



Non-Governmental Organisations (NGOs), Sustainable Development and Urban Poverty

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Abstract

The fast growth in urbanisation has been recognized, both as an opportunity and a global challenge. These growing urban centres drive economic growth and offer economies of scale in productivity and public investment at the same time, the social melting pots, and centres of innovation that drives social change. Conversely, cities are equally marked by inequality, poverty, conflict, violence and environmental degradation. Urbanization is a process by which rural areas are transformed into urban areas and which involves the growth of urban populations through the combined effects of migration and natural increase. The apparent failures of state-led development approaches throughout the 1970s and 1980s stimulated interest in NGOs as a development alternative, with capacity to offer innovative and people-centred approaches to service delivery, advocacy and empowerment. The main issues in urban areas are: limited access to income and employment, inadequate and insecure living conditions, poor infrastructure and services, vulnerability to risks such as natural disasters, environmental hazards and health risks particularly associated with living in slums, spatial issues which inhibit mobility and transport; and inequality closely linked to problems of exclusion. that the drivers of the economy are the human beings; if they are well educated and skillful only then the financial resources may run properly.

Key Words: NGOs, Sustainable development, Urban Poverty, Urbanisation, Employment.

Introduction

The 21st century has been referred to as the first urban century as more than 50% of the world's population live in urban areas (Avis, 2016). Fast growth in urbanisation has been recognized as both an opportunity and a global challenge because the growing urban centres drive economic growth and offer economies of scale in productivity and public investment besides; they are social melting pots, centres of innovation that drives social change. Conversely, cities are equally marked by inequality, poverty, conflict, violence and environmental degradation.

Quite unlike the process of urbanisation that characterised Western Europe in the last two centuries ago, urbanisation in the developing countries of Asia, Latin America, and Africa is not driven by as it were by growth in employment opportunities. The capital and major cities of these developing countries once viewed as haven of escape from rural poverty are growing to become mega-cities whose growth in population is not matching the available jobs, housing, health care and transport. These are further compounded by cut in government expenditure on social programmes occasioned by World Bank inspired Structural Adjustment Programme (SAP) policies. These, have had untold hardship on the social and economic life of the people especial those in urban fringe (Sahley and Pratt, 2003)

In almost all African countries, there has been susceptibility towards the concentration of growing populations in reasonably large cities. Within the developing world, cities are the centres of growth and governance, as well as home to an increasing proportion of the national population. Many countries in Sub-Saharan Africa have recently experienced accelerated urban expansion. According to a 2004 UN report on World Urbanisation Prospects, in 1950 there were only 20 million people, or 10 to 15 per cent of the total population, living in urban areas in Sub-Saharan Africa. At that time, it was the least urbanised region in the world and, consistent with colonial era trends, was urbanising at a slow pace. This scenario changed considerably during the post-independence years. Since the early 1970s, Sub-Saharan Africa had the highest urban growth rate in the world, averaging five per cent per annum (Todaro 2000). As it were, 2007 represents a turning point in the balance of human

settlements. As of 2007, more people lived in cities than in rural areas, and this trend towards an urbanized world is set to continue. This revolution can be ascribed, at least in part, to the fact that several African governments pursued post-independence macro-economic policies that incentivised urbanisation Hove, Ngwerume, & Muchemwa, (2013). These policies encouraged the establishment of large scale, capital-intensive industries situated in large cities. In addition, policies related to agriculture, food subsidies and exchange rates have tended to keep food prices low for urban consumers at the expense of the farmers (World Bank 1989). Beall and Fox (2006) estimated that by 2017, the world's urban population will top four billion people, and by 2030 city dwellers will constitute 61 per cent of the world's total population. This shift towards an urban world is being driven primarily by urbanization in the South. The UN Population Division estimates that nearly all of the world's population growth in the next 25 years will be absorbed by cities in the South and that by 2030, 80 per cent of the world's urban population will live in developing countries (see also Satterthwaite 2006). Largely due to policies, the level of urbanisation in Sub-Saharan Africa has increased dramatically to nearly 40 percent today. This translates into a total urban population of about 250 million.

In the last five to six decades, the world has witnessed an unprecedented increase in urban populations, unswervingly growing into informal settlements worldwide. In many developing countries, poverty has been the major driver of migrants' from rural to urban centers in search of employment and better living conditions. UN-HABITAT (2006) estimated that about one billion people in the world live in informal settlements located within urban centers. This number is projected to increase in developing countries, with hundreds of millions of people living peri-urban and slums without access to clean water, shelter, security, and basic sanitation and land tenure.

The World Bank (2003) noted that currently 74 percent of the world's population lives in low and middle-income countries. On the other hand, Drakakis-Smith projects that by 2025, Africa's share of the world urban population will increase from 10 to 17 percent, making it one of the most rapidly urbanizing continents in the world (Drakakis-Smith 2000).

UN-HABITAT contends that informal settlements like have been epitomized as a failure by the state to provide services to the people (UN-HABITAT 2007). Non-Governmental Organisations (NGOs) have played a prominent role across the globe in areas in where government has been inadequate in the providing amenities. As pointed out by Mitlin (2001), NGOS have been regarded as the new 'panacea for people centered pro-poor development'. NGOs have become an important sector in the field of social development with increased expectations of NGOs being the 'Magic Bullet' in fixing problems of poverty in developing countries (Edwards & Hulme 1996).

2.0 Literature Review

2.1 NGOs

In this section, a discussion on the role of NGOs in poverty reduction, by first providing a definition of 'NGO' and 'poverty' as they will be used in this paper. Non-Governmental Organisations (NGOs) are organisations that are voluntary, independent, not for profit and aimed to improve the circumstance of disadvantaged people in rural, urban slums and squatter settlements, regardless of their registration status (Osawe, 2004). So NGOs do not belong to either the government or the private sector. They represent communities in social and political movements at all levels -public and private as well as local and international. They are non-state and non-market; and are often referred to as the third sector and are organisationally representative of civil society (Mohamed, 2010; Unerman and O'Dwyer 2006). The lack of government presence in informal settlements in many cities across developing countries has led to donors and the state acknowledging the role of NGOs as a means of providing services

reasonably, affordably and timely to low-income households in these areas. NGOs operate across a number of areas including education, health care, service delivery, microfinance, pressure groups, lobbying, social movements, and grassroots organizations amongst others (Fisher 1997; Werker & Ahmed 2008).

Literature on poverty reduction often uses the word “NGOs” and “civil society” interchangeably. These terms are often used synonymously, However, the term ‘civil society’ includes not only NGOs, but other actors such as: faith based organisations, grassroots organisations, religious groups, informal and cultural groups that pursue activities representing the interests of the poor (Ibrahim and Hulme 2010).

Anheier (2004) defines civil society as a “sphere of institutions, organisations and individuals” located between the family and the market that people relate with voluntarily to advance common interests. This encompasses any organisation that is independent from both the government and the private sector, and enjoys a degree of autonomy (Howell and Pearce 2003).

Concept Urbanization

Urbanization as a concept has been defined in diverse but interconnected ways. To Waugh (1990) urbanization is “a process by which rural areas are transformed into urban areas and which involves the growth of urban populations through the combined effects of migration and natural increase”. Another author, Otto (2008) describes urbanization as “a change of employment structure from agriculture and cottage industries to mass production and service industries”. Different definitions have perspectives consistent features which characterized urbanization, such as: i) demographic process, ii) necessary element of economic and industrial development, iii) driving force behind social change and (iv) universal phenomenon. In all, urban phenomenon is considered the dynamic result of a complex process of articulation of interactive and often conflicting economic, political, legal and cultural forces (Osawe & Ojeifo, 2019). Fernandes (1998) saw the urbanization in cities and rural areas in developing countries as a

process that have redefined the changing nature of capitalism and more recently, by the process of economic globalization.

The Concepts: -The development:

"Development" can be the advancement of living standards and the achievement of ideal conditions in the field of economic, social and cultural which bring the consciousness of the concepts of freedom, justice, social mobility, human development and economic, social, and cultural growth. Also the development is considered as discovering methods to achieve evolutionary movement, and it makes the phenomenon of social, economic and cultural well-balanced and harmonious, as well it provides modern conditions for social, economic mobility and social justice achievement (SOCIAL JUSTICE) provides. (Zahedi Asl, 2002).

Urban Development

Urban development can be seen as the process by which governments (local, regional and national) and other stakeholders collectively decide how to plan, finance and manage urban areas. This, from the very onset determines whether the poor benefit from economic growth, and how they bring their influence to bear and whether political and institutional systems, processes and mechanisms facilitate inclusive and pro-poor decisions and outcomes.

Across the developing world, most states have limited finances and pierce by poor governance and corruption that failed to lead to inclusive development for all of their citizens. Arising from the background, alternative forms of development have been pursued, and since the 1980s, nongovernmental organisations (NGOs) have been increasingly advocated as a means through which the gulf between citizens' needs and existing services can be bridged (Turner, McCourt and Hulme, 2013). This becomes the panacea where states cannot provide sufficient goods, services or enabling environments that help citizens in securing livelihoods, or where the disadvantaged groups are excluded from existing state institutions, alternative channels of

service provision and/or holding governments to account must be found. It is into this gap that NGOs have neatly fitted.

The apparent failures of state-led development approaches throughout the 1970s and 1980s stimulated interest in NGOs as a development alternative, with capacity to offer innovative and people-centred approaches to service delivery, advocacy and empowerment. Overtime, NGOs and their position within the development sector have risen considerably; the classification of NGOs remains difficult (Vakil 1997). Emerging from long-term traditions of philanthropy and self-help (Lewis and Kanji, 2009), NGOs vary widely in their origin and levels of formality. Srinivas (2009), observed that while terms such as ‘NGOs’ and ‘third sector’ are classificatory devices that help understand a diverse set of organisations, they can also obscure: in presuming the institutionalised status of NGOs, for example, one potentially ignores a large number of unregistered organisations seeking to further the public good.

The concept of the sustainable urban development:

Bahreini (2001) observed that Sustainability is now widely used and accepted in the global context where in human and natural systems are able to survive in the distant future, but according to him, the original concept of the sustainable urban development was defined by Peter Hall (1993). He averred that “today’s shape of development that can ensure the future continuous development of cities and urban communities. According to Hall, Sustainable urban development theory is the result of environmental debate concerning environmental issues and especially the urban environment which was presented in the direction of “sustainable development theory” to support the environmental resources. The expectation of sustainable urban development is to identify environmental limitations in relation to human activities associated with cities and matching design techniques in these limitations. In this theory, resources for present and future maintenance issue are raised through the optimum use of land

and convert wastes into renewable sources (Blowers, 1994; Larijani, 2016). A theory of sustainable urban development will deal with topics such as; Prevention from pollution of urban and regional environment, reduction of production capacity of the national, regional and local environment, supporting of recycling, lack of support to the development of harmful and eliminating the gap between rich and poor. The most important worry is how to achieve these goals through planning and adequate support from the government for the urban environment but more often than not, the government burdened by corruption and or bureaucratic tendencies are ever slow in response.

Problem of Poverty in Urban and Peri-Urban Areas

Though the urban poor are quite diverse across regions, countries and even within cities, they tend to face a number of common deprivations which affect their day to day life. Judy L. Baker (2008) considered main issues in urban areas as follow: a) limited access to income and employment, b) inadequate and insecure living conditions, c) poor infrastructure and services; d) vulnerability to risks such as natural disasters, environmental hazards and health risks particularly associated with living in slums, v) spatial issues which inhibit mobility and transport; and vi) inequality closely linked to problems of exclusion. These issues are described below.

Income and Employment

Both rural and urban are at the center of the poverty because they have limited access to income and employment opportunities. The urban economy provides opportunities that constitute the basis for growth and job creation, which very often does not benefit all. The urban poor especially face challenges of low skills, low wages, unemployment and under-employment, a lack of social insurance and unsatisfactory working conditions. In some countries, the spatial location of slums, inadequate infrastructure, and negative stigma are also constraints to employment. The heavy reliance on the cash economy means that the urban poor are particularly vulnerable to shocks (Baker, 2008).

Most urban poor work in the informal sector; as they are not able to enter the formal labour market. It is within the informal sector that supplies of goods and services are provided but with a poor condition of services without of social insurance. The jobs here are vulnerable to economic fluctuations because they operate outside the legal system, which mostly affects the poor with little or no savings.

World Bank (2007a) observed that unemployment and underemployment is higher among urban poor. Citing example from Dhaka, Bangladesh, it noted that unemployment rates for the poorest male workers are about 10 percent, twice that of the wealthiest (5 percent). For women, about 25 percent of the poor are unemployed compared to 12 percent of the non-poor. Youth unemployment is a significant problem linked to growing social problems and unrest in many cities. The International Labour Organisation (ILO, 2004) reported that average youth unemployment rates were highest in the Middle East and North Africa Region (25.6 percent) and Sub-Saharan Africa (21 percent) and lowest in East Asia (7 percent) for 2003.

The issue of child labor is also a characteristic of urban poverty in many countries, and highest in Sub-Saharan Africa. Although there is relatively little data on this, the latest ILO estimates for several African countries show that more than 26 percent of children aged 5- 14 were economically active in 2004. While child labor typically had been a rural phenomenon with children working overwhelmingly with their families, it also exists in cities with children in the service sector, construction and manufacturing. Children working in cities and towns are much more likely to be working outside the protective environment of the family. Girls are typically the most vulnerable, often sent to work in the informal economy and as domestic workers. High levels of child labor translate into very low levels of school enrollment which then affects children's opportunities later in life (Baker, 2008).

Inadequate and Insecure Living Conditions

Poor urban residents face the burden of overcrowded and unsanitary living conditions.

Most of the urban poor live in slums. UN-HABITAT (2006) estimates that a third of the urban population in developing countries —about one billion people living in slums. Africa has astounding 72 percent of urban inhabitants are living in slums. This is defined by Expert Group Meeting (2002), UN-HABITAT as ‘a group of individuals living under the same roof in an urban area with at least one of the following four basic shelter deprivations: lack of access to improved water supply; lack of access to improved sanitation; overcrowding (three or more persons per room); and dwellings made of nondurable material. If a home has one or all four of these conditions, they would be classified as a slum household.

Urban poor habitually end up on insecure public or private land as it is their only option. This is a result of poorly functioning land and housing markets, and the lack of planning on the part of urban development and growth. Insecurity of tenure puts the urban poor at constant risk of eviction, hinders them from building up assets and accessing credit, inhibits using one's home for income generating activities and does not allow for investments in service provision. World Bank (2007a) noted that NGOs, Government agencies and donors in Dhaka cite the lack of secure tenure as a major constraint to investing in infrastructure and services in slum areas.

The development community fast tracking the Millennium Development Goals, specifically, Goal 7, target 11, which aims at the improvement of the lives of at least 100 Million slum dwellers. While a few countries are on track to meet the UN projects for reaching the goals, there are Countries that insulate from reaching the slum target goals and they are mostly mainly in sub-Saharan Africa.

Infrastructure and Services

It is the responsibility of government to make investments in housing, water and sanitation, transportation, power, and telecommunications but many cities have not been able to keep pace with, daunting challenges. Foster, Gomez-Lobo, and Halpern (2000) observed that providing

universal coverage for water and sanitation services alone in the cities of developing countries is estimated to cost nearly 5 per cent of those countries' GDP. As a result, the problems of accessing infrastructure and services are particularly acute for the urban poor. The poor often rely on alternative sources of supply that may be of lower quality and are offered through self-provision or informal service providers (e.g., water vendors), or communal service options (public taps and toilets).

When these services are taken over by the informal service providers, they generate problem of affordability of services which most of the poor can hardly manage and have poor households in some countries paying more than the non-poor as they have to rely on expensive delivery systems due to the lack of availability of public services and unwillingness of private providers to serve low income neighborhoods. Karuiki and Schwartz (2005) reported that average water prices charged by private vendors compared to the formal network were found to be 1.5 times higher for piped network operators, 4.5 times higher for point sources, and up to 12 times higher for mobile distributors in a study based on data from 47 countries and 93 locations.

Given the high rates that the urban poor pay for services, it is not surprising that there is considerable evidence demonstrating that the poor are willing to pay substantial amounts for services. For example, in Panama, a willingness to pay study shows that the poor are willing to pay \$0.46 per cubic meter of water, more than double the tariff of \$0.21 per cubic meter (Foster, Gomez-Lobo and Halpern, 2000).

Education

Education is yet another important issue regarding poverty in the peri-urban areas as we live on information high-way which emphasises awareness and being current by the individuals through education which has the capacity to raise their quality of life. Lanjouw et al (2001) in their study which used purposive survey data of approximately 600 households in peri-urban Tanzania to identified and examined the extent and nature of non-farm diversification in these settings, and

went on to argue that the evidence suggests that education is an important determinant of non-farm incomes in peri-urban areas.

Health

While Abdullatif (2000) noted that 'health for all' is a people-based approach to health which considers the community as its focus; and that community partnership is an important principle of 'health for all'. Poor healths of the habitants in the urban and peri-urban areas are different issue in itself as well because it diverts attention of the professionals towards poor health facilities available (if any) in the areas those cause poverty one way or the other. Fotso (2006) arrived at the result that although socioeconomic inequalities did exist in both urban and rural areas across the countries in sub-Saharan Africa (SSA), yet these were significantly larger in urban areas; on the bases of which he concluded that the urban advantage in health masked enormous disparities between the poor and the non-poor. He further aver that specific policies geared at preferentially improving the health and nutrition of the poor ought to be implemented, proper targeting is necessary in order to reduce gaps between populations groups to best attain average health level.

Water Poverty

Concern for water poverty and its relationship with health is a critical issue that keeps urban and surroundings poor. Angueletou, (2006) who coins the term "water poverty" defined as it refers to a variety of situations where people lack from sufficient water in terms of quality and quantity or from enough money to buy water from formal and informal providers. In his work on addressing water poverty in the peri-urban areas of Mumbai, he identified the "water poor peri-urban

population" and examined their access to water and how they satisfy their needs. The paper concludes that peri-urban areas are undergoing rapid transformations in the form of economic development, urbanization, demographic changes, environmental hazards all of which are having implications on the demand and supply of water; that the water policies are not able to adjust to these rapid transformations as a result the growing population lacks in sufficient access to water, in terms of being supplied by a large distribution network, or by private operators using alternative means.

Planning and community mobilization

Community mobilization and participation is perhaps one of the most important issues regarding poverty in urban and peri-urban areas where often time people come from at least slightly heterogeneous cultures if not highly heterogeneous, so they need to be mobilized towards some homogeneity to address their felt needs. Lanjouw et al (2001) in their study, that drew on purposive survey data of approximately 600 households in peri-urban Tanzania to describe the degree and nature of non-farm diversification in these settings, rightly say that kinship and tribal affinities, and time devoted to communal activities, appear to deter entrepreneurial activity and non-farm employment, but trust in officials and public servants and strong heterogeneous village associations, are important in stimulating non-farm activity.

Impacts of poverty in peri-urban areas

In view of the fact that poverty issues are closely inter-linked so experts and professionals have tried also to study such linkages; for instance, Spencer (2007) aptly identified links between (i) the emergence of a global niche in food processing export industries such as those in Vietnam and similar regions of Southeast Asia, (ii) new forms of governance associated with these dispersed but densely settled industrial regions that result in a highly decentralized model for water service provision institutions, and (iii) some of the potentially emerging health challenges associated with such rapid peri-urbanization, changing consumption patterns, and decentralized

provision of basic infrastructure in his paper titled 'Health, human security and the peri-urban transition in the Mekong Delta: market reform, governance and new analytic frameworks for research in Southeast Asia'. He infers that such settlement and institutional transitions have made the job of the planner more complex even as it may increase the level of threat to human and environmental security through the emergence of earlier unknown diseases like avian influenza or the re-emergence of formerly controlled ones such as dengue fever.

Ahmed (2004) gave a new dimension where his paper had the main objective to explore the relationship between poverty variables and eight socio-demographic correlates like location, gender, age, household size, marital status, occupation, land ownership and house ownership. Sometimes poverty forces the poor to commit crimes as the police said that the poor economic condition forced a cousin in Islamabad to kidnap his three-year-old cousin demanding Pakistani rupees three million (US\$40,000 approximately) as ransom; the accused planned to grab the money to start his own business (Dawn, 2009). Chen and Ravallion (2008) completed that all branches of statistical system provide data for global poverty measurement (comparability and consistency problems are however unavoidable in this situation), cost of living in the poor countries had been underestimated in the past and the 2005 onwards steep rise in international food and fuel prices have worsened the situation of poverty on the international level although incidence of absolute poverty has fallen since in early 1980s (though the developing world is remains poor); they recommend that a higher rate of poverty reduction is a must to achieve the Millennium Development Goals in the developing world with only exception of China.

To Alexander (2004), he worries that poverty is tearing Africa apart being the root cause of internal unrest, cross-border conflicts, and land redistribution problems and political instability in many African countries.

Sustainable Poverty Reduction in Peri-Urban Areas:

Both governments and business; It is governments, duty to look after the needs of the citizens, and the responsibility to reduce poverty; similarly the business has the responsibility because of the fact that it develops due to the capital of the people and the business sector derive most of the resources at their disposal from the patronage of the society. They have to give back through – Corporate Social Responsibility (CSR) expects the business sector to play its role in sustainable poverty reduction in the society especially as the United Nations have ranked eradication of extreme poverty and hunger as the goal number one (Goal 1) with their comprehensive comment converging to the poorest (www.un.org/millenniumgoals/, 2008). Commenting further on the eight Millennium Development Goals (MDGs) – which range from halving extreme poverty to halting the spread of HIV/AIDS and providing universal primary education, all by the target date of 2015 – these constituted a blueprint agreed to by all the world's countries and the entire world's leading development institutions.; they have galvanized unprecedented efforts never before to meet the needs of the world's poorest. Even the Secretary-General based his comments on the achievement of the MDGs to 'free our fellow men, women and children from the abject and dehumanizing conditions of extreme poverty' (Report of the Secretary-General: 2007).

People are found hungry and shelter-less all over the world. Health conditions are deplorable disturbing, socially and even mentally the people are in misery. Consequently, the future trends are alarming as experts foresee no possibility of drastic change in the future years, based on past records. Some incidences suggest that the state of incomes and inequalities has not changed much even in the USA over the past 50 years so where can be ranked the poor countries (Sahibzada, 1997)! Poverty anywhere is a threat to prosperity everywhere - poverty prevails all over the world today; this is not merely a Third World phenomenon, though people here are suffering more from the rigors of poverty, this is a global phenomenon, one in every five persons

in the world lives below poverty line (Sahibzada, 1997). Abbott (2007) rightly says that the patterns of growth are important to reduce poverty – growth focus should be on agriculture, fisheries, construction, personal services, small-scale manufacturing and informal activities especially – the sectors to which the poor and the low-income groups are most likely attached; to him, rural sector ought to be more attractive. Key issues for creating an enabling environment for economic opportunities to be created for the poor are as follows:

- access to resources and assets
- access to basic services
- access to rural financial services, credit facilities and financial literacy programs
- decentralization, local empowerment and participation
- good governance
- land reform
- access to transport and markets
- access and other support to extension services

Whereas 'Global chronic poverty in 2004-05' (CPRC, nd) includes the following in the poverty reduction policies that assist the poor and the chronically poor:

- pro-poor, broad-based economic growth
- peace-building and conflict prevention
- HIV/AIDS prevention (especially in India, China and the CIS) and greater access to retroviral treatment in Africa
- slowing down global warming
- strengthening national and international governance
- making trade fair (especially removing the obscene agricultural protectionism of rich countries)
- effectively managing national indebtedness (through debt relief and fiscal prudence)
- improving the effectiveness of basic service delivery in the public and non-profit sector

- making markets work for all

Role of NGO in Urban Poverty

The present poverty condition in urban areas has four main features. first of all, the poverty incidence per person is high; secondly, there is high level of defencelessness for this prevalence to rise anytime the per capita income of some of the middle income groups falls; thirdly, there is regional and gender disparities in economic and social indicators that has remained reasonably high and lastly, social indicators that make the people poor according to international standards. Such condition should not be a matter self satisfaction for the economic planners, policy-makers and managers; NGOs can do. In the same way, NGOs can also create the required awareness to the policy-makers by getting people together to raise their voice on matters of felt needs so that the decision-makers may be informed that the masses are demanding such and such needs of theirs. In many cases the elected people as well as the ones rising high in a particular field are not or less aware of the sensitivity of the problems related to the issues of that particular field. Poverty is a universal term. Due to globalization today, the scenario is rather enlarging so any differences between rural/peri-urban aspect of the poverty and the urban scene are just diminishing. Change in an NGO context is likely to be more achievable, and Non Governmental Organizations that are strongly committed to the organizational growth may discover that they become more hierarchical and centralized in the process, which could in turn inhibit more positive forms of change (Shepherd, 1994).

Siddique (2008) analyzes that the reasons for inefficiency of the efforts are so many and the major reason as diagnosed by most of the experts is that the individuals and small groups tried to pave the way but a collective effort on a country level as well as a strong push through the commons collectively as a nation could not be made that could bring about a major change. Here he ranks the NGOs as having a very important role to play in the development of areas and the people therein; to him another advantage with NGOs is that they have a widespread network in

many cases and they have got links to the masses. Since they understand the problem as well as have got moderate solutions so they can very effectively be in to the development practice and perform well.

Conclusion

Concluding there are many alternative means of achieving sustainable poverty reduction in urban and peri-urban areas; some ways may have advantage over others. There are many strategies that can be used to achieve this goal. Most of those involved in poverty reduction tend to see Or have problems with the available tools, this has been the situation with most of the professionals on sustainable poverty reduction in rural, urban and peri-urban areas who emphasized only on credit/finance but Siddique (2008) suggests that other social aspects of well-being are also not lesser important regarding sustainable poverty reduction in urban areas than the credit/finance aspect – in the context of sustainable poverty reduction in slums and squatter settlements of most developing countries. ‘We are left in a situation where there is no clear picture of the aspect (on one hand we see that a lot of efforts are made to address the situation and on the other hand we see the sad scene that the things could not be changed either). A very important thing worth-mentioning here is that the overheads should be reduced in the operational mechanisms, as mentioned by Sastry (2008). Further, we may say that the backbone of an economy is the human resource. We need to create awareness amongst the nations about the aspect that the drivers of the economy are the human beings; if they are well educated and skillful only then the financial resources may run properly. For this purpose, awareness and education at different levels is a must. This needs to be given proper and due weight age so that the machinery may run smoothly and most efficiently to pave way for sustainable poverty reduction in urban areas – of individuals and the nations on the globe (Siddique, 2008).

In the light of the debate made so far, we arrive at the result that although all the afore-mentioned poverty issues in the urban areas are noteworthy, however, the issue of finance stands at the top as the poor finance hinders way towards a sustainable development and even forces people to commit crimes as mentioned in the consequences of poverty in urban areas above. So the issue of finance needs to be given the top-most importance to alleviate poverty in the urban areas.

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