

Leave No One Behind

A Policy Framework on Urban Social Protection

Reducing Risk and Vulnerabilities in Urban Informal Settlements



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Last but not the least, we would like to especially acknowledge and thank Dr. Soumen Bagchi, Social Policy Specialist at UNICEF India for leading this initiative and driving the agenda of child-friendly local governance.

We would like to thank the many other colleagues and partners whose names are not listed in this short note but whose contributions were invaluable.

MESSAGE



As urban populations continue to surge due to rapid urbanization, an increasing number of people are finding themselves residing in informal urban settlements, commonly referred to as slums. People living in these settlements, especially children and youth, often face multifaceted challenges, including poverty, inadequate basic services, limited educational and economic opportunities, and heightened exposure to various risks.

Addressing the needs and concerns of urban informal settlements is not only a matter of social justice but also a crucial aspect of sustainable urban development. It is imperative that we prioritize the well-being and equitable access to social protection programmes for residents in these settlements and ensure their inclusion in the broader urban fabric. The situation underscores the need for robust, evidence based, long term measures focusing on building human capital and providing social safety nets to empower residents of these informal settlements to break free from the vicious cycle of poverty and vulnerability.

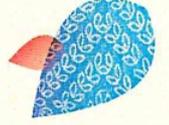
I am glad to note that the Ministry of Housing and Urban Affairs (MoHUA), National Institute of Urban Affairs (NIUA) and UNICEF have collaborated in developing this policy framework for contributing to the discourse of G-20 and U-20. The report collates global evidence of where social protection is used to facilitate localized analysis and action around multisectoral vulnerabilities of people living in urban informal settlements, particularly women and children.

I believe the comprehensive analysis, thoughtful insights, and recommendations outlined in this document will enable us to create inclusive, resilient, and sustainable cities that leave no one behind.

(Kaushal Kishore)



अमिताभ कांत
Amitabh Kant
जी20 शेरपा
G20 Sherpa



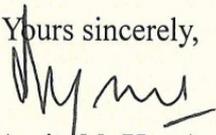
MESSAGE

Urbanization has brought about profound transformations globally, offering both opportunities and challenges to the policy makers. As primary engines of growth across the globe, cities can exert significant influence on the global development agenda. However, with millions of people living in dense urban areas, cities are also most vulnerable to the impacts of climate change, disasters, environmental degradation, resource depletion and socio-economic inequality. The policy makers must take action in time to harness the potential of urbanization as a catalyst to drive the desirable kind of growth that is sustainable, inclusive and equitable. Resonating with India's G20 theme of 'One Earth, One Family, One Future', it is expected that U20 would emphasize on the actions at city level that can drive lasting positive outcomes for the world underscoring the interconnectedness of the world and our shared future.

One of the most pressing challenges of rapid urbanization is the existence of informal settlements, where vulnerable populations, especially children and youth, face multiple risks and vulnerabilities. It is estimated that globally around 1 billion people live in informal settlements which is expected to increase to 3 billion by 2050. It implies that almost one-third of the world's urban population will live in slums/informal settlements if not curated policy interventions are adopted at the earliest. As we strive to achieve the SDG Agenda 2030 and the G20 commitment of leaving no one behind, there is a pressing need to introduce "social sustainability" into the urban discourse, through equitable and inclusive urban development, social protection and poverty reduction focusing on addressing the needs and aspirations of those living in these settlements, especially children and youth.

I am happy to note the collaboration between the Ministry of Housing and Urban Affairs (MoHUA)-Government of India through the National Institute of Urban Affairs (NIUA) and UNICEF India for bringing out this publication- "Leave No One Behind-Reducing Risk and Vulnerabilities in Urban Informal Settlements – A White Paper on Urban Social Protection" to facilitate localized analysis and action around multisectoral vulnerabilities in urban and slum populations, particularly women and children. I hope this white paper will serve as critical policy prescriptions for all G20 member countries as they prioritize the issue of integrating social protection into their urban development agendas to address the unique challenges faced by these marginalized communities living in informal settlements.

Warm Regards

Yours sincerely,

(Amitabh Kant)

Place- New Delhi
Dated- 30/06/2023



वसुधैव कुटुम्बकम्
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REPRESENTATIVE, UNICEF INDIA COUNTRY OFFICE

MESSAGE



The world around us is transforming rapidly as we are living in times of unprecedented urbanization. Cities, especially in economies in transition, are growing rapidly as focal points for economic growth and are often characterized by informal urban settlements with stark social inequities. Nearly a quarter of the global urban population lived in slums in 2020.¹ In addition to income and job insecurity, the urban poor residing in these overcrowded conditions suffer from lack of proper housing, water and sanitation services, health,

and childcare facilities, and often lack a strong representation and voice in the administrative and decision-making processes. Children, adolescents and women are the population groups the most adversely affected, with particular individuals especially at risk such as children with disabilities.

There is thus a need to introduce “social sustainability” into the urban discourse, through evidence-based investment in equitable and inclusive urban development, social protection and poverty reduction. From a policy perspective, this requires an in-depth understanding of the multiple social vulnerabilities that the poor and marginalized are exposed to in the informal settlements in which they live and work and using this insight to implement critical policy actions towards reducing such vulnerabilities.

I congratulate the Ministry of Home and Urban Affairs (MoHUA) and National Institute of Urban Affairs (NIUA) for preparing this very timely and relevant policy brief in technical collaboration with UNICEF India. I hope policymakers and stakeholders from India, and other countries including from the G20, will benefit from the policy recommendations suggested in this insightful publication to address risk and vulnerabilities in urban informal settlements through social protection.

Cynthia McCaffrey

¹ United Nations Human Settlement Programme (UN-Habitat), Global Urban Indicators Database 2020

MESSAGE



India has already become the most populous country in the world. Rapid urbanization has been the key with estimates that over 600 million people, accounting for 40 percent of projected 1.5 billion population will be living in urban settlements in India by 2030 and over 50 per cent of India's population will live in urban areas by 2047. Indian cities are contributing to more than 60 percent of the country's Gross Domestic Product (GDP). While we are moving towards a five trillion economy, we need a focused approach towards inclusion of Children, women, persons with disabilities and informal settlement dwellers.

Inclusion and resilience, as indicated in the New Urban Agenda, become the key priorities in urban development to reduce risks and vulnerabilities in these marginalized communities. I am delighted that the policy framework on 'Urban Social Protection: Reducing Risk and Vulnerabilities in Urban Informal Settlements' introduces the approach on social sustainability into the urban discourse. The paper focuses on critical challenges affecting social protection programmes in urban areas with specific focus on informal settlements and the need for institutionalizing a mechanism to assess city level vulnerability and need for a governance mechanism to implement urban social protection.

I am particularly proud of the adoption of an evidence-based approach that brought a comprehensive and practical outlook to the Social Vulnerability Index (SoVI). The framework will support localized analysis and action around multisectoral vulnerabilities in urban and slum populations, particularly women and children.

I extend my gratitude to the Ministry of Housing and Urban Affairs for their support in the development of the policy framework. I also congratulate the team at UNICEF, team at TISS and NIUA team for their commitment and dedication in creating an enriching document. I hope this paper will contribute in building the capacities of urban practitioners to target and effectively deliver social protection programmes and create robust and comprehensive new evidence bases to promote inclusive urban development.



Hitesh Vaidya
Director

**CHIEF, SOCIAL POLICY & SOCIAL PROTECTION,
UNICEF INDIA COUNTRY OFFICE**

MESSAGE



In recent years, rapid urbanization has led to the exponential growth of urban informal settlements across the globe, presenting numerous challenges in terms of ensuring the well-being and security of their residents. As per UN-Habitat's estimates, currently 350-500 million children live in slum households, mostly in countries of Asia and Africa. Globally around 1 billion people live in slums which is expected to increase to 3 billion by 2050. It implies that almost one-third of the world's urban population will live in slums/informal settlements if countries and cities do not take immediate action.

This policy brief/working paper on “Urban Social Protection: Reducing Risk and Vulnerabilities in Urban Informal Settlements” serves as a significant step towards addressing the critical issue of social protection in urban informal settlements and offers valuable insights into reducing risks and vulnerabilities in these marginalized communities.

One part of the policy paper prescribes a Social Sustainability and Vulnerability Assessment Framework (SSVAF) and Social Vulnerability Index (SoVI) developed through a multi city study in India. It presents a robust and comprehensive new evidence base and recommendations for inclusive urban development to facilitate localized analysis and action around multisectoral vulnerabilities in urban and slum populations, particularly women and children in India.

Urban local governments across the globe often face challenges to sufficiently recognize, identify, and address urban-specific vulnerabilities experienced by people living in urban informal settlements, especially women and children. The other part of this policy brief aims to address these gaps by collating evidence of global experiences with social protection, and presenting before the policy practitioners a comprehensive understanding of the challenges and learnings focusing on women and children residing in urban informal settlements.

As we navigate the complexities of urbanization and work towards achieving the Sustainable Development Goals, I hope this policy brief will serve as a vital resource to guide policymakers and practitioners in their efforts to develop a urban social protection framework to reduce risks and vulnerabilities in urban informal settlements.



Hyun Hee Ban

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SUMMARY



As urban populations continue to surge, so does the number of individuals residing in informal settlements. These rapidly expanding communities, commonly referred to as slums, face significant challenges for children and families in poverty, vulnerability, accessing basic services, adequate housing, and economic opportunities. The escalating growth of urban informal settlements underscores the critical importance of ensuring equitable coverage and access to social protection programmes. Furthermore, such social protection programmes must be designed and implemented with specific considerations to the gamut of challenges in urban informal settlements.

This working paper is divided into 2 parts, the 1st part explores all such critical challenges affecting social protection programmes in urban areas with specific focus on informal settlements and the 2nd part focuses on the need for institutionalising a mechanism to assess city level vulnerability and need for a governance mechanism to implement urban social protection. The 2nd part is significantly derived based on a study undertaken by UNICEF & NIUA on “Urban Social Vulnerability Assessment & Need for Urban Social Protection” in 3 cities in India. The paper, hence, puts forth specific policy recommendations. These recommendations are based on learnings from a comprehensive global review of social protection programmes and experience generated from with India’s 3 cities of Kolkata, Mumbai & Bhopal. The paper seeks to highlight the issues that policy practitioners may come across during programme design, identifying target groups, and implementing social protection programmes in urban informal settlements. The document has been developed with a child and gender-sensitive lens.

Cities in across the globe and in India have developed as hubs for economic growth, but they often are centres of deprivation, with stark social inequities within urban settlements. There is a need to introduce “social sustainability” into the urban discourse, through equitable and inclusive urban development, targeted delivery and sustained access to social protection programmes and poverty reduction.

A recent UNICEF India study, *Urban Social Protection - Response to Cities’ Disaster and Vulnerability* (June 2022), provides a comprehensive assessment of the socio-spatial dynamics of urban vulnerabilities in Bhopal, Kolkata and Mumbai. As part of the study, a Social Sustainability and Vulnerability Assessment Framework (SSVAF) and Social Vulnerability Index (SoVI) were developed and applied to facilitate localized analysis and action around multisectoral vulnerabilities in urban and slum populations, particularly women and children. The SSVAF and SoVI can be scaled and applied India-wide and also as a city vulnerability assessment tool across the globe. The objective is to create a robust and comprehensive new evidence base for inclusive urban development. The results of the *Urban Social Protection* study are outlined in this 2nd part of the Policy Brief, together with the recommendations arising from the findings.

INTRODUCTION



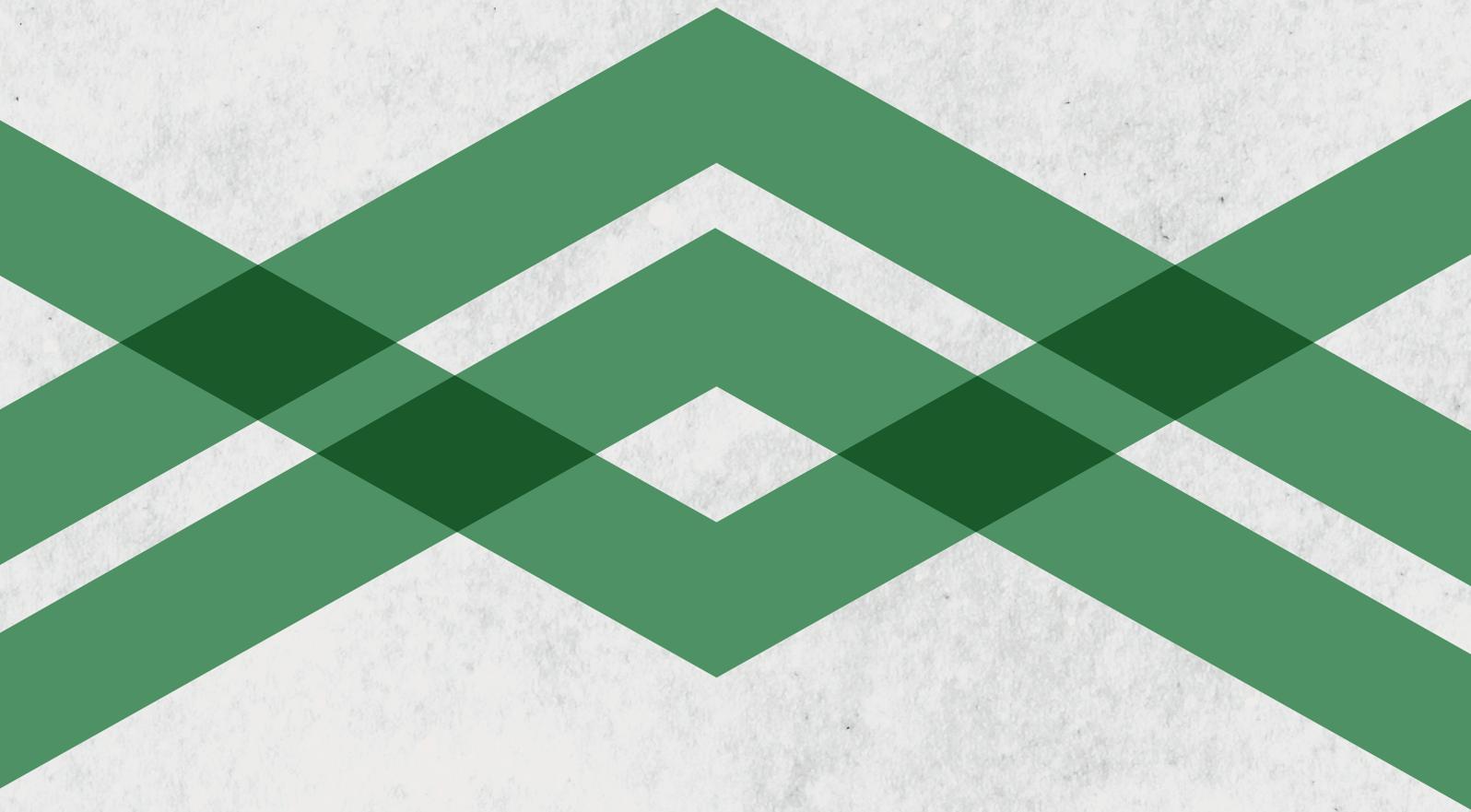
As urban populations continue to surge, so does the number of individuals residing in informal settlements. These rapidly expanding communities, commonly referred to as slums, face significant challenges for children and families in poverty, vulnerability, accessing basic services, adequate housing, and economic opportunities. The escalating growth of urban informal settlements underscores the critical importance of ensuring equitable coverage and access to social protection programmes. Furthermore, such social protection programmes must be designed and implemented with specific considerations to the gamut of challenges in urban informal settlements.

This working paper explores all such critical challenges affecting social protection programmes in urban informal settlements and puts forth specific policy recommendations. These recommendations are based on learnings from a comprehensive global review of social protection programmes. The paper seeks to highlight the issues that policy practitioners may come across during programme design, identifying target groups, and implementing social protection programmes in urban informal settlements. The document has been developed with a child and gender-sensitive lens.



**Part
I**

**URBAN SOCIAL PROTECTION:
A DESIGN AND DELIVERY
FRAMEWORK**



CHAPTER | 01

WHY SOCIAL PROTECTION IN URBAN INFORMAL SETTLEMENTS?



Nearly a quarter of the global urban population lived in slums in 2020,² with the pandemic only adding to these numbers. In 2020, about 4.4 billion people lived in urban areas comprising 56 per cent of the global population. Out of these, 1.18 billion were children.³ The projected estimates by United Nations show a consistent rise in the global urban population, reaching 68 per cent by mid of the 21st century.⁴ According to an estimate by the World Bank, 1.4 million people move to urban areas each week globally.⁵ Many of them end up in slums and informal settlements. Globally around 1 billion people live in slums which is expected to increase to 3 billion by 2050. It indicates that without any intervention, almost one-third of the world's urban population will live in slums/informal settlements. The UN-Habitat estimates show that currently, 350–500 million children live in slum households, mostly in countries of Asia and Africa.⁶

Global population distribution

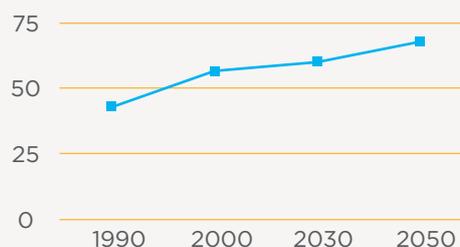
In 2020, the global urban population reached 4.4 Billion people, accounting to 56% of the total population



Source: <https://www.unicef.org/documents/urban-strategic-note>

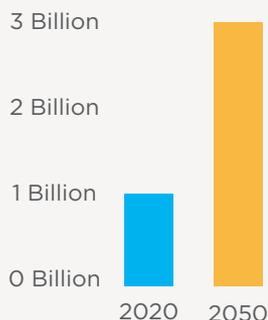
Urban population growth

Urban population growth



Source: <https://www.un.org/development/desa/en/news/population/2018-revision-of-world-urbanization-prospects.html>

Slum population



Source: <https://data.unhabitat.org/pages/urban-population-and-demographic-trends>

Central and Southern Asia (359 million)

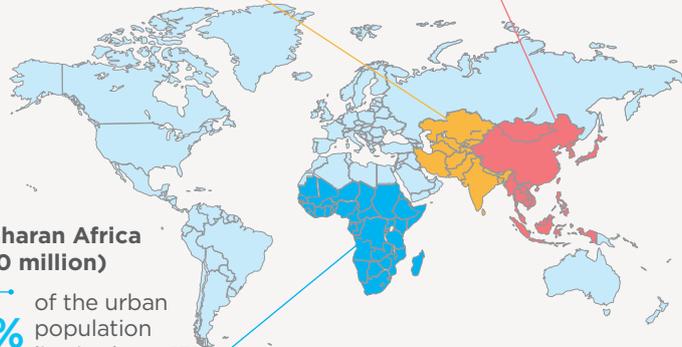
48.2% of the urban population live in slums [7]

Eastern and South-Eastern Asia (306 million)

21.7% of the urban population live in slums [7]

Sub Saharan Africa (230 million)

50.2% of the urban population live in slums [7]



Source: <https://unstats.un.org/dgs/report/2022/>

(Continued)

² United Nations Human Settlement Programme (UN-Habitat), Global Urban Indicators Database 2020

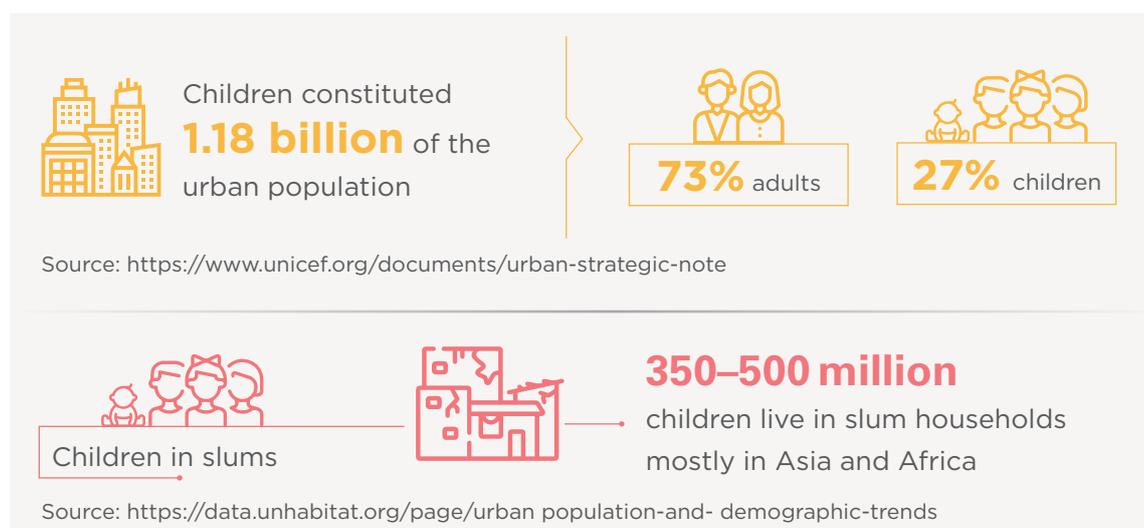
³ <https://www.unicef.org/documents/urban-strategic-note>

⁴ <https://www.un.org/development/desa/en/news/population/2018-revision-of-world-urbanization-prospects.html>

⁵ <https://www.worldbank.org/en/news/feature/2016/04/06/from-urban-risk-to-resilience---building-safer-cities>

⁶ <https://data.unhabitat.org/pages/urban-population-and-demographic-trends>

(Continued)



Urban areas are agglomerations of people from diverse cultural and income groups. There is high in-migration from rural residents who pursue livelihood opportunities, overwhelmingly available in the precarious informal sector. In addition to income and job insecurity, the urban poor reside in overcrowded housing with inadequate water and sanitation services, health, and childcare facilities, bear the high cost of food and essential items, and lack a strong voice in the administrative and political processes. Additionally, the urban poor depend heavily on cash to meet their consumption needs. Disasters also cause extremely condensed impacts on the urban poor due to overcrowding, general lack of access to services and the absence of resilient urban infrastructure. The scale, frequency and nature of violence, crime, and loss of dignity experienced vastly differ spaces compared to rural areas. These urban-specific conditions combine to adversely impact elderly, women, and children more than the other population groups.

Social protection is defined as “a set of policies and programmes aimed at preventing or protecting all people against poverty, vulnerability and social exclusion throughout their life-course, with a particular emphasis towards vulnerable groups”.⁷ Given the elevated risks of poverty, vulnerability, and social exclusion prevalent in urban informal settlements, the role of social protection becomes paramount.

Yet there appears to be a *non-recognition and misrecognition* of the specificities of urban poverty, hence arises an urgent need for focused and targeted social protection programmes in urban areas. Non-recognition is seen in the near eclipse of the urban social protection agenda in the UN Sustainable Development Goals (UN SDGs)⁸ and the New Urban Agenda (NUA) proposed by UN-Habitat in 2016.⁹ It will be helpful to address this critical omission. Misrecognition is a case when the evolving social

⁷ UNICEF, 2019. “UNICEF’s Global Social Protection Programme Framework.” New York: UNICEF. <https://www.unicef.org/media/64601/file/Global-social-protection-programme-framework-2019.pdf>.

⁸ The UN SDGs include Goal 11 on urban settlements and cover basic urban services and slums, but do not specifically mention urban social protection.

⁹ Devereux, Stephen, and Jose Cuesta. “Urban-Sensitive Social Protection: How Universalized Social Protection Can Reduce Urban Vulnerabilities Post COVID-19.” *Progress in Development Studies*, vol. 21, no. 4, June 2021, <https://doi.org/10.1177/14649934211020858>.

protection programmes in urban areas (originally designed for rural areas and subsequently supplanted in urban areas) do not sufficiently recognise, identify, and address these urban-specific vulnerabilities, especially experienced by people with low incomes, as well as women and children residing in urban informal settlements.

This paper endeavours to address this gap by collating evidence of global experience with social protection, and presenting before the policy practitioners a comprehensive understanding of the challenges and learnings from a vantage point of informal settlements focusing on women and children.



CHAPTER | 02

THE URBAN INFORMAL CHALLENGE: ISSUES AFFECTING SOCIAL PROTECTION PROGRAMMES



The dynamic nature of urban informal settlements presents a unique set of challenges that directly impact the effectiveness of social protection programmes. These densely populated areas often lack proper infrastructure, basic services, and formal governance structures.

Obstacles in social protection interventions



Furthermore, the transient nature of these settlements and the informal nature of employment make it challenging to establish sustainable and inclusive social protection mechanisms. In this section, we delve into key issues that hinder the success of social protection programmes in urban informal settlements, shedding light on the urgent need for innovative strategies to overcome these barriers thereby ensuring the provision of comprehensive and tailored support for those residing in these marginalized communities.

- **Inability to capture shifting urban realities:** Social protection programmes are often constrained by the unavailability of updated official data sources, especially when there is continued in-migration without institutionalised portability rights. The unavailability of universal or updated data about the populace leads to exclusion/inclusion errors. Children, especially of migrant populations, are often invisible to the gaze of official data. Further in several countries, the implementation of social protection programmes meant for informal settlements is limited by unclear and continuously changing administrative boundaries and definitions.
- **Lack of documentation:** Complicated enrolment procedures, as well as numerous documentation and identification requirements, increase the opportunity costs¹⁰ for the urban poor, who often do not have these documents or the time and know-how to apply. The insistence on specific documents has the chance to exclude people, especially children, who do not possess the same.
- **Non-portability of benefits:** In the case of non-cash interventions, the issue of the non-portability of benefits adversely impacts migrant households, especially women and children. The non-portability of entitlements severely impacts the health of women;

¹⁰ Familias en Accion, Colombia.

the nutritional and educational security of children since these are the most popular social programmes in most countries/regions of the world. Even in the case of portability of entitlements, women and children face the maximum brunt as they are vastly unrepresented and under-reported in the official migration data.¹¹

- **Diffused poverty:** Although urban poverty is concentrated in some geographical regions and informal settlements in some cities, there is also the issue of dispersed and diffuse poverty in other cities. Even if the social protection benefits are provisioned by the programme, the populace in the informal settlements of peri-urban locations is excluded due to the unavailability of services such as health care centres and schools. More often than not, programme implementation agencies either have reluctance,¹² lack the infrastructure resources,¹³ or exclude the groups during identification itself¹⁴ due to anticipated operational constraints.
- **Inadequate benefit levels for urban areas:** Social assistance benefit levels are rarely adjusted for the considerably higher living costs in urban areas, as reflected in disaggregated urban and rural poverty lines and are also not adjusted annually for inflation. This results in a decline in its real value over time.¹⁵ The conditional cash provided, in some cases, is extremely low to successfully meet the provisions of education¹⁶ or maternal and child health concerns during childbirth (institutionalised delivery) and post-natal care. Urban informal populations significantly depend on cash in the absence of strong social networks compared to their rural counterparts.
- **Low programme awareness:** Information asymmetry is a critical issue due to weak urban social networks, especially in informal settlements.¹⁷ Residents of informal settlements have lower trust in official bureaucratic networks and require significant trust-building interventions.
- **Benefit delivery and leakages:** Delivering cash and non-cash benefits to target groups in informal settlements and areas which have higher rates of violence and political instability, including areas affected by disasters, is a significant challenge. It has been noted that in the Food Safety Programmes (FSPs), leakages, absence of public and administrative accountability¹⁸, opaque criteria of inclusion/exclusion of the beneficiaries¹⁹ and issues of duplicate and ghost beneficiaries²⁰ are some of the major issues. These lead to especially adverse impacts on the well-being

¹¹ Centre for Policy Research and UNICEF (2021), Improving Social Protection Portability for Migration-Affected Children

¹² Rohwerder, B. (2016). *Civil society organisations supporting accountability in cash transfer programmes*. K4D. [https://opendocs.ids.ac.uk/opendocs/bitstream/handle/20.500.12413/13194/017%20CSOs%20supporting%20accountability%20in%20cash%20transfer%20programmes%20\(new%20K4D%20template\).pdf?sequence=1](https://opendocs.ids.ac.uk/opendocs/bitstream/handle/20.500.12413/13194/017%20CSOs%20supporting%20accountability%20in%20cash%20transfer%20programmes%20(new%20K4D%20template).pdf?sequence=1)

¹³ Paltasingh, T., & Bhue, P. (2022). Efficacy of Mid-Day Meal Scheme in India: Challenges and Policy Concerns. *Indian Journal of Public Administration*. <https://doi.org/10.1177/00195561221103613>

¹⁴ Section II of this document

¹⁵ Cuesta Jose et. Al (2020), 'Urban social assistance: Evidence, Challenges and the Way Forward, with Application To Ghana', *Development Policy Review* Volume 39, Issue 3, p.10, 13; Devereux, S. (2007). Social pensions in Southern Africa in the Twentieth Century. *Journal of Southern African Studies*, 33(3), p.555.

¹⁶ Program Keluarga Harapan (PKH), Indonesia.

¹⁷ Familias en Accion, Colombia and Nairobi Urban Social Protection programme.

¹⁸ <https://www.isid.ac.in/~epu/acegd2016/papers/DanielOverbeck.pdf>

¹⁹ Monchuk, V. (2013). *Reducing poverty and investing in people: The new role of safety nets in Africa*. World Bank Publications

²⁰ https://prsindia.org/files/policy/policy_analytical_reports/1388728622--TPDS%20Thematic%20Note.pdf

and nutrition of mothers and children who are dependent on these benefits. The chances of leakages in the urban area increase due to weak socio-political networks and feeble voices in the policy process of the entitled populace.

- **Non-compliance in budgetary allocations:** Informal settlements have insufficient infrastructure for running education and health programmes,²¹ and a lack of institutionalised accountability framework for monitoring infrastructure governance and the flow of funds. The non or partial execution of the programme allows the programme officials to misuse and afford non-judicial practices with the available funds. Inaccessibility of entitlements, in turn, increases out-of-pocket expenditure on household.²² Conditional cash transfer programmes especially find it challenging when conditional access to services depends on the delivery of cash to entitled groups, which with the absence of services, increases the unintended out-of-pocket expenditure of households.²³
- **Weak programme integration:** The vast number of social protection programmes covering a multiplicity of target groups and sectors may lead to overlaps and issues in delivery. For example, multiple programmes focused on livelihoods in the same geography can lead to fragmented impacts.
- **Absence of holistic approaches to urban safety net design:** Cash-only programmes also tend to be unsustainable in the long run as the unsystematic exit of cash benefits without creating market linkages sometimes leads to the loss of gains accrued during the programme period and a reversal to poverty traps and precarity. It is well documented across countries and cultures that the precarity of the household impacts children and women the most.
- **Suboptimal services affecting programme uptake:** In urban informal settlements, especially high-growth cities, households may not access the available government provisioning of school education, health services²⁴, food and nutritional security programmes²⁵ due to depreciating and sub-standard quality. Instead, they opt for market-provisioned welfare goods and services that are available in urban settings. This gap between the actual and intended policy outcome is due to the dysfunctional nature of monitoring and compliance mechanisms.²⁶
- **Urban institutional and financial capacity constraints:** Social protection programmes in urban areas require a multitude of ministries and government departments to cooperate horizontally and vertically, inevitably leading to numerous bottlenecks in cooperation, clarity and communication. Crucial issues include the capacity of implementing agencies/ municipalities and the lack of coordination among implementing agencies leading to duplication of efforts and inefficiency of delivery. Municipalities also may not always have the financial and institutional autonomy to conceive programmes that may ameliorate socio-economic conditions in informal settlements.

²¹ The Pantawid Pamilyang Pilipino Program (Pantawid Pamilya)- Philippines' Conditional Cash Transfer Program, 2007

²² Indonesia Program Keluarga Harapan, PKH 2007; The Pantawid Pamilyang Pilipino Program (Pantawid Pamilya)- Philippines' Conditional Cash Transfer Program, 2007

²³ Indonesia Program Keluarga Harapan, PKH 2007

²⁴ Janani Suraksha Yojana, see <https://www.ijcmas.com/9-12-2020/Naaz%20Bano,%20et%20al.pdf>

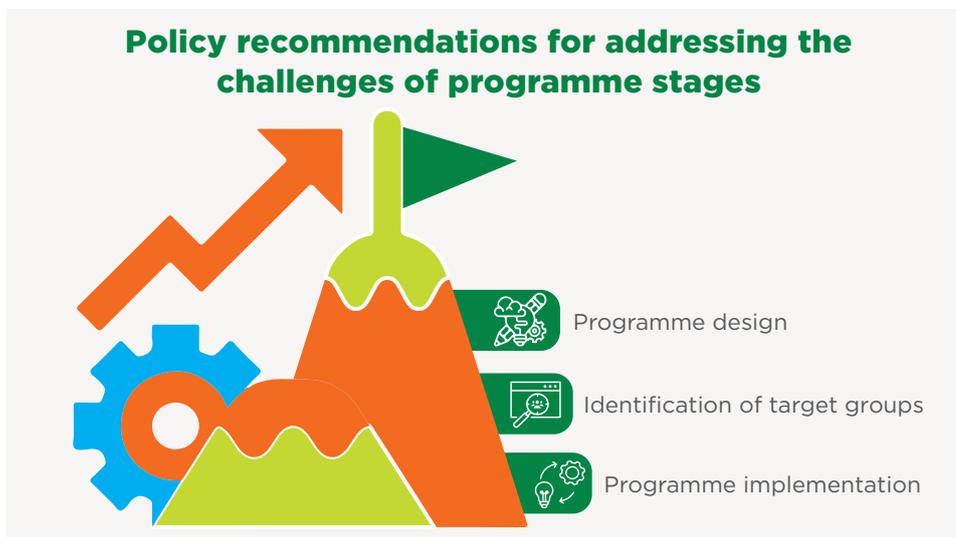
²⁵ Paltasingh, T., & Bhue, P. (2022). Efficacy of Mid-Day Meal Scheme in India: Challenges and Policy Concerns. *Indian Journal of Public Administration*. <https://doi.org/10.1177/00195561221103613>

²⁶ Mexico, the Urban Prospera Conditional Cash Transfer Scheme

POLICY RECOMMENDATIONS: ORIENTING SOCIAL PROTECTION PROGRAMMES TO THE REALITIES OF URBAN INFORMALITY



Policy recommendations which stem from the global review to answer the challenges have been subdivided into three programme stages: (a) Programme Design (b) Identification and (c) Programme Implementation . Understanding recommendations through these stages informs about learnings that are relevant to a wide range of policy stakeholders.



3.1 RECOMMENDATIONS FOR PROGRAMME DESIGN

- **Urban sensitive benefits calibrated against inflation:** Programmes perform better when they adjust to escalating inflation and prevalent costs in the geographical area of implementation.²⁷ Alternatively, the entitlements are extended through subsidised public transport, free water and electricity, food housing and medical care in addition to cash transfers to offset the income gap. ILO (2016) recommends that cash transfers should be at least 20 per cent of the household’s pre-transfer consumption.²⁸ It may also be useful to “calibrate the transfer value against the cost of a basket of essential goods and services, including food and utilities that might cost more in urban areas”.²⁹
- **Creating holistic and sustainable livelihood avenues:** Cash plus approaches incorporate other complementary components such as health insurance, reproductive health and livelihood training which opens pathways for more sustainable programme impacts and addresses non-financial barriers.³⁰ Additionally, the Graduation³¹ and

²⁷ Minimum Living Standard Guarantee Program, China, Quoted in Cuesta Jose et. Al (2020), p. 10-13

²⁸ ILO. (2016). Towards a Malawian Social Protection Floor: assessment of social protection programmes in Malawi. International Labour Office, p. 51

²⁹ Cuesta Jose et. Al (2020), p. 21.

³⁰ <https://www.unicef-irc.org/research/cash-plus/>

³¹ Graduation is a sequenced set of interventions that address the needs of women in extreme poverty holistically by supporting participants with a productive asset transfer, skills training, consumption support, coaching, and linkages to government services.

the “LEAP” approaches³² have comprehensive and integrated pathways helping the poor, especially women and children to escape poverty traps and increase productivity with long-term impacts.

- **Private participation in social insurance:** Most dwellers of urban informal settlements are employed in the private informal sector with negligible or no social security benefits. Social security should be extended to all workers. Additionally, an enabling framework can be carved out to incentivize such private contributions.
- **Embedding monitoring frameworks:** It is crucial to embed a monitoring framework in the programme design at various stages of pilot/feasibility studies, implementation and delivery chains. This will help in taking stock of possible points of system failure, gaps in identifying urban vulnerability, and readiness of supply of benefits.

Case study

India – Odisha Liveable Habitat Mission, (JAGA Mission), 2017

The state implemented JAGA mission as a slum titling legal and policy-based measure to provide better living conditions, municipal and social services and security of tenure to slum dwellers. The infrastructural upgrades are provided through a participatory needs assessment and subsequently provisioning property rights through the allocation of land title certificates. The programme design leverages financial convergence of central & state grants, strengthens institutional capacities to identify additional financial resources within city budgets, and empowers city officials for decentralised planning. JAGA created 2,931 slum collectives known as ‘Slum Dwellers Associations’ (SDA) with 50 per cent women’s representation to engage with communities. These SDAs served as a 4th-tier governance structure to facilitate community participation at the last mile. The security of tenure created through new property rights cushions the consumption expenditure of the households thereby creating a space for food, nutritional and educational security of children and dignity for women.

For more, see: Jaga Mission – Transforming Lives, Leaderships, and Liveability - <https://www.thesmartcityjournal.com/en/cities/jaga-mission-transforming-lives-leaderships-and-liveability>

³² The LEAP Programme in Ghana set out to empower the extremely poor population to ‘leap’ out of extreme poverty through increasing consumption, promoting human capital development, and engaging the extremely poor in productive activities.

3.2 RECOMMENDATIONS FOR IDENTIFICATION OF TARGET GROUPS

- **Periodically updated data and inclusive definitions for slums:** Data on slums and vulnerability needs to be regularly updated and verified. Notification and de-notification of slums/ informal settlements needs to be a continuous and routinely process for adequate service delivery. A comprehensive system to map urban vulnerabilities is crucial so that children, women, homeless people and migrant labour are included in data registries. The scope of defining slums must be periodically revised to include pockets of peri-urban areas, other low-income areas, and continuously expanding urban boundaries which may not be officially classified as informal settlements but may have similar vulnerability and poverty patterns. Disaggregated data (geographical, gender, age and persons with disabilities) is crucial to understand the specificities of poverty in urban areas.
- **Developing a sustainable mechanism towards identification of the poor and vulnerable:** A robust national evidence resource on the situation of vulnerable populations in cities may be created, involving the creation of a policy-relevant database and knowledge platform. The database is proposed to be managed by the National Ministry of Urban Development in the country and includes spatial mapping for cities to help build the city-level knowledge base, help in data exchange and inform the national urbanization policy narrative which would be inclusive of focused social protection for urban poor and vulnerable with focus on women and children.
- **Urban sensitive targeting methods:** Often, poverty and vulnerability targeting is challenging in urban areas due to informality, migration and precarious unpredictable employment. Complex targeting methods may lead to exclusion therefore a broad geographical targeting method can be developed “universally” covering all those residing in informal settlements. In the case of targeting for urban poverty and vulnerability which may be outside the administrative confines of informal settlements, tailored indicators for gauging the depth of urban poverty would be useful. These should consider the urban context and household characteristics such as the household’s social demography, housing (including people per room), ownership of specific assets, access to type and quality of water and toilets, rental housing (incorporating the higher cost of living in urban areas), electricity etc.
- **Unique Identification cards:** Countries like India, Peru and Rwanda have designed unique identification cards which also facilitate the delivery of welfare entitlements. India’s unique identification number (UID), called Aadhar, allows for the identification of each citizen. The bank and phone-linked Aadhar enables easy cash transfers thereby avoiding duplication, addressing inclusion and exclusion errors and ensuring portability through seamless and transparent coordination across departments. A similar approach helped Peru’s Bono schemes to transfer emergency relief during COVID-19. Likewise, Rwanda issued identity cards to

refugees, enabling women and children to access healthcare under conditions enjoyed by host communities. Additionally, to avoid exclusion, special provisions must be made to cater to groups who are unable or require more time to procure identification cards due to various challenges, especially children.

- **Governance & institutional structure for beneficiary targeting and programme delivery:** Multiplicity of agencies for delivery of services in urban areas especially informal settlements is often a challenge leading to lack of clarity and overlap of responsibilities. Urban local governments need to be further capacitated and enabled through digital solutions to undertake a comprehensive approach towards identification of eligible beneficiaries, delivery of services and monitoring of urban social protection programmes.
- **Poverty score-cards:** Objective criteria were introduced in the face of grievances by the informal settlement residents about biased selection processes in Nairobi, Kenya.³³ The humanitarian aid agency responsible for operationalizing the social protection programme in one of the slums initially intended to use geographic targeting within slums and select only the most vulnerable areas. The slum community responded negatively to this process and it was considered politically and socially unviable. The programme, therefore, targeted the entire slum. A census was conducted (for the slum areas), scoring households using a poverty scorecard with 18 indicators capturing diverse information, including data on food consumption, assets, support from other organisations, household size, income and characteristics of the head of household, shelter, access to health services, orphans, people with disabilities, and pregnant and lactating mothers. These indicators were formulated into a single index using multiple correspondence analysis, with a cut-off based on an initial assessment.³⁴
- **Community-Based Targeting (CBT):** CBT entails the identification of the households with the help of community workers/elders, community organisations and local officials and is a valuable instrument for minimising exclusion and inclusion errors in the identification of the target households in the case of contestation of eligible households and/or lack of scientific data. This method of identification can be further concretized through household visits and surveys.³⁵ This method proved to be helpful in identifying the differentiated recipients of conditional (for the non-disabled person who will get cash in lieu of public works) and unconditional cash transfers (chronically ill, persons with disability, urban destitute, children who had run away from their respective homes, orphan children³⁶ and individuals involved in begging.). Likewise, in the face of resource constraints, CBT helped in identifying and prioritizing households with a) women and young heads of households b) households with malnourished children for cash for work c) extra nutritional care programmes³⁷ for pregnant and lactating mothers.³⁸ The practitioners are advised to be aware that CBT may only work

³³ Urban Safety Net Programme, Nairobi slums

³⁴ See Gentilini, U. (2015). *Entering the City: Emerging Evidence and Practices with Safety Nets in Urban Areas*. The World Bank.

³⁵ The Malawi Social Cash Transfer Scheme (SCT), the Kenya Cash Transfer for Orphans and Vulnerable Children (CT-OVC) and Mozambique's Programa Subsídio de Alimentos (PSA) Program used various methodologies of CBT successfully.

³⁶ Nairobi Slums Project

³⁷ Conarky, Guinea

³⁸ Pantawid Pamilya Pilipino Programme in the Philippines

where the community has adequate knowledge due to the transient and mobile population. CBT also run the risk of elite capture.³⁹

- **Satellite mapping:** In an initiative in Congo⁴⁰ where all households of the informal settlements were to be covered, the informal settlements were identified through satellite mapping. The households in the informal settlements were registered through text messages with the help of a telecommunication company on the ground.
- **Poverty hotspots:** In the face of limited resources, countries have combined satellite mapping of informal settlements and physical verification of the poorest households by the officials to include relevant groups⁴¹ (elderly, unemployed, persons with disability, women, impoverished households, not studying or receiving training during working days and hours.) in the social protection programme.
- **Self-identification:** Few countries designed the identification of eligible households/individuals through a ‘demands side’⁴² approach. Instead of door-to-door visits of the eligible population or identifying them with the existing data sets, the programme was advertised, and individuals were requested to come to the programme office for self-registration with the required eligibility documents. This method however, pre-supposes the availability of required identification by target groups, which itself is a significant challenge for the urban poor.

Case study

Indonesia – Keluarga Harapan (PKH), 2007

A conditional cash transfer programme providing direct cash benefits conditional on household participation in locally-provided health and education services. The programme operates on four specific desired outcomes: (1) improving the socio-economic conditions of the poorest households, (2) improving the educational level of children, (3) improving the health & nutritional status of pregnant women, postpartum mothers, and children under 6 years, and (4) improving the access to and quality of education and health services.

Successes: Programme design ensured facilities, personnel, supplies, and transport options are available and accessible, lowering both the direct and opportunity costs of visiting health service providers. PKH is also the only household-targeted social assistance initiative to have designed randomized impact evaluation into the initial allocation of the programme to monitor household impact giving routine feedback on programme delivery schedule and uptake levels. Conditioned health seeking behaviours for pregnant or lactating mothers or households with children from zero to six years

³⁹ In light of these concerns, practitioners inform that ‘field office staff should conduct an internal audit of the beneficiary list collected by the targeting teams to check for errors, missing information, or inconsistencies. Using a committee format for this review works well. Corrections can be made at this stage, but any major changes should be documented in meetings or committee notes.’ See: <https://cdn.odi.org/media/documents/11666.pdf>

⁴⁰ The COVID-19 response emergency cash transfer programme was a UCT in Kinshasa, Democratic Republic of Congo

⁴¹ El Salvador’s conditional urban temporary income support programme (PATI)

⁴² LEAP, Ghana, Urban Prospera in Mexico and PATI in El Salvador

3.3 RECOMMENDATIONS FOR PROGRAMME IMPLEMENTATION

- **Interventions to simplify enrolment requirements:** Providing E-enrolment or situating in-person enrolment centres closer to or within the neighbourhoods of informal settlements can help reduce the burden of registration and enrolment. The unique ID system (discussed previously) also plays a significant role in reducing numerous documentation requirements and providing a single-window access point to social protection programmes.
- **Communication strategies and programme outreach:** Aside from their apparent informality, many informal settlements are highly organised, with well-established leadership structures and tend to have a wide variety of community-based organisations each with their own level of legitimacy that often fill gaps in service provisions (e.g., garbage collection, safety). These include women and youth groups, faith groups, traditional community structures, etc. Understanding these complex relationships requires a good knowledge of their socio-cultural diversity, framed by their regions of origin and ethnicity. Larger informal settlements are not homogeneous but can have several smaller “villages” with different customs and social behaviours. Partnerships can be created with local community groups by identifying community leaders among different social groups and leverage their influence to create awareness about programmes and improve communication. Outreach to ensure programme uptake can be improved through informal mechanisms such as using loudspeaker announcements, door-to-door visits and using local institutions, resident associations, congregations and meeting spaces to disseminate information. It is important to ensure that communication methods and messaging are sensitive to the diverse socio-cultural backgrounds in a specific settlement, translating material into the languages used, in multiple and accessible formats, including for people with hearing, visual and intellectual impairments and people with low literacy. Using mobile messaging and ensuring the programme’s physical presence may be impactful.⁴³ Community facilitators and social intermediaries⁴⁴ also serve as strong facilitators of community action and mobilisation for ensuring access, service uptake and monitoring programme service standards, such as *Mitanin* under the National Health Mission in India.⁴⁵
- **Provisioning for portability:** Portability issues can be addressed by introducing a system which allows migrant households to access non-cash benefits in any location. To address this challenge, especially affecting the migrant households in the informal sector, the Government of India launched the One Nation One Ration

⁴³ Bolsa Familia, Brazil.

⁴⁴ Pantawid Pamilya Programme, Philippines.

⁴⁵ See: <https://nhm.gov.in/images/pdf/NUHM/Brochure.pdf>

Card (ONORC) Plan that enables migrant households to access basic entitlements including Food Safety Programmes (FSPs) across the country. This feature is specifically important for large countries with federal governing structures.⁴⁶

- **Leveraging ICT for benefit distribution in urban informal contexts:** Mobile money transfer can support the delivery of cash in less stable political and economic situations as it is more efficient, rapid, secure and discreet.⁴⁷ FSPs have leveraged the latest ICT-enabled technologies⁴⁸ to enhance transparency and accountability through integrated Management Information Systems.⁴⁹
- **Convergence between urban safety nets and ongoing social protection programmes:** Converging cash transfers with broader livelihood programmes are important to optimize outcomes and maximise the impact of every cash transfer. A simulation on Indonesian social protection programmes led to the conclusion that creating a programme integration strategy and providing a “combined transfer would have a better impact on poverty reduction, as well as increase efficiency and reduce administrative costs”.⁵⁰ This is also important for the long-term impacts of cash transfers, as participants would be able to access other relevant interventions in combination with the cash transfer programme.
- **Enhancing municipal capacities for finance, coordination and promoting partnerships:** Devolution of responsibility is necessary so that the institutions closest to the target population are responsible for implementing the programme.⁵¹ Generating synergies with stakeholders through partnerships with CSOs and organizations already working in those spaces would create pathways to efficiently reach and deliver the programmes without duplication of efforts.
- **Programme monitoring and evaluation:** MIS in urban welfare programmes can be made robust, to significantly reduce manual issues of tracking migratory benefits, ease of access and identity verification for maternity and health benefits across inter and intra-urban slums. User experience surveys, spot checks, randomized trials, data surveys and baseline studies can be utilized to evaluate standards of delivery, reach and levels of uptake among women and children, changing needs of urban slum demography with respect to programme benefits, and assess variations in outcome levels of sustained benefits of urban slum groups.

⁴⁶ <https://dfpd.gov.in/impdsforportabilityofrcs.htm>

⁴⁷ Such as in Kenya and Cote Divoire.

⁴⁸ Egypt (Tamwilen Programme), Mexico (Prospera/ PAL), India (Targeted Public Distribution System) and Indonesia (Rastra)

⁴⁹ These systems identify households, track the delivery of food items to official shops and off take by the entitled households, and provide grievance redressal

⁵⁰ Gentilini, U. (2015). *Entering the City: Emerging Evidence and Practices with Safety Nets in Urban Areas*. The World Bank. <https://documents1.worldbank.org/curated/en/656081467980515244/pdf/98253-NWP-P148675-Box391506B-PUBLIC-1504.pdf>

⁵¹ In the case of the Bolsa Familia Programme in Brazil, local governments devise solutions that best suit their local challenges.

Case study

Brazil – Bolsa Família (BFP), 2003

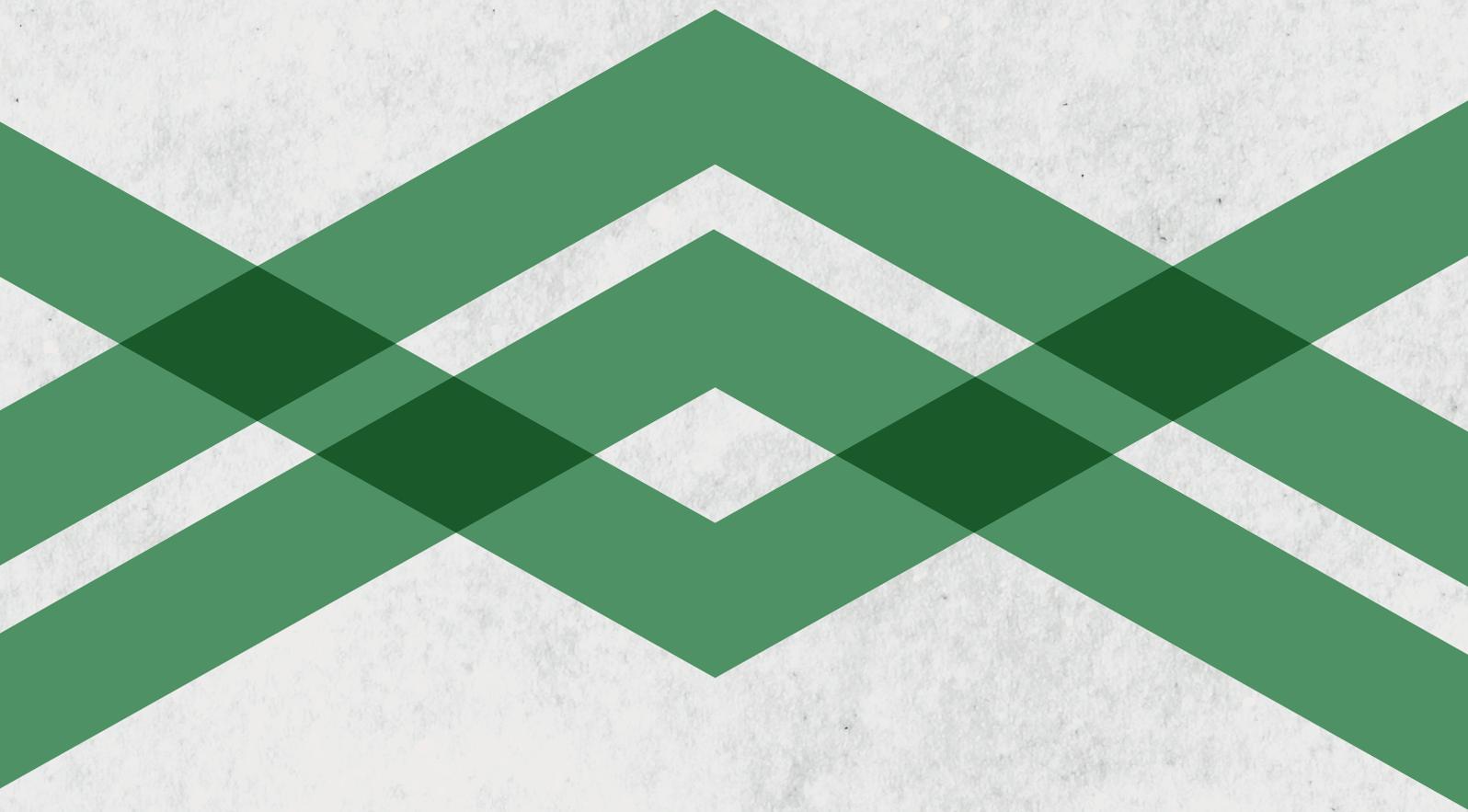
BFP is a conditional cash transfer programme mandating the participating households to send their children to school, use health care services when needed, undergo prenatal monitoring, and remedial education for children at risk of child labour. The basic fixed benefit is granted to all families living in extreme poverty and an additional variable benefit is granted for each member in the 0 to 15 years age group, and to pregnant or nursing women, limited to up to five benefits per family.

One of the key successes of the programme is a robust MIS and routine monitoring and evaluation framework embedded at all levels of programme delivery and implementation that helped constant track of conditionalities met and services uptake. For example, the programme periodically generates a database with information about children and adolescents aged 6-17 years whose school attendance should be verified (5 times a year) and information about children aged 0-6 years whose vaccination schedule, weight and height should be monitored, as well as data about women of childbearing age, in order to identify pregnant women and monitor prenatal care. This data is then made available to municipalities so that they may collect and record information. It is important to note, non-compliance of conditions is captured as failure of programme to reach entitled groups and targeted efforts are undertaken to include and overcome the vulnerabilities and risks of the left out.



**Part
II**

**URBAN SOCIAL SUSTAINABILITY:
GOVERNANCE AND
INSTITUTIONAL FRAMEWORK
FOR ASSESSING AND
ADDRESSING VULNERABILITY**



URBAN SOCIAL SUSTAINABILITY:
GOVERNANCE AND
INSTITUTIONAL FRAMEWORK
FOR ASSESSING AND
ADDRESSING VULNERABILITY



In conclusion, addressing the unique challenges of urban informal settlements necessitates a tailored approach to social protection programmes. Integrating the urban context, inclusive definitions for slums, and updated data on poverty and vulnerability are crucial steps towards effective implementation. By adopting holistic approaches like the Cash Plus and Graduation models, simplifying enrolment procedures, improving communication, leveraging ICT for benefit distribution, and strengthening municipal capacities, policymakers can create resilient communities, reduce inequality, and positively transform the lives of urban residents, particularly women and children. Embracing these recommendations will enable the provision of equitable access to social protection, fostering inclusive and sustainable development in urban areas.

INTRODUCING SOCIAL SUSTAINABILITY INTO THE URBAN DISCOURSE



Current urbanization trends in India have seen cities develop as focal points for economic growth, but also of deprivation, with stark social inequities within urban settlements. There is thus a need to introduce “social sustainability” into the urban discourse, through equitable and inclusive urban development, social protection and poverty reduction.

From a technical standpoint, this requires an understanding of the multiple social vulnerabilities that the poor and marginalized are exposed to in the urban areas in which they live and work, and through this to create tangible steps towards reducing such vulnerabilities. A recent UNICEF India study - *Urban Social Protection - Response to Cities' Disaster and Vulnerability* (June 2022) - seeks to achieve this through a comprehensive assessment of the socio-spatial dynamics of urban vulnerabilities in Bhopal, Kolkata and Mumbai (Table 1).



Table 1: Profile of the three selected cities for the urban social protection study

City details	Population (metropolitan)	Population density	Slum population (city)	Literacy rate	Unemployment rate (by state February 2023 ⁵²)
Bhopal Bhopal Municipal Corporation (BMC); Madhya Pradesh state	2,599,000 (2023) ⁵³ 3,193,000 (2030) ⁵⁴	855 people per sq. km (2011) Bhopal district ⁵⁵	2% (2011) ⁵⁶	83.52% (Bhopal Agglomeration) ⁵⁷ (87.50% male, 79.20% female) The literacy rate of the houseless population in the state is 31.72% ⁵⁸	2.0%
Kolkata Kolkata Metropolitan Area (KMA); West Bengal state	19,356,000 (2023) ⁵⁹ 23,803,000 (2030) ⁶⁰	24,306 people per sq. km (2011) Kolkata district ⁶¹ The slums in Kolkata have a population density of 62,765 people per sq. km ⁶²	31.35% (2011) ⁶³ 50% (current) ⁶⁴	87.54% (2011) Kolkata Agglomeration ⁶⁵ (90.14% male, 84.74% female) The literacy rate of the houseless population in the state is 41.02% ⁶⁶	4.4%
Mumbai Mumbai Metropolitan Region (MMR); Maharashtra State	25,368,000 (2023) ⁶⁷ 31,196,000 (2030) ⁶⁸	19,652 people per sq. km (2011) Mumbai City district ⁶⁹	41.84% (2011) ⁷⁰ 42% population in slums; Eastern (52%) and Western suburbs (43%) have the largest population in slums (current) ⁷¹	89.78% (2011) Mumbai Agglomeration ⁷² (92.58% male, 86.53% female) The literacy rate of the houseless population in the state is 50.24% ⁷³	5.6%

Source: Policy brief author from sources indicated from 2011 Census and Urban Social Protection - Response to Cities' Disaster and Vulnerability

Note: See footnotes on page 28

DEVELOPMENT OF A SOCIAL VULNERABILITY INDEX

The diversity in the typology of the three cities enabled the development of SSVAF and SoVI as a composite index to incorporate multisectoral vulnerabilities (Figure 1). A SoVI for each city is accompanied by background papers using the SSVAF that includes a detailed literature and data analysis for each of the sectors in the Index (Demographic Vulnerability, Economic Vulnerability, Educational Vulnerability, Health Vulnerability, Disaster Risk Vulnerability, and Household Environment Vulnerability).



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⁵² <https://unemploymentinindia.cmie.com/>

⁵³ <https://www.census2011.co.in/census/metropolitan/243-bhopal.html>

⁵⁴ <https://www.census2011.co.in/census/metropolitan/243-bhopal.html>

⁵⁵ <https://www.census2011.co.in/census/district/311-bhopal.html>

⁵⁶ <https://www.census2011.co.in/census/city/302-bhopal.html>

⁵⁷ <https://www.census2011.co.in/census/metropolitan/243-bhopal.html>

⁵⁸ <https://www.census2011.co.in/houseless.php>

⁵⁹ <https://www.census2011.co.in/census/metropolitan/184-kolkata.html>

⁶⁰ <https://www.census2011.co.in/census/metropolitan/184-kolkata.html>

⁶¹ <https://www.census2011.co.in/census/district/16-kolkata.html>

⁶² Urban Social Protection - Response to Cities' Disaster and Vulnerability Box 5

⁶³ <https://www.census2011.co.in/census/city/215-kolkata.html>

⁶⁴ Urban Social Protection - Response to Cities' Disaster and Vulnerability Box 5

⁶⁵ <https://www.census2011.co.in/census/metropolitan/184-kolkata.html>

⁶⁶ <https://www.census2011.co.in/houseless.php>

⁶⁷ <https://www.census2011.co.in/census/metropolitan/305-mumbai.html>

⁶⁸ <https://www.census2011.co.in/census/metropolitan/305-mumbai.html>

⁶⁹ <https://www.census2011.co.in/census/district/357-mumbai-city.html>

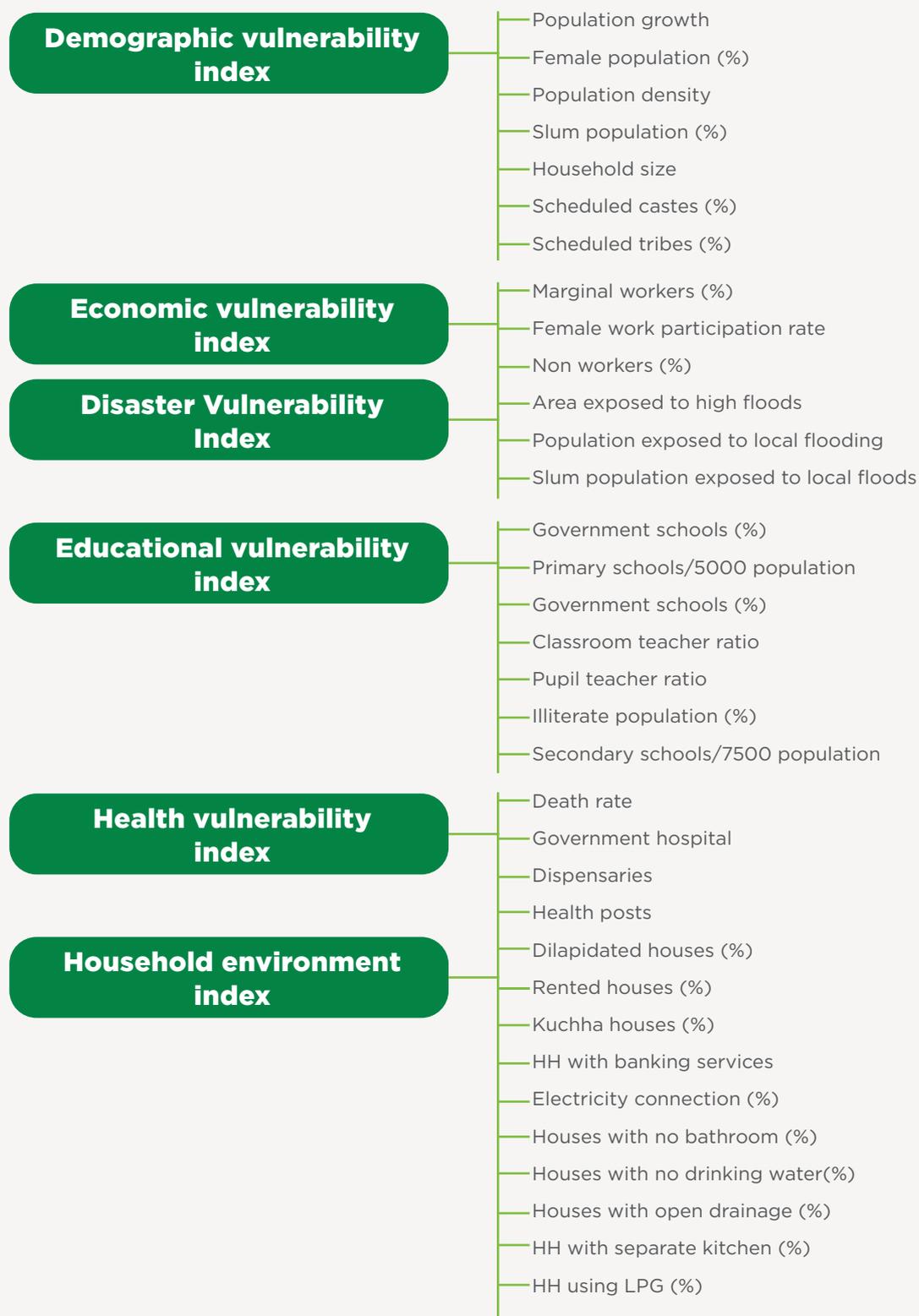
⁷⁰ <https://www.census2011.co.in/census/city/365-mumbai.html>

⁷¹ Urban Social Protection - Response to Cities' Disaster and Vulnerability Box 1

⁷² <https://www.census2011.co.in/census/metropolitan/305-mumbai.html>

⁷³ <https://www.census2011.co.in/houseless.php>

Figure 1: The social vulnerability index



Source: Urban Social Protection - Response to Cities' Disaster and Vulnerability

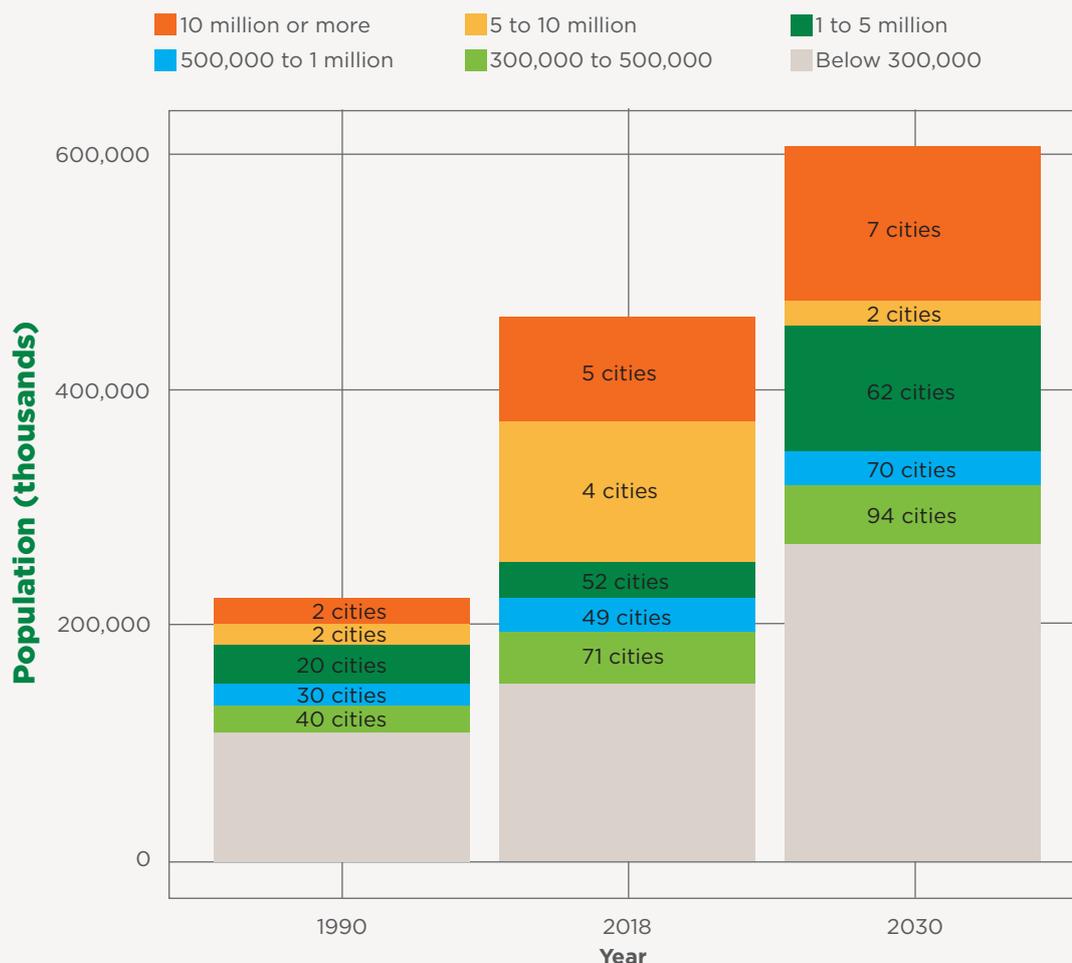
This analytical framework can be adopted at the national level and scaled up to include other cities in the country. In this way, findings from SoVI can be integrated within the urban governance framework, to make it more holistic and inclusive. This policy brief provides a summary of the findings and recommendations of the 2022 Urban Social Protection Study, in order to help further the agenda for inclusive urban social protection and governance in India.

GROWTH IN INDIA'S URBAN POPULATION

India has a current population of 1.412 billion (2022)⁷⁴ and is projected to surpass China as the world's most populous country during 2023.⁷⁵ It is estimated that by 2030, 600 million people will be living in urban settlements in India⁷⁶ (Figure 1), accounting for 40 per cent of the projected 1.5 billion population.⁷⁷

Figure 2: India's urban population growth 1990-2030

Urban population by size class of urban settlement India



Source: UNDESA <https://population.un.org/wup/Country-Profiles/>

⁷⁴ World Population Prospects 2022: Summary of Results https://www.un.org/development/desa/pd/sites/www.un.org/development.desa.pd/files/wpp2022_summary_of_results.pdf Figure 1.3

⁷⁵ World Population Prospects 2022: Summary of Results page i

⁷⁶ <https://population.un.org/wup/Country-Profiles/>

⁷⁷ <https://population.un.org/wpp/Graphs/Probabilistic/POP/TOT/356>

CHALLENGES OF RAPID URBANIZATION

Cities occupy three per cent of land in India. However, the contribution to India's gross domestic product (GDP) is a huge 60 per cent, and urban growth accounts for about 80 per cent of total poverty reduction.⁷⁸ However, rapid urbanization means that urban development cannot keep pace with demand.

Demand-supply gaps in housing, infrastructure, and services mean the most vulnerable are left without protection, at risk of disease from unsanitary conditions and overcrowding, and with limited access to social services such as education and health. Children are especially affected by urban deprivation, with high infant and child mortality, diarrhoea, anaemia and malnutrition all plaguing children living in poor urban settings in India, with 1 in 5 urban poor children reported to be wasting (low weight-for-height).⁷⁹ In Kolkata, 12 per cent of slum children were born with low birth weight compared to 6 per cent of non-slum children.⁸⁰

Lack of affordable housing leads to informal settlements or slums,⁸¹ creating a whole community of undocumented settlers. This further complicates the ability to access basic services such as electricity, water and sanitation, etc. as the authorities and public utilities only serve those registered on paper. In India, almost half the urban population (49%) live in slums.⁸²

Slums located in Indian cities are vulnerable to multiple disasters such as floods, malaria, fires and the recent COVID-19 pandemic.⁸³ Informal settlements magnify vulnerability to climate change hazards by being located in physically risky (i.e. low lying) areas where poor populations have limited choices for elsewhere to live. Disasters can intensify poverty, creating further barriers to opportunities and growth for these populations. The COVID-induced new poor in India, are estimated at between 119 and 124 million people (2020).⁸⁴

Addressing the significant challenges of the vulnerable urban population needs to be an integral part of city planning to ensure that urbanization is sustainable, and allows for access to basic social services, opportunity, and prosperity.

⁷⁸ <https://india.un.org/en/171267-poverty-and-urbanisation>

⁷⁹ <https://www.unicef.org/india/media/4421/file/Children%20and%20Adolescents%20in%20Urban%20India%20.pdf> page xxiv

⁸⁰ <https://www.unicef.org/india/media/4421/file/Children%20and%20Adolescents%20in%20Urban%20India%20.pdf> page 35

The term "informal settlement" generally refers to urban settlements that develop outside the legal systems intended to record land ownership and tenure and enforce compliance with regulations relating to planning and land use, built structures, and public health and safety. <https://www.sciencedirect.com/science/article/pii/S2590332220300506#bib2>

⁸² <https://data.worldbank.org/indicator/EN.POP.SLUM.UR.ZS?locations=IN>

⁸³ <https://www.ncbi.nlm.nih.gov/pmc/articles/PMC8421084/>

⁸⁴ <https://india.un.org/en/171267-poverty-and-urbanisation>

TARGETING OF SOCIAL PROTECTION PROGRAMMES: URBAN INSTITUTIONAL CAPACITY TO ASSESS, TARGET AND DELIVER SOCIAL PROTECTION PROGRAMMES

A spatial analytical framework was used to examine the *accessibility* of social infrastructure – i.e. for healthcare and education - in the three cities. This is a necessary departure from the traditional question of availability, in order to truly understand the adequacy and efficacy of such infrastructure.

The key findings of such an analysis are detailed below by sector.

Education

Municipal Primary Schools are not distributed evenly across **Mumbai**.⁸⁵ For example, 52 slum clusters out of 2400 (2.2%) do not have neighbourhood primary school within 1 km of residence (by Euclidean distance i.e. a straight line measurement), as per right to education (RTE) norms.⁸⁶ When calculated by network distance, **almost one in five (17%) slum areas do not have access to a primary school** within 1 km.

Even if slum children do go to school, **education quality (measure by factors such as pupil-teacher ratio, student teacher ratio, mid-day meals, location in flood prone area) is in a very critical situation** in some locations of Mumbai, especially the city periphery. Caste discrimination in schools was reported in one ward.

Mumbai has **high dropout rates** of 21 per cent at primary school and 31 per cent at upper primary level. In **Bhopal**, a high proportion of drop-outs are in old city wards which also house many slums.

Early childhood development

There are **gaps in availability of Anganwadis (rural child care centres) in all three cities**. The gaps are higher in areas with higher slum population. In **Mumbai** for example, none of the wards meet the norms for provision of Anganwadis (one centre per 400-800 population in urban areas), with a need of up to 1,000 more Anganwadis in some wards. During FGDs in **Bhopal**, women mentioned that they do not send their children to the Anganwadis as they felt that the staff do not take adequate care of the children.

⁸⁵ This analysis was specifically done for Mumbai due to lack of data in other cities.

⁸⁶ <https://timesofindia.indiatimes.com/city/trichy/rte-applicants-told-to-ensure-school-chosen-is-within-1-km/articleshow/77920880.cms>

Health

In Kolkata, as per National Health Mission (NHM) guidelines, there should be one Urban Primary Health Centre (UPHC) per 50,000 people. Except for the northern side of the city, **all other areas on the periphery of the city are underserved by UPHCs.** The southern periphery, especially in the south eastern part (as already discussed), accommodates the largest percentage of the slum population.

In Ward A, **Mumbai, uneven healthcare provision is supplemented by Health Camps,** organized by private facilities twice a year. However, FGDs reported especially women's unwillingness to access these due to fear of the cost of medical tests and medicines should an illness be detected.

In **Mumbai**, very few areas (mostly towards the southern side) fulfil **the norm of one dispensary per 10,000 people.**⁸⁷ FGDs reported that outreach mechanisms for medicine provision, and benefits provided such as discounted or free medicine, are not uniform and coordinated across the city.

An assessment of social protection programmes including health, education and livelihoods (at the central level operationalized by the various ministries, and at the state level) revealed that these programmes need to be much better targeted towards the population identified (or yet to be identified) as vulnerable, both within and outside the city limits. Key informant interviews (KIIs) and FGDs conducted in the three cities informed this assessment.

Demand and supply side constraints

The analysis specifically brought out the demand and supply side constraints which are a barrier to integrated and comprehensive social protection service delivery, as follows.

Demand side constraints include:

- **Lack of awareness** of available schemes and their benefits among slum dwellers thereby reducing the uptake of these schemes.
- **Slum dwellers reported time consuming documentation processes** as a barrier to accessing these schemes.
- Interviews in **Bhopal** and **Kolkata** revealed **many people do not have proper documents** to avail themselves of the schemes, neither are they aware of the procedures to procure the correct documents.

⁸⁷ MCGM, Draft Development Plan 2034, Greater Mumbai

Supply side constraints include:

- **Lack of an updated database** on urban poor and slum dwellers is a key constraint to identification of beneficiaries.
- There is **no mechanism to help mainstream the urban poor, migrants and informal workers into accessing** social protection benefits.
- Multiple departments are involved in the delivery of social protection schemes (such as the health, education, services, and slum departments). The schemes are also implemented at different administrative levels – i.e. at the urban local body (ULB) as well as at the district level – which results in **disjointed scheme delivery**.

Issues by scheme purpose

While many schemes are successfully targeted and implemented, there are gaps and challenges, as the following examples show.

- **Livelihood and skill development:** In **Maharashtra** (Mumbai) and **West Bengal** (Kolkata) very few schemes focus on skill development. In **West Bengal** cash assistance provided is a very meagre amount, and eligibility criteria significantly reduces access of the poor to such schemes. During FGDs, many people in **Kolkata** said that they were unaware of these schemes.
- **Health:** In **West Bengal**, some schemes such as Chief Minister's Medical Assistance are through a time-consuming application process. More importantly, as revealed during FGDs, many people are unaware of health sector schemes.



- **Education:** In **West Bengal**, as with the Livelihoods sector, only one scheme focuses on skill development. State level programmes in **Madhya Pradesh** (Bhopal) and **West Bengal** focus primarily on providing scholarships to students. In **Madhya Pradesh** there are multiple schemes that provide the same type of assistance.

The need for urban-specific schemes

- KIs (Key Informant Interviews) highlighted the need for urban specific schemes, particularly for women. For example, the Rugn Kalyan Samiti scheme in **Maharashtra** under the National Urban Health Mission (NUHM) is a community-based savings scheme for local women. The funds are collective and therefore, complications arise, as communities in urban areas have diverse socio-economic characteristics and are not so cohesive as in rural areas.

Funding for social protection schemes

- Social protection programmes in India are primarily delivered through the respective sector departments of the Government of India. The fund for the centrally sponsored schemes (CSSs) goes through the Government departments to the State governments. These then flow to the state planning board and the respective government departments, and then to ULBs as grants-in-aid, plan schemes and non-plan schemes. Thus, there are two levels of dependencies for access to funds under programmes for the ULBs.⁸⁸
- In Bhopal and Mumbai interviews reported that delays in funding was stated to be a major issue for delay in scheme implementation. In Bhopal, it was reported that sometimes even the fund for inauguration of a scheme is not released and the municipal corporation has to spend internal budgets on it.

Social sector budgets

- Institutional capacity at the municipal level to delivery social protection is weak due to low budgets.
- Social sector expenditure is significantly lower than other sectors such as physical infrastructure and is also inconsistent over time. In Kolkata, for instance, physical infrastructure comprises 40-50 per cent of municipal budget expenditure⁸⁹, and a meagre average of 1.15% and 4.7% are spent on educational and health related services, respectively.
- There are also sectoral challenges. In Mumbai, for example, the per capita budget for public health service is as low as Rs. 27 in ward T, the highest being Rs. 369 in ward R/C. Bhopal currently has only one health officer, one health inspector and one social development officer.

⁸⁸ Source: Municipal Finance in India: An Assessment P. K. Mohanty, B. M. Misra, Rajan Goyal, P. D. Jeromi, Department of Economic Analysis and Policy, Reserve Bank of India, Mumbai, December 27, 2007

⁸⁹ An Assessment of KMC budgets 2015-2019

Distribution of budgets across needs

- Further, budgets are not distributed according to need. For example, in Mumbai, the western and eastern suburbs get lower allocations despite higher slum population.⁹⁰ The per capita budget allocation for the urban poor in Bhopal shows that Zone 8, with a high BPL population, has a low per capita allocation.
- These allocations are critical in slum areas, as not only is the provision of basic services required, but slums also need to be upgraded in their entirety to provide safe and adequate accommodation, roadways and utilities.

Leading effective implementation

- KIIs in Bhopal and Kolkata found that effective implementation of social protection schemes is dependent on political will. Specifically, the personal interest of an elected representative can decide the level of implementation of a scheme in a particular geographic area.

POLICY RECOMMENDATIONS

There is a need for concerted measures towards strengthening urban social protection in India. The following policy recommendations are proposed based on three levels for action - the central level, the state level and the city level.

Central level

Recommendation 1: Create a national knowledge support platform with MoHUA as the nodal ministry

There is a need to create a robust national evidence resource on the situation of vulnerable populations in cities, involving the creation of a policy relevant database and knowledge platform. The database would be managed by the Ministry of Housing and Urban Affairs (MoHUA) and include spatial mapping for Indian cities to help build the city level knowledge base, help in data exchange and inform the national urbanization policy narrative.

The knowledge platform could bring together multidisciplinary stakeholders and potential funders on social issues and urban development who work in areas of migration; labour; children's issues including child health and nutrition, education and child protection; gender and social inclusion; slum areas and low-income settlement management; and urban poverty and livelihoods. Funders with a specific interest in working on system infrastructure improvements such as urban health, municipal education and Anganwadis, etc. could also be brought into this ecosystem.

⁹⁰ Source: Budget Estimates: MCGM, 2018-19,

Recommendation 2: Coordinate action in urban areas through convergence of the efforts of various ministries

There is a need to coordinate action by various ministries, including at state and city level, to facilitate convergence programming on urban social protection and urban development, in order to maximize resources and ensure no one is left behind.

Areas for convergence approaches include: Strategic planning for implementing social protection schemes within an urban context; implementation of programmes up to the last mile in urban areas; urban data sharing; child, disability and gender-friendly urban development and governance; public finance for children and social sectors in the urban context.

Ministries could include (with coordination by MoHUA and MoWCD):

- Ministry of Health and Family Welfare
- Ministry of Labour and Employment
- Ministry of Skill Development and Entrepreneurship
- Ministry of Social Justice and Empowerment
- Ministry of Consumer Affairs, Food and Public Distribution
- Ministry of Statistics and Programme Implementation.



Recommendation 3: Develop a standardized SSVAF and SoVI for use by states and cities

At national level there is a need to develop a SSVAF and associated SoVI, as illustrated above in Figure 2, that can be used at the subnational level to build understanding, collaboration and action at the local level on urban social protection and urban development.

The SSVAF and SoVI would set out the pathways for clear analysis with associated areas of action for overall social development, especially for vulnerable groups such as the urban poor, migrants, women, children, persons with disabilities, other social groups and slum dwellers.

The social vulnerability assessment framework and SoVI developed as part of the Urban Social Protection - Response to Cities' Disaster and Vulnerability study can be used as a reference. It is also important to incorporate into SSVAF the 11 dimensions of the Urban Child Data Framework of Demography; Survival, Health, and Nutrition; Education; Housing and Shelter Quality; Drinking Water, WASH/Solid Waste Management (SWM); Environment and Digester Management; Open, Green-Space Building; Transportation and Mobility; Protection, Participation, and Security; Governance; and Finance.⁹¹

State level

Recommendation 4: Utilize the SSVAF and SoVI at state (and city) level

Once developed at the national level, states and cities can be encouraged and capacitated to utilize the SSVAF and SoVI to build further understanding and collaboration at the local level.

The SSVAF will help facilitate generation of a robust state- and city-level evidence base including a detailed survey of slum settlements with respect to available facilities and amenities. Using satellite and drones, mapping of vulnerable areas is critical especially for high density areas where physical access to most poor settlements is very difficult. SSVAF will also enable projections for population growth, migration influx (which could also be seasonal) and urban poverty.

Recommendation 5: Establish state-level centres of excellence in inclusive urban development

It is recommended that state-level Centres of Excellence be established, the role of which would be to promote the inclusion of social sustainability in the urban narrative at state level, and provide policy and implementation support to state governments on urban social protection, urban planning, and child, disability and gender-friendly urban development and governance.

⁹¹ UNICEF and National Institute of Urban Affairs, Volume 2 Urban Child Data Framework, page 3

Specific functions of the Centres of Excellence in Inclusive Urban Development would include:

- Support for implementing the SSVAF and SoVI (recommendations 3 and 4 above).
- Statutory targeting and earmarking of funds for vulnerable groups including migrants, women, children, slum dwellers, urban poor and persons with disabilities.
- Development of a convergence programming framework, supported by state departments for data and knowledge.
- Development of a city level institutional framework for (a) enhancing the uptake of digital governance towards increasing social and spatial targeting of vulnerable groups; and (b) facilitating ease of operations in line with the national digital governance framework.
- Creating networks and partnerships to foster a greater understanding of urban development trends towards building harmonized state urban development, with the knowledge that social infrastructure planning at a smaller urban centre level can effectively counter most vulnerability issues.

City level

Recommendation 6: Create and scale social management units (SMUs) at ULB level in order to initiate actions for social planning and budgeting

There is a need to facilitate social inclusion in an organized manner at the city level. The challenge is to integrate the needs of vulnerable groups through a bottom-up planning approach that is also in line with the 74th Constitutional Amendment which insists that the people and their representatives are fully involved in planning and implementation of programmes at local level.⁹²

The key function of the city level Social Management Unit (SMU) would be to mainstream social development issues into city planning and governance. The SMU would act as a cross department unit, providing multiple opportunities to mainstream planning, budgeting, implementation and monitoring of social protection schemes and inclusive urban development.

The major functions of the SMUs could include:

- **Conducting a SSVAF and SoVI** – including collecting social data and spatial analytics - as a basis for planning city level projects on affordable housing, water, sanitation and hygiene (WASH) services, and planning the location of municipal infrastructure such as schools, health centres, Anganwadi centres, etc.

⁹² https://mohua.gov.in/upload/uploadfiles/files/74th_CAA13.pdf

- **Developing a monitoring and evaluation (M&E) mechanism** for linking social and spatial information with social protection targeting and budgeting.
- **Streamlining private sector/NGO collaboration** in social protection and urban governance initiatives.
- **Integrating the data and evidence base** into a) the city budgeting exercise to meet the needs of vulnerable groups; and b) the targeting and outreach mechanism of the operational social protection schemes.
- **Digital governance facilitation** in order to implement social protection schemes.
- **Awareness and outreach strategies** to increase social protection scheme uptake.
- **Facilitating gender and disability sensitive youth participation** in urban planning (see below)

It is critical to plan for institutionalization of the social policy responses to mitigate urban vulnerabilities, and the above would require strengthening of the human resources base in the ULB for undertaking and supporting these actions.

Recommendation 7: Youth participation in urban planning and governance

It is vital that gender and disability sensitive youth participation is incorporated into urban planning and governance, with a focus on inclusivity, service delivery, environment and climate change.

There are existing mechanisms at the sub national level which can act in support of this including UNICEF support to building platforms or child friendly participatory mechanisms for adolescent and youth participation in local governance mechanisms.



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