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An Evaluation of Urban Poverty Alleviation and Employment Generation Programmes in Jharkhand

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Abstract
This study examines the effectiveness of major urban poverty alleviation and employment generation programmes implemented in Jharkhand. It focuses on flagship schemes such as the Mukhyamantri Shramik Yojana (MSY), National Urban Livelihoods Mission (NULM), Pradhan Mantri Awas Yojana (PMAY-U), Atal Mission for Rejuvenation and Urban Transformation (AMRUT), and the Smart Cities Mission. Using secondary data sources including government reports, economic surveys, and published research, the paper evaluates the extent to which these initiatives have contributed to improving urban livelihoods, income generation, and living standards among the poor. The findings reveal that while these programmes have achieved considerable success in providing employment opportunities, financial inclusion, and housing support, challenges such as inadequate urban infrastructure, limited awareness, and uneven policy implementation persist. The study concludes with policy recommendations to strengthen institutional capacity, ensure inclusive participation, and promote sustainable urban development in Jharkhand.

Keywords: Urban Poverty, Employment Generation, Mukhyamantri Shramik Yojana, AMRUT

INTRODUCTION

Urban poverty has emerged as one of the most pressing socio-economic challenges in contemporary India. Rapid urbanization, rural-to-urban migration, and the informal nature of urban employment have led to a persistent increase in poverty levels, especially in developing states like Jharkhand. The state's urban areas face multiple developmental constraints, including inadequate housing, limited access to basic amenities, and restricted livelihood opportunities for the poor.

Recognizing these challenges, both the Central and State Governments have launched several flagship programmes aimed at alleviating poverty and generating employment in urban regions. Schemes such as the Mukhyamantri Shramik Yojana (MSY) were introduced to address post-pandemic unemployment; the National Urban Livelihoods Mission (NULM) focuses on skill training and self-employment; Pradhan Mantri Awas Yojana (PMAY-U) targets housing for all; while AMRUT and the Smart Cities Mission work toward urban infrastructure enhancement and sustainable development.

This study seeks to assess the implementation and effectiveness of these major initiatives in Jharkhand, analyze their impact on urban livelihoods and income generation, and suggest policy measures for improving the efficiency and inclusiveness of poverty alleviation strategies.

Objectives
1. To assess the implementation and effectiveness of major urban poverty alleviation and employment schemes in Jharkhand
2. To analyze their impact on urban livelihoods and income generation
3. To identify challenges and suggest policy improvements

Methodology
The study is descriptive in nature. It is based on secondary sources of data. The data has been collected from different books, Journals, Annual Report, and relevant websites.

Mukhyamantri Shramik Yojana
Mukhyamantri Shramik Yojana (MSY) is a state-sponsored initiative launched by the Government of Jharkhand in August 2020, under the Directorate of Municipal Administration, Urban Development and Housing Department. The scheme emerged as a strategic response to the large-scale return of migrant labourers to Jharkhand during the COVID-19 pandemic, which led to widespread unemployment among the urban poor. The primary objective of the MSY is to provide livelihood security by guaranteeing 100 days of wage employment annually to urban unskilled workers and their families within the state. As of 1 November 2024, the scheme had been implemented across 49 Urban Local Bodies (ULBs), with 111,559 job cards issued and approximately 3.2 million beneficiaries gaining employment opportunities. Among the districts, Ranchi and Jamshedpur recorded the highest number of job cards issued and the greatest number of employment days generated under the programme, highlighting the scheme's extensive urban outreach and socio-economic significance.

National Urban Livelihoods Mission (NULM)
The National Urban Livelihoods Mission (NULM) was launched on September 23, 2013, as a successor to the Swarna Jayanti Shahari Rozgar Yojana. The primary objective of the mission is to empower the urban poor by organizing them into community-based institutions and enhancing their access to sustainable livelihood opportunities through skill development and employment generation. The mission also emphasizes the provision of shelter and essential services for the urban homeless, thereby ensuring their social inclusion.
Furthermore, NULM seeks to improve the livelihood security of urban street vendors by facilitating their access to designated vending spaces, institutional credit, social protection, and skill training. Drawing parallels from the National Rural Livelihoods Mission (NRLM), the program envisions comprehensive coverage of poor households through self-managed Self Help Groups (SHGs) and their federations, extending support for livelihood collectives over a period of 8–10 years. The mission also aims to enhance the poor's access to rights, entitlements, and public services, while promoting economic diversification, risk reduction, and improvement in social and employment indicators. There are mainly four components of DAYNULM:
(a) Social Mobilization and Institutional Development
Social mobilization and institutional development constitute essential components for the effective implementation of the National Urban Livelihoods Mission (NULM). The formation of Self-Help Groups (SHGs) under this mission has shown steady progress, increasing from 2,799 groups in the financial year 2022–23 to 2,939 groups in 2023–24. As of 30th September 2024–25, a total of 1,924

groups had been established. Correspondingly, the number of SHG members also reflected a positive trend, rising from 28,099 members in 2022–23 to 29,440 members in 2023–24, indicating growing participation and community engagement in livelihood enhancement activities.

(b) Employment through Skill Training and Placements

Skill development serves as a crucial instrument for enhancing employability and promoting sustainable livelihoods. During the financial years 2022–23 and 2023–24, a total of 7,447 and 7,367 individuals, respectively, successfully completed skill training programmes, thereby improving their prospects for gainful employment.

Table 1: Achievements under Employment through skill training and placements

Population category	No. of persons					
	2024-25 (Up to 30th Sep, 2024		2023-2024		2022-2023	
	Undergoing Training	Completed Training	Undergoing Training	Completed Training	Undergoing Training	Completed training
ST	NA	NA	0	648	0	535
SC	NA	NA	0	790	0	679
Others	NA	NA	0	5929	0	6233
Total	NA	NA	0	7367	0	7447

Source:-urban development and housing department, government of jharkhand

(c) Financial Inclusion and Self-Employment Programme

The programme emphasizes the promotion of individual and group-based enterprises by facilitating their linkage with financial institutions for credit and other support services. During the financial year 2022–23, a total of 2,393 beneficiaries successfully opened Systematic Employment Pension (SEP) accounts. This number increased to approximately 2,610 by the end of the financial year 2023–24. As of September 2024–25, 1,210 beneficiaries had been registered under the SEP scheme, reflecting the continued efforts toward expanding financial inclusion and promoting self-employment opportunities.

Table 2: Achievements under the Financial Inclusion & Self Employment Programme (FI & SEP)

Program monitoring parameter	No.of Beneficiaries		
	2024-25 (Up to 30th Sep, 2024)	2023-24	2022-23
SEP- Individual	1024	2229	2026
SEP- Group	0	0	0
SHG Credit linkage	1108	2388	2191
Total	1210	2610	2393

Source: Urban Development and Housing Development, Government of Jharkhand

(d) Support for Urban Street Vendors

Comprehensive measures have been undertaken to enhance the socio-economic status of urban street vendors and enable their progression out of poverty. The government has mandated the annual enumeration of street vendors to ensure systematic inclusion and policy effectiveness. In addition, several initiatives have been introduced, including the facilitation of savings account openings, organization of financial literacy and capacity-building programmes, provision of affordable credit, and integration with social security and insurance schemes. These interventions collectively aim to strengthen the livelihood base of street vendors and contribute to sustainable urban development.

Pradhan Mantri Awas Yojana

The Pradhan Mantri Awas Yojana (Urban) [PMAY-U] represents one of the flagship initiatives of the Government of India aimed at ensuring housing for all. Introduced in the financial year 2015–16, the programme seeks to provide pucca (permanent) houses equipped with essential amenities such as clean water supply, electricity, kitchen facilities, and sanitation for eligible urban beneficiaries. The scheme operates through multiple implementation strategies, including the Credit Linked Subsidy Scheme (CLSS), In-situ Slum Redevelopment (ISSR), Beneficiary-Led Construction (BLC), and the Affordable Housing in Partnership (AHP) model.

As of September 2024, the cumulative target for housing construction under various components of PMAY-U in Jharkhand stood at 2,11,010 units, covering a total of 50 towns. Furthermore, the Government of India sanctioned an estimated ₹2.99 lakh crore under PMAY-U 2.0 for the state by December 2024 to support project implementation and completion across different urban regions.

Atal Mission for Rejuvenation and Urban Transformation (AMRUT)

The Atal Mission for Rejuvenation and Urban Transformation (AMRUT) aims to provide essential urban amenities such as adequate water supply, sewerage systems, and efficient urban transport facilities to enhance the overall quality of life in urban areas. It represents a key initiative of both the Central and State Governments towards sustainable urban development.

A High-Powered Expert Committee (HPEC), constituted by the Central Government in the financial year 2011–12, estimated that an investment of approximately ₹39.2 lakh crore would be necessary for the creation and development of urban infrastructure in India. This amount included ₹17.3 lakh crore for urban roads and ₹8 lakh crore for services such as water supply, sewerage, solid waste management, and stormwater drainage. In addition, the committee projected an expenditure of ₹19.9 lakh crore for operation and maintenance activities.

- Under the AMRUT framework, the primary focus lies on infrastructure development directly linked to improving the quality and accessibility of basic urban services. The core objectives of the Mission are:
- Ensuring universal access to tap water connections and sewerage facilities for all urban households.
- Enhancing the amenity value of cities through the development and maintenance of green spaces and open recreational areas.
- Mitigating urban pollution by promoting the use of public transport and developing infrastructure for non-motorized mobility such as walking and cycling.

As of September 2024, the Government of Jharkhand reported a total expenditure of ₹852.88 crore on water supply projects, ₹179.79 crore on drainage schemes, and ₹29.38 crore on the development of parks. The financial performance for these schemes stood at 64 percent for water supply, 71 percent for drainage, and 100 percent for park development during the same period.

Smart City Mission

The Smart Cities Mission, launched by the Hon'ble Prime Minister of India, Shri Narendra Modi, on June 25, 2015, represents a visionary urban development initiative aimed at fostering cities that ensure core infrastructure, environmental sustainability, and a high quality of life through the implementation of innovative "smart solutions." The mission seeks to stimulate economic growth and enhance urban living standards by promoting holistic development across the social, economic, physical, and institutional dimensions of urban areas.

Implemented as a Centrally Sponsored Scheme (CSS), the Mission has been allocated a financial outlay of ₹48,000 crores (approximately US$ 5.76 billion) by the Central Government over a five-year period, to be matched by contributions from State Governments and Urban Local Bodies (ULBs). Furthermore, the scheme encourages the mobilization of additional financial resources through Public-Private Partnerships (PPP) and other innovative funding mechanisms. The overarching goal is to create replicable models of sustainable and inclusive urban development, serving as benchmarks for other aspiring cities across India.

The core infrastructure components of a Smart City include:

- Adequate and reliable water supply
- Assured electricity supply
- Comprehensive sanitation and solid waste management
- Efficient urban mobility and a well-integrated public transport system
- Affordable housing, particularly for economically weaker sections
- Robust IT connectivity and digital infrastructure
- Good governance through e-governance and citizen participation
- Sustainable environmental management
- Safety and security for all citizens, with a focus on women, children, and the elderly
- Quality healthcare and education facilities

There exists a close alignment between the Atal Mission for Rejuvenation and Urban Transformation (AMRUT) and the Smart Cities Mission in their shared goal of achieving urban transformation. However, while AMRUT adopts a project-based implementation model, the Smart Cities Mission follows an area-based development strategy. Convergence with other central and state programmes such as AMRUT, Swachh Bharat Mission, Digital India, Housing for All, Skill Development, National Heritage City Development and Augmentation Yojana (HRIDAY), and initiatives in the sectors of health, education, and culture, is strongly encouraged to ensure integrated urban growth and optimized resource utilization.

The Smart Cities Mission also promotes diversified funding avenues, wherein States and Urban Local Bodies are encouraged to raise resources through:

- Internal revenues from user fees, beneficiary charges, impact fees, land monetization, loans, and debt instruments.
- Transfers resulting from the implementation of the Fourteenth Finance Commission recommendations.
- Innovative financial instruments such as municipal bonds, Pooled Finance Development Fund Scheme, and Tax Increment Financing (TIF).
- Borrowing from domestic and international financial institutions, including multilateral and bilateral

agencies.
- Accessing support from the National Investment and Infrastructure Fund (NIIF).

The strategic framework of the Smart Cities Mission is composed of two major components: area-based development, which includes city improvement (retrofitting), city renewal (redevelopment), and city extension (greenfield development); and a pan-city initiative, which applies smart solutions across the broader urban landscape to improve overall functionality and sustainability.

Findings and Recommendations

The study found that government schemes like Mukhyamantri Shramik Yojana and NULM improved short-term employment, skill development, and financial inclusion among the urban poor. PMAY-U and AMRUT enhanced housing and infrastructure, while the Smart Cities Mission promoted digital growth and sustainability. However, challenges such as fund delays, weak coordination, and limited citizen participation persist.

It is recommended to strengthen coordination between agencies, raise awareness among beneficiaries, align skill training with market needs, adopt digital monitoring for transparency, promote public-private partnerships, and ensure gender-inclusive implementation of all urban programmes.

Conclusion

The study concludes that urban poverty alleviation and employment generation programmes in Jharkhand have made substantial contributions toward improving the socio-economic conditions of the urban poor. Initiatives like the Mukhyamantri Shramik Yojana and NULM have effectively enhanced livelihood security, while PMAY-U and AMRUT have strengthened the infrastructure base essential for sustainable urban living. However, the persistence of implementation challenges and structural inequalities underscores the need for stronger institutional mechanisms, participatory planning, and continuous evaluation. Sustainable urban development in Jharkhand will depend on the integration of economic growth with social inclusion and environmental resilience.

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