

Social Development Strategies

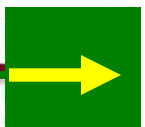
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Inclusive Growth



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India 'growth' Story

Percentage of people below poverty line

Years	Rural	Urban	Combined
1973	56.4	49.0	54.9
1983	45.7	40.8	44.5
1993	37.3	32.3	36.0
2004	28.3	25.7	27.5

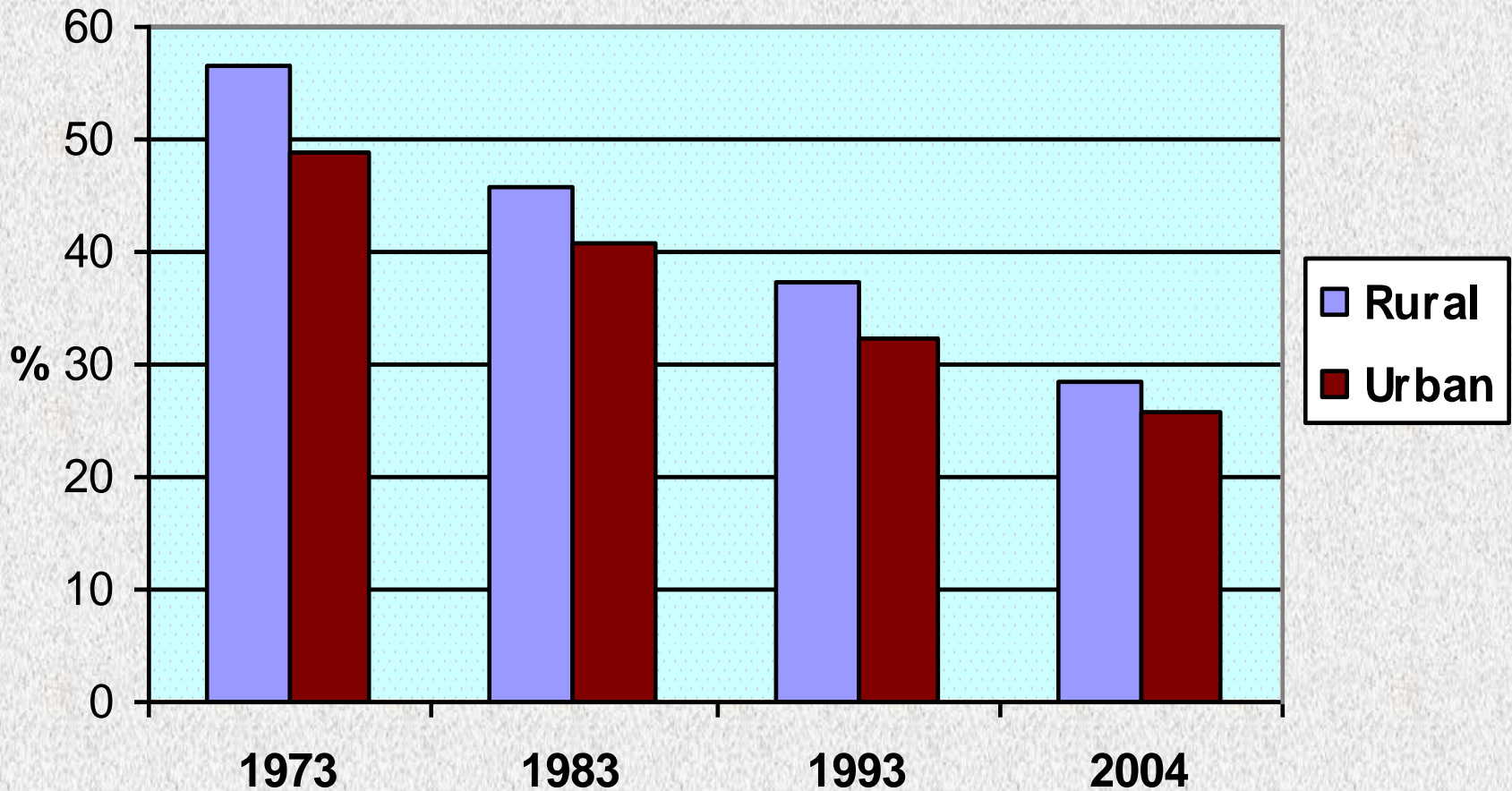


Number of Persons below poverty line (Million)

Years	Rural	Urban	Combined
1973	261.3	60.0	321.3
1983	251.9	70.9	322.9
1993	244.0	76.3	320.4
2004	220.9	80.8	301.7

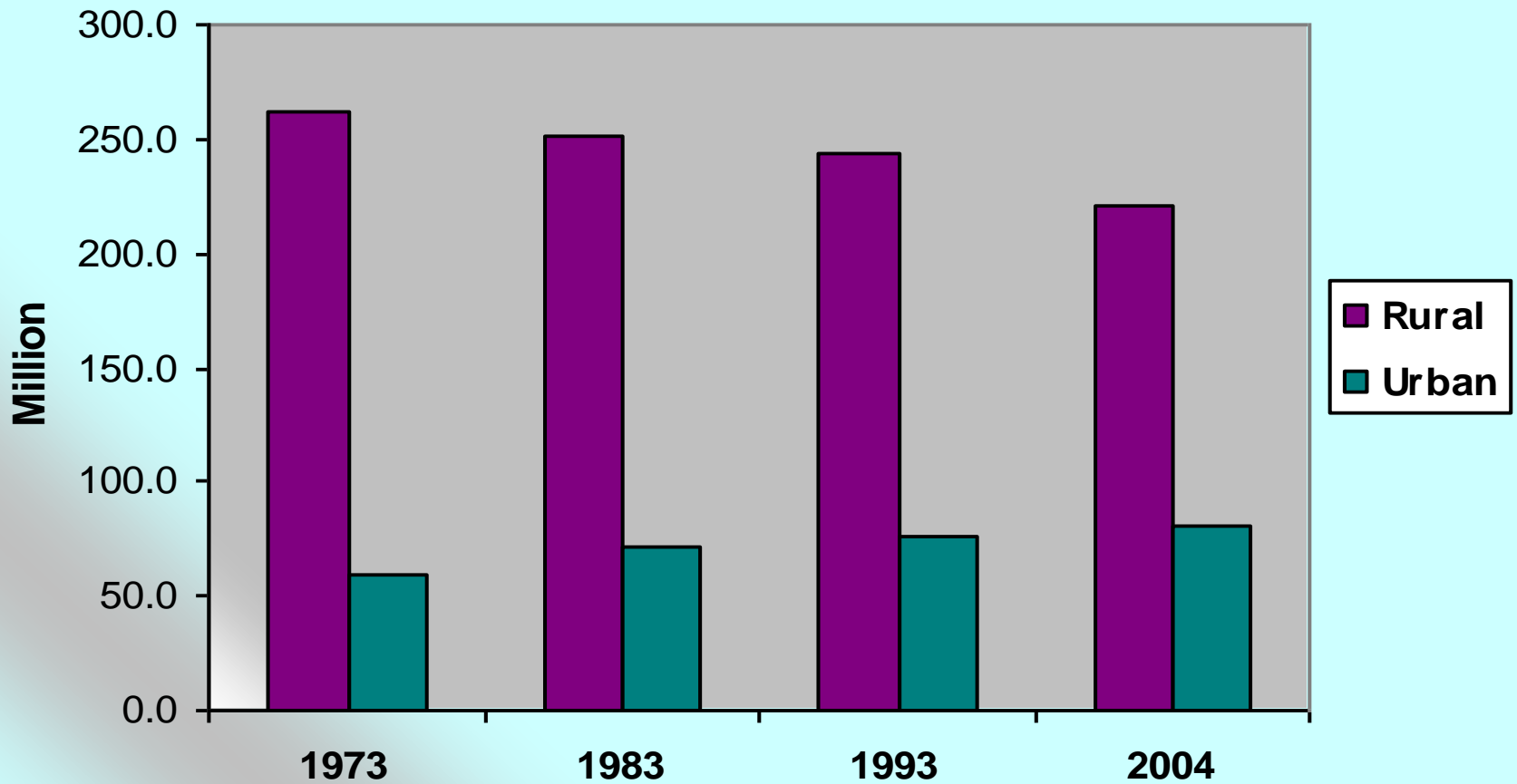
The Urban/Rural Divide

Incidence of Poverty in India: Rural/Urban



Revealing Numbers

Number of Poor People



Urbanisation of Poverty: Startling Facts



Urban poverty in India is over 25 percent; some 81 million people live in urban areas on incomes that are below the poverty line. At the national level, rural poverty remains higher than urban poverty, but the gap is closing. By 2030, urbanisation in India is projected to reach 50 percent

Migration towards urban centres has increased, indicating that economic reforms have not been effective in creating jobs in small and medium towns as well as rural areas. Poverty was higher among rural to urban migrants, while the most successful migrants are those who move from one urban area to another

The nature of urban poverty poses distinct challenges for housing, water, sanitation, health, education, social security, livelihoods and the special needs of vulnerable groups such as women, children and the aging.

According to a 2001 census, India's cities have a slum population of 42.6 million (23.7 percent of the urban population). While the slum population has increased, the number of slums has decreased – resulting in greater density

Most slum dwellers do not have access to clean water, sanitation and health care facilities. They face a constant threat of eviction, removal, confiscation of goods and have virtually no social security cover. Some 54 percent of urban slums do not have toilets; public facilities are unusable due to a lack of maintenance

Indicators of Human Development in Delhi

- Socio-Eco Profile
 - Predominantly urban, less than 7% population in rural areas
- 45% of population resides in slums, resettlement colonies & unauthorized colonies
- 100000 homeless people in streets of Delhi
- Female to male ratio – one of the lowest in country.
- Decline in sex ratio among children in 0-6 years – (915 in 1991 to 865 in 2001)
- Female enrollment in school level - 47.7 %
- 4.3 million workers in unorganized sector with limited social security



Government efforts



- PCI one of highest in country
- Social sector spending as a proportion of development expenditure was 74% in 2003-2004.
- Education, Health and Urban development together account for more than 85% of the total social expenditure.
- 58 plan schemes in 17 sectors had a budgetary outlay of Rs. 562.14 crores for year 2008-09.
- Rs. 189.29 crores approved exclusively for women welfare schemes.

Other Indicators of Delhi Development

- 43.4 % of women in age group 15-49 are anemic (NFHS-3)
- Women work participation in Delhi is 15.2% (lowest amongst the metros)
- 75% girls drop out at senior secondary levels
- 37% of children in municipal schools in age group 7-10 cannot even read words (*Pratham ASER survey*)



- Infant Mortality Rate(IMR) at 43
- 30.8% deliveries at home

The Delhi Conundrum

- Large-scale migration-IFPRI HH Survey in 2005 estimates total migrant population at 55.5%. Of this, 41% of population (>than 10 years); 13% <=10 years. (source Shariff & Joshi)
- Delhi has experienced population growth that is “unprecedented both in its scale and magnitude.”
- **21.7 lakh persons migrated to Delhi in the last decade**
- 62.8% of male migrants come to Delhi in search of work

Most Migrants are very Vulnerable

Spatial Concentration



- Uneven distribution of population between Delhi's districts
- Uneven growth of population and spatial concentration
- **Only 23% of the population lives in planned colonies of Delhi**
- Facilities/ infrastructure vary significantly between and within districts

The Poverty Line

Poverty line for India

- Rs 356.30 per capita per month in rural and
- Rs 538.60 per capita per month in urban areas

For Delhi

- Rs 410.38 per capita per month in rural and
- Rs 612.91 per capita per month in urban Delhi

Number of those below the income poverty line in Delhi

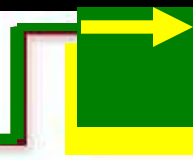
- 15.5 lakh in 1993-94
- **22.9 lakh in 2004-05.**

Before Mission Convergence...



Poverty...single window to suffering

Where am I?



In a maze of administrative apathy & confusion



Barriers to Access

● Welfare scheme

- Varied, No comprehensive social protection

● Quantum of assistance

- Stagnant for several years

● Target one multiple criteria

- Different eligibility criteria for different schemes, different interpretations of 'who is poor'

■ Identification of beneficiaries

- Replete with inclusion and exclusion errors

■ Verification process

- Varied across schemes, based on rigid documentation, complicated and irrational procedures

■ Schemes do not look at 'vulnerable' in a holistic manner

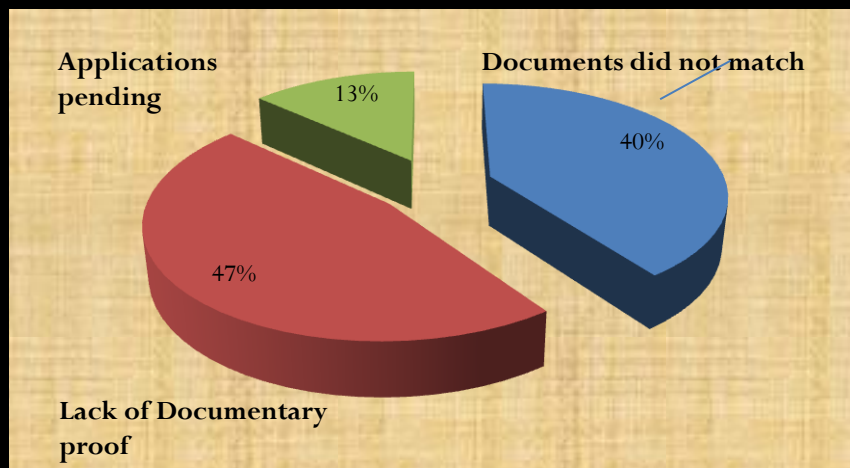
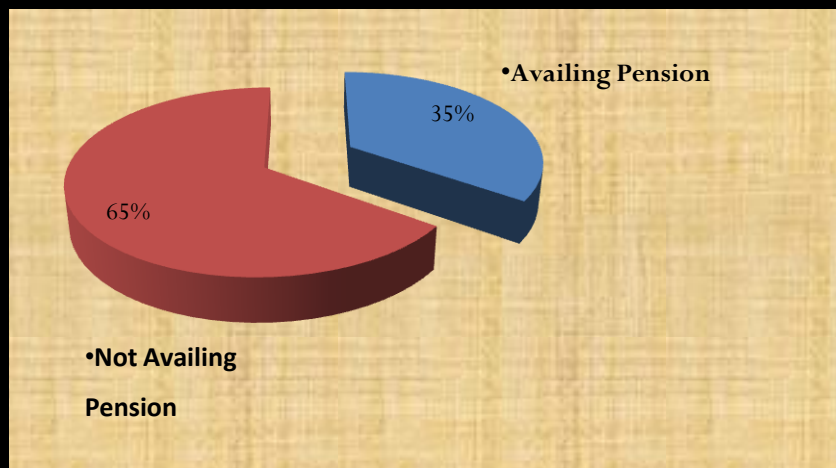
'BPL' criteria enhances Barrier to Access

- BPL as an entry barrier to the basket of social protection services
- High Exclusion Errors (estimated at 67%)
- Ration Card Status Among Poor & Non-Poor in Delhi

	Having BPL Card	Having APL Card	Having No Card
Deprived Family-26%	32.7	39.1	28.2
Better off-74%	18.2	57.6	24.2

Exclusion: The harsh Reality

Case of widow pension in Tigri A & B block



(A sample of 46 widows among the HHs covered in Tigri)

Onus on Poor to Prove their Poverty



- Most needy and poor not being able to access govt. schemes/public services
- BPL Criteria
- Income certification
- Documentation
- Proof of residence(including years of residence)

The dilemmas of a common person

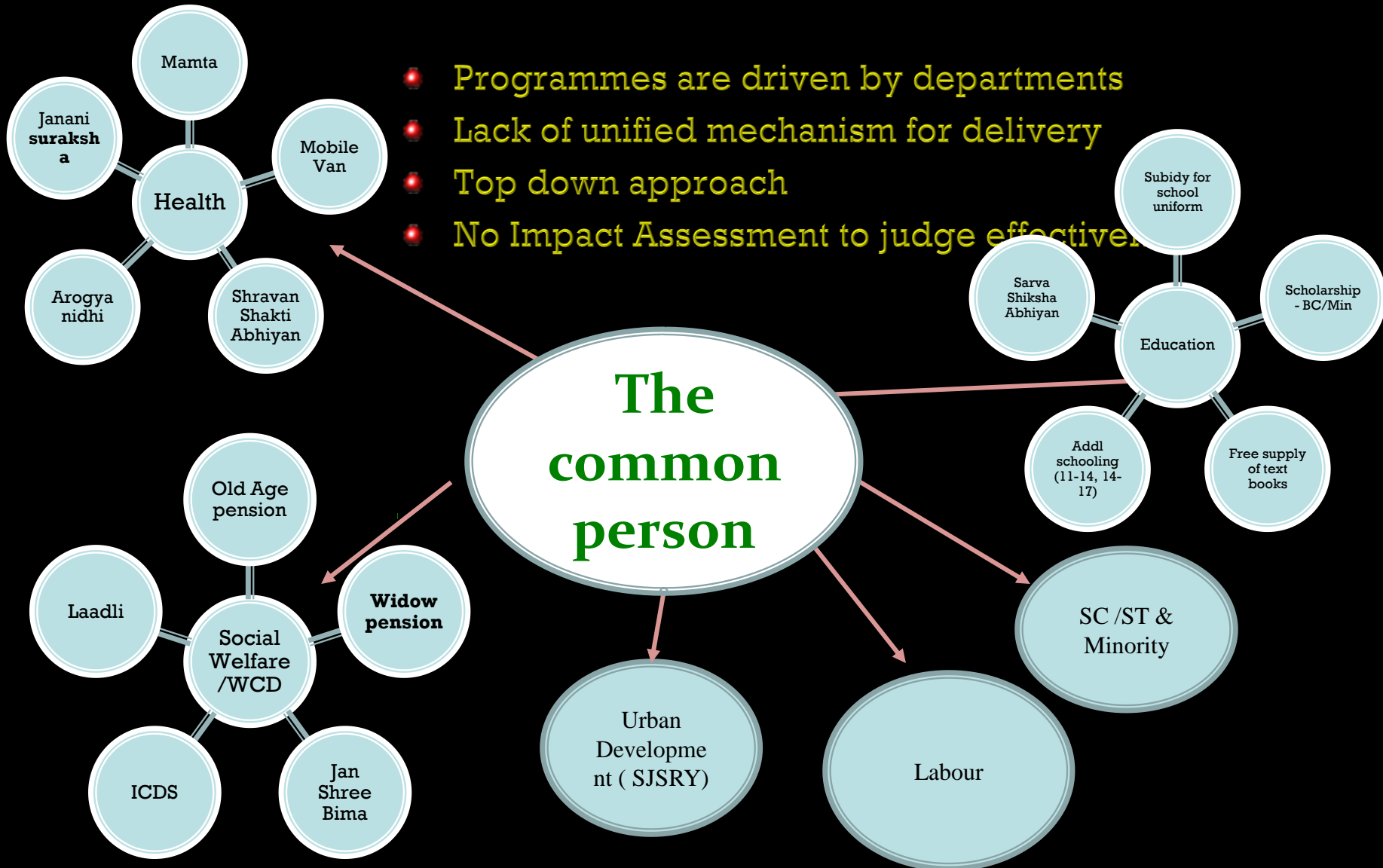
“I am not even counted”

- Sumitra, a scheduled caste, a housemaid by occupation lives at Jahangirpuri slum with her 3 children. She does not have a ration card. Does not know where to go for government support .



Disparate destinations

- Programmes are driven by departments
- Lack of unified mechanism for delivery
- Top down approach
- No Impact Assessment to judge effectiveness

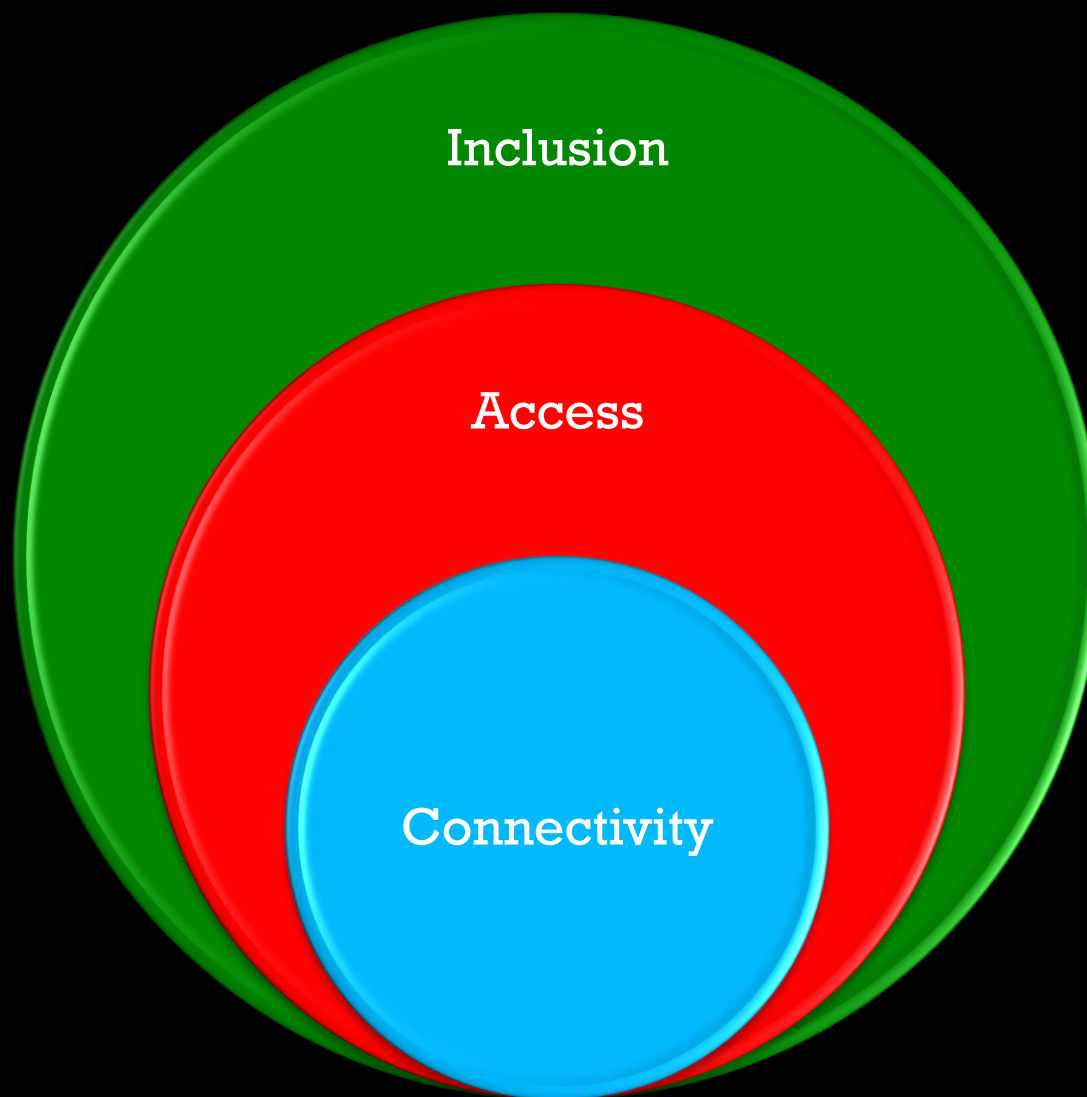


Redefining Inclusive

- Rapid and sustained poverty reduction requires inclusive growth that allows people to contribute to and benefit from economic growth
- In accordance with Delhi Development Goals to make Delhi more secure and safer for its residents by eliminating the worst forms of human deprivations and inequalities



Framework of Inclusion



Instituting A New Social Development Strategy

The Mission Convergence Approach

- Identification of the poor using residential, social and occupational vulnerability criteria instead of income/monetary factors
- An inter sectoral and multi disciplinary approach
- Focus on Women's Empowerment through integrated delivery of services
- Government reaching out to poor through PPCP strategy

From governing to partnering



- **Single Point Delivery System**
 - For the delivery mechanism and access to social services across 9 departments
- **Faster and more Accountable Delivery Mechanism**
 - Time-bound with onus on government to execute it
- **Robust Centralised Database**
 - Basis for provisioning of entitlement
- **Rationalisation of schemes and Benefits**
- **Proactive disclosure of information**
- **Empowering citizens with information and capacity to access and avail the schemes meant for them**

Broad-based, Pro-Poor, Sustainable...



- Network of community interfaces Gender Resource Centres-Suvidha Kendras (GRC-SK) run by NGOs/CBOs
- Rationalizing Schemes, Simplifying procedures
- IT enabled system for networking departments
- Smart card based system for transferring entitlements
- From E-Governance to E-Inclusion

Identifying the Poor

Old Approach

- Defines poverty on income
- Onus of proof on poor

New Approach

- Definitional shift- Poverty as Vulnerability
- State identifies the

Vulnerability: The New Criteria for Poor

■ Place of residence

- Homeless
- JJ Clusters
- Notified/non-notified slums
- Resettlement colonies
- F, G and H colonies

❖ *Persons in other areas will be considered on case to case basis*

**Socially
Vulnerable**

- Households with 60+ people (alone or as dependent)
- Households with disabled people
- Households with people suffering from debilitating & stigmatized ailments like HIV/AIDS, TB, Leprosy
- Households with single women (alone or dependent)
- Households with unprotected children

The Proxy Indicators...

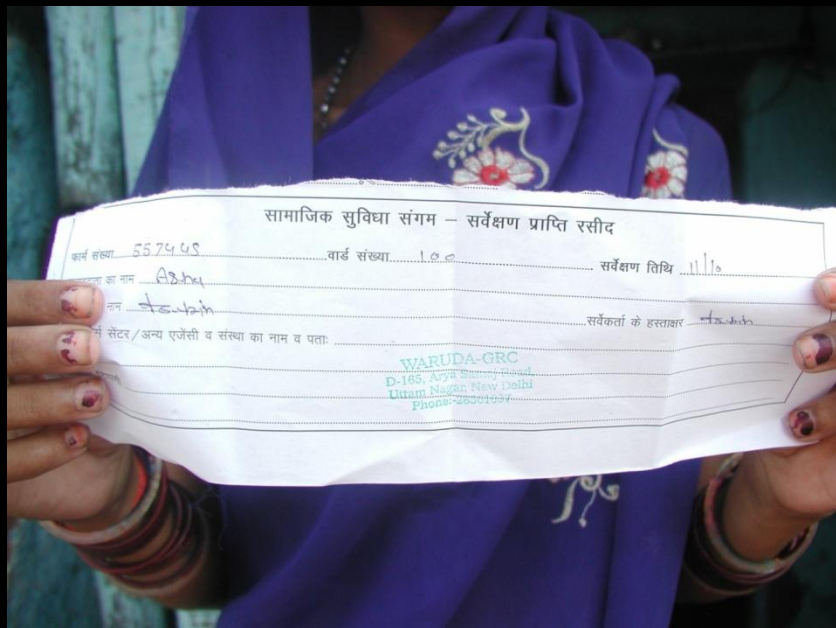
Occupationally Vulnerable

- Rag-picking
- Unskilled construction worker
- Porters/hamaals
- Casual daily wage labor
- Street vendor/hawker
- Casual domestic work
- Cycle rickshaw puller
- Unskilled worker in a small household enterprise
- Unskilled worker in household industry

Vulnerable And the Most Vulnerable

Criteria	Category	Criteria	Category
Spatial Vulnerability	Y	Spatial Vulnerability	Y
Social Vulnerability	Y	Occupational Vulnerability	Y
	Most Vulnerable		Vulnerable

Getting Due Recognition: SSS Survey



SSS Vulnerability Survey

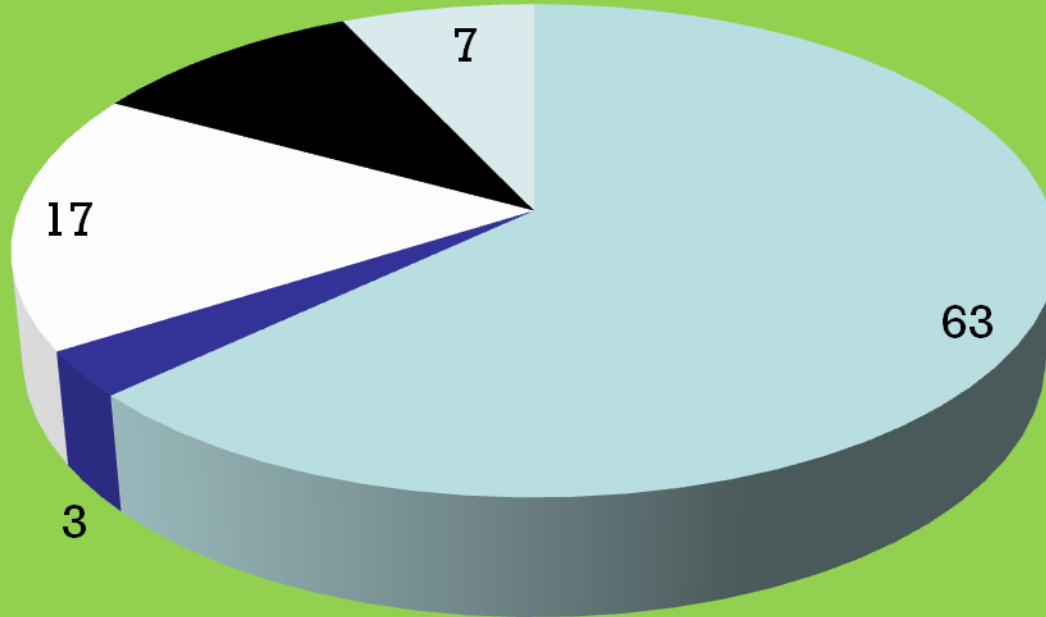


HH Currently Identified	9 lakhs
HH Projected for Phase 3	5 lakhs
Total coverage	61.2 lakhs
Estimated Vulnerable Individuals	49.7 lakhs

Social Vulnerability

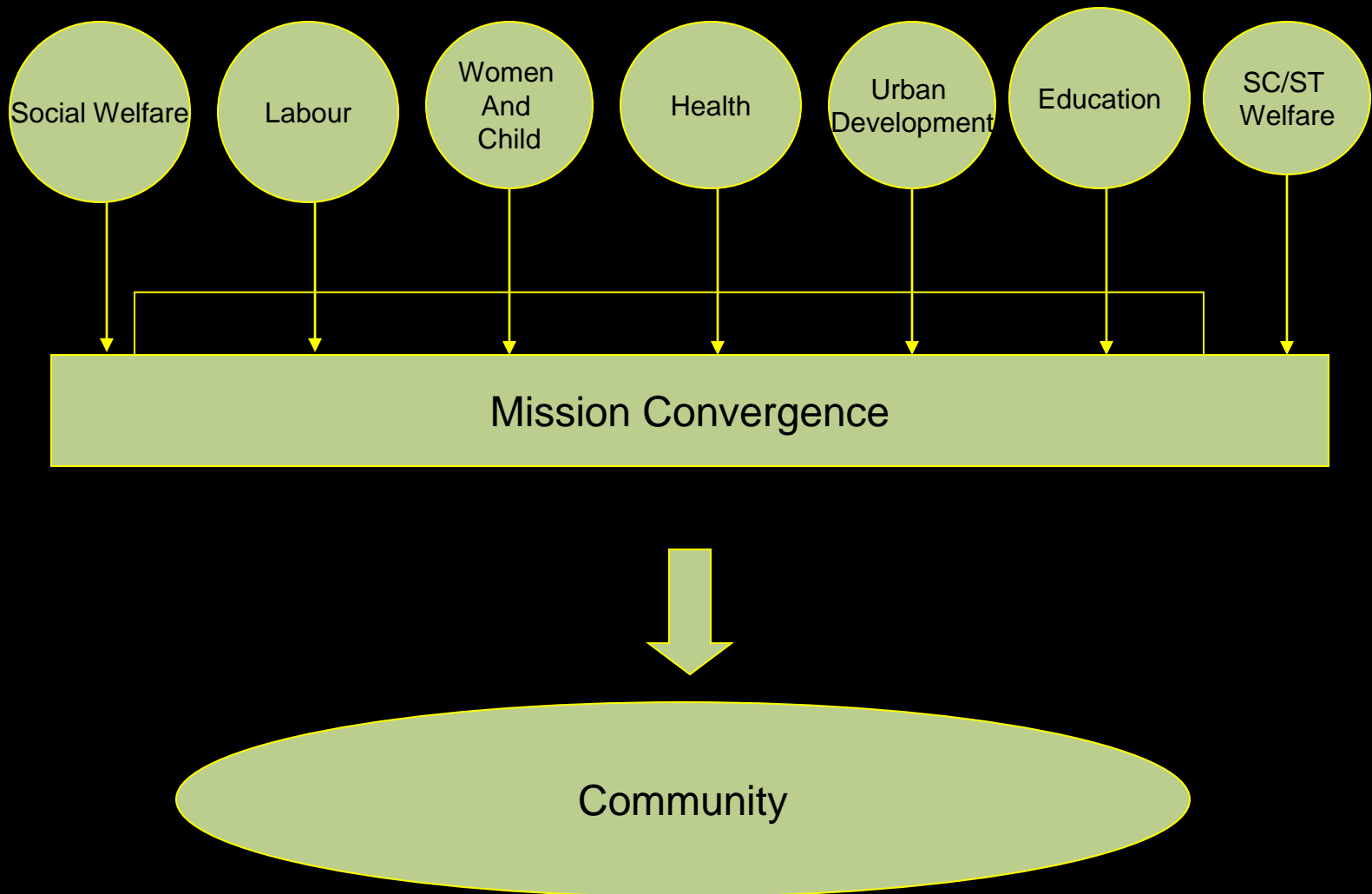


% HH



- HH 60 yr Old
- Child headed HH
- Women headed HH
- HH with Disabled
- HH with Ill.

The Structural Convergence



A Holistic empowerment model

Women Empowerment Component (GRC)

- Vocational Training
- Microfinance Activities (SHG formation)
- Legal Awareness Generation
- Medical Camps
- Non-formal education
- Nutrition Awareness

Service Component (Suvidha Kendra)

- Information and Awareness
- Identification & Enrollment
- Facilitation of required documents
- Verification and authentication
- Tracking, Feedback & Reporting
- Grievance redressal

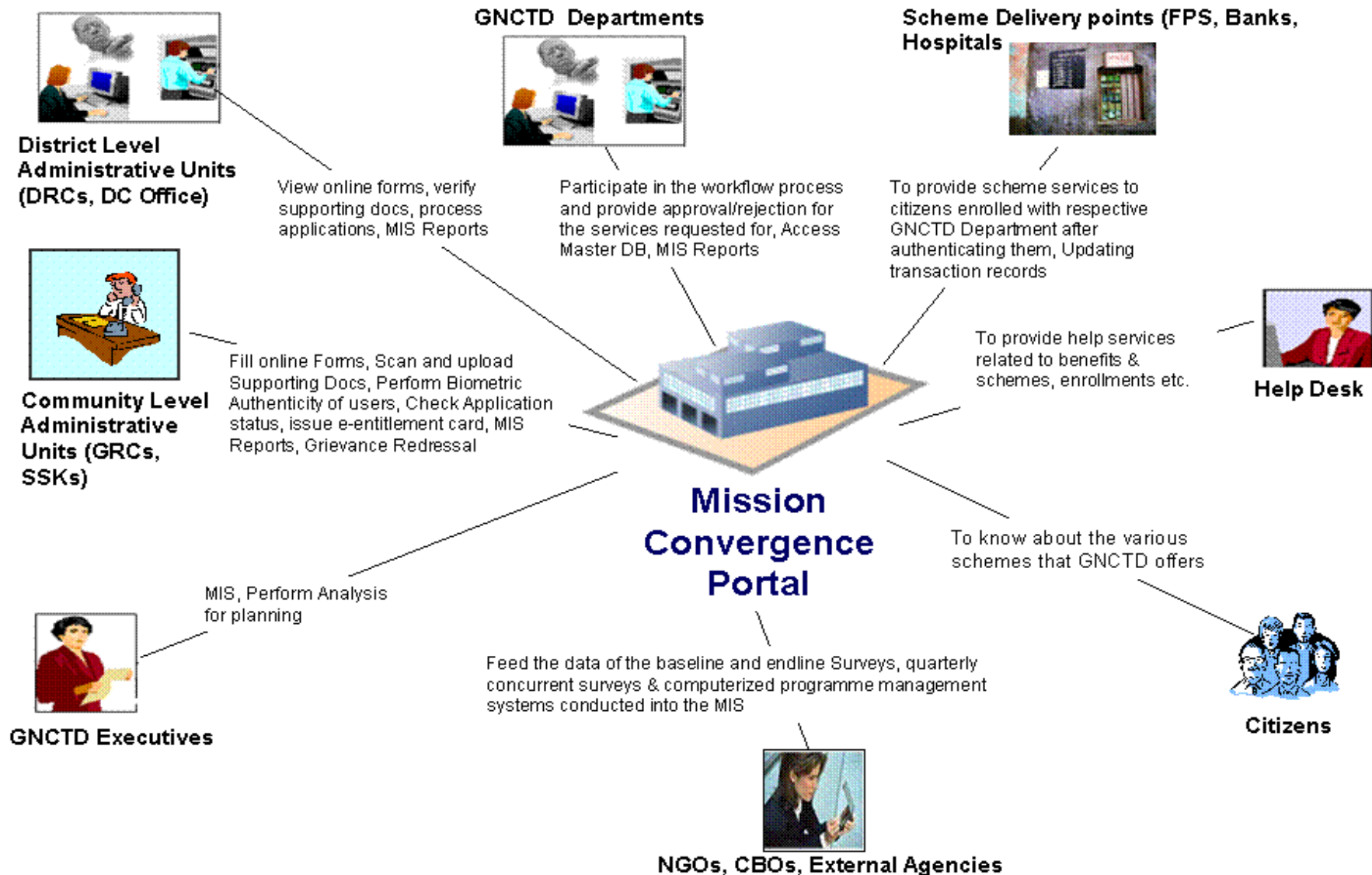
Community

From e-governance to e-inclusion



- SMART Card and unique identification number
 - Vulnerable families will get a SMART card with a unique identification number and bank account
 - Each service providing point will have the data swiping capability to read the SMART Card and provide the benefit
 - The SMART Card will have the data of that particular individual/ household in respect of their multiple deprivations and the entitlements that they enjoy. It will also have basic data on age, gender, disability status, place of residence, marital status, occupations etc
 - The SMART Card will thus be an effective tool for convergence of services into a single platform and for financial inclusion

Setting Up Base: System Utilisation Module



IT enabled systemic Changes

Before IT

- **Different System for Different Schemes**
- **Different cards for different schemes**
- **No interrelation between multiple schemes given to same beneficiary**
- **Duplication in document requirement for multiple schemes**
- **Poor planning due to Manual MIS system**
- **Ineffective monitoring system across various schemes**
- **More time consuming processes with low output**
- **High frustration level among common man**
- **Poor Grievance monitoring due to lack of centralized system**

After IT

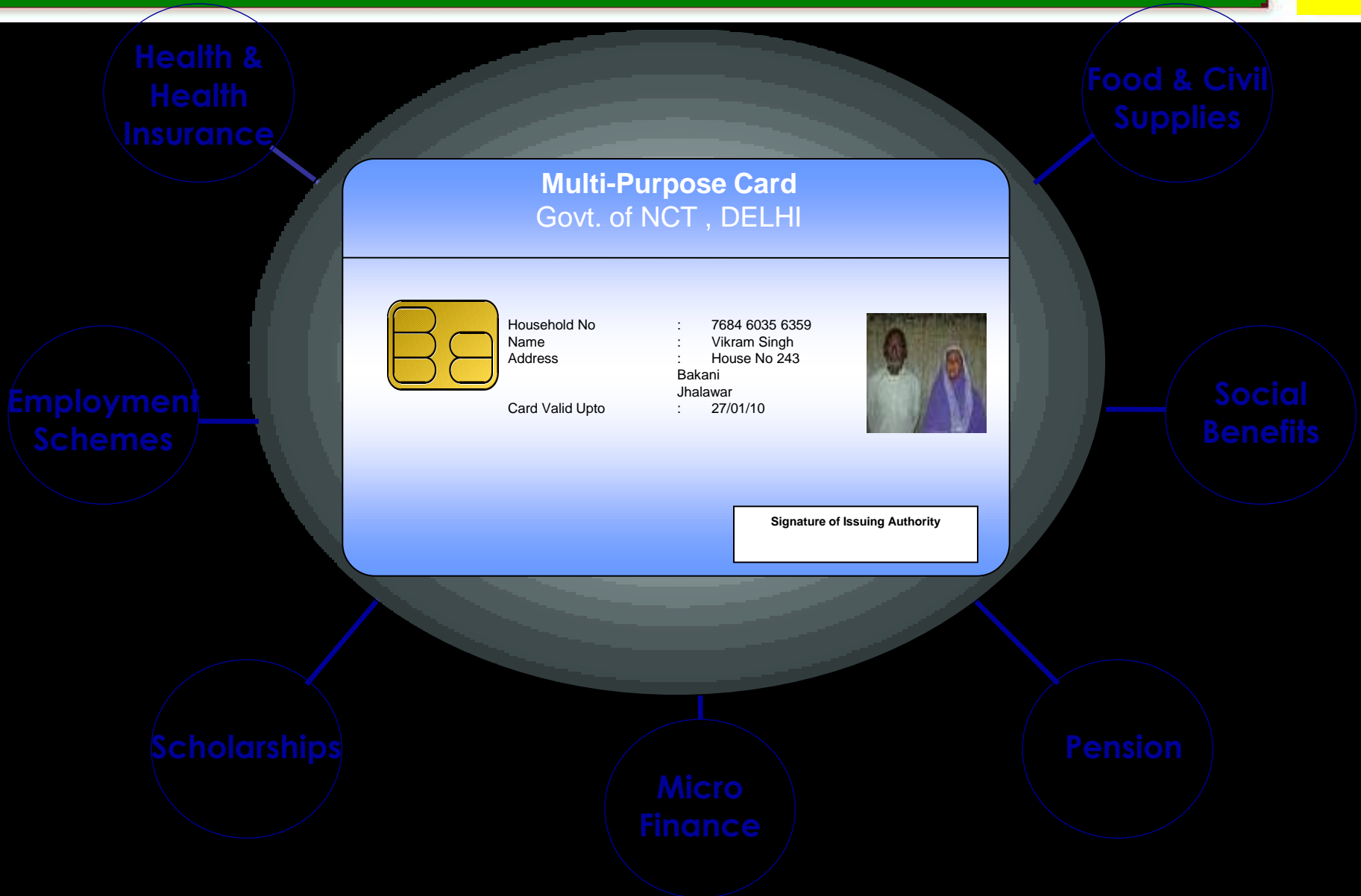
- **Single Card for all entitled schemes**
- **Highly Secure and correct transactions**
- **Portal Access from anywhere in the world and still highly secured**
- **Fast and Accurate Search for his/her entitlement**
- **Service near doorstep**
- **Fast and hassle free service**
- **Easy to track and follow**
- **Fast and meaningful response to Grievances**

Becoming SMART



- Issue a SMART Card to Every Household (Ration Card holder / BPL) with details of family also stored on it
- The SMART Card will be presented to multiple departments & will find use in multiple applications
- The SMART Card can be used to establish Household/Individual identity for disbursement of benefits
- The SMART Card can record transaction details on the card
- The SMART Card back-end system will work to transfer data from transaction locations to district headquarter for consolidation and analysis

Convergence in a Single Smart Card



Scheme Rationalisation & Cash Transfers

- Scheme mapping
- Integration
- Conversion of kind to cash
- Adding some incentive/conditionality enhancing human development indicators
- There are 40+ Identified Schemes being run by the participating departments
- Can be grouped under 7 different broad types based on Entitlements

1. Direct Kind Assistance schemes.
2. Indirect Kind assistance schemes where benefits are NOT directly or immediately available to the beneficiary.
3. Direct but one time cash assistance schemes.
4. Direct and recurring cash assistance.
5. Indirect and one time cash assistance.
6. Indirect but recurring cash assistance schemes
7. Group benefit /assistance schemes



Classification of Schemes

- Direct, Cash (DC) benefit such as widow pension scheme, where the entitlements are paid into the hands of the beneficiary. These could be recurring (e.g. widow pension) or one time (e.g. financial assistance to poor widows for performing marriage of their daughters) and can be either paid directly into the beneficiary's bank account (e.g. widow pension) or can be paid (as cheque or cash) through an intermediary (e.g. financial assistance for purchase of stationery which is paid through the Principal of the concerned school).



Classification of Schemes

- Indirect, Cash (IC) benefit, where the entitlements are paid to a third party on behalf of the beneficiary (e.g. such as Janshree Bima Yojana), or where the cash benefits are available to the beneficiary after a fixed gestation period (e.g. the LADLI scheme).
- Direct, Kind (DK) benefit, such as provision of mid-day meals or supply of free textbooks
- Indirect, Kind (IK) benefit, such as free or subsidized ration.
- Kind benefit through third parties (K-OP), such as free treatment in private hospitals.



Moving towards CCT: Laadli

**AN INITIATIVE TO PROTECT AND PROMOTE
GIRL CHILD**

Background

- Scheme in force in NCT of Delhi from January 1, 2008.
- Aims to enhance social status of girl child through promoting attitudinal change (girls to be viewed as asset), proper education, & ensure economic security



Salient Features of the Scheme

- Periodic payments by Government in name of girl child.
- Financial arrangements made with SBI & SBI Life.
Payments schedule:
 - Rs. 11,000/- if birth is in Hospital/Nursing Home.
 - Rs. 10,000/- if birth is outside an institution.
 - Rs. 5,000/- on admission in Class I.
 - Rs. 5,000/- on admission in Class VI.
 - Rs. 5,000/- on admission in Class IX.
 - Rs. 5,000/- on passing Class X.
 - Rs. 5,000/- on admission in Class XII.



Ladli Scheme

OTHER FEATURES OF SCHEME

- Applications have to be filed within one year from the birth of girl child.
- Financial assistance restricted up to two girl children in a family.
- Long term fixed deposit to be renewed at every subsequent stage of admission.
- Fixed deposit receipt encashable only after girl child is 18 years and passes class X or takes admission in class XII.



Ladli Scheme

The Procedure

- Inclusion through Hospitals/GRC-Suvidha Kerndra/Schools

Education officers validate the following:

- Name of girl child
- Date of birth
- Mother's name
- Father's name
- Present address
- Name of class & school
- Category of school-Govt./MCD/NDMC/Cantt.
- School registration no./enrolment no./unique I.D no.
- Age of girl child while taking admission in class I,VI,IX or XII and on passing class X.

OUTCOMES



- Very strong impact
- More than 200000 enrolled in less than 2years
- Increase in birth registration
- Increase in institutional delivery
- Increase in school enrolment and retention
- Change in perception towards girl child

Opportunities



- Move towards integrated cash transfer (GNCTD-UNDP Project on Innovation support for CCT) under Mission Convergence. A fertile ground through Mission's
 - improved targeting mechanisms
 - rationalization of schemes
 - creating a common data base
 - administrative reforms: decentralized nodes
 - E Entitlement smart card for multiple entitlements
 - Women empowerment framework

Opportunities



- Mission's evolutionary and dynamic characteristics and admission that no one size fits all
- Inter-sectoral coordination mechanisms and policy exchanges
- Road map towards evolving a comprehensive social development policy strategy that moves from welfare to development to empowerment

Challenges



- Planning additional resources
- Federal norms
- Securing cash transfers against price risks
- Administration of Identification and Verification Processes
- Outreach and Integration Aspects of the Programme
- Creation and Sustenance of Support Structures
- Sustained Political will
- Power struggle
- Resistance to change