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POVERTY REDUCTION OF URBAN POOR THROUGH SELF EMPLOYMENT GENERATION PROGRAMME IN THE PERSPECTIVE OF SLUMS IN INDIA

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ABSTRACT

Generation of Self employment for urban poor is an initiative of the Government of India for their socio economic development and towards eradication of urban poverty in India as well. Many urban poor are building their lives, their families and their society through Self employment generation programme. Such initiatives of government have been playing considerable role in strengthening self confidence of the urban poor in establishing their self employment ventures and improve their socio economic condition. The urban poverty is concentrated more in slum areas and those residents have no job opportunities due to lack of financial resources and adequate skill. Hence most of the urban poverty alleviation programs are made applicable to the people living below poverty line in slums. It is significant to note that the poverty of such people can be alleviated not only by providing shelter but by providing them gainful employment also. This paper reviews the self employment programmes and their role in socio economic development of urban poor including slum dwellers. It further analysis setting up of gainful self employment venture through loan and subsidy scheme and the support provided to the urban poor through technology/marketing/infrastructure/knowledge in marketing their products under modified version of self employment scheme called SJSRY.

KEYWORDS

poverty reduction, urban poor, self employment generation programme, slums in India.

INTRODUCTION

The problem of unemployment being the global problem, there exist high percentage of unemployment in urban economy of India. The employment for the urban poor has significant role in socio economic development of the country and in alleviation of urban poverty as well. The seventh five year plan (1985-90) constitutes the first conscious attempt to directly address the issue of urban poverty and in view of the recommendations of the National Commission on Urbanization (NCU) a four pronged strategy comprising of employment of low income communities through promotion of micro enterprises was adopted. Such strategy for microenterprises in urban areas was adopted in Neharu Rozagar Yojana (NRY). There were five component plans included in the scheme and 'Support for setting up Micro Enterprises' was one of them. Under this component plan 25% of the estimated cost of micro enterprises subject to maximum of Rs 4000/- was given to the beneficiaries as subsidy while remaining 75% of the cost was made available to the beneficiary as a loan through the Commercial Bank. The eighth plan (1992-97) reinforced the employment thrust of programmes meant for poor by introducing new employment programme called the Prime Minister's Integrated Urban Poverty Eradication Programme (PMIUPEP) in 1995. However, a working group setup by the planning commission, Government of India under the chairmanship of Prof. S.R. Hashim in 1997 to review and rationalize employment generation scheme, examined various aspects of the existing schemes and made recommendations for their improvement. Based on the recommendations of the planning commission the existing schemes of NRY and PMIUPEP are merged into a new employment programme called Swarn Jayanti Shahari Rozagar Yojana (SJSRY) which is implemented with effect from April 1999 in India.

The new employment programme, SJSRY was basically consisting of two major components namely a) The Urban Self Employment Programme (USEP) and b) The Urban Wage Employment Programme (UWEP). After its implementation and in the year 2006 an independent evaluation of this programme was carried out and based on the study findings of the evaluation committee the basic objectives of the scheme have been revised and for their effective implementation this programme has been classified into five major components namely,

- (i) Urban Self Employment Programme (USEP)
- (ii) Urban Women Self-help Programme (UWSP)
- (iii) Skill Training for Employment Promotion amongst Urban Poor (STEP-UP)
- (iv) Urban Wage Employment Programme (UWEP)
- (v) Urban Community Development Network (UCDN)

The Urban Self Employment Programme (USEP) is an initiative of the Central Government towards assistance to individual urban poor for setting up gainful self employment venture and also to support in marketing their products. The previous scheme NRY though had included the component of support for setting up micro enterprises there was no scope for marketing their products through government agency. Likewise, no scope was found for involvement or contribution of the beneficiaries as part of the scheme in its effective implementation. Therefore, to fill up these gaps the present USEP component is introduced and it is complementary with other components of SJSRY. Hence in this article an effort is made to analyze USEP and its role in reduction of poverty in urban India.

OBJECTIVES

1. To review the Urban Self Employment Programme (USEP) in the light of programme guidelines and find out the strategy adopted for identification of beneficiaries under the scheme to improve the socio economic condition of the urban poor including slum dwellers
2. To analyse the role of Micro Business Centre (MBC) in supporting the self employment ventures engaged in Production (Micro-industry), Services and Business sectors.

SOURCES OF DATA AND METHODOLOGY

The present study is based on the secondary data gathered from Guidelines for SJSRY issued by Ministry of Housing and Urban Poverty Alleviation, Government of India and also the five year plans published by the Planning Commission, Government of India.

EVOLUTION OF SELF-EMPLOYMENT

A well known feature of Indian employment scene after globalization and liberalization is the domination of the unorganized sector with irregular and insecure jobs, low productivity and earnings and no social protection. This situation happens when the organized sector closes and the workforce of those sectors are compelled to join unorganized sector. The prominent reason for urban informalization is the reorganization or collapse of industrial structure in major industrial centers. Therefore, such displaced workers fail to find any gainful employment. The others who are occupied as wage earners or self employed get only meager returns for their labour time. The urban workforce usually does casual wage earner or self employment work. But lack of access to formal channels of credit facilities and training skills hinders the growth of self employment. Thus there is heavy concentration of poor households as self employed and casual workers.

URBAN POVERTY AND SLUMS IN INDIA

Developing countries like India presently suffer to the enormous growth of urbanization. The urbanized India similarly carried the problem of slum. Majority of the urban poor live in planned colonies, followed by slum designated areas and unauthorized colonies and resettlement colonies. Due to urbanization the capacity of the cities and towns to assimilate the migrants by providing access to land and basic amenities etc, are limited. The characters of poverty in urban areas are seen in slums and hence in slum urban poverty has a cumulative impact. It leads problems like poor health and education, unemployment, low wages unhygienic living conditions, sense of insecurity, disempowerment etc. Therefore, the poverty in urban areas with said characteristics is said to be the poverty of the people living Below Poverty line (BPL) residing in urban slums in India. Thus the urban poverty is concentrated more in slum areas and those residents have no job opportunities due to lack of financial resources and adequate skill. Hence most of the urban poverty alleviation programs are made applicable to the people living below poverty line in slums. It is significant to note that the poverty of such people can be alleviated not only by providing shelter but by providing them gainful employment also. Therefore, the urban poor are the target group under SJSRY for providing them a financial assistance to establish their self employment venture. Such assistance can convert these human resources into productive assets in such a manner that they become ultimately wealth creators and job providers instead of mere survivors or job seekers through promoting micro and small business entrepreneurship. The micro enterprise development approach is the viable and replicable method to create wealth among the poor. Therefore, under this component of SJSRY the beneficiaries get the loan with subsidies to establish their self employment venture to create wealth among themselves.

URBAN SELF EMPLOYMENT PROGRAMME (USEP)

This component is having two sub-components viz.

- i) Assistance to individual urban poor beneficiaries for setting up gainful self employment venture (Loan and Subsidy)
- ii) Technology/marketing/infrastructure/knowledge and other support provided to the urban poor in setting up their enterprises as well as marketing their products (Technology, Marketing & Other Support)

The key objective of this component is to provide gainful employment to the urban unemployed or underemployed through the setting up of self-employment ventures and support them in marketing their products. This component encourages underemployed and unemployed urban poor to set up small enterprises relating to manufacturing, servicing and petty business for which there is a lot of potential in urban areas. The delivery of inputs under the scheme is through the medium of urban local bodies and community structures. The target population under this scheme is the identified urban poor those living below the poverty line as defined by the planning commission from time to time.

IDENTIFICATION OF BENEFICIARIES

The urban poverty alleviation schemes would see the success if the genuine beneficiaries are identified and benefited under the schemes. At this end the guidelines are issued elaborately and suggested parameter to identify the genuine beneficiary. The top priority is suggested to be given to those who are poorest of the poor. The Urban Poverty Alleviation Cell (UPA cell) in the Urban Local Body is responsible for identifying the urban poor by conducting slum household and livelihoods surveys. Hence a need of house-to-house survey with focus on slums and low income settlements is found. Accordingly, model formats for conduct of slum survey, household survey and livelihoods survey are directed to the nodal agencies. In addition to the economic criteria of the urban poverty line, non-economic parameters are applied to identify the urban poor for receiving benefits under the scheme. This component is confined to Below Poverty Live (BPL) beneficiaries with emphasis on those given a higher priority on the basis of non-economic criteria. Though the BPL family of slum areas are also entitled we cannot find a provision in the scheme to give priority to the slum dwellers in establishing the self employment venture as they are deprived of basic services given to other urban poor by the Urban Local Bodies and suffering from financial resources.

CLASSIFICATION OF SELF EMPLOYMENT VENTURES INTO THREE MAJOR SECTORS

For the purpose of self-employment, focus is on 3 major sectors i.e. Production (Micro-industry), Services and Business. The Production (Micro-industry or manufacturing) line beneficiaries are engaged in manufacture of washing powder, agarbatti, bangles, garments, plastic toys, footwear, wooden/steel furniture, saree printing, weaving, pottery, blacksmithy, utensil/steel fabrication, food processing, ball pen making etc. The beneficiaries providing services are undertaking repairing of radio/TV/refrigerator/air cooler/air conditioner/mobile phone/cycle/automobile/diesel engines/pump/motor/watches/electrical/electric domestic appliances, catering, dry cleaning, furniture repair, motor winding, shoe repair, book binding, plumbing carpentry, masonry painting and polishing, tile laying, glass pane fixing, electrical installation etc, whereas the business sector is recognized with business activities like general merchant shop, Kirana shop, building material shop, readymade garments shop, dairy units etc.

FUNDING PATTERN AND FINANCIAL PROCEDURES

The financial assistance to an individual urban poor beneficiary for setting up gainful self employment venture is extended by the central government through subsidy on the loan amount. The micro enterprise component allows the beneficiary to establish the self employment venture with maximum allowable unit project cost of Rs2,00,000/- including maximum allowable subsidy of 25% and beneficiary contribution of 5% of the project cost as margin money. Prior to issuance of revised guidelines for the programme in the year 2009-10 the maximum unit project cost was Rs 50,000/- and the subsidy was 15% of the project cost subject to maximum of Rs 7500/-. However, the margin money to be contributed by the beneficiaries was 5% only. Thus after revised guidelines the beneficiaries are entitled for the benefit of the program to the extent of 25% of the project cost from the government as subsidy. However, said subsidy is subject to a maximum of Rs 50,000/-. Rest of the project cost is financed by the banks excluding the margin money to adjust the remaining amount of the project cost. The financial assistance by the bank is extended to the beneficiary only after a loan application along with margin money is submitted. The bank releases the amount of the project cost including the subsidy money in favour of the ULB and thereafter the ULB repays the subsidy money to the bank. It is significant to note that, the beneficiary being recognized by the scheme has an easy access to the bank to raise the loan on the project cost of the activity and is not saddled with burden of providing collateral security for the loan.

MICRO BUSINESS CENTRE AND ITS ROLE IN SELF EMPLOYMENT PROGRAMME

Micro Business Center through its specialists undertakes handholding activities for the development of entrepreneurs. The technology, marketing and other support component of this programme mainly focuses on handholding support for the urban poor entrepreneurs who want to be self employed and set up their own small business or manufacturing units. Towards enhancing the success rate of micro enterprise, Micro Business Centers (MBCs) are suggested to be established at cluster level. The programme guideline requires such MBCs to be run on the basis of Public Private Partnership (PPP) model and they could also be run by the society of entrepreneurs themselves with manpower hired on contract basis. A Small Enterprise Advisory Services (SEAS) equipped with specialist covering five key areas are provided through such MBCs. These specialists undertake handholding activities for the development of entrepreneurs from the urban poor community and promote business development by them from the concept stage to commissioning to sustainability. The MBCs have a vital role in providing technology, marketing, consultancy (advise) and other support to the beneficiaries setting up micro enterprises in relation to production and marketing of their products etc. This can be accomplished by providing selling places for the poor in the form of kiosks and rehri markets, setting up of Nagar Palika Seva/Suvidha Kendras for construction and other services as envisaged in Urban Wage Employment Programme.

CONCLUSION

The employment for the urban poor has significant role in socio economic development of the country and in alleviation of urban poverty as well. However, the urban poverty is concentrated more in slum areas and those residents have no job opportunities due to lack of financial resources and adequate skill. Thus most

of the urban poverty alleviation programs are made applicable to the people living below poverty line in slums. It is significant to note that the poverty of such people can be alleviated not only by providing shelter but by providing them gainful employment also. The review of this component of SJSRY reveals that, there is no specific provision in the programme to give priority for slum dwellers as their socio economic condition is more poor than other urban poor living in other areas of the city. Hence the urban poverty can be reduced more effectively if the urban poor residing in slum areas are given with priority in establishing their gainful self employment.

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