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### Empowerment of Poor & Urban Good Governance: With Special Reference to Chhatisgarh

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#### ABSTRACT

*Cities play a vital role in economic growth and prosperity. Sustainable development of cities largely depends upon their physical, social and institutional infrastructures. In India, the process of urbanization is at critical juncture. India is among the countries at low level of urbanization. Though the Indian economy is booming, but the public sector seems to be deteriorating. The service sector is booming while the employment opportunities in organized sector and particularly public sector are declining. This has called for inclusive economic growth and holistic development. Healthy inclusive economic growth needs faster urban growth to reduce the economic burden on rural areas. There has been paradigm shift in urban governance in India. Decentralization as envisaged by 74th Constitution Amendment Act, 1992 has led the process of municipal reforms and ensuring urban governance, however, the task of devolution of powers, functions, and finances to local bodies is still showing unfinished agenda. The policy on urban housing and habitat intends to promote sustainable development of human settlements with a view to ensuring equitable supply of land, shelter, and services at affordable prices to all sections of society. Urban poverty is a major challenge before the urban managers and administrators of the present time. Though the anti-poverty strategy comprising of a wide range of poverty alleviation and employment generating programmes has been implemented, results show that the situation is grim. Migration alone accounts for about 40 per cent of the growth in urban population, converting the rural poverty into urban one. Against this view point, the present paper purports to review the status of Swarn Jayanti Shahri Rozgar Yojana in India in general and in Chhatisgarh in particular. The paper also aimed at analyzing the role of SJSRY in empowerment of urban poor.*

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#### Poverty Estimates

Poverty alleviation has been on the national policy agenda for more than 50 years. As early as 1938, the Indian National Congress constituted a National Planning Committee which had declared that social objective should be to ensure an adequate standard of living for the masses. The importance of reduction in poverty and provision of other basic needs has been emphasized in all the five year plans since independence particularly since the 5th Five Year Plan. The estimates on poverty based on NSS data show that poverty in India in 1997 was around 37 per cent (rural poverty ratio was 38 per cent and urban poverty ratio was 34 per cent. The concept of poverty is multi-dimensional viz. income poverty and non-income poverty. It covers not only levels of income and consumption but also health and education, vulnerability and risks and marginalization and exclusion of the poor from the mainstream of society. According to some

researchers, reforms would benefit the poor in the medium and long run, although they may have adverse effect in the short-run. Some others argue that reform package has internal contradictions and it might have adverse effect on the poor in both short and long run. The pro-reformers argue that the reforms would increase efficiency and higher growth and in turn reduce poverty. It is also argued that one has to look at counterfactual situation while analysing the impact of reforms.

The trends during 24 years of pre-reform period (1951 to 1973-74) show that the (a) rural poverty varied between 44 per cent and 64 per cent and (b) urban poverty varied between 36 per cent and 53 per cent. Both rural and urban poverty showed a decline in the late 1970's and in the 1980's. The rural poverty declined in the 1980's but it increased to above 40 per cent in 1992 and 1994-95. On the other hand, urban poverty declined significantly in the 1990's. The urban poverty in 2004-2005 was

reported 25.7 per cent which is slightly higher than the poverty ratio reported during 1999-2000. The number of urban poor has increased from 67 million in 1999-2000 to about 81 million in 2004-2005.

Again, about 81 million persons in urban areas were reported living below poverty line during 2004-2005. Importantly, Uttar Pradesh, Maharashtra, Madhya Pradesh, Andhra Pradesh and Bihar account for larger share in urban poor. The percentage of urban poor was recorded highest in Orissa (44.3 per cent), Madhya Pradesh (42.1 per cent), Uttar Pradesh (30.6 per cent), Bihar (34.6 per cent) and Maharashtra (32.2 per cent). Indian poverty is predominant in the rural areas where more than three quarters of all poor people reside, though there is wide variation in poverty across different states. Moreover, progress in reducing poverty is also very uneven across different states of the country. The state-wise numbers of urban poor are shown in Table 3. Largest numbers of urban

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poor were reported in Maharashtra followed by Uttar Pradesh, Madhya Pradesh, Tamil Nadu, Karnataka, Andhra Pradesh and Rajasthan (Table 1).

## Government Initiatives

Though several programmes of poverty alleviation have been initiated by government but effective dent on poverty could not be ensured. The schemes had certain limitations, which ultimately resulted in poor results or failure. Environment Improvement of Urban Slums (EIUS) launched in 1972 provided physical infrastructure and could not cover social services like health, education, community development, etc. The scheme could not help in preventing growth of new slums.

Similarly UBSP was designed to foster Neighbourhood Development Committees in slums for ensuring the effective participation of slum dwellers in developmental activities and for coordinating the

Table 1 : Population Below Poverty Line by states (2004-2005)

S. No.	State/UT	Rural		Urban		Combined	
		No. of persons (Lakhs)	% of Persons	No. of persons (Lakhs)	% of Persons	No. of persons (Lakhs)	% of Persons
1	2	3	4	5	6	7	8
1.	Andhra Pradesh	64.70	11.2	61.40	28.0	126.10	15.8
2.	Assam	1.94	22.3	0.09	3.3	2.03	17.6
3.	Bihar	64.60	22.3	1.26	3.3	65.77	19.7
4.	Chhattisgarh	336.72	42.1	32.42	34.6	369.15	41.4
5.	Chandigarh	71.00	40.8	19.47	41.2	90.46	48.9
6.	Goa	18.63	6.9	22.30	16.2	40.93	14.7
7.	Gujarat	0.36	5.4	1.64	21.3	2.00	17.8
8.	Haryana	67.40	19.1	27.19	17.0	94.59	16.8
9.	Himachal Pradesh	21.40	13.6	10.60	15.1	32.00	14.0
10.	Jammu & Kashmir	6.14	10.7	0.22	3.4	6.36	10.0
11.	Karnataka	3.66	4.6	2.19	7.9	5.85	6.4
12.	Kerala	102.19	46.2	13.20	28.2	115.39	40.2
13.	Madhya Pradesh	76.05	28.8	63.83	32.6	139.88	28.0
14.	Maharashtra	32.42	5.2	7.17	25.2	39.59	5.0
15.	Manipur	172.83	36.0	74.03	47.1	246.86	39.3
16.	Mizoram	171.11	24.6	146.15	37.7	317.26	30.7
17.	Nagaland	3.76	22.4	0.23	3.3	3.99	17.3
18.	Nagaland	4.38	22.4	0.10	3.3	4.48	16.1
19.	Nagaland	1.92	24.7	0.10	3.3	2.02	24.0
20.	Nagaland	0.67	22.1	0.12	3.3	0.79	14.0
21.	Orissa	121.73	46.8	28.74	44.3	150.47	46.4
22.	Punjab	10.14	8.1	0.99	2.1	11.13	8.4
23.	Rajasthan	67.60	6.7	47.51	22.3	115.11	22.1
24.	Sikkim	1.2	22.0	0.02	0.9	1.22	20.1
25.	Tamil Nadu	70.52	22.8	0.13	2.2	70.65	22.3
26.	Tripura	4.18	22.3	0.22	3.3	4.40	14.8
27.	Uttar Pradesh	473.00	33.7	117.03	30.0	590.03	32.8
28.	West Bengal	77.11	43.7	4.76	21.5	81.87	20.6
29.	Andhra Pradesh	173.24	24.0	25.14	4.8	198.38	24.7
30.	Uttar Pradesh	0.00	22.0	0.32	27.3	0.32	27.6
31.	Chandigarh	0.00	7.1	0.67	7.1	0.67	7.1
32.	D & Nagar Haveli	0.68	39.8	0.15	19.1	0.84	39.2
33.	Daman & Diu	0.07	5.4	0.14	21.2	0.21	10.5
34.	Lakshadweep	0.06	13.3	0.06	20.2	0.11	16.0
35.	Pondicherry	0.78	22.9	1.59	22.2	2.37	22.4
	All India	2209.24	28.3	807.90	25.7	3017.14	27.5

Source: Planning Commission, Govt. of India, 2007

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29.	West Bengal	173.22	29.6	35.14	14.8	208.36	24.7
30.	A & N Islands	0.60	22.9	0.32	22.2	0.92	22.6
31.	Chandigarh	0.08	7.1	0.67	7.1	0.74	7.1
32.	D & Nagar Haveli	0.68	39.8	0.15	19.1	0.84	39.2
33.	Daman & Diu	0.07	5.4	0.14	21.2	0.21	10.5
34.	Lakshadweep	0.06	13.3	0.06	20.2	0.11	16.0
35.	Pondicherry	0.78	22.9	1.59	22.2	2.37	22.4
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Source: Planning Commission, Govt. of India, 2007

convergent provisions of social services, environmental improvement and income generation activities of the specialist departments. The low level of resource allocation for the scheme led to sub critical releases to the state governments, which consequently gave low priority to the scheme.

Importantly, NRY scheme was launched in 1989 to provide employment to the unemployed through setting up of micro-enterprises and wage employment through shelter upgradation works and creation of useful public assets in low income neighbourhoods. The scheme could not yield good results due to shortfall in employment generation on account of some states not taking up

labour intensive schemes. Importantly, progress under Housing and Shelter Upgradation Scheme was recorded slow growth due to non-completion of the necessary documentation and procedural formalities. Interestingly, PMUPEP was launched in 1994 and sought to improve the quality of life of the urban poor by creating a facilitating implementation. The scheme provided for the creation of a National Urban Poverty Eradication Fund (NUPEF) with contribution from private sector.

The National Slum Development Programme (NSDP) was initiated in 1996 as a centrally sponsored scheme. The scheme highlighted on the creation of community structures as the basis for slum development

and gives the maximum possible leeway to the states, ULB's and the community development societies at the slum level to plan and carry out development works as per the local assessed needs. The SJSRY was initiated in 1997 and was designed to replace the UBSP.

## Plan Interventions

The policies of urban development and housing in India have come a long way since 1950's. The pressure of urban population and lack of housing and basic services were very much evident in the early 1950's. The First Five Year Plan (1951-56) emphasized on institution building and on construction of houses for government employees and weaker sections. The scope of housing programme for the poor was extended in the Second Plan (1956-61). The Industrial Housing Scheme was widened to cover all workers. Three new schemes were also introduced viz., Rural Housing, Slum Clearance and Sweepers Housing. The general directions for housing

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programmers in the Third Plan (1961-66) were coordination of efforts of all agencies and orienting the programmes to the needs of the Low Income Groups.

The balanced urban growth was accorded high priority in the Fourth Plan (1969-74). The plan stressed the need to prevent further growth of population in large cities and need for decongestion or dispersal of population. A scheme for Environmental Improvement for Slums was undertaken in the central sector from 1972-73 with a view to provide a minimum level of services, like water supply, sewerage, drainage, street pavements in 11 cities with a population of 8 lakh and above. The scheme was later extended to 9 more cities.

The Fifth Plan (1974-79) reiterated the policies of the preceding plans to promote smaller towns in new urban centres in order to ease the increasing pressure on urbanization. The Urban Land (Ceiling and Regulation) Act was enacted to prevent construction of land holding in

urban areas and to make available urban land for construction of houses for the middle and low income groups.

The thrust of the planning in the Sixth Plan (1980-85) was on integrated provision of services along with shelter, particularly for the poor. The Seventh Plan (1985-90) stressed on the need to entrust major responsibility of housing construction on the private sector. A three-fold role was assigned to the public sector, namely, mobilization for resources for housing, provision for subsidized housing for the poor and acquisition and development of land. The Plan explicitly recognized the problems of the urban poor and for the first time an Urban Poverty Alleviation Scheme known as Urban Basic Services for Poor (UBSP) was launched. As a follow up of the Global Shelter Strategy, National Housing Policy was announced in 1988. The policy envisaged to eradicate houselessness, improve the housing conditions of inadequately housed and provide a

minimum level of basic services and amenities to all.

During the Eighth Plan (1992-97) another Urban Poverty Alleviation Programme known as Nehru Rojgar Yojana was launched. In the Ninth Plan (1997-2002), a new convergence based scheme of urban poverty alleviation known as Swarn Jayanti Shahan Rojgar Yojana was initiated. It subsumed the erstwhile schemes of urban basic services for the poor and Nehru Rojgar Yojana.

The Tenth Plan (2002-2007) witnessed the launch of Valmiki Ambedkar Avas Yojana and the National Slum Development Programme. A Draft Slum Policy (2001) was also prepared. The National Common Minimum Programme of the Government attached higher priority to social housing and urban renewal. The result has been the launch of JNNURM and IHSDP. The sub-mission to the Urban Poor (BSUP) and the Integrated Housing and Slum Development Programme address the

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progress towards human development.

In line with Approach People for 11th Five Year Plan, which adopts "Inclusive Growth" as the key theme for the country, the Ministry of Housing and Urban Poverty Alleviation, Govt. of India is developing an agenda for developing "inclusive cities". The development of this agenda is being supported by the NSUP project. The project will provide technical support in this regard which will cover the areas of: (i) inclusive urban and regional planning systems; (ii) inclusive urban infrastructure; (iii) integration of informal sector into the formal urban economies; (iv) affordable land and housing to the poor; (v) inclusive city development process for developing infrastructure and services; (vi) inclusive social development and convergence of programmes; (vii) financial inclusion of urban poor through access to credit, microfinance, etc; and (viii) capacity building and skill development of urban poor to cater the needs of emerging markets.

consensus of urban poor people and urban slum dwellers. In order to provide informal sector employment a good initiative in the form of National Policy on Urban Street Vendors has also been started.

There is increasing recognition that the urban development policy framework be inclusive of the people residing in the slums and informal settlements. This has led to be a more enabling approach to the delivery of basic services accessible to the poor, through a more effective mobilization of community resources and skills to complement public resource allocations. The implementation of various Central Government schemes provided a wide range of services to the urban poor including slum dwellers. However, implementation of these programmes suffered from narrowly sectoral and fragmented approach; low quality of inputs with marginal impacts; wider dispersal of limited resources over a large area, rather than focusing a concentration of integrated area intensive efforts,

inadequate participation of community in the planning and designing of innovative solutions; and multiplicity of agencies after working at cross purposes leading to a dissipation of efforts.

The Million Summit established the goal of improving the lives of at least 100 million slum dwellers by 2015. UNDP supports policy interventions designed to tackle urban poverty through improved urban governance, while living attention to urban environment improvements. These interventions relate to participatory planning process to improve housing, water and sanitation, waste management, job generation and other aspects.

National Strategy for Urban Poor (NSUP) project is a joint initiative of the Union Ministry of Housing & Urban Poverty Alleviation and the UNDP aimed at addressing the key concerns in promoting urban poverty eradication and sustainable urban livelihoods. The project envisages institutional reforms for improving efficiency and accelerating

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Ministry of Housing & Urban Poverty Alleviation has set up a Task Force under the chairmanship of Secretary, with the objective to evolve formulations for a viable micro credit mechanism for urban poor/informal sectors. It is expected that about 10 million urban vendors would be benefited under National Policy on Urban Street Vendors. Urban vending is not only a source of employment but provide affordable services to the majority of urban population. The National Policy is aimed at providing a supportive environment for earning livelihoods to the street vendors, as well as ensures absence of congestion and maintenance of hygiene in public spaces and streets.

The Ministry has also set up a Task Force on Urban Poverty with the objective of in-depth systematic and comprehensive assessment and analysis of the issues relating to urban poverty and suggesting strategies in the national level to alleviate urban poverty in the country. The Ministry has also set up

a Task Force on Land Tenure for in-depth systematic and comprehensive assessment and analysis of the issues relating to security of land tenure for the urban poor specially with reference to provide them appropriate environment for facilitating micro credit to cater to their consumer and housing needs.

## Physical Progress of UPA Programmes

Physical progress under SJSRY is shown in Table 2. Number of beneficiaries assisted under USEP was recorded high in Uttar Pradesh and Madhya Pradesh while number of women beneficiaries under DWCUA groups were reported high in Bihar as compared to other states. A large number of persons were given training under USEP in Madhya Pradesh and Orissa while employment was created high in Uttar Pradesh as compared to other states.

## SJSRY in Chhattisgarh

Chhattisgarh is a newly created state. It comprises of

4.18 million urban populations which constitute 20.09 per cent of the total population of the state. There are 111 urban local bodies which are spread in 18 districts. Out of total urban local bodies, there are 10 Municipal Corporations, 28 Nagar Palika and 73 Nagar Panchayats. As per BPL survey conducted by the state during 2007-08, there were 5.4 lakh BPL families while during 1997-98, the number of such families was reported only 3.16 lakhs. State has introduced 5 centrally sponsored schemes viz. SJSRY, JNNURM, UIDSMT, IHSDP and Clean Chhattisgarh Scheme. Besides the implementation of these schemes, state has also introduced 14 state sponsored schemes viz., Pushap Vatika Uday Yojana, Unmukt Khel Maidan Yojana, Sarovar Dharwar Yojana, Gyansthal Yojana, Mukhyapanti Swavalamban Yojana, Mini Mata Shahani Nirdhan Bima Yojana, Gokul Nagar Yojana, Transport Nagar Yojana, Pratiksha Bas Stand Yojana, Sarvanik Prashadnan Yojana, Mukti Dham Yojana, Kushabhau

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Table- 2: Physical Progress under SJSRY in Major States

Particulars	Bihar	Jharkhand	Chhattisgarh	MP	Orissa	Uttarakhand	U.P.
No. of beneficiaries assisted under USEP	15439	NA	13186	10777	27807	812	14804
No. of DWCUA groups formed	2250	NA	471	4037	1885	7	3434
No. of women beneficiaries under DWCUA groups	18245	NA	1302	11614	13317	20	10148
No. of persons trained under USEP	4890	NA	16884	148232	22468	1414	130962
No. of thrift and credit societies formed	0	NA	4607	15867	2297	23	8472
No. of mandays of work generated under USEP (in lakh)	56.30	NA	5.32	32.10	2411	0.07	79.96
No. of beneficiaries covered under community structures (in lakh)	12.02	NA	5.61	36.30	9.40		56.23

Source: Ministry of Housing & Urban Poverty Alleviation, Govt. of India, New Delhi

Thakarey Yuva Jan Vikas Yojana, Haat Bazar Samridhi Yojana and Sanskritik Bhawan Nirman Yojana. All these schemes are being implemented by State Urban Development Agency, Chhattisgarh. Most of these schemes aims at empowering urban poor and inclusive and in-situ development of the cities.

The budgetary allocation under SJSRY is shown in Table 3. SJSRY is a centrally sponsored scheme with the provision of 3/4th share from the Central Government. The state is supposed to contribute 25 per cent of the budgetary allocation for the financing of the scheme. During 2000-01 to 2008-09, Rs. 3976.15 lakh were made available under the scheme to

the state. However, only 66.27 per cent budget was utilized by the government. The backlog of budget has increased significantly over the period due to poor performance of the scheme in the state.

Physical progress under SJSRY in the state of Chhattisgarh is shown in Table 4. The number of beneficiaries under self employment programme was reported to be 16205 while women constituted 43.08 per cent in the beneficiaries of USEP. This shows higher share of women in the scheme. There were 694 DWCUA groups with the members of 1596 women. Similarly, the number of thrift and credit societies was reported to be 8431. The number of thrift and credit societies is reported to be significantly high as compared to the number of DWCUA group. Significantly, women constituted 70.53 per cent in the beneficiaries of training programme under USEP.

Community structures are the backbone for the

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Table - 3 : Budgetary Allocation on SJSRY in Chhatisgarh

Year	Central Share	State Share	Total	Total Expenditure	(Rs. in Lakh)
2000-2001	422.69	149.07	571.76	362.16	189.60
2001-2002	128.44	42.81	171.25	256.52	104.33
2002-2003	236.41	76.81	313.22	307.58	111.97
2003-2004	229.65	76.55	306.20	226.67	191.50
2004-2005	119.31	39.77	159.08	153.39	197.19
2005-2006	405.67	135.22	540.89	183.77	544.31
2006-2007	698.46	222.40	920.86	407.11	1058.06
2007-2008	741.48	249.41	990.89	656.51	1392.42
2008-2009				51.01	1341.44
<b>Total</b>	<b>2862.11</b>	<b>994.04</b>	<b>3856.15</b>	<b>2634.71</b>	<b>1341.44</b>

Source: SUDA, Govt. of Chhatisgarh

implementation of SJSRY scheme. The community structures also ensure inclusive and in-situ development of the cities on the one hand and on the other hand, they also empower the communities for taking their active role in development process. In the state of Chhatisgarh, 7026 Neighbourhood Groups have been formed and most of such groups were reported in Raipur, Durg, Rajnand Gaon, Bilaspur, Raigarh and Bastar. Similarly, 2625 Neighbourhood Committees were formed in the state. There were 98 Community Development Societies in the

state, however, only 90 were found registered. In order to ensure effective functioning of the community structures, the Community Organizers have been appointed in the state. However only 58 Community Organizers are actually working against the sanctioned post of 78. The state requires 150 additional post of Community Organizers as per the latest BPL Survey (Table 5).

Community Development Societies are found to be more vibrant and active in taking their participation in community development as well as empowering urban

poor. In order to review the status of functioning of community development societies, a field observation in Mahasamundra and Rajnand Gaon was made during the first week of September, 2008. Mahasamundra comprises of 24 wards with 10 wards located in slums. In the district, one Community Development Society is working with its 10 Neighbourhood Committees and 90 Thrift & Credit Societies. All the thrift and credit societies are engaged in income generating activities; however, they are not affiliated with DWCUA Groups. Some of the thrift and credit societies are found engaged in traditional occupation based economic activities such as pottery, brick kiln, supply of mid-day meal, terracotta, operation of mixer machine, etc. The elected members of the local body are taking active interest in mobilizing the credit from banks and their timely recovery. Even, the members of thrift and credit societies have made the mandatory

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Table - 4 : Physical Progress under SJSRY in Chhatisgarh

Programme	2000-2001	2001-2002	2002-2003	2003-2004	2004-2005	2005-2006	2006-2007	2007-2008	Total
USEP (Number of beneficiaries)	2417	1877	1668	1815	2201	2561	3668	16205	
USEP (Number of women beneficiaries)	486	419	383	221	273	572	627	0981	
DWCUA Group	92	112	85	112	87	49	157	084	
DWCUA Group (Number of beneficiaries)	186	311	241	181	180	253	244	1086	
Thrift & Credit Societies	976	1090	1304	1304	850	1702	1205	8401	
USEP (Training Number of Beneficiaries)	1347	1010	2400	2579	1767	5169	3247	17519	
USEP (Training Number of women beneficiaries)	1256	834	1689	1683	1423	3226	2296	12387	
UWEP (Number of mardahs) in 100	2.04	1.04	0.22	1.06	0.31	0.63	0.77	6.07	

Source: SUDA, Govt. of Chhatisgarh

provision that without the full repayment of loan, the profit would not be share among the members. The CDS members have also organized the urban poor women through their RCVs. The society is also organizing cultural functions so that the urban poor women may join the platform and also participate in urban poverty alleviation programme.

In Rajnand Gaon, there are 4 Community Development Societies while Lakhouli Community Development Society has got momentum in urban poverty alleviation programmes. The society was established in 1992 and presently it is functioning well in 12 slum wards. There were 141 Neighbourhood Groups, 12

Neighbourhood Committees functioning under the Community Development Society. The CDS is functioning through its 141 RCVs. The CDS has 40 full time employees. The society is implementing 14 schemes in urban areas which are being supported by the state government. Besides, it is also receiving assistance under the National Child Labour Eradication Project for running a Child Labour Centre. The CDS has established a public library, training centre, adequate rooms for staff, training and meeting in its own building. The society has mobilized savings from the urban poor as well as other city dwellers with its 4710 saving account holders and 3999 credit account holders. The society has extended credit in tune of Rs. 3.10 crores to its members. The total capital of CDS as on July, 2008 was reported to be Rs. 85.95 lakh while the turnover of CDS as on July, 2008 was recorded as high as Rs. 5.36 crore. The CDS has also launched recurring deposit scheme with the provision of account

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