

## **“Micro-Level Impact of SDG-Oriented Policies on Livelihood and Poverty: A Primary Study in Mumbai, Maharashtra”**

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### **ABSTRACT**

The Sustainable Development Goals (SDGs), adopted by the United Nations in 2015, set a global agenda to eliminate poverty, reduce inequality, and ensure inclusive development by 2030. Among them, SDG 1: No Poverty is especially critical for India, where a significant portion of the population still lives under challenging socio-economic conditions. This study aims to evaluate the effectiveness of India's poverty alleviation policies, especially in Maharashtra, with a focus on urban regions like Mumbai. Through primary data collection involving surveys and interviews, this research assesses how well schemes such as MGNREGA, PMAY, and Jan Dhan Yojana align with SDG objectives and impact the lives of economically weaker sections. The study seeks to identify gaps in implementation and suggest more localized, need-based strategies for poverty reduction.

**Keywords: SDGs, Poverty, MGNREGA**

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### **1. INTRODUCTION**

India's journey toward becoming an inclusive and sustainable economy has been closely linked to its efforts to reduce poverty. While economic growth has lifted millions out of poverty, inequality remains a persistent challenge. The introduction of the Sustainable Development Goals (SDGs) provided a global framework to address these issues, with **SDG 1 (No Poverty)** at the core. As a nation committed to the SDG framework, India has launched several targeted poverty alleviation programs. However, their impact varies regionally due to economic, social, and administrative factors. Maharashtra, being one of the most industrialized and urbanized states, presents a unique case. This research focuses on **Mumbai**, where poverty and development coexist, to understand how national and state-level policies are contributing to SDG outcomes and improving the lives of the urban poor.

## **2. REVIEW OF LITERATURE**

A systematic review of literature provides an academic foundation for understanding the current status, challenges, and policy effectiveness of poverty alleviation initiatives in India. This section synthesizes findings from past research, reports, and scholarly work on the theme of poverty reduction, Sustainable Development Goals (particularly SDG 1: No Poverty), and government welfare schemes in the Indian context particularly focusing on urban areas like Mumbai.

1. The United Nations (2015) established **SDG 1: No Poverty** to end poverty in all forms everywhere by 2030. The SDGs emphasize inclusive development, social protection systems, equal access to economic resources, and building resilience among the poor. According to the **UNDP (2020)**, the success of SDG 1 depends largely on localized and need-based implementation of policies, particularly in densely populated urban settings like India.
2. Urban poverty in India presents a unique challenge, distinct from rural poverty due to overcrowding, informal employment, and housing shortages. **Kundu (2012)** argued that urban poverty is often underestimated due to exclusion errors in official poverty estimates. **Bhan (2016)** emphasized the need for spatial planning and inclusive housing strategies in slum-dominated cities like Mumbai to address urban poverty holistically.
3. **Mahatma Gandhi National Rural Employment Guarantee Act (MGNREGA):** While primarily rural-focused, studies such as by **Jha et al. (2019)** note spillover benefits in peri-urban areas, especially in stabilizing seasonal migration. However, in urban regions, the absence of an urban counterpart limits its effectiveness.
4. **Pradhan Mantri Awas Yojana (PMAY - Urban):** According to **MoHUA (2022)**, PMAY-Urban has made progress in approving affordable housing, but **Roy (2021)** notes that implementation has been delayed due to issues of land availability, legal tenure, and procedural complexity, especially in slums of Mumbai.
5. **Pradhan Mantri Jan Dhan Yojana (PMJDY):** As reported by **RBI (2021)**, Jan Dhan accounts have enhanced financial inclusion, especially for women and low-income families. However, **D'Souza**

(2020) points out that access alone does not ensure usage unless accompanied by financial literacy and linkage to credit and insurance.

6. **Patel et al. (2015)** examined urban housing insecurity and observed that most urban poverty persists due to inadequate housing policies. In Mumbai, with over 40% of the population living in slums, access to legal housing and clean infrastructure remains limited. Our findings show that **only 23% of beneficiaries received housing support**, underscoring this literature gap in real-world outcomes.

### **3. OBJECTIVES OF THE STUDY**

1. To examine the role of Indian government policies in addressing poverty under the SDG framework.
2. To assess the level of awareness and access to poverty-alleviation schemes in Mumbai, Maharashtra.
3. To study the impact of these schemes on employment stability, housing, and income among poor and low-income groups.
4. To evaluate the challenges faced by beneficiaries in availing these schemes.
5. To suggest improvements and policy recommendations for better SDG alignment.

### **4. HYPOTHESIS OF STUDY:**

- **H1:**  
There is a significant positive impact of Indian government poverty-alleviation policies on the livelihood of urban poor in Mumbai under the SDG framework.
- **H2:**  
Awareness and accessibility of poverty-alleviation schemes among low-income groups in Mumbai are significantly low.
- **H3:**  
Government welfare schemes have contributed to improved employment stability, housing conditions, and income levels among the beneficiaries.
- **H4:**

Beneficiaries face significant administrative and procedural challenges in availing the benefits of poverty-alleviation schemes.

➤ **H5:**

Policy improvements and better local implementation strategies can significantly enhance the impact of SDG-aligned poverty-reduction efforts in Maharashtra.

### **Research Gap Identified**

**While extensive research exists on policy frameworks and scheme design, fewer studies assess the on-ground implementation and actual beneficiary experience in urban Maharashtra. This study fills the gap by focusing on Mumbai a city with both extensive poverty and concentrated government intervention and assessing how well these policies align with SDG 1 objectives in practice.**

## **5. DATA ANALYSIS AND INTERPRETATION**

This section presents the analysis of primary data collected from 200 respondents residing in low-income and slum areas of Mumbai, Maharashtra. The data was collected through structured questionnaires focusing on awareness, access, and impact of government poverty-alleviation schemes aligned with Sustainable Development Goal 1 (No Poverty).

### **Research Tools**

To ensure the collection of rich and relevant data aligned with the study's objectives, a combination of quantitative and qualitative research tools was employed:

#### **1. Structured Questionnaire**

- A structured questionnaire was designed to gather **quantitative data** from the selected respondents belonging to economically weaker sections of urban Mumbai.
- The questionnaire comprised **both closed-ended and open-ended questions**.
  - **Closed-ended questions** helped in obtaining standardized responses suitable for statistical analysis (e.g., “Have you availed benefits under PMAY?” with Yes/No options).

- **Open-ended questions** allowed respondents to freely express their experiences, opinions, and suggestions (e.g., “What challenges do you face in accessing government schemes?”).
- The questionnaire was divided into multiple sections covering:
  - Demographic details (age, gender, education, income, occupation)
  - Awareness and accessibility of poverty alleviation schemes (MGNREGA, PMAY, Jan Dhan Yojana)
  - Impact on livelihood, housing, income stability, and quality of life
  - Satisfaction level and suggestions for improvement
- To ensure inclusivity, the questionnaire was made available in **English, Hindi, and Marathi**.

## **2. Interview Schedules**

- A semi-structured interview guide was used for **key informant interviews** with:
  - Local government officers involved in scheme implementation
  - Representatives of NGOs working on poverty alleviation in urban areas
  - Community leaders or activists working at the grassroots level
- These interviews provided **contextual insights** on administrative processes, challenges in last-mile delivery, coordination between agencies, and feedback from beneficiaries.
- Interview schedules were flexible enough to allow in-depth discussions and follow-up questions based on the respondents' answers.

## **3. Focus Group Discussions (FGDs)**

- In addition to individual responses, **FGDs were conducted with small groups (6–8 participants)** from the same locality or social group to understand **shared experiences and collective challenges**.
- FGDs were particularly useful for understanding perceptions of scheme effectiveness, community awareness, and social factors influencing access to benefits.

## **Quantitative Data Analysis**

- Responses from structured questionnaires were coded and entered into statistical software (such as MS Excel or SPSS) for analysis.

- The following techniques were employed:

**Descriptive statistics** such as mean, median, frequency, and percentages were used to summarize and describe the basic characteristics of the dataset. For example:

- Percentage of respondents aware of PMAY
- Average household income before and after scheme participation
- **Cross-tabulation** was used to examine relationships between two variables. For instance:
  - Cross-tabulating income levels with types of schemes availed
  - Gender-wise analysis of access to Jan Dhan Yojana benefits
  - Charts, bar graphs, and pie diagrams were used for data visualization to make the findings more interpretable.

## 2. Qualitative Data Analysis

- Responses from open-ended questions, interviews, and FGDs were analyzed using thematic analysis:
  - First, transcripts were read multiple times to become familiar with the data.
  - Key themes and patterns (e.g., “lack of awareness,” “bureaucratic delay,” “documentation challenges”) were identified.
  - Verbatim quotes were extracted to highlight real-life experiences and voices of the urban poor.
- This method allowed for an in-depth understanding of not only what issues exist, but also why and how they occur, adding richness to the quantitative results.

## 6. SUMMARY INTERPRETATION

### 1. Awareness of Government Schemes

Awareness of Schemes	Number of Respondents	Percentage (%)
Yes	157	78.5%
No	43	21.5%

#### Interpretation:

A significant majority of respondents (78.5%) were aware of government schemes related to poverty alleviation. This indicates that awareness campaigns and communication efforts have reached many low-income communities in Mumbai. However, 21.5% still lack awareness, showing the need for deeper penetration into remote or less-informed areas.

### 2. Application for Schemes

Scheme Application Status	Number	Percentage
Applied	113	56.5%
Not Applied	87	43.5%

#### Interpretation:

While more than half (56.5%) of the respondents applied for government schemes, a considerable portion (43.5%) did not. This gap may stem from challenges like lack of documents, information, or trust in the system. It reveals a need to improve support for application processes at the community level.

### 3. Benefits Received from Schemes

Benefit Received	Number	Percentage
Fully Benefited	46	23.0%
Partially Benefited	52	26.0%
No Benefit Received	102	51.0%

#### Interpretation:

Only 23% of respondents received full benefits from the schemes, while 26% got partial benefits. A troubling 51% received no benefit despite many applying. This reflects systemic bottlenecks, eligibility barriers, or corruption issues, which must be addressed to ensure SDG implementation is effective and inclusive.

### 4. Impact on Income and Employment

Indicator	Percentage
Income Improved	14.5%
Employment Stable	12.0%

#### Interpretation:

The impact of schemes on actual economic upliftment appears weak. Just 14.5% experienced an increase in income, and only 12% saw employment stability. This suggests that while schemes may provide temporary relief, they are not leading to long-term economic stability for a majority of beneficiaries.

### 5. Housing Support Received

Housing Support Status	Percentage
Received	23.0%
Not Received/In Process	77.0%

#### Interpretation:

Only 23% of the respondents received support from housing schemes like **PMAY**, while 77% did not. This highlights challenges in housing scheme eligibility, land/legal documentation, or poor coverage. Considering Mumbai's high housing costs and slum population, this is a critical gap in urban poverty reduction efforts.

## 6. Challenges Faced by Beneficiaries

Challenges Faced	Percentage
Long Processing Time	30%
Lack of Documents	25%
Lack of Awareness	20%
Corruption	15%
Other Issues	10%

### ● Interpretation:

The most cited problem is long processing times (30%), followed by lack of documents (25%). These are procedural and can be reduced by policy reforms. Corruption (15%) and awareness issues (20%) further affect access. Digitization, simplification, and transparency in processes could mitigate these problems.

## 7. RECOMMENDATIONS

### 1. Enhance Grassroots Awareness Campaigns

- Although general awareness is high, 21.5% of respondents are still unaware of available schemes. Focused door-to-door campaigns, community-based awareness sessions, and multilingual informational materials can target less-informed areas effectively.
- Partnering with local NGOs, schools, and ward offices can help disseminate information more efficiently.

### 2. Simplify Application Processes

- 43.5% of the urban poor have not applied for schemes, often due to procedural complexities. Application forms and documentation requirements should be simplified.
- Introduce mobile assistance vans, help desks, and community volunteers to assist with real-time form filling and submission.

### 3. Digitization with Support Systems

- Promote e-governance and online portals for scheme applications and grievance redressal but ensure digital literacy through local training camps.



- Provide community kiosks or centres with trained facilitators for those without internet access or digital skills.

#### **4. Strengthen Monitoring and Accountability**

- With 51% receiving no benefits, there is a clear disconnect between application and disbursement. Implement real-time monitoring systems to track application progress and benefit distribution.
- Deploy third-party audits and social accountability mechanisms (like public dashboards and social audits) to tackle corruption and leakages.

#### **5. Address Documentation Barriers**

- Since 25% cited lack of documents, the government should allow alternative identification or relax documentation rules for informal sector workers, migrants, and slum dwellers.
- Develop a single-window documentation support system at the municipal level.

#### **6. Improve Scheme Integration and Targeting**

- Schemes like MGNREGA, PMAY, and Jan Dhan Yojana need better integration to provide a comprehensive safety net rather than isolated relief.
- Use AI/data analytics to track socio-economic status and target households more precisely for multiple schemes.

#### **7. Revamp Housing Support Framework**

- Only 23% received housing support, which is highly inadequate for a city like Mumbai. Speed up implementation of PMAY (Urban) and ensure slum redevelopment projects are inclusive, participatory, and transparent.
- Encourage public-private partnerships to develop low-cost housing solutions with government incentives.

#### **8. Capacity Building of Implementing Authorities**

- Train local officers and staff to be more responsive, transparent, and community-oriented. This will reduce delays and improve the experience for beneficiaries.

### **Suggestions for Policy and Future Research**

- Policy Focus should shift from short-term relief to long-term empowerment, incorporating livelihood training, financial literacy, and entrepreneurship support.
- Conduct periodic impact evaluations of schemes using both quantitative and qualitative methods.
- Future research should explore comparative effectiveness across urban and rural Maharashtra, and between different socio-economic groups (e.g., women-headed households, migrants, disabled individuals).
- Integrate sustainability and inclusivity in policy design to align more holistically with all 17 SDGs, not just SDG 1.

### **7. OVERALL CONCLUSION**

- The data shows **moderate awareness** and **scheme outreach**, but **low effectiveness** in terms of actual impact on poverty, income, and employment. Administrative and procedural barriers dominate, reducing the success rate of these schemes. To fulfill **SDG 1 (No Poverty)** goals locally, targeted improvements in **implementation, transparency, awareness, and accessibility** are necessary. The data indicates a high level of awareness about government schemes, but a significant gap exists between awareness and effective implementation. Although over half of the respondents had applied, only a quarter received full benefits, and even fewer reported improvements in income and employment. Challenges such as administrative delays and documentation issues continue to act as major barriers. The impact of schemes aligned with SDG 1 appears to be modest at best, signaling a need for localized improvements in outreach and execution.
- The study reveals a mixed outcome in the implementation and effectiveness of government poverty alleviation schemes in Mumbai. While a significant proportion of the urban poor are **aware** of these schemes (78.5%) and **more than half have applied** (56.5%), the actual benefits reaching them are disappointingly low. **Only 23%** received full benefits, while **51% did not receive any**, despite applying. The **impact on income and employment is minimal**, suggesting that current programs are **insufficient for long-term economic upliftment**. Furthermore, **housing support** a key component in urban poverty eradication remains inaccessible to a majority (77%). Structural and procedural issues, including **long processing times, lack of documentation, low awareness, and corruption**, continue to hinder effective delivery.

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### **QUESTIONNAIRE FOR PRIMARY STUDY**

#### **Target Respondents:**

Urban poor, low-income households, slum dwellers, informal workers, etc.

#### **Section A: Demographic Information**

1. Name (Optional): \_\_\_\_\_
2. Age:  
☐ Below 18 ☐ 18–30 ☐ 31–45 ☐ 46–60 ☐ Above 60
3. Gender:  
☐ Male ☐ Female ☐ Other
4. Area of residence: \_\_\_\_\_
5. Occupation:  
☐ Daily wage ☐ Self-employed ☐ Unemployed ☐ Private job ☐ Others: \_\_\_\_\_
6. Monthly household income:  
☐ Below ₹5,000 ☐ ₹5,001–₹10,000 ☐ ₹10,001–₹20,000 ☐ Above ₹20,000
7. Education level:  
☐ Illiterate ☐ Primary ☐ Secondary ☐ Higher Secondary ☐ Graduate and above

#### **Section B: Awareness and Access to Government Schemes**

8. Are you aware of any government schemes aimed at reducing poverty?  
☐ Yes ☐ No
9. If yes, which schemes have you heard of or applied for? (Tick all that apply)  
☐ MGNREGA  
☐ Jan Dhan Yojana  
☐ PM Awas Yojana

- ☐ Ration Card / PDS
- ☐ Ujjwala Yojana
- ☐ Others (Please specify): \_\_\_\_\_

10. How did you come to know about these schemes?

- ☐ TV/Radio ☐ Local leaders ☐ NGOs ☐ Social media ☐ Government officers ☐ Others

11. Have you applied for any of these schemes?

- ☐ Yes ☐ No

12. If yes, were you able to get the benefits?

- ☐ Yes, fully ☐ Partially ☐ No

### **Section C: Impact of Government Schemes**

13. Has your income improved after receiving scheme benefits?

- ☐ Yes ☐ No ☐ Slightly

14. Has your employment situation become more stable due to any government support?

- ☐ Yes ☐ No

15. Did you get access to housing support (e.g., PMAY)?

- ☐ Yes ☐ No ☐ Still in process

16. Have your basic needs (food, healthcare, education) improved through these schemes?

- ☐ Yes ☐ No ☐ Somewhat

### **Section D: Challenges and Suggestions**

17. What challenges did you face while applying for any scheme?

- ☐ Lack of documents
- ☐ Corruption
- ☐ Long processing time
- ☐ Lack of awareness
- ☐ Others: \_\_\_\_\_

18. Do you think these schemes reach the right people in your area?

- ☐ Yes ☐ No ☐ Not sure

19. What kind of support do you still need from the government? (Tick all that apply)

- ☐ Employment/Job security
- ☐ Food security
- ☐ Housing
- ☐ Skill training
- ☐ Financial support

20. In your opinion, how can the government improve the delivery of these schemes?

