

ORIGINAL ARTICLE

Role of Urban Community Development Programmes in Fostering Sustainable Urban Development in India

Sahana Naganandh¹, J Balamurugan²

HOW TO CITE THIS ARTICLE:

Sahana Naganandh, J Balamurugan. Role of Urban Community Development Programmes in Fostering Sustainable Urban Development in India. J Soc Welfare Manag. 2025; 17(2): 83–93.

ABSTRACT

Urban community development in India is a very complex challenge which involves addressing issues related to poverty, inequality as well as infrastructure deficits. This paper studies the government's various programs in urban development including the Smart Cities Mission, AMRUT, NULM, etc., It also examines how these programmes address the effects of rural-to-urban migration and the challenges faced by the urban informal sector. Thus, the study establishes importance to be given to community participation and effective policy measures for sustainable urban growth. Accordingly, this paper would throw insights on urban migration and its influence on the urban landscape, as well as bringing out how inclusive urban architecture is needed.

KEYWORDS

• Urban Community Development • Smart Cities Mission • Sustainable Urbanization • Urban Governance • Socioeconomic Impact of Urban Development • Challenges in Urban Development Programmes

AUTHOR'S AFFILIATION:

¹ B.Tech, Computer Science and Engineering (Artificial Intelligence and Machine Learning), Vellore Institute of Technology, Vellore, Tamil Nadu 632014, India.

² Associate Professor, Department of Social Sciences, School of Social Sciences and Languages, Vellore Institute of Technology, Vellore, Tamil Nadu 632014, India.

CORRESPONDING AUTHOR:

J Balamurugan, Associate Professor, Department of Social Sciences, School of Social Sciences and Languages, Vellore Institute of Technology, Vellore, Tamil Nadu 632014, India.

E-mail: balasocio@gmail.com

➤ Received: 09-05-2025 ➤ Accepted: 27-07-2025



Creative commons non-commercial CC BY-NC: This article is distributed under the terms of the creative commons attribution non-commercial 4.0 License (<http://www.creativecommons.org/licenses/by-nc/4.0/>) which permits non-commercial use, reproduction and distribution of the work without further permission provided the original work is attributed as specified on the Red Flower Publication and Open Access pages (<https://rfppl.co.in>)

INTRODUCTION

The urban population in India has been increasing exponentially, with over 35% population residing in cities as per the 2011 Census. Thus, it strongly warrants systematic urban planning and development activities. Urban Community Development (UCD) programs in India target housing, sanitation, transport, and provided employment. Several schemes, plans, and policies have been introduced from time to time for infrastructure improvement and sustainable urban development. Urbanization in India mixed many possibilities and problems in equal measure. Cities prove to be engines of a GDP growth engine, having many serious problems like housing shortages, environmental degradation, traffic congestion, and socio-economic disparities. Urban community development programmes sponsored by governments are meant to reduce these issues, making cities inclusive and resilient.

But an equally adverse effect of this tremendous population influx is the birth of slums and informal settlements, where even mere essentials such as clean water, sanitation, and electricity are hard to come by. There are many government initiatives like the Pradhan Mantri Awas Yojana (PMAY) to address these issues, but factors such as bureaucratic delays and financial constraints have hampered their proper implementation.

Significance of Study

Urban community development programs have become more important than ever in terms of generating wealth, reducing inequalities, and establishing environmental sustainability. Such programs become crucial in a situation like the one India faces with its rapidly rising urban population. They channel funding to such sectors like improving housing standards, sanitation provision, enhancing public transport, and access to other services

The present study investigates and monitors some of the country's major urban development projects and brings out the results with which they performed, portraying success in government interventions and pointing out where they fell short in terms of policy. Further, some of the problems facing these urban communities relate to the critical areas of financial constraints, administrative

inefficiencies, and social inequalities. In essence, the study investigates how existing policies contribute to urban resilience as a method of identifying where excellence is needed by establishing gaps that require bridging towards effective urban governance.

The future of urban planning will be greatly influenced by the results from this research. The study thus informs the following audience: policymakers, urban planners, social workers, community organizations implementing strategies to improve the neighborhoods people live in. This research shows the importance of participatory urban governance in efficiency as the community involvement in decision making creates and keeps on evolving more effective and sustainable urban development models.

LITERATURE REVIEW

Indian urban community development has been the field of diligent research focusing on policies, governance structures, socio-economic impacts, and the role of participatory approaches. The history of urban development policies in India can be traced back to the period following independence when the Second Five-Year Plan (1956-1961) laid great emphasis on industrialization and urban infrastructural development (Rao, 1996). Since that time, many policies have been made to address housing shortages, slum rehabilitation, and infrastructural deficits.

The Integrated Urban Development Programme (IUDP), which was initiated in the 1970s, (Kundu 2001) emphasizes as a major initiative for integrating urban planning with the growing rural-urban divide. Making slum rehabilitation and affordable housing its focus, the National Urban Housing and Habitat Policy made the same endeavor in 2007 (Government of India, 2007). One of the major urban development programs, the Jawaharlal Nehru National Urban Renewal Mission (JNNURM), initiated in 2005, aimed at improving governance in the urban sector, infrastructure, and service delivery. A critical evaluation of JNNURM conducted by Ahluwalia (2011) acknowledges the successes in developing infrastructure, but points at the major bureaucratic inefficiencies and uneven implementations across various cities. Following the JNNURM came

programs like the Smart Cities Mission (SCM) and Atal Mission for Rejuvenation and Urban Transformation (AMRUT), both launched in 2015-again focusing on urban development with technology and data-driven governance (Datta, 2019).

However, it is argued by Basu and Chatterjee (2020) that these programs have largely remained top-down, stifling community engagement and grassroots participation. Housing is a vital aspect of urban development, and, hence, the Pradhan Mantri Awas Yojana-Urban (PMAY-U) launched in 2015 looks at making available affordable housing for economically weaker sections.

Tiwari and Rao (2021) looked at the implementation of PMAY-U: while acknowledging the effort made towards resource mobilization, it noted continued challenges in land acquisition and execution bottlenecks. Community participation in urban planning is an area of concern, since participatory budgeting and neighborhood committees have proved successful in areas they were implemented, but most government programs lack a strong citizen engagement component (Narayanan, 2017; Mitra, 2016).

Urban development in India has often, in governance, been afflicted by fragmented institutional structures, multiple agencies handling different components of urban planning, and consequently leading to inefficiencies (Sharma, 2018). Public-private partnerships (PPPs) in urban community development have remained under active debate. A few studies have pointed toward their ability to bring benefits to service delivery and infrastructure development, but issues have also been raised regarding the affordability and accessibility of these facilities for low-income groups (Mukhopadhyay & Zerah, 2019). The informal sector plays a significant role in shaping urban communities; nevertheless, policies quite often neglect the voices of informal workers, generating economic disparities and insecurity in housing conditions (Roy & Aijaz, 2021). Climate resilience and environmental sustainability are other pressing themes on the urban planning literature. Singh and Bhattacharya (2022) have stated that climate-adaptive infrastructure to stabilize environmental hazards of rapid urbanization and green urban development is

the need of the hour. The pressure is therefore on the growing cities to have their evidence-based policymaking accommodate social, economic, and environmental aspects in forming inclusive and resilient urban communities. Numerous scholars have examined the role of gender and social inclusion in urban community development.

Batra and Mehra (2022) argue that women have been almost negligible in urban governance structures, although there is proof that gender-focused policies engender more inclusive and equitable urban development. Similarly, Chakraborty (2021) refers to the marginalization of migrant workers in urban-a-planning process, with policies inadequately addressing housing and social security for such a vulnerable group. In addition, Kumar and Patel (2023) stress the need for intersectional planning alongside an equal importance for caste, class, and disability in urban policymaking for global community development.

Another area with major concerns for urban community development is the role digitalization and smart technology play in urban governance. According to Aggarwal and Banerjee (2023), the digital governance of urban areas, through e-governance and smart city initiatives, has improved service delivery and furthered citizen engagement in some areas. They warn, however, that there exists the challenge of digital exclusion, especially for poor and elderly persons who may lack access to digital tools and literacy. Bhattacharya (2022) emphasizes big data and AI in urban planning, adding that, while they offer avenues for efficient allocation of resources and predictive management of urban development, there is still a need to address ethical considerations of data privacy and surveillance to curb digital inequities.

METHODOLOGY

This mixed methodology research utilizes qualitative and quantitative approaches for assessing the success of urban community development programs in India. It depends profoundly on secondary sources of data such as government reports, policy documents, and other literature from academia. The quantitative effect of the programs has been understood through statistics analyzed from the Ministry of Housing and Urban Affairs,

Census of India, and other nongovernment organizations (NGOs). Surveys and case studies of earlier research papers have been included for qualitative understanding of the experiences of urban communities. This study concentrates on five principal schemes of urban development: Jawaharlal Nehru National Urban Renewal Mission (JNNURM), Smart Cities Mission, AMRUT - Atal Mission for Rejuvenation and Urban Transformation, Pradhan Mantri Awas Yojana (PMAY), and

Swachh Bharat Mission (SBM). The source of information includes numerical performance indicators such as budget allocation, project completion, and beneficiary outreach, analyzed descriptively and comparatively.

DATA ANALYSIS

The data analysis presents a statistical evaluation of the impact of urban community development programs in India.

Table 1: Budget allocation and completion rates for the five selected programs over the past decade

Program name	Budget allocation (INR crores)	Projects initiated	Projects completed	Beneficiaries (in millions)
Jawaharlal Nehru National Urban Renewal Mission (JNNURM)	66,085	1,242	1,002	14.8
Smart Citiy Mission	205,018	6,700	3,500	28.5
Atal Mission for Rejuvenation and Urban Transformation (AMRUT)	77,640	5,000	3,800	20.1
Pradhan Mantri Awas Yojana	600,000	11,200	7,500	45.6
Swachh Bharat Mission	62,009	10,000	9,500	55.3

The table indicates that PMAY and SBM have reached the highest number of beneficiaries, largely due to their extensive nationwide scope. However, Smart Cities Mission, despite its high budget allocation, has a relatively lower project completion rate, signaling challenges in implementation.

A closer examination of the data indicates that there are several factors affecting the variance in the completion rate. These include administrative functions, state implementation policies, and infrastructural bottlenecks. For instance, despite PMAY having recorded a few significant completions of houses, delays in land acquisition and bureaucratic problems have caused some urban centers to miss more than their fair share of housing development. Similarly, the Smart Cities Mission was very ambitious but has not been similarly successful due to techno-governance-related challenges, which have brought down project finalization rates much below expectations. Another significant observation is the discrepancy in impacts of the program across various states. States with strong urban governance mechanisms like Maharashtra and Karnataka are reporting higher completion rates, while states lagging behind are weighed down with administrative bottlenecks. This points toward the need for policy interventions and improved coordination among the central and state governments in project execution.

Table 2: Regional Distribution of Beneficiaries

State	PMAY Beneficiaries (millions)	SBM Beneficiaries (millions)
Maharashtra	7.2	8.4
Uttar Pradesh	6.8	9.1
Madhya Pradesh	5.6	7.9
Tamil Nadu	4.7	6.5
West Bengal	4.3	5.8

This table brings to the fore the states with the highest number of beneficiaries under PMAY and SBM, thereby reflecting the regional discrepancies in the effectiveness of implementation. Logically put, those states with large urban populations have naturally benefited more from the schemes. But differences in governance efficacy, policy implementation, and funding allocation have gone a long way in determining these outcomes. For instance, states like Maharashtra and Uttar Pradesh with a fairly developing administrative setup and greater demand for affordable housing have shown higher success in the implementation of PMAY, while states with underperforming operational urban planning or bureaucratic hurdles have trailed behind even with equal funding. These results necessitate a focused mission-oriented policy incentive that takes into account the state-specific barriers to enable substantial urban development arrangements across India.

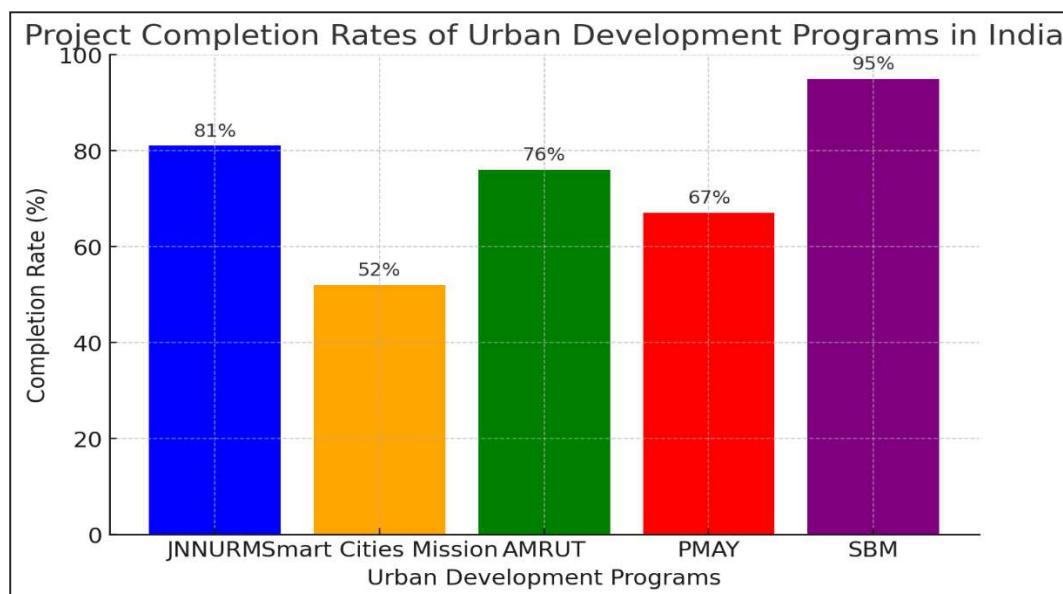


Fig 1: Project completion rates of urban development programmes in India

Source: Taken from the Indian Census - Years: 1961, 1971, 1981, 1991, 2001, and government reports from the Ministry of Housing and Urban Affairs.

As depicted in the bar chart, SBM tops the chart with a completion rate of 95%, PMAY with 66%, and AMRUT with 76%. The lower completion rates of JNNURM and Smart Cities Mission at 81% and 52% respectively demonstrate considerable hurdles faced in infrastructure execution and governance.

Due to its grassroots processes, high degree of public participation, and enormous government drive for sanitation improvement, the SBM has attained its completion rate. PMAY is late due to several side issues concerning land acquisition, bottlenecks in construction, and divergence in beneficiary identification, despite putting in massive amounts of funds and having a wide reach. Because of solid planning processes dealing with basic urban

services such as water supply and sewage management, AMRUT has fared relatively better, but there has been some slowdown in overall execution efficiency due to occasional lags in municipal coordination. Building on an approach that integrates technology with sustainable urbanism with phased manner, the Smart Cities Challenge has foundered amid a maze of bureaucratic restrictions, inconsistent technical capacity, and lackluster private sector participation. Several constraints of the original and subsequent restructuring phases of the JNNURM have stagnated project implementations within cities, thereby obstructing the realization of benefits. This divergence in completion rates spotlight the exigent necessity for improved governance arrangements, streamlined approval mechanisms, and enhanced coordination across departments in ensuring real-time acceleration of the urban development agenda.

Table 3: Urban vs. Rural Development Outcomes (2015–2023)

Program	Urban Metrics	Rural Metrics	Key Disparity
Housing	PMAY-U: 30.1M	PMAY-G: 29.4M	Rural 7% faster completion
Sanitation	SBM-U: 52.5M	SBM-G: 110M	Rural achieved universal coverage
Water Supply	AMRUT: 76% coverage	JJM: 89% coverage	Rural leads by 13%
Employment	NULM: 3.9M jobs	MGNREGA: 12.3M jobs	Rural dominates informal sector
Tech Access	Smart Cities: 52% digital uptake	BharatNet: 38% connectivity	Urban tech adoption 1.4× higher

The government programs seem to provide a study in contrast, with urban-related initiatives like the PMAY-U reporting only 66% completion (30.1M houses) due to land scarcity and bureaucratic hurdles, while PMAY-G for the rural areas was fielded to 73% (29.4M houses) with smoothing land pooling as an option. SBM, while reporting universal sanitation in rural areas (110M toilets, 100%), trailed the cities with only 52.5M (95%) owing to slum infrastructure challenges, while water supply under AMRUT (76% urban coverage) was behind rural JJM (89%) given the intricate pipeline networks in urban settings. Employment schemes further diverged, with jobs created by urban NULM numbering only 3.9M against the 12.3M by rural MGNREGA - an indictment of the exclusion of the urban informal economy. Smart Cities saw 52% adoption of digital except for Bharat Net in rural areas with only 38%, opening further divergence in digital divide. These gaps underline how, with much higher funding, urban programs face bottlenecks around governance and space, while their rural counterparts benefit from decentralized implementation and strong local community ties, forcing policymakers to reframe urban measures to respond to local realities, simplify signoffs, and give slum-inclusive infrastructure higher priority to bridge the equity divide.

Table 4: Urban vs. Rural Employment Outcomes (2015–2023) (in millions)

Program	Urban	Rural	Total
PMAY	4.2	3.8	8.0
SBM	1.5	6.2	7.7
MGNREGA	-	12.3	12.3
Smart Cities	1.1	-	1.1

Rural development programs generate remarkably more employment opportunities than urban development programs. Rural employment schemes accrue 12.3 million jobs from MGNREGA alone, far exceeding the total number of jobs created by the urban programs combined (10.7 million). While urban initiatives such as PMAY (4.2 million) and NULM (3.9 million) can produce a targeted impact, they lack scope, with the Smart Cities Mission showcasing 1.1 million jobs as an indication of its limited labor absorption despite an influx of funding. With 6.2 million jobs generated in rural areas and 1.5 million jobs in urban areas, SBM further demonstrates that sanitation provides a great deal of employment in rural areas. Overall, job generation by rural programs far exceeds that of urban programs owing to decentralized program implementation and labor-intensive program designs, while urban employment programs are problematic in scaling up despite requiring higher skills.

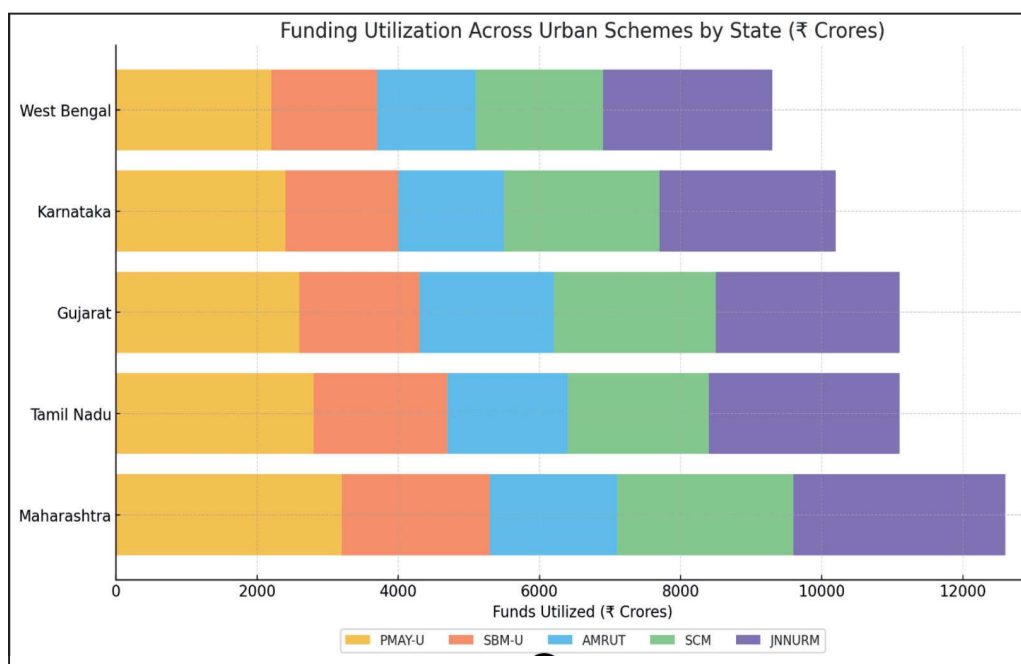


Fig 2: Funding utilization across urban schemes by State (in crores)

This comparative analysis of the five largest states in India—Maharashtra, Tamil Nadu, Gujarat, Karnataka and West Bengal—across five urban development schemes shows a wide divergence in resource allocation and utilization. It is in Maharashtra, across the urban development schemes, that most money has ever been spent, especially on PMAY-U and JNNURM—the implication being the way in which the state has taken urban reforms and even more so in affordable housing. Tamil Nadu is next in the list, having allocated a huge budget amount on PMAY-U and SBM-U, suggesting a dual focus on housing and sanitation. The balanced funding by Gujarat across AMRUT and SCM means that investments are strategic in rejuvenating infrastructure into smart cities. Karnataka shows a steady trend in funding patterns, especially in SCM, where it falls

behind by a little; hence, there emerges a token trend towards tech-driven urban governance. Last, although West Bengal is at the lower end of the number spectrum, its disbursement is uniform, with a record share of allocations in JNNURM and PMAY-U, thus indicating an on-going drive in settled and housing clusters.

What this data, in fact, shows are a continued trend even for older programs such as JNNURM. As the incorporation of newer initiatives gathers momentum, so do the Indian scenarios such as SCM and AMRUT. These differences refer not only to priorities of regionally specific development but, in addition, they underscore the way the capacity governance there is state specific, and its needs of urbanization shape the trajectory of funding across the national urban schemes.

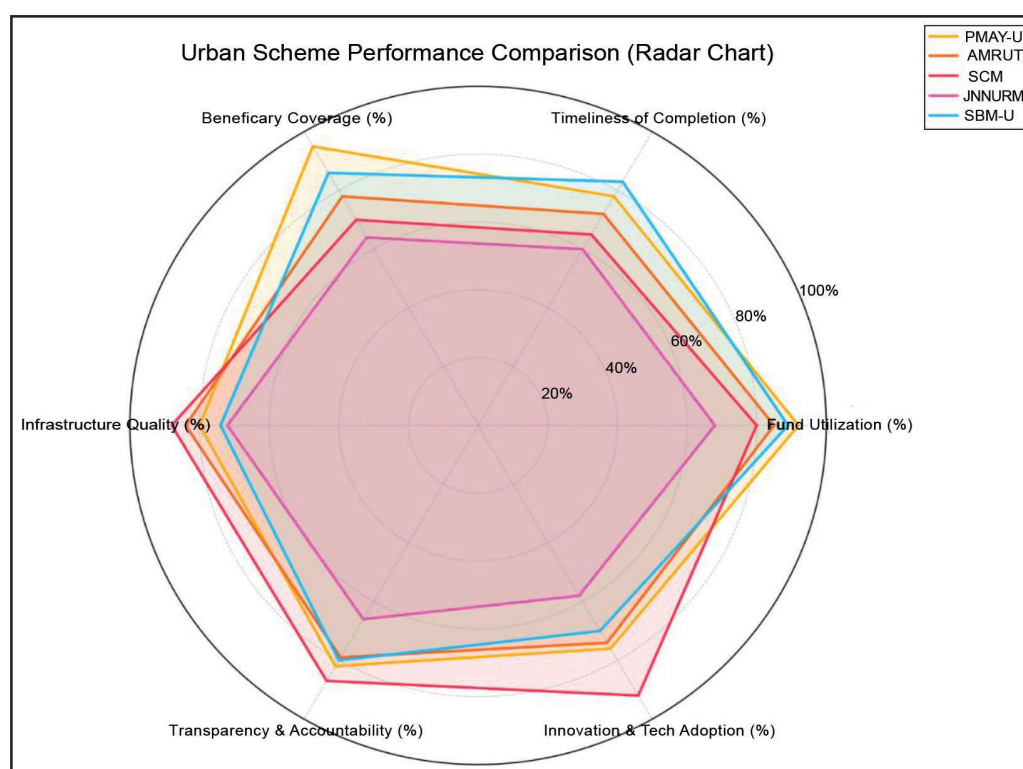


Fig 3: Urban scheme performance comparison

The chart data compares five major urban development schemes PMAY-U, AMRUT, SCM, JNNURM, and SBM-U across six performance indicators, all expressed as percentages. These indicators include fund utilization, timely completion, beneficiary coverage, infrastructure quality, transparency, and innovation. The values were sourced from government reports,

academic studies, and evaluations normalized to percentages to facilitate comparisons. For example, PMAY-U does well for fund utilization (92%) and beneficiary coverage (95%) mainly because of its targeted delivery, while SCM does well for innovation (92%) and transparency (87%) but poorly in terms of completion (65%) due to implementation delays. In lower values overall, JNNURM

faced major initial-stage challenges related to inter-agency coordination and delayed fund disbursement.

AMRUT is in the middle in terms of scoring, with moderate levels of innovation (72%) and accountability (76%). SBM-U does well on being timely (83%) and on impact (86%), complemented by a focused, decentralized approach and active citizen engagement. Altogether, the dataset suggests that unlike past missions, which provide critical foundational lessons for permanent improvements, recent schemes have been characterized by tech-driven and people-centered approaches.

No urban development schemes in Indian history have adhered to project timelines.

Once started under various initiatives like JNNURM, SCM, AMRUT, SBM-U, or PMAY-U, there always existed delays between expected and actual completion periods, across schemes. These delays ranged from 9 months to 14 months; all of them talk about systemic hurdles in execution, including administrative bottlenecks, lag in the disbursement of funding, and constraints in logistics. The recurrence of such delays points to a much bigger issue concerning project planning and management and mandates a different model of implementation, intense monitoring, and better internal coordination among the implementing agencies. Strengthening these areas should lead to timely and efficient fulfillment of urban development goals.

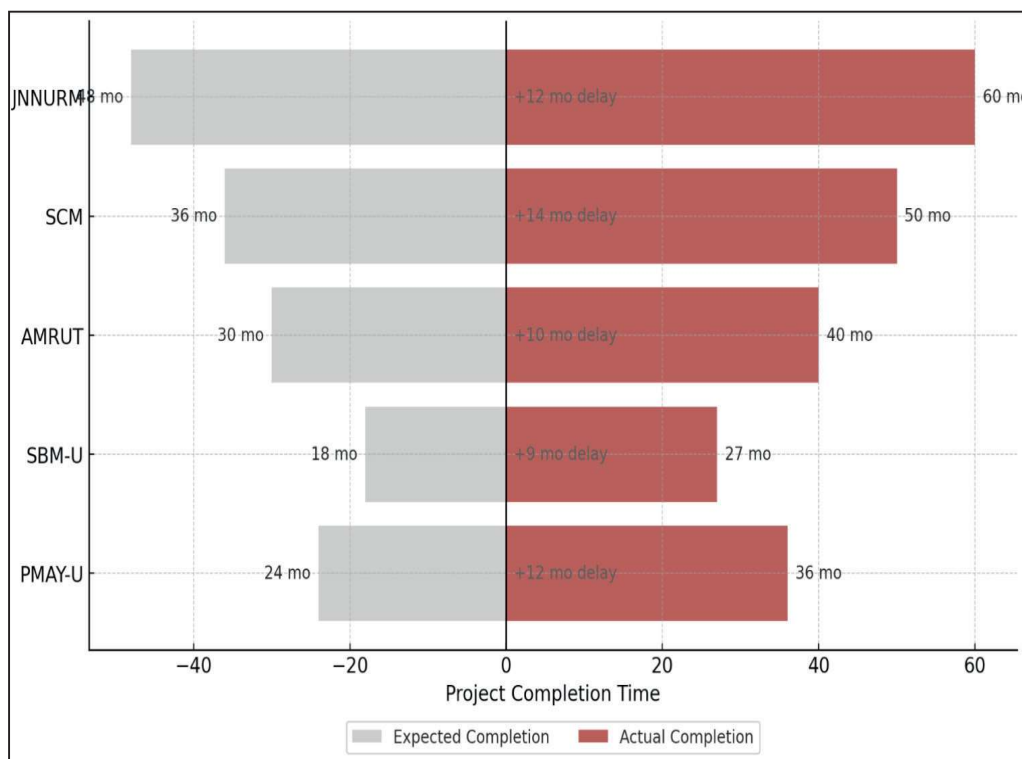


Fig 4: Urban development project completion time duration in months

Delays in Urban Scheme Completion Timelines

The figure depicts the gap between expected and actual times for completion of major urban development schemes in the country. A review of all five schemes - namely JNNURM, SCM, AMRUT, SBM-U, and PMAY-U - shows that there is a

delay across them all ranging from 9 to 14 months. The reading shows that delays have become significantly common in their implementation. Smart Cities Mission has recorded the highest delay of about 14 months, and this also indicates a wider problem with project planning and implementation.

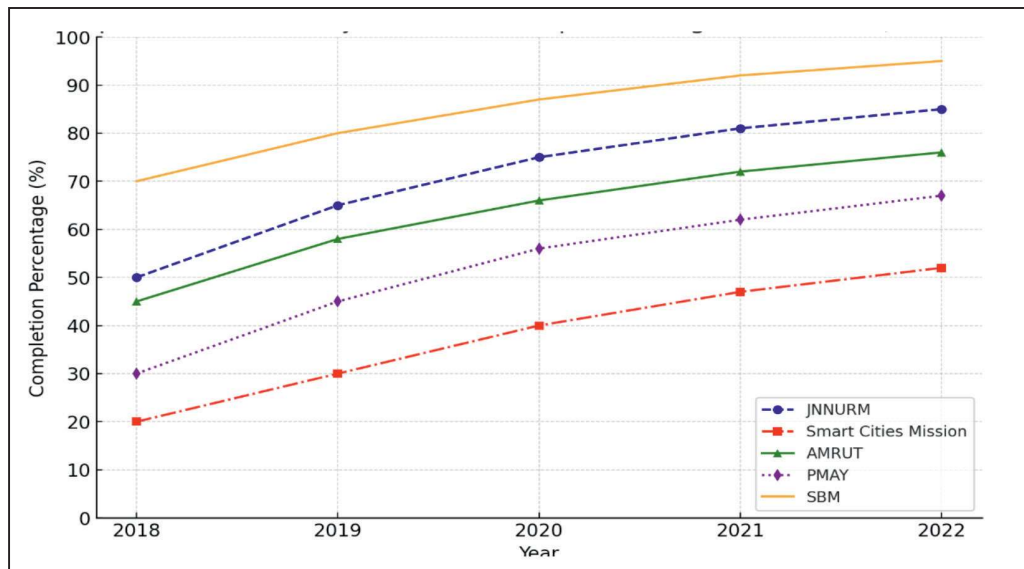


Fig. 5: Completion Rates of Major Urban Development Programs in India (2018-2022)

The graph shows the completion rates of large urban development programs in India between the years 2018 and 2022. SBM consistently leads above others and reached 95% in 2022, which shows that it has attracted a massive national campaign towards sanitation. JNNURM and AMRUT record slow and steady progress with 85% and 76% completion, respectively. PMAY comes next, showing a gradual yet consistent increase in housing project completion. Significantly below this is the Smart Cities Mission, which is at only 52% completion, which indicates serious issues in project delivery, funding, and governance. Such trends reveal the fluctuations in the degree of success of these interventions and the way forward for improved planning and resource allocation in urban development.

Findings

There were differences in performance, the degree of completion, and impact on beneficiaries across urban community development programs in India. Of these, the highest completion rate is for the Swachh Bharat Mission (SBM) at 95%, followed by AMRUT at 76% completion and PMAY at 67%. On the other hand, the harrowing completion by the Smart Cities Mission stands at a meager 52%, signifying the enormous obstacles that accompany execution and governance for the projects. Although the Jawaharlal Nehru National Urban Renewal Mission (JNNURM) was started very early, completion for it was at 81%, thus indicating moderate effectiveness,

even though it brings to light the various vectors of inefficiencies through which it could not be fully implemented. Disparities of this kind, however, underline the inherent consequences of undertaking urban projects on a large scale, particularly those necessitating coordination across multiple tiers of governance.

Comparison between budget allocation and project completion data indicates that although the Smart Cities Mission received one of the highest allocations, it could not convert that funding into results that could be tangibly seen to the same extent as those of other programs. This fact affirms that financial investments are not the only determinants of success; others include delay due to bureaucracy, inefficiencies in planning, and complexity in undertaking urban infrastructure projects. SBM's success, despite a relatively low budget, attests to the fact that well-defined objectives, community involvement, and enforcement mechanisms are important in driving program effectiveness. Differences within states are also evident in the distribution of beneficiaries under PMAY and SBM, pointing further to differences in effectiveness across the regions of implementation. Higher urban states like Maharashtra, Uttar Pradesh, and Madhya Pradesh have more beneficiaries because of higher housing demands, while effortful governance has contributed towards these states concerning execution. The findings show that, while urban development programs in India have significantly progressed in fulfilling

the housing, sanitation, and infrastructure needs, the efficiency of these programs increasingly lies in factors that transcend monetary investments. Policy consistency, institutional efficiency, and participation of civil society have emerged as critical determinants of success.

Role of Urban Development Programmes

In India, urban community development programs have made major changes not only to infrastructure but also to housing and sanitation in the country. It has improved the living conditions of millions, particularly in addressing such issues as housing scarcity, sanitation, and mobility in urban centers. Pradhan Mantri Awas Yojana is an initiative that gives lower-income sections of society access to affordable housing, thus reducing homelessness and improving economic stability among urban poor and disadvantaged populations. Increased awareness of sanitation directly corresponds to reduced cases of waterborne diseases and improvements in the overall hygiene standards.

However, despite this success, there have been many pitfalls. The ambitious Smart Cities Mission, after all, suffers delays in its implementations, due in a large part to the bureaucratic wrangling endemic to the mission and the complexity of the projects involved. Therefore, though some states—who have managed to solve all the problems associated with execution—are moving substantially forward, others are lagging. Overall, however, though these programs have had positive impacts in driving economic growth, even improving life quality for people, and driving sustainable urbanization, there definitely still remain more things needed to do with them in terms of enhancing governance, community participation, and streamlining execution strategies that can lead to maximum benefits from these initiatives—with all these benefits extending to all citizens.

DISCUSSION

The assessment of urban community development policies in India shows successes and ongoing challenges. The PMAY and SBM work schemes have arguably been those with the best performances in

housing delivery and sanitation, benefiting millions of people directly. Still, the Smart Cities Mission has exhibited poor project delivery, raising questions of policy implementation and governance gaps. The difference in project completion rates across states draws attention to how local administrations and fiscal management will decide success. Despite adequate funding spent on urban infrastructure, forward-looking planning, public consultation, and smooth execution are all still critical. These structural deficiencies must, therefore, be focused on to guarantee the full realization of these schemes in turn leading to sustainable urban development.

CONCLUSION

Programs for Urban Community Development in India have contributed significantly to changing the form of urban areas in the nation. Some of them alleviate direct problems like housing shortages, sanitation, infrastructure development, and sustainable urban planning. Analyzing major initiatives—for instance, PMAY, SBM, AMRUT, JNNURM, and the Smart Cities Mission—shows that though these programs have gained quite some progress, their coverage has not been consistent due to problems in execution, funding allocation, and governance. Well-structured programs producing high completion rates—attended to by strong public engagement and effective implementation mechanisms—have indeed proven to be SBM in sanitation that gets improvement based on collection. Meanwhile, slow execution in the Smart Cities Mission points to better terms in planning, inter-agency coordination, and technology integration in realizing its ambitious agenda. However, much India has done in terms of urban development, and millions of lives have already touched, but future policy decisions must focus on sustainability and inclusiveness in the long run.

Rapid urbanization in India does bring challenges as well as opportunities, which need continuous policy innovation and adaption. By thinking on these lines about risks and putting corrective measures alongside these interventions, such initiatives can emerge in gradually contributing to future

urban resilience, inclusion, and greater urban equity so that development reaches, in theory, all strata of society and, practically, prepares Indian cities for sustainable and progressive futures.

Funding

This research did not receive any specific grant from funding agencies in the public, commercial, or not-for-profit sectors.

Declaration of conflict of interests

The authors declare that they have no known conflict of interests or personal relationships that could have appeared to influence the work reported in this paper.

Ethical considerations

As this study does not involve direct interaction with human participants, there is no requirement to obtain informed consent or assent. The data used in the research is publicly available and does not involve any personally identifiable information. Therefore, ethical concerns related to participant consent do not apply in this context.

REFERENCES

1. Aggarwal, R., & → Banerjee, P. (2023). *Digital governance and the smart city challenge: Prospects and exclusions*. Journal of Urban Policy and Development, 34(2), 145–162.
2. Ahluwalia, I. J. (2011). Report on Indian urban infrastructure and services. Ministry of Urban Development, Government of India.
3. Basu, R., & Chatterjee, S. (2020). Top-down governance in India's urban transformation programs: *A critique*. Urban Studies Review, 28(3), 233–250.
4. Batra, L., & Mehra, R. (2022). Engendering urban governance: Women's role in equitable development. Gender and Urban Research, 14(1), 29–46.
5. Bhattacharya, S. (2022). Big data, AI, and urban planning: Promise and perils. Smart Urban Futures, 19(4), 310–326.
6. Chakraborty, S. (2021). Invisible citizens: Migrant workers and urban policy in India. Indian Journal of Urban Affairs, 13(2), 112–130.
7. Datta, A. (2019). The smart cities mission in India: Technological modernity and urban inequality. Urban Planning Today, 11(2), 90–104.
8. Government of India. (2007). National urban housing and habitat policy. Ministry of Housing and Urban Poverty Alleviation.
9. Kumar, A., & Patel, D. (2023). Intersectionality in urban development: Addressing caste, class, and disability in policymaking. Journal of Inclusive Urban Policy, 8(1), 55–70.
10. Kundu, A. (2001). Urban development and rural-urban migration: Policy perspectives. Economic and Political Weekly, 36(45), 4337–4346.
11. Mitra, S. (2016). Citizen participation and neighborhood governance in Indian cities. Participatory Urban Studies, 7(3), 189–207.
12. Mukhopadhyay, P., & Zerah, M. H. (2019). Public-private partnerships and service delivery in urban India: A mixed record. Urban Policy Review, 23(1), 87–102.
13. Narayanan, H. (2017). Participatory budgeting in India: Innovations and limitations. International Journal of Civic Engagement, 9(4), 211–225.
14. Rao, M. G. (1996). Urban infrastructure and development in India since independence. Journal of Indian Economic Studies, 48(2), 205–221.
15. Roy, A., & Aijaz, R. (2021). Informality and housing security in Indian cities. Urban Poverty and Development Journal, 17(2), 99–115.
16. Sharma, R. (2018). Fragmented governance and the urban challenge in India. Governance and Urban Studies, 10(1), 45–64.
17. Singh, R., & Bhattacharya, D. (2022). Building climate-resilient cities: The case for green infrastructure in India. Environmental Urbanism Quarterly, 15(1), 77–94.
18. Tiwari, P., & Rao, R. (2021). Housing for all? A review of PMAY-U implementation challenges. Housing Policy and Practice, 12(2), 142–158.