EVALUATION OF URBAN POVERTY IN U.P.

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Urban poors have following feature here evauluation of urban poverty in U.P. is described:-

Vulnerability and Asset Ownership

It is also useful to analyze urban poverty with reference to vulnerability (a dynamic concept of susceptibility to risks) which is closely linked with asset ownership. The more assets people have, the less vulnerable they are, and the greater the erosion of people's assets, the greater their insecurity. The assets can be summarized as follows:

1. Labor

2. Human capital: health, education -- skills and ability to work

3. Productive assets: most important of these is housing

4. Household relations

5. Social capital

Policy responses and program options to reduce urban poverty need to be structured around these themes to reduce the poor household's vulnerability and enhance their assets

The two analytical frameworks, i.e., examining poverty with reference to its different dimensions and examining poverty with reference to asset ownership, are in fact complementary to each other. For operational purposes, the multidimensional character of poverty needs to be analyzed both with reference to asset ownership framework and the cumulativeimpacts of poverty.

Basic Needs and Capabilities:

Access to serviced land may be limited by standards. Households can make their own tradeoffs between cost and quality of services. Limited access to urban services not only deteriorates human capital, i.e., health education, but hampers the productivity of smalland micro-enterprises and home-based activities.

Land, Housing and Urban Services

The vulnerability of the urban poor described by the inadequate provision of basic public services, as well as by policy and regulatory frameworks that govern land and housing supply and property rights. Most of the urban poor do not have tenure security because their dwellings are:

1. built on public land; or

2. constructed on private property not belonging to the owner; or

3. built on shared title land; and/or

4. constructed without occupancy or construction permits; or

5. rented in slums without formal renting contracts

Poor people live in slums which are overcrowded, often polluted and lack basic civic amenities like clean drinking water, sanitation and health facilities. Most of them are involved in informal sector activities where there is constant threat of eviction, removal, confiscation of goods and almost non-existent social security cover. A substantial portion of the benefits provided by public agencies are cornered by middle and upper income households. 54.71 percent of urban slums have no toilet facility.

Poverty Line in India:

In India, urban poverty defined in terms of minimum calorie intake, at 2100 calories per capita per day this is a convenient measure for indentifyingpoor for the purpose of implementing Urban Poverty Alleviation Initiatives (UPAIs) The Planning Commission's revised methodology of 1997 result inan average poverty line for India of Rs. 353 per capita per month for 1996-97. This equals approximately Rs. 21,180 per household per annum. On the basis, Planning Commission data indicates that the urban poorwere estimated to be 7.5 Cores, Comprising 38% of the total urban population in 1988. This number rose to 7.63 crores in 1993-94, i.e. 32% of the Total Urban population.

Another dimension that needs to be examined here pertains to the behavioral aspects of the urban poor. The new migrants from the rural areas to the **urban**centres would normally require time to adjust/adapt to the new environment. They migrate from almost a Closed system of rural setting into an open system of urban setting.

The backwardness of rural areas in the third world countries turned out the rural poor to the urban areas in search of new avenues of employment. This resulted in increasing the incidence of the urban poor.

Urban poverty in India remains high, at over 25 percent. Over 80 million poor people live in the cities and towns of India. (Source: National Sample Survey Organisation's survey report). This is roughly equal to he population of Egypt.

This has resulted in the 'Urbanisation of Poverty'

A large number of states report poverty figures in urban areas much above that in rural areas. At the national level, rural poverty is higher than poverty in urban areas but the gap between the two has decreased over the last couple of decades. The incidence of decline of urban poverty has not accelerated with GDP growth. As the urban population in the country is growing, so is urban poverty.

The nature of Urban Poverty poses different problems

Urban poverty poses the problems of housing and shelter, water, sanitation, health, education, social security and livelihoods along with special needs of vulnerable groups like women, children and aged people.

Measurement of Poverty-

The most important purpose of a poverty measure is toenable poverty comparisons. These are required for an overall assessment of acountry's progress in poverty alleviation and/or the evaluation of specificpolicies or projects. An important case of a poverty comparison is the povertyprofile which shows how the aggregate poverty measure can be decomposed intopoverty measures for various sub-groups of the population, such as by regionof residence, employment sector, education level, or ethnic group. A goodpoverty profile can help reveal a number of aspects of poverty-reductionpolicies, such as the regional or sectoral priorities for public spending.Poverty comparisons are also made over time, in assessing overall performancefrom the point of view of the poor.

Measures ofpoverty are a very significant consideration of sustainable development. Theeradication of poverty remains a major challenge for policy decision makers.

Furthermore, an integrative viewpoint which simultaneously takes account ofdevelopment issues, resource use and environmental quality, and human welfaremust be taken if sustainable progress is to be achieved.

In addition to the Head Count and Poverty Gap Indices, a third measure whichbetter reflects changes in the severity of poverty is the Squared Poverty GapIndex. This is defined similar to the Poverty Gap Index except that thepoverty gaps are squared, thus giving the highest weighting to the largestpoverty gap. The need for this Index arises because the Poverty Gap Index maynot adequately capture concerns over distribution changes within the poor. Forexample, if a policy resulted in money transfer from someone just below thepoverty line to the poorest person, the Squared Poverty Gap Index willreflect this change, while the Poverty Gap Index will not. TheHead Count Index, the Poverty Gap Index, and the Squared Poverty GapIndex; capture successively more detailed aspects of the poverty situation.The Head Count Index measures how widespread poverty is, the Poverty Gap Indexmeasures how poor the poor are, and the Squared Poverty Gap Index measures theseverity of poverty by giving more weight to the poorest of the poor.

Headcount index-

The headcount index is the proportion of the population for whom consumption (or other measures of living standard) is less than the poverty line.

Formal Definition-

$$HC = \frac{1}{N}\sum_{i=1}^{q} 1 = \frac{N_q}{N}$$

Where N= Total Population

Z= Poverty line

y_i = consumption/expenditure of household

$y_i, \dots\dots\dots\dots\dots\dots\dots y_q < z < y_{q+1} \dots\dots y_n$

Nq = number of poor in the population

Advantages(+)-

    a. Simple to construct

   b. Easy to Understand

Disadvantages(-)-

1. The headcount index ignores difference in Well-being between different poor households. It assumes all poor are in the same situation.

2. The headcount index does not take the intensity of poverty into account- insensitive to differences in the depth of poverty of the poor.

3. Over time, the index does not change if individuals below the poverty line become poorer or richer, as long as they remain below the line

Overall, the headcount index remains the most popular poverty measure. In order to ensure rigorous analysis, however, it is important to carry out sensitivity analysis (for instance, by calculating the measure for different poverty lines).

The poverty gap is the average, over all people, of the gaps between poor people's living standards and the poverty line. It indicates the average extent to which individuals fall below the poverty line (if they do).

The poverty gap index expresses the poverty gap as a percentage of the poverty line.

Graph Indicating Poverty gap (PG) and PG index.

Population ranked by income
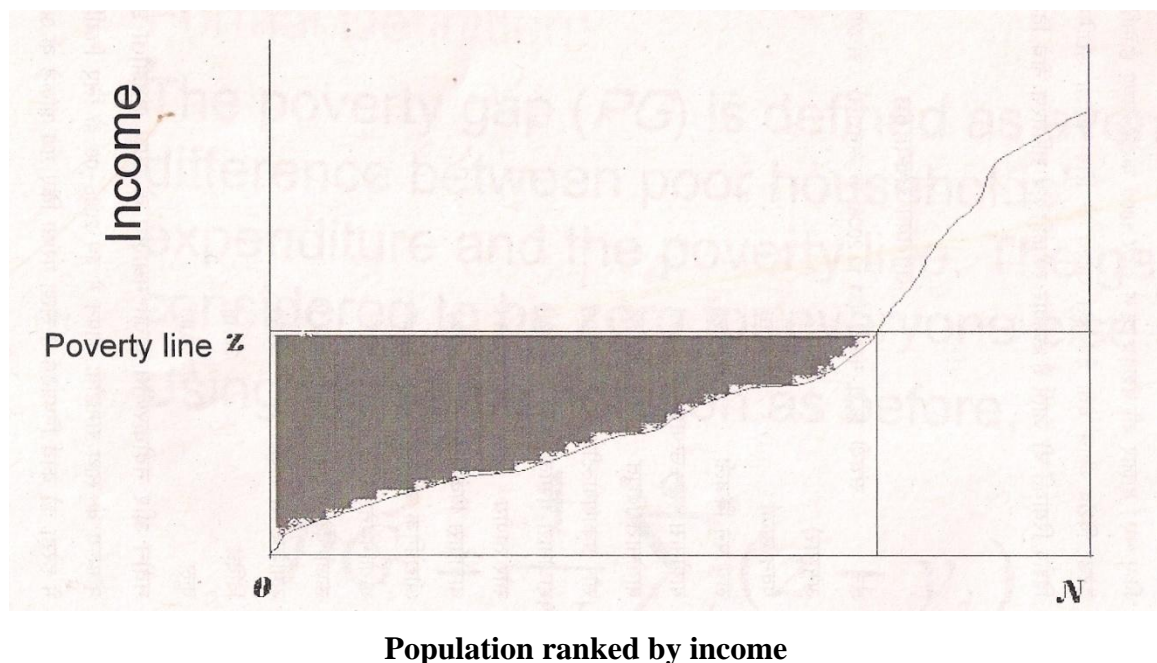
Formal Definition:

The poverty gap (PG) is defined as average difference between poor households' expenditure and the poverty line. The gap is considered to be zero for everyone else.

Using the same notation as before,

$$PG = \frac{1}{N} \sum_{i=1}^{q} (z - y_i)$$

Formal Definition:

The poverty gap index (PGI) is defined as the ratio of the Poverty Gap (PG) to the poverty line. It is the poverty gap expressed as a percentage of the line.

Using the same notation as before:

$$PGI = \frac{1}{N} \sum_{i=1}^{q} \frac{(z - y_i)}{N}$$

Advantages (+):

1. The PG or the PGI can be interpreted as the average shortfall of poor people. They show how much would have to be transferred to the poor to bring their expenditure up to the poverty line, and present it as an average (PG) or in terms of the poverty line (PGI).

2. The PG or PGI are the "minimum" cost for eliminating poverty with transfers (the cost to eliminate poverty with perfect targeting of the poor and no targeting costs or distortion effects).

3. The poverty gap has the virtue that it does not imply that there is a discontinuity ("jump") at the poverty line.

Disadvantages (-):

1. The PG and PGI do not capture differences inthe severity of poverty amongst the poor and ignore "inequality among the poor".

2. The PG and PGI are therefore insensitive to transfers among the poor. If the second poorest in country B (with 120) gave 20 to the poorest, the PG and PGI would not change (would be like in Country A).

Various Estimates of Poverty levels in U.P.

National sample survey (NSS) rounds with population based designs are used to

form the basis for computation of poverty statistics. The latest such round was 61st round in 2004-05. The calculations are done using uniform recall period (URP) and mixed recall period (MRP). URP considers consumption expenditures for goods and services for a reference period of one month (more precisely last 30 days) while as MRP considers expenditures of five non-frequently consumed items (clothing, footwear, education, medical-institutional and consumer durables) for last 365 days whiles as rest for last 30 days. Using state sample data of NSS 61st round, poverty for Uttar Pradesh is computed at a level of 31.1 percent based on URP.
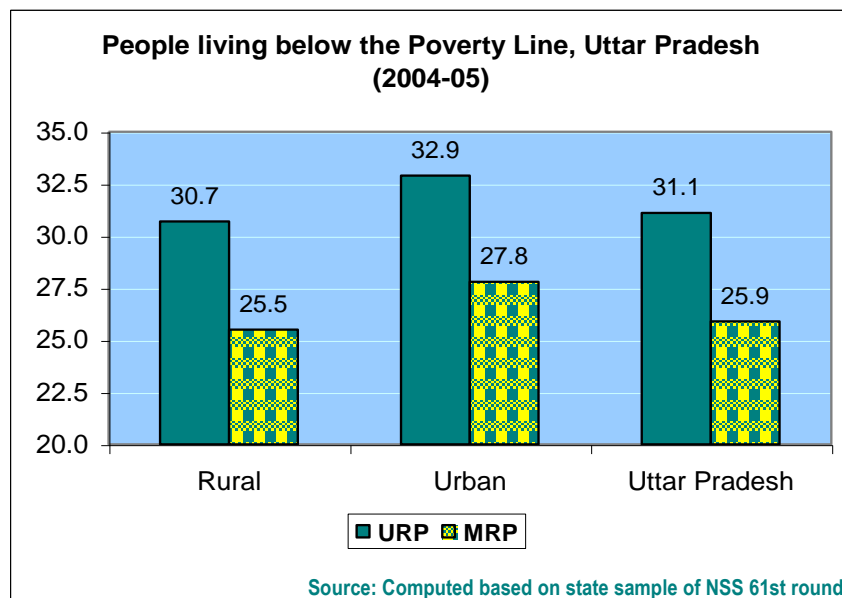
The poverty rates for rural and urban areas of the state are found to be 30.7 and 32.9 percent respectively. In the following parts of this chapter URP based calculations are presented.

Attached graph present the estimates of income (through consumption) if on the basis of per capita expenditure declared by the Planning Commission, GoI to qualify in order to cross the poverty line. This calculation is based for the household with an imaginary size of 5 members residing in household. As is clear from the chart that Rs. 19884 was needed for an ideal family in rural UP in 2001-02 which rose to Rs. 21950. Similarly average desired income to become above poverty line is estimated to be Rs. 28996 in 2004-05 in comparison to Rs. 25546 in 2001-02 in urban UP.

Estimated average annual income for a household
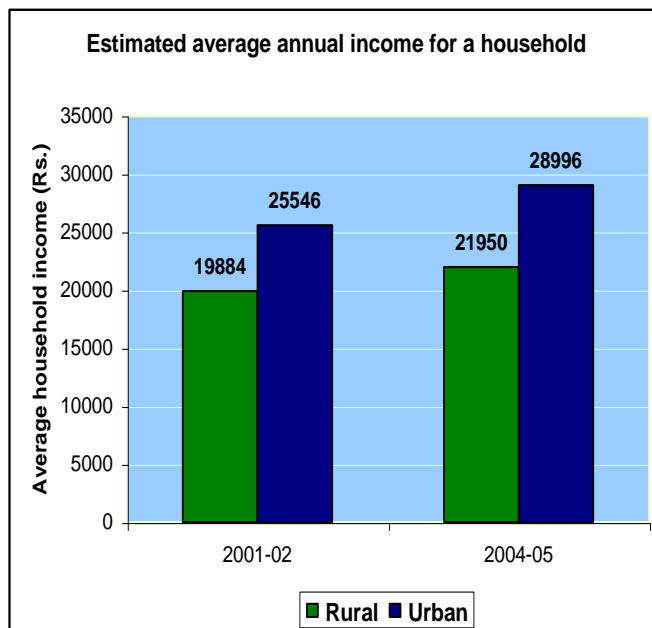
Last broad data compatible for poverty calculations were generated in 55th round (1999-2000), but with a limitation of comparability due change in reference periods. In that case, for the reasons of comparison data generated in 50th round (1993-94) are being presented below to track the progress in the poverty decline.

Table 3.1

Population below Poverty Line on the basis of URP consumption in UP

		Percentage from the total population		
		Rural	Urban	Total
1993-1994	50th	42.28	35.39	40.85
2004-2005	61st (State Sample)	30.74	32.88	31.13

People living below the Poverty Line, Regions of Uttar Pradesh (2004-05)
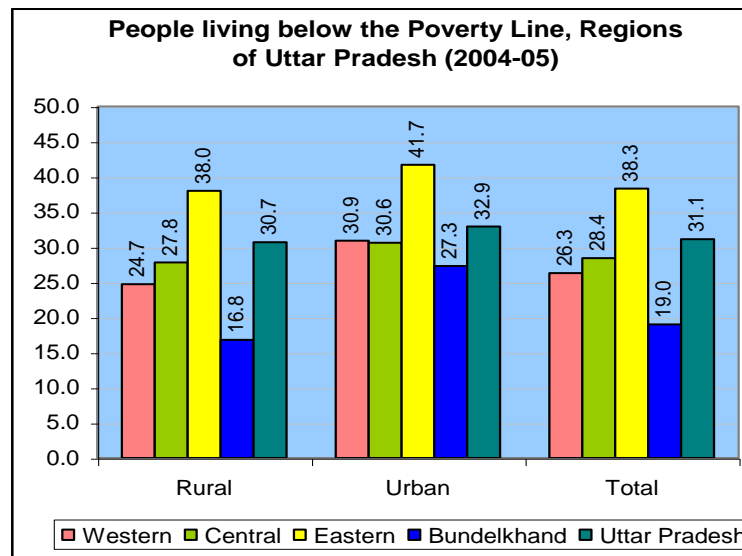
The above data reveals the poverty decline between the year 1993-94 to 2004-05 in percentage of population below poverty line was 1.05, 0.23 and 0.88 at rural, urban and state level respectively.

Uttar Pradesh, largest state (population wise) of India hosts over 18 crore of population, comprises of various heterogeneous regions/ zones. To understand and target the poverty, it is essential to see the relevant statistics at the sub-state levels. Adjoining chart presents the poverty levels computed from state sample of NSS for four regions of Uttar Pradesh.

Chart present poverty incidence (based on URP consumption) for four regions of UP by rural and urban areas. In the rural areas highest incidence of poverty is computed to be 38 percent for the Eastern region while as Bundelkhand figure with least incidence of 16.8 percent. Likewise in Urban areas similar ordering is observed as far as incidence of poverty is concerned.

Deficit Analysis:
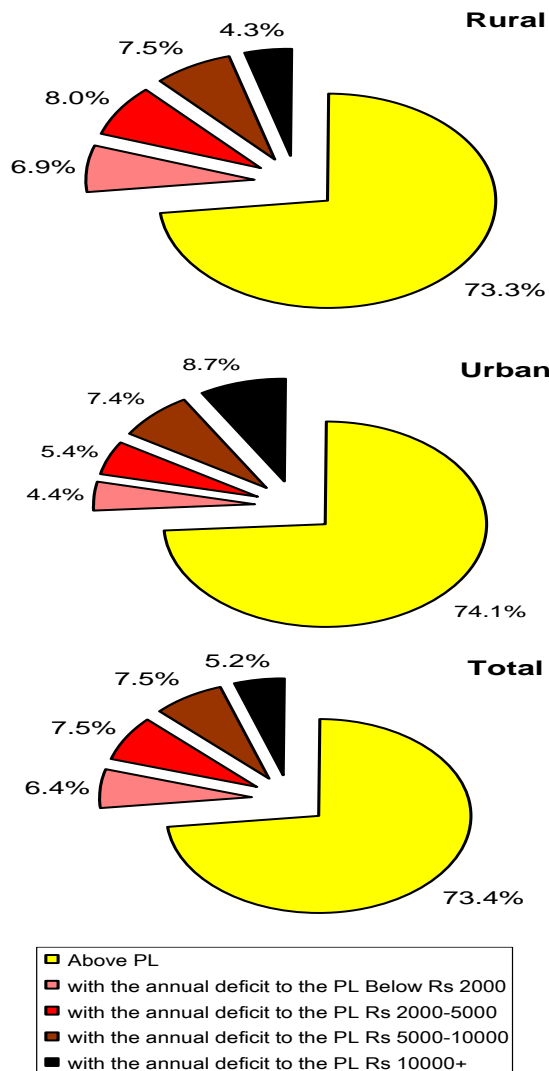
Poverty as defined in monitory terms, inefficiency to spend an stipulated amount on domestic chores. Such households are marked and annual expenditure at the household levels are computed for actual and at the poverty line. Gap between the expenditures between poverty line and actual is term as deficit to meet the poverty line. These deficits are then recoded to the categories of <Rs 2000, Rs 2000-5000 Rs. 5000-10,000 and Rs. 10,000 and more. In clear terms this analysis infers to the average deficiencies for the households under the 5 broad categories (including households above poverty line). It is good to note that 6.4 percent households would cross the poverty line if their expenditure (or income) gets a boost of up to Rs 2000 while as 7.5 percent would require a sum

between Rs 2000 and Rs 5000. The same proportion (7.5%) of households would require 5 to 10 thousand Rupees to meet the minimum line while as nearly 5 percent household are in a condition where additional income of Rs 10,000 is required to cross the poverty line. Under the last category (households requiring Rs. 10 thousand or more) urban areas have twice of the proportion compared to rural areas of the state. The first category households may be dealt with rather ease while as serious efforts are needed for the fourth category with deficiencies. Urban areas of the state as depicted with relatively higher incidence of poverty does also require higher support to meet the minimum needs.

Table-2 present the proportion of households in the state and its regions as far as deficit to meet the poverty line are concerned. In the Eastern region nearly 20 percent of the households required a sum of Rs 2000 to Rs 10000. The similar need was identified for nearly 10 percent of the households in the Bundelkhand region. In the rural and urban areas households requiring Rs 10 thousand or more were highest and were found to be 5.9 and 12.5 percent.

Table 3.2

Distribution of households with the annual deficit relative to poverty line by sector and regions of UP

		Percentage of households			
		with the annual deficit to the poverty line			
		Below Rs 2000	Rs 2000-5000	Rs 5000-10000	Rs 10000+
Sector					
Rural	73.26	6.90	7.96	7.55	4.34
Urban	74.09	4.39	5.43	7.41	8.68
Total	73.42	6.40	7.46	7.52	5.19
Regions					
Western	78.32	5.41	5.76	6.19	4.32
Central	76.10	6.44	6.78	6.11	4.57
Eastern	65.77	7.79	9.81	10.04	6.60
Bundelkhand	83.61	3.39	5.27	4.07	3.66
Total	73.42	6.40	7.46	7.52	5.19
Rural regions					

Western	79.26	5.90	5.92	5.91	3.01
Central	76.24	6.48	7.02	6.57	3.69
Eastern	65.67	8.26	10.28	9.87	5.92
Bundelkhand	85.09	3.77	5.79	2.88	2.47
Total	73.26	6.90	7.96	7.55	4.34
Urban regions					
Western	75.73	4.08	5.31	6.98	7.90
Central	75.67	6.32	6.00	4.64	7.38
Eastern	66.66	3.62	5.69	11.54	12.48
Bundelkhand	78.49	2.07	3.45	8.22	7.77
Total	74.09	4.39	5.43	7.41	8.68

Table 3 present the proportion of households in the state and its rural and urban areas as far as deficit to meet the poverty line are concerned disaggregated by the social groups. Over 7 percent households in the SC/ST as well as OBC categories need just a push of Rs 2000 in their annual income to meet the minimum decent living standard. Nearly 22 percent of SC/ST households and 15 percent of OBC households would make comfortable living if a boost of Rs 2000- Rs 10,000 is made to these households. Higher proportion of SC/ST and OBC households in the urban areas requiring Rs 10,000 is found compared to rural areas.

Table-3.3

Distribution of households with the annual deficit relative to poverty line by sector and social groups of UP

	Percentage of households			
	with the annual deficit to the poverty line			
	Below Rs 2000	Rs 2000- 5000	Rs 5000- 10000	Rs 10000+
Rural+ Urban areas				
SC/ST	63.44	7.46	10.61	11.07	7.43
OBC	72.65	7.25	7.46	7.29	5.35
Others	86.79	3.24	3.79	3.93	2.24
Total	73.42	6.40	7.46	7.52	5.19
Rural areas				
SC/ST	63.40	8.00	11.11	11.11	6.38
OBC	73.95	7.43	7.63	6.77	4.22
Others	86.48	3.67	4.02	4.30	1.52
Total	73.26	6.90	7.96	7.55	4.34

Urban areas					
SC/ST	63.71	3.65	7.06	10.78	14.81
OBC	66.39	6.38	6.64	9.81	10.78
Others	87.40	2.41	3.35	3.20	3.63
Total	74.09	4.39	5.43	7.41	8.68

Table 4 presents the proportion of households in the state by mandals by household level deficit to meet the poverty line. Vindhyachal and Azamgarh mandals had highest proportion of households with the average deficit of Rs. 2000 and other deficit categories. Azamgarh, Basti and Vindhyachal mandals are found to have twice or more proportion of households compared to state average in the fourth category of deficit (i.e. Rs 10,000 or more) in the rural areas. In the urban areas, Azamgarh and Chitrakootdham mandals display very high proportion of households requiring highest push in their incomes.

Table 3.4

Distribution of households with the annual deficit relative to poverty line by sector and mandals of UP

	Percentage of households			
	with the annual deficit to the poverty line			
	Below Rs 2000	Rs 2000-5000	Rs 5000-10000	Rs 10000+
Mandals				
Agra	80.75	5.74	4.13	5.35	4.04
Allahabad	70.46	8.73	9.38	7.63	3.81
Azamgarh	52.21	10.97	10.49	14.22	12.10
Bareilly	62.76	6.65	10.35	11.24	9.01
Basti	64.16	6.36	7.26	11.23	10.99
Chitrkootdham	71.80	5.91	9.84	5.60	6.84
Devipatan	71.11	7.12	10.26	7.84	3.67
Faizabad	75.44	4.90	10.10	6.02	3.54
Gorakhpur	65.25	7.01	9.93	11.33	6.47
Jhansi	94.54	1.05	1.03	2.66	0.72
Kanpur	73.13	6.89	6.96	7.18	5.85
Lucknow	73.33	6.89	7.28	7.11	5.38

Meerut	88.90	1.92	3.57	4.13	1.48
Moradabad	82.62	6.04	5.05	3.64	2.64
Saharanpur	82.92	5.57	5.76	3.65	2.11
Varanasi	75.57	6.16	6.33	7.82	4.13
Vindhyanchal	45.51	11.74	14.04	16.86	11.85
Total	73.42	6.40	7.46	7.52	5.19
Rural Mandals					
Agra	84.35	6.11	3.72	4.26	1.55
Allahabad	70.56	9.48	9.86	7.08	3.03
Azamgarh	52.87	11.81	10.77	14.12	10.43
Bareilly	63.10	7.01	10.74	11.26	7.88
Basti	63.93	6.55	7.29	11.37	10.86
Chitrkootdham	74.51	6.06	10.36	4.39	4.68
Devipatan	71.55	7.36	10.40	7.63	3.05
Faizabad	76.54	4.80	9.88	5.70	3.07
Gorakhpur	63.87	7.61	10.79	11.67	6.06
Jhansi	96.90	1.21	0.69	1.19	0.01
Kanpur	72.29	7.63	6.70	8.00	5.37
Lucknow	73.07	6.88	7.92	7.80	4.34
Meerut	88.18	2.27	4.55	3.31	1.69
Moradabad	83.95	6.67	4.96	3.36	1.06
Saharanpur	85.43	4.74	5.48	3.76	0.60
Varanasi	76.84	6.57	6.81	6.86	2.92
Vindhyanchal	43.74	12.21	14.96	17.31	11.77
Total	73.26	6.90	7.96	7.55	4.34
Urban Mandals					
Agra	69.26	4.54	5.46	8.80	11.94
Allahabad	69.64	2.63	5.57	12.08	10.08
Azamgarh	46.82	4.09	8.21	15.02	25.85
Bareilly	61.52	5.34	8.93	11.18	13.03
Basti	68.43	2.76	6.71	8.69	13.41

Chitrkootdham	56.31	5.10	6.88	12.52	19.20
Devipatan	63.94	3.08	7.94	11.16	13.88
Faizabad	62.35	6.05	12.69	9.77	9.13
Gorakhpur	76.58	2.08	2.94	8.56	9.84
Jhansi	88.90	0.65	1.85	6.20	2.41
Kanpur	74.79	5.42	7.47	5.53	6.79
Lucknow	74.37	6.96	4.79	4.40	9.48
Meerut	89.91	1.43	2.19	5.29	1.18
Moradabad	78.38	4.05	5.35	4.54	7.68
Saharanpur	76.56	7.67	6.46	3.37	5.94
Varanasi	68.80	3.98	3.75	12.90	10.57
Vindhyanchal	62.11	7.23	5.36	12.67	12.64
Total	74.09	4.39	5.43	7.41	8.68

Table 5 presents the proportion of rural households in the state by household characteristics as per the deficit categories in order to meet the poverty line. Households with 'Less' category were predominantly concentrated in each of the deficit class. As per the economic type of the households is concerned, highest proportion of households in need of minimum boost to their incomes were 'other labourers' while as those who needed it to the extent of maximum were identified to be 'agricultural labourers'.

Table 3.5

Distribution of households with the annual deficit relative to poverty line by household characteristics of rural UP
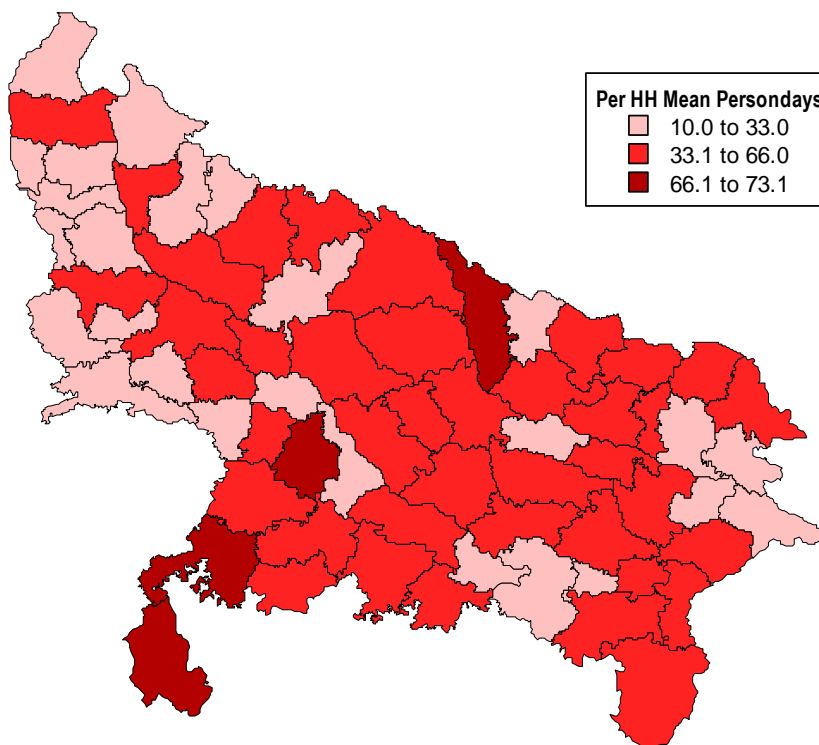
	Percentage of households			
	with the annual deficit to the poverty line			
	Below Rs 2000	Rs 2000-5000	Rs 5000-10000	Rs 10000+
Land possesed				
Less (<1.0 hectares)	69.13	7.86	9.25	8.82	4.93

Medium (1.01-4.0 hectares)	85.08	4.05	4.27	3.92	2.68
High (4 hectares or more)	92.11	3.37	1.93	1.41	1.18
Total	73.26	6.90	7.96	7.55	4.34
Type of households					
Self employed in non-agriculture	74.09	5.87	7.54	8.37	4.13
Agriculture labour	57.01	9.54	12.31	13.64	7.50
Other labour	59.52	10.54	12.06	11.25	6.62
Self employed in agriculture	79.68	5.72	6.15	5.13	3.31
Others	83.64	5.61	5.52	3.78	1.45
Total	73.26	6.90	7.96	7.55	4.34

Above discussion on the deficit analysis suggest the thrust areas for the poverty alleviation. It is evident that to make an visible impact on poverty, targeting strategies need to be worked out in such ways that people living in the vicinity of poverty line and specially with the very-very poor status are identified and are empowered to participate in the programmes meant for their welfare.

Map:-

Table 3.5

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High (4 hectares or more)	92.11	3.37	1.93	1.41	1.18

Total	73.26	6.90	7.96	7.55	4.34
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Agriculture labour	57.01	9.54	12.31	13.64	7.50
Other labour	59.52	10.54	12.06	11.25	6.62
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Table-3.6

Absolute Number of Poor in Uttar Pradesh 1993-94 and 2002-03

Poverty Measure	Poverty Estimates					
	1993-94(50th Round)			2002-03(PSMS-II)		
	Overall	Rural	Urban	Overall	Rural	Urban
Head count Poverty Rate (%)	40.9	42.3	35.1	29.2	28.5	32.3
Number of Poor (millions)	59.3	49.5	9.9	48.8	38.4	10.3

Source: NSS 50th round Central sample & PSMS-II

Problems with poverty alleviation and policy implications:-

Urban poverty in India before implementation of Ninth Five Year Plan was considered as an extension of rural poverty or part of general urban development issues. In

this plan a separate section of urban poverty was introduced which focused on urban poverty and development. In this plan Planning Commission addressed urban poverty as result of unchecked poverty in the rural areas. Following flaws are noticed in the strategy of urban poverty alleviations in India:

1. The present urban poverty alleviation strategy pays attention on income generation and employment creation in the form of bank credit and subsidy. The present provision of providing single dose of assistance and assuming than urban poors have crossed the poverty line is faulty and baseless as it helps in urban poverty alleviation for short term only. Moreover the benefits of the urban poverty alleviation programmes are also filtered away through various leakages. The strategy of urban poverty alleviation does not take into consideration daily requirement facilities of the poor like food, healthcare, housing and sanitation, education, drinking water etc. The strategy of urban poverty alleviation fails to deal with multidimensional nature of poverty. It also fails to deal with the sociological, anthropological and political perspective of poverty. So there is need to change the strategy of urban poverty from merely delivery approach to empowerment approach.

2. Although the problem of urban poverty is no less serious than rural poverty, the priority accorded to alleviation of urban poverty is low which is a matter of concern. Upto Eighth Five Year Plan no emphasis was paid into urban areas. The reason behind it was neglect of problem of urban poverty. Indian Planners relied no trickle down theory. They were of the opinion that from growth process urban areas will be benefitted more in the form of higher income and employment generation. As a result of it the poverty problems in urban areas will be automatically solved. But in practice with increasing rate of urbanization the problem of urban poverty became larger, higher and dense. The local administration with problem of bad governance failed to tackle the problem of urban poverty. Therefore, the strategy of urban poverty should keep emphasis on empowerment approach. It should involve the urban poors and the implementing agencies in such a way which concentrates on creation of employment of permanent nature along with provision of training and capacity building. For it supply of assets through bank credit and government

subsidy is essential wherein credit is the key element and subsidy as an enabling component.

3. Since there are many differences in the nature of urban poverty in the form of incidence, depth and severity of poverty so deficit amount needed to fill the poverty gap differs. Though per capita investment under poverty alleviation schemes is gradually increasing which has resulted in reduction of poverty percentage but it is still well below the desired investment level to uplift all the urban poors above the poverty line. The deficit analysis and poverty gap analysis shows the amount needed to uplift all the poors above the calories consumption poverty line. Moreover urban poverty alleviation programmes are uniformly implemented throughout the whole country. Since there are many differences in the nature of urban poverty, climatic conditions, cultures, resources, goods and services so it is futile to have uniform programmes throughout the country. Also the deficit amount or poverty gap differs from region to region so there is need to frame different types of urban poverty strategies/programmes.

4. One of the major weakness in the strategy of urban poverty alleviation programmes is that the operational guidelines issued do not suggest as how to plan for sub-schemes under urban poverty alleviation programmes systematically i.e. the guidelines issued do not show the way as how to identify and fill the infrastructural gaps and how to plan to fulfill them, how to assess the extent and nature of problem of unemployment and how to maintain a proper balance of demand and supply of laboures. The administrative constraints and weakness of implementing agencies are also obstacles. For the success of the urban poverty alleviation programme the poverty gaps must be filled up. However the economic betterment of the poorer section of the society can not be achieved without social transformation involving structural changes like educational development, change in awareness, scientific outlook, motivation and attitudes.

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