GOVERNMENT OF INDIA HOUSING AND URBAN POVERTY ALLEVIATION LOK SABHA

UNSTARRED QUESTION NO:1014
ANSWERED ON:20.03.2012
INCREASING URBAN POVERTY
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Will the Minister of HOUSING AND URBAN POVERTY ALLEVIATION be pleased to state:

- (a) the number of people living below poverty line in small, big and metropolitan cities of the country, State-wise;
- (b) the reasons for increase in incidents of poverty in the urban areas over the years, despite implementation of poverty alleviation schemes and programmes;
- (c) the amount allocated and spent by the Government in this regard during the last three years and the current year, State-wise;
- (d) the reasons for under-utilization of the available resources;
- (e) whether the Government has taken any concrete steps to improve the living standard of these poor people as well as to provide jobs and housing facility to them; and
- (f) if so, the details thereof, State-wise?

Answer

THE MINISTER OF HOUSING & URBAN POVERTY ALLEVIATION (KUMARI SELJA)

- (a): As per the Tendulkar Committee estimates released by the Planning Commission 807.59 lakhs urban people were below poverty line in the year 2004-05. A Statement showing State- wise number of urban poor is at Annexure-I. City-wise data of urban poor is not available.
- (b): The major reasons behind increase in incidence of the poverty in urban areas are as under:
- (i) Structural- which include socially constructed constraints to opportunities for low- income groups.
- (ii) Influx of a large number of workers to cities without commensurate job opportunities and availability of housing and basic amenities.
- (iii) High cost of living, including cost of health care and medical facilities, housing, transport and education.
- (iv) Lack of urban planning, especially that for housing low-income categories and provision of land for informal sector activities pursued by the urban poor.
- (v) Absence of adequate regulation to protect the economic interest of the poor; and
- (vi) Lack of involvement of poor in urban planning and developmental process.
- (c)&(d): Statements showing state-wise amount allocated and spent under the urban poverty alleviation scheme of the Government, namely the Swarna Jayanti Shahari Rozgar Yojana (SJSRY) during the last three years and the current year are at Annexure-II.

The Government has been able to utilize funds allocated under SJSRY. This is an ongoing scheme and Central funds are released to the States/Union Territories only after they fulfill the prescribed criteria regarding submission of utilization certificates (UCs) as well as release of matching state share to the past release.

- (e)&(f): For improving living standards of urban poor including livelihoods and housing, the Ministry of Housing & Urban Poverty Alleviation is implementing the following programmes on all India basis, covering all States/ Union Territories:-
- (i) Swarna Jayanti Shahari Rozgar Yojana (SJSRY) started in 1997 on all India basis has been comprehensively revamped since 1st April, 2009. The revamped scheme aims at providing gainful employment to the urban unemployed and under-employed poor, through encouraging the setting up of self employment ventures by the urban poor living below the poverty line, skills training and also through providing wage employment by utilizing their labour for construction of socially and economically useful public assets.
- (ii) The Jawaharlal Nehru National Urban Renewal Mission (JNNURM) launched on 3rd December, 2005, supports provision of

housing and basic services to urban poor/ slum dwellers in 65 specified cities under the Sub Mission Basic Services to the Urban Poor (BSUP) and in other cities and towns, under the Integrated Housing and Slum Development Programme (IHSDP). Government grant to States/Union Territories under BSUP/IHSDP ranges from 50% to 90%. Mission Duration is 7 years from 2005-06.

- (iii) The Interest Subsidy Scheme for Housing the Urban Poor (ISHUP) provides for interest subsidy on housing loans to the Economically Weaker Sections (EWS) and Low Income Group (LIG) as part of credit-enablement measures and encourages those households to avail of loan facilities through Commercial Banks/Housing Finance Companies for the purposes of construction /acquisition of houses and avail 5% subsidy in interest payment for loans upto Rs. 1 lakh. This is a demand driven scheme and open to individuals to avail the benefits under this scheme.
- (iv) The scheme of Affordable Housing in Partnership (AHP) aims at supporting the construction of one million houses for EWS/LIG/MIG with at least 25% of the units for EWS category through provision of subsidy for infrastructure @ Rs. 50,000 per affordable dwelling unit or 25% of the infrastructure cost, whichever is less. The scheme aims at partnership between various agencies/ Government/ parastatals/ Urban Local Bodies/ developers for realizing the goal of affordable housing for all.
- (v) The scheme of 'Rajiv Awas Yojana' (RAY) aims to provide financial assistance to States that are willing to assign property rights to slum dwellers for provision of decent shelter and basic civic and social services for slum redevelopment, and for creation of affordable housing stock. Fifty percent (50 %) of the cost of provision of basic civic and social infrastructure and amenities and of housing, including rental housing, and transit housing for in-situ redevelopment in slums would be borne by the Centre, including operation & maintenance of assets created under this scheme. For the North Eastern and Special Category States the share of the Centre would be 90% including the cost of land acquisition, if required. Funds have been released to States for undertaking preparatory activities under Slum Free City Planning Scheme the preparatory phase of Rajiv Awas Yojana. The schemes of ISHUP and AHP have been dovetailed with RAY.