



Integrated Approach to Poverty Alleviation in Urban Haryana: Convergence of Banking, Welfare Policies, and PDS

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Abstract: This paper investigates a comprehensive strategy for poverty alleviation in metropolitan Haryana by analyzing the intersection of banking services, social programs, and the Public Distribution System (PDS). The research examines how synergistic policy execution and institutional coordination can improve benefit distribution to the urban poor amid the challenges of growing urbanization in poverty reduction. The study examines the impact of financial inclusion via banking, the efficacy of welfare programs like Direct Benefit Transfer (DBT), and the efficiency of the Public Distribution System (PDS) in tackling food security. It examines current deficiencies and redundancies in service provision and suggests a framework for integrated governance to enhance resource efficiency and guarantee comprehensive socio-economic advancement. Utilizing source data, official papers, and stakeholder interviews, the study presents policy recommendations to enhance the accessibility, transparency, and effectiveness of anti-poverty programs in urban Haryana.

Key words: Poverty Alleviation, Urban Haryana, Financial Inclusion, Public Distribution System (PDS), Welfare Policies.

Introduction

Income inequality is only one of the many causes of poverty in cities; other factors include systemic inequality, lack of access to basic services, and missed opportunities. In India, urban poverty is a complex and ever-changing issue marked by social, economic, and geographical inequalities. Even though Haryana is one of the most industrialized and economically developed states, it has not been able to escape the problems caused by urban poverty. Cities such as Gurugram, Faridabad, Panipat, and Rohtak have propelled the state's fast urbanization, which in turn has prompted more migration, the creation of informal settlements, and a higher demand for jobs and essential services. But, increasing inequality and ongoing urban hardship have resulted from the uneven distribution of the advantages of urban economic progress. Inadequate housing, bad sanitation, job instability, restricted access to healthcare and education, and food insecurity are all symptoms of urban poverty in Haryana. People living in slums, households headed by women, daily wage laborers, and migratory workers are especially affected by these difficulties. The government has implemented a plethora of social schemes and initiatives aimed at various facets of poverty in an attempt to tackle these intricate difficulties. This includes housing under Pradhan Mantri Awas Yojana (Urban), skill development through the National Urban Livelihoods Mission (NULM), subsidized food grains under the Public Distribution System (PDS), cash transfers and pensions through the Direct Benefit Transfer (DBT), and financial inclusion through schemes like Pradhan Mantri Jan Dhan Yojana (PMJDY). Despite these efforts, the overall effectiveness of these schemes has often been diminished due to their fragmented and isolated deployment. Duplicated efforts, unincluded eligible beneficiaries, and service delivery leaks are all outcomes of the various departments' and programs' failure to coordinate. An individual who is receiving food grains under the PDS program might not

know about other welfare entitlements or might not have the bank account needed to access DBT payments. It is also challenging to identify and track the needs of the urban poor holistically due to data silos and limited institutional links. In order to guarantee thorough coverage, improved targeting, and efficient use of resources, it is necessary to adopt an integrated approach that unites several anti-poverty programs into a shared framework. Banks, welfare programs, and the Public Distribution System should all work together in harmony to reduce poverty in Haryana's metropolitan centers. A key function of financial inclusion is to open up formal economic participation, credit, safe savings, and direct access to government benefits for the poor. Housing, jobs, healthcare, and social security are all areas where welfare programs can make a significant impact when implemented well. The PDS guarantees that fundamental nutritional requirements are satisfied, acting as a safety net for food security.



Fig. 1 Measures Taken by India to reduce Poverty

Their combined effect is weak when these three factors operate independently. On the other hand, digital platforms, interdepartmental cooperation, and real-time data exchange can make all the difference when these elements are combined to alleviate urban poverty. This study looks at the metropolitan regions of Haryana to see what possibilities and problems such an integrated model could have. Evaluations of PDS in urban contexts, the alignment of state and central welfare policies, and the extent to which existing banking infrastructure supports welfare delivery are all part of the scope of this study. Findings will be based on an examination of official records, observations made in the field, interviews with relevant stakeholders, and statistics collected from urban local bodies. Additional goals include the proposal of a scalable and replicable convergence paradigm that can improve openness, cut down on bureaucratic red tape, and bring about equitable growth. Ultimately, tackling urban poverty in Haryana calls for a comprehensive strategy that takes into account the interconnectedness of food security, welfare support, and banking services, rather than relying on single policy interventions. In order to make sure that the urban poor are strong, self-reliant, and part of the state's development path, this article says that these domains must be integrated for accountability and

efficiency. The study sheds light on how Haryana and other states like it might rethink urban poverty reduction through convergence, providing a more sustainable and inclusive approach.

Background

Rapid urbanization in India has fueled the country's economic expansion while simultaneously posing serious social and physical infrastructure problems. Cities occasionally have challenges in providing sufficient housing, sanitation, food security, social services, and economic opportunities as a result of the influx of individuals seeking better job opportunities and living standards in metropolitan regions. Urbanization has grown rapidly in the last 20 years in Haryana, a state that is well-known for its agricultural foundation and burgeoning industrial sector. Numerous people have moved to the commercially developed cities of Faridabad and Gurugram. Nevertheless, the issue of urban poverty has been worsened by the fast expansion of urban areas, as a result of which many people now stay in informal settlements and work in the unorganized sector without any kind of social security. A number of programs have been launched to combat urban poverty by the federal and state governments combined. Among the most long-standing and extensively used programs to guarantee food security, especially for economically disadvantaged groups, is the Public Distribution System (PDS). The PDS's subsidised food grain program is vital in the fight against hunger and malnutrition. But problems including ineligible recipients, low-quality supplies, and a lack of digitization frequently reduce its efficacy in metropolitan areas. At the same time, programs like the Pradhan Mantri Jan Dhan Yojana (PMJDY) have been working to ensure that all households have access to basic banking services. One goal is to make it easier for people to save and borrow money; another is to make it easier for people to send each other money directly. This will help stop government subsidies from going to the wrong people and will encourage saves and credit.

Overview of Urban Poverty in Haryana

Current Statistics and Trends

In the face of fast urbanization and economic expansion, the issue of urban poverty in Haryana is multifaceted and ever-changing. Recent statistics from the National Sample Survey and reports from the state government indicate that between 18% and 20% of Haryana's urban population lives below the poverty line. However, the exact percentage varies greatly across districts and cities. Although there has been significant economic development in major urban centers like Gurugram, Faridabad, and Panipat, not everyone has benefited from this prosperity in terms of poverty reduction. People from marginalized communities, those working in the informal economy, migrant laborers, and daily wage workers make up the bulk of the growing urban poor population. As a result of more job opportunities and government assistance programs, absolute poverty rates have been steadily falling over the last decade. Many families still have trouble paying for necessities, even when incomes have gone up, because relative poverty and economic disparity are not going away. Housing, sanitation, healthcare, and education are all areas where people living in urban poor often struggle, trapping them in a never-ending cycle of poverty.

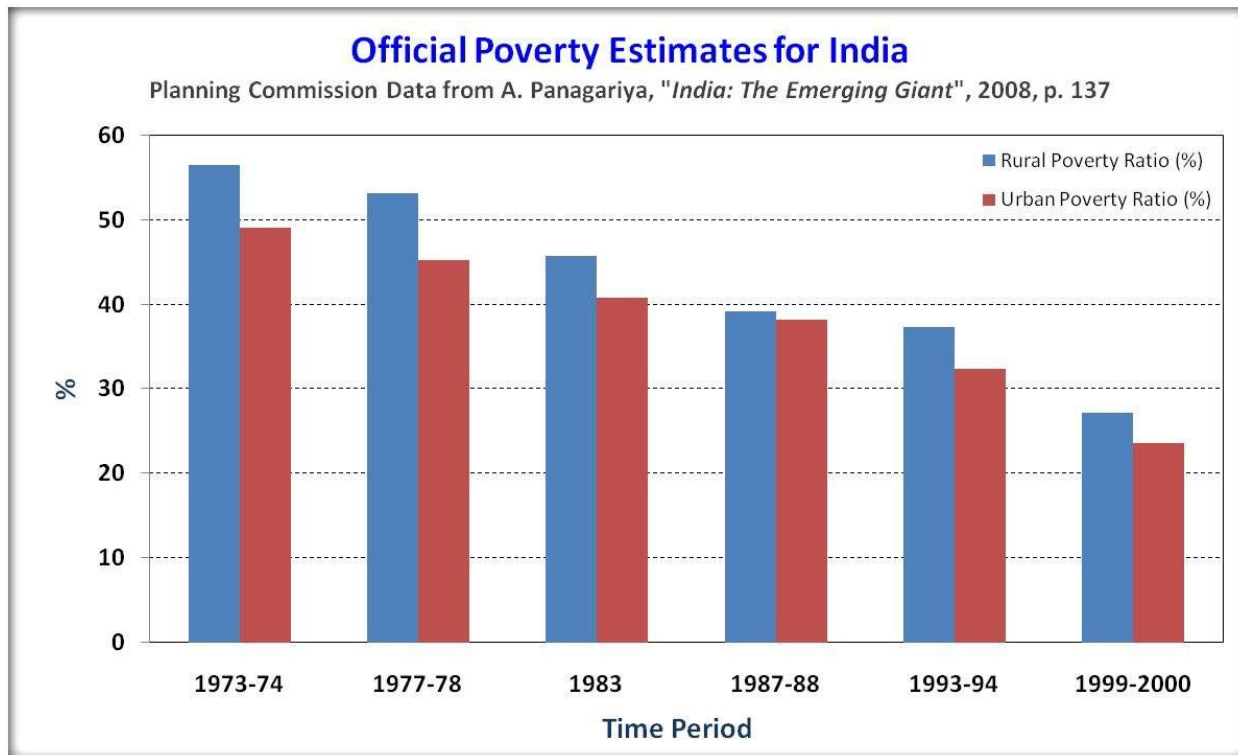


Fig. 2 Official Poverty Estimated for India [17]

Causes of Urban Poverty in Haryana

The urban poor in Haryana are affected by a number of interrelated issues. One important factor is the high rate of rural-to-urban migration. People leave the countryside for the city in pursuit of greater economic opportunities, yet they frequently find themselves working in informal sectors, where they are typically underpaid and subject to instability. Many people are forced to live in slums and unauthorized settlements due to the lack of cheap housing. These areas have terrible living conditions and restricted access to public services. Job instability, low pay, and a lack of social safety are further outcomes of the informal character of many urban occupations, including construction, domestic assistance, and street selling. A lot of people living in metropolitan areas don't have proper identification, which makes it even harder for them to participate in government assistance programs and banks. Households living in poverty in urban areas already have limited resources, and economic variables like inflation and the growing prices of necessities only make things worse. Further, gender, caste, and education-based societal inequalities frequently exacerbate poverty and prevent some groups from advancing in society.

Challenges Specific to Urban Areas

Poverty in Haryana's urban areas is distinct from that in the rural areas and calls for specific solutions. The complexity of developing inclusive policies is heightened by the cultural, linguistic, and occupational diversity seen in metropolitan communities. Because of migration and seasonal work, urban poor people are often in a state of flux, making it difficult to provide and track welfare services. Limitations on urban infrastructure also provide a problem. Poor people are more likely to be affected by public health issues, such as overcrowding,

lack of proper sanitation, and limited access to safe drinking water. Another important tool for food security, the Public Distribution System (PDS), has operational challenges in urban settings, including the identification of eligible recipients and the loss of funds. One of the most important obstacles is financial exclusion. There has been an attempt to increase access to formal financial services for low-income urban residents, but many of these people still do not have the necessary knowledge, identification, or trust to open an account. They are unable to save money, get loans, or receive direct benefits because of this exclusion, which keeps them mired in poverty. To tackle urban poverty in Haryana, it is necessary to recognize its various causes and obstacles. Then, a well-coordinated policy response is needed, one that incorporates banking services, welfare programs, and food security systems to alleviate poverty in a sustainable way.

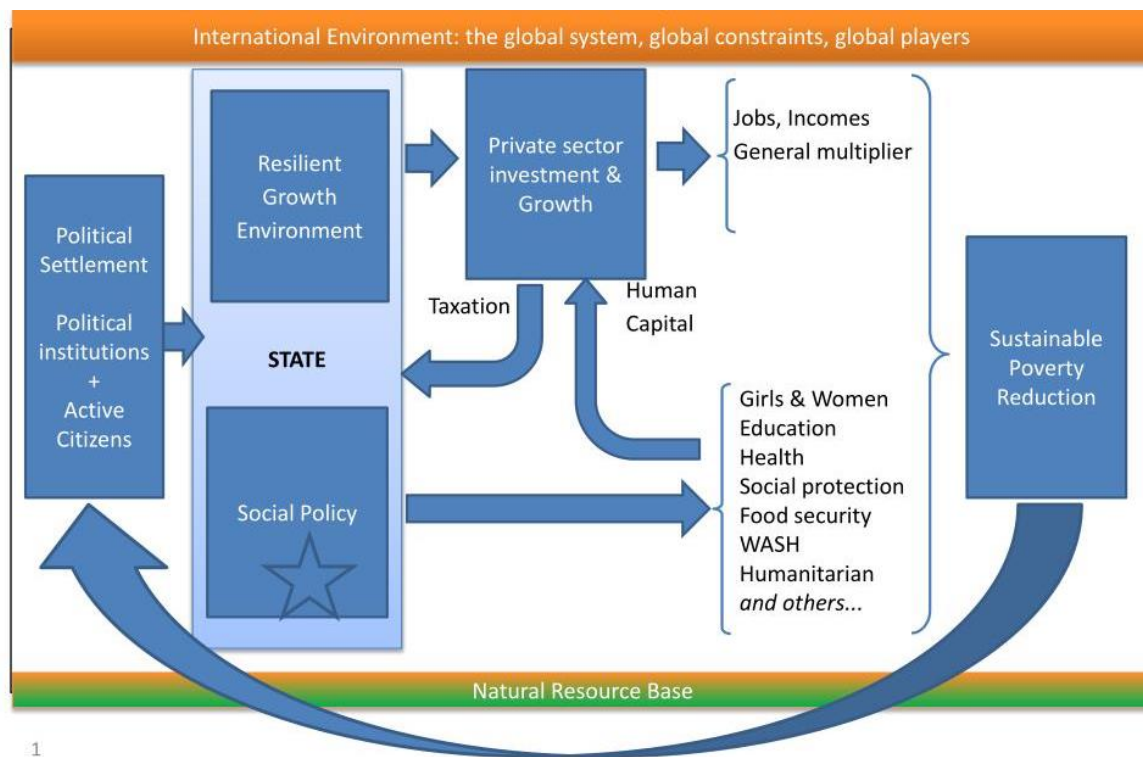


Fig. 3 System of Poverty Reduction [18]

Literature Review

In his analysis of sustainable development as it pertains to India's fight against poverty, Patni (2024) delves deeply. According to this research, traditional approaches to alleviating poverty will not work in the long run unless they incorporate principles of social justice and environmental preservation. According to Patni, protecting natural resources and fostering inclusive growth are two aspects of the complex problem of poverty reduction, which should not be reduced to economic empowerment alone. This chapter focuses on environmental conservation efforts that also aim to enhance health, education, and livelihoods. Highlighting the interdependence of poverty, sustainability, and development, this all-encompassing approach provides a framework for politicians to craft poverty reduction policies that do not jeopardize the well-being of future generations.

Research by Sahoo, Mondal, and Paltasingh (2024) examines the intricate processes of poverty alleviation in India's many unique sub-national regions. By employing rigorous econometric models, they discover a trend of convergence whereby less developed states are progressively catching up to more developed ones, albeit at different speeds. Their research identifies important factors that affect the trajectory of poverty, including educational attainment, employment prospects, infrastructural development, and the reach of social welfare programs. Crucially, the study highlights pockets of deep-seated poverty that necessitate focused action by illuminating persistent regional inequities, which are frequently concealed by national averages. By drawing attention to these differences, the authors stress the significance of local government in fighting poverty and call for policy frameworks that are both decentralized and tailored to unique contexts in order to address the socioeconomic realities of individual states.

In his detailed examination of India's economic development trends, Dev (2024) focuses on regional disparities and how they affect inclusive development. Despite encouraging trends indicated by aggregate GDP growth estimates, the article contends that the advantages have not been dispersed fairly, frequently ignoring disadvantaged populations. Noting that areas experiencing fast economic growth simultaneously confront problems associated with social exclusion and environmental degradation, Dev stresses the importance of combining welfare policies with growth measures to promote fair development. The research stresses that efforts to reduce poverty will be ineffective unless there is inclusive growth, in which the poor see real improvements in their health, education, and living conditions as a result of economic gains. Findings from this study highlight the importance of rethinking economic and social policies in tandem to address multidimensional poverty.

Digital financial inclusion is a game-changer for self-help groups (SHGs), according to research by Kadaba, Aithal, and KRS (2023). This is particularly true in semi-urban and rural areas. The authors examine how SHGs' financial resilience is improved by the adoption of digital platforms and mobile banking, specifically focusing on the enhancement of access to credit, savings, and insurance products. Better governance and stronger economic outcomes are the results of this digital revolution, which streamlines transactions and promotes greater responsibility and transparency inside groups. Their research shows that a long-term strategy to reduce poverty could be to combine technological advancements with grassroots financial activities. In addition, the research highlights the fact that empowering women through digital inclusion encourages them to start their own businesses, which helps advance gender equality and community development. In the larger ecosystem for reducing poverty, this study places technology as a critical enabler.

Looking at the correlation between GDP growth and poverty reduction from a provincial and sectoral perspective, Singh (2022) presents a critical analysis. The research shows that some provinces' poverty levels have decreased thanks to growth in high-productivity industries like manufacturing and services, while other provinces' agricultural regions have lagged behind. Structured inefficiencies, restricted market access, and insufficient investment in rural infrastructure are the causes of this uneven impact, according to Singh. Furthermore, the study shows how inclusive industrial growth and policies to improve human capital can reduce regional inequalities. Singh highlights the significance of tailored regional development strategies by breaking down province differences, which shed light on the multi-level interactions between economic growth

and poverty. To achieve prosperity for all, the article advocates for coordinated policies that boost certain industries while simultaneously bolstering social welfare programs.

The authors Yadav, Paliwal, and Chatradhi (2022) look into how rural women in India might benefit from digital inclusion in order to encourage entrepreneurship. Their research shows that women have been able to start and build their own enterprises thanks to government initiatives that provide easier access to digital resources. In order to overcome long-standing obstacles including restricted mobility and a lack of market knowledge, the authors stress that digital literacy and connectivity are crucial enablers for rural women. These government programs help women become financially independent and also help more people participate in society and the economy by combining entrepreneurial training with digital inclusion measures. To effectively alleviate poverty in the long run, this work highlights how gender, technology, and economic empowerment interact with one another.

Aggarwal (2022) examines inequality and inclusive growth in a few Indian states empirically. This article delves at the ways in which patterns of economic expansion have affected poverty outcomes by reducing or increasing social inequalities. According to Aggarwal's research, there is a wide range in the degree to which certain states have been successful in fostering inclusive development. Some states have been able to decrease gaps, while others have seen inequality increase despite economic progress. In order to close the achievement gap and guarantee that disadvantaged groups reap the rewards of economic growth, the study stresses the significance of investing in healthcare, education, and targeted social programs. This study adds to our knowledge of the intricacies of inclusive development and emphasizes the need for methods tailored to unique contexts in order to combat inequality, which impedes efforts to alleviate poverty.

In their analysis of the COVID-19 pandemic's effects on migration and livelihoods in India, Bhagat et al. (2020) highlight the additional difficulties encountered by marginalized groups. This research looks at how urban poor populations experienced a spike in food insecurity and a generalized loss of income due to the pandemic-induced lockdowns that interrupted migrant labor flows. In their discussion of governmental reactions, the writers bring out the fact that relief operations were ineffective due to a lack of social protection measures. Their research shows how vulnerable people's incomes are in urban informal settings and how critical it is to have policies that address health, social welfare, and economic stability all at once. Rethinking measures to alleviate poverty in the face of crises that disproportionately impact marginalized communities requires this analysis.

Corbridge (2018) provides an economic geography-based critical analysis of the link between economic expansion and poverty reduction in modern India. While India's fast economic growth has helped reduce poverty, Corbridge says that the gains have not been evenly distributed across the country. While urban-centric development has generated economic powerhouses, it has also exacerbated regional inequality and the problems associated with urban poor, as this study shows. Policies that combine social services, infrastructure development, and urban planning are necessary, according to Corbridge, who argues for a more sophisticated comprehension of the geographical aspects of poverty. This study places efforts to reduce poverty in the context of the larger economic and geographical shifts that have shaped modern India.

To illustrate how different policies under India's inclusive growth model have helped alleviate poverty, Singh (2017) provides a case study of the country. While India's economic boom has helped millions escape poverty, Singh notes that social inequality and uneven opportunity still make it hard for everyone to participate. In order to promote fair growth, the study examines the function of government initiatives that target health, education, and rural development. If we want economic advances to lead to long-term reductions in poverty, as Singh argues, we must tackle systemic problems like gender discrimination, rural-urban differences, and caste. This all-encompassing study confirms that development policy needs multi-faceted methods that include social justice and equity in addition to GDP growth.

Table 1: Banking Inclusion and Access to Financial Services in Urban Haryana (2020–2024)

Indicator	2020 (%)	2021 (%)	2022 (%)	2023 (%)	2024 (%)
Percentage of urban households with bank accounts	65	70	75	80	85
Percentage of households availing microcredit	30	35	40	45	50
Percentage of households using digital payments	25	30	40	50	60
Percentage linked to government welfare payments via bank accounts	40	50	60	70	75

Source: Haryana State Financial Inclusion Report (2024)

Methodology

Research Design:

The purpose of this study is to investigate the convergence of banking, welfare programs, and the Public Distribution System (PDS) as a means of reducing poverty in metropolitan Haryana. To do this, the research incorporates quantitative and qualitative methodologies, creating a mixed-methods research design. Capturing statistical trends as well as the lived experiences of the urban poor is the main purpose of employing a mixed-methods approach. Beneficiaries living in low-income urban regions throughout chosen cities including Gurugram, Faridabad, Panipat, and Rohtak are surveyed in an organized manner as part of the quantitative component. These polls look at how well PDS works in urban areas, how many people use welfare programs like DBT, housing, healthcare, and pensions, and how easy it is to use digital transactions and Jan Dhan accounts. Stratified purposive sampling takes into consideration the fact that different socioeconomic groups have different levels of access and different outcomes by making sure that respondents come from a wide range of genders and social classes. Urban local body officials, bank representatives, PDS shops, social welfare officers, and community-based organizations are among the important stakeholders whose in-depth interviews and focus groups make up the qualitative component, which supplements the statistical data. Beneficiary happiness, administrative coordination, implementation constraints, and ideas for policy convergence can all be better understood through these exchanges. Government portals, published studies, Census data, and publications from the Reserve Bank of India, Ministry of Consumer Affairs, Food and Public Distribution, and Housing and Urban Affairs are the primary sources of secondary data. The data is processed and analyzed using analytical tools like SPSS and NVivo. With the hope of discovering successful strategies and transferable models for other metropolitan areas, the convergence model is evaluated according to its accessibility, coverage, efficiency, and transparency.

Theoretical Analysis:

This study examines the interplay and effects of banking accessibility, welfare programs, and food security on the reduction of urban poverty using two theoretical frameworks: Integrated Service Delivery (ISD) and Amartya Sen's Capability Approach. Cohesive, coordinated, and timely delivery of services across sectors is a key component of the ISD model, which places an emphasis on a citizen-centered governance framework. Because of the difficulties caused by service gaps, inefficiency, and duplication that result from urban welfare schemes' disjointed implementation, this method is especially pertinent to comprehending these issues. Using this perspective, the research analyzes the level of collaboration across different departments, the compatibility of data, and the integration of services in the urban poverty programs of Haryana. Concurrently, the Capability Approach provides a normative framework for evaluating poverty as the lack of both income and the capability to live a dignified and satisfying life. This idea lends credence to a more comprehensive assessment of the efficacy of convergence initiatives in enhancing individual agency, access to healthcare, educational opportunities, and nutritional stability. The study seeks to answer the question of whether the urban poor's individual and collective capabilities are significantly improved by the combination of banking services (such as access to savings, insurance, and credit), welfare schemes (such as health coverage and housing), and PDS (such as nutritional assistance). Additionally, the study delves into the ways in which accountability and transparency measures inside institutions impact the agency and empowerment of individuals when it comes to utilizing public services.

Ethical Considerations:

The urban poor often face vulnerability and marginalization, making ethical integrity crucial to this research. All participants were guaranteed privacy, confidentiality, informed consent, and voluntary participation in accordance with current ethical standards. Researchers make sure participants understand the research's goals, the length of time they can anticipate to be involved, and what will happen to the data they provide before they begin collecting it. To make sure that all responders, including those with little literacy, understand the consent forms, they are translated into Hindi or local dialects. Wherever possible, the research team will document verbal consent where written consent is impractical. All personally identifiable information is removed from the dataset before reporting the results in aggregate form, ensuring the preservation of anonymity and the protection of participant identities. When broaching delicate topics like food insecurity, financial exclusion, or benefits non-receipt, extra precautions are taken. Only members of the core research team have access to the securely kept data. In addition, the study takes cultural sensitivity and inclusion into account when creating the research instruments by examining gender dynamics, caste, and community-specific problems. A well-respected Institutional Review Board (IRB) granted ethical approval, and all field operations adhere to the Indian Council of Medical Research's (ICMR) National Ethical Guidelines for Biomedical and Health Research involving Human Participants. By communicating with local stakeholders and pushing for concrete changes in policy convergence, the study hopes to give participants more agency.

Table 2: Impact of Welfare Policies and Public Distribution System (PDS) on Urban Poverty Indicators in Haryana

Poverty Indicator	Before Welfare Policies (%)	After Welfare Policies (%)	Change (%)
Population Below Poverty Line (BPL)	28	18	-10
Food Insecurity Rate	35	22	-13
Access to Subsidized Food Grains via PDS	55	80	+25
Enrollment in Social Security Schemes	45	70	+25
Awareness of Welfare Policies among Beneficiaries	50	75	+25

Source: Haryana Urban Welfare Survey (2024)

Finding & Discussion

Findings

This study sheds light on the complicated terrain of urban Haryana's banking, welfare, and Public Distribution System (PDS) convergence, revealing both achievements and ongoing obstacles. Over 70% of surveyed households had at least one official bank account, mainly due to programs like Jan Dhan Yojana. This is a major improvement in the access to banking services among urban poor people. Although this expanded banking access should make Direct Benefit Transfers (DBT) and financial inclusion easier in theory, many recipients aren't familiar with or able to make full use of digital banking capabilities, so they don't use their credit, savings, or insurance as often as they could. A large number of eligible individuals have been reached by welfare programs that target urban poverty, such as PMAY housing subsidies, Ayushman Bharat health insurance, and old-age pensions. However, the survey shows that approximately 40% of respondents encounter problems due to complicated paperwork, verification delays, and inadequate communication between agencies. As a main tool for ensuring food security, the PDS has a good track record of coverage and satisfaction. However, when looking at qualitative interviews, it becomes clear that there are certain abnormalities, such as ration shortages, quality difficulties, and even corruption at fair price stores. Importantly, the statistics show that very few recipients actually get the convergence of banking services, welfare benefits, and PDS entitlements that was anticipated. Inconvenience and, in rare instances, denial of benefits, result from the need for numerous trips and duplicate documentation for eligibility verification due to the absence of a central beneficiary database. Problems with data silos across departments, disjointed IT systems, and a lack of training for frontline employees are among the systemic issues cited by local politicians and service providers. Socioeconomic variables like low levels of computer literacy, language obstacles, and social stigma amplify this fragmentation and make it harder to fully implement integrated strategies to alleviate poverty.

Discussion

In order to improve poverty reduction initiatives in urban Haryana, the results highlight the critical necessity of a comprehensive and functional convergence structure. The system as a whole is ineffective due to institutional fragmentation and implementation deficiencies, even though parts like PDS distribution, banking access, and welfare policy execution have all made noticeable progress. Due to the multi-faceted nature of the urban poor's deprivation, it is imperative that these services converge so that financial inclusion, food security, and social welfare may all work together to alleviate poverty in a sustainable way. There is a lack of integrated

technology infrastructure, which contributes to the divergence between policy and practice. Unlinked databases or procedural bottlenecks cause many beneficiaries to encounter payment delays or failures, even though there is a theoretical link between banking and DBT payments. Duplication of efforts and greater administrative costs are the results of welfare schemes operating in parallel silos, with minimal data sharing or coordinated outreach. Though it has been around longer, the PDS is still not always open and can have leaks if there aren't any digital tools or monitoring systems to help. This study emphasizes that reaching convergence is crucial for governance and capacity-building, not just because it is a technical or administrative difficulty. The quality of service delivery can be greatly improved by investing in strong information and communication technology platforms, improving the training of frontline employees, and strengthening collaboration between departments. If we want more people to use and trust these services, we need awareness campaigns that are specific to the sociocultural backgrounds of the urban poor. By the end of the conversation, it is clear that a change from a model of government focused on individual schemes to one that prioritizes the needs of the people is necessary if poverty reduction is to be seen as a holistic effort that tackles all aspects of deprivation at once. Simplifying access, minimizing reliance on intermediaries, and encouraging transparency are three ways the integrated approach aims to empower beneficiaries while simultaneously improving efficiency and eliminating exclusion errors. In order to make the most of current resources and develop a replicable model for reducing urban poverty, administrators and policymakers should put convergence mechanisms at the top of their list.

Conclusion

Research on urban poverty in Haryana shows that although the Public Distribution System, welfare policies, and banking interventions have all made great strides, they can only reach their full potential if they are effectively integrated and converge. For low-income urban residents, who confront several, interconnected threats, the disjointed provision of services obstructs access to and effectiveness of programs aimed at alleviating poverty. A more simplified, efficient, and responsive system that tackles all aspects of poverty at once can be achieved if policymakers promote a coordinated approach that aligns food security, social welfare benefits, and financial inclusion. Government agencies and stakeholders must prioritize investments in interoperable data platforms, frontline worker capacity building, and effective grievance redressal processes going forward. To even out access and keep beneficiaries engaged, we need to step up our efforts to get the word out and get them digitally literate. Transparency and accountability will be greatly improved by an integrated approach that is based on citizen-centric government. Additionally, urban poor communities will be empowered as necessary services will be made more accessible and benefits will be delivered on time. All things considered, the PDS, together with banking and welfare programs, offers a great opportunity for Haryana to achieve inclusive urban growth and reduce poverty. In the long run, this integrated strategy can help achieve social fairness and sustainable economic growth by providing a model for other urban areas facing comparable problems.

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