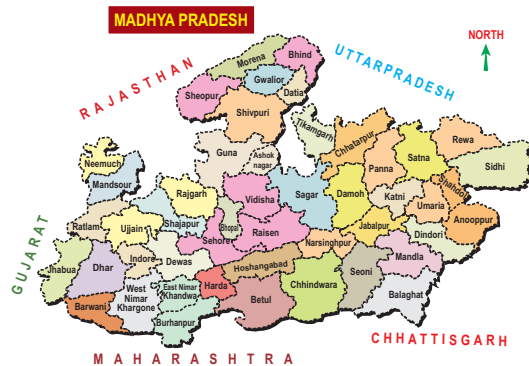


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Challenge in measuring Urban Poverty and targeting pro-poor schemes: Study of Bhopal city

According to the recent 'India: Urban Poverty Report, 2009', prepared by The Ministry of Housing and Urban Poverty Alleviation, Government of India, with the support of the United Nations Development Programme (UNDP), as many as 81 million people or 25.7 per cent of India's population (2004-05) subsist in urban areas on incomes that are below the poverty line, with 80% of their meagre earnings going towards paying for food and energy.

The criteria for defining the poverty line (PL) for each state in the country are determined by the Planning Commission. For Madhya Pradesh, the Poverty Line for urban areas was set at Rs481.65 per capita for the year 1999-2000. However, given the spectre of rising prices of common commodities, this estimate gets outdated with each passing year, making it difficult to assess the actual spread of urban poverty in real terms. Compounding the problem is the fact that the Madhya Pradesh government has not updated its Poverty List criteria even to the 1999-2000 Planning Commission estimate and continues to use the 1997 figure of Rs364.65 both at the state and corporation levels.

Quite naturally, the distortions introduced into estimates of the urban poor in the state means that a significant number of families that would otherwise have qualified as below poverty line (BPL) households are excluded from the official census and remain ineligible for the array of affirmative social security and basic civic amenities reserved for them by the state.

Even among BPL families, access to these services is unequal. This is because households in slum areas are not an undifferentiated mass on an economic scale and there are gradations in poverty levels that impact on access. There is also a fairly significant proportion of families that are reasonably affluent and way above the BPL level even though they reside in slums.

These differences in poverty levels are important because they determine the relative vulnerability of different groups to risks to livelihood - such as unemployment, sickness and eviction and the ability of the poor households to graduate from poverty. This fact is strikingly brought out in a study of slums in Bhopal, the capital city of Madhya Pradesh, conducted by Samarthan.

Categories of poor

Transitional poor This is a particularly upwardly mobile class within the poor, with households having a monthly per capita income that is between 1 to 1.5 times the PL. Most individuals within this category have regular employment of a semi-formal nature - like drivers, carpenters, cooks, small shopkeeper, office peons, etc and a large percentage of the women from these households also work to supplement the family income.

These families are usually better off with regard to access to basic services and are even likely to

own assets. Many have tap connections (mostly illegal) or have water points in close proximity to their homes and also have the luxury of household toilets. They access the formal banking system through saving accounts and a large percentage also possesses BPL cards due to their better abilities to negotiate and deal with surveyors and agents. This class values education highly and parents send their children to private schools even if they are unable to help them in their school work.

These households move in and out of poverty, oscillating around the PL depending on particular and periodic circumstances. For example, an illness, big functions or unexpected expenditures drag them into a debt trap. But, as a category, they enjoy and display a higher status within the existing poor in their vicinity, serving as role models or leaders who determine the behaviour of the peer population to some extent.

For this class, the most preferred state service is the public distribution system (PDS) and individuals aspire to possess several ration cards. They avail of state health services only occasionally for minor ailments or vaccination, preferring the services of registered medical practitioners or even quacks in private clinics. They do not like to visit the municipal hospital when ill because of the time taken in waiting for services and also because of the uncertainty of services provided, behaviour of doctors and availability of medicines and laboratory tests.

Since their children attend private nurseries and schools, they do not send them to Anganwadis, even though these centres are usually located close to their habitations. If they do send their children to Anganwadis, they tend to fuss over the quality of food and services provided.

Intermediate poor These households have an income that fluctuates between the PL and nearly 40% below it for most of the year. Individuals in this category are mostly daily wagers with irregular income, and the women of the household usually work to bring in additional income. They tend to imitate the transitional poor in behaviour and lifestyle.

These people have limited access to basic services, with their homes being distantly located from water points and not having household toilets. Most do not have access to the formal banking system, although social security benefits have greater reach in this class. They, too, value education and prefer to send their children to private schools. But that depends on their circumstances, with those in socially stressful situations being forced to opt for government schools.

Some of them send their children to Anganwadis, especially on days when an item of their choice is distributed. However, very few of their wards stay for long in the Anganwadis as the environment is perceived as both unsafe and useless and they either run back home on their own or are asked to go back.

Core poor These households have an income less than half the PL and live in extreme poverty. Individuals in this category are highly vulnerable, with extremely irregular employment as unskilled daily wagers. Many of them have migrated to the city within the last few years and end up living in rented jhuggies.

These people have very poor access to basic civic amenities, which makes them even more vulnerable and economically distressed, as they end up paying a substantial part of their earnings to purchase basic facilities. Their homes are located in the worst pockets close to nullahs and dumping grounds, far away from water points, and do not have toilets. Many of them do not have access to BPL ration cards or even voter identity cards, although the percentage of BPL ration cardholders is highest among these households. They either do not send their children to school, or send them irregularly, depending on the circumstances, mostly to government schools.

Even the Anganwadis, especially the rented ones, are far from their residences, usually being located in better-off slum clusters. So although their children are eligible for Anganwadi services, many of these families are not registered with the Anganwadis. They are also victims of discriminatory behaviour of cross-cutting staff in service delivery. However, in spite of these disadvantages, they want to send their children to Anganwadis, given the choice. In fact, many of their offspring regularly attend Anganwadis, accompanied by their elder siblings.

Because of their economic vulnerability, they also most likely to avail of the state medical services but are deterred from doing so because of the quality of service or because they are sometimes ineligible, lacking the required Deendayal cards.

How the poor spend their money

An assessment of income and expenditure pattern of poor living in the slums of Bhopal

	Transitional poor	Intermediate poor	Core poor living in slums	Non-poor
Expenses on Education	293.72	180.82	121.95	500
Average monthly income (for a household of 4)	2947	2028	1117	7000
Debts(annual)	4000	5000	2000	2000
Repayment of debts (monthly)	300	400	150	150
As percentage	10	20	15	2
Average monthly expenditure	3000.90	2000.49	1322.79	7,000
As percentage	(100)	(100)	(100)	(100)
Expenses on food	1590.57	1202.68	885.06	2500
As percentage	59.0%	62.8%	66.9%	35%
Expenses on education	293.72	180.82	121.93	550
As percentage	10.9%	9.4%	9.2%	8%
Expenses on electricity	173.19	145.16	119.14	250
As percentage	6.4%	7.6%	9.0%	4%
Expenses on water	48.91	26.00	30.44	25
As percentage	1.8%	1.4%	2.3%	1.4%

Expenses on sanitation and solid waste management	1.80	1.86	1.37	1.81
As percentage	0.1%	0.1%	0.1%	0.1%
Expenses on out station travel / local commuting	100 (3)	40 (2)	20(20)	250(6.8)
Medical expenses	155 (10)	65 (8)	50 (5)	200 (3)

How the poor living in Bhopal's slums spend their money

It is evident from the table that all respondents among all categories of poor spend a substantial portion of their income in purchasing services that are otherwise made available to them through various government programmes. The poorer the household, the higher is the ratio of income spent on food, health and water.

The core poor have a greater articulated need for services like PDS, Anganwadis, health centres and water connections, yet these services are located far from them so it becomes difficult to access them. On the other hand, the better-off categories of the poor - the transitional and intermediate poor - look for better options because of their better purchasing power and desire for upward mobility. While they are keen to avail of services like the PDS and water supply, they are extremely reluctant to avail of Anganwadi or government education services.

One reason for the evident poor use of services especially Anganwadis and government schools is that the poor implementation of these services is not attracting all the poor within those living in Urban slums. Some of the categories in the poor like the transitional and Intermediate poor show little interest in these services. As a result, government-provided services in Anganwadis and schools . end up targeting only the very core poor. Despite the fact that the percentage of this category is very small, in the range of 15-20% of all BPL families in Bhopal slums, there is no particular strategy to make the services relevant to other categories of the poor.

The larger challenge, therefore, is to make these services relevant and desired by wider sections of the poor population and to accommodate the micro environment of demand and supply within the large service design for the poor.

Access to basic services in slums of Bhopal

A study Conducted by a voluntary organisation Samarthan, for Bhopal Municipal corporation, surveyed a total of 1,275 households from 12 slums of Bhopal to assess accessibility to municipal services by the poor.

The access to services is extremely low for most of the services. Birth registration is done for only 28% of the small children and same is the percentage of the poor widows that are getting the widow pensions. An abysmally low percentage (4%) of poor has access to credit through formal systems, and equally low number has access to water connections.

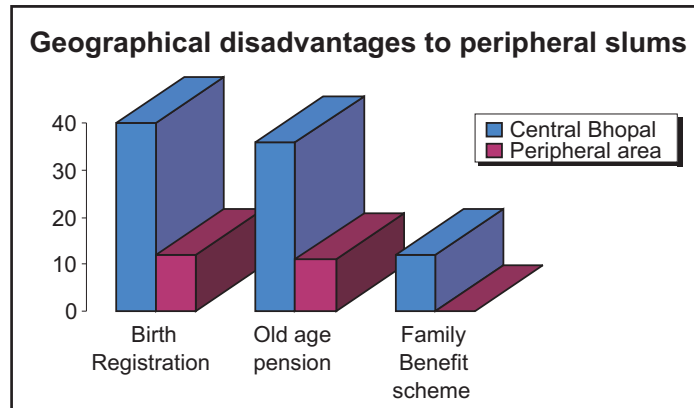
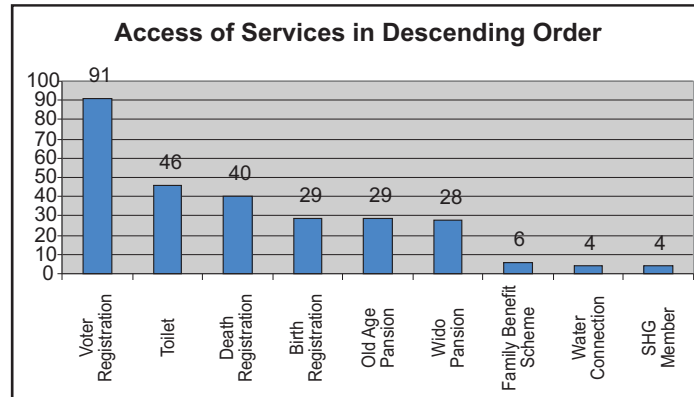
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The core poor have a greater articulated need for services like PDS, anganwadis, health centres and water connections, yet these services are located far from them so it becomes more difficult to access them. As a result they end up becoming more and more vulnerable and spend more effort and money in arranging basic amenities. On the other hand, the better-off categories of the poor - the transitional and intermediate poor - look for better options because of their better purchasing

power and their desire for upward mobility, which prompts them to purchase better services from the market. While they are keen to avail of services like the PDS and water supply, they are extremely reluctant to avail of anganwadi or government education services.

One reason for the evident poor use of services especially anganwadis and government schools is that these services are poorly implemented. So large sections of the poor prefer private services, which are seen to be distinctly better organised and more effective. As a result, government-provided services end up targeting only the very poor - the core poor even though the percentage of this category is very small, in the range of 15-20% of all BPL families.

The larger challenge, therefore, is to make these services relevant and desired by wider sections of the poor population and to accommodate the micro environment of demand and supply within the large service design for the poor.



Birth Pangs

A person usually requires a birth or death certificate as proof only when he/she has to access a, school admissions, transfer legal entitlement, claim property rights, social security benefit. However, because of departmental inefficiency, more often than not, the birth/death is not registered in the official records in the first place.

The following provisions of the Births and Deaths Registration Act clearly specify that the responsibility for birth and death registration lies with the concerned institutions and the Registrar of Births and Deaths:

Section 8

This section states that it shall be the duty of persons/institutions connected to birth and death such as hospitals, places of disposal of dead bodies, to give information to the Registrar of Births and Deaths of the particulars required to be entered in the forms prescribed the state government.

Section 10

This section lists the names of persons/institutions whose duty it is to notify births and deaths, including hospitals, nursing homes, places of disposal of dead, along with other institutions/individuals

Section 12

This section states that every registrar shall without fees/reward enter in the register 'maintained for the purpose' all the information provided to him under section 8. He shall provide extracts of the prescribed particulars of registration from the register relating to birth and death. He shall also take steps to inform himself carefully of every birth and death in his jurisdiction.

The guidelines of the Act state that registration of births and deaths should be undertaken within 21 days of the event. But this often does not happen in practice because registration is treated in a casual manner and not done in time as part of normal procedure by the concerned department.

If registration is not done within the prescribed time limit, several additional documents are required that are difficult to obtain, including an adesh patra from the tehsil and several verifications from other departments.

The applicant is then forced to get these additional documents, which is when the agents step in. A substantive percentage of the population, to the extent of one in every two, eventually register births and deaths through agents. The percentage is higher among the poor because this category does not generally know that this is a required procedure and gets it done only when the registration certificate is required as proof to access some social security benefit.

These agents, who flock the counters of the BMC, tehsil and other relevant departmental offices, charge a hefty amount ranging from Rs.250 to Rs1,000 to get the job done.

If the registration procedure is carried out efficiently, applying for the issuance of a certificate even beyond one year should not require any documents or proof from the tehsil or other government departments because the BMC would only be issuing a certificate as per its own register/records.



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Engaging people in governance

Samarthan is a voluntary organization working on the issue of local governance in Madhya Pradesh and Chhattisgarh for the last 11 years