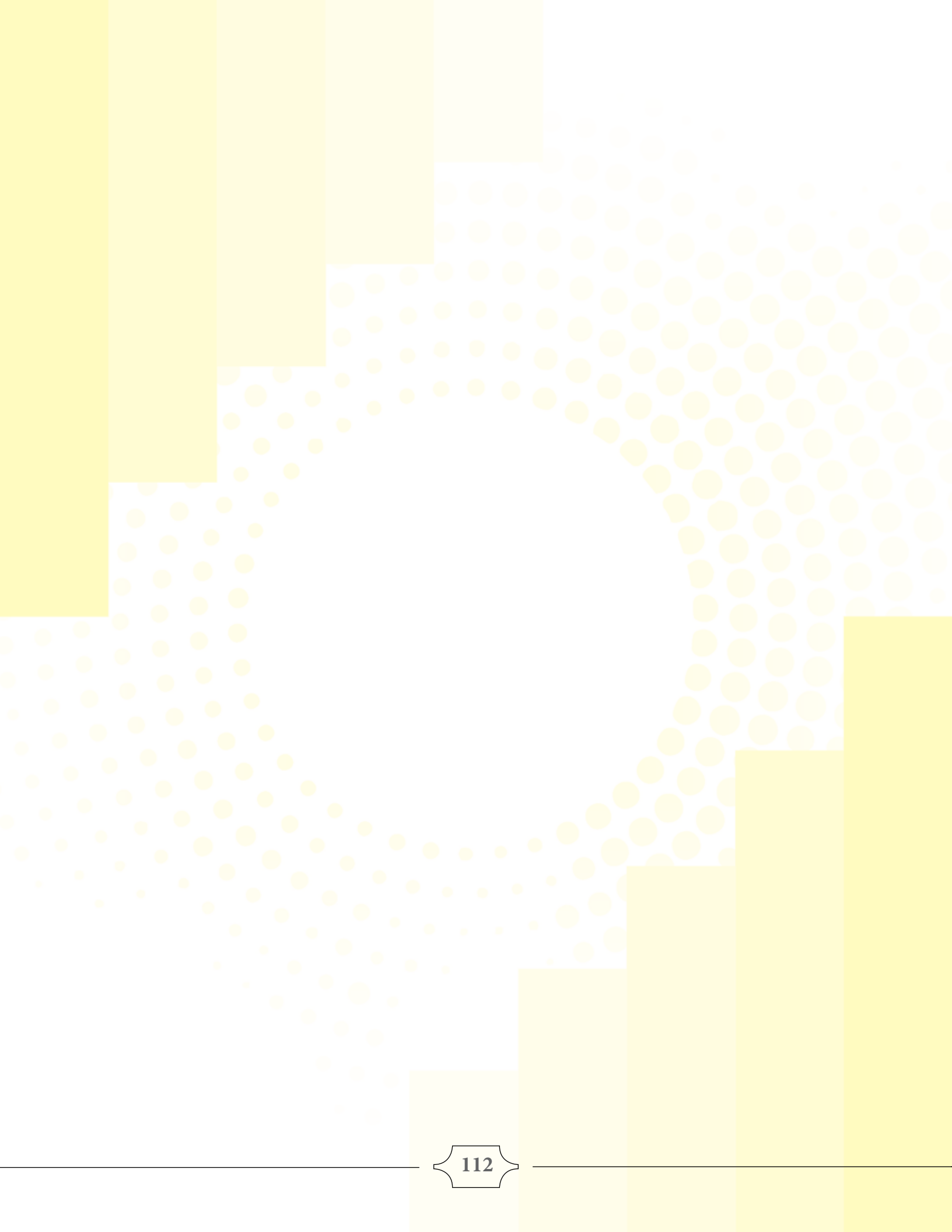


Chapter - 7
Urban Development



Chapter 7

Urban Development

“Our cities are the driving force of our economy.”

-Hon’ble Prime Minister, Shri Narendra Modi

The urban landscape of Madhya Pradesh is characterized by a mix of large cities and smaller towns. The State capital, Bhopal, is one of the largest cities in the state and serves as the centre of administration, education, and industry. Another major city, Indore, is the economic capital of the state. Indore’s economy is expanding rapidly and it includes both the traditional agro-industries and modern corporate and IT companies. Other major cities in the state include Gwalior, Jabalpur, and Ujjain, all of which have a significant population and contribute to the State’s economy.

According to the Census, in 2011 Madhya Pradesh ranks 19th among the most urbanised states of India with 27.60% of its population living in urban areas. The state has seen a constant increase in the share of the urban population from 8.20% in the year 1911 to 27.60% in the year 2011, aligned with the pattern of urbanisation in India. As shown in Figure 7.3, out of the 52 districts, Bhopal is the most urbanized district with 80.85% population living in urban areas followed by Indore (74.09%), Gwalior (62.69%) and Jabalpur (58.46%). All other districts have less than 40% urban population. The government of Madhya Pradesh has gradually increased the number of Urban Local Bodies (ULBs) to cater to the increasing urbanisation trend in the state. In the year 2003-04, the total ULBs in the state were 337 which has increased to 413 in the year 2021-22.

The government of Madhya Pradesh is investing in various infrastructure projects and schemes like Smart Cities, Metro Rail, Housing for All, Atal Mission for Rejuvenation and Urban Transformation (AMRUT), Waste management, Water and Sanitation among many other such initiatives in these towns and cities to promote sustainable urban development in the state. Bhopal, Indore, Jabalpur and Ujjain are among the 20 cities that have sanctioned funds towards Urban Mobility under the AMRUT scheme.

Ujjain is among the few cities in India to get the 5G technology in the year 2022. The 900-meter-long corridor in Ujjain ‘Mahakal Lok’ was inaugurated in October 2022, and is one of the largest corridors in India. Similarly, the redevelopment of the Rani Kamalapati Station in Bhopal is the first of its kind in India to be executed under a public-private partnership. A total of 62.41 km of the metro rail project is planned in Bhopal and Indore. In February 2023, 75 e-bikes were inaugurated under Public Bike Sharing by the Hon’ble Chief minister in Bhopal in the first phase of the e-bike project of Bhopal Smart City Development Corporation Limited. In a first-of-its-kind initiative in India, the Indore Municipal Corporation (IMC) has issued green bonds worth Rs. 244 crores for setting up a 60-Megawatt solar power plant in Khargone, which is the first city in the state to do so. The non-convertible green municipal bonds have been oversubscribed 5.91 times generating a total of Rs. 720 crores.

Madhya Pradesh has emerged as the ‘Cleanest State’ in the category of “more than 100 Urban Local Bodies” in the latest Swachh Survekshan Ranking 2022. The state has received 16 national awards in Swachh Survekshan-2022. This achievement is a part of the State’s 11 awarded

ULBs getting national awards with 324 ODF++ cities, 2 Water+ cities, 23, 3-star and 74, 1-star rated ULBs. Indore has further cemented its position by emerging as India's first 7-star Garbage Free city, while Bhopal earned 5-star Garbage Free certifications being one of the only six cities in India to get the certificate.

Under Swachh Bharat Mission the Indore Municipal Corporation (IMC) segregates waste into six types at the source and daily processes approximately 1,900 tons of municipal trash which also generates revenue. It also produces 18,000 kg of bio-CNG which is being used to power 150 city public buses in Indore city. The waste treatment also produces 10 tons of organic manure.

7.1 Urban profile of Madhya Pradesh

As per the Census, 2011, the highest urban population in Indore district (24.28 lakh) followed by Bhopal (19.17 lakh), Jabalpur (14.40 lakh) and Gwalior (12.74 lakh). The district-wise urban population share is shown in Figure 7.3. Madhya Pradesh has seen an increase in the number of Urban Local Bodies (ULBs) in the past few years. While the number of municipal corporations has remained largely the same, there is a significant increase in the number of Nagar Parishads (Figure 7.1).

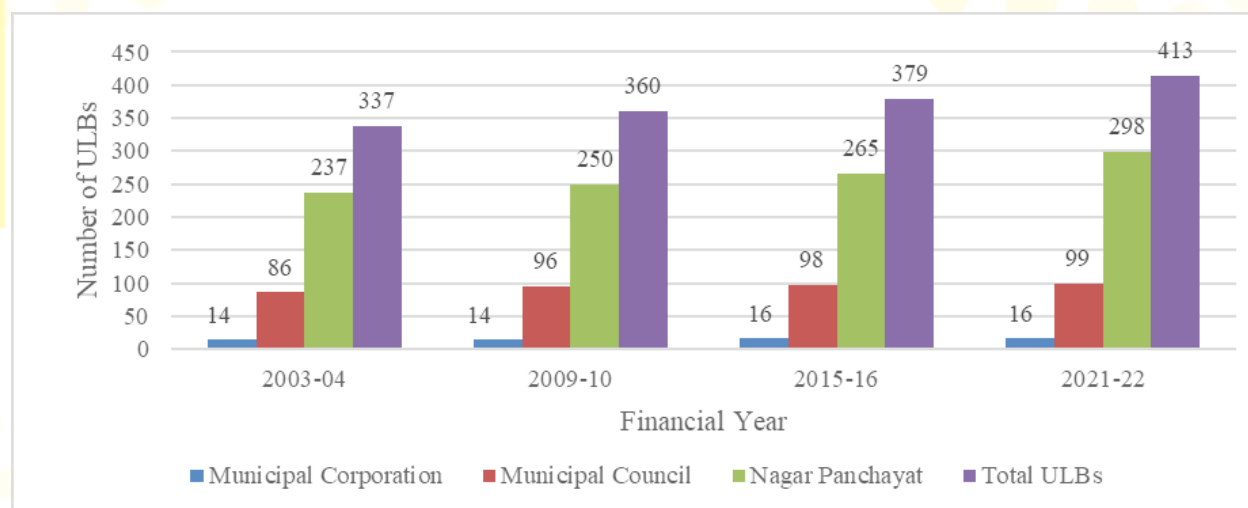


Figure 7.1: Number of ULBs in Madhya Pradesh

Source: (UDHD, GoMP, 2004; 2010; 2016; 2022)

There has been a continuous increase in the budget allocation to the Urban Local Bodies of the state from the Urban Development and Housing Department. For the financial year 2022-23, the State Government has set aside Rs. 10,371.76 crores for the ULBs. Based on Figure 7.2 it is worth noting that the allocation of funds to Municipal Corporations is 43% among the ULBs as against its population share of 46.46%. Similarly, 33% of funds are allocated to 29.86% of the Municipal Council population and 24% funds to 23.68% of the Nagar Panchayat population. The State Government is equally prioritizing the development of small towns.

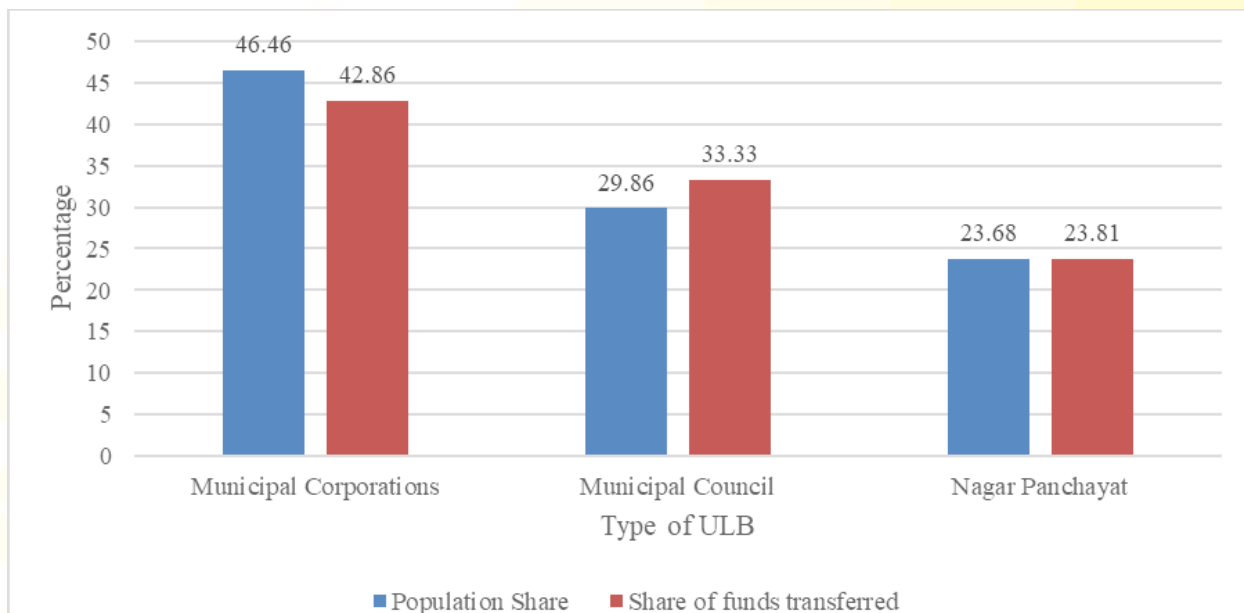


Figure 7.2: Share of Urban Population among ULBs and funds transferred from GoMP to various ULBs in the year 2022-23

Source: (Census, 2011; DoF, GoMP, 2022)

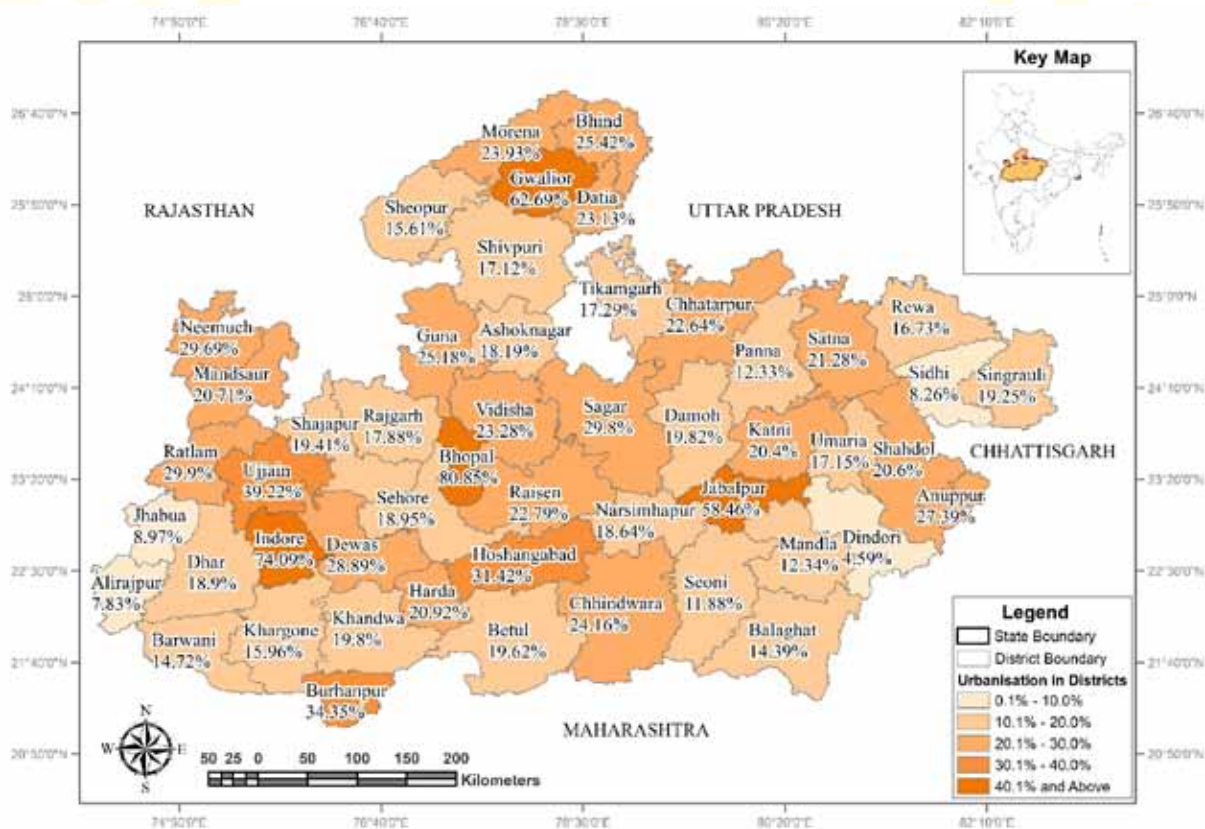


Figure 7.3: Urban population in percentage in districts of Madhya Pradesh

Source: Author generated as per (Census, 2011) data

7.2 Urban Development Schemes

The government of Madhya Pradesh has been constantly upgrading the urban infrastructure and services in the state and increasing the fund's allocation in the urban sector to improve the living condition of the citizens. It is also enhancing city governance through innovative policies and schemes in the urban domain and promoting the ULBs to generate their own funds. It is implementing various schemes in the state with the support of the Centre, aligned with the National Mission of Sustainable Habitat. The National Mission on Sustainable Habitat (NMSH) is being implemented through three programmes: Atal Mission on Rejuvenation and Urban Transformation, Swachh Bharat Mission, and Smart Cities Mission. Prime Minister's Street Vendor's Self-Reliant Fund Scheme and Deendayal Antyodaya Yojana— National Urban Livelihood Mission are functional in the state for the upliftment of the urban poor and to strengthen the economy.

In addition, the Government of Madhya Pradesh is implementing several projects and schemes in the urban sector without Central's assistance. Many of these are from State's own resources while other are through grants from external agencies like Asian Development Bank (ADB), World Bank. GoMP is also executing its own projects and schemes for infrastructure development, urban livelihood, economic welfare, and conservation of natural resources.

7.2.1 CM Urban Infrastructure Development Scheme (Phase I, II and III)

As per the Annual Report of UDHD of GoMP 2021-22, the State Government launched CM Urban Infrastructure Scheme in 2012 for the development of urban infrastructure. Under this scheme, the development of roads in an urban area, urban transport, beautification, social infrastructure, parks and heritage conservation has been carried out (UDHD, GoMP, 2022).

Phase I

Under the first phase of the scheme, the cost is Rs. 1,428.00 crores, of which 30% has been provided by the State Government as a grant and the remaining 70% amount has been met by the urban bodies by taking loans from HUDCO. Provision has been made to pay 75% of this loan by the State Government along with the interest amount in 15 years and the remaining 25% amount along with the interest amount by the urban local bodies in 15 years.

Phase II

Second phase of the Chief Minister Urban Infrastructure Development Scheme, Rs. 1,800 crores was approved in the year 2016, under which 382 projects have been approved. 20% of the sanctioned amount in the scheme will be provided by the State Government in the form of a grant and 80% in the form of a loan to urban local bodies by nationalized banks through Madhya Pradesh Urban Development Company (MPUDC).

Under the second phase of the scheme, 382 projects have been approved, in which 13 cities mini-smart cities are being developed under this scheme. Out of 382 projects under the scheme, work has been completed in 237 projects, and work is in progress in 145 projects.

Phase III

Third phase of the Chief Minister Urban Infrastructure Development Scheme, Rs. 536 crores was approved in the year 2020, in which 428 projects were approved. 20% of the amount approved

by the State Government in the scheme is in the form of a grant and the remaining 80% is in the form of loan. 75% of this loan will be paid by the State Government along with the interest amount and the remaining 25% along with the interest amount will be paid by the ULBs. Through this scheme the following works are being undertaken in the ULBs:

- Necessary infrastructure work for increasing the income of local bodies.
- Paving of roads and construction of drains
- Development of parks and green areas
- Construction of stormwater drain.
- Smart road construction work

Under the third phase of the scheme, 428 projects of Rs. 527.50 crores have been approved, out of which 36 projects have been completed so far. Work is in progress on the remaining projects. The financial eligibility of the ULBs of the State under this scheme is shown in Table 7.1.

Table 7.1: Eligibility of Urban Local Bodies in CM Urban Infrastructure Scheme

(Amount in Rs. crore)

Sr	Urban Local Bodies	Per ULB	Total amount	Contribution of state	80% loans from financial institutions
1	Municipal Corporation				
	Bhopal and Indore	10.00	20.00	4.00	16.00
	Gwalior and Jabalpur	8.00	16.00	3.20	12.80
	Ujjain	6.00	6.00	1.20	4.80
	Remaining 11 municipal corporations	3.00	33.00	6.60	26.40
2	17 Municipal Council (above 1 lakh)	2.00	34.00	6.80	27.20
	81 Municipal Council (below 1 lakh)	1.50	121.50	24.30	97.20
3	264 Nagar Panchayat	0.75	198.00	39.60	158.40
4	Newly formed body	-	30.00	30.00	00
5	State Government announcements	-	71.50	14.30	57.20
6	Third party for training and quality assurance	-	6.00	6.00	00
Total			536.00	136.00	400.00

Source: (UDHD, GoMP, 2022)

7.2.2 Chief Minister Urban Infrastructure Construction Scheme

Chief Minister Urban Infrastructure Construction Scheme of Rs. 800 crore is approved in the year 2022 for two years. Specific infrastructure works listed by State Government are being sanctioned in the scheme. Rs. 388.57 crore works are under progress after being approved in the financial year 2022-23 under various ULBs.

7.2.3 Urban infrastructure upgradation through Madhya Pradesh Urban Development Company (MPUDC)

The Department of Urban Development and Housing through its Madhya Pradesh Urban Development Company is numerous projects in various small towns and cities of the state. The projects are mostly related to improving the urban water supply in the cities and reducing the environmental impact of the cities on rivers by establishing sewage treatment projects in cities around the rivers of the state. These projects are implemented with the support of the State Government and other agencies such as the Asian Development Bank (ADB), World Bank and KfW Development Bank. The project cost of ADB-supported projects is Rs. 5,400 of which 70% is a loan from ADB and the rest 30% is the grant by the State Government to improve water supply services in 130 cities. The World Bank supported projects amounting to Rs. 1,080 crores of which 70% is a loan from the World Bank and the rest 30% is the grant by the State Government to implement 7 sewage treatment plants and 3 water supply schemes in 10 cities. The KfW Development Bank is developing sewage treatment plants in 5 cities amounting to Rs. 525 crore of which 70% is loan from ADB and the rest 30% is grant by the State Government.

7.2.4 M.P. Metro

Government of Madhya Pradesh is implementing Metro Rail Projects in the cities of Bhopal and Indore. M.P. Metro Rail Corporation Limited (MPMRCL) has been constituted to implement the metro rail projects in the state. MPMRCL is a 50:50 joint venture between the Centre and the State Government.

The first phase of the Madhya Pradesh Metro Rail Network will be operational by the end of September 2023 in Bhopal and Indore of about 7 km and 17.5 km respectively. The State Government on 19 August 2019 signed a Memorandum of Understanding (MoU) with the Centre for metro rail systems in Bhopal and Indore. The metro rail in these two cities will incur a cost of over Rs. 14,000 crore and have a combined length of about 62.41km.

7.2.5 Automated Layout Process Approval and Scrutiny System (ALPASS)

Automated Layout Process Approval and Scrutiny System is a project under Directorate of Town and Country Planning (DTCP) implemented for the district officials to develop a decision support system for Layout/Planning permission and Landuse Information. It is being used to issue digitally signed landuse certificate and NOCs online through prescribed formal channel of the government. The layouts are scrutinized as per the development guidelines of the state i.e. Bhumi Vikas Rules and the master-plan of the concerned city.

More than 16 thousand certificates have been issued till now generating Rs. 77.52 lakh revenue. Number of certificates issued, and the corresponding revenue generated since 2019 is shown in Figure 7.4.

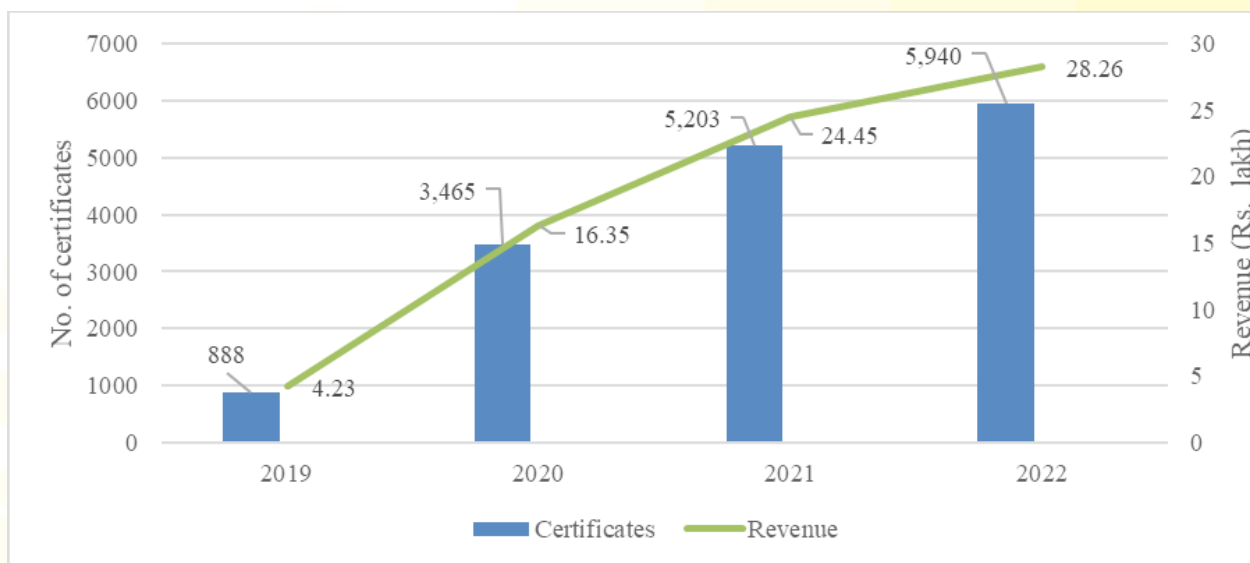


Figure 7.4: Certificates and Revenue generated in ALPASS

Source: (UDHD, GoMP, 2022)

7.2.6 Automated Building Plan Approval System (ABPAS)

The objective of the Automated Building Plan Approval System (ABPAS) is to improve the quality and access to building permit service by the municipality so as to make cities more efficient, transparent and citizen-friendly. It was envisaged to facilitate quick processing and disposal of building plan permissions, automation of the drawing scrutiny, standardization of building fees & other charges and then effective monitoring of file processing. Before this initiative, most of the building plan applications and drawing plans were submitted manually in hard copy. Since its initiation, approximately 32 thousand applications have been received through this portal in Madhya Pradesh till December 2022.

7.2.7 E-Nagar Pallika

Directorate of Urban Administration and Development Govt. of Madhya Pradesh has initiated the ambitious e-NagarPalika project to develop a centralised web-based solution to computerise all cities across the State. The project's primary goal is to provide municipal services to citizens through multiple service delivery channels and ensure accessible, convenient, transparent, and timely delivery of services. To bring transparency and smooth collaboration within various departments of Urban Local Bodies and for the benefit of the citizens, the Government of Madhya Pradesh has embraced E-Governance by facilitating essential citizen services through this Portal.

7.2.8 Pradhan Mantri Awas Yojana – Urban (PMAY-U)

More than 9.50 lakh houses have been sanctioned under all components of Pradhan Mantri Awas Yojana-Urban (PMAY-U) since its inception, out of which houses of more than 6.00 lakh beneficiaries have been completed. Under the scheme, approval has been given for 1265 projects between the year 2018-19 and the year 2022-23; 4,70,389 housing units have been sanctioned and

construction of 4,34,127 housing units has been completed. Under the 'Credit Linked Subsidy' component of the scheme, 1.68 lakh beneficiaries have benefited.

Between 2018-19 and 2022-23, a total amount of Rs.18,284.50 crore has been invested in Pradhan Mantri Awas Yojana-Urban, which includes Central assistance and State assistance amounting to Rs.14,169.04 crore.

7.2.9 Atal Mission for Rejuvenation and Urban Transformation (AMRUT) – (1.0) and (2.0)

AMRUT (1.0)

According to the data received from the Directorate of Urban Administration and Development in January 2023, the project amount for urban development has been approved for implementation of the project worth Rs.6686.97 crore. So far, the total amount received from the Government of India in the first, second and third instalments is Rs.2497.05 crore for the development and construction of drinking water, sewerage, rainwater drainage, transportation and green areas. So far, works worth Rs.4152 crore have been completed on 176 projects. An amount of Rs.5338 crore has been spent on the implementation of the projects.

AMRUT (2.0)

Atal Mission for Rejuvenation and Urban Transformation 2.0 (AMRUT 2.0) scheme was launched on 01 October 2021 for the period of 05 years i.e. from the financial year 2021-22 to 2025-26. Under AMRUT 2.0 funds have been allocated to Madhya Pradesh for the entire mission period. The Central allocation for AMRUT 2.0 projects has been distributed among the States/UTs using the equitable formula wherein weightage to urban population (Census 2011) and area of each State/ UT has been given in the ratio of 90:10. Accordingly, the State of Madhya Pradesh has been allocated Rs. 4,065 crores, for the project component.

Box 7.1: Training programme for the newly elected municipal councillors

An innovative training programme was organised for 5,085 newly elected municipal councillors of the state, the main aim was to strive the ULB's to focus on environment protection, electricity conservation, water conservation and developing source of funds to reduce the dependency on the centre or the state funds. Also, as a part of their training two books were released by Sunder Lal Patwa National Institute of Urban Management (SPNIUM), Bhopal which provided a road map for the working of the representatives.

7.2.10 Swachh Bharat Mission (SBM) – (1.0) & (2.0)

Due to the intensive efforts of the past years, there has been a radical change in the urban sanitation scenario of the state, due to these efforts, the quality of sanitation services has increased, along with the development of infrastructure, the path of sustainable sanitation has been paved. As a result of this, the performance of the state has continuously improved in the Swachh Survekshan organized annually by the Government of India. The state has secured the first position in the Swachh Survekshan for the year 2022, and 11 major cities of the state have been honoured at the national level. Apart from this, 98 cities in the state have also been successful in getting star ratings. Municipalities have been provided with garbage collection vehicles through

which the collection of dry and wet waste is 100 per cent from all the wards. UDHD of GoMP reported that material recovery facilities have been set up in 400 urban local bodies for the disposal of dry waste. In addition, centralized composting units have been set up in 400 cities where wet waste is converted into compost. Apart from this, home composting of wet waste coming out of their homes is also done by more than 6.5 lakh families.

In Indore, Ujjain, Bhopal, Rewa, Jabalpur and Singrauli etc., execution units for construction and demolition waste and collection and storage systems are being operated in small towns. In the year 2022, the Government of India has given a star rating to 98 cities of the state; in which the number of cities is: 7 Star - 01 City (Indore), 5 Star - 01 (Bhopal), 3 Star - 23 City and 1 Star 73 City. The Swachh Survekshan Ranking in the last 6 years for the SMART Cities of the state is shown in Figure 7.5.

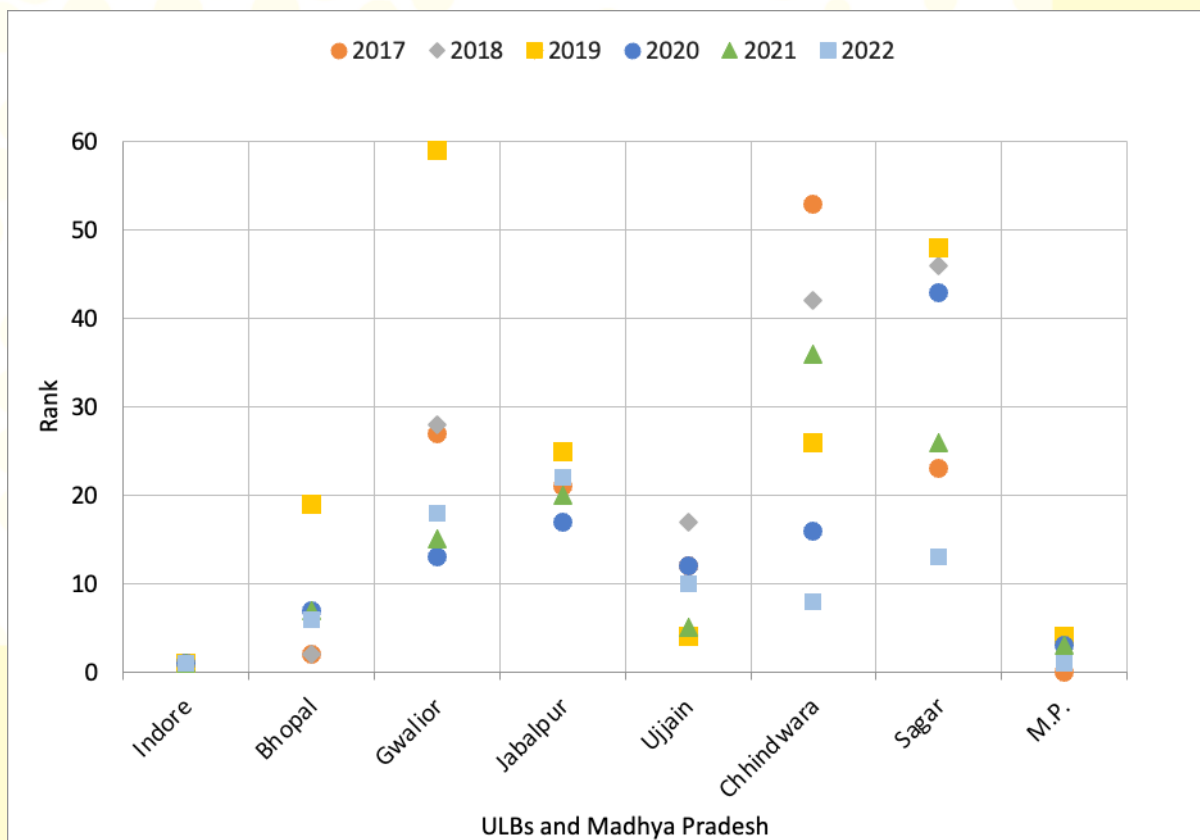


Figure 7.5 : Swachh Survekshan Ranking for cities and the State of Madhya Pradesh

Source: (Directorate of Urban Administration and Development, 2023)

7.2.11 Smart Cities Mission

Seven cities of Madhya Pradesh have been selected under Smart City Mission (SCM) which are Indore, Bhopal, Gwalior, Jabalpur, Sagar Satna and Ujjain. UADD of GoMP reported that as per Smart City Proposal of cities, 814 projects including SCM grant fund, PPP and Convergence category have been planned. Out of which 583 projects of worth Rs. 9,444.25 crore across all the seven Smart Cities have been completed, 211 Projects Costing Rs. 9,968.62 crore are under implementation and 20 projects costing Rs. 283.37 crore are in tendering process.

Under SCM Grant Fund 639 works in these cities worth Rs. 6,894.85 crore have been planned, out of which 478 works costing Rs. 4,112.76 crore have been completed and 161 works which cost around Rs. 2,782.09 crore are on-going. Bhopal and Indore Smart Cities are amongst few to utilize the SCM grant fund ceiling of Rs. 1,000.00 crore mark.

Under the agenda of Digital Governance, the Smart Cities have played vital role through implementation of ICCC (Integrated Command Control Centre) as a platform for pan city for citizen centric online services and have enabled collation of information and collaborative monitoring, thus helping in the analysis of data for quicker decision making. ICCC's have also contributed toward effective monitoring and migratory measures during Covid -19 Pandemic and post recovery period in the State.

Intelligent Traffic Management System (ITMS) enables users to be better informed through traffic regulatory challans being generated online. The system is helpful in monitoring traffic on a real-time basis thereby making it safer, more efficient, coordinated and smarter. GoMP has provisioned a share of 75% of the generated revenue through challans to commensurate the O&M cost borne by the Smart Cities SPVs. The ICCC of a smart city acts as a "nerve centre" for operations management. It processes a complex and large pool of data sets at an aggregated level. The ICCC has enabled the Madhya Pradesh state administration to monitor and administer multiple city civic utilities and citizen services across seven cities in the state through a central cloud. It has also enabled the State Government to remotely manage and control various citizen services via a single platform.

Box 7.2: Science and Technology in Urban Services

The State has the best of innovations and technology which can be seen in the city of Indore. The city's efforts in the solid waste management have made it a prototype example for the nation, the city generates fuel for nearly 150 public buses from waste and has also created a world class facility for material recovery (MRF). The municipality has set up this facility, which segregates the waste into 35 categories through an automated segregator and the municipality generates revenue by selling the categorised produced waste. This does not only improve segregation, but also reduce discarded dump at landfill site.

One of the best models to remediate landfill sites can be found in Bhopal where it has reclaimed 37 acres of land which was once a dumpsite for the entire city. Waste was dumped in this area for over 30 years and contained over 7.5 lakh ton of legacy waste. Out of the 37 acres of land, 21 acres was to be recovered through biomining and the rest 16 acres was decided to be capped. A total of 1.8 lakh ton of waste was recovered using biomining. Bhopal has set a model for the rest of the country. It has shown that legacy waste in dump yards can be effectively remediated using appropriate technology solutions. It has become a model for the remediation of the 3,000 odd dumpsites in cities across the country.

The state has also initiated Preparation of Property Tax Register Based on GIS and Revenue Survey its Integration in E-Nagarpalika with Technical Handholding Support in Municipal Corporation which will provide a spatial dimension to the tax record and improve the revenue collection.

Apart from the government initiatives Madhya Pradesh is also now seen as an entrepreneurship hub in technology advancing the urban services. The state has some of the best startups initiative in the field of solid waste management and urban mobility sector.

7.2.12 Deendayal Antyodaya Yojana – National Urban Livelihood Mission (DAY-NULM)

Deendayal Atyodaya Yojana National Urban Livelihood Mission (DAY-NULM) is being run for the upliftment of the urban poor with the joint efforts of the Madhya Pradesh government and Urban Local Bodies. The mission is committed to providing means of livelihood to the urban poor through capacity building, self-employment, skill training, social security, and institutional development. Under this mission, hawkers' corner/vendor markets are developed for providing shelter to the urban homeless and street vendors. Along with this provision of social services are also provided by various departments.

The key components of the plan are as follows:

- Social Awareness and Institutional Development.
- Through Skill Training and Placement.
- Self-Employment Program
- Capacity Building & Training
- Assistance to Urban Street Vendors
- Shelter Scheme for the Urban Poor

UDHD of GoMP reported the financial and physical achievements under the National Urban Livelihood Mission (NULM) scheme, as mentioned in table 7.2.

Table 7.2: Progress of National Urban Livelihood Mission (NULM)

Year	Sr	Name of the Programme	Target (Number)	Achieved (Number)
2021 -2022 (Till January)	1	Social Integration and Institutional Development	Formation of Self-Help Groups -11,000	Self-Help Groups Formed – 8,700
	2	Employment Through Skill Training and Placement	Applicants to be Trained- 52,000	Total Trained Applicants -38,551
	3	Self-Employment Program	Individual Loans – 12,000	Individual Loan Disbursement – 6,447
			Group Loans -250	Group Loan Disbursements-191
			Bank Linkage of Self-Help Groups -5,000	Bank Linkage Distribution of Self-Help Groups -3,292

Year	Sr	Name of the Programme	Target (Number)	Achieved (Number)
2022 -2023 (Till November 2022)	1	Social Integration and Institutional Development	Formation of Self-Help Groups -3,355	Self-Help Groups Formed -9,814
	2	Employment Through Skill Training and Placement	Applicants to be Trained - 3,355	Total Trained Applicants - 75542 Placed - 17,749
	3	Self-Employment Program	Individual Loans - 2,349	Individual Loan Disbursement - 5,341
			Bank Linkage of Self-Help Groups -2,097	Bank Linkage Distribution of Self-Help Groups - 3,989

Source: (UDHD, GoMP, 2022)

Box 7.3: Re-densification Policy – 2022

Government of MP is catalysing urban transformation through its Re-densification Policy at various locations of the State by engaging Developers through PPP mode. This policy primarily focuses on upgrading government infrastructure against monetization of Govt. land parcels, termed as Compensatory Land Parcels (CLPs). Government gets future-ready infrastructure, developer gets an opportunity to invest in strategic locations which otherwise were out of their reach and cities to get the required infrastructure, investment in real estate and employment.

During the last two years, more than 50 projects worth Rs. 2,200 crore government infrastructure works have been approved and are under implementation. Policy induced investment in CLPs by Developers are way higher. The average bid value received is 48% higher than the bid/reserve price, resulting in a substantial financial contribution to the government exchequer.

Benefits of the Policy:

- Creating great business opportunities for the developers
- Inducing investment, generating employment, and improving economy
- Building futuristic Govt. as well as Pvt. Infrastructures
- Improving the liveability, mobility, and sustainability of the influence area

Following are the major opportunities for the developer under Re-densification projects:

Encumbrance Free Government Land Parcels are offered to the Developers as CLPs

- Opportunity to own CLPS on a freehold basis in prime locations having high business prospects.
- No one-time down payment –construction of Govt. facilities to be done against land value.

Summary of the bids received from Jan-21 to Jan-23 for 22 Re-densification Projects:

- Total Reserve/ Bid Price – Rs. 1,114.17 crore
- Total Bid value received – Rs. 1,646.19 crore
- Estimated amount to be deposited in treasury – Rs. 532.02 crore
- Total Cost of government facilities to be constructed – Rs. 751.07 crore

7.2.13 PM Street Vendor's AtmaNirbhar Nidhi Scheme (PM SVANidhi)

PM Street Vendor Self-Reliant Fund Scheme has been started from June 2020 for providing working capital loans of Rs. 10 thousand, Rs. 20 thousand and Rs. 50 thousand by the Government of India to strengthen the economy and to speed up the work of these street vendors in the Covid-19 pandemic.

UDHD of GoMP reported progress and achievements of the state in the current year under Swanidhi Yojna which are mentioned below: -

- The State is at first place in the country under the first phase of the fund scheme (Rs. 10,000/- loan amount) as Rs. 521.66 crore loan has been distributed to 5.23 lakh urban street vendors.
- Under the second phase (loan amount of Rs. 20,000/-) of PM Swanidhi Yojana, it is in second place in the country by disbursing a loan of Rs. 255.79 crores to 1,28,060 urban street vendors.
- An interest-free loan of Rs. 27.34 crores has been provided to 5,496 urban street vendors under the third phase of the PMSW fund scheme (loan amount of Rs. 50,000/-).
- Digital transactions are being done by 2.45 lakh urban street vendors under the PMSW fund scheme and Rs. 4.24 crore cashback has been received till date.

7.2.14 Resident Welfare Association (RWA) Policy

The State Government has prepared a draft Resident Welfare Association (RWA) policy for the governance and internal management of residential colonies which is under consideration at the government level. The policy aims at strengthening the RWAs and supporting them through an effective, robust and holistic mechanism to ensure their smooth functioning. It has helped resolve the intricate problems and issues related to basic municipal services, safety, social development, and environmental protection at the RWA level.

The policy envisages bringing all the RWAs under one umbrella for efficient grass-roots level governance and envisioning effective grievance redressal related to RWAs, using information technology and digital technology to foster resident friendly environment. It also seeks to bring brevity, clarity, transparency, and accountability in the roles and functions of all the stakeholders.

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