IDENTIFYING POVERTY IN RURAL AND URBAN AREAS: EXPERT PERSPECTIVES

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Abstract: This paper discusses the challenges posed by urbanization and development in India, particularly in the context of poverty reduction. As India's urban population is set to double by 2031, the already weak urban services in the country's cities will be further strained. Basic services, infrastructure, governance, rural flight, and poverty reduction are identified as important issues. The majority of India's urban population resides in the bottom income segment, making it critical to adopt a time-bound and systematic manner to alleviate urban poverty. The paper proposes several solutions, such as forming self-help groups that can avail microfinance, providing night shelters, and earmarking a specific percentage of land in housing plans for the urban poor. The document also discusses poverty measurement and the evolving methodology for identifying urban poverty. Additionally, the document suggests the need for continued efforts to combat poverty.

Keywords: Urbanization, Development, Poverty Reduction, Basic Services, Infrastructure, Governance, Rural Flight, Self-help Groups, Microfinance, Housing, Poverty Measurement.

Introduction

Urbanization has become a pressing issue in India as the country's cities face new challenges posed by a rapidly-growing population. According to projections, India's urban population will double by 2031. Such an increase would place an incredible burden on already weak urban services. Basic services, infrastructure, governance, poverty reduction, and rural flight are essential issues in addressing the challenges of urbanization. Current trends indicate that the majority of India's urban population is concentrated in the bottom income segment. As a result, it is critical to adopting a mission mode approach to reducing urban poverty. The proposals given in this paper include forming self-help groups that can access microfinance, the provision of night shelters, and earmarking a certain percentage of land meant for housing projects for the urban poor. The document also addresses poverty measurement and evolving methodologies for identifying urban poverty. The paper concludes with the need for continued efforts to reduce poverty in India.

Table-01

India's urban population (in thousands) and its share in total population-some projections (Actual till 2009 and projections beyond)

Year	Urban population	Urban as % of total
1950	63 373	17
1955	71 500	17.6
1960	80 357	17.9
1965	93 350	18.8

1970	109 268	19.8
1975	131 708	21.3
1980	159 984	23.1
1985	188 644	24.3
1990	220 260	25.5
1995	253 473	26.6
2000	288 430	27.7
2005	324 671	28.7
2009	356 057	29.7
2010	364 459	30.0
2015	410 490	31.7
2020	463 328	33.9
2025	523 202	36.6
2030	590 091	39.7
2035	661 588	43.3
2040	734 264	46.9
2045	806 194	50.6
2050	875 193	54.2
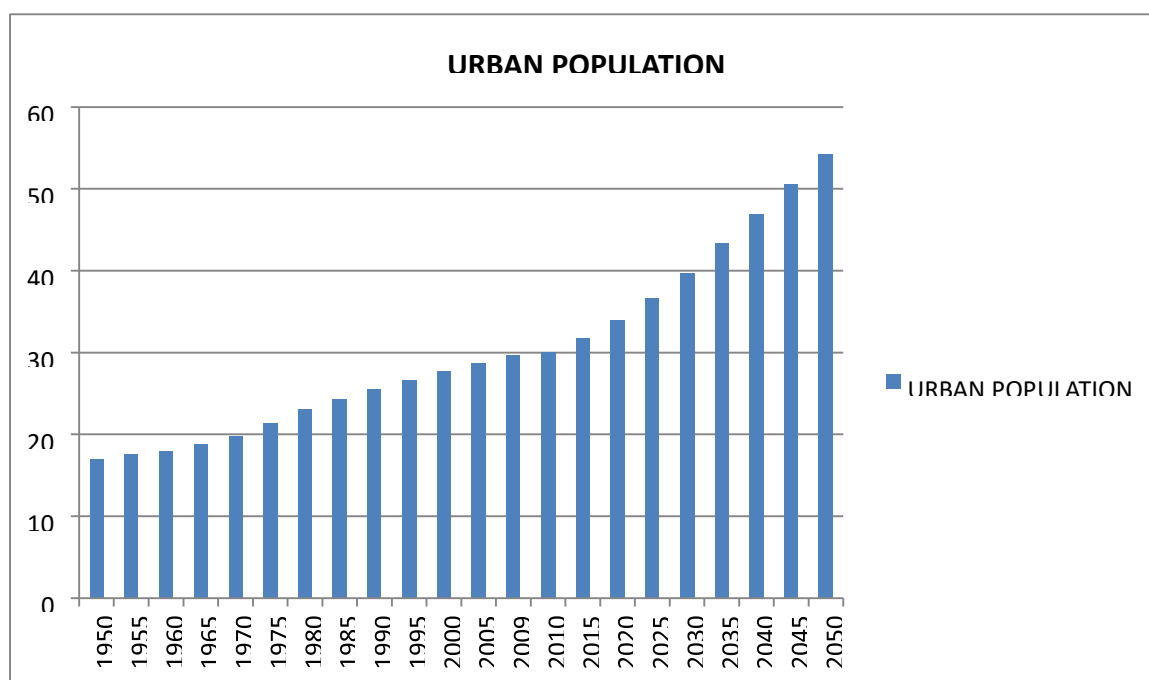
Source: Department of economic and social affairs, United Nations (2009)

It is not possible to give a precise figure of the degree of urbanization in the world, due to different definitions of the level of urbanization used by countries. However, what can be said with certainty is that the world will get increasingly urbanized, as most new manufacture and investment will take place in urban areas. The issues that urbanization poses are similar throughout the world. In the context of India, these issues may be summarized as:

Basic services

The projected pace of increase in urban population will put further strain on the already weak urban services existing in India cities. The following figures indicate that basic services in India cities are much below the norms set by the government:

1.   Availability of water supply is only 105 liters per capita per day, against a norm of 135 liters per capita per day.

2.   Only 74% of the urban population is covered by piped water supply (norm of 100% coverage) and 63% (norm of 100%) by sewage and septic tanks.

3.   Only 30% of the sewage generated is treated.

4.   Only 72% of the solid waste generated is collected, against a norm of 100%.

5.   In urban areas on an average only 2 hospital beds are available for 1000 persons.

6.   24% of the total urban population lives in slums.

Infrastructure

As indicated above, the significant gaps in service delivery are due to poor infrastructure. The High Level Expert Committee appointed by the Government of India has arrived at a figure ofRs. 39.2 lakh corers (2009-10 prices) over a 20-year period as the investment required to meet the infrastructural requirements of India's urban areas. Of this, Rs. 17.3 lakh corers (44 per cent)would be required for urban roads, Rs.8 lakh corers (20 per cent) for urban basic services such as water supply, sewage, solid waste management and storm water drainage and Rs. 4 lakh corers (10 per cent) for investment in renewal and re-development including slums. The operations and maintenance cost of the existing and new assets have been estimated to cost Rs. 19.9 lakh corers during the next 20 years.

Governance

74th Amendment to the Constitution has laid down the roles, responsibilities and governance structure for urban local bodies (ULBs). The functions include formulation of plans for economic development and social justice, urban planning, water supply, sanitation, solid waste management, public health, urban forestry, environmental protection, slum improvement and urban poverty alleviation, among others. Regular elections, a State Finance Commission and a statutory District

Planning Committee are provided so that ULBs are able to exercise their autonomy fully. However, the implementation of the Amendment has been uneven across states. In order to encourage states to improve the basic services and ensure good urban governance, Central Government has launched the Jawaharlal Nehru National Urban Renewal Mission (JNNURM) in 2005. It provides matching funds for investment in urban infrastructure and services, on condition that the states and the ULBs undertake certain mandatory and some optional reforms. (Please see Box for details)

Poverty reduction

As noted above, more than 75 per cent of India's urban population is in the bottom income segment. The Second Administrative Reforms Commission (ARC), in its sixth Report had recommended that "an exhaustive survey to identify the urban poor should be carried out within one year. The parameters to be used for such identification should be simple and easily comprehensible, allowing objective measurement without the use of discretion. The identification should be based on a door to door survey with the survey with the survey teams including at least one person from the area Sabha concerned. The urban poor so identified may be issued multi-utility identity cards for availing benefits under all poverty alleviation programmes".

Other major recommendations of the commission with regard to urban poverty are:

(i)   After identifying the urban poor through surveys, a mission mode approach would need to be adopted for alleviating urban poverty in a time-bound and systematic manner. The urban local bodies may also have their own poverty alleviation schemes with adequate background and forward linkages converging with the other poverty alleviation schemes.

(ii)   The thrust of the urban poverty alleviation schemes should be on upgradation of skills and training.

(iii)   In case of setting up micro-enterprises, the urban poverty alleviation schemes should be flexible in selecting projects and providing financial assistance.

(iv)   The education plan should form an integral part of the development plan for the city.

(v)   Urban Local Bodies should adopt the concept of 'Primary Health Care' for providing health and medical facilities to the urban poor, particularly to women and children with the help of auxiliary staff. These should specifically cater to the population living in slum areas.

(vi)   There has to be total redevelopment of slum areas. While redeveloping, it should be ensures that adequate provision has been made for schools, health centre, sanitation etc.

(vii)   It is necessary to earmark and reserve a certain percentage of land in housing projects in each town and city for the urban poor. If a construction cannot allocate housing for the poor, the developer must, at his own cost, provide suitable housing in any other appropriate place acceptable to the authorities.

(viii)   To maximize the benefits of micro-finance, formation of Self-Half Groups (SHGs) need to be encouraged. Institutions and NGOs with good track record should be encouraged to promote SHGs for availing micro-finance.

(ix)   A detailed programme for the provision of night shelters needs to be drawn up in all cities, beginning with large cities having Metropolitan and Municipal corporations, for implementation.

It is important to evolve a reliable methodology for identification of the urban poor to ensure the effective implementation of various poverty alleviation programmes. In order to evolve a uniform methodology for identification of urban BPL in the context of the 12th Plan, the Planning Commission had constituted an Expert Group under the Chairmanship of Professor S.R. Has him to recommend the detailed methodology for identification of BPL families in the urban areas. The Expert Group has submitted an Interim Report in May 2011 recommending the adoption of a set of adjective and verifiable indicators for the identification of the urban poor.

The Expert Group has recommended that poverty be identified in urban areas through the identification of specific 'vulnerabilities' covering three broad categories namely, residential, occupational and social.The Government has, accordingly, decided to conduct a nation-wide survey to identify not only the BPL (both rural and urban) but also caste and religious backgrounds which could not be covered by the Census 2011. The survey would be conducted between June and December 2011.

The BPL in the urban area will be identified through an 'inclusion criteria' based on three factors: (a) place of residence (b) social vulnerability (illiteracy, chronic disability, female headed households etc.) and (c) occupational vulnerability (those in the most informal and least remunerative sectors).

Government of India launched in 2005 a major wide effort for urban renewal and poverty reduction with initiatives hinged on the participation of urban local bodies. The JNNURM offered large central government assistance for upgrading key urban infrastructure in the original 63 Mission cities in addition to sizable investment in housing for the poor. The scheme resulted in a large number of low cost houses being built across the country by government departments and agencies.

Central Assistance under the scheme has the following prerequisites: 1. A City Development Plan (CDP) for each mission city. 2. Detailed Project Reports (DPR) for specific projects under the programmed. 3. A set of Mandatory and Optional Reforms to be carried out both at State and Urban Local Body (ULB) level.

Mandatory reforms at local government level

1. Adoption of accrual accounting system 2. Introduction of e-governance including GIS. 3. Improvement in property tax to make it the main source of revenue. 4. Levy of reasonable charge for basic services in order to meet at least the operation and maintenance charges 5. Internal earmarking within local bodies budgets for basic services to the urban poor. 6. Provision of basic services to the urban poor including security of tenure at affordable prices, improved housing, water supply and sanitation. Delivery of other existing universal services of the government for education, health and social security is ensured.

Mandatory reforms at the level of states

(i) Implementation of the decentralization measures as per the 74th Amendment. (ii) Rationalization of Stamp Duty to not more than 5%.(iii) Enactment of the Community Participation Law to institutionalize citizen's

participation and introduce the concept of the Area Sabah in urban areas. (iv) Assigning or associating elected ULBs with "city planning function". Over a period of seven years, transferring all special agencies that deliver civil services in urban areas to ULBs and creating accountability platforms for all urban civil service providers in transition.

Rural flight and urban bias

Rural Flight is supposed to be a major factor contributing to urbanization. People who survive on rural farms facing the vagaries of agro-climatic uncertainties decide to look for an improved standard of living by moving into the city. In the West, another reason for rural flight is the 'industrialization of agriculture' which has rendered small farms unviable. Apart from more job opportunities, cities also offer better basic services. Urban Bias proposes that the urban classes in poorer countries use their social power to distort public policies in their favor and against the rural classes. This leads to a biased allocation of resources in favor of the urban population. Avery evident urban bias is in the different levels of basic services between urban and rural areas, although this could also be because providing same level of services to scattered rural population may be more expensive.

Poverty is understood in common parlance as shortage of income. However, social development treats poverty as going beyond income poverty and considers it a multidimensional issue. It asserts that poverty is the by-product of livelihood systems which are shaped by socio-political and economic forces. Thus, apart from income, other factors like access to health, education, social life, quality of the environment, spiritual and political freedom must be taken into consideration while assessing deprivation leading to poverty. Critics of the multidimensional approach to poverty argue that with sufficient income other measures of well-being like health and education can be accessed. They add that government's efforts to remove poverty can only be poor and not to spiritual and political freedoms. In defence of multidimensionality of poverty, it must be said that correlation of poverty with income may not be strong in many cases. For instance, even in the case of a household with income which may qualify it to be called non-poor, much will depend on how the income is spent among the members of the household. It is likely that most of the income is spent on some members, leading to deprivation of other members. Secondly, poor persons themselves rank poverty with reference to dimensions other than income. This comes out clearly in exercises of participatory poverty analysis and wealth ranking.

Poverty and public policy

How poverty is defined and perceived will influence the choice of public policy options that will be used to address the issue. In case poverty is seen as an income issue, economic policy based on growth will be the obvious choice; however, in case poverty is defined in terms of health, education, social life and other noneconomic factors, the development strategy will need to address issue of social policy.Some of the prevalent definitions of poverty highlight the multidimensionality of poverty and the complexities involved in reducing this condition. United Nations defines poverty thus: Fundamentally, poverty is a denial of choices and opportunities, a violation of human dignity. It means lack of basic capacity to participate effectively in society: It means not having enough to feed and cloth a family, not having a school or clinic to go to, not having the land on which to grow one's food or a job to earn one's living, not having access to credit. It means insecurity, powerlessness and exclusion of individuals, households and communities. It means susceptibility to violence, and it often implies living on marginal or fragile environments, without access to clean water or sanitation.

World Bank has used a very comprehensive definition of poverty: Poverty is hunger. Poverty is lack of shelter. Poverty is being sick and not being able to see a doctor. Poverty is not having access to school and not knowing how to read. Poverty is not having a job, is fear for the future, living one day at a time. Poverty is losing a child to illness brought about by unclean water. Poverty is powerlessness, lack of representation and freedom.

Inequality and vulnerability

It is important to understand the two concepts of inequality and vulnerability which are related to poverty. Inequality refers to the distribution of income or consumption across the entire population. It is thus related to the concept of income poverty. Vulnerability refers to the condition of those groups who are not now poor, but are at risk of falling into poverty. The risk may be on account of natural disasters like floods or drought, or market risks like a fall in the price of commodities. Public policy needs to take preemptive action so that the vulnerable do not slip into permanent poverty.

Measurement of poverty

Why should poverty be measured? There are at least three reasons why the government needs to count the poor. These are:

•   The measurement of the poor is essential if they are to figure in the political and economic agenda. It is easy to ignore the poor if they are statistically invisible.

•   Poverty reduction is one of the priorities of the governments across the world. It is important to know the magnitude of the poor before effective interventions can be designed. The targeting of interventions can be made effective if poverty data is available separately for regions, social groups, gender, age groups etc.

•   Robust poverty data is also necessary to monitor the impact of policies designed to reduce poverty and to take corrective measures where necessary.

GNP per capita

It is the most obvious development measure. While this can be used for intercountry comparisons of overall development, it is not a satisfactory measure for poverty for several reasons. It is an average and does not reflect the pattern of distribution of income within the country. Even in comparisons between countries, it is likely that two countries with the same level of GDP per capita may vary widely in the number of poor, depending upon the distributive justice within the countries.

Head count ratio, poverty gap and poverty severity index

One of the most popular measure of income poverty is the Head Count Ratio (HCR) which gives the number of poor in a community as a percentage of the total population. However, it is an imperfect measure on various counts: it only gives the number of poor in a community, but not the intensity of poverty. Within the poor as a group, reduction in the income of someone or transfer of income from one poor to another does not get reflected in the HCR. However, HCR remains a popular index of income poverty among policy makers. A more refined index of poverty is the Poverty Gap (PG) which measures the proportionate income shortfalls below the poverty line for all the poor. A similar refinement is the Poverty Severity Index (PSI) which gives the greatest weight on those furthest below the poverty line. The three measures (HCR, PG and PSI) together are known as Foster-Greer-Thornback poverty measures, indicated by the symbols, P_0 P_1 and P_2 respectively.

Multi-dimensional poverty index

The human Development Report, (HDR) 2010 has recognized the need to factor in the multidimensionality of poverty. In place of the previous Human Poverty Index (HPI), it has introduced a new parameter, namely Multidimensional Poverty Index (MPI). The MPI indicates the share of the population that is multidimensionality poor, adjusted by the intensity of deprivation in terms of living standards, health and education. Measured in terms of MPI, India with a poverty index of 0.296 and poverty ratios of 41.6 per cent (in terms of PPP $ 1.25 per day) and 28.6 per cent (as per the national poverty line) is far below countries like China and Sri Lanka. As we saw in the Table 3, even a country which has a lower HDI (129) has higher indices than India (HDI 119) in respect of life expectancy and mean years of schooling.

Planning commission estimates

The Planning Commission is responsible for the estimation of poverty in India. It makes poverty estimates based on a large sample survey of household consumption expenditure carried out by the National Sample Survey Organization (NSSO) after an interval of every five years. The Commission has been estimating the

poverty line and poverty ratio since 1997 on the basis of the methodology spelt out in the report of the Expert Group on 'Estimation of number and Proportion of poor' (known as Lakdawala Committee Report). On the basis of NSS 61st Round (July 2004 to June 2005) consumer expenditure data, the poverty ratio is estimated at 28.3 per cent in rural areas, 25.7 per cent in urban areas, and 27.5 per cent for the country as a whole in 2004-05.

While Planning Commission is responsible for the estimation of poverty at the national and state levels for rural and urban areas, the Ministry of Rural Development conducts the BPL census to identify individual households below the poverty line in rural areas. Although it is expected that the total number of rural households identified through the BPL survey would correspond to the estimates of rural poverty made by the Planning Commission, this does not happen, as identification of BPL households is an intensely political exercise. Two Committeeschaired by Prof. Suresh Tendulkar and Dr. N.C. Saxene respectively-have examined the methodology of estimating poverty and of conducting BPL census in rural areas. Another expert group under Prof. S. R. Has him has been set up to recommend the methodology for identification of BPL families in urban areas.

Expert groups for estimating poverty and BPL families

The Expert Group led by Prof. Tendulkar submitted its report in December 2009. While acknowledging the multidimensional nature of poverty, the Expert Group recommended moving away from anchoring poverty lines to the calorie-intake norm to adopting estimates of consumption expenditure as the basis for future poverty lines. On the bias of the above methodology, the all-India rural poverty head count ratio for 2004-05 was estimated at 41.8 per cent (as against 28.3% by the Planning Commission), urban at 25.7 per cent (25.7% by Planning Commission), and all-India at 37.2 per cent (27.5% by Planning Commission). The revised poverty lines for 2004-05 as recommended by the Tendulkar Committee have been accepted by the Planning Commission.

An Expert Group headed by Dr. N.C. Saxena was constituted by the Ministry of rural Development to recommence a suitable methodology for identification of BPL families in rural areas. The Expert Group submitted its report in August 2009 and recommended doing away with score-based ranking of rural households followed for the BPL census 2002. The Committee has recommended automatic exclusion of some privileged sections and automatic inclusion of certain deprived and vulnerable sections of society, and a survey for the remaining population to rank them on a scale of 1. Households that fulfill any of the following conditions will not be surveyed for BPL census:

•   Families who own double the land of the district average of agricultural land per agricultural households if partially or wholly irrigated (three times if completely unirrigated).

•   Families that have three or four wheeled motorized vehicles, such as, jeeps and SUVs.

Families that have at least one mechanized farm equipment, such as, tractors, power tillers threshers, and harvesters.

•   Families that have any person who is drawing a salary of over Rs. 10,000 per month in a non-government/private organization or is employed in government on a regular basis with pensioner or equivalent benefits.

•   Income tax payers.

The following would be compulsorily included in the BPL list:

•   Designated primitive tribal groups.

•   Designated most discriminated against SC groups, called Maha Dalit groups.

•   Single women-headed households.

•   Households with a disabled person as breadwinner.

•   Households headed by a minor.

•   Destitute households which are dependent predominantly on alms for survival.

- Homeless households.
- Households that have a bonded laborer as member.

Survey of the remaining rural households is to be conducted and scores given depending upon the different socio-economic parameters recommended by the committee.

The Ministry of Housing and Urban Poverty Alleviation (HUPA) is the nodal Ministry for issue of guidelines to identify BPL families in urban areas. Till now, no uniform methodology was being followed by the States/UTs to identify the urban poor. An Expert Group under the Chairmanship of Professor S.R. Has him has been constituted by the Planning Commission torecommend the methodology for identification of BPL families in urban areas. The Expert Group has submitted an interim report.

Below poverty line (BPL) survey

BPL survey was last conducted in 2002; however, the survey results have been challenged and was under the consideration of the Supreme Court for a long time. The Government of India has now decided to conduct a new survey, simultaneously for rural and urban areas. The proposed caste and religious survey will also be held along with this survey. It is expected that the survey will be held between June and December 2011.

BPL in the urban area would be identified through an 'inclusion criteria based on three factors: (a) place of residence (b) social vulnerability (illiteracy, chronic disability, female headed households etc.) and (c) occupational vulnerability (those in the most informal and least remunerative sectors). In rural areas, however, the identification of BPL would be identified by dividing the population into three categories-those at the top (families owning fixed-line telephones, refrigerators, and farmers with a credit limit of Rs.50,000) would be excluded. In the second category are those at the bottom (such as destitute, manual scavengers and primitive tribal groups) who would be automatically included. In the third category would be those who do not fall into either of the above two groups. A set of seven 'deprivation indicators' has been adopted to identify the BPL among this third category. These are:

- Households with only one room with kootchar walls and roof;
- Households with no adult member between 16 and 59 years of age;
- Female-headed household with no adult male;
- Households with a disabled member;
- Households with no able-bodied adult member ;
- SC and ST households with no literate adult above 25 years of age; and
- Landless households deriving a major part of their income from manual casual labor.

The order of priority in the BPL list will be from the largest number of deprivations to the smallest. The Planning Commission has put a poverty cap of 46% of the rural population.

India's record of poverty reduction

Despite more than six decades of efforts by the government at reducing poverty, India has the largest number of poor among the countries of the world and is home to one-fourth of the world's poor. (HDR, 2003) There is considerable variation among states in the matter of poverty reduction during the post-reform period. For instance, Orissa which has the highest incidence of poverty has been slowest in the matter of reducing the number of poor. This is closely followed by Bihar. There is evidence that poverty is increasingly getting concentrated in the six states of Jharkhand, Bihar,

Orissa, Chhattisgarh, Madhya Pradesh and Utter Pradesh. In 1993-94, 41 per cent of India's total (urban and rural put together) lived in these states; the figure has gone up to 49 per cent by 2004-05. Considering that many of the poorest in these states belong to Scheduled Tribes and that left wing extremism is focused on these vulnerable population, public policy should focus on effective measures to address the endemic poverty of these sections of society. The very fact that all nations of the world got together to improve the plight of the world's poorest is a great achievement and without a precedent. Critics have, therefore, found it difficult

to pick holes in such a laudable effort. However, it has been pointed out that the approach is rather mechanical and target-based. For

Instance, the target for poverty is income-based and ignores other forms of deprivation. Such an approach reduces development to an exercise driven by governments and multilateral agencies with measures of success pre-determined and without any consultation with or involvement by the beneficiaries of development. Another issue raised is that these are not stand-alone discrete goals but interlinked so that failure to meet on will have a knock-on effect on other goals. For instance, the status of women gets reflected not only on achievements in literacy but also on maternal mortality and nutrition status.

Countries like China and India have achieved considerable progress in reducing poverty and deprivation, mainly due to their recent record of economic growth. However, the global economic crisis since 2008 has affected the prospects of many nations in Sub Saharan Africa who may not achieve the targets.

Nevertheless, the poverty rate of Sub Saharan Africa is reported to have come below

50% for the first time and is expected to reach 35-40% by 2015. According to the Global Monitoring Report of MDG (2011), the population living on less than $1.25 a day will come down to 22.4% by 2015, still a substantial number. According to the Ministry of Statistics and Pregramme Implementation, the number of poor in India is likely to be 279 million in 2015. Seven states-Bihar, U.P., Chhattisgarh, Jharkhand, M.P., Orissa and Uttarakhand account for 64% of the country's poor and this is likely to increase to 71% by 2015. India's recent rights-based laws for ensuring access of the poor to food, employment, education and information are expected to significantly improve its record of achieving the MDG targets.

Conclusion

Figures of poverty show that it is disproportionately high among disadvantaged social groups like Scheduled Castes and Scheduled Tribes. In 2004-05, the incidence of poverty among the SC population in rural areas was 53.8 per cent, while for the country as a whole, the percentage of poor in rural areas was only 41.8 per cent. For the ST population, the figure of rural poor was even higher at 61.3 per cent. Similar disproportionate increase in the percentage of poor is visible in respect of urban poor among these two groups.Thus, as indicated by the HDI figures quoted above, although India has achieved some improvement in income poverty (which accounted for its higher HDI ranking among its South Asian neighbors-please see Para 2.13 above), its record in respect of other dimensions such as malnutrition, educational attainments and health indices is woefully inadequate. This calls for targeted interventions to address the different dimensions of poverty at the micro level.

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