawing discrimination, and exploitation (e.g. core labour standards) enacted and enforced. Financial Services – loans and savings
<b>Coping Poor</b>	Strong community based social capital, Opportunity for secure tenure rights Skill up-gradation programmes Community based financial services – e.g. loans for enterprise development	Food subsidies and public works programmes Free and accessible health care Community based support systems, e.g. financial services – savings plus small loans for consumption purposes
<b>Declining Poor</b>	Improve asset base (tenure, employment, etc.) Participate in decision making about how to improve quality of life	Free and accessible health care services Income (pensions, loans, insurance, disability benefit, etc.) to address immediate consumption needs (e.g. rent) Food subsidies; legal aid Housing/shelter for the abandoned elderly, women, the disabled, children

This combines a number of approaches. A suggested list of activities are shown in Table 2 above. Social actions to improve the capacity of poor people to take advantage of development opportunities include a range of educational and skill enhancement schemes, as well as improvements in the broad regulatory environment within which transactions are made, better access to loans for enterprise development, and the promotion of real opportunities to participate in political decision making at Council, Ward and Community level.

The long list of social protection measures on the right hand side of the table demonstrates the diversity and importance of these interventions for all poor urban people. These create the enabling environment within which investments in social action programmes can produce social, economic and political returns.

### **Box 7: Financial Services**

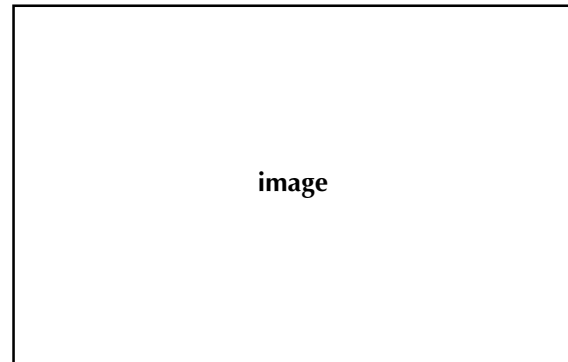
Access to financial services is a critical aspect of both social development and social protection measures for the poor. For the improving poor, these services create the opportunity for access to low interest credit, which can be used for skill enhancement or micro-enterprise. For the coping poor, this service creates opportunities for development loans, as well as for savings and loans as insurance against crises. For the declining poor, the opportunity to save, and secure access to income through small loans will enable them to meet their basic survival needs (rent payments, food, etc.) until things improve. The poorer the household, the greater the desire to save.

Given the fluidity between these three dimensions of poverty – the ‘declining’ of today may become the ‘improving’ of tomorrow – financial services provide a critical safety net, as well as a spring board for advancement. A key issue, therefore, in developing any financial service programme is to define who they are for, and how they will be used.

(Kar, 1999)

The list of measures includes items not usually associated with safety nets, such as environmental improvements and financial services. It highlights the fact that environmental improvements are

necessary but not sufficient conditions to move people out of poverty. Some interventions or activities, such as financial services (see Box 7 above),



can be viewed as either social action (or development) or social protection measures, according to how poor people want to use them. The key is to understand the different needs and interests of poor households and individuals, and to design programmes accordingly. A similar analysis could be made for many of the other suggested activities in Table 2.

## **F. LEVELS OF ENGAGEMENT**

### **The evolution of DFID's programme**

This report started with an examination of urban poverty and then introduced the concept of vulnerability as a highly dynamic condition which all poor people, without access to appropriate social protection measures, confront throughout their lives. This final section draws on DFID India's experiences about where and how to intervene to address urban vulnerability. It builds on the argument that poor people's experiences and opportunities to change their lives are constrained by the institutions and systems through which social relations are mediated.

Relations in civil society affect a household's relations with their neighbours, a woman's relationship with her husband and other men, and perceptions about the needs and interests of poor people among the non-poor. National, state and local (town) governments and markets regulate and govern relationships within households and communities, and between individuals and representatives from other institutions, such as employers and local government staff. Each level, the micro (households and communities), meso (local government and regional markets), and macro (national and state governments and markets) affect the scale, nature and experience of poverty. They also affect the impact of policy reform on poor people's lives.

DFID's urban programme in India has gradually embraced this broad based and complex agenda. It is worth summarising here how and why DFID's programme has gradually evolved from engagement at the micro level in the late eighties and early nineties, to work at the meso and macro levels in the late 1990s.

DFID India's earliest urban projects concentrated more or less exclusively on the micro level, namely the provision of environmental services to officially recognised slum communities in particular cities. This was coupled with some community development work to form or strengthen slum level committees, provide vocational training opportunities, primary health care and financial services, and offer gender and legal awareness

training to slum residents. An engagement with service providers themselves (the Meso level) - local or municipal government, the private sector and NGOs - came much later. It meant that infrastructure provided in slums, such as drainage channels, was not connected to city wide services. More importantly, it also meant that projects did not engage with the variable capacity of service providers to maintain and operate services which were subsequently handed over to them to manage. Many systems broke down soon after the project ended.

The second phase of DFID India projects (in Cochin, Cuttack, and Calcutta 1c) from the mid-nineties have therefore sought to engage with these meso level issues. The key project partner is the city government, and reform of service provision as well as work at the micro level with community structures and civil society organisations, is part of the package. More recently, DFID has also recognised the need to work at macro level, with the state and national governments, where policies are framed which determine the capacity of city level players (local government, the private sector and civil society) to effect systemic change. The new state-wide project in Andhra Pradesh embraces this approach. It combines work at all three levels of engagement - the community, the town, and the state. It is likely that DFID's proposed new project in Calcutta will take a similar line.

These new programmes are designed to support Indian government policy reform, particularly measures to decentralise power, resources and accountability to state and local (town level) governments, under the 73<sup>rd</sup> and 74<sup>th</sup> amendments to the Constitution. Indian policy is summarised in Annex 1. In addition to decentralisation, the significant features from an urban poverty reduction perspective are the broad range of laws and regulations to protect particular groups of poor and disadvantaged people against exploitation and discrimination on the grounds of gender and caste, and the Government's anti-poverty programmes which focus on food for work, and self and wage employment schemes.

Based on the arguments in this paper, DFID India and the Government of India's programmes and policies increasingly embrace the full range of

activities required to achieve sustained reductions in urban poverty from a vulnerability perspective. The impact of these programmes depends on their capacity, and the capacity of other international agencies and Indian players, to take the arguments outlined here to their logical conclusions.

### A policy framework for action

An indicative range of social action and social protection measures across all three levels of engagement is suggested in Table 3 below. These

activities build on the actions proposed in Tables 1 and 2. They aggregate individual vulnerabilities into operational activities, and link these to the institutions at household, community, city and national levels which affect the way people live. Partnerships at all levels and between a range of stakeholders - government, civil society, the private sector and international agencies - are seen as important prerequisites for change. Some of the implications of these levels of engagement, with illustrative examples, are described in the following paragraphs.

**Table 3: A Policy Framework for Urban Poverty Reduction**

	Social Action	Social Protection
<b>Macro</b> (states and markets and formal arrangements)	Education and skill training Regulate/reform markets to support pro-poor economic development and growth Political representation in decision making.	Social insurance and pension schemes; laws to outlaw discrimination. Laws to support labour standards, and to protect employee rights to combine in unions. Disability, housing and banking policies. Provision of services - health, basic education, water, sanitation, etc.
<b>Meso</b> (local governments and local markets – formal and informal arrangements).	Participation of poor people and their needs in city level planning. Improved convergence of programmes (e.g. anti-poverty, health, education) for the poor, and increased allocation of resources. Partnerships between range of agencies (municipalities, civil society organisations, private sector) to ensure optimal use of resources Targeted pro-poor initiatives. Improved accountability systems.	Ensuring the poor receive their entitlements e.g. pensions, health care, etc. Improvements in range, quantity and quality of service provision and on-going maintenance. Identification and implementation of programmes to reduce risks.
<b>Micro</b> (communities and households – informal arrangements).	Participation in community groups (social capital), informal labour arrangements/ protecting access to jobs and markets; organisation of crèches so that women can work; participate in Ward level decision making.	Kinship groupings and extended families providing reciprocal support; thrift and credit groups; fair tenancy arrangements agreed between householders; awareness of legal rights; informal support to those in need (charity).

### Macro Level

At the macro level (state and national government), fiscal and monetary policies can promote economic growth and reduce poverty through increased employment and marketing opportunities. These policies must be accompanied by pro-poor expenditure policies (e.g. on health and social services); improvements in the regulatory environment which influences markets and reduces

discrimination on the grounds of caste, class and gender; and political reforms which promote participation by poor people in political processes and increase government accountability to the people.

In India, the opportunities afforded by the 74<sup>th</sup> Constitutional Amendment Act (CAA) create the space for government to come closer to the people, and be more responsive to their needs. An example

of the opportunities afforded by decentralisation is described in Box 8. As far as social protection measures are concerned, the State can introduce pensions, but also encourage the private sector to develop pro-poor insurance and labour protection schemes.

### **Box 8: Pro-poor Decentralisation**

The Tenth Finance Commission (Central Government) has recommended that additional resources should be earmarked for urban local bodies (ULBs). In order for this to happen however, the Central Government will need to ensure that the recommendations of the State Finance Commissions to improve the financial status of ULBs are actually implemented by state governments. In addition, the 74<sup>th</sup> CAA recommended that there should be functional devolution to ULBs by various line departments. This is currently under consideration by state governments. If these measures are implemented, they should provide the scope for ULBs to work more closely with the local population, including the poor, responding directly to their needs, and to have more resources to undertake pro-poor urban planning.

### **Meso Level**

At the meso level, municipal policy makers, under the enabling framework of the 74<sup>th</sup> CAA, can undertake local actions to address the needs of the poor. These can range from reforming the way in which services are managed (some towns have established an urban poverty department), improving the amount and coverage of services (for instance, by extending environmental services to slums, or managing schemes for the disadvantaged), to creating mechanisms to collaborate with others (the private sector or NGOs) in cost sharing arrangements, thereby increasing efficiency and reducing duplication. Two examples from a DFID supported project are illustrated in Box 9.

### **Box 9: Local Action by Municipalities**

#### **Urban Poverty Alleviation Department (UPAD), Corporation of Cochin**

All government sponsored anti-poverty programmes, including the DFID supported Cochin Urban Poverty Reduction Project are managed by the UPAD. This department monitors poverty levels in the city, and already has the capacity to work with poor people to identify their needs. In the future, it may advise other departments e.g. health and education, about how to improve programme planning for poor people, and monitor performance across the Corporation. Some Social Welfare functions may be transferred to it in the near future.

#### **Partnership in De-addiction Programmes**

Household visits for micro-planning by Inter-Sectoral Teams (engineers, health workers, and community organisers) from Cochin Corporation identified high levels of alcoholism and drug abuse among men. Women were particularly concerned about this. A local de-addiction NGO has therefore been contracted by the UPAD within the Corporation to run a pilot programme in one ward for awareness raising, and to counsel and treat identified cases.

(Cochin Corporation, 1999)

### **Micro Level**

At micro level, communities and households can work together effectively to help themselves, as well as work in partnership with other organisations to address their needs. This process can be supported by NGOs and government community organisers. At the same time, poor people can be encouraged and facilitated to develop self help schemes, such as financial services. An example of work at community level is shown in Box 10.

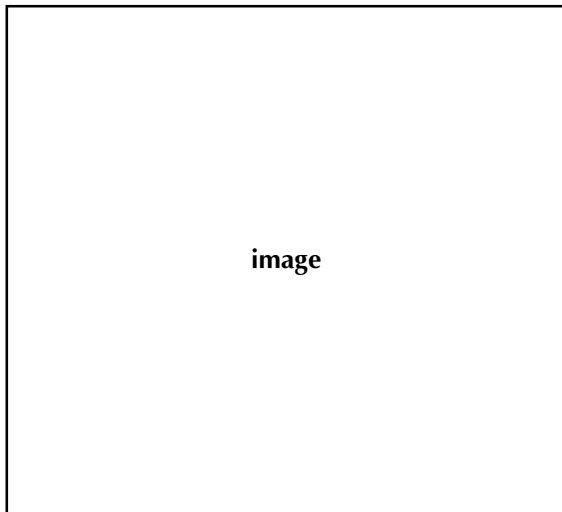


### **Box 10: The Community Development Society (CDS) in Cochin**

Membership of the CDS has become the key structure through which households in Kerala receive state and centrally managed anti-poverty programmes (e.g. SJSRY, housing) as well as the DFID supported project. It has already provided a mechanism through which women are becoming empowered, and demanding improved services through representation on ward level bodies. At the same time, the CDS is managing its own programmes such as thrift and credit (an insurance scheme against risk, as well as opportunities for micro-enterprise), the direct provision of services (e.g. latrines), and advising members about services they should be receiving - the Cochin CDS is recruiting a doctor, and is likely to recruit engineers for infrastructure improvement programmes. Eventually, it should have the capacity to meet the multiple needs of the improving, coping and declining poor.

(Cochin Corporation, 1999)

The poor can also be involved as partners in programmes to improve their condition. This is perhaps most noticeable in activities to improve operation and maintenance, where the poor can,



for instance, take responsibility for ensuring that drains are not clogged up with solid waste. The success of such initiatives however is dependent on a corresponding commitment by municipal authorities to provide operation and maintenance services. Finally, poor people are often best placed to assist with programme targeting – they can identify who needs help, and how it should be given.

The central argument is that all these levels of engagement have to be taken into account in planning urban poverty reduction programmes. If they are not, then structural constraints at one level may undermine reform measures introduced at another. For instance, increased employment opportunities for women may not translate into increased female employment levels because household relations are heavily gendered, and women's access to emergent opportunities is therefore severely constrained.

An accompanying legal rights and gender awareness programme, coupled with improved enforcement of regulatory frameworks, may be required to address these problems.

Similarly, the success of bottom up planning initiatives is dependent on the capacity and willingness of planners (government officers and/or community groups/representatives) to identify different needs and interests, and to include these into resource planning and decision making. Beyond this, the successful translation of plans into operational actions will be dependent upon local governments' and other agencies' capacity to both obtain and manage financial, human and physical resources effectively and efficiently. Without this broad framework, supported by systematic monitoring systems, programmes will not take account of the vulnerability of poor people, benefits may be appropriated by the better off, and any achievements for the poor will be sub-optimal.

## G. CONCLUSIONS

This report has demonstrated that DFID India has a significant contribution to make to international efforts to improve understandings about urban poverty. We also have a contribution to make to the development and refinement of innovative solutions to address it. The lessons are relevant in an India context because trends in urban poverty world-wide suggest that the number of urban poor in India is likely to increase in future in the absence of a well-planned, long term intervention strategy. Indeed, the gap between urban and rural poverty is already closing. These conclusions are also relevant in an international context because urban development is increasing rapidly, and many of the factors affecting the urban poor in India are likely to be replicated in other countries as well.

In India, some reports suggest that the growth of urban poverty is partly fuelled by the Government's rural bias both in terms of resources and priorities. The Lakdawala Committee Report (1994) for instance, suggests that the more rapid decline in rural poverty has been due to the greater thrust and attention accorded by the Government of India to rural poverty alleviation programmes. Indeed, the National Institute of Urban Affairs (1998:239) has estimated that while the ratio of urban to rural poor is 1:3.5, the ratio of funding of poverty programmes is 1:35<sup>1</sup>. At the same time, there are indications that economic development in relatively prosperous states has not been translated into benefits for the urban poor. Kundu (2000) suggests that in "Karnataka, Maharashtra, Tamil Nadu and even Andhra Pradesh [this] could be due to the nature of development itself which fails to make a dent on the wellbeing of the poor....casualisation and marginalisation of the workforce could be the factors behind high levels of poverty".

These conclusions suggest that Indian urban planners need to know more about their urban population, and especially those aspects affecting the urban poor. They need to understand the contribution that poor people make to urban economic development. And they need to evaluate the strengths and weaknesses of current urban poverty alleviation policies and programmes in order to ensure that scarce resources address real needs and have an impact on poverty.

DFID and DFID's project partners in India have learnt that poverty is multi-dimensional, and that

vulnerability is a critical aspect of poverty. It is part of a dynamic process, and represents the chronic set of structural conditions which maintain people in a constantly precarious state. A quick fix in one area will not necessarily address the systemic reasons which maintain poor people in a constantly vulnerable condition. We have therefore begun to recognise that we must deal with the needs and interests of all poor people. The improving poor of today can become the declining poor of tomorrow, and until and unless we address that fact, critical inroads into poverty reduction will not be made. This has brought us to an understanding of the role of Social Protection measures, balanced with development activities, in all aspects of our work, and the need to work with a wide range of institutions and stakeholders in the implementation of this work.

The major lesson in this paper is that if sustainable reductions in urban poverty in India and elsewhere are to be achieved in the near future, considerable efforts by national, state and local governments, international organisations, civil society and the private sector to understand the dynamic nature of poverty will be required, as well as a significant shift in resource flows to finance appropriate social action and social protection measures. Analysis of the causes and symptoms of urban poverty will need to be improved, and innovative partnerships between different stakeholders (poor people, as well as community leaders, governments, the private sector, NGOs and donors) will need to be developed, so that high investments in the short term (e.g. in environmental infrastructure and hygiene education) reduce costs on other services (e.g. health) in the longer term.

Above all, policy makers need to be clear about what they are trying to achieve. Are they aiming to raise all the poor to the improving condition, and to keep them there? Or do they want to continue with palliative measures which benefit those presently able to meet their survival and security needs, but which fail to address the systemic and underlying causes of poor people's vulnerability?

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<sup>1</sup> NIUA, in making these estimates, has compared the budgets for Urban and Rural Poverty Alleviation Programmes. These figures do not include mainstream funding by different Line Departments to run particular services such as health care.

## **ANNEX 1: GOVERNMENT OF INDIA'S URBAN POVERTY POLICY & PROGRAMMES**

### **Policy Overview**

#### **(i) The Institutional Context**

The Indian Government's poverty programmes are managed and funded by different line departments and institutions (e.g. Department of Social Welfare, Department of Urban Employment and Poverty Alleviation, etc.). To a great extent, the philosophy underpinning them fits within a macro structure, as outlined in Government of India's Five Year Development Plans, and many are driven and funded by central government. There is however, room for states to develop and fund their own programmes, and to determine the way in which programmes should be implemented. As a result of this complex institutional picture, Indian policies and programmes to combat poverty over the past 40 years have not followed a straight course. Many schemes have gone through numerous permutations, been renamed under different headings, restructured or combined and managed by a range of different agencies. They have also been targeted at different interest groups, and/or been redefined at state level where local politicians and bureaucrats have sought to put a local spin on centrally driven programmes, or to develop their own.

In the early 1990s, a new dimension was added to this picture. The 73rd and 74th Constitutional Amendment Acts, which were passed in 1993, create opportunities for decentralised management systems and people's participation through rural (Panchayati Raj) bodies (the 73rd CAA) and urban local bodies (the 74th CAA). These bodies have become empowered local institutions with elected representatives responsible for identifying, formulating, implementing and monitoring local developmental and welfare programmes, aimed at fostering economic development and social justice. Specific programmes under the Twelfth Schedule of the Act include: (i) the protection of the environment; (ii) safeguarding the interests of the weaker sections of society, including the physically handicapped and mentally retarded, (iii) slum

improvement and upgradation and (iv) urban poverty alleviation.

In effect, as Mathur (1999:41) has concluded, India now recognises that "governance is not to be equated, as earlier assumed, with the delivery of certain social goods such as water supply, conservancy, and sanitation services, street lighting, basic health, etc. It is a broader concept which involves the entire process of governing the urban areas. It refers to the relationship of government with the society and other stakeholders".

The extent to which the CAAs have been implemented varies between states, and depends on whether states have enacted the necessary legislation to create the governing bodies, and endowed them with the necessary financial powers and functional responsibilities previously assumed by line departments. Although most states have conducted elections, only a few have initiated new ways of involving local communities in planning processes, undertaken capacity building programmes for elected members, or created effective functional and financial decentralisation (Planning Commission, 1999a: 232). This means that many states have not used the opportunities afforded by the CAA to address duplication in functions by the state departments, agencies, local bodies, parastatals and planning authorities.

In addition, the capacity of rural and urban local bodies to take on these additional responsibilities and improve the management and delivery of services has been constrained by their limited financial resources, and their lack of managerial, technical and institutional experience.

#### **(ii) Strategies to Reduce Poverty**

Within this broad framework, the twin pillars of India's strategy for reducing poverty are, accelerated and sustained labour intensive growth, and investment in developing human capital through e.g. education. These are complemented by direct anti-poverty programmes, including safety nets.

In effect therefore, the Indian Government engages in a range of social development and social protection programmes. It accepts that there are aspects of growth which can increase poverty, and

explains in the Ninth Five Year Plan that, “These arise essentially out of unequal initial endowments of physical resources, human capital and information, which prevent segments of the society, particularly women and other socially and economically disadvantaged groups ... from taking advantage of the opportunities that become available or from protecting their interests in an adequate manner.” (Planning Commission 1999a:11).

In this context, social protection is viewed as a necessary, but transitional and temporary measure to develop the capacities of the most disadvantaged to take advantage of growth and social development activities. Social protection is not viewed as coverage for life, and programmes have been designed to avoid dependence on the Government. This important distinction is captured in the following quotation from the Ninth Five Year Plan:

“Sustainability of the growth process demands that they [the disadvantaged] should be viewed as active participants and indeed partners in the process of development, and not as passive beneficiaries of public largesse. The need therefore is to create the conditions by which the disadvantaged are not only empowered to take advantage of the opportunities created by the growth process, but also to contribute actively in the process of creation of wealth and well-being. For this purpose, the individual capabilities of the people have to be advanced through education, information and access to appropriate technology. Amelioration of the immediate deprivation through anti-poverty programmes should be viewed only as a transitional arrangement, and every effort directed towards ensuring that that can be phased out at the earliest.” (Planning Commission, 1999a: 11).

## **The Government’s Poverty Programmes**

### **(i) Urban Poverty Alleviation Schemes**

There are a number of urban poverty schemes which are funded and managed directly by the Ministry of Urban Development and Poverty Alleviation. These have three themes:

(a) those that seek to enhance productive employment and income for the poor;

(b) those that are directed towards improving general health and welfare services; and

(c) those that focus on infrastructure and the built environment of poor neighbourhoods.

From an historical perspective, government policies and programmes addressing urban poverty have moved from an emphasis on mechanisms to address social and economic inequities in the First Plan and distortions in income distribution in the Fourth plan, to a focus on access to productive employment, shelter and services in the Eighth and Ninth Plans.

Urban poverty initiatives really began in the 1950s with community development programmes. The Fifth Plan identified environmental improvements in urban slums as a basic need of the slum population. This resulted in the Environmental Improvement of Urban Slums (EIUS) scheme, which began in 1974, and was focused in notified slums.

In 1988, the National Commission for Urbanisation (NCU) recommended that urban poverty should be accorded the same priority as rural poverty, and recommended that community development should be the key strategy to improve the living conditions of the urban poor. As a result, the first major comprehensive interventions to address the issues of urban poverty started in 1989 with a four pronged strategy:

- employment creation for low income communities through the promotion of micro-enterprises and public works
- housing and shelter upgradation
- social development planning with a special focus on development of children and women
- environmental improvement in urban slums

Based on this strategy, the central government launched two new schemes for the urban poor:

1. Nehru Rojgar Yojna (NRY) to cater to the economic needs of the urban poor by providing them with employment opportunities through skill upgradation and assistance in setting up micro-enterprises, and

2. Urban Basic Services for Poor (UBSP), which included bottom up planning in slum pockets, linked to the formation of neighbourhood development committees.

Alongside these, state governments focused on (i) slum improvement programmes, which were a standard package of basic facilities directed towards improvements in environmental infrastructure; and (ii) slum upgradation programmes which included the up-gradation of shelter and the granting of 'patta' (tenure rights) as well as the provision of basic services. Both of these approaches were supported by a range of donors, including the World Bank since the 1970s and DFID since the 1980s.

In the 1990s, the priority has been to up-grade slums, improve municipal services, and enhance self and wage employment. In addition, a number of focused schemes have been supported - low cost sanitation; shelter and sanitation for pavement dwellers, etc. Emphasis has also been placed on developing consistency between programmes and on supporting new ways of doing things. Hence, since 1997, the Swarna Jayanti Shari Rojgar Yojna (SJSRY) has replaced UBSP and NRY. It embraces both self and wage employment and incorporates the principles of community participation and decentralisation. More broadly, the promotion of private sector participation in the provision of public infrastructure, and the participation of the community and NGOs in urban planning and in the management of specific components of urban services, is encouraged (Planning Commission, 1997b:304).

Although the range and scope of these programmes is impressive, GoI funding is limited. In the first chapter of this report, a reference was made to the fact that although the ratio of urban to rural poor is 1:3.5, the ratio of funding for poverty programmes is 1:35. The overall allocation for these programmes in 1997, covering 3700 urban local bodies was just Rs 188 crores, around half a million rupees per town (NIUA, 1998).

## **(ii) Other Poverty Programmes**

The specific urban poverty reduction schemes are only a small proportion of the overall activities supported and funded by the Indian Government.

A number of government departments run schemes to address poverty, and these cover both rural and urban areas alike. These schemes can be divided into three types: (i) provision of basic services, (ii) anti-poverty programmes (APPs), and (iii) empowerment and safety nets.

### **(a) Provision of Basic Services**

The government provides basic services, such as education, health and environmental services, such as water, sanitation, solid waste collection, etc. The priorities of the Ninth Plan are the provision of basic minimum services, such as safe drinking water, primary health care, universal primary education and shelter. In addition, special programmes have been designed to control communicable diseases (e.g. the National Malaria Eradication Programme, the TB Eradication Programme, and non-communicable diseases (blindness).

### **(b) Anti-Poverty Programmes (APPs)**

Alongside the above, India also invests in eight anti-poverty programmes. These focus on special employment generation programmes and the provision of free or heavily subsidised basic needs (water, sanitation, housing, food). They can be summarised as:

1. Works programmes to provide the poor with income from employment and the community with new assets. The current rural programme is Jawahar Rojgar Yojna (JRY), and the urban equivalent is 'Swarna Jayanti Sahari Rojgar Yojana' (SJSRY), for cities with a population of up to half a million;
2. Self-employment programmes, which aim to provide the poor with income generating assets - the present rural scheme is the Integrated Rural Development Programme (IRDP), and the urban equivalent is the 'Urban Self Employment Programme' within SJSRY;
3. Food subsidy/nutrition programmes aimed at providing the poor with cheap food, which are managed by the Ministry of Food and Civil Supplies. The Public Distribution System (PDS) is the most visible and important government provided safety net for the poor, especially in urban areas. In addition, the Integrated Child

Development Services (ICDS), provides an integrated package of nutrition and other health services to children under 6 years old.

Spending on these programmes is significant. GoI's spending on APPs exceeds spending on education and health, both of which are largely state responsibilities. The bulk of APP spending (55%) goes on food subsidies and the nutrition programme.

### **(c) Empowerment and Safety Nets**

#### *1. Empowerment Programmes*

The Government has a special concern for, and commitment to, the empowerment of women and other socially disadvantaged groups (SDGs): scheduled castes (SC); scheduled tribes (ST); other backward classes (OBC), and minorities. The elimination of exploitation and all forms of oppression against SCs and STs were identified as priority areas at the time of Independence, with discrimination made illegal, untouchability abolished, and seats reserved in democratic institutions. Since the 1960s, efforts have also been made to reduce disparities in income and wealth, and to increase equality of opportunity so that they are brought on a par with the rest of the population.

Similar programmes have also been introduced to prioritise the needs of women and children. In addition to directly funded women and children only schemes, all self-employment and wage employment schemes give preferential treatment to women. Under the 73rd and 74th CAAs, 30% of seats in local bodies are reserved for women. The Department of Women and Child Development is responsible for mainstreaming women into national development by raising their overall status to equal that of men. Alongside the Department, the National Commission for Women (established 1992) is mandated to safeguard the rights and interests of women through reviewing legislation which affects women; investigating thousands of individual complaints and initiating remedial action wherever possible; providing counselling; and looking into the problems faced by sex workers, women prisoners, mentally ill and deserted women.

The main objective behind programmes for children is to ensure their survival, protection and

development. There is a special focus on the elimination of discrimination against the girl child, child labour and prostitution.

#### *2. Insurance*

The Indian Government runs a number of social security schemes. The National Social Assistance programme (NSAP) came into effect in 1995 and covers (i) old age pensions (ii) maternity benefits and (iii) family benefits for the girl child in particular. During the Ninth Plan period, an effort will be made to extend the coverage of NSAP to casual and self employed workers in the informal sector.

In addition, 85 lakh workers in the organised sector are covered under the Employees State Insurance (ESI) scheme, and the governments of Gujarat, Kerala, Karnataka and Madhya Pradesh run insurance schemes for landless agriculture labourers. Kerala runs a number of Welfare Boards for unskilled labour, such as cashew workers, headload workers and construction workers.

#### *3. Social Welfare/safety nets*

Finally, the Government recognises that some groups in society need additional support at particular times in their lives - the disabled, the elderly, the sick, etc. Within this context, there has been a gradual shift in approach, away from welfarism, to development and empowerment. The Ninth Plan has a new commitment to prepare a National Charter for Social Justice to ensure all round development of the disadvantaged, through a three fold strategy (Planning Commission, 1999b: 7-8):

- (a) Empowering those with disabilities - making as many disabled people as possible active, self-reliant, and economically productive. This involves continuing efforts to unite existing welfare services - health, education, women and child development - and the creation of an enabling environment to exercise rights, through government and NGO efforts;
- (b) Reforming social 'deviants' - restricting the production of alcohol and distribution of drugs in India, plus supporting rehabilitation centres with the aid of NGOs and others;

- (c) Caring for other disadvantaged people - pensions, enforcement of legislation against prostitution and beggary, development of the girl child, expanding services for street children (Planning Commission 1999b:395); running Juvenile Homes, Children's Homes, Observation Homes, Correctional Homes, shelters for abandoned women, homes for beggars, orphanages, old age homes, homes for the destitute and dying, and welfare services for children and women in need of care and protection, etc.

It can be seen therefore that there is a rich and diverse policy landscape in India. The State has accepted responsibility for reducing poverty, and for ameliorating certain aspects of it. In effect, it recognises that individual poor women, men and children need to be disaggregated on the basis of gender, age, caste and class, and accepts that the coping and declining poor are not in a position to take advantage of economic growth and specific social development activities without a helping hand. It has also, with the passing of the 73rd and 74th CAAs, placed people at the centre of the development agenda - both as active participants of the development process and as the group to whom government must be accountable.

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