

Effect of urbanization in India on the urban poor, MSME sector, and environment

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Abstract

In the 21st century, urbanization has become an integral part of all modern societies around the world. This dissertation analyzes the role of the industrial and economic policies in the social and economic advancement of citizens and what governments can do in their economic frameworks to alleviate any gaps. In many countries, their industrial policies, or lack thereof, don't always work in favor of the total population and put many small enterprises at an inherent disadvantage. Businesses in the MSME sector have an integral role in the Indian economy. With the increase of economies of scale, many large corporations have taken the opportunity to reduce their overhead costs, but smaller enterprises aren't able to reap the same benefits as they simply don't have the means to more capital in order to grow; many basic economic structures and policies are the cause of such repression. Urbanization, similarly, has also had broad repercussions on the working class, the urban poor, businesses, and the environment. In many areas, urbanization has led to the gentrification and urban congestion in which people in lower socioeconomic statuses are further prevented from economically and socially advancing, resulting in a greater income and opportunity gap. In addition to causing increasing hardship to many middle-class citizens, urbanization also impacts the environment immensely with changes in air quality and pollution as well as increase the risk of major environmental hazards such as flash flooding.

JEL Classification Codes: R11, I38

Keywords: Urbanization, industrial policy, economies of scale

I. Introduction

In recent years, India has been experiencing exponential urban growth. The pattern and trend of urban population and number of towns in India from 1901 to 2011 show that the total urban

population has increased more than ten times from 26 million to 377 million, whereas the total population has increased about five times from 238 million to 1210 million from 1901 to 2011. Although urbanization, the process of which cities grow due to economic development and industrialization, can be beneficial to the economy and well being of a nation's citizens, in India, it has actually caused more economic misery to many rather than improvement. The problem that is causing these detrimental effects doesn't lie in one place but rather is spread across different bodies and systems in India.

II. Current Industrial Policies and their effect on the urban population, MSME sector, and the environment

Part of the problem lies in the Industrial policies and its shift in focus throughout the years. During the years following the Independence of India, after 1949, Industrial policy gave importance to small scale and cottage industries while foreign investment was very limited. The industrial policy statement in 1977 had provided more emphasis on decentralization to give more authority to local and state governments. Priority was still given to businesses in the MSME sector as there were restrictions put on MNCs (multinational companies). However, changes in the industrial policies taken place in 1980 had shifted the priority from small businesses to modernization. The industrial Policy statement in 1980 addressed the need for promoting competition in the domestic market, modernization, selective liberalization, and technological up-gradation which led to the creation of the MRTP act and FERA. This industrial policy promoted substantial foreign investment. In 1991, new industrial policies changed slightly as they provided facilities to market forces. The focus was placed on liberalization, privatization, and globalization. The government allowed domestic firms to import better technology to improve business efficiency and to have access to better technology. After 1991, foreign investment grew exponentially: from 1981 to 1990, FDI grew by 23% annually; this increased to 44% annual growth during 1991 to 2001. Foreign investment isn't a negative aspect inherently, however, due to the fact that it allowed many companies to expand and create economies of scale without proper infrastructure, it has resulted in many of the urban poor to be displaced.

Although the goal of the industrial policy was to promote domestic firms, in the current status quo, businesses in the MSME sector are not able to reap those benefits. The MSME sector contributes approximately 30% of the country's GDP and continues to serve as the livelihood to

millions of citizens especially those of lower socioeconomic statuses . Due to the emphasis on privatization and globalization, people in the MSME sector don't have access to the same resources. The industrial policies only provide secondary necessities such as access to better technology but disregard the foundation that small businesses need which include lack of adequate capital. Due to obstacles such as lack of adequate capital, infrastructural hurdles, scattered markets, absence of compatible financial partners, among others, businesses and employees in the MSME sector aren't able to advance with this rapid urbanization.

The industrial policy aims to decentralize economic accountability, so local and state authorities have influence in the economic system as well, but it is fairly clear that is not being done effectively. Without proper means to hold state government bodies accountable, there lacks a systemized approach and equal opportunity. This provides a greater margin for state governments to be more corrupt. Overlapping institutions across three tiers of government diffuses accountability of agencies and elected governments. This situation undermines India's robust democracy by clouding issues of responsibility and blocking the development of necessary regulatory frameworks. Due to this lack of framework, state governments are dominating local governments. Even India's mega-cities do not have control over their own policies, finances, or institutions. Urban local bodies and local service entities don't have a clear responsibility nor the fiscal autonomy to deliver adequate services. As a result, many of the urban poor are living in poor conditions with no financial security and lack of hygienic methods to live. As different cities start to urbanize without proper governance, a larger social and economic gap is formed between the urban population and the urban poor. The MSME sector is also being adversely affected without necessary resources. Without proper stimulants or safety nets for small businesses or workers that aren't being heavily supported by the government, constituents are experiencing an economic downfall.

Along with causing further economic detriment, urbanization and economies of scale can cause excessive harm to the environment. Due to uncontrolled urbanization in India, environmental degradation has been occurring very rapidly and causing many problems like land insecurity, worsening water quality, excessive air pollution, and improper waste disposal. This negative effect on the environment also causes health problems for the entire population, specifically the

urban poor living in congested areas without proper health care. This further aggravates the problem at hand and allows this vicious cycle to continue.

Urbanization has not only caused many, especially the urban poor, to go backward socioeconomically but has also caused deterioration of the environment. Urbanization in itself is not a bad thing, but because of the manner in which it is being integrated, it is causing net harm especially to urban poor and rural populations with their financial situation, environmental concerns, and quality of life. Amidst the generation of new businesses and foreign investments in multinational companies, it becomes essential to provide the proper infrastructure and support to people being negatively affected by this shift.

III. Gaps in the current Economic system and how they can be alleviated

India has made major strides in its economy and other sectors but there lies major problems within its economic framework and industrial policies that have led to gaps between different economic classes which have caused the further economic downfall. Labour and product market regulations and difficult credit market considerations have led to a slow progress in the MSME sector. The large corporate sector can thrive because of the easy availability of skilled labor, access to stock markets, and contract labor. However, these same resources aren't available to smaller enterprises. This pattern of development ensures that manufacturing is concentrated in smaller, indigent areas stimulating urban congestion and other urban problems. Because of this continuous pattern, the urban poor have a lower quality of life. Urban services, in many towns, including water and waste management, do not reach many residents, and instead receive sporadic, unreliable services. Even further, In the case of non-notified slums, which are those that don't have any government recognition, service providers are prohibited from serving residents . Basic necessities and public health problems aren't being addressed. Promoting an efficient urbanization process in India will require a set of policies that will deal with land policies, basic societal needs, and connective infrastructure. India also needs to improve city planning integrated with high-quality services. Water supply and sanitation, urban transport, and urban drainage are key local services to ensure the quality of living and sustained growth. Sustained energy supply and affordable serviced land are services that are crucial for the

development of the economy. There needs to be an emphasis on public health that starts with basic infrastructure either through government policy changes or education. Because many of the urban poor are forced into crowded areas of slums, they are deprived of basic resources and needs. To further stimulate the urban poor, it is also important to stimulate the MSME sector especially in a time like now. In order to address the basic problems of small businesses all levels of the government need to provide government incentives for small businesses. This could range from grants to tax deductions to access to low-interest or non-recourse loans. Many small businesses don't survive because of a lack of resources including capital or a lack of means to maintain the enterprise. With low-interest loans that require little collateral or non-recourse loans that won't put their personal property in a vulnerable position, more people can have access to proper funds. Another major problem is the administrative burdens in the MSME sector. Public bureaucracy has been improving in its functioning, however, administrative burdens, as measured by the product market regulation indicators, remain high compared with other countries. This results in the accumulation of compliance costs, especially for small firms, and discourages firm expansion into the formal sector, thus restraining competition and productivity. At present, there is no centralized oversight body charged with reviewing regulatory proposals to ensure they do not impose unnecessary or unreasonable administrative burdens on firms and citizens. There needs to be a high-quality admin system that is transparent and accountable so that people are given complete information and process. A regulatory oversight body would be able to develop guidelines on the standards of good regulation and manufacturing.

In the current status quo, amid the novel coronavirus pandemic, the Indian economy will be massively affected and those who have small businesses or the working class will experience a massive economic downfall. Hence, governments and institutions need to have a method for money to reach the hands of citizens. Not only as welfare programs, but also as cash or food-for-work schemes. This situation provides the opportunity to create assets that enhance environmental sustainability in villages and urban centers. The capital can then help build consumption and provide monetary resources to those experiencing economic impediments. With many people losing their jobs and businesses, it becomes imperative to cater to their needs. Much of the problem lies in education. Most people don't know where to obtain resources even if they are available. This disparity further increases the economic gaps that are being seen in the

current status quo. There needs to be a system that connects the common people, especially those living in underdeveloped areas, to organizations or governmental bodies that can provide resources. In India, there lies a harmful stigma that those experiencing homelessness or live in bad conditions are not willing to work or don't have the ability to progress. The problem, in reality, lies in the fact that there is currently no way of providing these people the proper education on how to start a business or how to obtain funds. With urbanization, those in the urban poor or rural areas, are further disconnected from society. With the progression of the coronavirus pandemic, it becomes even more important to aid these people and provide the proper infrastructure to allow the future generation to not experience the same cyclical pattern of poverty. This change can start with local governments taking accountability of the situation many people are facing. In fact, COVID-19 has brought upon some of the decentralization needed. It forced a change in the centralized government structure that had become the norm in the past decade, where decisions were taken by a few members of the central government. With more government bodies being involved, policies can include proper zoning laws that don't allow manufacturing to be concentrated in small areas decreasing urban congestion. Additionally, providing proper information through technology or other channels of communication that can demonstrate where to get resources such as low-interest government loans. If the needed capital can start being circulated among the urban poor, it allows for socioeconomic growth which can then allow others to follow the same path. This can also alleviate the environmental defects being caused as the public infrastructure can be improved. The economic framework in the current status quo isn't supporting the people who need it most, the urban poor and the MSME sector. By altering communication channels, mitigating administrative burdens, and providing access to funding and education, urbanization can help alleviate these current gaps in our society rather than exacerbate them.

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