



Ministry of Housing and Urban Affairs  
Government of India



# New Urban Poverty Alleviation Mission

## PILOT IMPLEMENTATION

# Mission Document

## List of Abbreviations

A&OE	Administrative and Overhead Expenses
AAP	Annual Action Plan
AAY	Antyodaya Anna Yojana
AFP	Advertisers Funded Programme
ALF	Area Level Federation
ANM	Auxiliary Nursing and Midwifery
ASHA	Accredited Social Health Activist
AMRUT	Atal Mission for Rejuvenation and Urban Transformation
CB&T	Capacity Building and Training
CBO	Community Based Organisation
CGTMSE	Credit Guarantee Fund Trust for Micro and Small Enterprises
CIG	Common Interest Group
CISF	Community Investment Support Fund
C-LAP	City Livelihood Action Plan
CLC	Chief Labour Commissioner
CLC	City Livelihood Centre
CLF	City Level Federation
CLID	Community Led Institution Development
CMMU	City Mission Management Unit
CRP	Community Resource Persons
CS	Community Supervisors
DAY-NULM	Deendayal Antyodaya Yojana- National Urban Livelihoods Mission
DLC	District Level Committee
DMMU	District Mission Management Unit
EC	Executive Committee
EDP	Enterprise Development Programme
FI&ED	Financial Inclusion and Enterprise Development
GDP	Gross Domestic Product
GFR	General Financial Rules
HH	Household
HPC	High-powered committee
HR	Human Resource
I&SP	Innovative and Special Projects
ICT	Information and Communication Technology
IEC	Information, Education, and Communication
IT	Information Technology
MCP	Micro- Credit Planning
MIS	Management Information System
MoHUA	Ministry of Housing and Urban Affairs
MoLE	Ministry of Labour and Employment s
MoSDE	Ministry of Skills Development and Entrepreneurship
MoSJE	Ministry of Social Justice and Empowerment
MUDRA	Micro Units Development & Refinance Agency Limited

NAMASTE	National Action for Mechanised Sanitation Ecosystem
NARC	National Advisory and Review Committee
NCEUS	National Commission for Enterprises in the Unorganised Sector
NFSA	National Food Security Act
NGO	Non-Governmental Organisation
NGT	National Green Tribunal
NIPUN	National Initiative for Promoting Upskilling of Nirman Workers
NMD	National Mission Directorate
NMMU	National Mission Management Unit
NRO	National Resource Organisations
NSDC	National Skill Development Corporation
NSKFDC	National Safai Karamcharis Finance and Development Corporation
NSO	National Statistical Office
NSSO	National Sample Survey Office
O&M	Operation and Maintenance
PFMS	Public Finance Management System
PHC	Primary Health Centre
PLFS	Periodic Labour Force Survey
PM SVANidhi	Prime Minister Street Vendor's AtmaNirbhar Nidhi
PMEGP	Prime Minister's Employment Generation Programme
PPCP	Public Private Community Partnership
POSH	Prevention of Sexual Harassment
PR	Public Relations
RF	Revolving Fund
SBM	Swachh Bharat Mission
SC/ST	Scheduled Caste/ Scheduled Tribe
SDG	Sustainable Development Goals
SHG	Self Help Group
SMD	State Mission Director
SMMU	State Mission Management Unit
SNA	State Nodal Agency
SUH	Shelter for Urban Homeless
TNA	Training Need Assessment
UC	Utilisation Certificate
UDD	Urban Development Department
ULB	Urban Local Bodies
UT	Union Territory

## Contents

1	Introduction .....	1
1.1	Context & Background.....	1
1.2	About the Mission .....	2
1.3	Objective of the Mission.....	2
1.4	Mission Strategy .....	2
1.5	Coverage of the Mission and Target Beneficiaries.....	4
1.6	Duration and Outcomes.....	5
2	Vulnerable Occupational Groups .....	6
2.1	Construction workers.....	6
2.1.1.	Background.....	6
2.1.2.	Definition.....	7
2.1.3.	Key challenges .....	7
2.1.4.	Intervention mechanisms .....	8
2.2	Transport workers.....	9
2.2.1.	Background.....	9
2.2.2.	Definition.....	9
2.2.3.	Key challenges .....	10
2.2.4.	Intervention mechanisms .....	11
2.3	Gig workers .....	11
2.3.1.	Background.....	11
2.3.2.	Definition.....	12
2.3.3.	Key challenges .....	13
2.3.4.	Intervention mechanisms .....	14
2.4	Domestic workers .....	15
2.4.1.	Background.....	15
2.4.2.	Definition.....	15
2.4.3.	Key challenges .....	16
2.4.4.	Intervention mechanisms .....	17
2.5	Waste workers.....	18
2.5.1.	Background.....	18
2.5.2.	Definition.....	18
2.5.3.	Key Challenges.....	19
2.5.4.	Intervention mechanisms .....	20
2.6	Care workers .....	21
2.6.1.	Background.....	21

2.6.2.	Key challenges .....	23
2.6.3.	Intervention mechanisms .....	23
3	Mission Components .....	25
3.1	Community Led Institution Development (CLID) .....	25
3.2	Financial Inclusion and Enterprise Development (FI&ED).....	29
3.3	Social Infrastructure.....	32
3.3.1	Shelters for Urban Homeless (SUH) .....	32
3.3.2	City Livelihood Centres (CLCs).....	32
3.3.3	Care Infrastructure.....	33
3.3.4	Labour Chowks.....	34
3.4	Convergence .....	35
3.4.1	Socio economic profiling and linkages to welfare schemes.....	35
3.4.2	Socio-economic Profiling .....	36
3.4.3	Database for socio-economic profiling .....	36
3.4.4	Facilitating Scheme Linkages .....	37
3.4.4.1.	Schemes to be covered .....	37
3.4.4.2.	Overseeing scheme linkages .....	37
3.4.5	Convergence led interventions with a focus on vulnerable occupation group.....	37
3.4.5.1	Creating a unified database .....	37
3.4.5.2	Access to available credit.....	38
3.4.5.3	Skilling .....	38
3.5	Innovative and Special Projects (I&SP).....	39
4	Capacity Building and Training (CB&T).....	41
5	Branding and Communication .....	43
6	Technology .....	44
7	Funding Pattern and Financial Progress .....	45
8	Administrative and Overhead Expenses (A&OE) .....	46
9	Administration and Mission Structure .....	47
9.1	National Level.....	47
9.2	State/ UT Level.....	48
9.3	District Level.....	50
9.4	ULB Level.....	51
10	Monitoring and Evaluation.....	52
	Annexure - 1 .....	53

# 1 Introduction

## 1.1 Context & Background

Urbanisation presents a unique set of opportunities for poverty alleviation, as it can lead to the creation of more diverse and remunerative employment opportunities. As urban areas expand, they become hubs of economic activity, offering diverse employment opportunities and improved access to services and amenities. Urban areas already contribute significantly to India's Gross Domestic Product (GDP), estimated to be around 60% (NITI Aayog, 2022)<sup>1</sup>. At the same time, increasing urbanisation, factored due to rural dwellers migrating into cities, or reclassification of rural areas into urban areas, has added to the challenge of creating livelihood opportunities for the poor.

The informal sector in India employs over 80% of the workforce, highlighting its pivotal role in the country's economic framework (NCEUS, 2011, Economic Survey 2023). The service sector has emerged as the engine of growth for the Indian economy, providing employment to more than 28% of the workforce (Economic Survey 2021-22). There is a growing emphasis on the rising prominence of the construction sector as a major job creator alongside the services sector (Economic Survey 2023-24). This sector has the potential to generate significant employment opportunities and drive infrastructure development. The gig economy is projected to expand rapidly in India, with the gig workforce estimated to reach 2.35 crore (23.5 million) by 2029-30. The survey also identifies green jobs and care work as promising areas for future employment generation. These sectors can potentially contribute to economic growth and social well-being.

Despite the vast size of the unorganised workforce, this group remains highly vulnerable, often lacking formal protections and benefits. The Periodic Labour Force Survey (PLFS) 2022 underscores this vulnerability, revealing that informal workers are more prone to job insecurity and economic instability compared to their formal sector counterparts. With the rise in the informal sector, this deprived group faces multi-pronged susceptibilities in terms of social, occupational, and residential vulnerability. Informal workers grapple with low wages, hazardous working conditions, and long working hours, making them highly susceptible to exploitation and poverty. Their lack of access to social security benefits, health insurance, and other forms of protection leaves them exposed to various risks and uncertainties. The nature of informal employment, coupled with the absence of social protection, creates a vicious cycle of poverty and vulnerability for the urban poor.

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<sup>1</sup> [https://www.niti.gov.in/sites/default/files/2022-05/Mod\\_CEOG\\_Executive\\_Summary\\_18052022.pdf](https://www.niti.gov.in/sites/default/files/2022-05/Mod_CEOG_Executive_Summary_18052022.pdf)

## 1.2 About the Mission

The Mission aims to address the multifaceted challenges faced by urban poor households, particularly within the informal sector, by adopting an inclusive approach that includes urban poor households, especially women, the elderly, the differently abled, migrants, and marginalised communities. The Mission brings focus to vulnerable occupational groups, who are often marginalised within the broader labour market. This includes workers in sectors such as care, domestic, transportation, construction, gig and waste workers, who face disproportionate challenges and barriers.

The Mission encompasses a comprehensive strategy for addressing these challenges by providing financial assistance for micro-enterprises and promoting access to credit. The Mission is aligned to the Sustainable Development Goals (SDGs) and aims to alleviate urban poverty and foster economic independence. Special attention is given to women through support for self-employment and participation in Self-Help Groups (SHGs) or Common Interest Groups (CIGs), thereby advancing gender equality and enhancing their economic and social empowerment. Additionally, the Mission focuses on creating sustainable livelihoods and decent work opportunities while striving to reduce inequalities and promote social inclusion among marginalised urban populations. This holistic approach contributes to the development of sustainable cities and communities, ensuring that urban growth translates into improved quality of life and resilience for all residents.

## 1.3 Objective of the Mission

The key objective of the Mission is to address the occupational, social and residential vulnerabilities of the urban poor population by adopting holistic and multi-pronged strategies that critically assess the identified concerns and lead to an enhanced and improved overall quality of life for the beneficiaries. This will be undertaken by:

- strengthening grassroots-level community institutions,
- promoting employment opportunities,
- creating social infrastructure, and
- providing social security and entitlements,
- fostering innovation and collaboration

through an inclusive approach and focused attention on specific vulnerable groups *vis.* **construction workers, transportation workers, gig workers, care workers, waste workers and domestic workers.**

## 1.4 Mission Strategy

The Mission will embrace a "whole-of-government" approach to address the vulnerabilities of the urban poor, with the active participation of various levels of government—National, State/Union Territories, (UTs), District, Urban Local Bodies

(ULBs), and other stakeholders outside the Government. The key enablers of this approach will be capacity building, data and technology, branding and outreach, collaboration, and innovation.

The Mission will adopt a multi-pronged strategy to strengthen its community-led institutions and outreach through focused interventions in six identified vulnerable occupations; promote financial inclusion and enterprise development; bring special focus in urban areas of the Aspirational Districts; develop social infrastructure; build a social security coverage of welfare schemes through a convergence model; and promote innovation, thereby improving the overall well-being of the urban poor.

The six vulnerable occupational groups were identified through a systematic process of consultations. For this, the Ministry of Housing and Urban Affairs (MoHUA) constituted expert working groups for twelve vulnerable occupational groups. These groups comprised of government partners, industry experts, academicians, representatives from civil society organisations and workers' associations. The groups studied global best practices, key vulnerabilities of these vulnerable occupational groups, legal frameworks in the country, existing programmes/ schemes of the Central and State Governments. Based on the group's findings, six vulnerable occupational groups were selected. The selection was made based on the extent of their vulnerability and existing policies and regulations supporting them. These six groups are- construction workers, gig workers, waste workers, domestic workers, transport workers and care workers.

Strategic interventions will be undertaken for each of the vulnerable groups in areas including *inter-alia*, convergence, social security & entitlements, policy intervention, financial support, supporting infrastructure, learning ecosystem, marketing strategy, technology, monitoring & evaluation. The Mission will encourage cities to prepare a City Livelihood Action Plan (C-LAP) that will assess the existing livelihood landscape of the city, identify priority areas for livelihood creation, set goals, and draw an implementation roadmap.

The Mission strategy includes a pilot implementation in 25 cities using a Test-Learn-Scale approach. The Test-Learn-Scale approach involves first piloting a new initiative on a small scale, learning from the results to strengthen the Mission, and then expanding it to a larger base, drawing from the insights. This method will help to ensure the effectiveness of the initiative and minimise risks before undertaking a larger implementation. Such an approach will allow for testing the Mission's design, functionality and learning from on-the-ground experiences. Based on this, the Mission will be scaled up for implementation across the country.



## 1.5 Coverage of the Mission and Target Beneficiaries

- i. The Mission will be **implemented in all the statutory towns**. States/ UTs will also be allowed to implement all or any of the components of the Mission in any other town based on the local capacity and requirement.
- ii. Urban poor households are the target group of the Mission. National Food Security Act (NFSA) targets estimate 18.87 Crore persons live in urban areas i.e. approximately 3.8 Crore households (HHs) @ of 5 persons per HH.
- iii. The Mission will prioritise the inclusion of women as a focus target group. Additionally, the mission will expand its benefits to include those engaged in vulnerable occupations.
- iv. The enumeration activity will be conducted at the State/UT/ULB level to identify vulnerable groups in such a way that no urban poor households will be left out to be covered under the Mission.
- v. Additionally, the Mission will address poverty in urban areas in the Aspirational Districts through a focused and targeted approach, leveraging NITI Aayog's 'Aspirational Districts Programme'.
- vi. The NFSA database will be used as the base for the identification of new beneficiaries. The identification of beneficiaries is not limited to the NFSA database and may include urban poor database maintained at the State/ District/ ULB levels. The Mission will also focus on including persons engaged in vulnerable occupations as beneficiaries for targeted intervention, and additional data sources vis, e-Shram, or fresh enumeration under the Mission, will be leveraged to identify persons engaged in vulnerable occupations. The following will be taken as new beneficiaries:
  - **All Antyodaya Anna Yojana (AAY) beneficiaries:** These beneficiaries are from among the poorest of the poor. All such beneficiaries will be identified using the NFSA database to ensure that all persons in this category are suitably covered under the Mission.
  - **Vulnerable occupational groups:** Citizens engaged in vulnerable occupations as per the six focus groups under the Mission.

The Mission recognises the wide scope of vulnerable occupational groups. Therefore, it will focus on those at greatest risk within each group, such as the most vulnerable, lowest paid, least secure, and those engaged in high-risk and hazardous work conditions.

## 1.6 Duration and Outcomes

The Mission period will be for five years.

The key outcomes of the Mission are as follows:

- Strong institutional platforms for the empowerment of the urban poor, including women, are created.
- Improved access to affordable credit for sustainable livelihoods.
- Establishment of an entrepreneurial ecosystem for the urban poor, with access to emerging market opportunities.
- Enhanced access to social infrastructure to cater to the needs of urban poor, homeless, children, elderly and persons in vulnerable occupations.
- Reduced vulnerability of urban poor HHs through linkages to livelihoods aligned to urban priorities.
- Enhanced access to safety nets provided by Central and State/UT welfare schemes for the urban poor.
- Strengthened collaboration with Central Ministries, State Governments to unify their efforts and resources through a convergence approach to benefit urban poor.

## 2 Vulnerable Occupational Groups

According to the International Labour Organisation (ILO), vulnerable occupations are often characterised by inadequate earnings, low productivity and difficult/hazardous work conditions that undermine workers' fundamental rights.

MoHUA conducted studies on persons engaged in various vulnerable occupations. These studies covered- the extent of occupational, social, and residential vulnerabilities, as well as existing enabling policies for such persons. Based on this, six vulnerable occupational groups have been shortlisted for targeted intervention under the Mission. The findings from the study for each of the vulnerable groups are elaborated below:

### 2.1 Construction workers

#### 2.1.1. Background

Urban transformation is characterised by significant infrastructure development, with construction workers playing a pivotal role in shaping the nation's cities and economic progress. As the backbone of this transformation, millions of workers contribute daily to the country's urban expansion and infrastructural growth. The construction sector ranks as the third largest employer in India, following agriculture, manufacturing, trade, hotels, and restaurants. According to the 6th Annual Employment-Unemployment Survey (MoLE, 2016-17), the sector employs an estimated 4.47 crore workers nationwide. Of these, 42.6%, totalling 1.9 crore workers, are based in urban areas. The workforce is predominantly male, with 84% (3.7 crore) comprising men and the remaining 16% (71 lakhs) comprising women.

The Building and Other Construction Workers (Regulation of Employment and Conditions of Service) (BoCW) Act, 1996 mandates the creation of welfare boards in each State or UT to provide benefits such as pensions, accident coverage, and maternity assistance to registered construction workers. It enforces health and safety standards on construction sites and collects a cess from employers to fund welfare schemes. However, the Act faces significant challenges in its implementation. Many workers remain unaware of their rights under the Act, resulting in low registration rates, and there are delays in setting up welfare boards and disbursing benefits. Much of the cess collection fund remains underutilised, depriving workers of the intended support.

Key data sources for mapping and registering construction workers in India include government reports from the Ministry of Labour and Employment, National Sample Survey Office (NSSO), and State level BOCW welfare boards, along with data from the e-Shram Portal and Chief Labour Commissioner (CLC). Census data also provides insights into the workforce, particularly on migrant workers, while research organisations like the International Labour Organisation (ILO) and non-government organisations (NGOs) contribute studies on labour conditions. Despite these resources, comprehensive

mapping and registration of construction workers remain a challenge, hindering the effective implementation of welfare initiatives under the BOCW Act.

### 2.1.2. Definition

Under the BOCW Act, a construction worker is defined as any person employed in building or other construction work. This includes workers involved in activities such as construction, alteration, repairs, maintenance, or demolition of buildings, streets, roads, railways, and other infrastructure.

### 2.1.3. Key challenges

#### i. Occupational vulnerabilities

- **Identification and Registration:** Many construction workers in India remain unregistered (under BoCW, e-Shram, etc.) due to lack of awareness, bureaucratic delays, or the nature of informal employment.
- **Irregular work opportunities and forced unemployment:** Construction work in India is often seasonal and project-based, leading to periods of forced unemployment for workers, leaving them without stable incomes or job security during off-seasons.
- **Conditions at work:** Workers frequently face delayed or below-minimum wage payments, work in hazardous conditions with a high risk of accidents, and often lack access to clean water, sanitation, and protection from extreme weather conditions such as heat waves, exposing them to health risks.
- **Lack of opportunities for skill upgradation:** With limited access to training and skill development programmes, many construction workers are unable to improve their qualifications, which restricts their employment opportunities and ability to secure higher wages.
- **Lack of grievance redressal:** Construction workers encounter difficulties in addressing and resolving workplace grievances due to inadequate mechanisms for complaint filing, fear of retaliation, and limited access to legal support, leaving many issues related to wages, safety, and working conditions unresolved.

- **Lack of permanent and well-equipped workspaces:** Many workers operate in temporary and poorly maintained worksites without adequate tools, equipment, or infrastructure, contributing to inefficiencies and increased risks at work.

## ii. Social vulnerabilities

- **Lack of access to social security benefits:** Inadequate registration, bureaucratic hurdles, and lack of awareness, prevent them from accessing social security benefits such as health insurance, pensions, education for children, and maternity benefits.
- **Challenges faced by migrant workers that are integral to the construction workforce:** Migrant workers often encounter issues such as displacement from their home communities, lack of local support systems, and difficulty in accessing welfare services and legal protections in unfamiliar regions.

## iii. Residential vulnerabilities

- Construction workers frequently face challenges due to inadequate housing conditions due to which they often live in overcrowded, temporary shelters or informal settlements near worksites, which lack proper sanitation, safety, and security, further exacerbating their vulnerability and living standards.

### 2.1.4. Intervention mechanisms

- **Enumeration** to create a database of workers and their registrations under BoCW: Establishing a comprehensive database through enumeration would involve systematically collecting data on construction workers, ensuring their registration under the Building and Other Construction Workers (BoCW) Act.
- **Federation into SHGs/CIGs:** Organising workers into Self-Help Groups or Community Interest Groups to enhance collective bargaining and resource access.
- **Skills training to workers with a special focus on women workers:** Implementing targeted skill training programs, with a special emphasis on women workers, can improve job opportunities and enhance income potential. Training programs should be designed to address specific skills needed in the construction sector and include support for women's participation and advancement in the industry.
- **Social security linkages:** Connecting workers with existing Central and State government welfare schemes offering health insurance, pensions, education support,

and maternity benefits, thereby improving their overall well-being and financial stability.

- **Developing well-equipped Labour Chowks in partnership with Labour welfare boards:** Establishing Labour chowks to link construction workers with potential employers. Such labour chowks will be equipped with essential facilities such as basic amenities, proper shade, and help desks for grievance redressal.

## 2.2 Transport workers

### 2.2.1. Background

Urbanisation in the country has intensified the need for a robust urban mobility ecosystem, particularly for short and medium distances. While cities grapple with congestion and pollution, efficient transport solutions like auto-rickshaws, e-rickshaws, and cycle rickshaws are crucial for addressing last-mile connectivity and reducing traffic pressure. Improving the working conditions of these drivers, who provide essential, affordable and eco-friendly transport options, is vital for ensuring sustainable urban mobility and enhancing the quality of life in growing cities. A well-integrated transport network will benefit both commuters and drivers, fostering economic and environmental sustainability.

The transport workers engaged in such intermediate public transport (IPT) services consist of people engaged in driving auto-rickshaws, e-rickshaws, cycle-rickshaws, two-wheeled carts and a minimal number of solar-powered rickshaws. Moreover, these operators in the urban mobility sector can be further divided into temporary migrant workers and permanent workers operating their own vehicles. Although the number of people engaged in operating the various vehicle categories, as captured on the e-Shram portal (as of 31<sup>st</sup> July 2024), has been estimated at a meagre 29.9 lakhs; a number of studies carried out by independent researchers, philanthropic foundations, NGOs, etc. estimate this number to be over 90 lakhs.

### 2.2.2. Definition

According to the NSSO, now merged with the National Statistical Office (NSO); Auto-Rickshaw Drivers, E-Rickshaw Driver, and Cycle-Rickshaw Drivers have been classified as the workers who operate motorised/electric three-wheeled vehicles or who manually operate a cycle rickshaw, a pedal-powered vehicle to transport goods and passengers over short to medium distances. These workers fall under the category of unorganised, informal sector, typically falling under the "transport services" or "other casual labour". The cart pullers are individuals who manually pull or push handcarts, often used to transport goods such as construction materials, market supplies, or household items over

short distances. The cart pullers have been classified under "casual labour" or "other informal transport services".

Although a standard definition for such urban mobility sector workers cannot be found, the NSSO, through its various reports, such as Employment and Unemployment Surveys, Informal Sector and Conditions of Employment Report, or PLFS, has classified various jobs according to the socio-economic conditions of these workers.

### 2.2.3. Key challenges

#### i. Occupational Vulnerabilities

- **Irregular Income:** It is a significant vulnerability faced by transport workers, particularly those in precarious employment situations. Precarious employment refers to work arrangements characterised by instability, insecurity, and inadequate protection. It includes temporary contracts, irregular working hours, and low wages. Auto workers' income is irregular due to factors such as fluctuating demand, seasonal variations, or reliance on short-term contracts. A vast number of cycle rickshaw pullers are migrant workers who operate rented cycle rickshaws when they are not engaged elsewhere.
- **Job Insecurity:** Transport workers often lack formal employment contracts or job security. Their livelihoods depend on daily earnings, leaving them vulnerable to sudden changes or disruptions.
- **Capital Constraints:** Access to capital for procuring vehicles (such as rickshaws or carts) is limited. Without adequate funds, they struggle to invest in their work and improve their income prospects.
- **Parking Challenges:** The absence of affordable and safe authorised parking spaces or stations adds to their difficulties. Finding safe and legal places to park their vehicles becomes a constant concern.

#### ii. Social Vulnerabilities

- **Lack of Reliable Data:** There is no comprehensive database or mechanism to enumerate transport workers in this sector accurately. This lack of reliable information hampers targeted interventions and policy planning.
- **Harassment and Compliance Issues:** Due to inadequate understanding of traffic rules, road safety guidelines, and other compliances, transport workers often face harassment. Unauthorised parking and non-compliance with regulations exacerbate their vulnerability.

### iii. Residential Vulnerabilities

A significant number of cycle-rickshaw drivers and cart pullers use their rickshaws or carts as makeshift homes. They sleep in these vehicles during the night. The lack of proper housing and basic amenities further compounds their challenges.

#### 2.2.4. Intervention mechanisms

- **Enumeration-** Enumeration and profiling of workers through data sharing by various platforms/ aggregators and self-registration of workers on portal.
- **Credit Support-** Access to credit at an affordable rate of Interest for purchase of vehicles.
- **Community led Development-** Facilitate interested gig workers into SHG/CIG fold to avail scheme benefits (access to Revolving Fund, Community Investment Support Fund and other funds).
- **Social Infrastructure-** Construction of Street Shelters for rickshaw / auto drivers by ULBs through a collaborative approach.
- **Social Security-** Enable linkage to accident and life Insurance, linking workers' families for eligible Central/State and UT Welfare Schemes and linking eligible gig workers with housing under Pradhan Mantri Awas Yojana (PMAY).

## 2.3 Gig workers

### 2.3.1. Background

With the changing and dynamic economic landscape of urban areas coupled with advancement in technology platforms and the ever-evolving needs and aspirations of consumers and workers alike, there has been a growing presence of Gig Work in the livelihoods sector. NITI Aayog estimates that there were nearly 77 Lakh gig workers in India in 2021<sup>2</sup> and which is expected to grow to nearly 2.35 Crore by 2030.

Since 2010, the gig economy has received much popularity and academic attention, pointing to its extraordinary rate of growth. The gig economy represents rapidly growing labour platforms which connect 'workers' with 'requesters' to facilitate on-demand work, that continues to develop and flourish globally. In short, the gig economy pertains to labour market activities which are coordinated via digital platforms. Companies operating these platforms act as 'intermediaries' enabling requesters to order a defined task or

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<sup>2</sup> [https://labour.gov.in/sites/default/files/ss\\_code\\_gazette.pdf](https://labour.gov.in/sites/default/files/ss_code_gazette.pdf)



project from an available service worker, usually taking a fee or commission when the service is completed/delivered. Workers, on the other hand take on particular ‘gigs’/‘tasks’ (without any guarantee of further employment), and they are invariably classified as ‘independent contractors’, rather than employees.

The Economic Survey, 2024 also highlights the growing importance of the gig economy. The survey mentions that the gig workforce is expected to expand to 2.35 crore (23.5 million) by 2029–30. Gig workers are expected to form 6.7 per cent per cent of the non-agricultural workforce or 4.1 per cent of the total livelihood in India by 2029–30.<sup>3</sup>

### **2.3.2. Definition**

While there is no singular definition for gig workers, the Code on Social Security (2020)<sup>4</sup> says- *“Gig worker means a person who performs work or participates in a work arrangement and earns from such activities outside of traditional employer-employee relationship.”*

According to the NITI Aayog<sup>5</sup>, *Gig workers are those persons who are engaged in livelihoods outside the traditional employer-employee arrangement – can be broadly classified into platform and non-platform-based workers.* Platform workers are those whose work is based on online software apps or digital platforms. Non-platform gig workers are generally casual wage workers and own account workers in the conventional sectors, working part-time or full time.

The Rajasthan Platform Based Gig Workers (Registration and Welfare) Act, 2023<sup>6</sup> defines a gig worker as a person who performs work or participates in a work arrangement and earns from such activities outside of traditional employer- employee relationship and who works on contract that results in each rate of payment, based on terms and conditions laid down in such contract and includes all piece-rate work.

Further, NITI Aayog and Boston Consulting Group (BCG) highlight the varying nature of gig work based on the skill sets required to perform various gig jobs, that is, low skill jobs, medium skill jobs, and high skill jobs. Low skill jobs include delivery workers, rideshare drivers, personal care providers, and those involved in cleaning or micro-tasks. Medium skill jobs encompass roles in telecom, online customer service, and similar fields. High skill jobs cover freelancers in IT, design, management, and other specialised areas.

Workers in the low-skill category are more vulnerable compared to their medium and high-skill counterparts. They often face challenging working conditions, higher health and

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<sup>3</sup> <https://pib.gov.in/PressReleasePage.aspx?PRID=1837277>

<sup>4</sup> [https://labour.gov.in/sites/default/files/ss\\_code\\_gazette.pdf](https://labour.gov.in/sites/default/files/ss_code_gazette.pdf)

<sup>5</sup> [https://www.niti.gov.in/sites/default/files/2022-06/Policy\\_Brief\\_India%27s\\_Booming\\_Gig\\_and\\_Platform\\_Economy\\_27062022.pdf](https://www.niti.gov.in/sites/default/files/2022-06/Policy_Brief_India%27s_Booming_Gig_and_Platform_Economy_27062022.pdf)

<sup>6</sup> [https://aioe.in/wp-content/uploads/2023/09/Gig\\_Workers\\_Bill\\_2023\\_1690274461.pdf](https://aioe.in/wp-content/uploads/2023/09/Gig_Workers_Bill_2023_1690274461.pdf)

safety risks, lower wages, and lack of job security. Therefore, learning from these definitions, all *persons engaged in platform-based delivery of door to door or at-home services; namely- delivery persons, drivers engaged in ridesharing and personal care/wellness providers; and will consider them as the target beneficiaries* will be taken as gig worker beneficiaries under the Mission. .

### **2.3.3. Key challenges**

The study undertaken by the working group constituted by MoHUA identifies the following as the key challenges faced by gig workers.

#### **i. Occupational vulnerabilities**

- Due to the nature of their work, which relies on fast and time-bound hyperlocal service delivery, these workers face a significantly high risk of road accidents. Many of these workers are remunerated based on the number of goals/targets met within a stipulated time. This often results in them driving recklessly, putting themselves and others at risk.
- Due to the informal nature of their work, gig workers often do not have a minimum wage benchmark that results in uncertain monthly pay. This in turn leads to poor credit worthiness resulting in limited access to finances for improvement /purchase of capital goods.
- Gig workers lack information and have limited awareness and access to skill upgradation training opportunities.
- Due to the nature of their work, gig workers spend most of their working hours driving from one place to another irrespective of the weather conditions. They lack access to supporting infrastructure such as resting areas, access to drinking water, toilets, etc. This is also a particular concern for women gig workers.
- Constant exposure to extreme weather conditions for extended hours coupled with the impact of pollution also results in health impacts on the workers.
- Overall, unregulated working conditions, such as a lack of standardised wages, significant commissions levied by platform aggregators, and long working hours, create job insecurity and non-conducive working conditions for the workers.

#### **ii. Social vulnerabilities**

- Since the gig workers are engaged as "partners" by the platform aggregators, there is no mandate to provide typical/standard benefits to the workers. This results in a lack of access to social security benefits from employers.

- An extension of the lack of access to social security also results in limited access to healthcare benefits offered by aggregators.
  - Gig workers do not have a formal recognition and identity beyond the association with the aggregator company they work for. However, since they are not recognised as employees but as "partners" by the aggregators, they remain excluded from services and benefits that are offered to "employees".
  - There exist inadequate/absent grievance redressal systems for workers to voice their concerns to the aggregator companies. This is especially a point of concern for women gig workers who are at a risk of facing more untoward instances compared to males in the workforce.
- iii. **Residential vulnerabilities:** Due to the informal nature of work compounded with limited scope for financial growth, gig workers often lack access to formal housing with basic facilities.

#### 2.3.4. Intervention mechanisms

- **Enumeration-** Enumeration and profiling of workers through data sharing by various platforms/ aggregators and self-registration of workers on portal will help to create a consolidated and robust database of workers.
- **Credit Support-** It is important to facilitate access to credit at an affordable rate of interest for purchase of capital goods including two wheelers.
- **Community led Development-** Facilitate interested gig workers into SHG/CIG fold to avail scheme benefits (access to Revolving Fund, Community Investment Support Fund and other funds).
- **Social Infrastructure-** Construction of Street Shelters (resting space for workers, etc) by ULBs through a collaborative approach will help to create a conducive working condition.
- **Social Security-** Enable linkage to accident and life Insurance, linking workers' families for eligible Central/State Welfare Schemes and linking eligible gig workers with housing under PMAY.

## 2.4 Domestic workers

### 2.4.1. Background

Domestic and household workers constitute a significant portion of India's informal labour force, playing an essential role in the daily functioning of millions of households. However, they remain one of the most exploited and vulnerable worker groups. Defining 'domestic service' is challenging as the duties of domestic workers are varied and often not well-defined. Their work typically includes a wide range of tasks such as cleaning, laundry, cooking, caregiving, driving, and providing security.

The domestic work sector is highly unorganised and lacks formal structures, making it difficult to track employment statistics, verify workers, or measure demand and supply of the sector. According to Census 2011, there were over 4.8 million domestic workers in India. However, by 2024, the e-Shram database reports over 28 million workers registered as domestic workers.

While there are no laws specifically dedicated for domestic workers, the Unorganised Workers' Social Security Act, 2008 provides for the establishment of State Welfare Boards for unorganised workers, including domestic workers. These boards are responsible for facilitating access to various welfare schemes, including health, maternity, and other social security benefits. However, the Act does not address critical issues such as regulating working conditions or setting limits on working hours.

The Minimum Wages Act, 1948, mandates the establishment of minimum wage rates across various worker categories. Some States have included domestic workers under this law, but implementation is uneven.

### 2.4.2. Definition

ILO defines domestic workers as, 'workers of any sex, employed for pay or profit, including in-kind payment, who perform work in or for a household or households to provide services mainly for consumption by the household. The work may be performed within the household premises or in other locations.'<sup>7</sup>

In Indian legislation, the Protection of Women from Sexual Harassment (PoSH) Act, 2013, defines a domestic worker as a woman employed to perform household work in any household for remuneration, either directly or through an agency, on a temporary or permanent basis. It excludes family members of the employer from this definition.

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[https://www.ilo.org/sites/default/files/wcmsp5/groups/public/@dgreports/@stat/documents/meetingdocument/wcms\\_647343.pdf](https://www.ilo.org/sites/default/files/wcmsp5/groups/public/@dgreports/@stat/documents/meetingdocument/wcms_647343.pdf)

ILO's broader definition of domestic work includes tasks such as cleaning, cooking, laundry, caregiving, gardening, security, driving, and pet care. For the mission, the focus will primarily be on the most vulnerable categories of domestic workers, vis, cooks, laundry washers, gardeners, pet care workers, home security guards and drivers. Caregiving will be treated separately as another vulnerable occupation group (Section 2.6).

### **2.4.3. Key challenges**

#### **i. Occupational vulnerabilities**

- Domestic workers face significant job insecurity as many are employed informally, leaving their employment precarious and subject to sudden termination without recourse.
- Working conditions for domestic workers remain poor, even though households are legally recognised as workplaces under the Prevention of Sexual Harassment (PoSH) at Workplace Act of India. However, without enforceable legal protections, it is difficult to address issues related to fair treatment and workplace safety.
- Low wages and denial of minimum wage entitlements are common, as only a few States have included domestic workers under the Minimum Wages Act, 1948. This exclusion exacerbates their financial instability and undermines their ability to secure a decent standard of living.
- The absence of specific legislation and policies to protect the rights and interests of domestic workers leaves them vulnerable to exploitation and denies them basic labour protections.
- In addition, domestic workers have limited access to upskilling opportunities, which prevents them from improving their skills and advancing to better-paying jobs, further entrenching them in cycles of low-paid and insecure work.

#### **ii. Social vulnerabilities**

- Domestic workers often lack access to social security coverage, excluding them from essential safety nets such as health benefits, pensions, or insurance, further deepening their socioeconomic vulnerabilities.

- They are frequently subjected to physical, verbal, and sexual abuse due to their marginalised status, making them highly vulnerable to exploitation within their workplaces.
- Discrimination is another pervasive issue, with domestic workers regularly facing bias based on factors such as gender, caste, language, and social background, further isolating them from broader societal protections.
- Although child domestic labour is prohibited by law in India under the Child Labour (Prohibition and Regulation) Act, 1986, it continues to persist in many parts of the country. Children employed in domestic work are especially vulnerable to exploitation, often enduring harsh working conditions, long hours, and various forms of abuse. Despite legal prohibitions, the enforcement of child labour laws remains weak, leaving many of these children without adequate protection or legal safeguards.
- Additionally, domestic workers with young children face significant challenges in accessing affordable childcare services, forcing them to balance their work with inadequate support for their caregiving responsibilities.

### iii. Residential vulnerabilities

Migrant domestic workers face challenges in terms of having proof of residence to avail housing, unhygienic living conditions and high cost of living.

## 2.4.4. Intervention mechanisms

- **Enumeration-** Enumeration and profiling of domestic workers through data sharing by various databases/ platforms/ aggregators and self-registration of workers on the portal.
- **Community led Development-** Facilitate interested domestic workers into SHG/CIG fold to avail scheme benefits (access to Revolving Fund, Community Investment Fund & other funds).
- **Social Security-** Enable linkage to Accident and Life Insurance, linking workers' families for eligible Central/State Welfare Schemes and linking eligible transport workers with housing under PMAY.

- **Convergence** - Interested domestic workers should be linked with Training partners/centres for upskilling through the Domestic Workers Sector Skill Council.

## 2.5 Waste workers

### 2.5.1. Background

The accelerated pace of urbanisation coupled with a burgeoning population in Indian cities has led to an overwhelming surge in waste generation. Recognising the urgent need to address this escalating crisis, the Government has made a strong policy push towards enhanced waste management practices. This renewed focus has ignited greater awareness about environmental and public health concerns, resulting in stricter regulatory oversight from bodies like the National Green Tribunal (NGT) to safeguard the environment and citizens' health.

In response, the Government has significantly increased its investments in waste management infrastructure and technology, aiming to streamline the processes of collection, transportation, and disposal. However, despite these efforts, studies reveal that the engagement of formal waste management systems remains inadequate in many Indian cities. This inadequacy has created an opening for the informal waste sector to play a crucial role. A diverse workforce engaged in solid and liquid waste management, including sanitation workers (waste pickers, ragpickers, sewer and septic tank cleaners), waste transporters, and recyclers, have emerged as essential contributors to the waste management landscape. Often operating in challenging and hazardous conditions, these individuals and groups handle a substantial portion of the waste management activities in urban areas.

### 2.5.2. Definition

Sanitation workers encompass various individuals engaged in "cleaning, maintaining, operating, or emptying a sanitation technology at any step of the sanitation chain" (World Bank, 2019<sup>8</sup>). They perform tasks such as sewer cleaning, cleaning dry or single-pit latrines and septic tanks, cleaning railway lines, school and public or community toilets, sweeping, drain cleaning, and working in treatment plants (Bakshi et al., 2018<sup>9</sup>). Sanitation Worker means a person, engaged in or employed for any sanitation work and includes waste pickers and those persons who are engaged in cleaning of sewers and septic tanks but, excludes domestic workers. (NAMASTE, MoSJE<sup>10</sup>). In addition to sanitation workers, waste recyclers, itinerant buyers, *kabadiwalas* and workers engaged

<sup>8</sup> <https://openknowledge.worldbank.org/entities/publication/5252c6a5-ed35-5231-a052-eada94520>

<sup>9</sup> <https://idronline.org/article/water-sanitation/no-progress-for-sanitation-workers-what-must-change/>

<sup>10</sup> <https://socialjustice.gov.in/schemes/37>

in O&M of solid and liquid waste management facilities in cities are considered Waste workers.

Waste workers are employed as permanent, contractual, and daily wage workers in in cities, often by authorities as well as private service providers. Hazardous work is often outsourced to contractual or daily wage workers. In addition, they are hired by private organisations, educational institutions, hospitals, markets, and malls.

### **2.5.3. Key Challenges**

#### **i. Occupational vulnerabilities**

- Waste Workers are engaged in hazardous jobs and experience socioeconomic vulnerabilities due to their occupational conditions and social status. Exposure to hazardous environments can result in adverse health outcomes, sometimes even leading to death.
- They also have a lower life expectancy and suffer from psychological impacts and substance abuse due to degraded working conditions.
- They often work under harsh and unsanitary conditions without basic facilities like clean drinking water, restrooms, and rest areas. This not only affects their health but also their dignity.
- Many waste workers in India work informally or on a contractual basis and experience irregular salary payments and low wages, which lead to financial instability and undermine their overall well-being.
- There is significant underreporting of deaths and accidents among workers, especially sanitation workers, particularly those employed by private companies, industries, and households. Despite the awareness of the Prohibition of Employment as Manual Scavengers and their Rehabilitation Act (PEMSRA) 2013 among government personnel, many private entities are unaware of these regulations, leading to preventable fatalities and injuries.
- Most banks do not provide loans for the purchase of waste management equipment. A major reason for this is the lack of formal identification of such Waste workers by the local governments, coupled with a lack of entrepreneurship support for them to run their own enterprises.



- The lack of required technical skills and knowledge among waste workers renders them incapable of performing effective O&M of various sanitation infrastructures/equipment owing to the shift to mechanised cleaning.

#### ii. **Social vulnerabilities**

- The critical challenges faced by waste workers in India, particularly concerning their recognition and invisibility due to the lack of comprehensive data, significantly impair the effectiveness of existing laws and policies intended to protect and empower these essential workers.
- The caste-based stigma attached to waste management leads to discrimination and restricts their socioeconomic mobility.
- Given the nature of employment and the prevalence of intermediaries, the workers often do not receive eligible entitlements.
- Many workers lack access to basic healthcare services and are not covered under health insurance schemes, leading to deaths and catastrophic health expenditures.
- Lack of access to essential social security benefits, including pensions, disability allowances, and provident funds, increases workers' susceptibility to poverty.

#### iii. **Residential vulnerabilities**

A significant proportion of waste workers belong to marginalised communities, thereby compounding social stigma and leading to peripheralization in cities. They often live on the margins of cities with inadequate housing and basic amenities.

### **2.5.4. Intervention mechanisms**

- **Enumeration** - Enumeration of all categories of waste workers and building socio economic profiling of waste workers and their families. State and UTs should enable convergence between Swachh Bharat Mission (SBM) and National Action for Mechanised Sanitation Ecosystem (NAMASTE) for enumerating waste workers.
- **Institution building** - Waste workers should be organised into Self-Help Groups (SHGs) or Common Interest Groups (CIGs).

- **Financial inclusion** - Individuals and Groups of Waste workers through Financial Inclusion and Enterprise Development (FI&ED) component under the Mission can avail of individual and group loans for buying capital goods including mechanised equipment and vehicles for setting up gainful self-employment ventures/ micro-enterprises suited to their skills, training, aptitude, and local conditions.
- **Access to information** - Access to City Livelihood Centres can help waste workers access information on market demand, skills training programmes offered, and placement opportunities. For those seeking skills training, wage employment or aiming to establish and sustain self-employment ventures, the livelihood centres can facilitate necessary guidance, counselling and technical support.
- **Convergence** - Various programmes and schemes under Government of India and State Government initiatives have been launched for waste workers on financial access, food security, health benefits, maternity benefits and pensions. The Mission will facilitate linking eligible workers and their families to these schemes.
- **Skilling** - There is a need for a sector skill council that can do a detailed mapping of skill requirements, create a training ecosystem, and specify accreditation and certification protocols for training conducted as per industry standards to reach the desired outcome of mechanising the Waste ecosystem and sanitation service delivery by skilled human resources. The Mission with MoSJE and MSDE may prepare a model training curriculum, methodology and pedagogy for different trainings.
- **Social Infrastructure:** Creation of resting spaces for sanitation workers through collaborative approaches near the waste processing sites.

## 2.6 Care workers

### 2.6.1. Background

Across the world, women perform three-quarters of the total unpaid care work. In India, women spend eight times more hours on unpaid care work than men<sup>11</sup>. This includes childcare, geriatric care, and domestic work, with childcare arguably taking the largest part of women's time. The patterns are similar across educational qualification and employment or marital status. Additionally, gendered work division and norms fuel the

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<sup>11</sup> [https://www.orfonline.org/wp-content/uploads/2022/10/ORF\\_OccasionalPaper\\_372\\_Time-Use-Gender\\_new.pdf](https://www.orfonline.org/wp-content/uploads/2022/10/ORF_OccasionalPaper_372_Time-Use-Gender_new.pdf)

perceptions of childcare being a woman's job. Today, increasing nuclear families, migration to urban areas and lack of close community ties severely impact women where they are forced to define employment and career choices basis their unpaid care responsibilities. Hence, even with the many gains in education, India's Female Labour Force Participation Rate (FLFPR) is one of the lowest in the world, ranking 165 among the 176 countries for which data is available.

A disproportionate share of unpaid care work is a key factor in determining the ability of caregivers - predominantly women to acquire skills, whether women enter and stay in employment and the quality of jobs they perform and leads to overall loss to GDP and economic growth<sup>12</sup>. It is estimated that just expanding the childcare economy will create employment opportunities (43 million workforce globally), with women having an edge over men in terms of accessing these opportunities<sup>13</sup>. Expanding quality childcare can yield multi-generational impacts by promoting equity and improving women's employment and productivity, child outcomes, family welfare, business productivity, and overall economic development<sup>14</sup>.

The current landscape of the care economy in the urban context is a matter of concern, and India's stated policy intent of moving towards women-led development requires significant investment in creating an accessible, affordable, and quality care provisioning system. This calls for collaborative action and working together between public and private sectors actors, developing models and alternative financing models, building evidence, and working at various levels for creating an efficient care economy for urban India. In particular, it requires a focus on creating physical care infrastructure, creating a skilled care workforce, and developing affordable care models.

Investments in the care economy can be undertaken across a range of services and sub-sectors. The care economy landscape includes a range of services, including childcare, elderly care, long-term care for highly dependent adults, and early childhood learning. These services can be performed and provided by Indian workers both domestically and in foreign markets, thus boosting domestic output through remittances. Moreover, these services need not be provided by the public sector alone but rather can also be delivered by the private sector and Community-Based Organisations (CBOs) – either solely or via public-private partnerships.

To support and build this care economy, a diverse and skilled workforce is required. This workforce includes several types of vulnerable care workers as Auxiliary Nurse Midwives

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[https://www.ilo.org/sites/default/files/wcmsp5/groups/public/@dgreports/@dcomm/@publ/documents/publication/wcms\\_633135.pdf](https://www.ilo.org/sites/default/files/wcmsp5/groups/public/@dgreports/@dcomm/@publ/documents/publication/wcms_633135.pdf)

<sup>13</sup> <https://openknowledge.worldbank.org/server/api/core/bitstreams/a5e7a52e-115c-5dd1-97e6-c1b062c945c9/content>

<sup>14</sup> <https://www.worldbank.org/en/events/2021/03/04/better-jobs-and-brighter-futures-investing-in-childcare-to-build-human-capital>

(ANMs) and Accredited Social Health Activists (ASHAs); home health care providers like nurses offering medical care in residential settings; elderly care specialists including geriatric care workers and caregivers providing non-medical assistance; and childcare professionals such as Anganwadi workers staffing daycare centres.

### 2.6.2. Key challenges

#### i. Occupational vulnerabilities

- Care workers are usually informal workers and face challenges related to security of job and receive low wages leading to economic instability.
- In addition, care workers have very limited training opportunities to enhance their skills
- Unlike rural areas, where the public policy and programme focus on care work is more, urban areas and especially slums and low-income neighbourhoods remain in underserved because of lack of public programmes.

#### ii. Social vulnerabilities

- There is a lack of data on care workers in India as a result their visibility as a workforce remains limited.
- They lack access to social security entitlements such as pensions, maternity benefits and health insurance.
- Workplace security is also a challenge for care workers.

iii. **Residential vulnerabilities:** Since these care workers generally are from urban poor households and like other informal workers face challenges of housing.

### 2.6.3. Intervention mechanisms

- **Enumeration-** Enumeration and profiling of care workers through data sharing by various databases/ platforms/ aggregators and self-registration of workers on the portal.
- **Community led development-** Facilitate interested care workers into SHG/CIG fold to avail scheme benefits (access to Revolving Fund, Community Investment Fund & other funds).

- **Social infrastructure** – Creation of care infrastructure, thus creating livelihood opportunities for care workers.
- **Financial inclusion-** Facilitate access to credit at an affordable rate of interest to create and operationalise care infrastructure.
- **Social security-** Enable linkage to eligible Central/State Welfare Schemes including housing under PMAY.
- **Convergence** - Care workers will be linked with training partners/centres for upskilling through the Sector Skill Council. The Mission approach will address vulnerabilities of the urban poor, with a special focus on the persons engaged in identified vulnerable occupations through Mission components that are elaborated in the following sections.

To summarise, while each vulnerable occupational group faces its own set of challenges, certain workers within these groups experience even greater marginalisation and precarity. The Mission will prioritise those most in need and undertake targeted interventions through the envisaged components. These are elaborated in the following sections.

## 3 Mission Components

### 3.1 Community Led Institution Development (CLID)

The implementation of the Mission will be undertaken through five key components which will be utilised to address the challenges and vulnerabilities of urban poverty.

- 3.1.1 The mobilisation of urban poor households to form their own institutions is an important investment for an effective and sustainable poverty reduction programme. The Mission envisages universal social mobilisation of the urban poor and individuals engaged in vulnerable occupational groups into SHGs / CIGs and their federations by bringing at least one member from each urban poor HH and persons engaged in vulnerable occupations under the SHG/CIG fold in a time-bound manner. These groups will serve as a support system for the urban poor to meet their financial and social needs.
- 3.1.2 SHGs/CIGs will be formed, comprising urban poor. These will have representation from all genders with a special focus on mobilisation of persons engaged in vulnerable occupations such as transportation, care work, gig, construction, waste work and domestic work. Non-poor may be included as members in SHGs where strong affinity or special reasons exist. However, at least 70% of the SHG members should be urban poor to qualify for funding support under the Mission. SHGs will comprise 10-20 members while CIGs may be formed with a minimum of five members. In hilly tracts/regions and predominantly tribal-dominated areas where communities are dispersed, smaller groups of 5-10 members may also be formed.
- 3.1.3 SHGs of less than 10 members with a minimum of 5 members may be formed for differently abled, transgender, elderly persons, etc. In the case of SHGs, to be formed with differently abled persons and other special categories like elders and transgenders.
- 3.1.4 SHGs/CIGs may not be registered. Normally, women SHGs will be formed, however, male SHGs of differently abled persons will be allowed to be formed. In the case of the persons involved in vulnerable occupations like gig workers, waste pickers, rickshaw pullers, sanitation workers, etc., activity-based SHGs/CIGs of male members may also be formed. The objective is to organise all the urban poor families into SHGs/CIGs; however, those areas may be taken up first where the urban poor are concentrated.

- 3.1.5 SHGs/CIGs will federate at the Ward level into an Area Level Federation/s (ALFs). 10-20 SHGs/CIGs will be federated into ALFs. ALFs will be organised into a federation/s at the city level as City Level Federation/s (CLFs). CLFs will comprise of representation from 10-15 ALFs. The State will ensure the registration of ALFs/CLFs under the Societies/ Trusts/ Companies Act as per requirement. Secretarial support in the form of trained human resources from amongst the community would strengthen the capacity of ALFs/CLFs to effectively discharge their roles, manage designated funds and ensure proper book-keeping.
- 3.1.6 For catalysing the formation of SHGs/CIGs and their federations and to promote the financial inclusion of SHG/CIG members under the Mission, Community Resource Persons (CRPs) will be engaged to facilitate the formation of groups, manage and monitor them and facilitate access to bank linkages. They will also work to facilitate registration of the federations at the area and city levels, grading of SHGs/CIGs and their federations and enhance access to training and capacity building.
- 3.1.7 ULBs will appoint Community Supervisors (CS) to supervise the work of CRPs and support the above-mentioned activities. Further, to strengthen the community institutions, secretarial support will be provided to CLF.
- 3.1.8 The Mission aims to achieve universal financial inclusion through the opening of basic savings accounts and facilitating access to financial literacy, credit, affordable insurance, and remittance facilities to the urban poor and their institutions. Coordination with financial institutions will be undertaken to encourage the use of ICT-based technologies, financial correspondents and community facilitators like "Bank *Mitras*" for the benefit of the urban poor.
- 3.1.9 The Mission would place a significant emphasis on convergence with other programmes, *vis.* AMRUT, SBM, PM SVANidhi, etc. of MoHUA and other Central Ministries, and programmes of State Governments, for developing synergies directly and through the institutions of the poor.
- 3.1.10 The Mission envisages strengthening these community-based organisations through the support of Revolving Fund to engage in thrift and credit activities, enabling financial literacy and skill training. Financial support will be provided for formation, handholding, capacity-building training, bank linkage, formation of a federation, and other related activities of SHGs/CIGs.
- 3.1.11 A maximum of ₹20,000 can be spent per SHG/ CIG for its formation, handholding activities, training of all the members, bank linkage, and other related activities.

- 3.1.12 All SHGs/CIGs will be facilitated in accessing saving linked loans, ranging from a savings- to- loan ratio of 1:1 to 1:6, or ₹ 1.5 Lakh (whichever is higher), after thorough assessment or grading by banks. In the case of mature SHGs/CIGs, banks may consider granting loans exceeding the six times savings limit at their discretion.
- 3.1.13 Access to the first Bank credit linkage by SHG/CIGs will be facilitated and maximised through a credit guarantee structure for lending institutions. Moreover, public procurement preference would be encouraged for SHGs/CIGs or SHG/CIG-led micro-enterprises in ULBs and the Government sector. ULBs may be able to source these products directly from SHGs/ CIGs or through their community institutions, such as ALFs, CLFs/ City Livelihood Centres (CLCs).
- 3.1.14 Revolving Fund (RF) support amounting to ₹25,000 will be provided to SHGs/CIGs. The RF support will be provided to SHGs/CIGs in two tranches – the first tranche of ₹10,000 will be disbursed after conducting grading exercises on parameters linked with adherence to the 'Panchasutra' principle and the second tranche of ₹15,000, after getting their 1st bank credit linkage.
- 3.1.15 Registered ALFs will be provided with RF support of ₹2 lakhs to augment their capacity to lend to SHGs/CIGs and sustain their livelihood activities.
- 3.1.16 One third of eligible SHG/CIG can access loans of upto ₹ 1 Lakh per group to supplement their credit needs on a rotational basis. Fund will be routed through ALF/CLF to eligible SHGs/CIGs. This financial support will be called as 'Community Investment Support Fund' (CISF).
- 3.1.17 At all stages of formation and operation of these community institutions, such as accessing bank linkage, bookkeeping and accounts, micro-planning, micro-investment process, roles and responsibilities of members, etc., including in areas of convergence, the activities and initiatives will require handholding support and capacity-building.
- 3.1.18 For training of members of ALFs and CLFs, the ceiling amount that can be used for capacity building and training at the Central / State / ULB level will be ₹7,500 per trainee on average. Part of the amount may also be used for community-to-community learning/exposure visits of members of SHGs/ CIGs and their federations and programme-related personnel.



3.1.19 A centralised pool of reputed organisations will be empanelled by the Ministry as National Resource Organisations (NROs) to support capacity building of CRPs/ SHGs/CIGs. States/UTs may engage suitable NROs for specific purposes for a defined time period. An allocation of 2% against the component will be earmarked for the engagement of NROs by States /UTs.

## 3.2 Financial Inclusion and Enterprise Development (FI&ED)

3.2.1 The Financial Inclusion and Enterprise Development (FIED) component will focus on financial assistance to individuals and groups of urban poor and persons in vulnerable occupations to set up gainful self-employment ventures / micro-enterprises suited to their skills, training, aptitude and local conditions. The under-employed and unemployed urban poor will be encouraged to set up small enterprises relating to manufacturing, servicing, and petty businesses that have considerable local demand. Local skills and local crafts will be particularly encouraged.

3.2.2 The Mission will facilitate the provision of affordable credit to the urban poor and persons in vulnerable occupations for livelihood initiatives, particularly for enterprise-related activities. Credit support will be provided through the following mechanisms-

- **Loan for Individual and Group Enterprises:** Financial assistance will be provided to set up individual and group enterprises, encouraging micro-entrepreneurship. For individual enterprises, bank loans upto ₹4 Lakh and for the group enterprises, bank loans upto ₹20 Lakh will be supported under this component.

In the case of vulnerable occupational groups, this access to loans will help them to come out of the vicious circle of poverty. The disbursed loan can be used by the groups as follows-

- **Transportation-** Individual loans may be used for purchase of E-rickshaw/E-autos. Alternatively, group loans may be availed by CLFs/ALFs to operate rickshaw banks.
  - **Gig workers-** May utilise individual loans for purchase of two wheelers (preferably electric vehicles or other equipment related to their occupational needs.
  - **Waste workers-** May avail individual or group loans to purchase battery operated vehicles, mechanised cleaning equipment, safety gear, etc.
  - **Care workers-** May avail group loans to create and operate care infrastructure such as daycare centres/ creches etc.
- **SHG Bank Credit:**  
The SHGs/CIGs will be provided bank loans for undertaking livelihood initiatives. The amount of credit will be based on savings corpus and a bank loan to the extent of six times of the SHG/CIG corpus or ₹ 1.5 Lakh (whichever is higher), will be given to the SHG/CIG.

- **Interest Subvention:** The concessional rate of interest chargeable from beneficiaries for loans will be fixed at 5%. For women beneficiaries (including those involved in vulnerable occupations such as construction, care, domestic work, waste work, and gig work), the concessional rate of interest chargeable will be fixed at 4%. The interest subvention by the Government of India will be to the extent of 8% (an additional 1% for women beneficiaries) payable to the banks.
- **Credit Guarantee:** A graded guarantee covering all individual and SHG/CIG loans sanctioned by the lending institutions will be provided by the Credit Guarantee Fund Trust for Micro and Small Enterprises (CGTMSE), which will be operated on a portfolio basis.
- **Entrepreneurship Development Programme (EDP):** Target beneficiaries will be trained in enterprise management. EDP for individuals and SHGs/ CIGs is envisaged to be taken up by the ULBs.
- **Enterprise Development Fund (EDF):** It will be provided to empower and support vibrant micro-entrepreneurs in various income-generating activities. This fund is intended to cover expenses such as working capital, purchase of machinery or equipment, infrastructure development, and capacity building. Activities can include small-scale manufacturing, services, trading, and other micro-enterprises. EDF will be routed through ALF/CLF to eligible SHGs/CIGs as a loan at subsidised interest rates.

3.2.3 The programme will provide support in market linkages for the products and services offered by SHGs/ CIGs and other beneficiaries through participation in various exhibitions and expos, onboarding through e-commerce platforms and leveraging the existing offline store platforms.

3.2.4 States/ UTs/ ULBs or implementation partners shall provide any other support required to the micro-entrepreneurs, *vis* marketing, branding, packaging, consultancy (advice), technology, etc.

3.2.5 **SHG Mela/Fair:** The SHG *Mela/Fair* is envisioned to empower urban poor entrepreneurs by providing a platform for SHGs and CIGs to showcase and sell their products. This initiative will facilitate market access, foster collaborations, and create opportunities for additional income by eliminating intermediaries and enabling direct interaction between artisans and buyers. The event will feature a wide range of products, including handicrafts and textiles, and will be a regular event in all States /UTs.

3.2.6 The Mission will aim to strengthen processes for Financial Inclusion and Enterprise Development through-

- **Micro-credit planning (MCP):** The Mission has introduced the MCP process for availing funds such as enterprise loans, CISF, and Enterprise Development Funds. MCP is a financial proposal to provide small loans to individuals, typically aimed at low-income entrepreneurs and small businesses. These loans, often issued without collateral and through group lending models, help recipients start or expand their enterprises, thereby promoting economic empowerment, poverty alleviation, and financial inclusion.
- **Positioning of Banking Cadre (Bank Mitra):** The Mission will identify, train, and place a banking cadre- *Bank Mitra* (bank facilitator), preferably from SHGs/CIGs, at bank branches having a higher number of programme beneficiaries. *Bank Mitra* will extend support to the SHG/ CIG members and beneficiaries of the programme in day-to-day banking services like account opening, documentation, loan facilitation, recovery etc. This model is envisaged to expand the reach of banking services and bank linkages among the SHGs/ CIGs and the programme beneficiaries.
- **Digitalized Loan Application System integrated with the Udyami Mitra Portal:** A digital platform (web and app based), fully integrated with the Udyami Mitra Portal will serve as a 'one-stop digital solution' for the Financial Inclusion and Enterprise Development (FI&ED) component. Integration with the Udyami Mitra will enable Individual and group loan SHGs to register on the portal and track progress on loans. The portal functions as a virtual marketplace where SHGs can interact with potential lenders, submit applications, and monitor progress. This transparent system allows banks to review and process loan applications, ensuring accountability through real-time data visible to all stakeholders, including banks, applicants, and Government agencies.

3.2.7 Each ULB/ district will develop a compendium of projects keeping in view the availability of skills, products' marketability, economic viability, etc.

### **3.3 Social Infrastructure**

The Mission envisages creating social infrastructures for focused vulnerable groups to address their occupational vulnerabilities. Social infrastructure under the Mission will include, *inter alia*, building shelters for the urban homeless, City Livelihoods Centres (CLCs), well-equipped Labour Chowks for workers, especially for construction workers, and care infrastructure, which are some of the proposed interventions under the new Mission.

#### **3.3.1 Shelters for Urban Homeless (SUH)**

Provisions will be made for the construction of shelters in vacant places for the urban homeless, with a special focus on Million Plus Cities. Shelter homes will be provided for migrants and other vulnerable groups. Shelters will be equipped with basic common facilities/amenities such as water, sanitation, electricity, kitchen/ cooking space and common recreation space for dignified human living while ensuring compliance with building safety norms. The shelters should have a linkage with Anganwadi, Primary Health Centres (PHC), childcare facilities, other social assistance programmes, etc. These shelters will act as a space for convergence and provisions of various entitlements of social security, food, education, and health care systems. All homeless persons in shelters should be given priority under various schemes and Government programmes.

States/UTs and ULBs will develop an operation and maintenance (O&M) plan for the sustainability of the shelters. Further, innovative revenue generation models may be considered for these shelters *vis.* land monetisation, user fees for facilities, etc. to make these shelters financially viable. These may be through systems such as earmarking 25% of beds for a pay and use model and/or through revenue generation by renting out extra portions of the facility for commercial use.

#### **3.3.2 City Livelihood Centres (CLCs)**

CLCs aim to provide a platform whereby the urban poor can market their services and access information and other benefits. CLCs will act as a "one-stop shop" for those seeking services from the informal sector as well as for the urban poor promoting their services and products. CLCs will be positioned as a resource centre for those seeking information relating to employment and skills training opportunities, etc. The centres may give the poor access to information on market demand, skills training programmes offered and placement opportunities.

For those seeking skill- training, wage employment or aiming to establish and sustain self-employment ventures, CLCs can facilitate necessary guidance, counselling and technical

support. CLCs can be beneficial to vulnerable and informal workers such as care workers, domestic workers, gig workers and sanitation workers as well. Persons engaged in such occupations can approach CLCs to facilitate linkages to employment opportunities (advertised by the city government and by the private sector alike). A database of sorts may be maintained at the CLCs of such potential employment opportunities.

The funds allocated for the CLCs under the Mission can be used for a corpus fund, basic training facilities and equipment like computers, product demonstration outlets, furniture, rentals (where the building is not available), telephone and other operational expenses, staffing support on a contract basis, etc. They may operate on a revenue-generating and self-sustaining model. States /UTs may consider additional support for these centres from their own resources.

### 3.3.3 Care Infrastructure

The Mission intends to invest in physical infrastructure as well as service models of care, together with various ecosystem stakeholders. It proposes to build physical clusters of care infrastructure and services close to urban poor households. The proximity of these clusters near urban poor households is expected to reduce the unpaid care burden on women and thus free up their time to access paid work opportunities and run their enterprises. The involvement of care workers in provisioning the infrastructure and services is expected to increase women's opportunities for employment and entrepreneurship in the care economy. The care infrastructure envisions the creation of:

- a) **Daycare for children** in residential communities, including through the Palna<sup>15</sup> scheme, in formal workplaces (government offices, industries), and hazardous workplaces like construction sites, with innovative models for co-financing and operations.
- b) **Multi-generational care clusters** will be set up in urban poor communities with all components, viz, care workers (including daycare workers and helpers), care recipients (children and elderly people), care givers (mothers, priority to SHG / CIG members) etc; either co-located within a single structure/premise (co-location model) or maybe in walking distance within the same community (proximity model).

ULBs will work to develop a holistic care economy to operationalise and sustain the initiative by leveraging partnerships with industry experts/ academia, etc.to create a care coalition which will be strengthened by a trained care workforce. Such care clusters may be developed in convergence with other Central / State Government initiatives that will

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<sup>15</sup> Palna--Anganwadi cum creche facility of the Ministry of Women and Child Development

provide a comprehensive enabling environment including healthcare, education, safety, recreation, and other such components.

### **3.3.4 Labour Chowks**

The Mission envisions the creation of Labour Chowks as organised, physical touchpoints where construction workers and other informal daily wage workers; and potential employers can interact in a more structured manner, building upon the traditional concept of *Nakas*—informal labour markets where daily-wage workers, many of whom are migrants, gather in search of employment. Such *Nakas* have long served as vital gathering points for construction workers including migrant workers, offering social networks and informal employment opportunities, despite lacking basic infrastructure such as shaded spaces, drinking water, and sanitation.

The Labour Chowks will address these shortcomings by providing well equipped spaces with provisions for clean water, sanitation and shaded seating. These Chowks will ensure that workers have access to dignified spaces, while connecting with potential employers. It will also serve as information hubs, offering services like job advertisements, registration, grievance redressal, and banking support for migrant workers.

The responsibility for setting up and managing these Labour Chowks will lie with ULBs, in close coordination with Labour Welfare Boards. ULBs will allocate spaces, ensure basic amenities, and establish help desks, while Labour Welfare Boards will manage worker registrations and linkages.

The Mission will encourage SHGs/ CIGs and federations like ALFs and CLFs to support the operation and maintenance of the above-mentioned social infrastructure assets, by fostering community involvement in the initiatives.

## 3.4 Convergence

India, being a welfare state, implements various welfare programmes and schemes at both the Central and State levels, serving as a key instrument for poverty alleviation. However, the full potential of these initiatives remains untapped due to a few reasons. One of them is the absence of a clear, integrated database for urban poor. Some of the States/ UTs have initiated activities of creating such a database, however, these efforts remain siloed hindering the effectiveness of welfare delivery. Additionally, there is a need to adopt a convergence led approach among different Central Ministries, and between the Centre and the States/UTs, and across States and UTs for streamlining the efforts of effectively using welfare programmes as an instrument for urban poverty alleviation.

To address these challenges, the key objectives of this component are

- **To create a comprehensive, integrated database of the urban poor** and vulnerable group that facilitates seamless access to information, enabling more efficient targeting and delivery of welfare schemes and to,
- **To establish a convergence-led approach** that fosters collaboration across Central Ministries, Centre-State, and inter-state levels, ensuring easy access to welfare programmes designed to provide social security entitlements to the urban poor.

This component is divided in two broad sub-components titled

1. Socio economic profiling and linkages to Central and State welfare schemes
2. Other convergence led initiatives

### 3.4.1 Socio economic profiling and linkages to welfare schemes

The Government of India has introduced several initiatives to protect the urban poor against shocks such as employment and income loss, illness, and disability, as well as to ensure improved living standards. These initiatives include linkages to insurance schemes, pensions, maternity benefits and labour welfare to shield vulnerable groups from multiple deprivations and insecurities. Similarly, State Governments have introduced similar initiatives for urban poor households.

Despite the presence of these large-scale programmes at Central and State level, there is a need to enable ease of access to various additional social security schemes and entitlements. Recognising this, the Mission aims to provide social security coverage for the urban poor households especially focusing on those engaged in six vulnerable occupations. States/UTs and ULBs may adopt the following steps to provide a single-window system for ease of access to social security entitlements for urban poor households. This approach has been successfully implemented under the PM SVANidhi scheme as part of the 'SVANidhi se Samridhi' sub-component.



### 3.4.2 Socio-economic Profiling

At the central level, the Mission will design an IT-enabled respondent survey in consultation with States/ UTs to conduct real-time socio-economic profiling of urban poor households. Broadly, the survey will cover the basic socio-economic profile, details of housing and other assets, health coverage and disability status, education, skills and employment, women and child welfare, banking and insurance, out-migration status, and occupational category of urban poor and their family members. The survey will bring special focus on the employment related questions of the six vulnerable occupational groups. The socio-economic profiling will start with the Aadhar-led E-KYC process for the urban poor and their family members.

The survey will result in three key outputs:

- **Output 1:** Assess the eligibility of urban poor respondents for eight mandatory Central welfare schemes. Eligibility data will be informed to the respondents and the in-line departments for facilitating scheme applications and linkages to eligible schemes.
- **Output 2:** Creation of an individual and family ID to be used by other components of the Mission as a unique identifier
- **Output 3:** The survey will help ULBs identify the six vulnerable groups, and such a database can be used for future interventions.

ULBs will be primarily responsible for conducting data collection. The Mission will encourage an incentive model for SHG/ CIG/ ALF/CLF-led data collection processes and mobilisation to reach out to the most vulnerable groups and migrant populations that are often left out in urban areas.

### 3.4.3 Database for socio-economic profiling

States/UTs and ULBs are encouraged to identify urban poor households for socio economic profiling and enumeration through two approaches. One is to make use of existing databases of urban poor. Some of the indicative databases include the following but are not limited to

- NFSA beneficiary database uploaded by MoHUA through the Mission portal
- Urban poor database maintained at the State/ UT/ District/ ULB. States and UTs where a systematic process of enumeration of urban poor is established, the database may be used for beneficiary identification.
- Any other reliable data sources of the 6 vulnerable groups such as e-Shram, BoCW, SBM-U, NAMASTE, database of gig workers with employers etc.

Second, to conduct fresh enumeration and socio-economic profiling of urban poor households. States/UTs and ULBs should develop strategies for targeted outreach in urban slum settlements, which are home to marginalised groups such as low-income

families, migrant workers, and vulnerable occupational groups, to conduct fresh enumeration. The broader goal is to ensure that no urban poor household is left out from the enumeration processes.

### **3.4.4 Facilitating Scheme Linkages**

#### **3.4.4.1. Schemes to be covered**

A set of indicative centrally sponsored schemes include PM Suraksha Bima Yojana, PM Jeevan Jyoti Bima Yojana, PM Shram Yogi Maandhan Yojana, PM Jan Dhan Yojana, One Nation One Ration Card, PM Janani Suraksha Yojana, Registration under BoCW, PM Matru Vandana Yojana, and Ayushman Bharat-PMJAY etc. In addition to these, States/ UTs may add any other relevant schemes. These additions will be integrated in the IT portal by MoHUA.

**The ULB level Executive Committee** formed under the Mission with representatives of in-line departments will oversee facilitating scheme linkages. A single-window system titled **SUYOG—Suraksha Yojana Guarantee centres** will be set up as permanent ULB level centers for facilitating scheme linkages. SUYOG centres will be responsible for effective coordination within line departments, thus enabling beneficiaries to access eligible schemes. Positioned within the premises of the ULB office, such centres will serve as an approachable, user-friendly space for eligible beneficiaries to access social security entitlements.

#### **3.4.4.2. Overseeing scheme linkages**

The district level committee (DLC) formed under the Mission chaired by the District Collector/District Magistrate with participation from relevant departments will be the key committee that oversees the entire process of facilitating linkages in close coordination with the ULB level Executive Committees. At State/UT level, the High-powered committee formed under the Mission will undertake regular review and monitoring of the progress.

### **3.4.5 Convergence led interventions with a focus on vulnerable occupation group**

The Mission will strengthen collaborative efforts at all levels—National, State, District, and ULBs—to adopt new strategies and programmes as needed to support urban poor households, with a particular focus on vulnerable occupational groups. States/UTs and ULBs are encouraged to identify such avenues and adopt strategies to extend support to urban poor households. Some of the broad activities of such convergence-led initiatives are described below but are not limited to these:

#### **3.4.5.1 Creating a unified database**

The Mission will collaborate with relevant Ministries that have identified or enumerated vulnerable groups to form an integrated database. To illustrate, while the identification of waste workers engaged in the solid and liquid waste management value chain will be

carried out by ULBs, it is recognised that the NAMASTE Scheme by the MoSJE also enumerates and profiles certain categories of waste workers, such as septic tank and sewer cleaners. In such cases, convergence with MoSJE will be undertaken to create an integrated database. However, enumeration will be conducted at the ULB level for categories of waste workers not covered under NAMASTE. Similarly, individuals and households engaged in vulnerable occupations, as identified under State Building and Construction Workers Welfare Boards, will be integrated into the Mission's beneficiary identification and enumeration activities.

#### **3.4.5.2 Access to available credit**

Urban poor beneficiaries will be connected to eligible credit schemes of the Government of India vis. Prime Minister's Employment Generation Programme (PMEGP) and MUDRA. For instance, enumerated waste workers will be linked with other programmes and schemes as per their eligibility, such as Swachta Udyami Yojana of National Safai Karamcharis Finance and Development Corporation (NSKFDC) and credit linked up-front capital subsidy under NAMASTE. Eligible construction workers will be linked to the PM Vishwakarma scheme and other such eligible programmes.

#### **3.4.5.3 Skilling**

MoHUA will collaborate with the Ministry of Skills Development and Entrepreneurship (MoSDE) to provide skills to the urban poor (especially those engaged in vulnerable occupations), recognising and certifying their existing skills as well as upgrading their existing skills. The aim is to fill the gap between the demand and availability of local skills by providing skill training programmes as required in their respective occupations or enterprises. Under the skill development programmes, three types of training can be provided:

- a. Training of fresh entrants to the job market
- b. Reskilling or skill up-gradation of persons already engaged in an occupation or enterprise development
- c. Formal recognition and certification of persons who have acquired skills through informal, non-formal or experiential training in any vocational trade or craft after imparting bridge course, if necessary.

Training will be provided under various Central Government or State Government skilling programmes as per the requirements of the occupations and as per the nationally recognised curriculum. The occupational requirement for skills can be assessed through a comprehensive Training Need Assessment (TNA) at the ULB level. TNA will be conducted by the National Skill Development Corporation (NSDC) along with Sector Skill Councils and other expert stakeholders. Based on the recommendations of TNA, NSDC will develop customised course curriculums in consultation with the MoHUA for the six vulnerable groups.

### 3.5 Innovative and Special Projects (I&SP)

- 3.5.1 This component will give impetus to innovative activities for poverty alleviation that are beyond the scope of the main Mission components. For instance, projects like the National Initiative for Promoting Upskilling of Nirman workers (NIPUN) that was undertaken under DAY-NULM could train construction workers through fresh skilling and upskilling programmes and provide them with better work opportunities within the country and abroad. Another possible initiative can be running an Entrepreneurship Challenge, which can recognise, rejuvenate, and reward SHG/ CIGs-led enterprises, positioning them as role models within the broader SHG/ CIG entrepreneurial community.
- 3.5.2 It should be ensured that no projects involving creation of physical infrastructure are taken up under this component. These initiatives may be pioneering efforts aimed at catalysing sustainable approaches to urban livelihoods through Public, Private, and Community partnerships (P-P-C-P), demonstrating a promising methodology, or making a distinct impact on the alleviation of urban poverty through scalable initiatives. Innovative/special projects may be undertaken in partnership involving CBOs, NGOs, semi-government Organisations, the private sector, industry associations, government departments/ agencies, Urban Local Bodies, national/state/city resource centres or international organisations.
- 3.5.3 Central funds will be allocated and used for this component, which will be administered by MoHUA. Special projects covering proposals under any of the components will be implemented directly by the National Mission Directorate.
- 3.5.4 The vulnerable occupational groups will be linked to formal livelihoods by engaging them in sectors aligned to the national urban priority areas *vis.* urban service delivery, facility management, manufacturing, transportation, gig economy and care economy. To achieve this, cities will be supported in development and implementation of a City Livelihood Action Plan (C-LAP). The C-LAP will be undertaken through three key activities: existing situational needs analysis, identification and implementation of priority areas of interventions, and implementation of actions for their sustainability.
- 3.5.5 The Government of India has identified backward districts as Aspirational districts for their focused development. An intensive approach is proposed for the urban areas in these aspirational districts. A dedicated fund of ₹2.5 Cr will be earmarked for Aspirational Districts to prepare an 'Aspirational City Livelihood Action Plan'. Focused interventions for all the Mission components will be made in these districts, and existing *Prabhari* Officers will be leveraged for monitoring and sustainable

development. A hired team of 2-3 trained professionals, who will be part of the District Mission Management Unit (DMMU), will be provided under the charge of each District Magistrate/ Collector in these districts.

3.5.6 These professionals will undertake a whole range of activities in urban areas, including a focus on convergence with schemes of health, nutrition and education, according to Aspirational District Programme guidelines. Participation and involvement of community structures, *vis.* SHGs/ CIGs, ALFs, and CLFs may also be encouraged and solicited for mobilisation and linkages of identified left-out / eligible HHs to the social security schemes. The team of professionals will also coordinate for periodic monitoring of progress and follow-up on the actions. This intensive approach in urban areas of the Aspirational Districts shall focus on achieving desired outcomes within a targeted timeline.

## 4 Capacity Building and Training (CB&T)

The key objectives of CB&T are:

- To transform the role of MoHUA and State agencies in charge of urban poverty alleviation into providers of high-quality technical assistance in livelihood promotion and urban poverty alleviation.
- To build strong institutional structures at the National, State, District, and ULB levels for efficient implementation of the Mission and
- To build the capacity of the mission managers at all levels.

### 4.1. Human resource:

The activities under CB&T will strive to establish a high-quality technical assistance team for efficient Mission implementation at the Central, State, District and ULB levels. This will be done by providing details related to the desired technical, educational and work experience-related qualifications of the subject matter experts or Mission managers to be deployed at each of the Mission Management Units. (MMUs). The basic human resource structure of the MMUs at various levels is shown below:

Mission Managers at National / State / UT/District / ULB levels	No. of Experts	Team Leader	Total
<b>National Mission Managers</b>	13	1	14
<b>State Mission Managers</b>			
Group A States/UTs*	6	1	7
Group B States/UTs*	5	1	6
Group C States/UTs*	3	1	4
Group D States/UTs*	2	1	3
<b>City Mission Managers</b>			
>70 lakhs population	5	1	6
> 40 to 70 lakhs population	4	1	5
>10 to 40 lakhs population	3	1	4
5 to 10 lakhs population	2	1	3
<b>District Mission Managers</b>			
Districts with population upto 1 lakh	1	0	1
Districts with population >1 to 3 lakh	2	0	2
Districts with population >3 to 5 lakh	2	0	2
Districts with population >5 to 10 lakh	2	0	2

<b>Mission Managers at National / State / UT/District / ULB levels</b>	<b>No. of Experts</b>	<b>Team Leader</b>	<b>Total</b>
Districts with population >10 to 25 lakh	3	0	3
Districts with population > 25 to 50 lakhs	4	0	4
Districts with more than 50 lakh population	4	0	4

\*The list of State/UTs is in Annexure 1.

Note:

*a. For Northeastern and Hilly States, human resources will be assigned based on the population of districts and cities and as per the existing staffing under DAY-NULM sanctioned positions. Additionally, the criteria for determining the placement of existing human resources at district and city levels will be at the discretion of the States and UTs.*

*b. UTs having only one ULB will have a Mission Management Unit at UT/ULB level along with the District Mission Management Unit as applicable.*

4.2. Funding support for SMMU, DMMU and CMMU will be co-terminus with the Mission period.

### **4.3. Training and Capacity Building**

The capacity building and training activities will be used to plan, implement and build the skills of the technical resource persons of the MMUs at National, State, District and ULB level. It also includes community-to-community learning / exposure visits of members of the MMUs and programme-related personnel.

4.3.1. CB&T activities will be implemented by National, State, District and City resource centres/agencies, including civil society organisations and MMUs at various levels.

4.3.2. Resource centres/ institutions/ agencies with sufficient experience in facilitating and carrying out capacity building and training programmes for similar government schemes, Missions, or programmes will be empanelled through a transparent process to impart training as per guidelines. The Resource centres / Institutions / Agencies will also help develop Master Trainers who can further carry out capacity building and training activities for the beneficiaries of the various components of the Mission.

4.3.3. The activities will include developing training modules/ topics along with details of pedagogy, optimum course duration, sub-topics, resources, etc., for the different stakeholders of the Mission.

## 5 Branding and Communication

- 5.1. To ensure wide publicity and effective communication of the Mission, a multi-pronged Information, Education, and Communication (IEC) campaign will be adopted. This approach includes formulating standard Branding and Communication guidelines to for all implementing partners. The guidelines will standardise the Mission's messaging, ensuring consistent and impactful engagement with target beneficiaries and stakeholders. A comprehensive 360-degree media strategy will be developed to establish a new brand identity for the Mission.
- 5.2. The Mission will create a visually appealing logo and employ consistent branding elements across all communication channels, including social media, websites, and print materials. Additionally, IEC materials will be conceptualised and developed for various media formats such as radio, TV, cinema ads, short films, documentaries, training films, interactive shows, and other audio-visual materials as needed.
- 5.3. Furthermore, the Mission will design and write copy for press advertisements, curtain raisers, briefs, press releases, articles for magazines and newspapers, newsletters, reports, and testimonials related to MoHUA's activities and events. Outdoor IEC materials, including hoardings, bus/train panels, metro station posters, illuminated signage, wall paintings, and exhibition materials, will also be conceptualised and designed.
- 5.4. The Mission will extend its communication efforts to social media and execute innovative mediums like campaigns utilising digital media like internet banners, web marketing and mobile applications. As required, non-traditional and attractive merchandise will be developed for different audience, applications, etc.
- 5.5. In addition, Public Relations (PR) campaigns will be conceptualised and executed across all media platforms. The IEC materials will be made available in Hindi, English, and regional languages as needed. The Mission will organise events, launches, government workshops, and conferences on region-specific issues.
- 5.6. Additional activities to drive this strategy include State and National level promotional events, designing a social media strategy, engaging multiple stakeholders (States/UTs, ULBs, lending institutions, civil society, and industry associations) in the communications campaign, and facilitating market linkages for SHGs/ CIGs through online and offline channels.



## 6 Technology

The use of technology and IT platforms is a key enabler for achieving the Mission objectives. The Mission will, therefore, develop a robust and holistic IT platform that will help to seamlessly capture and link the progress and achievements of various Mission components. This will also aid in undertaking relevant activities pertaining to the Mission reporting and monitoring. The Mission will encourage the adoption and use of technology at all levels viz- National, State, District and ULB levels.

To ensure that all Mission components and initiatives are appropriately captured, a strong IT platform will be developed to manage and monitor the entire value chain of the programme. The platform will capture information on, but not limited to:

- Mission monitoring through Management Information System (MIS)
- Beneficiary enumeration, digitisation and mobilisation
- Scheme linkages to various social security benefits
- Access to micro-credit through financial inclusion
- Progress of activities and initiatives under social infrastructure, etc.

## 7 Funding Pattern and Financial Progress

- 7.1. Funding is shared between the Centre and the States in the ratio of 60:40. This ratio is 90:10 for Northeastern and Hilly States (HP, Uttarakhand and Jammu & Kashmir). The Mission is fully funded by the Central Government for UTs.
- 7.2. For the pilot, the fund would be disbursed centrally. This will be part of the total outlay of the Mission and will be borne by the Central Government for the pilot, against which a matching share will be given by respective State governments during the Mission period.
- 7.3. As per Rule-238(2) of the General Financial Rules (GFR) 2017, which governs recurring grants, any amount sanctioned for the subsequent Financial Year will only be released after Utilisation Certificates (UCs) for the preceding Financial Year's grants have been submitted, even on a provisional basis. Furthermore, the release of Grants-in-Aid exceeding 75% of the total sanctioned amount for the subsequent Financial Year will be released based on the demand raised by the concerned State/ UT governments and upon submission of UCs and the annual audited statement for the preceding year's grants. Additionally, it is required that the funds available in the State Nodal Agency's (SNA) bank account do not exceed 50% of the first instalment (i.e., 25%) of the central share anticipated for the Financial Year, including the corresponding State share, as managed through the Public Finance Management System (PFMS).
- 7.4. After retaining the State component, the remaining amount shall be released by the State to Districts / ULBs in accordance with targets set / projects received as per the action plan.
- 7.5. The Mission Directorate, MoHUA, will intimate the States/ UTs from time to time with indicative component-wise allocation of the central share to ensure coverage of all components under the Mission and better utilisation of available funds. If any change of inter-se allocation under any component is required, the States/UTs will seek the approval of MoHUA.

## **8 Administrative and Overhead Expenses (A&OE)**

- 8.1. 7% of the allocation under the Mission can be utilised at the Centre/ State/ District/ ULB levels under administration and other expenses. A&OE will include expenditure on IEC, research, development and maintenance of database, development of IT platform, e-tracking, monitoring and evaluation and other activities.
- 8.2. A National Mission Management Unit (NMMU) will be established at the Centre. Additionally, support to States/UTs and Districts / ULBs would be provided for the setting up of State Mission Management Units (SMMUs), District Mission Management Units (DMMUs), and City Mission Management Units (CMMUs) with experienced livelihood and programme management professionals and developing efficient institutional systems like HR, IT systems, financial management, procurement, and social management. Technical support would also be provided to the States/ UTs/ ULBs to undertake comprehensive situational analysis to capture various dimensions of urban poverty in the States/ UTs/ ULBs. This would help States and UTs to prioritise interventions and resources while formulating their action plans. Specific technical assistance in each of the programmatic themes would be offered to provide implementation support for achieving the Mission outcomes.
- 8.3. The funds required for NMMU will be allocated to the Mission Directorate at the Central level, and those for SMMUs, DMMUs, and CMMUs will be released to State Missions. Funding support for NMMU, SMMU, CMMU, and DMMU will be available only during the Mission period.
- 8.4. Further, a separate head of account (Advertising and publicity) will be created for IEC and branding activities during the pilot implementation.

## 9 Administration and Mission Structure

The Mission will have a four-tier implementation framework as described below.

### 9.1 National Level

9.1.1. **National Advisory and Review Committee (NARC):** Chaired by Secretary MoHUA, the National Advisory and Review Committee (NARC) will be represented by concerned Secretaries of line Ministries or their nominees. This committee will be responsible for all major policy and strategy decisions with respect to the implementation of the Mission and approve any modifications required. The committee will be convened at least twice a year for the Mission review, or any course corrections as required.

S. No	Designation	Role
1	Secretary, Ministry of Housing and Urban Affairs	Chairperson
2	Secretary, Ministry of Labour & Employment (MoLE) or nominee	Member
3	Secretary, Ministry of Micro, Small & Medium Enterprises or nominee	Member
4	Secretary, Ministry of Women and Child Development or nominee	Member
5	Secretary, Ministry of Social Justice & Empowerment or nominee	Member
6	Joint Secretary & Financial Advisor, Ministry of Housing & Urban Affairs or nominee	Member
7	Representative, Ministry of Health and Family Welfare or nominee	Member
8	Representative, Department of Expenditure or nominee	Member
9	Representative, Department of Economic Affairs or nominee	Member
10	Representative, Ministry of Consumer Affairs and Public Distribution or nominee	Member
11	Representative, Ministry of Skills Development and Entrepreneurship or nominee	Member

S. No	Designation	Role
12	Representative, Indian Banks Association	Member
13	Representative, NITI Aayog	Member
14	Any other member(s) co-opted by the Chairperson	Members
15	Mission Director, Ministry of Housing & Urban Affairs	Member – Convenor

NARC will meet at least twice a year. NARC will provide overall guidance and play an advisory role to the Mission. Key responsibilities are given below:

- i. Setting overall vision & direction for the Mission
- ii. Monitoring outcomes and performance of the Mission
- iii. Advising States/ UTs to explore avenues for innovative resource mobilisation of private financing and leveraging land for social infrastructure projects.
- iv. Facilitating inter-ministerial convergence for accelerating Mission progress.
- v. Any other issue that may be referred to by the Government of India.

9.1.2. **National Mission Directorate (NMD):** Headed by Mission Director, not below the rank of Joint Secretary, Government of India. The Mission Director will be in charge of all activities related to the Mission. The Mission Director will be supported by a suitable team of officers at the NMD and will be the member-convenor of NARC for all matters. NMD will be supported by the National Mission Management Unit (NMMU). NMMU will consist of National Mission Managers and senior consultants to support the Mission Director and assist MoHUA in overseeing the implementation of Mission components.

## 9.2 State/ UT Level

9.2.1. **A High-Powered Committee (HPC)** will be chaired by the Chief Secretary of the State/ UT, consisting of members drawn from concerned departments. This committee will manage the Mission at the State/ UT level and make all major policy and strategy decisions regarding its implementation in their respective State/ UT. HPC will convene a review meeting at least once a year.

S. No	Designation	Role
1	Chief Secretary	Chairperson

S. No	Designation	Role
2	Secretary / Principal Secretary in charge of Urban Development / Housing	Member
3	Secretary, Finance	Member
4	Secretary, Labour	Member
5	Secretary, Health & Family Welfare	Member
6	Secretary, Food & Public Distribution	Member
7	Secretary, Women and Child Development	Member
8	Convenor, State Lead Bankers Committee	Member
9	Any other member(s) co-opted by the Chairperson	Members
10	State Mission Director	Member- Convenor

Key responsibilities of HPC are given below:

- i. Providing vision and guidance for the Mission at the State/UT level.
- ii. Planning for additional resource mobilisation
- iii. Review of the Mission progress
- iv. Ensuring convergence of actions with other existing Central / State government programmes for achieving the Mission objectives.
- v. Resolution of any inter-departmental coordination issues
- vi. Reviewing legal issues, if any
- vii. Taking up any other matter relevant to the efficient implementation of the Mission or matters referred to by the National Mission Directorate.

9.2.2. **State Mission Directorate:** The State Mission Director of appropriate seniority will head the Directorate and will also function as the member-convenor to the HPC. The Directorate will be supported by a dedicated State Mission Management Unit (SMMU). The role of the State Mission Director will include the following:

- i. Supporting implementation of the Mission at the District and ULB level.
- ii. Reviewing C-LAP for ULBs

- iii. Putting up a consolidated State level plan (summation of all ULBs plans) in terms of physical and financial targets.
- iv. Planning for additional resource mobilisation
- v. Planning for fund flow in the short, medium and long term under the guidance of HPC; recommending proposals for the release of instalments of funds for projects under the Mission.
- vi. Ensuring convergence of programmes and Missions in the State and bringing about inter-departmental coordination for this purpose as and when required.
- vii. Ensuring timely audits of funds released and reviewing the "Action Taken Reports" on various audit reports of the Mission and other similar reports.
- viii. Any other matter relevant to the efficient implementation of the Mission or matters referred to it by the National Mission Directorate.

### 9.3 District Level

**District Level Committee (DLC):** Headed by the District Magistrate/ District Collector, this committee will have representatives from various line departments. It will play an important role in driving Mission implementation, conducting timely reviews of the Mission milestones and maintaining oversight. The committee will be responsible for the actual rollout of the Mission activities and components at the field level and will coordinate with the State Government and other city-level committees. Additionally, the committee will oversee, guide, and monitor the Mission and strengthen convergence among various government programmes for the urban poor. District Mission Management Unit (DMMU)—the district-level PMU, will support the DLC in ensuring effective Mission implementation and maintain close coordination with city-level Mission teams.

S. No	Designation	Role
1	District Magistrate/ District Collector	Chairperson
2	Add. Collector/ Chief Development Officer/ Joint Collector	Member
3	Municipal Commissioners/ Dy. Municipal Commissioner of all ULBs within the District	Member
4	District Civil Supplies Officer	Member
5	Chief Medical/ Health Officer	Member
6	Social Welfare Officer	Member
7	Lead District Manager, Banking	Member
8	Any other member(s) co-opted by the Chairperson	Members

## 9.4 ULB Level

**ULB level Executive Committee (EC):** Chaired by the Municipal Commissioner (MC) or Executive Officer (EO), this committee will oversee Mission implementation at the ULB level to ensure last-mile delivery of all the Mission components. This committee will be supported by the City Mission Management Unit (CMMU) for Mission implementation.

Composition of ULB level Executive Committee (EC) for ULB level oversight and vision is as follows.

S. N	Designation	Role
1	Municipal Commissioner/ Executive Officer	Chairperson
2	Officials of line departments responsible for Departments of Health and Family Welfare, Labour and Employment, Food and Public Distribution, Women and Child Development, Lead Bankers etc.	Members
3	Any other member(s) co-opted by the Chairperson	Members

The responsibilities of the MC/ EO will include the following:

- i. Ensuring enumeration and profiling of the urban poor in the cities
- ii. Facilitating capacity building of CMMU and municipal staff
- iii. Conducting a situational analysis of livelihood opportunities and preparation of C-LAP
- iv. Coordinating with the State for fund release for the implementation of the Mission
- v. Conducting awareness and promoting citizen engagement
- vi. Encouraging community participation and strengthening community institutions
- vii. Facilitating bank linkages and ensuring affordable credit to urban poor
- viii. Linking SHGs and CIGs with livelihood opportunities and ensuring convergence with other line departments for securing social security entitlements for urban poor
- ix. Exploring and sanctioning land for social infrastructure projects
- x. Developing robust monitoring and review process
- xi. Documenting learnings and best practices related to the Mission
- xii. Any other issue which may be referred to it by the State Mission Directorate



## 10 Monitoring and Evaluation

- 10.1 To increase efficiency of data capture, analysis, monitoring and addressing of gaps across all Mission components, there is a need to leverage IT platforms to create comprehensive, easily accessible, and transparent database systems.
- 10.2 Timely monitoring of Mission progress and identifying and addressing gaps is crucial to successfully implementing any initiative under the Mission. Considering the dynamic nature of Mission activities and indicators, it is important to create a centralised online database.
- 10.3 The Mission will develop a robust technology platform to enable data-driven programme implementation and monitoring. The platform, with its user-friendly interface and advanced analytics capabilities, will foster transparency and accountability and ultimately enhance the Mission's effectiveness.
- 10.4 States/ UTs will update the monthly progress on MIS with regard to targets and achievements. In addition to that, the Mission Directorate, may prescribe other progress reports/ data/ success stories, etc. as may be considered appropriate from time to time. The States/ UTs will establish suitable monitoring mechanisms and monthly reporting from the SMMU/ DMMU/ CMMUs regarding the progress of various components of the Mission.
- 10.5 Given the geographic scale and magnitude of the resources and activities supported by the Mission, a comprehensive and robust IT platform or app-enabled MIS would be established. This system would have the potential for scaling up to interact with the portals of banks, States/UTs, and enable geo-tagging of assets created under the Mission, for tracking targets and achievements. States /UTs will be required to submit progress reports online.
- 10.6 The Mission will encourage community-led monitoring / social audits by engaging community institutions and beneficiaries. Community-led monitoring may provide valuable feedback on the Mission's effectiveness and suggest improvements to address any challenges faced during implementation.
- 10.7 The monitoring activities will include but are not limited to, third-party evaluation, impact evaluation studies, social audit, etc. The Mission will be evaluated during its implementation to effect mid-term corrections and align the scheme with the achievement of its key objectives.

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## Annexure - 1

<b>Group A</b>	<b>Group B</b>
1. Andhra Pradesh	1. Assam
2. Gujarat	2. Bihar
3. Karnataka	3. Chhattisgarh
4. Maharashtra	4. Haryana
5. Madhya Pradesh	5. Jharkhand
6. Rajasthan	6. Kerala
7. Tamil Nadu	7. Punjab
8. Uttar Pradesh	8. Odisha
9. West Bengal	9. Telangana
10. Delhi	10. Uttarakhand

<b>Group C</b>	<b>Group D</b>
1. Arunachal Pradesh	1. Andaman & Nicobar Islands
2. Goa	2. Chandigarh
3. Himachal Pradesh	3. Dadra & Nagar Haveli and Daman & Diu
4. Jammu & Kashmir	4. Ladakh
5. Manipur	5. Puducherry
6. Meghalaya	
7. Mizoram	
8. Nagaland	
9. Sikkim	
10. Tripura	