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RCUES, Mumbai

Enabling better cities...

Urban Environ Vision

An Information Bulletin



RCUES
Mumbai

Regional Centre for Urban & Environmental Studies
All India Institute of Local Self-Government, Mumbai

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Mr. Ranjit Chavan**

**Director General,
AILSG, &
Mr. Rajiv Agarwal, IAS (Retd.)**

**Director, RCUES,
AILSG, &
Ms. Utkarsha Kavadi**



Urban Environ Vision aims to take its readers through the training programmes of RCUES, Mumbai while providing encouragement and knowledge to its participants and displays the efforts undertaken by RCUES, Mumbai.

Regional Specialized Training Programme on 'National Urban Livelihood Mission (NULM)'

4th - 5th December, 2019, Silvassa, U.T.

The key highlight of the training programme was the site visit to Rural Self Employment Training Institute (RSETI) at Khanvel, Silvassa to learn how to generate employment through entrepreneurship and skill development under NULM.

Background

National Urban Livelihood Mission (NULM) was launched by the Ministry of Housing and Urban Poverty Alleviation (MoHUPA), Government of India (GoI) on 23rd September, 2013 in continuation to the Swarna Jayanti Shahari Rozgar Yojana (SJSRY). The NULM will focus on organizing urban poor in their strong grassroots level institutions, creating opportunities for skill development leading to market-based employment and helping them to set up self-employment venture by ensuring easy access to credit. The Mission is aimed at providing shelter equipped with essential services to the urban homeless in a phased manner. In addition, the Mission would also address livelihoods concerns of the urban street vendors.

The core belief of NULM is that the poor are entrepreneurial and have innate desire to come out of poverty. The challenge is to unleash their capabilities to generate meaningful and sustainable livelihoods. The first step in this process is motivating the urban poor to form their own institutions. They and their institutions need to be provided sufficient capacity so that they can manage the external environment, access finance, expand their skills, enterprises and assets. This requires continuous and carefully designed hand holding support. An external, dedicated and sensitive support structure, from the national level to the city and community levels is required to induce social mobilisation, institution building and livelihoods promotion. As per the Constitution (74th Amendment Act, 1992), urban poverty alleviation is a legitimate function of the Urban Local Bodies (ULBs).

Therefore, ULBs would need to undertake a lead role for all issues and programmes concerning the urban poor in cities for their sustainable livelihoods.

Convergence between Swachh Bharat Mission (SBM) and NULM will help in realising the synergies between the two missions in empowering Self-Help Groups (SHGs) by providing them employment opportunities in the growing sanitation and waste management sector.

Considering this background, Regional Centre for Urban & Environmental Studies (RCUES) of All India Institute of Local Self Government (AIILSG), Mumbai had organised a Regional Specialised Training Programme on 'National Urban Livelihood Mission (NULM)' on 4th & 5th December, 2019 at Silvassa, U.T. The training programme was supported by the Ministry of Housing & Urban Affairs (MoHUA), Government of India (GoI).

Key Objective

The key objective of the programme was to assist ULBs in developing an inclusive approach and action plan for creating sustainable livelihoods.

Participation

22 participants comprising of officers of City Level Technical Cell (CLTC), Presidents, Chairpersons of Mahila

Bachat Gat, and other concerned officers of NULM cell from various ULBs of Gujarat and UTs attended this training programme.



Participants during the programme at Silvassa, U.T.

Introduction

The training programme commenced with an introduction by Mrs. Maleka Ansari, Sr. Research Officer, RCUES of AILSG, Mumbai. She welcomed dignitaries on the dais, guest faculties, and participants in the programme. She briefed the objective of the training programme and also highlighted upon the activities conducted by RCUES, Mumbai in training and research areas.

Inauguration

This training programme was inaugurated by Ms. Gayatri Jariwala, Assistant Commissioner, Surat Municipal Corporation, Gujarat. In the inaugural address, Ms. Jariwala explained the status of NULM in Surat city under various components. She also highlighted that NULM is a target oriented mission, directly focused on the primary issues pertaining to urban poverty such as skill upgradation, entrepreneurship development and employment creation through wage employment and self-

employment opportunities in urban areas. She concluded by wishing a success to the programme.



Inauguration of the training programme at Silvassa, U.T.

Technical Sessions

The first technical session on 'Overview of NULM, its Strategies and Components' was delivered by Ms. Gayatri Jariwala, Assistant Commissioner, Surat Municipal Corporation (SMC), Gujarat. She initiated the session with an overview of NULM scenario in India by highlighting the gaps between demand and supply of employment opportunities in urban areas. She further extended her discussion by pointing out multiple opportunities available in self-employment ventures like vending of dairy products, vegetables, etc. in urban areas. She concluded by discussing about sustainability of livelihood which can be achieved through enhancing people's living and working conditions.

In her next session, she discussed about 'PPP in NULM Convergence for Livelihood Opportunities and Sustainability.' She continued her session with discussion on the status of urban poor in Surat city with a special focus on women and children. She highlighted the SJSRY scheme implemented in the city for BPL families of the slum area. She further explained the 'pink auto project' implemented by

Surat Municipal Corporation (SMC), under which women were encouraged to drive auto-rickshaws for their livelihood. She concluded by explaining the gist of the successful implementation of the project by SMC in collaboration with other stakeholders under PPP to create sustainable livelihood opportunities in Surat for women.



Ms. Gayatri Jariwala, Assistant Commissioner, Surat Municipal Corporation, Gujarat addressing the participants.

The next session on 'Convergence of SBM and NULM and Livelihood Opportunities through SHGs, ALF and CLF' was delivered by Mr. Janak Prajapati, Project Director, Shraddha Foundation, Anand, Gujarat. He gave an overview of various activities undertaken while implementing NULM in the ULBs of Gujarat. He focused on importance of Self Help Groups (SHGs), Area Level Federation (ALF) and City Level Federation (CLF) in effective implementation of NULM. He further explained the benefits of the revolving funds for the vulnerable groups in cities. He then explained the necessity of establishing City Livelihood Centres (CLC) at ULB level and their role in generating livelihood opportunities at the city level. He concluded by explaining the significance of convergence of NULM with SBM. Convergence of NULM with SBM creates a livelihood opportunities in sanitation sector, for the urban poor such as cleaning and maintenance of public toilets, constructing community toilets etc. This helps vulnerable groups to improve their day to day living, by giving them employment and steady source of income.



Mr. Janak Prajapati, Project Director, Shraddha Foundation, Anand, Gujarat addressing the participants.

The next session on 'Livelihood Opportunities in Sanitation and Waste Management under NULM – Case of Anand Municipality, Gujarat' was delivered by Mr. Kartik Patel, President, Jan Mangal Foundation, Anand, Gujarat.



Mr. Kartik Patel, President, Jan Mangal Foundation, Anand, Gujarat addressing the participants.

He spoke on the project implemented by Anand Municipality by creating livelihood opportunities in

sanitation by outsourcing the cleaning and maintenance services to the vulnerable groups through SHGs. He further spoke on livelihood opportunities in solid waste management (SWM) by involving the urban poor in door to door waste collection and segregation at household level.

Site Visit

The site visit was conducted at Rural Self Employment Training Institute (RSETI) at Khanvel. It is an initiative towards entrepreneurship development and skill upgradation under NULM. Silvassa Municipal Council is implementing the Employment Skills Training & Programme (EST&P) component of NULM in some parts of Silvassa through RSETI. It is aimed towards generating self-employment for urban poor through Entrepreneurship Development Programmes (EDPs) on skills such as tailoring, candle

making, jewelry making, bamboo and cane craft, food products, jute products, motor vehicle repairs and services, mobile repairs and services, masonry, salon and beauty services. It helps in launching micro enterprises either with or without credit linkage from financial institutions. The participants learnt generating self-employment skills under NULM to replicate in their city.

Summing-up

The training programme was concluded by proposing a vote of thanks to the eminent faculties and the participants. The feedback of the participants was taken and certificates were handed to them.

Glimpses of the Site Visit



Regional Specialized Training Programme on 'Pradhan Mantri Awas Yojana (PMAY)'

12th - 13th December, 2019, Surat, Gujarat.

The key highlight of the training programme was the site visit to see the housings constructed under PMAY. The participants learned the process of acquiring affordable houses under PMAY.

Background

Pradhan Mantri Awas Yojana (PMAY) mission was launched by Ministry of Housing & Urban Affairs (MoHUA), Government of India (GoI) in June 2015. The mission aims to provide housing for all by 2022 and is being implemented since June 2015. It provides central assistance to Urban Local Bodies (ULBs) and other implementing agencies for In-Situ Slum Redevelopment (ISSR) of existing slum dwellers; Credit Linked Subsidy Scheme (CLSS); Affordable Housing in Partnership (AHP) and Beneficiary - Led 'Individual House' Construction (BLC).

According to reports by MoHUA, PMAY mission sanctioned 79.77 lakh houses out of which 43.83 lakh houses are undergoing construction and 18.07 lakh houses have been completed. Over 5.07 lakh beneficiaries under CLSS have been benefited. After sanctioning 79.77 lakh houses for construction, Rs. 1,23,274 crores assistance was approved by Central Government out of which Rs. 44,005 crores assistance was released for implementation of more than 16,000 housing projects.

In pursuance of the vision that GoI would facilitate 'Housing for All' by 2022, the MoHUA, States and ULBs have taken several steps to implement the housing projects under PMAY (Urban). In this regard, knowledge in various thematic areas such as housing technologies, innovative designs, housing finance, development policies, comparative analysis etc. is being imparted. Efforts are being made towards planning and formulation of policy documents, tender documents, plan of

action for Housing for All, detailed project reports (DPRs), innovative housing designs and Public-Private partnership projects.

At the same time, capacities of concerned municipal officials have to be enhanced for effective and early implementation of housing projects to achieve the mission objective in stipulated time frame.

Against this background, Regional Centre for Urban & Environmental Studies of All India Institute of Local Self Government (AIILSG), Mumbai had organized a training programme on 'Pradhan Mantri Awas Yojana (PMAY)' on 12th & 13th December, 2019 at Surat, Gujarat. The training programme was supported by MoHUA, GoI.

Key Objective

The key objective of the programme was to discuss status of PMAY and way forward at ULB level for achieving targets under the mission to provide housing for all.

Participation

34 participants comprising of former presidents, elected representatives, town planners, CLTC engineers, MIS specialists from ULBs of Gujarat and Maharashtra attended this training programme.



Participants during the programme at Surat, Gujarat.

Introduction



Mrs. Maleka Ansari, Sr. Research Officer, RCUES of AILSG, Mumbai addressing the participants.

Mrs. Maleka Ansari, Sr. Research Officer, RCUES of AILSG, Mumbai welcomed the eminent subject experts and the participants at the beginning of the programme. She explained the objectives of the training programme.

Inauguration

Mr. Jagdishbhai Patel, Hon'ble Mayor of Surat Municipal Corporation, Surat, Gujarat inaugurated the training programme by lighting the lamp. In his inaugural speech, he briefed about status of implementation of PMAY in Surat. He stated that the conventional technology of housing construction is time-consuming and in order to meet the targets of affordable housing in a timely manner, Government of Gujarat has started using waffle crete, an innovative and emerging technology for construction of houses. He concluded by explaining the benefits of waffle crete technology as an innovative, cost effective, time saving etc. in construction of houses under PMAY.



Inauguration of the training programme at Surat, Gujarat. (L to R) Ms. Gayatri Jariwala, Assistant Commissioner, Surat Municipal Corporation, Gujarat, Mr. Jagdishbhai Patel, Hon'ble Mayor of Surat Municipal Corporation, Surat, Gujarat and Mr. Mukeshbhai Patel, Chairman, Building Committee, Surat Municipal Corporation, Gujarat.

Technical Sessions

The first technical session on 'Urban Sector Overview with reference to PMAY' was delivered by Prof. (Dr.) Shashikant

Kumar, Principal, Parul University, Vadodara, Gujarat covering issues and challenges in the urban sector and introduction to various missions and their convergence with PMAY with a focus on affordable housing. He explained the rate of construction of affordable housing in cities do not match up with the rapid growth of urban population or rate of migration of people from the hinterland in search of employment opportunities. The lack of affordable housing leads to urban sprawl, homelessness, overcrowding and illegal housing developments and causes severe stress to the urban infrastructure. The need for construction of affordable houses under PMAY mission is imperative for providing people with a better quality of life and assurance of a shelter. He then explained the informal housing spectrum elaborating upon the different categories of living environment of the urban poor, their role in the informal sector at city level. He continued explaining the challenges in construction of affordable housing- including the lack of availability of land within the city boundaries, inadequate development norms, lengthy legal clearance and approval process. He concluded by mentioning that, public private partnership and convergence of other missions with PMAY can boost affordable housing in Indian cities.



Prof.(Dr) Shashikant Kumar, Principal, Parul University, Vadodara, Gujarat addressing the participants.

He continued the next session on 'Pradhan Mantri Awas Yojana (PMAY) and Its Components'. He described the four

verticals of PMAY. While elaborating upon the components, he described that, 'in-situ redevelopment of slums' use land as a resource in participation with the private sector. In this component, the land which is currently occupied by slums are redeveloped and the slum dwellers are provided with formal urban houses. He, further explained the Credit Linked Subsidy (CLS) scheme, in which the government provides an interest subsidy of 6.5% on housing loans for 15 years. This helps in making the housing affordable. Another component of PMAY, is the Affordable Housing in Partnership (AHP) with the Public and Private sector, affordable housing is provided to the economically weaker sections. The States or Union Territories, either with different agencies or in partnership with different industries can plan affordable housing projects. Lastly, he explained the fourth component, enhancement and construction of Beneficiary Led Construction (BLC). This component provides assistance to families of Economically Weaker Section (EWS) category to construct new houses or enhance the existing houses on their own. Under this component, families get a central assistance of Rs 1.5 lakh per family to improve their existing houses or construct new houses.

The next session on 'Role of Resident Welfare Association in PMAY in Cities' was delivered by Ms. Gayatri Jariwala, Assistant Commissioner, Surat Municipal Corporation, Gujarat.



Ms. Gayatri Jariwala, Assistant Commissioner, Surat Municipal Corporation, Gujarat addressing the participants.

She explained the process of formation of Resident Welfare Association (RWA) and added that, RWA has been an integral part of the implementation process of PMAY in Surat. The association is responsible for managing problems of the residents and safeguarding the rights of the unit holders. In conclusion, she explained that the builder/developer has to hand over the constructed houses to the beneficiaries on time. RWAs intervene in between them for document verification, check the facilities provided by the builder. RWA scrutinizes Occupancy Certificate (OC), fund details, books of account, property title etc. before handing over house to the beneficiary.

The next session on 'Geo-tagging and Beneficiary Validation for PMAY' was delivered by Mr. Kaushik Mehta, former Town Planner, Government of Gujarat. He explained the key objective of geo-tagging, that is to track the progress of construction of individual houses through geo-tagged photographs, under the Beneficiary Led Construction (BLC) component. He further explained the process of capturing beneficiaries through mobile app and validating them through MIS system. He then added that, geo tagging is a powerful tool in monitoring housing projects under PMAY. He further explained PMAY (U) MIS creates a data base with required beneficiary details. He added that for each BLC house constructed under PMAY (U), beneficiary ID is generated in PMAY (U) MIS and same is shared for Geo-tagging.



Mr. Kaushik Mehta, former Town Planner, Government of Gujarat addressing the participants.

He then concluded by mentioning that the details of the house and beneficiary is essential as it solely describes the house type, quality and location. This helps to identify the house to be geo-tagged.

Group Exercise



Participants engaged in group exercise.

The group exercise was conducted on 'Preparation of Action Plan for Providing Affordable Houses under PMAY'. The participants were divided into four groups and asked to develop a plan of affordable housing under four components at city level.



Presentation of group exercise by participants.

The participants discussed and prepared a mock plan for the city. Each group established the need for intervention by elaborating upon the difference between the existing population and existing number of housings in the city, process of identification of beneficiaries, validation of beneficiaries' documents, convergence with SBM and NULM missions with PMAY by presenting their plan of action under each component of PMAY. The group exercise was an effective tool to assess the knowledge gained by the participants through the technical sessions. A token of appreciation was given for the best action plan for PMAY after the group presentation.



Participants felicitated for best group work and presentation.

Site Visit

The participants were taken on an exposure visit to see the affordable houses constructed under PMAY, at VIP Road in Surat. The beneficiary families were identified from economically weaker section of the city. After the document verification, constructed houses were handed over to them at affordable prices. The participants discussed the procedure

of acquiring PMAY houses with the beneficiaries. The beneficiaries informed them that the cost of an individual house is Rs. 7.5 lakhs. Out of the total amount, the beneficiaries paid Rs. 40,000/- at the time of document verification and Rs. 80,000/- paid at the time of allotment of houses. The Central government and the State Government of Gujarat give a subsidy of Rs. 1.5 Lakhs and Rs. 1 Lakh per household, respectively to support the beneficiaries. After deduction of all these amounts, each beneficiary has to pay Rs.3.8 Lakhs through loans from banks, and the interest of the loan is paid from the subsidy that has been given by the government. The participants learned the entire process of identifying beneficiary up to providing affordable houses to EWS population.

Summing-up

At the end of the training programme, the feedback was taken from the participants. The training programme was concluded by proposing a vote of thanks to the faculty and the participants and by distributing the certificates to the participants.



Distribution of certificates among participants at Surat, Gujarat.

Glimpses of the Site Visit



Testimonials



Training Programme on ‘National Urban Livelihood Mission (NULM)’
4th - 5th December, 2019, Silvassa, U.T.

Ms. Abhilasha Patel, Community Organiser, Surat Municipal Corporation, Gujarat.

“The content of the training programme was well planned and it was also organized well. The site visit at RSETI, Khanvel was a good learning experience for me. I would be happy to attend similar trainings in future.”

Ms. Megha Sapta, Officer, CLTC, Silvassa, U.T.

“The training programme was systematically conducted by RCUES, AILSG, Mumbai. I was able to fill the gaps in my knowledge about the mission through the technical sessions. I will be happy to attend more such training programmes.”

Training Programme on ‘Pradhan Mantri Awas Yojana (PMAY)’
12th - 13th December, 2019, Surat, Gujarat.

Mr. Parmavir Singh Rathod, CLTC Engineer, Bhandara Municipal Council, Maharashtra.

“The training programme was very helpful. I expanded my learnings on the implementation process of PMAY by attending this training programme.”

Ms. Sayali Dilip Rathi, Town Planning Specialist, Malegaon Municipal Corporation, Maharashtra.

“I appreciate the efforts taken by RCUES team to conduct this training programme successfully. The sessions conducted were very informative. The site visit helped in understanding the process of beneficiary identification.”

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