Livelihoods for the Urban Poor:
A Case Study of UMEED Programme in Ahmedabad

C. N. Ray

September 2010

Centre for Urban Equity
(An NRC for Ministry of Housing and Urban Poverty Alleviation, Government of India)
CEPT University
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Abstract

Recent policies have given emphasis on eradication of poverty, both economic and of opportunities and living conditions. However, due to liberalization and changing environment there are changes in the employment situation resulted in an increase in the share of the already large informal and unorganised sector in the recent years. The government of Gujarat has finally come up with innovative solutions to creating choices for the urban poor through various solutions and multiple dimensions. UMEED is an ongoing initiative under the Rs 13,000-crore Garib Samruddhi Yojana of the Gujarat government which aims to achieve sustained reduction in the vulnerability and poverty of the poor. The program provides job training and placement to youth from vulnerable families across Gujarat. Implementation of the UMMEED in Ahmedabad has been quite unique due to strong support of the local NGOs. But its coverage is very limited as it has not address the basic livelihood issue of the larger section of urban poor. Even as a limited coverage it appears that most of the beneficiaries have gained knowledge of basic computer and few state-of-the-art software necessary to be learnt in today’s technologically advancing world.

Keywords: Employment, Labour, Poverty, SAATH, UMEED
1. INTRODUCTION

Cities have been the centers of economic growth, but the excessive demand for basic amenities in all cities resulting in deterioration in the physical environment. The quality of life has thus suffered due to continuing influx of migrants and, consequently, widening of the gap between demand and supply of essential services and other infrastructure in these areas. The government policies and programmes on urban poverty reduction have moved from a stage where it was seen primarily in terms of social and economic inequities in the First Plan and later as distortion in the income distribution in the Fourth Plan and now as a problem of access to productive employment, shelter and services. However, Eleventh Five Year Plan has given emphasis on eradication of poverty, both economic and of opportunities and living conditions.

It is stated that the basic weakness in our employment performance is the failure of the Indian economy to create a sufficient volume of additional high quality employment to absorb the new entrants into the labour force while also facilitating the absorption of surplus labour that currently exists in the agricultural sector, into higher wage, non-agricultural employment. In such a situation any major change to achieve the inclusive growth requires migration of surplus workers to other areas for productive and gainful employment in the organized or unorganized sector. Due to migration of the male members, women are participating more in agriculture and require special attention for providing adequate credit and other requirements.

It is stated that the employment strategy for the Eleventh Plan must ensure rapid growth of employment while also ensuring an improvement in the quality of employment. While self employment will remain an important employment category in the foreseeable future – it accounted for 58 per cent of all employment in 2004-05 – there is need to increase the share of regular employees in total employment. It should be the focus of policy to achieve a substantial increase in the share of regular employment with a matching reduction in the share of casual employment which at present is as high as 23 per cent.

India's labor force exhibit extremes, ranging from large number of illiterate workers unaccustomed to machinery or routine, to a sizable pool of highly educated scientists, technicians, and engineers, capable of working anywhere in the world. Since early 1980s there has been a shift in the economic policy of the government of India towards a more open policy framework. The intensity and spread of economic reforms across different sectors of the economy, however, increased from 1990–91 onwards. As part of liberalisation, a set of major industrial regulations have been severely curtailed in their scope or completely withdrawn. Scholars have noted that there was an increase in the share of the already large informal and unorganised sector in the recent years (Unni and Rani 2003; Chandrashekar and Ghosh 2002).
Ahluwalia (2000) while analyzing the trend of the labour market identified rigid policies as the main contributing factor leading to sluggish growth in employment in the post reform period. Nagraj (1994) on the other hand emphasizes structural changes in employment in the industrial sector in favour of unregistered enterprises that actually lead to flexibilization of work and an undermining of organized labour power to initial gains in employment and wages that prove to be marginal on a larger canvas of listless employment growth with its correlations in poverty, inequality, and basic living conditions (Chandrasekhar and Ghosh, 2002).

The world economic crisis has affected the existing labour market all over the world but it appears that Indian economy has fared the world economic crisis relatively well. The growth in the Indian economy experienced a modest slowdown in the wake of the current financial crisis, but has recovered in the third quarter (ILO 2009). However, the slowdown in the economy has had an adverse impact on the quality of employment that could further increase informal employment, which currently stands at 93 per cent of the workforce. The government of India introduced several programmes such as the Rashtriya Swasthya Bima Yojana (National Health Insurance Scheme) and Aam Aadmi Bima Yojana (People's Insurance Scheme) for certain targeted groups. However, basic social protection in India remained weaker than in other emerging economies.

The trends in employment and unemployment as well as real wages between pre and post-reform periods have been studied by many researchers. Dev (2000) discussed employment growth, unemployment rates based on time criterion, educated unemployment, un-employment by income or expenditure criterion (poverty among workers) and quality of employment. The study concluded that though there are no signs of decline in the growth of employment at the aggregate level in the post-reform period, yet the share of self employed and regular wage workers has been declining and casualisation of labour has been increasing over time. It appears that the casualisation phenomenon has been growing along with the process of economic liberalization and changes in macro-economic situation.

By using the NSS data on casual workforce in urban manufacturing in India in the period between 1983 and 1993-94, Pais (2002) indentified that the high incidence of casual labour in the industrial sector. During the first phase of economic liberalization there was a significant decline in casualisation in manufacturing, specifically in manufacturing industries based on agricultural inputs. Along with a decline in net additions to the casual workforce, there was a decline in the incidence of casual labour in the manufacturing industries. This was accompanied by an increase in the incidence of casual labour in construction and agriculture.

The casualisation of labour is linked to poverty and employment status. Sundram and Tendulkar (2004) while studying the urban poor in the labour force in 1990s highlighted that the worker
population ratios are lower for males but higher for females in poor households despite higher child-woman ratio and dependency burden. This suggests the presence of what may be called a compelling need-based participation in workforce where it is their poverty status that, ceteris paribus drives them to greater work participation. A further accentuating factor is lower returns to female labour compared to male labour.

While analyzing the employment scenario of urban poor in the country Unni (2009) commented that the variation in poverty rates among the different categories and by gender is quite high. The estimated shows that highest proportion of poor is among the casual workers, being 53 per cent among men and 62 per cent among women. On the other side there are much less gender variation among the regular salaried workers, 16 per cent and 18 per cent, among men and women, respectively. In case of workers in the category of self-employed the study indicated a much higher poverty rates than salaried workers, though this rate was quite high among the self-employed, with about 30 per cent of men in poor households and more than 40 per cent of the women being poor.

Table 1: Percentage of Workers (15-64 years) in Poverty in Urban Areas 1993-2000

<table>
<thead>
<tr>
<th>Category of Workers</th>
<th>1993-94</th>
<th>1999-00</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Male</td>
<td>Female</td>
</tr>
<tr>
<td>Self Employed</td>
<td>31.4</td>
<td>40.8</td>
</tr>
<tr>
<td>Salaried</td>
<td>17.4</td>
<td>19.4</td>
</tr>
<tr>
<td>Casual Labour</td>
<td>54.7</td>
<td>63.2</td>
</tr>
<tr>
<td>Total</td>
<td>29.2</td>
<td>40.3</td>
</tr>
</tbody>
</table>

Source: Jeemol Unni, India Urban Poverty Report, 2009

Other studies have focused on the impact of labour regulations and trade liberalisation on manufacturing employment and labour demand (Besley and Burgess 2004; Hasan, Mitra and Ramaswamy 2007). These two studies mainly utilised state level data on manufacturing industries available in the annual survey of industries. Ramaswamy’s (2007) investigation of growth and structure of employment in 14 major states of India during 1983 and 2004-05 helps maintain comparability with two important recent studies of regional income disparities, namely, Ahluwalia (2001) and Sachs et al (2002). The author concluded that there has been increasing diversification across sectors on Indian states, though the rate of diversification varies across states. It appears that employment growth is faster in states that have had initially more diversified economies.

Making a distinction between the formal-informal (organised-unorganised) sectors of economy, Ramaswamy (2007) mentioned that the private sector within the organised sector has created substantial absolute number of employment in three states, namely, Andhra Pradesh, Karnataka
and Gujarat. He concludes by the warning that the creation of a labour force, employable and amenable to skill training and upgrading, is an uphill task and states will have to find ways of meeting this.

Livelihoods approach has been considered to be effective way urban poverty alleviation in India. A number of programmes in this direction were initiated under various Five-Year plans in the country.

**Figure 1-1 : Design and Redesign of Urban Poverty Alleviation Programmes from UCD to SJSRY to BSUP/JNNURM**

The origin of Urban Poverty Alleviation (UPA) initiatives can be traced to the Community Development Programme which began in the early 1950s (Jain, 1988). The first formal attempt to experiment with Community Development Approach in cities was the Urban Community Development (UCD) pilot project which was started in 1958 and followed by a series of UCD pilot projects based on “Area Oriented Approach”.
Subsequently, Urban Improvement of Urban Slums (EIUS) was identified as a basic need of the slum population in the Fifth Plan. The scheme was later transferred to state governments for onward implementation in 1974. The approach of EIUS was also “Area-oriented”. The Seventh Plan made the first conscious attempt to address urban poverty issues directly instead of treating them as mere adjunct of rural poverty. In the Plan, the Central Government decided to expand the Urban Basic Services (UBS) programme, implemented during 1981-84 in 42 towns in collaboration with UNICEF, to 168 towns. The UBS aimed to catering to the basic physical and social needs of the urban poor with a view to improving their living conditions. The important feature of the programme was its “Community Participatory Approach”.

The NCU had recommended that amelioration of urban poverty should be accorded the same priority as given to rural poverty. In addition, it recommended that community development should be the strategy for improvement of living conditions of the urban poor. Consequently, as a follow up of the recommendations made by NCU, the first major comprehensive intervention of addressing the issues of growing incidence of poverty in urban areas was started in 1989. The Government of India adopted a four-pronged strategy comprising:

a) Employment creation for low income communities through promotion of micro-enterprises and public works;

b) Housing and shelter up-gradation.

c) Social development planning with special focus on development of children and women; and

d) Environmental improvement of slums.

Based on this strategy, the Central Government launched two schemes for the urban poor:

I. *Nehru Rozgar Yojana (NRY)*, in 1989, to cater to the economic needs of the urban poor by providing them employment opportunities through skill up-gradation and assistance in setting up their own micro-enterprises; and

II. *Urban Basic Services for the Poor (UBSP)*, which was a modified UBS programme, in 1990.

The NRY and UBSP were based on “Beneficiary Approach” and “Community Approach”, respectively. Thus, by end of the Seventh Plan period, the Government of India had adopted the “Area Approach” under EIUS scheme, “Beneficiary Approach” under the NRY scheme and “Community Approach” under the UBSP programme but an “Integrated Approach” was still lacking.

The Constitution (74th Amendment) Act, 1992 aims at providing the ULBs with the status of a third-tier of Government. It is designed to make the ULBs as viable self-governing democratic institutions at the grassroots level. The Act has included UPA as a legitimate municipal function.
The Act has facilitated partnerships between ULBs and higher levels of government as also the decentralization in the implementation of UPA programme.

In the Eight Plan, “Participatory Approach” became the fulcrum for UPA programmes. The Prime Minister’s Integrated Urban Poverty Eradication Programme (PMIUPEP) was launched in 1995 with the aim of creating a facilitating environment for improvement in quality of life of urban poor through Community-based Organizations (CBOs) to the centre of development process, by facilitating direct participation of the targeted groups. The important feature of the PMIUPEP was adoption of the UBSP model of community based structure to form the foundation of the programme. Services were to be provided by involving these organizations as far as possible.

Employment Situation in Gujarat:
The New Industrial policy of 2009 has laid emphasis on creation of opportunities which would directly augment the levels of employment in the state. The state of Gujarat with its strong presence across a wide spectrum of industrial activities expected to offer ample employment opportunities. The policy recognises the need to develop trained manpower and therefore has laid substantial focus on increasing the skill sets among the manpower which would have a direct and positive impact on employment generation and productivity levels in the state. it is also intended that the socio-economic growth experienced by the state would lead to achieving Human Development Indicators which would result in the state being benchmarked at a national and international level.

The state of Gujarat has experienced a rapid growth of population, much above that of the country since the beginning of the present century. This could be attributed – besides a lower death rate, particularly of children – to high rate of immigration. On the other hand, work participation rate (WPR) – defined as the percentage of total workers (main and marginal) to total population – is higher for Gujarat than the country for males, in urban areas. The data from population census as well as National Sample Survey (NSS) support this proposition. The census figures for WPR (main workers) among males work out as 50.8 in urban areas in the state in the year 1991. The corresponding figures for the country are 51.9 and 48.6. For females, however, the gap is the other way around: the state level figures 6 in urban areas are below those for the country 8.2 per cent. Based on census and NSS data one would, therefore, argue that Gujarat enjoys high employment rates – much more than the country as a whole. In fact, male WPR in the state is higher than that of most of the large states, excepting a few like Andhra Pradesh, Karnataka, Tamil Nadu and Punjab.. There has been an increase in male WPR (principal) during the period from 1987-88 to 1993-94.
However, the urban female working population falls behind the national average. This can partly be explained in terms of socio-cultural prejudices, norms, and traditional values, etc., that restrict entry of women into urban labour market. A higher rate of female literacy in urban areas of the state yet a higher unemployment rate therein are a matter of concern. There is, however, a sharp increase in the share of marginal or subsidiary status workers among females in urban Gujarat, more than compensating for the decline in the share of principal status workers. This could possibly be explained in terms of growth in demand for short duration jobs in informal activities where women are preferred.

The unemployment rates have been higher in urban areas – in Gujarat as well as the country, both for males and females. What is, however, more important is that the usual status rates, unadjusted and adjusted, as well as the weekly rates in the state of Gujarat are much below the national average. This is also true both for males and females. Importantly, the gap between the rates of the state and the country is very high in case of educated persons. The usual status unemployment rate for educated persons above 15 years of age in Gujarat is only half that of the country. One may argue that employment opportunities in Gujarat for educated, both males and females, are significantly higher than in the rest of the country.

The percentages of regular workers among all female (usual status) workers in the state are below that of the country, in urban areas during the eighties and early nineties. For males, however, the state level figure works out as higher than the national figure. Further, the degree of casualisation is noted to be higher in the state than in the country. Importantly, the higher incidence of casual employment has come about at the cost of self-employed and not the regular workers, in urban areas.

Most significant change that has been observed regarding employment scenario in Gujarat is for female workers. There is a dramatic rise in their share of employment in communication and other services in urban areas. The increase in its share of workforce may, therefore, be described as supply induced growth of employment during the eighties and early nineties.

The above discussion of the workforce structure, presents an optimistic scenario for the state of Gujarat. The participation rates (WPR) for males in the state have generally been much higher than the national status. This is valid for females as well if one takes subsidiary employment into consideration. Further, the state has experienced a high growth of employment during the past decade or so – much more than in the rest of the country. Consequently, the rates of unemployment are low, both for males and females, in rural as well as urban areas. In spite of the

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high and increasing WPR (including the subsidiary employment) for men and women, lower unemployment rate, etc, in the state compared to the country, there are some issues of concern\(^3\). There is high incidence of casual employment in the state, among which a larger percentage is likely to be poor. These reflect absorption of labour on temporary and part time basis in various low productive activities.

Employment growth is higher in sectors that, in general, have low productivity, low wage rate and a high incidence of poverty.

The WPR for females, considering only the main workers (of the census) are less in Gujarat than those of the country, in urban areas. As per NSS, too, the women WPR, considering only the principal workers, are lower than the country in urban areas. Importantly, female unemployment rates in Gujarat have gone up during 1983-93 by all the definitions, quite contrary to the trend at the national level. These suggest that a large part of the female employment is subsidiary or marginal in nature.

There has been a phenomenal growth of female employment in low productive community based services during 1983-93. This too reflects a slow but distinct process of immiserisation and feminisation of poverty in the state.

**Urban Poor Employment Programmes in Gujarat:**

With aim to provide gainful employment to the urban unemployed or underemployed poor through encouraging the setting up of self-employment ventures or provision of wage employment, the Government of India has launched the Swarna Jayanti Shahari Rojgar Yojana (SJSRY). The SJSRY consists of two schemes, namely –

The Urban Self-Employment Programme (USEP): The USEP have three distinct parts –

I. Assistance to individual urban poor beneficiaries for setting up gainful self-employment Ventures.

II. Assistance to groups of urban poor women for setting up gainful self employment ventures. This sub-scheme may be called “The scheme for Development of Women and Children in Urban Areas (DWCUA)”.

III. Training of beneficiaries, potential beneficiaries and other persons associated with the urban employment programme for Up gradation and acquisition of vocational and entrepreneurial skills. The Urban wage employment programme (UWEP)

\(^3\) Ibid
This programme aims to provide wage employment to beneficiaries living below the poverty line within the jurisdiction of urban local bodies by utilizing their labor for construction of socially and economically useful public assets.

**Skill Insecurity:**
Skills become a necessity and a form of security to improve the employability of the workers. Skills improve human capital and ensure income security for the workers, particularly for the less-educated workers. A major insecurity faced by informal sector workers, particularly those from poor households, is the lack of marketable skills. The inability to invest in skills and knowledge is a major factor that results in skill insecurity. Most of the workers in the informal sector have very low or limited skills. A micro-study on skill insecurity in Ahmedabad was undertaken by Unni Jeemal and Uma Rani (2003), wherein they defined, skills as “knowledge” and “the ease with which anyone else could acquire the skill.”

The study found that skills among informal workers were quite rudimentary and 63 per cent of the respondents reported that their skills could be transferred easily. Easy transferability of skills was reported to be the highest among the salaried (75 per cent). About 27.8 per cent of the salaried workers had obtained formal training but this was limited to secondary-level education. These workers were engaged in very low-skilled activities, consequently increasing their feelings of insecurity. Between 64 per cent and 68 per cent of piece rate, self-employed, non-agricultural, and casual workers also reported easy transferability of skills. A large proportion of workers also felt that due to lack of education and skills, it was difficult for them to move into alternative jobs. This raises the need to focus on promotion strategies for increasing skills, to improve the quality of employment, particularly among the vulnerable groups in the informal economy (Unni and Rani 2003).

**Table 2: Source of Informal Training by Activity Status in Ahmedabad**

<table>
<thead>
<tr>
<th>Sources of Informal Training</th>
<th>Self-employed Agriculture</th>
<th>Self-employed Non-Agriculture</th>
<th>Salaried</th>
<th>Casual Workers</th>
<th>Piece Rate Home-Based</th>
<th>All</th>
</tr>
</thead>
<tbody>
<tr>
<td>Through NGOs</td>
<td>0.6</td>
<td>1.9</td>
<td>4.6</td>
<td>0.8</td>
<td>1.2</td>
<td>1.3</td>
</tr>
<tr>
<td>Through Government</td>
<td>0.1</td>
<td>1.4</td>
<td>29.8</td>
<td>0.4</td>
<td>1.7</td>
<td>3.1</td>
</tr>
<tr>
<td>Through Family &amp; Friends</td>
<td>27.2</td>
<td>46.5</td>
<td>8.0</td>
<td>26.9</td>
<td>50.4</td>
<td>29.6</td>
</tr>
<tr>
<td>Through on-the-job Training</td>
<td>71.9</td>
<td>50.2</td>
<td>57.5</td>
<td>71.9</td>
<td>46.8</td>
<td>66.1</td>
</tr>
</tbody>
</table>


The dependence of the workers on a formal source to acquire skills was very low, about 7 per cent obtained their skills from formal training. The formal sources of training include government-sponsored Institute of Technical Training (ITI), polytechnics, or any other formal
institutions. (Unni, 2009) There was a large dependence on informal sources, both for upgrading their skills or learning new skills. About 30 per cent of the workers acquired their skills through family or friends and 66 per cent from ‘on-the-job training’. The informal way of acquiring their skills is mainly the traditional way of learning. The family members, neighbours and friends help the younger workers to acquire skills at home. Improved skills help them earn more income for the household. This also helps people increase their confidence, particularly for those who cannot access formal education, due to lack of resources.

The Urban Wage Employment Programme (UWEP)

This programme aims to provide wage employment to beneficiaries living below the poverty line within the jurisdiction of urban local bodies by utilizing their labor for construction of socially and economically useful public assets. In such a situation, the Government of Gujarat proposed to incorporate an innovative approach of training to poor youth of urban areas under the training component of SJSRY. This initiative is turned into a new programme known as the UMEED programme for employable youth. The UMEED programme is expected to bridge this gap, building the capacity of both young women and men, between the ages of 18-35 years, from slums.

2. UMEED: PROGRAMME OVERVIEW

Looking at the sprawling problem of urban poverty, Ahmedabad Municipal Corporation decided to take an inventory of the urban poor in Ahmedabad in association with Government of Gujarat, NGOs, academics, urban communities, Ahmedabad Urban Development Authority and various industry giants. It finally came up with innovative solutions to creating choices for the urban poor through various solutions and multiple dimensions. The main dimensions can be categorized into three broad categories:

1. Housing for Urban Poor
2. Livelihood Provision for Urban Poor
3. Provision of Basic Services for Urban Poor

The livelihoods aspect of urban poor in Ahmedabad city as the base for overall development of this section of society will be catered to by the UMEED programme in Ahmedabad.

SAATH is a non-governmental organization registered as a public charitable trust in Gujarat, India. Since 1989 SAATH has facilitated participatory processes that improve the quality of life for the urban and rural poor. SAATH’s one-stop, integrated services reach over 100,000 slum dwellers in Ahmedabad, and many more in Gujarat. SAATH also provides a platform for individuals, institutions and corporate to partner with Bottom-of-Pyramid communities.
UMEED is an ongoing initiative under the Rs 13,000-crore Garib Samruddhi Yojana of the Gujarat government scheme which aims to achieve sustained reduction in the vulnerability and poverty of the poor. The programme is jointly run by four organizations- SAATH, CAP Foundation, Aid-et-Action and Skill Pro Foundation – as region-wise resources agencies for conducting training. Municipalities and Corporations assist civil societies to implement the Project at the city level. Additional CEO of GUDM, coordinates the Project at the state level.

SAATH started working on livelihoods in 2001, and has actively promoted Public-private partnerships to scale projects. In 2005, SAATH partnered with Ahmedabad Municipal Corporation and American India Foundation (AIF) to pilot an innovative employability-training program called “UDAAN,” aimed at underprivileged youth ages 18 to 35 years. UDAAN successfully trained and placed over 900 youth in service sector domains like customer relations and sales, hotel management, bed side patient attendant, and others.

After the successful pilot of UDAAN, the Government of Gujarat asked SAATH to replicate the program across all major towns of Gujarat. In 2007, the program was renamed UMEED and began with one training center at Behrampura slum area in Ahmedabad.

The program provides job training and placement to youth from vulnerable families across Gujarat. SAATH ties up with corporate and local businesses that need to hire confident, competent persons. Based on the needs of the market, SAATH delivers trainings to youth in areas like Business Process Outsourcing, Bedside Patient Assistance, Customer Relations and Information Technology and then places graduates at Indian companies.

UMEED aligns the employment needs of vulnerable communities with the labor needs of a growing market. The three-month training program costs Rs. 4,500. Beneficiaries pay Rs. 500 towards the cost, while Ahmedabad Municipal Corporation (AMC), Gujarat Urban Development Mission (GUDM), SAATH and American Indian Foundation (AIF) support the remaining cost.

In addition to job training and placement, SAATH UMEED imparts life skills like English, time and budget managements.

**Target Groups**

*Figure 0-1: Target Group*
UMEED has 2 criteria for selection of beneficiaries:

The age of the student should be in the range of 18-35 years.
The minimum qualification of the aspirant should be at least 7th class.

2.1.2 Methodology
The process of setting up an UMEED centre begins with a market scan. The market scan is a detailed understanding of HR requirements at the local level through interactions with leaders and HR heads of industry. The curriculum is the next step, and is developed based on requirements specified by HR managers in the market scan.

Figure-3 Process adopted for implementation of UMEED
It is dynamic and reflects the changing needs of industry. It has four components:

a. Technical component which imparts training for various sectors
b. Basic English speaking and understanding
c. Basic Computer knowledge
d. Life Skills Module for preparing participants to be comfortable in work situations.

Orientation, mentorship, peer-to-peer learning, interaction with leaders in the industry, classroom training by qualified and trained faculty, on-the-job training, work readiness, placement, post placement support and advanced learning are the added benefits that an UMEED participant receives upon enrolment.
**Market Scan:** This gives an idea of the areas’ employability potential, based on local economy, culture and natural resources, labour market and industrial profile. Courses for the local UMEED centres are determined accordingly.

**Curriculum Development:** After detailed ‘Focus Group discussions’ and interactions with industry professionals, the training courses to be implemented are arrived at. Experts from the respective fields help in the development of the relevant curriculum, which includes life skill modules.

**Road Shows:** These are held to mobilize and identify candidates for the courses. To ensure that the programmes reach the truly deserving, the mobilization is done with the assistance of local partners/communities, municipal bodies, self-help groups and LABS alumni.

**Selection and Administration:** The candidates are administered an ‘interest inventory’, which is designed to assess which category (realistic/ investigative/ artistic/ social/ enterprising/ conventional) they fit into, so that their special interests are honed to maximum advantage through appropriate courses. After the ‘interest inventory’ check, the candidates are counseled by their facilitators and put through an induction programme to align them with the UMEED process and help them articulate their aspirations.
**Class Room Training and Evaluation:** Valuable life skills are integrated into curriculum through an interactive teaching process. There is also technical training imparted to candidates which includes on-the-job training, assignments, projects and field visits. The performance of the aspirants is regularly evaluated.

**Work Readiness Module:** This teaches the aspirants to prepare their resumes, face interviews, cope with workplace-related issues and balance their personal and professional lives.

**Placements:** Entry-level jobs are made available to the aspirants in various industrial/service sectors. Those with entrepreneurial aptitude are also assisted in setting up micro-enterprises of their own.

**Post Placement Support:** UMEED assesses the effectiveness of its programmes by monitoring its alumni’s progress at their workplaces. Their help is also taken in planning new programmes and identifying new beneficiaries.

**B2Y Networking:** While a training course is in progress, an effective ‘Business-to-Youth’ (B2Y) network is developed with prospective employers, to identify suitable placement avenues for the aspirants.

### 2.1.3 Courses taught:
Following courses are taught under UMEED. However, different centers teach different courses, not all.

- a. Customer Relations & Sales (CRS)
- b. IT Enabled Services (ITES)
- c. Hospitality
- d. Electrical
- e. Communicative English
- f. Business Process Outsourcing
- g. Bed side Patient Attendant (BSPA)
- h. Logistics
- i. Automobile Mechanism
- j. Office Administration
- k. Computer Hardware
- l. Desktop Publishing
- m. Tally Account Assistant
- n. IT Hardware & Networking
2.1.4 Analysis of UMEED

In this background the study was undertaken to study the performance and relevance of anti-poverty programme, UMEED, running in Ahmedabad for livelihood provision for the urban poor with the objectives of identifying and explaining the socio-economic background of the participants of UMEED, understanding and elaborating the conceptual framework of the programme in terms of the course content and training modules, assessing whether the programme incorporates the views of participants in the entire process of implementation of the programme, from designing the course content to the final placement of the participants and ultimately assessing the effectiveness of the programme through advantages (economic as well as social) obtained by the urban poor by being a part of UMEED.

The sample population for the study comprised of the participants of UMEED who have already passed out from the training programme and mostly placed somewhere. There were two main sources of data collection; primary survey and focused group discussion. The detailed primary survey was conducted in 11 training centers of UMEED in Ahmedabad with a sample size of 240 beneficiaries. Nearly 6860 beneficiaries have been trained under UMEED by SAATH in the 11 chosen centers. Behrampura being the oldest center has trained the maximum number of beneficiaries till date, i.e., 2696 beneficiaries followed by Vasna (945 beneficiaries).

The centers are located in various Municipal zones as:
North Zone : Sardarnagar, Saraspur, Meghaninagar.
South Zone : Behrampura, Aslali.
West Zone : Vasna, Old Wadaj, Chandkheda.
Central Zone : Khadia
New West Zone : Ranip, Chandlodia.

Table 3. Details of the centers of UMEED

<table>
<thead>
<tr>
<th>S.No.</th>
<th>Location</th>
<th>Date of Establishment</th>
<th>No. of Students Trained Till Date</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Behrampura</td>
<td>February, 2007</td>
<td>2696</td>
</tr>
<tr>
<td>2</td>
<td>Saraspur</td>
<td>February, 2009</td>
<td>505</td>
</tr>
<tr>
<td>3</td>
<td>Chandkheda</td>
<td>November, 2008</td>
<td>351</td>
</tr>
<tr>
<td>4</td>
<td>Aslali</td>
<td>January, 2008</td>
<td>129</td>
</tr>
<tr>
<td>5</td>
<td>Meghaninagar</td>
<td>January, 2008</td>
<td>732</td>
</tr>
<tr>
<td>6</td>
<td>Sardarnagar</td>
<td>January, 2009</td>
<td>316</td>
</tr>
<tr>
<td>7</td>
<td>Ranip</td>
<td>September, 2007</td>
<td>121</td>
</tr>
<tr>
<td>8</td>
<td>Old Wadaj</td>
<td>February, 2009</td>
<td>272</td>
</tr>
<tr>
<td>9</td>
<td>Chandlodiya</td>
<td>February, 2009</td>
<td>179</td>
</tr>
<tr>
<td>10</td>
<td>Khadia</td>
<td>February, 2008</td>
<td>615</td>
</tr>
<tr>
<td>11</td>
<td>Vasna</td>
<td>September, 2007</td>
<td>945</td>
</tr>
<tr>
<td></td>
<td><strong>Total</strong></td>
<td></td>
<td><strong>6861</strong></td>
</tr>
</tbody>
</table>
Being in the centre of the city, Behrampura appears to be a preferred centre for beneficiaries coming from Narol Road, Dani Limbda and Juhapura. The number of beneficiaries trained by Ranip is quite few in number as Chandlodia and Chandkheda centers are quite nearby and hence most beneficiaries prefer to enroll there because of availability of specific courses. Saraspur has emerged to be a better centre; it has trained around 500 beneficiaries since its establishment in February, 2009. Similarly Meghaninagar and Khadia have trained a substantial number of beneficiaries (732 and 615 respectively) since their establishment. Aslali, on the other hand, being on the outskirts of the city is not able to attract many beneficiaries due to its disadvantageous location. It has trained only 129 beneficiaries since its establishment in January 2008.

General Background of the Respondents:

1) Caste and Community classification:

a) **Caste Classification:**

Respondents have been divided into five main categories on the basis of their caste. These are:

i. **General:** 32 per cent of the respondents belong to the General category.

ii. **Minority groups (Muslims+Christians):** constitute 25 per cent of the respondents. Main surnames under Muslims are Qureshi, Shaikh, Mohammed, Mansuri, Pathan, Ansari, Jargela, Mirza, Furkan, Malik, Momin, etc. The other minority community is that of Christians.

iii. **Other Backward Class [OBC]:** About 23 per cent of the respondents belong to the OBC category. Main castes under OBCs are Nai, Darji, Panchal, Prajapati, Rami, Rawal and Sathvara.

iv. **Scheduled Caste [SC]:** Of the 18 per cent share of SC category, main SC castes are Mahar, Baghri, Chamar, Varnkar and Mochi.

v. **Scheduled Tribe [ST]:** Only 2 per cent were ST respondents, comprising mainly of Bhils, Kewat, Chavda and Rabari.
More than half (54 per cent) of the respondents belong to the General and OBC category. A substantial amount of respondents also belong to the minorities, especially Muslims.

b) Community-wise Participation:

The community wise analysis reveals that the programme has penetrated well into all the three communities of Hindus, Muslims and Christians. Nearly 76 per cent of the beneficiaries under UMEED have been Hindus, while the rest belong to Muslim community. The programme has well targeted the youth from all the communities alike, keeping in view the absolute numbers of these communities in the city, Hindus – 84.62 per cent, Muslims – 11.4 per cent and Christians – 0.72 per cent,( Census of India, 2001).

1. Module Choice:

The training modules taught under UMEED can be divided into seven main categories as below:

1) Tally
2) Business Process Outsourcing (BPO)
3) ITeS (DTP)
4) Customer Relations Services (CRS)
5) Office Administration
6) Computer Hardware
7) Electrical

It is important to note that not all the centers have all kinds of courses. For e.g. nursing is only available in the Behrampura center. The maximum number of beneficiaries have been found to be from ITeS (Information Technology enabled Services - 39 per cent) followed by Tally (Accounting Software - 21 per cent ). The choice of the module appears to be directly linked to the expectation of the beneficiaries to get jobs easily. These modules are also relatively easy for the training centers as it is mainly class room based and allow students to use computers.
2. **Use of training:**

Among the respondents who underwent training, more than 57 per cent are presently working. This is quite an encouraging finding, as the main motive behind the training programme – to impart skills to the youth and help them get employed – has been largely achieved by the programme. However 43% of the respondents were not working, the reasons for which are required to be probed,

A gender-wise analysis of the beneficiaries reveal that among the trainees who underwent training in UMEED, more than half of those who were working are male. 42 per cent of the female members who underwent training are presently working. This shows that the training programme has encouraged women to come forward and take up employment in urban areas.

The reasons given by the 47 per cent trainees, who were not working were also analysed gender-wise which is presented below:

In case of male trainees, the desire to complete studies before taking up a decent job is the main reason for not working. Similarly for female members 38% responded that they want to complete studies before taking up a job. 20% of female trainees stated that they were not allowed by their family to take up a job. During informal discussions with few female trainees it was found that working fulltime is perceived to be in conflict with the traditional roles women are expected to play at home. It shows that it is essential to take the family members of female trainees into confidence so that after successful completion of training women can use the skill for income generating activities.
a) Factors affecting Participation:

i. Education Level:

An interesting trend emerges as we look into the education level of the trainees who are currently working. Female trainees are more educated than male trainees. Most of the male trainees (44%) have completed high school, whereas 43% of the female trainees have completed graduation. Moreover, 5% of the working women are also post-graduates, while this figure is just 1% in case of males.

ii. Age:

Age-wise analysis of the workforce reveals that most of the respondents belong to the age-group of 18-23 years. It is an evidence of the fact that the programme (UMEED) has successfully tapped the young population and gave them an opportunity to earn at a young age with proper training and skill enhancement.

iii. Earning Members in the family:

The average number of earning members in the family is 1 to 2 as compared to average household size of 5.
Hence for every earning member there are 2 dependent members on an average. Around 80 per cent of the respondents have 1 to 2 earning members in the family. With an average household size of 5 and average earning members ranging from 1 to 2, the households do not seem to be facing problem related to livelihood. Some of the trainees from such households are not under any pressure to seek immediate employment after the completion of their course. It also shows that the trainees are not from the lowest income category and can afford not to take up employment. Thus the influence of the programme on poverty alleviation seems marginal.

3. **Workforce distribution by employment category:**

Another aspect of employment trends and structure is the distribution of respondents by employment category in terms of self-employed, regular wage and salaried workers and casual wage earners. Out of the total trainees who are working, more than 80 per cent are salaried workers (85%) followed by self-employed (14%) and casual workers (1%). The trend is in contrary to the increasing casualisation of labour at the national and state level. It seems that the training skills imparted under this programme by UMEED might reduce casualisation of labour and encourage more self-employed and salaried workforce.

4. **Wage earned by workforce – Gender – wise**

The survey reveals that there is substantial difference in the income levels of the working male and female trainees. While there are more women than men earning up to Rs. 2,500 per month, there is a complete reversal of this trend in the higher income category. Almost double the numbers of men earn Rs. 2,501-Rs. 5,000 per month than women. The same trend is noticed in the income category of Rs. 5,001-Rs. 7,500. It is surprising that higher levels of education for women have not directly translated into higher wages. This aspect requires more in-depth analysis in terms of other societal norms determining gender equality.

Fig. 16: Wage Earned (Gender – wise)

Fig. 17: Wage Earned (Course – wise)
Another parameter considered to assess the success of the programme is the income levels of the trainees in their present job. Majority of the trainees earn between Rs. 2501-5000 per month. ITes is the most preferred vocation as trainees are more likely to get placements earlier. It is followed by computer Hardware and Customer Relations Services (CRS) in terms of better incomes and thus preferred by the beneficiaries to take up these courses. Two programmes where trainees are earning more than Rs. 5001 per month are Tally and Computer Hardware.

Table-4. Household expenditure

<table>
<thead>
<tr>
<th>S.No.</th>
<th>Location</th>
<th>Average HH Expenditure</th>
<th>HH Expenditure Classification</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td></td>
<td>Below 2,000</td>
</tr>
<tr>
<td>1</td>
<td>Behrampura</td>
<td>4,600</td>
<td>1</td>
</tr>
<tr>
<td>2</td>
<td>Saraspur</td>
<td>6,308</td>
<td>0</td>
</tr>
<tr>
<td>3</td>
<td>Chandkheda</td>
<td>13,200</td>
<td>0</td>
</tr>
<tr>
<td>4</td>
<td>Aslali</td>
<td>9,218</td>
<td>1</td>
</tr>
<tr>
<td>5</td>
<td>Meghaninagar</td>
<td>4,969</td>
<td>0</td>
</tr>
<tr>
<td>6</td>
<td>Sardarnagar</td>
<td>5,806</td>
<td>0</td>
</tr>
<tr>
<td>7</td>
<td>Ranip</td>
<td>9,992</td>
<td>0</td>
</tr>
<tr>
<td>8</td>
<td>Old Wadaj</td>
<td>7,984</td>
<td>0</td>
</tr>
<tr>
<td>9</td>
<td>Chandlodiyia</td>
<td>4,316</td>
<td>1</td>
</tr>
<tr>
<td>10</td>
<td>Khadia</td>
<td>6,933</td>
<td>1</td>
</tr>
<tr>
<td>11</td>
<td>Vasna</td>
<td>5,086</td>
<td>1</td>
</tr>
<tr>
<td></td>
<td><strong>Total</strong></td>
<td><strong>5</strong></td>
<td><strong>116</strong></td>
</tr>
</tbody>
</table>

The average household expenditure ranges between Rs. 2,000-5,000. Chandkheda and Aslali are the two centers where the expenditure is above Rs. 15,000 per month. But these are the two centers where the monthly earnings are also more than Rs. 15,000 for more than 20 per cent of the households. It can be concluded that although many of the beneficiaries live in slums, not all come from BPL families.

Awareness about the Programme:
The UMEED programme has been successful in raising awareness about its purpose, concept and functioning. This has been accomplished by its very strong and hard-working team of Road Show professionals, some of whom are the beneficiaries themselves who underwent training under UMEED. Out of the 240 respondents surveyed, 56 per cent got to know about the programme through Road Show teams while another 34 per cent got to know through friends who had either earlier underwent training in UMEED or were undergoing the training. Thus
‘word-of-mouth’ seems another effective communication method used to raise awareness about UMEED.

1) Job Satisfaction:

a) Work Experience:

Nearly 87 per cent respondents reported that it is their first job while only 13 per cent have worked earlier. It seems that trainees of UMEED are confident and well equipped to face the job market.

b) Medium of getting the present job:

The training has been successful in getting beneficiaries placed in good companies all over Ahmedabad. This is evident from the study, wherein 68 per cent respondents reported to have sought job through the training centers.

This is followed by respondents seeking job on their own effort by personally visiting companies and submitting their resumes in person. Among the respondents who sought jobs on their own, 53 per cent are in service while 47 per cent are self-employed. The self-employed trainees engage in wide ranging activities as tuitions, family business, or work as cobbler, beautician and tailor or as mechanic in a garage.

c) Conditions of Job

i) Working Hours:
Work condition of the trainees has been analyzed based on the number of hours spent by them on the job. The average working hours for the respondents are 8-9 hours in their present job. Nearly 82 per cent of the respondents work from 6-10 hours. The occupations requiring more than 11-15 hours of labour per day are casual work, like tailoring, beauty parlour and sales. The respondents working for 5 hours or less are working as teachers in schools or taking private tuitions at home.

Fig. 21: Working Hours (Gender-wise)  
Fig. 22: Working Hours (Course-wise)

Predominantly the working hours of the respondents range from 6-10 hours a day irrespective of the course done by them. However around 25 per cent trainees of electrical and tally courses work for 5 hours or less a day as they are engaged as accountants in some small firm or in administration in schools. Moreover these are the respondents who did not take up jobs according to the course done by them; they have instead taken alternate professions like teaching, private tuitions at home. The predominant trend is towards working for 6-10 hours a day for majority of respondents (82 per cent) of all the courses.

ii) Time taken to reach the workplace:

The time spent by the respondents to commute to work is considered as a major determinant of their satisfaction with the present job. Around 25 per cent of the respondents spend more than 30 minutes to travel to their workplace (one-way??). These are the respondents who are constantly looking out for jobs near their home. On the other hand, 74 per cent of the respondents spend less than 30 minutes to commute to their workplace which gives them the comfort to work near their home and hence more satisfaction from their job.
d) Relevance of Training

The relevance of training in the present job is an important indicator for the success of such training courses. The respondents were asked whether the course in UMEED is relevant in context of their present job or not. The perception of usefulness of the programme was assessed for two categories of trainees:

a) Who had prior work experience before undergoing UMEED training programme.
b) Who are in their first job after the training programme.

Almost all the respondents who have taken up jobs before training from UMEED feel that the programme has indeed made a difference to their present job and has helped them to perform better in their present job. Also 80 per cent of those who took up their first job after training said that whatever they learnt during the course has helped them in their present job.

i) Skills enhanced through UMEED:

Following eight skills have been either gained or enhanced by respondents through the UMEED training programme:

1) Computer Skills
2) Communication Skills
3) Human Resource Management Skills
4) Time Management Skills
5) Data Presentation Skills
6) Self Presentation Skills
7) Organization Skills
8) Team work Skills

A larger number of beneficiaries have improved their communication and computer skills by being a part of training under UMEED. On the other hand, the skill least developed was the Team-work skill. Only 5 per cent of the respondents developed their team work skills effectively,
as per their personal response in this matter. The skills of respondents can be categorized into three categories on the basis of percentage of respondents:

1. Most developed (>80 per cent): Computer Skills (91 per cent), Communication Skills (85 per cent).
2. Moderately Developed (15 per cent -30 per cent): Data Presentation skills (29 per cent), Human Resource Management skills (24 per cent), Self presentation skills (23 per cent), Organization skills (18 per cent) and Time Management skills (18 per cent).
3. Least Developed (<15 per cent): Team Work Skills (5 per cent).

Thus, predominantly two skills have been found to be well-developed through training in UMEED, i.e., Computer skills and the Communication skills.

Course recommendation to someone else:
The respondents’ willingness to recommend this course to someone else has been asked during the study. It shows that about 95 per cent of the respondents would like to recommend this course to other people seeking out for a job-oriented course. This clearly depicts the success of the programme in Ahmedabad and its effectiveness in terms of impact it has on the lives of the beneficiaries.

Table 5: Preference to recommend UMEED course by trainees

<table>
<thead>
<tr>
<th>Has the course helped you on the job</th>
<th>Would you recommend this course to someone else</th>
<th>Would you recommend this course to someone else (per cent)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Yes</td>
<td>Yes</td>
<td>Yes</td>
</tr>
<tr>
<td></td>
<td>114</td>
<td>83</td>
</tr>
<tr>
<td></td>
<td>No</td>
<td>1</td>
</tr>
<tr>
<td>No</td>
<td>19</td>
<td>14</td>
</tr>
<tr>
<td></td>
<td>3</td>
<td>2</td>
</tr>
</tbody>
</table>

Table-5 indicates nearly 83 per cent of the respondents feel that the course has helped them on their job and would like to recommend this course to someone else, while 14 per cent feel that the course has not helped them and yet would like to recommend this course to someone else. Only 1 per cent feels that though the course has helped them on the job, yet they would not like to recommend this course to someone else. Also, another 2 per cent feel that though the course has helped them on the job, yet they would not like to recommend this course to someone else.
iv. Comparative Assessment of aims and objectives of UMEED and the achievements so far

<table>
<thead>
<tr>
<th>Course Aims and Objectives</th>
<th>Achievements of the programme as assessed by the study</th>
</tr>
</thead>
</table>
| Aims to cultivate career aspirations and livelihood skills of young people living in slum areas with the view to employment. | 1. Boost in self-confidence: The programme has given the beneficiaries the confidence to face the world at large and have confidence on themselves.  
2. Positive Thinking: UMEED has inculcated an optimistic outlook towards life in beneficiaries. It is basically the feeling of never losing hope in any distress situation in life and ability to face all problems with courage and hope.  
3. Time Management: This refers to better management of time. The understanding of the benefit of time management in life has made the beneficiaries to be motivated to achieve a lot in life in a short span of time.  
4. Disciplined life: There has been an improvement in the life-style of the beneficiaries. Now they lead a disciplined life as a direct outcome of better time management in life.  
5. Good Manners and behaviour: The beneficiaries have learnt to present themselves in society through better dressing sense, better value system and improved behaviour in society. |
| Instills in them the confidence and get up and go to develop enterprises to meet the needs of growing service and manufacturing sectors in the economy. | 1. Computer Knowledge: Beneficiaries have gained knowledge of basic computer and few state-of-the-art softwares necessary to be learnt in today’s technologically advancing world.  
2. English speaking: The beneficiaries have acquired basic knowledge of spoken English and ability to have basic conversation in English effectively and fluently.  
3. Development of Communication skills and public speaking: The stage fear of the beneficiaries has vanished and now they are able to convey one’s ideas convincingly to others and able to participate in discussions and debates on a larger scale. |
UMEED trains people and links youth from poor, vulnerable families to career opportunities, placing them in lasting careers.

<table>
<thead>
<tr>
<th>4. Improvement in presentation skills: The beneficiaries can better represent their ideas now and convince the public at large (the customers at their work place) through better presentation of ideas and opinions.</th>
</tr>
</thead>
<tbody>
<tr>
<td>Self-dependence: The beneficiaries have become dependent on themselves after seeking a decent job and are able to contribute to their household income. More than half of the respondents (57 per cent) as discovered from the study are working today. They have developed following skills needed on the job:</td>
</tr>
<tr>
<td>Computer Skills</td>
</tr>
<tr>
<td>Communication Skills</td>
</tr>
<tr>
<td>Human Resource Management Skills</td>
</tr>
<tr>
<td>Time management skills</td>
</tr>
<tr>
<td>Data Presentation Skills</td>
</tr>
<tr>
<td>Self presentation skills</td>
</tr>
<tr>
<td>Organization skills</td>
</tr>
<tr>
<td>Team Work</td>
</tr>
</tbody>
</table>

2. Habit of working hard and giving respect to every kind of work: The beneficiaries have realized the importance of hard work in their professional life. Moreover they have learnt to respect every kind of occupation and giving value to every profession. They do not think that any work is menial now.

3. Overall personality development: UMEED has gifted the beneficiaries a better and improved personality, immense self-confidence and belief on their ability to achieve their ambitions in life.
CONCLUSION:

There is an urgent need to create a sufficient volume of additional high quality employment to absorb the new entrants into the labour force while also facilitating the absorption of surplus labour that exists in the large cities, into higher wage and regular employment. Recent policies have given emphasis on eradication of poverty, both economic and of opportunities and living conditions. However, due to liberalization and changing environment there are changes in the employment situation resulted in an increase in the share of the already large informal and unorganised sector in the recent years. A large number of illiterate workers unaccustomed to machinery or routine are facing problem in their daily life. The casualisation of labour is now seen directly linked to poverty and employment status.

The government of Gujarat has finally come up with innovative solutions to creating choices for the urban poor through various solutions and multiple dimensions. UMEED is an ongoing initiative under the Rs 13,000-crore Garib Samruddhi Yojana of the Gujarat government which aims to achieve sustained reduction in the vulnerability and poverty of the poor. The program provides job training and placement to youth from vulnerable families across Gujarat. Implementation of the UMMEED in Ahmedabad has been quite unique due to strong support of the local NGOs. But its coverage is very limited as it has not address the basic livelihood issue of the larger section of urban poor. Even as a limited coverage it appears that most of the beneficiaries have gained knowledge of basic computer and few state-of-the-art softwares necessary to be learnt in today’s technologically advancing world. Many beneficiaries have acquired basic knowledge of spoken English and ability to have basic conversation in English effectively and fluently. It appears that the training has inculcated the habit of working hard and giving respect to every kind of work. The overall personality development has resulted in improved personality, immense self-confidence and belief on their ability to achieve their ambitions in life.

However, there is an urgent need to make certain important changes in the programme to make it more effective in future. Increase the reach of the programme to the illiterate poor is the main challenge. The programme imparts training to the urban poor youth who are at least 18 years of age and are at least 7th pass. However the major issue lies ahead to impart training to the poor, who, are illiterate and never got a chance to go to school or formal education.

The training modules can give ample emphasis on the courses enhancing the craft-based skills such as handicrafts work which can be very well performed by women of Gujarat. The program is also deficient in imparting training in home-based jobs as beauty parlour, tailoring, etc., which have been highly demanded by young girls and boys, alike. Many beneficiaries have strongly demanded for new professional courses to be started under UMEED suited to today’s job requirements.
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List of CUE Working Papers


**WP 5** *Housing Options and Mobility of Urban Migrants in India and China*, Darshini Mahadevia, Zhiyan Liu, Xiuming Yuan, April 2010.


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