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An Inquiry into the
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Mudassar Mahamad Jamadar*

Abstract

The increasing urbanisation of poverty has raised serious concerns in recent times. However, historically, governing agencies have neglected the development of identification mechanisms to locate the urban poor. Similarly, academia has misrepresented urban poverty by limiting their research scope to slum areas. This study intends to enhance the current process in the Indian setting to bridge the gap in recognising the urban poor.

The Hashim Committee (2012) recommendations have been critically analysed to build a comprehensive identification mechanism. The critical review follows Pare's typology, which includes identifying debates, determining scope, aggregating evidence, and developing an existing framework. The proposed mechanism also has three stages of inquiry, namely i. Automatic exclusion ii. Automatic inclusion, and iii. Scoring index. The study addresses contemporary and representative conditions of urban poverty with a special focus on residential, social, and occupational vulnerability. New developments have been supported by empirical evidence to maintain methodological robustness. The study concludes that poverty has multiple dimensions and addressing all those aspects is not feasible practically. The present study can be considered a starting point in discussing identification issues of urban poverty.

Keywords: urban poverty, identification of poor, poverty debate, SECC, poverty beyond slums

Introduction

Even after 75 years of Independence, poverty alleviation remains one of the top priorities on India's development agenda. World statistics suggest that India has made significant progress towards this goal. However, COVID-19 has threatened to erase the gains made in recent times (Ram and Yadav, 2021; Dang and Lanjouw, 2018). The impact of COVID is particularly devastating for urban areas than rural areas. The first report by Hunger Watch claims that the urban poor have become even poorer, sleep hungry, and receive less nutrition than their rural counterparts during the pandemic (Down to Earth, 2021). The migration of people from cities to villages during the nationwide lockdown reveals the failure of welfare policies or existing safety nets in urban areas. Although not all migrants are poor, they are often blamed for the increasing urbanisation of poverty¹. The differentials between the urban poor and migrant population are fading away as both face similar problems, including inadequate housing, limited access to civic amenities, low-paying, irregular, and unsafe jobs, and involvement in the informal economy (Ansari, 2016; Kudva, 2015; Tacoli et al., 2015). As Friesen and Pelz (2020) note in their research, the pandemic has highlighted gaps in knowledge about urban poverty.

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¹ Gerard Piel in 1997 introduced the term called 'Urbanization of poverty' for the first time. Earlier, poor were concentrated in the rural areas. In the modern world, the phenomenon of an increasing share of the poor population in urban areas is known as the urbanisation of poverty.

The problems of urban areas have been neglected by overemphasising the economic growth. In the colonial era, urbanisation and agricultural labour migration to modern industry were considered a remedy to the poverty problem as in those times, understanding of poverty had only been associated with the rural areas (Wratten, 1995; Lewis, 1958). Urbanisation has allowed poor upward mobility in decent living and has the potential to impact the fight against poverty. But one cannot deny the threat of 'urbanisation of poverty.' Today, the world is more than half urban, and according to UNFPA (2007), the world's urban population is expected to grow up to five billion by the year 2030; this urban expansion will not be the phenomenon of only developed countries. At that point, 80% of the world's urban population is expected to be in cities and towns of developing countries. Most of this growth is expected to occur in unplanned city slums, and those will be unable to cope with the added demands of better service delivery and decent living conditions.

Therefore, SDG goal 1: "No Poverty" cannot be achieved without addressing the problems of the urban poor. Governments have several welfare policies and programmes for the urban poor dealing with issues of housing, food & nutrition, health and sanitation, childcare, education, skill development, employment, banking, social welfare, etc. However, when policies and programmes do not reflect the desired impact, the blame shifts to implementation challenges known as 'implementation barriers.' A few such challenges are the last mile problem, lack of accurate data to identify the beneficiaries, and alienation of citizenry (Aiyar, 2019; Health Policy Project, 2014). It is also evident from the study of 20 years of NSS data that slum areas have received more attention than non-slum poverty pockets (also known as non-notified slum areas) in disbursing welfare benefits. These benefits include basic civic amenities such as toilets, piped water, electricity, solid waste disposal, and housing materials (Nolan et al., 2017). A pragmatic approach to welfare distribution suggests that since slums are typically poorer than non-slum urban areas, the welfare distribution policies target slums over non-slum urban areas. However, such policies omit the poorest residents of non-slum regions and fail to serve the purpose of inclusive policy (Chandrasekhar and Mukhopadhyay, 2012). Identifying the urban poor, irrespective of their slum or non-slum residential status, is a prerequisite for the success of anti-poverty programmes and schemes run by governments. This paper aims to discuss the possible identification criteria for the urban poor in Bengaluru based on developments provided to the existing mechanism proposed by the Planning Commission in 2012 under the chairmanship of S R Hashim.

Literature Review

A review of the literature provided here facilitates grasping the existing knowledge in the field. It has certainly helped to know how the understanding of poverty has been perceived over time by academia and precisely by Indian policymakers, the contemporary approach in poverty research (multidimensional poverty), the relevance of enquiring about urban poverty over rural poverty issues and irrevocable negligence in the identification issues of urban poverty.

Defining Poverty

Poverty is a well-known phenomenon, and everyone may have their own interpretation of the incidence of poverty. According to the sociological perspective given by Peter Townsend, poverty is understood as relative deprivation, and he explains it as "the absence, or inadequacy of those diets, amenities, standards, services, and activities which are common or customary in society"(Townsend, 1979). Economists have emphasised quantifying deprivations and popularised the idea of poverty lines. The individuals or families that fall short of income/ consumption thresholds decided by poverty lines to obtain this material standard of living are poor (Ravallion, 1992; Atkinson, 1987). The monetary approach has been criticised for the impracticality of quantifying income or consumption more precisely due to underreporting or recall bias. This criticism leads to alternative, non-monetary proxies like household asset indices to represent decent living standards. These indices are aggregate measures of access to, and ownership of, a specified list of household durables/ assets like quilts, lamps, radios, watches, TVs, stoves, refrigerators, motorcycles, cars, etc., and amenities such as access to electricity, drinking water, toilet facility and type of flooring, etc. (Ramos and Uitermark, 2021; Ansary and Das, 2018; Dutta and Kumar, 2013; Filmer and Scott, 2012; Vyas and Kumaranayake, 2006; McKenzie, 2005; Montgomery et al. 2000)

The developments in understanding poverty have raised concerns about its multidimensional nature. The multidimensional approach to poverty is comprehensive and more accurate than the monetary approach, and it also helps policymakers target resources at the real beneficiaries (Wagle, 2008). Therefore, it is necessary to understand the multidimensional approach to poverty.

The Multidimensional Poverty

The Oxford Poverty and Human Development Initiative (OPHI) promotes a multidimensional approach to understanding poverty because they believe that monetary-based poverty measures have several lacunas that lead to underestimating poverty (OPHI, 2022). They find that all the income poor are not necessarily multidimensional poor and vice-versa, and the economic growth of a country does not necessarily reduce poverty or deprivation. The participatory exercise to define the dimensions and indicators of poverty conducted by Moreno (2017) in El Salvador found that poor people describe their poverty experience as a multidimensional phenomenon.

"Multidimensional poverty encompasses the various deprivations experienced by poor people in their daily lives – such as poor health, lack of education, inadequate living standards, disempowerment, poor quality of work, the threat of violence, and living in areas that are environmentally hazardous, among others."(OPHI, 2022)

Based on the analysis of the causes of welfare, Ellis (1984) concluded that poverty has four major dimensions: 1. Economic poverty 2. Social poverty 3. Political poverty, and 4. Legal poverty. He further identified more fundamental (but distant) aspects of poverty, such as 5. Psychological poverty 6. Ideological poverty, and 7. Perceptual poverty. He also recognised the problem of establishing reference

standards (the poverty datum level for each aspect of poverty) and expected researchers to determine the usable standards to define poverty levels, which would find reasonable acceptance.

In 2010, the OPHI and UNDP's Human Development Report Office developed the acute multidimensional poverty index for over a hundred developing countries. This index deals with three major dimensions of poverty: health, education, and living standards. Ten indicators have been employed to depict the various deprivations in three dimensions. Indicators of child mortality and nutrition are included in the health dimension. Years of education and the enrolment rate of children are used to measure the education dimension. Finally, the dimension of a standard of living deals with five assets/ amenities available to the household. (Alkire and Santos, 2010)

With the objective "To create preconditions for better living conditions for people living in poverty and under oppression", the Swedish International Development Cooperation Agency (Sida) gave a conceptual framework for multidimensional poverty analysis in 2017. Their framework is based on poor people's perspectives on development and a rights-based approach. Sida has identified the four dimensions of poverty: 1. Resources: material and non-material things to sustain a decent living; 2. Opportunities and choice: one's capabilities to utilise resources, 3. Power and voice: the ability to raise concerns, needs, and rights in an informed way. It deals with socio-cultural hierarchies like gender, caste, race, religion, age, etc 4. Human security: the constraints like physical, sexual, psychological violence or insecurity in exercising human rights. (SIDA, 2017)

Mohanty (2011) concludes in his study that using multidimensional poverty measures will help reach out to the abject poor who are unlikely to escape the poverty trap. The Multidimensional Poverty Index has also been widely used in India to examine the disparity at the regional level (state, district, rural-urban, etc.) and across population sub-groups like caste, religion, age, etc. (Alkire et al., 2021; Das et al., 2021; Mothkoor and Badgaiyan, 2021; Tripathi and Yenneti, 2020; Alkire and Seth, 2015).

The most recent MPI estimation for India for 2019-21 found that 16.4 percent of the population is multi dimensionally poor, where the average intensity of deprivation is 42 percent. The MPI index also classified 18.7 percent of the people as vulnerable to multidimensional poverty (UNDP & OPHI, 2023). The policymakers can easily pullout or push over several million people from the poverty trap with statistical corrections. Therefore, politicians in India are always interested in knowing the estimated number of poor people. This political will has given scope to discussions around the extent of poverty (measurement and estimation issues) and has comfortably neglected the identification (precondition for implementation issues) of poverty. Several committees set up over time to measure poverty have been criticised from time to time for the underestimation of poverty. The poverty debates have given scope to widen the perspective to understand the poverty problem.

The Developments in Poverty Estimation in India

The poverty estimation in India is based on a conventional economic approach. Here, the condition of lack of financial resources to afford a basic standard of living by an individual or household is considered

as poverty. The Indian poverty problem has drawn the attention of scholars and the government much before India's Independence.

- **Poverty Estimation through the Pre-Independence Era (Before 1947)**

I. Dadabhai Naoroji (1901):

Dadabhai Naoroji's book, "Poverty and un-British Rule in India", 1901, concluded that the "wealth drain" from India to Britain was the reason for India's impoverishment. He also attempted to estimate poverty based on 'Jail Cost of Living', i.e., the cost of subsistence or a minimum diet of an adult prisoner. He set the poverty line at Rs. 16 to Rs. 35 per capita per year at 1867-68 prices (Naoroji, 1901).

II. National Planning Committee (1938)

Indian Congress president Netaji Subhash Chandra Bose established the 'National Planning Committee' (NPC) in 1938 under the chairmanship of Pandit Jawaharlal Nehru. With several sub-committees, it aims to evaluate the country's economic problems and devise a plan for people's upliftment. To ensure an adequate living standard, the Committee had set the poverty line at Rs. 15 to Rs. 20 per capita per month at pre-war prices (Nehru, 1988).

III. The Bombay Plan (1944)

In 1944, India's eight industrialists came together to devise 'A Brief Memorandum Outlining a Plan of Economic Development for India', famously known as the 'Bombay Plan'. The Committee suggested that the poverty line be set at Rs. 75 per capita per year, i.e., just above Rs. 6 per capita per month (Thakurdas et al., 1944). The suggested poverty line was far too less than that of NPC in 1938.

- **Poverty Estimation in the Post-Independence Era (After 1947)**

IV. Working Group (1962)

To find out the desirable minimum level of living, the erstwhile Planning Commission constituted a Working Group in 1962. Based on the 1958 Indian Council of Medical Research's (ICMR) Nutrition Advisory Board's recommendations for a balanced diet, the working group has recommended separate poverty lines for rural and urban areas for the first time. The poverty lines were set at Rs. 20 and Rs. 25 per capita per month at 1960-61 prices (Gaur and Rao, 2020).

V. Dandekar & Rath Poverty Line (1971)

Economists VM Dandekar and N Rath were the first to introduce the calorie norms. They set 2,250 calories per capita per day as the minimum consumption requirement for both rural and urban areas. Based on their assessment of expenditure required to get adequate calories, poverty lines were set at Rs. 15 and Rs. 22.5 per capita per month at 1960-61 prices for rural and urban households, respectively. (Dandekar and Rath, 1971)

VI. **Task Force/ Alagh Committee (1979)**

The 'Task Force' constituted under the chairmanship of Dr Y K Alagh, proposed separate poverty line baskets (PLBs) for rural and urban areas. The estimated calorie requirements were set at 2,400 Kcal per capita per day for rural areas and 2,100 Kcal per capita per day for urban areas. The observed consumer behaviour at 1973-74 prices suggested the rural poverty line at Rs. 49.09 per capita per month and the urban poverty line at Rs. 56.64 per capita per month (Planning Commission, 1979).

VII. **Expert Group/ Lakdawala Committee (2009)**

The Lakdawala Committee disaggregated the rural and urban poverty lines into state-specific rural and urban poverty lines to accommodate inter-state price differentials. To update poverty lines, the Committee suggested the consumer price index of agricultural labour (CPI-AL) in rural areas and the consumer price index of industrial workers (CPI-IW) in urban areas can reflect the consumption patterns of the poor. The methodology has been practised for calculating the national and state-level rural and urban poverty lines from 1997 to 2004-05 (Planning Commission, 1993).

VIII. **Tendulkar Committee (2009)**

The Tendulkar Committee was set up in 2005 to revise the poverty estimation methodology. It proposed to be prioritising the nutritional aspect instead of the minimum calorie consumption norm. He dropped the idea of separate PLBs for rural and urban areas and recommended uniform urban PLBs for both groups. He also used the Mixed Reference Period (MRP) method to estimate poverty. By considering the private expenditure on health and education while estimating poverty, he scrapped the pre-assumption that health and education costs would be borne by the states. The per capita expenditure for the day was estimated at Rs. 26 for rural and Rs. 32 for urban areas. The Tendulkar Committee has estimated the national poverty line for 2011-12 as Rs. 816 per capita per month for rural and Rs. 1,000 per capita per month for urban areas (Planning Commission, 2009).

IX. **Rangarajan Committee (2014)**

The increased per capita incomes and consumptions, changing economic structure, and different perspectives of people on poverty posed the need to assess the existing poverty estimation methodology. The Rangarajan Committee was established in 2012 and it submitted its report in 2014. The Committee has substantially reduced the minimum calorie requirement norms to 2,155 Kcal per capita per day in rural areas and 2,090 Kcal per capita per day in urban areas concerning the ICMR norms of 2010. Further, the Committee rejected the uniform urban PLB and reverted to separate PLBs for rural and urban areas. These PLBs include food (considering calorie, protein & fat intake) and non-food items, including clothing, housing, transportation, education, and health. The daily per capita consumption expenditure at 2011-12 prices was raised to Rs. 32 and Rs. 47 in both rural and urban areas, respectively. According to the Rangarajan Committee, the monthly per capita consumption expenditure recommended for decent living in rural areas was Rs. 972 and Rs. 1,407 in urban areas (Planning Commission, 2014).

The Planning Commission of India has updated the estimates of the population below the poverty line from time to time, starting from 1973-74 and continuing to 2011-12. The final estimation of poverty was released in July 2013 for the year 2011-12, and subsequent governments have not released the estimates of the BPL population. The poverty lines are constantly criticised for being set at a very low level of consumption expenditure. The underestimation of poverty costs many deserving households the benefits of government welfare programmes. Gaur and Rao (2020) rightly pointed out that poverty lines are set low to track the progress of people/ households in abject poverty.

Why Urban Poverty?

'India lived in her villages and rural poverty is pervasive'. This rural perspective of post-independent India about poverty for several decades led to negligence towards issues of urban poverty. Applying rural solutions to problems in urban areas failed to serve the purpose (Jha, 2020). Kanbur and Zhuang (2013) found in their study that in most countries, urban inequality is higher than in rural areas. The systematic review by Vilar-Compte et al., (2021) provides evidence that the 'Right to Food' has been compromised among the urban poor. The issues related to urban poverty, e.g., densely congested areas, lack of basic services and infrastructure, polluted atmosphere, and social segregation, are more chronic and dehumanising than rural poverty (UN-Habitat, 2006). In their studies of Bengaluru and Chennai, Sridhar, and Reddy (2014; 2015) collected evidence of the contributions of the urban poor to the city's economy. Later, the study by Paul and Sridhar (2015) concluded that urbanisation helped to reduce rural poverty. Sridhar (2015) has argued that urban poverty is more challenging than rural poverty but has received less attention than the issue of rural poverty. Given the increasing urbanisation of poverty, it is necessary to deal with issues of urban poverty.

Negligence towards Identification of Urban Poor

The Ministry of Rural Development (MoRD) conducted three BPL censuses with 100% coverage of rural households in 1992, 1997, and 2002. All these BPL censuses were based on income criteria, consumption-expenditure criteria, and scoring index approach to identify poor households. Besides, the urban population in these censuses has not been considered. Therefore, all BPL censuses have drawn criticism for their flawed methodology, corruption, and quality issues. Mehrotra and Mander (2009) have critically reviewed the methodology used to identify poor households, specifically in the 2002 BPL census, and elaborated on the criticism. They have also proposed an alternate mechanism to identify the poor in rural areas. To resolve the issues with the BPL census and to assess the socio-economic status of rural and urban populations, the Socio-Economic and Caste Census (SECC) was launched in 2011. The SECC in urban areas is conducted by the Ministry of Housing and Urban Poverty Alleviation (MoHUPA) based on the Hashim Committee's guidelines.

The literature suggested that poverty lines have evolved, and PLBs have accommodated not just food items but expenditures on clothing, housing, health, education, transportation, and several other non-durable goods necessary for decent living standards. The PLBs are becoming more and more

inclusive but again that is not enough to capture the multi-dimensionality of poverty. Multidimensional poverty is understood as the study of several deprivations experienced by people for being poor. It is important to note that people cannot be called poor or non-poor solely based on their income or consumption patterns. It needs a mechanism that will address the several deprivations faced by the poor.

Likewise, several dimensions of poverty have been discussed, but the more complex situation is to identify the standard indicators reflecting the magnitude of deprivation in each dimension of poverty. The comprehensive identification mechanism is expected to address the different dimensions of poverty and determine suitable indicators.

Statement of Problem

In the absence of uniform criteria to identify the urban poor, states and Union Territories devised their methodology to identify the urban poor based on poverty lines defined by the Planning Commission for poverty estimates from time to time. The state and local governments identify the urban poor households based on the assessment of local household incomes, self-reporting, and personal verification. However, the outcomes are highly subjective and unverifiable, resulting in incoherent poverty estimates across the country (Planning Commission, 2012). Therefore, to solve the problem regarding the identification of the urban poor, in May 2010, the Planning Commission of India set up a group of experts (Hashim Committee) to suggest uniform criteria to identify BPL households in urban areas. The Committee proposed a new 'Vulnerability Criteria'. The Committee report recognised three vulnerabilities: 1. Residential, 2. Occupational, and 3. Social. There are some indicators to measure a household's "depth or intensity" for each of these vulnerabilities. In addition, there is a three-stage process --automatic exclusion, automatic inclusion, and a scoring index, as per the Committee. Households can be automatically excluded as the urban poor if they meet specific criteria such as owning a four-room house, four-wheeler, air conditioner, etc.; households are automatically included if they meet any of the indicators such as their occupational status if it indicates that they are beggars, domestic maids and so forth. Households will be scored with an index ranging from 0 to 12. Any household scoring zero will be automatically excluded from the BPL list, while those scoring between 1 and 12 will be included at a certain threshold.

With the three-stage criteria, the Hashim Committee tried to provide a comprehensive technique to identify the urban poor, but it still has some flaws. The Hashim Committee proposed that any household with a computer or a laptop with internet will be excluded from the BPL list in urban areas. But some state governments like Uttar Pradesh, Tamil Nadu, Rajasthan, and Odisha have given free laptops under different schemes. According to the Hashim Committee's recommendation, the poor people who benefitted under these schemes have a great chance of being excluded from the list of BPL households. Further, this does not mean that every poor person in these states has received these benefits to adversely affect the poverty estimates. There is also some evidence that the benefits intended for Tamil Nadu people were sold in Andhra Pradesh, thus implying leakages. Hence, it would

be better to substitute some other criterion with inclusive and more representative alternate conditions if possible.

Further, this exclusion list is criticised for having access to essential amenities like telephone connection and possessing two-wheeler motorised vehicles, which are considered a luxury. The households left after the automatic exclusion and inclusion criteria are considered for the scoring index. The scoring index mentioned that “female-headed households, i.e., households where there is no adult male member or where the principal bread-earner in the family is a woman”, will get 2 points as deprivation. Instead of such a complex definition, “at least the definition should have included all female-headed households who do not have any working and earning male member in the family,” said Saxena². These BPL identification parameters do not consider food consumption or calorie intake, which of course, have their problems. So, the whole malnutrition angle (of women and children) is missing. Similarly, expenditure on health and education is also not considered.

Methodology

The holistic review of literature is a vital element of research. Instead of confining its scope just to identify the research gap, the review of literature is used here as a tool that provides a powerful source of information. As per the need of the objective (*To suggest a comprehensive criterion for identifying the urban poor*), the existing literature has been reviewed with the aim of 1. identifying the current debates in the research area 2. Determining the extent of specific research 3. Aggregating empirical research findings to support evidence-based practice, and 4. Developing existing frameworks based on gathered knowledge. The practised typology of research is based on the scholarly work of (Paré et al., 2015).

The Proposed Criterion to Identify the Urban Poor

Though all the criticisms are reasonable enough, it is not feasible to incorporate them easily; therefore, an effort has been made to develop the criteria with the best possible modifications to identify the poor in Bengaluru city.

A conscious effort has been made to keep the criterion simple and transparent, as well as to keep the variables and suggested modifications representative and quantifiable. Still, some questions are expected to get a poor response (e.g., a question regarding monthly household income) but have their importance to be asked. Though the responses to such questions are poor, supporting questions have overcome that flaw. In order to determine the flaws efficiently, the household would be assessed based on three categories of vulnerabilities: Residential, occupational, and social. As the variables are selected to capture the vulnerability, they also indicate its depth and intensity.

² NC Saxena, a retired IAS officer and a member of the United Progressive Alliance government’s National Advisory Council, headed the expert group set up in 2009 to design the SECC methodology.

A proposed method for the identification of the urban poor is the further development of the Hashim Committee's criteria based on the critique that was provided earlier. The effort is intended to develop the existing identification criterion and not to scrap all existing approaches. Efforts are made to improvise the existing criterion by suggesting some new conditions to be included and some old conditions to be excluded. The proposed criterion will have three-stage mechanisms like the Hashim Committee, which proposed automatic exclusion based on certain criteria, automatic inclusion based on certain criteria, and the development of a scoring index based on the exclusion and inclusion criteria. The three-stage approach will be followed here with appropriate modifications, such that every household must go through these stages sequentially, as described above. The revised stages to identify the urban poor are given below.

Stage 1: Automatic Exclusion

As the Hashim Committee proposed, this is the first stage in identifying poor households in urban areas. The households (HHs) that fulfil the below-mentioned condition in the first stage will not be considered poor households and will be completely excluded from subsequent inquiries to decide whether a household is poor or not.

1. If a household possesses a pucca dwelling unit (walls of concrete or burnt bricks or stone packed with mortar, roof of concrete or burnt bricks or machine-made tiles) rented or their own of more than two rooms.
2. If the income for five members HH is more than Rs. 14,000 per month.
3. HH possessing/ qualifying for any asset or given condition will be excluded:
 - I. If any earning HH member has a permanent government job.
 - II. Four-wheeler motorised vehicle for personal use (Non-commercial).
 - III. AC set
 - IV. Electronic water purifier (Non-commercial that is bought first-hand)
 - V. Microwave Oven (Non-commercial that is bought first-hand)
4. HH possessing/ qualifying under any 3 of the following assets or conditions will be excluded:
 - I. Refrigerator (Non-commercial)
 - II. Washing Machine (Non-commercial)
 - III. Internet router/ modem (Non-commercial)
 - IV. HH is using a separate room exclusively as a kitchen
 - V. Earning members of HH have private health insurance

Stage 2: Automatic Inclusion

In the second stage, households that fulfil the conditions listed below are considered poor HHs. Here, the necessary conditions are compiled under three different categories of vulnerabilities, namely Residential, Occupational, and Social Vulnerability. If the household fulfils any condition of the vulnerability mentioned below, it will directly be considered a poor household, and it does not have to investigate further.

A. Residential Vulnerability

Any HH fulfilling two or more conditions will be automatically included.

- i. Houseless household
- ii. One-room house
- iii. If an HH possesses a house where the material used for the roof and wall is predominantly plastic/polythene
- iv. If an HH possesses a kutcha house (the material of the wall being grass, thatch, bamboo, mud, un-burnt brick or wood and the material of the roof being grass, thatch, bamboo, wood, or mud).
- v. No clean fuel for cooking (uses firewood, crop residue, cow dung cake, coal, kerosene)
- vi. If all HH members defecate in the open space

B. Occupational Vulnerability

- i. If an HH has no income from any source
- ii. Any HH member (including children) who is engaged in a vulnerable occupation like beggar/ rag picker, domestic worker (who are paid wages), and sweeper/ sanitation worker.
- iii. If all earning adult members in an HH are daily wagers or irregular wagers

C. Social Vulnerability

- i. Child-headed HH, i.e., if there is no member of the HH aged 18 years and above.
- ii. If there is no able-bodied person aged between 18 and 60 years in the HH, i.e., all members aged between 18 and 60 years either have a disability or are chronically ill.
- iii. If all earning adult members in an HH are either disabled, chronically ill or aged more than 65 years, then that HH should be automatically included.

Stage 3: Scoring Index

In the third stage, the remaining households (HHs that are not excluded or included through stages 1 and 2, respectively, to be considered as poor HH) will be ranked based on an index score. It has decided to settle the overall cap to 12 points (maximum of 5 points for residential vulnerability, maximum of 5 points for social vulnerability, and maximum of 2 points for occupational vulnerability). A household with a zero score will not be considered poor, and the household with the highest score will have the highest priority in being considered poor. The indicators and their respective scores by type of vulnerability are given below.

Residential Vulnerability

(Maximum score- 5)

Sr. no.	Indicator	Score
1	Dilapidated housing condition (Poor quality material used to build house, congestion, no ventilation, overcrowding, vulnerable neighbourhood, etc.)	2
2	HH purchases water from private sources/dependent on water tankers for drinking water	2
3	The main source of lightning other than electricity (except solar and gas)	1
4	Poor accessibility to public or private toilets	1
5	No drainage facility is available	1

Source: Author's improvisation of Hashim Committee criterion (2012)

Social Vulnerability

(Maximum Score- 5)

Sr. no.	Indicator	Score
1	Female-headed HH (i.e., no adult male member in HH or the principal bread-earner in the family is a woman)	2
2	Old age person in HH (i.e., a person aged above 65 years)	1
3	Differently abled person in HH.	2
4	The chronically ill person in HH.	2
5	SC/ ST/ Muslim HH.	2
6	HH with a widow below the age of 50 years as a member of that HH.	1
7	HH with an unmarried female member aged above 30 years	1
8	No literate adult in HH.	2
9	Adult members in HH are not educated above the primary level	1

Source: Author's improvisation of Hashim Committee criterion (2012)

Occupational Vulnerability

(Maximum score- 2)

Sr. no.	Indicator	Score
1	No HH member possesses a mobile phone	2
2	HH, where the main source of income of the head of the HH is through a weekly/ daily wage earning	2
3	HH where there is no enterprise/ wage earning. {i.e., non-work/ the earning is chiefly through any one of the following means like a) Pension, b) Interest, and/or c) Rent}	1
4	Any of the following occupations of the head of the household: <ul style="list-style-type: none"> • Street vendor/ cobbler/ hawker • Construction/ plumber/ mason/ labour/ painter/ welder/ security guard • Home-based/ artisans/ tailor • Transport worker/ driver/ conductor/ helper to drivers and conductors/ cart puller/ rickshaw • Washermen/ dhobi/ chowkidar • Coolie/ head-loader 	2
5	Any of the following occupations of the head of the household: <ul style="list-style-type: none"> • Shopworker/ assistant/ helper/ peon in small establishment/ attendant/ waiter • Electrician/ mechanic/ assembler/ repair worker 	1

Source: Author's improvisation of Hashim Committee criterion (2012)

The comparison between the Hashim Committee criterion (2012) and the revised criterion to identify the urban poor proposed by the researcher is provided in the appendix.

The Rationale for Inclusion or Exclusion of Variables

The N C Saxena Committee was set up in 2009 to devise a BPL census methodology to identify the poor in rural areas by the Ministry of Rural Development (MoRD). It was the first Committee to suggest the three-stage criteria: a. automatic exclusion b. automatic inclusion, and c. grading method to identify rural poor. Later, the Planning Commission established the Hashim Committee in 2010 under the Ministry of Housing and Urban Poverty Alleviation to recommend the methodology for the identification of families living below the poverty line in urban areas. The Hashim Committee also proposed the three-stage criteria a. Automatic Exclusion b. Automatic Inclusion and c. Scoring Index to identify urban poor. The same theme has been followed in the proposed identification methodology for the urban poor. In the proposed methodology, all the urban households must go through these stage/s sequentially.

Automatic Exclusion

The first stage, automatic exclusion, filters out households that have attained affluent living standards. The exclusion criterion has been set at a moderate level to address the issues of households that are just above the poverty line according to existing norms. The households excluded at this stage are considered to maintain the basic standard of living and have not been considered for subsequent stages.

1.1 If a household possessing a pucca dwelling unit (walls of concrete or burnt bricks or stone packed with mortar, the roof of concrete or burnt bricks or machine-made tiles) rented or their own of more than two rooms.

Earlier, the Hashim Committee considered having four or more rooms in urban areas a luxury. However, the beneficiaries of the Pradhan Mantri Awas Yojana- Economically Weaker Section (EWS) category are entitled to receive a house with two rooms (maximum 30 sq. metres) in urban areas (MoHUPA, 2015). Additionally, Harsh Mander, a member of the sub-group constituted by the Planning Commission to prepare a discussion note on the alternate methodology for Hashim Committee recommendations, suggested that a pucca house with two rooms is a decent housing standard (Planning Commission, 2012). Therefore, the proposed methodology considers three or more rooms in a pucca dwelling unit a luxury.

1.2 HH income for five members HH is more than Rs. 14,000 per month

Hashim's methodology has avoided the income-based criterion. However, as it is the most conventional approach to dealing with several costs, we have considered using a moderate-income norm as a condition for the automatic exclusion of households. The poverty line in India is still based on the Tendulkar Committee's recommendations. To overcome the limitations of the Tendulkar Committee, the erstwhile Planning Commission setup the Rangarajan Committee. Here, we have considered the Rangarajan Committee's recommendations to decide the income threshold because their dedicated urban poverty line basket includes food (considering calorie, protein & fat intake) and non-food items,

including clothing, housing, transportation, education, and health. The Rangarajan Committee has set the poverty line at Rs. 7,035 for five-member households in urban areas at 2011 base prices. By calculating inflation based on official data of 'Consumer Price Index' for July 2022 (143.12 points), the value of Rs. 7,035 in 2011 reflects as Rs. 13,745 in July 2022 or approximately Rs. 14,000 (Inflation tool, 2022).

1.3. HH possessing/ qualifying for any asset or given condition will be excluded:

I. If any earning HH member has a permanent government job

Having a permanent government job in the first place ensures the HH has a decent wage, a reliable source of earnings, job security, and safety nets. During the COVID pandemic, many employees lost their jobs in the private sector. In contrast, 1.5 lakh candidates were recruited for central government jobs during the pandemic (The Hindu, 2022). It has been observed that people with decent incomes invest more in health and children's education, which will further save the family from the poverty trap.

II. Four-wheeler motorised vehicle for personal use (non-commercial)

In the previous criteria, there is no such distinction as commercial or non-commercial use of a four-wheeler that the HH possesses. This distinction is necessary to accommodate people who earn their livelihoods by farming, operating passenger vehicles or transporting goods and services. On the other hand, non-commercial/ personal use indicates the luxury of having a four-wheeler vehicle.

III. Air conditioner (AC) set

IV. Electronic water purifier (Non-commercial that is bought first-hand)

V. Microwave Oven (Non-Commercial that is bought first-hand)

The households using air conditioners, electronic water purifiers, and microwave ovens show that they belong to a higher class where households can afford the luxury of controlling room temperature, extra consciousness about drinking water, and some advanced kitchen appliances like ovens. They must be excluded from the list of expected urban poor households. The microwave oven may have been used here for commercial purposes such as bakery. Therefore, only non-commercial users of microwave ovens are excluded. The additional condition is that these appliances should have been bought first-hand because it indicates households' conscious efforts to invest in their comfort. The used (second-hand), refurbished or gifted appliances would have opted for a lucrative price difference compared to new appliances. It has also been noticed that such appliances are not used optimally or seen as assets that can be sold at higher prices to meet the other basic needs of the household.

Earlier in this category, Hashim proposed only three assets: i. Four-wheeler motorised vehicle
ii. AC set, and iii computer or laptop with an internet connection. However, the researcher

proposed that if any HH member has access to government jobs then that HH should be excluded; only non-commercial use of a four-wheeler is considered a luxury. The condition of having an AC set is kept as it is. Further, the condition of having a computer or laptop with an internet connection is not considered a luxury. It has been observed that many governments (like UP, Rajasthan, Karnataka, etc.) are distributing laptops among students under different welfare initiatives. Having access to such assets will not bring substantive change in academic performance and the living standard of a beneficiary household (Reisdorf, et al., 2020; Jamil, et al., 2014). Instead, it has been observed that beneficiaries of such assets sell these goods in the grey market to fulfil their basic needs (TNN, 2014; Rajan, 2013). Therefore, to avoid the omission of such cases the condition in the earlier method was replaced with representative assets of non-poor households, such as electronic water purifiers and microwave ovens (Non-commercial).

1.4 HH possessing/ qualifying under any 3 of the following assets or conditions will be excluded:

- I. Refrigerator (Non-commercial)
- II. Washing Machine (Non-commercial)
- III. Internet router/ modem
- IV. HH is using a separate room exclusively as a kitchen.
- V. Earning members of HH have private health insurance.

The first two conditions are mentioned in Hashim's methodology, but it does not have the distinction as household use or commercial use of such assets. Access to two-wheeler motorised vehicles is also mentioned in the exclusion criterion. However, in the revised methodology, it has been considered that such assets can be used by certain occupational groups, like street vendors, shopkeepers, dhobis, etc, as tools to earn their livelihoods. Several companies that sell perishable goods, such as cola, ice-creams, milk, fish, etc., provide refrigerators on their own or at minimal cost to shop owners. Therefore, shop owners do not have to pay large amounts to purchase refrigerators. However, if the above-mentioned assets are possessed by households for private conveniences, then those households must have a decent living than poor households. Therefore, the assessment is strictly restricted to the personal use of such assets. Information and communication technology (ICT) can be effectively used in poverty alleviation (Garcia-Mora and Mora-Rivera, 2023; James, 2003; Madon, 2000). Routers and modems are the tools that can facilitate the smooth use of the internet. Therefore, access to the internet router/ modem is considered here as an additional advantage to the household to break the poverty cycle.

Overcrowding is observed as another major problem for the urban poor (Perez and Fusco, 2020; Lucci et al., 2018). According to recent census data, 32.5 percent of the population of Bengaluru is staying in a one-room house. Therefore, having a separate room as a kitchen is considered a phenomenon of better-off households. Access to health insurance is an out-of-pocket expenditure for poor households. Private health insurance is four to ten times more

expensive than government health insurance (Khetrapal et al., 2019; Virk and Atun, 2015; Jack, 2014). Access to private health insurance is viewed as a luxury in the proposed method to identify the urban poor.

Though the above-mentioned conditions are linked to the better-off households in the proposed methodology, it does not necessarily imply the exclusive phenomenon of the urban poor. To overcome this shortcoming, households fulfilling at least two conditions are eligible to be assessed in the next stage.

Automatic Inclusion

Contrary to the first stage, the criterion in the second stage, automatic inclusion, is based on much more stringent norms. This stage aims to represent the characteristics of households going through abject poverty. The vulnerabilities faced by the urban poor are majorly segregated into three vulnerabilities: A. Residential vulnerability, B. Occupational vulnerability, and C. social vulnerability. The households fulfilling the conditions at this stage are directly considered poor and don't need any further investigation.

A. Residential Vulnerability

Any HH fulfilling two or more conditions will be automatically included.

i. Homeless Household.

Homelessness exposes a person to many vulnerabilities and inconveniences. The changing weather conditions, security, the question of privacy, etc., to name a few. Homelessness reflects the extreme level of urban poverty.

ii. One-room house

It indicates insufficient space and overcrowding. In this situation, the household is forced to cook and sleep in the same room. A one-room house is certainly not a luxury, but it is the least that is needed for subsistence living.

iii. If an HH possesses a house where the material used for the roof and wall is predominantly plastic/polythene

iv. If an HH possesses a kutcha house (the material of the wall being grass, thatch, bamboo, mud, un-burnt brick or wood and the material of the roof being grass, thatch, bamboo, wood, or mud).

The shelter is counted as a basic need. It aims to protect households from extreme weather conditions and provide privacy, security, and a hygienic environment for good health. Both the conditions mentioned above deal with the structure of the house. The material used here is either cheap or easily available but not sturdy. A house built with such material will somewhat serve the purpose but can't be assured a decent living standard.

v. No clean fuel for cooking (uses firewood, crop residue, cow dung cake, coal, kerosene)

vi. If all household members defecate in an open space

The absence of clean fuel for cooking and no toilet facilities are severe residential vulnerabilities for any urban household. These situations lead to serious ill-health implications due to the air pollution caused by burning solid fuels and open defecation. Households that meet any combination of at least two situations in residential vulnerability are proposed to be considered poor households.

The Hashim Committee has failed to address the residential vulnerabilities by ignoring the issues of families living in one-room houses, dependent on unclean fuel for cooking, and having no access at all to toilets.

B. Occupational Vulnerability

Households facing any of the vulnerabilities listed below will be considered poor households.

- i. If HH has no income from any source
- ii. Any HH member (including children) who is engaged in a vulnerable occupation like beggar/ rag picker, domestic worker (who are paid wages), or sweeper/ sanitation worker.
- iii. If all earning adult members in an HH are daily wagers or irregular wagers

The conditions mentioned above are directly borrowed from the Hashim Committee criterion without any change. There is no dispute that households with no income or any household member engaged in vulnerable occupation must be automatically included as urban poor households. However, there is a dispute that daily or irregular wagers should not be directly included in the poor households list. But the demonetisation in 2016 and COVID-induced lockdowns in 2020 highlighted the vulnerability of daily or irregular wagers.

C. Social Vulnerability

Households facing any of the vulnerabilities listed below will be considered poor households.

- i. Child-headed HH, i.e., if there is no member of the HH aged 18 years and above.
- ii. Old aged (> 65 years) headed HH, i.e., if there is no earning member aged between 18 and 65 years.
- iii. If there is no able-bodied person aged between 18 and 60 years in the HH, i.e., all members aged between 18 and 60 years either have a disability or are chronically ill.

The social vulnerabilities mentioned here are the same as those advocated in the Hashim Committee's methodology. The most socially vulnerable households, like those headed by a child, old-aged, and differently abled/ having chronic health issues, are considered poor households. Households belonging to marginalised social groups and woman-headed households may face social vulnerabilities but not necessarily reflect the poor status of a household. These vulnerabilities can be graded in the next stage: the scoring index to decide on the poverty status of the household.

Scoring Index

The households that were neither excluded at the first stage nor included at the second stage are assessed for various deprivations they faced in the third and final stage, i.e., the scoring index. Many vulnerabilities that deteriorate the living standards of urban households have been graded here. The identified vulnerabilities are of three types -- residential, social, and occupational. The indicators of respective vulnerabilities have assigned the scores. Here, HH can get a maximum score of five for residential and social vulnerability and a maximum of two points for occupational vulnerability. These cut-offs are the same as what the Hashim Committee has proposed in its methodology. Therefore, the index is 12 points and the household receiving the maximum points has the highest priority to be considered as a poor household and vice versa. A household with a zero score is certainly not considered poor at this stage.

Residential Vulnerability

(Maximum score- 5)

Sr. no.	Indicator	Score
1	Dilapidated housing condition (Poor quality material used to build houses, congestion, no ventilation, overcrowding, vulnerable neighbourhood, etc.)	2
2	HH purchases water from private sources/dependent on water tankers for drinking water	2
3	The main source of lighting other than electricity (except solar and gas)	1
4	Poor accessibility to public or private toilets	1
5	No drainage facility is available	1

Source: Author's improvisation of Hashim Committee criterion (2012)

In residential vulnerability, the issue of the structure of the house is well addressed, but decent housing cannot be confined to the material being used for walls and roofs. Along with building materials, poor ventilation, congestion (not enough space to move in the house), overcrowding, and vulnerable neighbourhoods (houses next to the dumping ground, open drainage, flood catchment area, encroachments, etc.) are equally responsible for the indecent housing phenomenon. Hashim Committee has given importance to the kutcha and semi-pucca house structure in their methodology. Instead, the proposed method is comprehensive to address the several infrastructure-related issues in indecent housing in urban areas. Inaccessibility to clean drinking water must fall under deprivation. Municipal authorities can't provide piped water facilities for illegal settlements. In such situations, many families must spend a significant portion of their income to purchase water from private vendors (Venkatachalam, 2015). In residential vulnerability, households have been given two points for facing such deprivations.

Few other inconveniences like no electricity, poor toilet accessibility, and unavailability of drainage have graded at least one point on the scoring index. The Hashim Committee has also given the same score to no electricity and no toilets.

Social Vulnerability

(Maximum Score- 5)

Sr. no.	Indicator	Score
1	Female-headed HH (i.e., no adult male member in HH or the principal bread-earner in the family is a woman)	2
2	Old-age person in HH (i.e., a person aged above 65 years)	1
3	Differently abled person in HH.	2
4	The chronically ill person in HH.	2
5	SC/ ST/ Muslim HH.	2
6	HH with a widow below the age of 50 years as a member of that HH.	1
7	HH with an unmarried female member aged above 30 years	1
8	No literate adult in HH.	2
9	Adult members in HH are not educated more than the primary level	1

Source: Author's improvisation of Hashim Committee criterion (2012)

Different social/ demographic disadvantages have been graded here to cover the social vulnerabilities. As explained earlier, though women are equally capable as men to take responsibility for their household, it is well evident that female-headed households must face more challenges than other households (Chant, 2004). The 'feminisation of poverty' is also linked to the female headship of the household (Buvinić and Gupta, 1997). However, authors have also cautioned that female-headed households cannot necessarily be poor, and they also drew attention to the secondary poverty women face in other (specifically men-headed) households. Female-headed households are not automatically considered poor households in the automatic inclusion stage. However, these households were assigned the two deprivation points in a scoring index (stage three) like Hashim's criterion.

Further, the presence of any old-aged, differently abled, or chronically ill person in the household is considered an additional burden on the household. It has been observed that families/ caregivers also go through stress and several challenges, which finally leads to discriminatory practices towards the disadvantaged (Janardhana et al., 2015; Gee et al., 2007; Faison et al., 1999; Zarit et al., 1980). Here, the presence of a chronically ill or differently abled person in the household has given two disadvantaged points compared to one point for the presence of an old-aged person in the family. The Hashim Committee has assigned only one point for the disabled and chronically ill persons in the family. It has not assigned any score to households with old-aged persons as family members.

Socially disadvantaged castes like scheduled caste, scheduled tribe, and Muslims as minority religions are vulnerable to discrimination on many occasions. The discriminatory practices against SC, ST, and Muslims are evident even in urban settings (Khan, 2020; Kim, 2017; Jodhka, 2017; Thorat et al., 2015; Madheswaran and Attewell, 2007; GOI, 2006). The Hashim Committee has given two points to SC and ST households and neglected the Muslim household. The Muslim household has also been

given two points at the scoring index along with the SC and ST household in the proposed methodology.

In a patriarchal setup, female members of the family are in a disadvantageous position. In rural households, widows and unmarried women are considered a double burden. Young widows are more severely affected than older widows as they are highly dependent on their breadwinner husbands (Reed 2020). In rural areas, unmarried women are restricted from participating in the labour force due to social restrictions and security concerns (Mehrotra & Parida, 2017). Due to the stigmas attached to the widow or unmarried woman, one point is assigned a scoring index for their social vulnerability. The Hashim Committee has also recognised the vulnerability by assigning one point to the widowed member in the household.

Several studies have well established the correlation between poverty and poor educational attainments (Baiju, 2023; Hofmarcher, 2021; Kulkarni and Gaiha, 2021; Mlachila and Moeletsi, 2019; Chaudry and Wimer, 2016; Filmer, 2000). Education is an important human capital, and beyond that, the International Labour Organisation (ILO) has recognised that *"Education is itself a basic need and equality of access to educational services, particularly in rural areas, is, therefore, an important ingredient of a basic needs strategy"* (International Labour Organisation, 1977). To mitigate the vulnerability of households with limited access to education facilities, households headed by illiterate adults were allocated two deprivation points, while adult members who had not completed primary school were given one point. This scoring scheme is the same as what the Hashim Committee has proposed.

Occupational Vulnerability

(Maximum score- 2)

Sr. no.	Indicator	Score
1	No HH member possessing a mobile phone	2
2	HH, where the main source of income of the head of the HH is through a weekly/ daily wage earning	2
3	HH, where there is no enterprise/ wage-earning. {i.e., non-work/ the earning is chiefly through any one of the following means like a) Pension, b) Interest, and/or c) Rent}	1
4	Any of the following occupations of the head of the household: <ul style="list-style-type: none"> • Street vendor/ cobbler/ hawker • Construction/ plumber/ mason/ labour/ painter/ welder/ security guard • Home-based/ artisans/ tailor • Transport worker/ driver/ conductor/ helper to drivers and conductors/ cart puller/ rickshaw • Washermen/ dhobi/ chowkidar • Coolie/ head-loader 	2
5	Any of the following occupations of the head of the household: <ul style="list-style-type: none"> • Shopworker/ assistant/ helper/ peon in small establishment/ attendant/ waiter • Electrician/ mechanic/ assembler/ repair worker 	1

Source: Author's improvisation of the Hashim Committee criterion (2012)

The proposed methodology replicates all the occupational vulnerabilities identified by the Hashim Committee and their respective scores. The new addition here is that two deprivation points are assigned to the inaccessibility of mobile phones. Various studies have revealed that mobile phones are important tools used for the financial inclusion of the poor, economic-business motives, enabler of

entrepreneurship and job search along with social relations (Abor et al., 2018; Haenssger, 2018; Evans, 2018; Ragsdale and Hoover, 2016; Bhavnani et al. 2008; Sarin and Jain 2009). According to the UNU-INWEH (2010) report, India had more cell phones than toilets in 2008. Therefore, lack of access to mobile phones is considered a serious vulnerability.

Conclusions

The understanding of poverty has evolved from a conventional economic approach to recognising the multi-dimensionality of the phenomenon. In poverty studies, the measurement and estimation aspects have received more attention than identifying poor people. The world has set several deadlines to target its efforts in poverty reduction without really worrying about the exercise of identifying the real victims of it. The world poverty rates have significantly gone down but have posed new challenges of urbanisation and feminisation of poverty. Rural poverty is significantly different from urban poverty, and identification of urban poor is a prerequisite to solving the problems of urban poverty.

The present paper aims to address the issues of abject poverty in urban areas. The study's approach is to develop the existing identification criteria for the urban poor given by the Hashim Committee 2012. The study has underlined the dynamic and multidimensional nature of urban poverty. The situations that were important earlier are not relevant in the present analysis, like access to telephone or two-wheeler motorised vehicle. Telephones have been replaced by mobiles, and two-wheelers have emerged as one of the major modes of transport. Most of the people in urban areas have access to two-wheelers.

Further, some new situations or conditions have emerged as important indicators in the analysis of poverty, e.g., HH income, job security, differentiation between commercial and non-commercial use of assets/ appliances, safety net (insurance), congestion and no ventilation understood as deprivation, along with SC-ST, Muslims have been considered as a vulnerable group, and no access to mobile phones is considered as deprivation. The justifications for the changes in an existing method are drawn from contemporary studies, further strengthening the methodology for robustness. Though this exercise aims to develop a comprehensive method for addressing all the issues related to urban poverty, it has not been possible to accommodate a few known aspects, like lack of safety nets (social welfare), calorie consumption or malnutrition angle, etc. in the revised method to avoid the complexity in the operationalisation of proposed method to identify the urban poor. However, with the hope that further research will surely find some answers to these questions, this revised criterion is used as a departure point to research as promised in its title.

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Appendix

Table1: Comparison between Hashim Committee criterion (2012) and revised criterion proposed by the researcher to identify the urban poor.

The Hashim Committee criterion to identify the urban poor (2012).	The revised criterion proposed by a researcher to identify the urban poor.
<p>Stage 1: Automatic Exclusion</p> <ol style="list-style-type: none"> 1. If a household possessing a pucca dwelling unit (walls of concrete or burnt bricks or stone packed with mortar, the roof of concrete or burnt bricks or machine-made tiles) rented or their own of more than three rooms. 2. HH possessing any of the following assets will be excluded. <ol style="list-style-type: none"> i. Four-wheeler motorised vehicle ii. Air Conditioner (AC.) iii. Computer or laptop with internet access 3. HH possessing any three of the following assets will be excluded. <ol style="list-style-type: none"> i. Refrigerator ii. Telephone (Landline) iii. Washing Machine iv. Two-wheeler motorised vehicle 	<p>Stage 1: Automatic Exclusion</p> <ol style="list-style-type: none"> 1. If a household possessing a pucca dwelling unit (walls of concrete or burnt bricks or stone packed with mortar, the roof of concrete or burnt bricks or machine-made tiles) rented or their own of more than two rooms. 2. Household income for a 5-member family is more than Rs. 14,000 per month. 3. HH possessing any of the following assets will be excluded. <ol style="list-style-type: none"> i. If any earning HH member has a permanent govt job ii. Four-wheeler motorised vehicle for personal use (Non-commercial) iii. Air Conditioner (AC.) iv. Electronic water purifier (Non-commercial that is bought first hand) v. Microwave Oven (Non-commercial that is bought first-hand) 4. HH possessing/qualifying under any 3 of the following assets or conditions will be excluded: <ol style="list-style-type: none"> i. Refrigerator (Non-commercial) ii. Washing Machine (Non-commercial) iii. Internet router/modem (Non-commercial) iv. If an HH is using a separate room exclusively as a kitchen

<p>Stage 2: Automatic Inclusion</p> <p>HHs facing any of the vulnerabilities listed below will be included in the BPL list automatically.</p> <p>a. <u>Residential Vulnerability</u></p> <ul style="list-style-type: none"> i. If the HH is houseless ii. If an HH has a house with a roof and wall made of plastic/ polythene iii. If HH has a house with one room or less with the material of the wall being grass, thatch, bamboo, mud, un-burnt brick or wood and the material of the roof being grass, thatch, bamboo, wood, or mud. <p>b. <u>Occupational Vulnerability</u></p> <ul style="list-style-type: none"> i. If an HH has no income from any source ii. Any HH member (including children) who is engaged in a vulnerable occupation like beggar, rag-picker, domestic worker (who are paid wages), and sweeper/ sanitation worker/ mali) should be automatically included. iii. If all adult earning members of an HH are daily wagers or irregular wagers, then that HH should be automatically included. <p>c. <u>Social Vulnerability</u></p> <ul style="list-style-type: none"> i. Child-headed HH i.e., no member of HH aged 18 years or older. ii. If there is no able-bodied person aged between 18 and 60 years in the HH, i.e., all members of the HH aged between 18 and 60 years either have a disability or are chronically ill. iii. If all earning adult members in an HH are either disabled, chronically ill or aged more than 65 years then that HH should be automatically included. 	<p>Stage 2: Automatic Inclusion</p> <p>To qualify for the BPL list HHs must fulfil either two conditions in residential vulnerability or any condition mentioned in occupational or social vulnerability.</p> <p>a. <u>Residential Vulnerability</u></p> <ul style="list-style-type: none"> i. If the HH is houseless ii. One room house iii. If an HH has a house with a roof and wall made of plastic/ polythene iv. If an HH possesses a kutcha house (material of the wall being grass, thatch, bamboo, mud, un-burnt brick or wood and the material of the roof being grass, thatch, bamboo, wood, or mud). v. No clean fuel for cooking (uses firewood, crop residue, cow-dung cake, coal, kerosene) vi. If all HH members defecate in the open regularly <p>b. <u>Occupational Vulnerability</u></p> <ul style="list-style-type: none"> i. If an HH has no income from any source ii. Any household member (including children) who is engaged in a vulnerable occupation like beggar, rag-picker, domestic worker (who are paid wages), and sweeper/ sanitation worker/ mali) should be automatically included. iii. If all adult earning members of an HH are daily wagers or irregular wagers, then that HH should be automatically included. <p>c. <u>Social Vulnerability</u></p> <ul style="list-style-type: none"> i. Child-headed HH i.e., no member of HH aged 18 years or older. ii. If there is no able-bodied person aged between 18 and 60 years in the household, i.e., all members of the HH aged between 18 and 60 years either have a disability or are chronically ill. iii. If all earning adult members in an HH are either disabled, chronically ill or aged more than 65 years then that HH should be automatically included.
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<p>Stage 3: Scoring Index</p> <p>a. Residential vulnerability (max 5 pt)</p> <ul style="list-style-type: none"> i. HHs living in houses of more than one room with roof and wall made up of kutcha material (2 points) ii. HHs living in houses with roofs and walls made up of handmade tiles or GI/ metal/ asbestos sheets or mud/ unburnt brick or wood or stone not packed with mortar (1 point) iii. HH with non-availability of drinking water source within or near premises (01 point)) iv. HHs with the main source of lighting other than electricity (1 point) v. HHs with no exclusive water seal latrines (1 point) <p>b. Social vulnerability (max 5 points)</p> <ul style="list-style-type: none"> i. Female-headed HHs i.e., HHs with no adult male members in a family or principal bread-earner is a woman (2 points) ii. HH with a widow below the age of 50 years as a family member (1 point) iii. SC/ ST Household (2 points) iv. No literate adult (2 points) v. No adult in the HH educated up to primary level (1 point) vi. For every disabled/ chronically ill person in the HH (1 point) 	<p>Stage 3: Scoring Index</p> <p>a. Residential vulnerability (max 5 pt)</p> <ul style="list-style-type: none"> i. Dilapidated housing conditions i.e., poor quality materials being used to build the house, congestion, no ventilation, overcrowding, etc. (2 points) ii. HH purchases water from private sources/ dependent on water tanker for drinking water (2 points) iii. HHs with the main source of lighting other than electricity except solar & gas (1 point) iv. Non-accessibility to public or private toilets (1 point) v. No drainage facility is available (1 point) <p>b. Social vulnerability (max 5 points)</p> <ul style="list-style-type: none"> i. Female-headed HHs i.e., households with no adult male members in a family or principal bread-earner is a woman (2 points) ii. HH with a widow below the age of 50 years as a family member (1 point) iii. SC/ST/Muslim HH (2 points) iv. No literate adult (2 points) v. No adult in the HH educated up to primary level (1 point) vi. Differently abled/ chronically ill person in the household (2 points) vii. Old-aged person in the household (1 point)
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<p>c. Occupational vulnerability (2 points)</p> <p>i. If the head of an HH has any of the following occupations: street vendor, cobbler, hawker. Construction, plumber, mason, labour, painter, welder, guard. Home-based artisans, tailors. Transport worker, driver, cart puller, rickshaw. Washerman. Coolie (2 points)</p> <p>ii. If the head of the HH has any of the following occupations: Shop-worker, assistant, helper, peon in a small establishment, attendant, waiter. Electrician, mechanic, repair worker (1 point)</p> <p>iii. HHs where the main source of income of the head HH is through a weekly/ daily wage earning (2 points)</p> <p>iv. HHs where there is no enterprise/ wage earning i.e., Pension, interest, and/ or rent (1 point)</p>	<p>c. Occupational vulnerability (2 points)</p> <p>i. If the head of an HH has any of the following occupations: street vendor, cobbler, hawker. Construction, plumber, mason, labour, painter, welder, guard. Home-based artisans, tailors. Transport worker, driver, cart puller, rickshaw. Washerman. Coolie (2 points)</p> <p>ii. If the head of the HH has any of the following occupations: Shop-worker, assistant, helper, peon in a small establishment, attendant, waiter. Electrician, mechanic, repair worker (1 point)</p> <p>iii. HHs the main source of income of the head HH is through a weekly/ daily wage earning (2 points)</p> <p>iv. HHs where there is no enterprise/ wage earning i.e., Pension, interest, and/ or rent (1 point)</p> <p>v. No HH member possessing a mobile phone (2 points)</p>
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Source: Author's improvisation to the Hashim Committee (2012) criterion of identifying the urban poor

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