

Review of Policies for Inclusive infrastructure development of urban poor in Rajasthan

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Abstract : Growth that is not inclusive affects the social, economic and environmental status resulting in perceived inequities, having its own social & economical consequence. A society can be considered inclusive when all segments and strata of society have access to basic physical & social infrastructure with financial services needed for sustainable living. The rapid Growth of cities, has witnessed a limited capacity to generate urban employment, particularly for the poor migrants to the city who seek a better life than their rural existence could offer. The result has been the emergence in the city of a large informal sector, which absorbs the migrant poor unable to attain permanent employment. It serves the lower income market of the city as street vendors or household worker or other daily wage based construction activities.

These people do not have access to a quality shelter and other basic infrastructure facilities, such as health, education, clean drinking water etc., which in the longer run affects welfare of the society. In addition, it determines economic opportunities for the future. One cannot be considered to have equality of opportunity without access to these services. In order to give these people a dignified livelihood and living, Central & State Govt. has initiated many Programmes, Policies & Schemes. This paper discusses the policies and Programmes initiated at national & state level to benefit the society and beneficiary to access a quality of life in terms of shelter and other basic infrastructure facilities. This paper discusses the policies applicable on cities with special focus on Rajasthan.

Introduction

Inclusive growth is a pattern or system of overall development having equitable opportunities where benefits can be incurred by every section of society. Inclusive growth need to achieve to reduce poverty, raise economic growth and remove disparities.

As per planning commission, inclusive growth or inclusiveness is a multi-dimensional concept. To achieve its dimensions, viz; poverty, employment, & other basic physical & social infrastructure like water, electricity, roads, sanitation, housing, health, and education, for every sections of society multiple interventions are

required. Its success depends on not only introducing new policies and government Programmes, but transformation in everybody at institutional and attitudinal level.

Inclusive growth needs to be achieved in order to reduce poverty and other social and economic disparities, and to sustain economic growth. The poverty can relate to access to public goods and basic facilities such as health, education, clean drinking water, and natural resources etc., which impacts directly on prosperity and wellbeing of community. It also determines economic opportunities for the future, in longer run.

The **informal sector** forms a major part of urban poor, which can be seen on streets, sidewalks and back alleys of cities and includes petty traders, Porters, Coolies, street vendors, barbers, shoeshine boys and other small-scale artisans. Other than this, to cut costs, the formal sector hires workers on a temporary or daily wages basis, through some agencies, without providing secure contracts or employment-based benefits or protection viz; domestic workers, temporary, part-time and contract workers. A large number of workers are forced to be a part of informal sector due to lack of enough employment opportunities in the formal sector.

These Urban homeless informal sector people contribute to the economy of the cities and the nation as cheap labor; still they live without shelter or social security protection.

The urban homeless survive on their own with many challenges like no access to physical & social infrastructure facilities like education, health, food, water and sanitation, Roads, electricity, water supply and public transport, which dampen the productivity of both the formal and informal sectors. Improved access to the physical infrastructure can enhance productivity while reducing the operating costs of the informal sector. Provision of these basic facilities is essential for the integration of the informal sector into the rest of the economy.

Programme & policies - National & State Level Initiatives

Five year plans

Five Year plans launched by Govt. of India had encouraged inclusive development by initiating many schemes having provision for shelter and basic infrastructure for EWS/LIG group in subsequent five-year plans.

The *Eleventh (2007-2012) & Twelfth (2012-2017) Five Year Plan* had made inclusive growth an explicit goal and envisaged faster, sustainable & inclusive growth. It includes some strategy challenges focusing on inclusive growth, which includes *enhancing the capacity for growth, generation of employment, development of infrastructure, improved access to quality education, better healthcare, rural transformation, and sustained agricultural growth.*

National Urban Livelihoods Mission -2012

To reduce poverty and vulnerability of the urban poor households by enabling them to access gainful self-employment and skilled wage employment opportunities, resulting in an appreciable improvement in their livelihoods on a sustainable basis, through building strong grassroots level institutions of the poor. The mission would aim at providing shelter equipped with essential services to the urban homeless in a phased manner. In addition, the Mission would also address livelihood concerns of the urban street vendors by facilitating access to suitable spaces, institutional credit, social security and skills to the urban street vendors for accessing emerging market opportunities.

Rajasthan Urban Housing and Habitat policy (RUHHP) -2007

This Policy is on the same line of National Urban Housing and Habitat policy (NUHHP) which aims to complement poverty alleviation and employment generation programmes for achieving the overall objective of "Affordable Housing for All" to promote sustainable development of habitat in the country with a view to ensuring equitable supply of land, housing and basic services at affordable prices to every sections of society. It aims to provide housing with quality and cost-effectiveness especially to vulnerable sections of society. It also emphasize on earmarking of land for the EWS/LIG groups in new housing projects. The policy has special focus on:

- Granting of security of tenure with active participation of the community
- Prepare design model for redevelopment of the slums with the active participation of the

community, with least disturbance to the present housing stock:

- Provide basic amenities in order of priority i.e. water supply, sanitation and drainage, roads, power and social facilities depending upon availability of facilities.
- Provide training, technological support and finance for up-gradation of existing housing stock.

Jawaharlal Nehru National Urban Renewal Mission -2005

The missions launched by GOI have manifold objectives for inclusive development of urban areas with focused attention to integrated development of infrastructure services in cities covered under the Mission.

The main focus is to scale-up delivery of civic amenities and provision of utilities with emphasis on universal access for the urban poor. Special focus on urban renewal programme for the old city areas to reduce congestion and Provision of basic services to the urban poor including security of tenure at affordable prices. Improved housing, water supply and sanitation, and ensuring delivery of other existing universal services of the government for education, health and social security. The mission has two submissions namely Urban Infrastructure and Governance Basic Services to the Urban Poor.

Rajasthan Slum Development Policy under Public-Private Partnership Model-2012

A number of unauthorized slum areas have come up in State of Rajasthan and there are difficulties in proper development of these slums. The Urban local bodies have been undertaking slum development and have also rehabilitated some of the slum dwellers to other areas, however a lot more needs to be done in this regard through Government as well Private Sector efforts.

It is therefore private sector participation is necessary through a new policy for redevelopment / improvement of slum areas on the same land as deemed fit by the nodal agency of state Government.

Under this Policy, 50% of the cost of providing basic civic and social infrastructure and amenities and of housing including rental housing, transit housing for in-sit redevelopment of slums would be borne by the Government of India including O&M of assets created under the scheme.

Transferable Development Rights Policy 2012

Rajasthan is the only State in North India to implement TDR Policy Tool for creation of facilities without Land Acquisition. TDR is land development rights (permitted to be used on new and existing buildings) issued by the

ULB's Urban Local Body. The TDR enables the transfer of development potential partly or fully from one plot to another. The land available with the help of this policy can be used for Development of Affordable housing, slum rehabilitation scheme and other facilities etc.

Rajasthan Township Policy - 2010

To promote the planned development of new townships in the State and to encourage Private Sector Investment / Foreign Direct Investment (FDI) in housing and real estate sector Govt. have launched township policy which envisaged several schemes:

- Township Scheme – More than 20 hectares.
- Mini-Township Scheme – More than 10 hectares and up to 20 hectares.
- Policy for residential, group housing and other schemes in the private sector, 2010 (up to 10 hectares)
- Special Townships viz; educational, industrial township with more than 10 hectares of land and development on closed/sick industrial land

Provision for inclusive Development

- The EWS/LIG dwelling units/plots shall be compulsory in all township/mini-township schemes. At least 50% houses to be of EWS category.
- In mini townships residential or commercial schemes having plotted or multi storied development, 5% of residential area or 15% of total no of plots/dwelling unit will be kept reserved for EWS/LIG category.
- Commercial area will also have provision for informal sector. 10 small informal shops could be provided per 100 plots.

Affordable Housing Policy -2009

"Affordable housing for all and integrated habitat development with a view to ensure equitable supply of land, shelter and services at affordable prices in Rajasthan, with special focus on urban poor and excluded groups of society". This Policy has five models having various provisions for EWS/LIG and other informal sector in housing development. Other than the Provisions in township policy this policy provides Incentive in the form of extra FAR/ FSI to encourage EWS/ LIG category housing.

The Rajasthan Government Patta Policy-2005

Initiated in 2005, by Rajasthan Govt to set regulation for providing legal land title (Patta) to beneficiaries, after regularization of unauthorized settlements. Informal sector people or slum residents often lack legal property rights or secure tenure of places where they live or work. This makes it difficult to extend infrastructural services to them viz; electricity and water connection and other

facilities. And this policy helps them to get access to basic services.

Schemes - National & State Level Initiatives

Scheme of Shelter for Urban Homeless (SUH) - 2013

This scheme under the National Urban Livelihoods Mission (NULM) aims at providing permanent shelter equipped with essential services to the urban homeless in a phased manner.

It emphasize to Provide access to various entitlements, viz. social security pensions, PDS, ICDS, identity, Financial inclusion, education, affordable housing etc. for homeless populations.

It Formulate structures and framework of engagement for development, management and monitoring of shelters and ensuring basic services to homeless persons, by state and civil society organizations including homeless collectives.

Cater to the needs of especially vulnerable segments of the urban homeless like the dependent Children, aged, disabled, mentally ill and recovering gravely ill, by creating special sections within homeless shelters and provisioning special service linkages for them.

Mukhyamantri Shahari BPL Awas Rajasthan Vishesh Awas Yojana 2012

State Flagship Program with a view to provide housing facilities to five lakh urban BPL families in next 5 years, to fulfill Social Commitment of providing housing to the persons Below Poverty Line. This project is formulated for those families, which are adversely affected from calamities.

Prashasan Sheharon ke sang Abhiyaan 2012

This is a Special programme by Govt of Rajasthan to provide relief to persons living inurbane Areas – with a Human centric approach. This programme includes many steps viz, Regularization of slums under Rajiv AwasYozna, Regularization of Unauthorized colonies existing onAgriculture land in Urban areas, Organized housingTitle to plot holders, affordable housing, survey of govt land to provide social and physical infrastructure etc. It is a major relief to provide Housing and aunique experiment of involving DedicatedConsultants in each of ULB to provide Technical supportin Town Planning and Engineering.

Interest Subsidy Scheme for Housing the Urban Poor (ISHUP)-2008

The Ministry of Housing and Urban Poverty Alleviation (MH&UPA), Government of India has designed an Interest Subsidy Scheme as an additional instrument for addressing the housing needs of the EWS/LIG segments in urban areas. The Scheme envisages the provision of interest subsidy to EWS and LIG segments to enable them to buy or construct houses.

The Scheme will provide home loan with Central Government subsidy to EWS/LIG persons for acquisition of house as also for construction of house to such beneficiary, who does not own a house in his/her name or in the name of his/her spouse or any dependent child. Such beneficiaries who own land in any urban area but do not have any pucca house in their name or in the name of their spouse or any dependent child will also be covered under the Scheme.

Basic Services to the Urban Poor - 2005

It is the submission of JNNURM. Its main thrust will be on integrated development of slums through projects for providing shelter, basic services and other related civic amenities with a view to providing utilities to the urban poor.

It seeks to provide a entitlements/services viz; security of tenure, affordable housing, water, sanitation, health, education and social security – in low income settlements in the 63 Mission Cities of JNNURM.

Integrated Housing Slum Development Programme - 2005

This scheme combines the benefit of VAMBAY and NSDP. It seeks to enhance public and private investments in housing and infrastructural Development in urban areas. The provision of this scheme includes the need to strengthen the urban planning process by integrating the urban poor in the city planning and development process in a participatory manner and evolve citywide strategies to provide alternatives to slum formation.

To make land available to the poor at affordable prices through reservation of land for EWS housing and ensuring the provision of housing, urban infrastructure, and transport services on the fringes of the cities to restrict the formation of new slums. It includes Slum improvement / up gradation / relocation projects including up gradation / new construction of houses and infrastructural facilities like water supply and sewerage.

Urban Integrated Development Scheme of Small and Medium Towns (UIDSSMT) - 2005

It subsumed the existing schemes of IDSMT and Accelerated Urban Water Supply Programme (AUWSP).

It was launched for improvement in urban infrastructure in towns and cities in a planned manner.

The main objectives are to improve infrastructural facilities and help create durable public assets and quality oriented services in cities & towns. To enhance public-private-partnership in infrastructural development and Promote planned integrated development of towns and cities. The components include all urban infrastructure development projects such as water supply, roads, parking space, drainage, solid waste management, sewerage, preservation of water bodies, prevention of soil erosion and urban renewal.

Night shelter scheme for urban shelter less - 2002

The Scheme of was in operation since 1988-89 and further modified in August 1992 to cover all urban centers having concentration of footpath dwellers/homeless and renamed as Scheme for Shelter & Sanitation Facilities for Footpath Dwellers. A component for Pay & Use toilet was added to the scheme. The Scheme was in nature of a demand driven scheme and implementation of the scheme as the land owning agency is undertaken by the State Government or local municipal bodies or State sponsored agencies. In October, 2002 the scheme was renamed as Night Shelter for Urban Shelter less and the component of Pay & Use Toilets had been withdrawn. The modified scheme is limited to construction of composite night shelters with toilets and baths for urban shelter less. These would be in the nature of dormitories / halls with plain floors to be used for sleeping at night and for other social purpose during the day time e.g. health care center, training for self-employment, adult education, etc. The remunerative elements and provision for proper maintenance would continue to remain a part of the scheme.

Valmiki Ambedkar Malin Baste AwasYojana (VAMBAY)-2001

VAMBAY launched with a view to ameliorating the conditions of the urban slum dwellers living below the poverty line that do not possess adequate shelter. To facilitate the construction and up gradation of the dwelling units for the slum dwellers and to provide healthy and enabling urban environment.

The main objectives of this scheme is to provide shelter or upgrade the existing shelter for people living Below Poverty Line in Urban Slums, with a view to achieve the goal of "Shelter for All" and to utilize this initiative to achieve the Habitat goal of slum less cities.

Apna Ghar Yojana - 2000

This scheme framed and implemented by Jaipur Development Authority, comprises of loan, subsidy and

individual beneficiary share for constructing a dwelling unit to residents of Katchi Bastis having Patta or eligible for regularization.

National Slum Development Programme (NSDP) 1996-97

Initiated for up gradation of urban slums by providing physical amenities like water supply, storm water drains, community bath, widening and paving of existing lanes, sewers, community latrines, street lights etc.

Provision of community infrastructure and social amenities like preschool education, non-formal education adult education, maternity, child health and primary health care including immunization etc. and Shelter up gradation or construction of new houses.

Urban Basic Services For Poor (UBSP)-1990

It was initiated during the VII Five Year Plan period for urban poverty alleviation. Its objective was to create participatory community based structures through which community participate in identifying normative felt needs, prioritize them and play a major role in planning, implementing, maintaining services and monitoring progress.

Urban poor residing contiguous to low income neighborhoods/ slums would also be able to avail of the social services provided under the Scheme. Special emphasis is given to women and child beneficiaries. With an aim to empower women so that they can take decision to uplift the community economically and socially.

Integrated Development of Small and Medium Towns- 1979

To slow down migration from rural areas and smaller towns to large cities by strengthening small and medium towns as regional growth centers and generating economic growth and employment in small & medium towns through the establishment of complementary, linkages between villages, towns and cities. It envisages a harmonious pattern of settlements.

Development of towns by improving infrastructural facilities and helping in the creation of durable public assets. Increasing the availability of serviced sites for housing, commercial and industrial uses, Decentralizing economic growth and employment opportunities and promoting dispersed urbanization and Promoting resource-generating schemes for the urban local bodies to improve their overall financial position etc.

Environmental Improvement of Urban Slums (EIUS) – 1972:

The EIUS program started with the aim of improving the living conditions of the slum dwellers, with a provision

of basic facilities such as water supply, drainage system, community toilets, widening and maintenance of roads and streetlights. It was implemented on the slums, which were on Government lands. This program legitimized squatter settlements, even if they were on public land, by providing them with infrastructure facilities.

Up gradation/ improvement or resettlement of Katchi Bastis in Jaipur – 1972:

The Programme included provision of basic infrastructural services in Katchi bastis of Jaipur, with help of following schemes:

- **As in where is Scheme:** Provision of basic infrastructural and subsidy at same location.
- **Planned Development Scheme:** Maximum utilization by preparing layout plan.
- **Site and Services Scheme:** Development of site and provision of services.
- **Resettlement Scheme: Resettlement** of Katchi Bastis on low lying areas, along highways & drainage lines etc.

Comparative analysis of various schemes						
Schemes	Year	Programme component	Target Group	Agencies Involved	Financing	Development provision
Scheme of Shelter for Urban Homeless (SUH)	2013	Equitable supply of land, shelter and services at affordable prices to all sections of the society	urban homeless population	GOI, State Nodal Agency	75% from Ministry and 25% from State Govt., for special category states including the N-E states the ratio would be 90:10	permanent shelters including the basic infrastructure facilities like water supply, sanitation, safety and security to urban homeless population
Mukhyamantri Shahari BPL AwasYojana& Rajasthan VisheshAwasYojana	2012	To provide housing facilities	BPL families and urban and rural poor affected by natural and manmade calamities	GoR& Rajasthan Awas Vikas and Infrastructure Limited	Provision of loan to be paid by Nodal agency	Allotment of land for construction of shelter with basic infrastructure
Interest Subsidy Scheme for Housing the Urban Poor (ISHUP)	2009	Provision of interest subsidy to EWS and LIG segments to enable them to buy or construct houses.	EWS / LIG segment, SC/ST, Minority, Disable people, Women and beneficiaries who own land in any urban area but do not have any pucca house in their name or in the name of their spouse or any dependent child	Govt. of India, National Housing Bank (NHB) and Housing & Urban Development Corporation Ltd. (HUDCO)	home loan with Central Government subsidy	home loan with Central Government subsidy
Basic Services to the Urban Poor	2005	Integrated development of Katchi basits, improvement & redevelopment scheme, affordable housing for Urban poor, EWS/LIG. Environmental & sanitation improvement in slums	Slum Residents and EWS/LIG people	Govt. of India & State Nodal agency	The sharing of pattern is in the ratio of 50:40:10 among the Central Government, the State Government and the Beneficiary	Providing shelter, basic services and other related civic amenities with a view to provide utilities to the urban poor.
Integrated Housing Slum Development Programme	2005	holistic slum development with a healthy and enabling urban environment by providing adequate shelter and basic infrastructure facilities to the slum dwellers of the identified urban areas	applicable to all cities and towns except cities/towns covered under Jawaharlal Nehru National Urban Renewal Mission (JNNURM)	Govt. of India & JMC	ratio of 80:20 between Central Government & State Government/ULB/Parastatal	Slumimprovement/up gradation/relocation projects including up gradation/new construction of houses and infrastructural facilities, like, water supply and sewerage.
Urban Integrated Development Scheme of Small and Medium Towns (UIDSSMT)	2005	Improve infrastructural facilities and help create durable public assets and quality oriented services in cities & towns. Enhance public-private-partnership in infrastructural development and promote planned integrated development of towns and cities.	all cities/towns as per 2001 census, excepting cities/towns covered under Jawaharlal Nehru National Urban Renewal Mission (JNNURM)	Govt. of India, Municipalities	The sharing of funds would be in the ratio of 80:10 between Central Government & State Government and the balance 10% could be raised by the nodal/implementing agencies from the financial institutions.	Urban infrastructure development projects including water supply and sewerage.
Night shelter scheme for urban shelter less	2002	Construction of composite night shelters with toilets and baths for urban shelter less.	footpath dwellers/homeless	Govt. of Rajasthan & municipal corporation	The sharing of funds would be in the ratio of 80:20 between Central Government & State Government/implementation agencies	dormitories / halls with plain floors to be used for sleeping at night and for other social purpose during the day time e.g. health care center, training for self-employment, adult education
Valmiki Ambedkar Malin Baste Awas Yojana (VAMBAY)	2001	Shelter Provision, Shelter Up gradation with basic services to be provided	Slum dwellers in Urban areas who are below the poverty line including members of the EWS who do not possess adequate shelter	Govt. of India & JDA	provision of providing 50% loan and 50% Subsidy	Const. of new houses for slum dwellers, provision of limited physical & social amenities
Apna GharYojana	2000	loan, subsidy and individual beneficiary share for constructing a dwelling unit	residents of Katchi Bastis having Patta or eligible for regularization	Jaipur Development Authority	The total unit cost of a dwelling unit was kept Rs. 40,000 has a component of loan of Rs. 25,000, Rs. 10,000 subsidy (from NSDP) and Rs. 5,000 as individual beneficiary share.	loan, subsidy and individual beneficiary share for constructing a dwelling unit
National Slum Development Programme (NSDP)	1996	Provision of Physical and social amenities	Slum Residents	Govt. of India & JMC	Fund allotted by center to state as 30% grant & 70% as loan	Housing construction/up gradation, limited physical & social amenities
Urban Basic Services for poor (UBSP)	1990	Integration between the provision of social services under UBSP and the provision of physical amenities under EIUS	Katchi bastis on Govt. Land	Municipal corporation	60:40 basis between the central & state govt.	Physical & social amenities be provided to some extent
Environmental Improvement of Urban Slums (EIUS)	1972					
Integrated Development of Small and Medium Towns	1979	Investment in the infrastructure development of small urban centers to help in reducing migration to large cities and support the growth of surrounding rural areas as well.	Applicable to towns/cities with population up to Slakhs.	Govt. of India, Municipalities, Town & Country Planning Organization	grant-in-aidwill be available to State Governments/Municipalities on 60(Central grant) : 40(state grant) basis	Improving infrastructural facilities, Decentralizing economic growth & employment opportunities. promoting dispersed urbanization, Increasing the availability of serviced sites for housing, commercial and industrialuses
Up gradation/ improvement or resettlement of Katchi Bastis in Jaipur	1972	Shelter Provision, Shelter Up gradation with basic services to be provided	Katchi bastis on Govt. Land	Jaipur Development Authority	85% subsidy by the Govt.& rest beneficiary has to pay in as in where & planned devp. Scheme and rest two schemes he has to pay the whole amount in equal monthly installments	Regularization of Katchi bastis as it is & in-situ up gradation with infrastructure Devp. up to some extent
Rajiv Awas Yojana (RAY)	2009	earmarking at least 20-20% of developed land in all housing projects for EWS/LIG with cross subsidization to provide affordable housing	Slum Residents	Govt. of India & Urban local bodies	The sharing of pattern is in the ratio of 50:20:10 among the Central Government, the State Government and the Urban local body	Provision of basic services to urban poor including land tenure

Source: Compiled by Author

Findings & Recommendations

This paper reviewed the Policies & schemes for providing shelter with basic infrastructure to the urban poor for a sustainable living in State of Rajasthan. But in spite of several policies and Programme being run by the Govt., the condition of urban poor and informal sectors is not upgraded and not satisfactory because these benefits doesn't reach the real beneficiaries and urban poor are benefited to a limited extent only, due to following manifold reasons:

Lack of awareness& community participation: There is Lack of education and awareness in urban poor about these policies and Programmes, in most of the cities, slum residents are not even aware of the guidelines and there is hardly any effort to bring awareness in urban poor about these schemes, none of these schemes have community participation.

Fear of Displacement & Relocation amongst slum residents: All the slum residents do not fit in the eligibility criteria of Schemes, and the rehabilitation has been in the form of relocation and that even at the fringe area of the city. The relocation sites are not adequately serviced with transportation infrastructure and have caused either loss of livelihood or have affected it negatively.

Urban transformation Cities are emerging as sites of exclusion and are becoming less accommodative for the urban poor with urban restructuring and transformations. The ground experiences of these programmes are in contradiction to the laid down aims and objectives. Since in most of the cities provisioning of housing has meant relocation to the outer boundary of the city, which may lead to loss of livelihood and also housing designs are not suitable for the living style of people. Also leads to gentrification when moving out of the slum settlements from the cities.

Sometimes due to **lack of funds, resources and adequate management**, these policies are not implemented. In addition, Monopoly of some limited influential people, who do not want to let these slum residents be included in development so that they remain their vote bank and to use for other illegal activities for their self-interest, having negative impact on implementation of the policies & schemes.

Therefore, along with adequate resource mobilization, we need to sensitize the system and enforce laws to prevent the misuse of powers. There has to be a persistent endeavor to improve the living condition of those living below the poverty line and to rationalize delivery systems to ensure that the benefits reach the intended beneficiaries.

The criteria of identifying and selecting the beneficiary, during the process of survey should be well taken care and the process and result should be all inclusive. Onsite development should be encouraged rather than relocation. Community awareness Programme should be organized to educate beneficiary about these schemes & policies and to provide in-depth awareness about Programmes amongst slum dwellers so that the benefit could reach the deprived.

Also at times, the total resources required to correct the infrastructure deficiency exceeds the capacity of the public sector owing to high population, massive needs for affordable housing and capacity constraints. The public agencies, faces resource problems to take up projects on large scale; therefore, it is necessary to involve private sector entrepreneurs for inclusive development. The strategy for infrastructure development must encourage public private partnerships wherever possible and this strategy must ensure that these public private partnerships are based on the public interest to fill the demand and supply gap.

Conclusion

It is recommended that, if due considerations are kept in mind, while formulating and implementing the various policies and schemes viz; educating beneficiary about various policies & schemes, community awareness, onsite slum development in place of relocation and public private partnership for resource generation in the interest of urban poor, than only we can hope for an inclusive development.

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