### An Evaluation Of Performance Of National Urban Livelihood Mission In Bilaspur, Chhattisgarh

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### **Abstract**

Urbanization and economic growth are closely related. With a greater than 60% share of the country's GDP, Indian cities are quickly becoming the source of that growth. According to the 2011 Census of India, there are currently 377 million people living in urban areas across the country, a 31% growth since 2001. According to the National Commission on Enterprises in the Unorganized Sector's Report on Conditions of Work and Promotion of Livelihoods in the Unorganized Sector, which was published in August 2007 (NCEUS, 2007), 92 percent of India's workforce was employed in the informal sector in 2004–2005. The unorganised non-agriculture sector is largely made up of the urban informal sectorUnorganized sector workers' lack of education and expertise has prevented them from taking advantage of the opportunities presented by expanding markets. This emphasises how important skill upgrades are for improving employment prospects in metropolitan regions.

**Keywords:** - Economic development, NULM, Unorganised sector, Urban poverty.

### Introduction

In addition to this, because urban poverty is multifaceted, it must simultaneously be addressed in a thorough and integrated manner with a targeted focus on the vulnerable groups in order to have a significant impact on the vulnerabilities ground. These include occupational, residential, and social vulnerabilities faced by the poor in cities and towns. Programs like JNNURM and RAY are address issues of residential vulnerability. By providing chances for skill development leading to market-based employment and supporting them in setting up self-employment initiatives, it will be possible to best address the other two vulnerabilities occupational and social. Programs to reduce urban poverty must be focused on credit accessibility and skill development. In light of this, the National Urban Livelihoods Mission has been created as a mission-mode approach to urban livelihoods (NULM).

In this regard, the current study is a modest attempt to analyse numerous aspects, such as NULM's methods, aims, and constituent parts. It was also interestingly focused on the examination of the financial and physical progress under the National Urban Livelihood Mission in India as well as the analysis of central fund allocation (NULM).

## Objectives and Methodology of the Study

The purpose of the current study is to examine the Central Fund Allocation under the National Urban Livelihood Mission in India. The purpose of the current study is to evaluate the financial and physical progress made under the National Urban Livelihood Mission (NULM), which is based solely on secondary data. The information is gathered from a variety of sources, including books, journals, and reports from the Ministry of Housing and Urban Poverty Alleviation. The study's analysis of the

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current problem in India was done using the exponential growth model.

### **National Urban Livelihoods Mission:**

In order to "reduce poverty and vulnerability of urban poor households by enabling them to access gainful self-employment & skilled wage employment opportunities, resulting in appreciable improvements in the livelihood on a sustainable basis, through building strong grassroots level institutions of the poor," the State Urban Livelihoods Mission will be implemented.

Until September 2013, the National Urban Livelihoods Mission (NULM), formerly known as the Swarna Jayanti Shahari Rozgar Yojana (SJSRY), was being carried out by the Ministry of Housing and Urban Poverty Alleviation. It attempts to organise urban poor people into self-help groups, provide skill training for self and wage work, and assist urban poor people in starting their own businesses by offering financing with reduced interest rates. Additionally, under this Mission, infrastructure for street vendors and shelters for urban homeless people may be implemented.

Building the capacity of the urban poor, their institutions, and the equipment used in the implementation of programmes to develop livelihoods and reduce poverty. Developing skills to gain entry to the expanding marketbased employment opportunities provided by burgeoning metropolitan economies. Urban poor individuals and groups can receive training for starting microenterprises and support in doing so. Ensure that permanent shelters with 24-hour access and the essential infrastructure like water supply, sanitation, safety, and security are available to the urban homeless population. To help urban street sellers obtain appropriate venues, institutional credit, social security, and skills to take advantage of developing market prospects, in order to address their worries about their ability to support themselves.

# Disabled people are given special consideration under the National Urban Livelihoods Mission (NULM)

The National Urban Livelihoods Mission's (NULM) Employment through Skills Training & Placement component stipulates, among other things, that a minimum of 3 percent of applicants must have a disability. A specific training programme may be implemented by the State Urban Livelihoods Mission if the required minimum percentage cannot be met common training programmes, through depending on the trade and area of implementation. A particular provision of a 3 percent reserve reservation for the differentlyabled has been created under the NULM Self Employment Programme component. The Scheme of Shelters for Urban Homeless and Innovative & Special Projects under NULM both include suitable provisions for people with disabilities.

The NULM consists of the following 7 components, which are

- 1. Social Mobilization and Institutional Development (SM&ID): This NULM component calls for organising urban poor households into self-help groups (SHGs) that are based on thrift and credit as well as their federations and collectives.
- 2. Capacity Building and Training (CB&T): Under NULM, a multifaceted strategy is planned for ongoing capacity building of SHGs and their federations/collectives, government personnel at the central, state, city/town, and banker levels, as well as NGOs, CBOs, and other stakeholders. To help with the implementation of the programme for the poor, support is also given for the establishment of mission management units at the national, state, and local levels.
- **3. Jobs via Skill Training and Placement** (**EST&P**): NULM focuses on helping urban poor people improve their abilities so they can become self-employed or find better salaried employment.

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- **4. Self-employment Programme (SEP):** This component focuses on providing financial aid to urban poor individuals or groups to start profitable self-employment projects or microbusinesses that are appropriate for their abilities, training, aptitude, and local conditions.
- **5. Support for Urban Street Vendors:** This section addresses the expansion of the vendor market, enabling credit for vendors, conducting a socioeconomic assessment of street vendors, developing skills and microbusinesses, and integrating social support under various government programmes.
- **6. Shelter for Urban Homeless (SUH):** Funding will be provided for the development of long-term shelters for the city's homeless that are outfitted with necessary services.
- 7. Innovative & Special Projects (I&SP): Initiatives in the form of innovative projects are encouraged under this component. These programmes could be considered pioneering attempts that are intended to spark P3 partnerships, or sustainable urban livelihood options (PPCP).

#### **Results and Discussion**

Table - 1: Central Fund Allocation under SJSRY / NULM during 2006-2016

| Year    | Allocation (Rs. in Crores) |
|---------|----------------------------|
| 2006-07 | 250.00                     |
| 2007-08 | 344.00                     |
| 2008-09 | 545.00                     |
| 2009-10 | 515.00                     |
| 2010-11 | 587.96                     |
| 2011-12 | 800.50                     |
| 2012-13 | 838.00                     |
| 2013-14 | 950.00                     |
| 2014-15 | 1003.00                    |
| 2015-16 | 510.00                     |

Source: Ministry of Housing and Urban Poverty Alleviation, Gol.

The allocation of central money under NULM is detailed in Table 1 for the years 2006 to 2016. According to the provided table, there has been a significant fluctuation in the distribution of monies over time. It was just 250 crores in 2006–07; the next year, it rose to 344 crores. In contrast, from 2008 to 2009, the amount of monies allocated climbed progressively, from 344 crore to 545, and then to 515, 587.96 in the

following years. The financial allocation then significantly increased in the following years, reaching 800 crore in 2011–12, followed by 838, 950, and 1003 crore in the next three, before declining to 510 crore in 2015–16. The exponential growth model likewise supported these variances in the annual rise of central fund allocation.

Table - 2: Average Annual growth of Central Fund Allocation under SJSRY / NULM

| Model Summary and Parameter Estimates           |               |       |     |     |                     |          |      |
|---|---------------|-------|-----|-----|---------------------|----------|------|
| Dependent Variable: Funds Allocation under NULM |               |       |     |     |                     |          |      |
| Equation  | Model Summary |       |     |     | Parameter Estimates |          |      |
|   | R Square      | F     | df1 | df2 | Sig.                | Constant | b1   |
| Exponential                                     | .574          | 10.77 | 1   | 8   | .011                | 315.765  | .112 |
|   |               | 9     |     |     |                     |          |      |

The central fund allocation under NULM's average annual increase is shown in the table above. Here, the growth of central fund allocation has been studied using the exponential growth model. According to the

aforementioned findings, NULM's central fund allocation has an average yearly growth rate of 11.2 percent, which is statistically significant at the level of 5% and has a R squared value of 0.574. And 10.779 is the F value.

Table - 3: Financial / Physical Progress under Swarna Jayanti Shahari Rozgar Yojana (SJSRY) / National Urban Livelihoods Mission (NULM)

| Si.<br>No | All India Cumulative details (since 1997-98 till 2014-15)  |           |
|-----------|--|-----------|
| 1         | Total Central funds released to the State/UT under SJSRY/NULM since 1997-1998 (including opening balance) (Rs. in crore) | 6136.72   |
| 2         | Total Central funds spent by the State/UT under SJSRY/NULM (Rs. In crore)  | 5071.44   |
| 3         | Total Central funds unspent available with the State/UT under SJSRY/ NULM (Rs. in crore)                                 | 1065.28   |
| 4         | Total number of beneficiaries assisted for setting up individual microenterprises  | 15,75,446 |
| 5         | Total number of urban poor imparted skill training   | 37,46,546 |
| 6         | Total number of beneficiaries assisted for setting up Group micro enterprises  | 6,75,429  |
| 7         | Total number of beneficiaries assisted through Revolving Fund for Thrift & Credit Societies                              | 11,13,469 |

Source: Ministry of Housing and Urban Poverty Alleviation, GoI.

## Tribal Sub Plan (TSP) and Scheduled Caste Sub Plan (SCSP)

The Tribal Sub Plan (TSP) for Scheduled Tribes (ST) and the Scheduled Castes Sub Plan (SCSP) are intended to direct flow of resources towards development of SC and ST, at least in proportion to their numbers in the population, both physically and financially. The former Planning Commission has periodically released pertinent instructions for the creation, implementation, and monitoring of SCSP/TSP.

From 2011–12, separate allocations for SCSP and TSP were made as part of the Plan

Table - 4: Scheduled Caste Sub Plan (SCSP)

allocation. As a result, funding from different MoHUPA-managed programmes, including SJSRY, which has since been reformed as NULM, BSUP & IHSDP under the former JnNURM, RAY, and RRY, have been set aside for SCSP and TSP. Beneficiary focus predominates in NULM's SEP and EST&P components. However, urban slum rehabilitation programmes offer universal coverage, which means that all slum residents who qualify are included.

The following are the physical and financial information for SCSP and TSP:

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|         | Financial (Rs. in Crore) | Physical Achievements under NULM |          |
|---------|--------------------------|----------------------------------|----------|
| Year    | Allocation               | SEP                              | EST & P  |
| 2011-12 | 247.50                   | 14,996                           | 60,843   |
| 2012-13 | 259.87                   | 18,420                           | 79,553   |
| 2013-14 | 328.50                   | 17,865                           | 1,39,090 |

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Source: Ministry of Housing and Urban

Poverty Alleviation, GoI.

Note: SEP-Self-Employment Program

 $EST \ \ and \ \ P \ - \ Employment \ \ through \ \ skill$ 

Training and Placement

The distribution of money under the scheduled caste subplan from 2011 to 2014 is clearly displayed in Table 4. According to the information provided, in the fiscal year 2011–12, 247.50 crore in total funds were allocated,

with 14,996 SEP recipients and 60,843 EST and P beneficiaries. In contrast, in 2012–13, the overall amount of cash allocated climbed to \$259,87, and the SEP, EST, and P recipients also increased, to 18,420 and 79,553 respectively. The overall funds allocated were increased to 328.50 in 2013–2014, the beneficiaries under the SEP were reduced to 17,865 crore, and EST and P were dramatically increased to 1,39,09 0 during the study period.

**Table - 5: Tribal Sub Plan (TSP)** 

|         | Financial      | Physical Achievements under |         |  |
|---------|----------------|-----------------------------|---------|--|
|         | (Rs. in Crore) | NULM                        |         |  |
| Year    | Allocation     | SEP                         | EST & P |  |
| 2011-12 | 26.40          | 3,281                       | 15,382  |  |
| 2012-13 | 27.72          | 3,920                       | 27,992  |  |
| 2013-14 | 35.04          | 4,177                       | 27,955  |  |
| 2014-15 | 144.00         | 1,659                       | 14,735  |  |
| 2015-16 | 130.00         | 1,269                       | 8,657   |  |

Source: Ministry of Housing and Urban Poverty Alleviation, GoI.

Note: SEP-Self-Employment Program

EST and P – Employment through skill Training and Placement

The allocation of funding under the tribal subplan from 2011 to 2016 is clearly displayed in Table 4. The following figure indicates that the overall amount of cash allocated for the 2011–12 fiscal year was 20.40 crore, with 3,281 SEP recipients and 15,382 EST and P beneficiaries. As opposed to 2012–13, when the overall amount of cash allocated climbed to \$27.72 and the numbers of SEP, EST, and P recipients to 3,920 and 27,992 respectively. The allocated funds were then 35.04 in 2013–14, while the SEP, EST, and P beneficiaries were 4,177 and 27,955 respectively. Similar to 2014–15, this sum was 144.000 crore, with 1,659 SEP

recipients, and 14,735 EST and P beneficiaries. Finally, in the fiscal year 2015–16, the total funds granted were reduced to 130 crore, the beneficiaries under the SEP were reduced to 1269, and the beneficiaries under the EST and P were gradually reduced to 8657 during the course of the research.

### Conclusion

The researcher may get to the conclusion that the National Urban Livelihood Mission has been significantly enhancing the housing, social, and occupational needs of urban poor people. On the other hand, NULM calls for a thorough strategy that is integrated and has a specific focus on the vulnerable populations that reside in metropolitan areas. The Central government should therefore be required to offer financial support via the appropriate channels. Additionally, the States and UTs will be obliged to provide Monthly and Quarterly Progress Reports (QPRs) in accordance with the objectives and accomplishments. The Mission Directorate at NULM may mandate additional progress reports in addition to those already mentioned as may be deemed necessary from time to time. The States / UTs shall set up proper monitoring procedures, and the CMMUs will provide monthly reports detailing the development of different NULM components. States and UTs must submit their progress reports online. For the effective operationalization, implementation, and monitoring of the Mission, the Mission Directorate in the Ministry of Housing and Urban Poverty Alleviation, Government of India, will periodically release a set of comprehensive operational guidelines for each component and sub-component of NULM.

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