



BEYOND METROS

The Ascent of India's Tier 2 and Tier 3 Cities

India is one of the fastest growing economies in the world, **aspiring to become a US \$40 trillion by 2047**, when India marks 100 years since its independence. In this growth story, Indian cities will play a great role. **Cities in India occupy just 3.0% of the nation's land, but their contribution to GDP is a massive (more than 60%).** As India transitions from being a largely rural to an urban society, the focus needs to be on harnessing the economic potential of all cities, large and small. For this, there is a **need to not only nurture megacities and their hinterlands as centres of economic growth, but also facilitate tier 2 and 3 cities** to take on the mantle in the future.

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AHMEDABAD

BENGALURU

BHOPAL

CHANDIGARH

DELHI

GUWAHATI

HYDERABAD

JAIPUR

JODHPUR

LUCKNOW

PRAYAGRAJ

PUNE

RANCHI

I. How do we classify cities within India?

Indian cities are diverse and complex, and categorizing them requires considering various factors like population, economic activity, infrastructure, and administrative importance.

- ▶ However, there's **no single "official" classification system. Different organizations use various criteria and methodologies**, leading to a multitude of lists and categories.
- ▶ **One widely accepted classification is based on**

population data from the 2011 census, published by the **Reserve Bank of India (RBI)**.

- ▶ This system **categorizes cities into six tiers based on population size**. It aligns with the general understanding of city sizes and growth stages.

Box 1.1 Classification of cities based on population

Tier	Population (as per 2011 Census)	Examples
Tier-1	1,00,000 and above	Delhi, Mumbai
Tier-2	50,000 to 99,999	Jaipur, Bhopal
Tier-3	20,000 to 49,999	Salem, Roorkee
Tier-4	10,000 to 19,999	Banswara, Kalyani
Tier-5	5,000 to 9,999	Large Rural Centres
Tier-6	Less than 5000	Smaller Rural Settlement

- ▶ **Tier 1 cities:** Serve as **major hubs** for business, politics, and culture, boasting large populations, robust infrastructures, **strong economic foundations**, high standards of living, and well-established healthcare systems.
- ▶ **Tier 2 and tier 3 cities:** Have been **experiencing significant growth in economic activities** such as employment, investment, trade, research, and education.
- ▶ The **remaining tiers are typically located in remote or rural areas** and often lack strong connectivity to other parts of the country.

2. Why tier 2 and 3 cities are emerging in recent times?

The rise of tier 2 and 3 cities in India can be attributed to a **combination of factors pushing people and businesses out of tier 1 cities and pulling them towards smaller cities**.

Push factors from tier 1 cities

- ▶ **Saturation and Competition:** As tier 1 cities become more crowded, **opportunities for employment, business growth, and social mobility become saturated**. As a result, people and businesses are moving to smaller cities seeking better quality of life and opportunities.
- ▶ **High Cost of Living:** Tier 1 cities are often associated with a high cost of living, including **expensive housing rents, transportation, and daily expenses**. This can push individuals and businesses to seek more affordable alternatives in tier 2 and 3 cities.
- ▶ **Environmental Unsustainability:** Tier 1 cities often

face challenges related to environmental sustainability, including air and water pollution, waste management issues, and depletion of natural resources.

- ▶ For example, a **2022 World Air Quality Report**, ranked Delhi fourth on a list of 50 of the world's most polluted cities in terms of PM2.5 levels. Whereas tier 2&3 cities like Indore and Surat have ranked as cleanest cities of India.
- ▶ **Crime and Public Safety:** Tier 1 cities may have higher crime rates and lower levels of public safety compared to tier 2 and 3 cities.
- ▶ **A 2022 NCRB report ranked Delhi among India's most crime-infested cities against the women.**

Pull Factors from Tier 2 and 3 cities

- **Availability of talent pool:** Tier 2 and 3 cities are increasingly becoming attractive due to the availability of a skilled and educated workforce.
 - **According to a NASSCOM report**, up to 15% of India's tech talent resides in tier-2 and tier-3 cities.
- **The Rising Middle Class:** The increasing affluence and purchasing power of the middle class in tier 2 and tier 3 cities is driving demand for goods and services, **leading to increased market potential.**
- **Infrastructure Development:** Tier 2 and 3 cities are experiencing significant infrastructure development, including improved transportation networks, modernized utilities, and better connectivity.
 - **Government efforts like UDAN scheme** for regional air connectivity has enhanced attractiveness of these cities.
- **Accelerated Digital Transformation:** Tier 2 and 3 cities are investing in digital infrastructure, including high-speed internet connectivity, digital payment systems, and e-governance initiatives, making them more attractive for businesses.
 - According to a survey, **50% of online shoppers are located in small cities contributing significantly to the growth of e-commerce in such cities.**
- **Location Advantages:** Tier 2 and 3 cities have several industrial clusters, are situated in **business-friendly states**, and are **well-connected** to other major economic hubs.
 - For example, **83 of 242 Special Economic Zones (SEZs) and 15 of 60 Software Technology Parks of India (STPI)** centres in India are located in these emerging hubs (Deloitte Report).
- **COVID Impact:** The pandemic-induced **remote work culture** has accelerated a trend of reverse migration to tier 2 and tier 3 cities. Also, Tier 2 and Tier 3 cities, offered **new opportunities to companies** who wanted to diversify their location of operations.
- **Rise of Gig economy:** Lower operational costs, including land and labor, coupled with a large and stable talent pool, make these cities an attractive expansion destinations for IT companies.
 - Reports have also highlighted an **upsurge in the participation of women** from tier-2 cities in the gig economy.
- **Emerging as promising hubs for warehousing investments:** One of the key drivers of this trend is the implementation of the Goods and Services Tax (GST). This has **streamlined logistics operations** and reduced transit times, making it more efficient and cost-effective to set up warehousing facilities in smaller cities.
- **Cultural and Social Opportunities:** Tier 2 and 3 cities often offer a rich cultural and social environment, with vibrant local communities, festivals, and traditions. This is attracting individuals and families looking for a more inclusive and community-oriented lifestyle.

Box 2.1 Flourishing Start-up ecosystem in Tier 2 and 3 cities

Start-ups and entrepreneurship are no longer restricted to metro cities in the present times. **Approximately 50% of the recognised start-ups in India are based out of Tier 2 and Tier 3 cities.**

Apart from the above discussed favourable factors like the low cost of living, availability of skilled and unskilled talent pool, digital advancements, infrastructure development and rising middle class offering untapped market, some **other key factors also support the growth of startups in smaller cities.** These include:

- **Government Initiatives:** Government policies like '**Startup India**' and **smart cities mission** provide infrastructure support, incentives, and resources conducive for startups.
- **Reverse Migration:** The trend of people moving back to their hometowns from metros, **bringing skills and experiences**, contributes to the start-up ecosystem.
- **Supportive Local Governments:** Local governments in many Tier 2 and Tier 3 cities are implementing favorable policies to attract start-ups and investments. Examples include **iStart program of Rajasthan and Kerala Startup Mission (KSUM).**
- **Addressing Local needs:** Solving local problems & providing solutions at scale in diverse sectors such as healthcare, education, homegrown, agriculture, presents a vital reason for growth of start-ups.

Success Stories:

1. **Razorpay**, once a fintech start-up and **now a unicorn**, stands as a frontrunner in the payment gateway services industry. It has empowered 7 million individuals to learn English in their native tongues and hails from Jaipur.
2. **Shopkirana**, the ecommerce giant, serves a clientele of 50,000 Kirana stores across eight cities in four states-Madhya Pradesh, Uttar Pradesh, Rajasthan, and Gujarat, with its **origins rooted in Indore.**
3. **DeHaat**, a technology-driven platform offering comprehensive agricultural services to farmers, has carved out its **success story in Patna, Bihar.**
4. Dilkhush Kumar, a resident of Bangaon village in the Sahara district of Bihar, began his journey as a rickshaw puller and vegetable vendor. Today, he is the proud owner of a renowned taxi service startup in Bihar known as **RodBez.**



3. What are the prevailing challenges associated with Tier 2 and tier 3 cities?

Tier 2 and Tier 3 cities in India, while burgeoning as centers of growth and culture, grapple with a spectrum of challenges that impede their full potential. These include:

➤ **Lack of Quality Infrastructure:**

- **Inadequate basic infrastructure:** Poor quality roads, unreliable power supply, insufficient water and sanitation facilities, limited public transportation systems.
- **Lack of high quality digital infrastructure:** Absence of high-speed internet hinders digital connectivity and restricts opportunities for emerging digital technologies like Internet of things(IoT) for businesses and citizens.
- **Outdated urban planning:** Unplanned urban expansion in Tier 2 and Tier 3 cities leads to inefficient land use, inadequate drainage systems, and lack of green spaces.

➤ **Economy and employment:**

- **Limited job opportunities:** Primarily focused on traditional industries, limited presence of large companies and MNCs, lack of adequate skills limits diversification of jobs.
- **Prevalence of unemployment and underemployment:** Skilled workforce still often migrates to larger cities, leaving behind skill gaps and limited income opportunities.
- **Dominance of Informal sector:** Large informal sector poses challenges in terms of tax collection, regulation, and worker benefits.

➤ **Healthcare and education:**

- **Inadequate healthcare facilities and shortage of qualified medical professionals:** Limited access to specialized care, high patient-doctor ratio, poor infrastructure in hospitals and clinics.
- **Deficiencies in education system:** Lack of quality

schools and colleges, limited access to higher education, high dropout rates, inadequate teacher training.

- **Digital divide: Limited Digital Literacy** along with **Regional Language Barrier** hinders online learning and educational opportunities.

➤ **Environmental and Social issues:**

- **High Pollution Levels:** Several of India's Tier II and Tier III cities figure among the most polluted. Not only is air pollution severe in smaller cities but their air quality monitoring systems are poor too.
- **Poor sanitation and waste management:** Leads to health problems, pollution, and environmental degradation.
- **Gender inequality and social discrimination:** Presence of traditional communities, patriarchal mindset hinders women's empowerment and restricts development opportunities for certain communities.

➤ **Governance and administration:**

- **Limited financial resources:** Local governments often lack sufficient funds for infrastructure development and service delivery.
- **Weak institutional capacity:** Inadequate manpower, skills, and expertise to effectively manage urban development and address challenges.
- **Lack of citizen participation:** Limited involvement of citizens in decision-making processes, hampering transparency and accountability.

Box 3.1 Local Self-Government's Role in Ensuring Environmental Sustainability in Tier 2 & 3 Cities

Tier 2 and 3 cities are experiencing rapid growth, bringing opportunities but also posing environmental challenges. Local self-governments (LSGs) hold the key to steering these cities towards a sustainable future.

- **Waste Management:** Implementing effective segregation, collection, and recycling systems, promoting waste-to-wealth initiatives.
- **Sustainable Planning:** Increase green spaces, prioritize public transport, and encourage energy-efficient buildings.
- **Water Conservation:** Repair infrastructure, promote rainwater harvesting, and develop treatment plants for reuse.
- **Pollution Control:** Monitor and regulate emissions, promote electric vehicles, and raise awareness.
- **Community Engagement:** Educate and involve citizens in decision-making and green practices.
- **Resource Mobilization & Collaboration:** Partner with NGOs, private entities, and international organizations to overcome resource and expertise limitations.

By implementing these above strategies, LSGs can empower communities, secure resources, and ensure Tier 2 and 3 cities become healthier, cleaner, and more liveable for generations to come.



4. How does fostering development in Tier 2 and Tier 3 cities aid in achieving national development objectives?

The development of Tier 2 and Tier 3 cities in India contributes significantly to national development in various ways:

- **Bridging Regional Disparities:** Developing Tier 2 and 3 cities can lead to **more balanced regional development**, reducing the concentration of economic activities in Tier 1 cities.
- **Reducing unemployment and underemployment:** Better development of Tier 2 and 3 cities can create more employment opportunities in sectors such as manufacturing, services, and IT.
- **Improving Living Standards:** Improving **infrastructure, healthcare, education, and other amenities** in Tier 2 and 3 cities can enhance the quality of life for residents and improve overall well-being.
- **Boost to Local Economy:** Developing Tier 2 and 3 cities can boost the local economy by creating new employment opportunities, fostering entrepreneurship, and attracting investments thereby facilitating the achievement of the ultimate goal of Atmanirbhar Bharat.
- **Achieving SDG II:** Developing Tier 2 and 3 cities in a sustainable manner aligns with Sustainable Development Goal II, which **aims to make cities and human settlements inclusive, safe, resilient, and sustainable**.
- This can involve improving urban planning, reducing environmental impact, enhancing disaster resilience, and ensuring access to basic services for all residents.
- **National and Global Integration:** Improving connectivity and accessibility in Tier 2 and 3 cities can **facilitate trade, investment, and tourism**. This can help these **cities become more integrated into the national and global economy**.
- **Promotion of Innovation and Entrepreneurship:** Better development of Tier 2 and 3 cities can create an environment conducive to innovation and entrepreneurship. This can lead to the emergence of new businesses and industries, contributing to economic growth.
- **Balanced urbanization:** Developing Tier 2 and 3 cities can reverse the trend of migration to Tier 1 cities by **creating opportunities in home cities**. This can **reduce the strain on infrastructure and resources in Tier 1 cities**.

5. What initiatives have been taken by the Government to foster growth in tier 2 and 3 cities?





Table 5.1 Government initiatives to foster growth in tier 2 and 3 cities

Development of Infrastructure	
Urban Infrastructure Development Fund (UIDF)	➤ To support the development of infrastructure in Tier 2 and Tier 3 cities across the country.
Metro Rail Policy 2017	➤ To transform India's urban landscape by making metro rail a key driver of sustainable growth , improved mobility, and inclusive development, particularly in Tier 2 and Tier 3 cities.
PM Gati Shakti	<ul style="list-style-type: none"> ➤ It is a national master plan for multi-modal connectivity for integrated planning and coordinated implementation of infrastructure connectivity projects. ➤ The plan will improve connectivity between Tier 2 cities and major economic centres.
UDAN (Ude Desh Ka Aam Nagrik), Scheme, 2016	➤ To make regional air travel affordable by connecting underserved and unserved airports in India, specially, tier 2 and 3 cities.
Digital India	<ul style="list-style-type: none"> ➤ Flagship government initiative aimed at transforming India into a digitally empowered society and knowledge economy. ➤ Its Pillars includes – Digital Infrastructure, Digital Governance, Digital Literacy, E-Commerce, FinTech & Digital Payments etc

Boost Local Manufacturing	
One District One Product Scheme (ODOP)	➤ Initiative under the Ministry of Commerce & Industry, for fostering balanced regional development across all districts of the country.
Production Linked Incentive (PLI) Schemes	➤ Offer financial incentives to specific manufacturing sectors to boost domestic production and exports. ➤ Some schemes target sectors with growth potential in Tier 2 and Tier 3 cities, such as textiles, food processing, and pharmaceuticals.
Make in India	➤ To make India a global manufacturing hub. Initiative will help in job creation beyond metro cities .
Support to MSMEs	
Promoting Innovations in Individuals, Startups and MSMEs (PRISM)	➤ To support innovation and entrepreneurship across individuals, startups, and MSMEs by providing financial assistance, technical guidance, and mentoring.
The Micro & Small Enterprises Cluster Development Programme (MSE-CDP)	➤ Key initiative launched by the Ministry of MSME to enhance the productivity and competitiveness of MSEs by adopting a cluster-based approach. ➤ Examples of successful clusters Moradabad brassware cluster, Karur saris cluster etc.
Pradhan Mantri Formalization of Micro and Small Enterprises (PMFME)	➤ Scheme by the Ministry of Food Processing Industries to upgrade and formalize existing micro-food processing units by offering Credit-linked capital subsidy, seed capital, marketing and branding support.
Credit Guarantee Fund Trust for Micro and Small Enterprises (CGTMSE)	➤ Provides guarantee cover to loans extended by banks and financial institutions to micro and small enterprises thereby improving access to finance for manufacturers in tier 2 and 3 cities.
Promote Sustainability	
Smart Cities Mission	➤ For transforming 100 Indian cities into sustainable and inclusive urban spaces . It focuses on clean and sustainable environment, technology-driven solutions, and improved quality of life for residents.
Swachh Bharat Mission	➤ It promotes individual behaviour change, waste management and public awareness campaigns to create a cleaner and healthier urban environment.
Atal Mission for Rejuvenation and Urban Transformation (AMRUT)	➤ For improving basic urban infrastructure in 500 cities across India . It provides financial assistance for projects related to water supply, sewerage, sanitation, solid waste management etc.
Support to Startups	
Startup India	➤ To simplify regulations, provide funding support , and offer various services to help start-ups grow and scale.
NewGen Innovation and Entrepreneurship Development Centre	➤ Established by the Ministry of Education, to promote innovation and entrepreneurship among students and faculty .
Tax Benefits for Recognized Start-ups	➤ Startups incorporated on or after 1st April 2016 can apply for income tax exemption. ➤ Recognized startups that are granted an Inter-Ministerial Board Certificate are exempted from income tax for a period of 3 consecutive years out of 10 years since incorporation.



Table 5.2 Examples of Thriving Tier 2 and 3 Cities

<p>Indore: Known for its cleanliness and infrastructure, fostering a strong startup ecosystem.</p>	<p>Jaipur: A cultural hub with a thriving tourism industry, fostering handicrafts and traditional arts.</p>
	
<p>Visakhapatnam: A port city with a growing manufacturing and logistics sector, attracting major investments.</p>	<p>Kochi: A cosmopolitan city with a strong healthcare and education sector, becoming a hub for biotechnology and IT.</p>
	

6. What more can be done to stimulate progress and development in Tier 2 and Tier 3 cities?

Attracting investments in Tier 2 and Tier 3 cities involves a strategic and concerted effort from various stakeholders, including government bodies, local authorities, and the private sector. Here are some potential ways forward to foster growth and development in Tier 2 and Tier 3 cities:

- **Public-Private Partnerships (PPPs):** Foster collaboration between the government and private investors to fund and execute infrastructure projects.
- **Sector-Specific Incentives:** Provide targeted incentives for industries with growth potential in Tier 2 and Tier 3 cities.
- **Investment Promotion Agencies:** Create dedicated Investment Promotion Agencies to actively promote investment opportunities, assist investors, and facilitate the investment process.
- **Skill Development and Education**
 - **Collaboration with Educational Institutions:** Work with universities and vocational training centers to tailor programs to the needs of local industries.
- **Create Localized Content:** To bridge the digital literacy gap and connect with a wider audience, digital marketers should consider creating content in regional languages.
- **Digital Connectivity**
 - **Improving Internet Infrastructure:** Invest in digital infrastructure, including high-speed internet, to enhance connectivity and support digital businesses.
 - **Smart City Initiatives:** Implement smart city projects that leverage technology to improve urban services.

➤ **Financial Incentives**

- **Tax Breaks and Subsidies:** Offer tax incentives and subsidies for businesses choosing to invest in Tier 2 and Tier 3 cities.
- **Land Allotment:** Streamline processes for land acquisition and provide accessible and affordable land for industrial and commercial purposes.

➤ **Quality of Life Improvements**

- **Urban Development:** Focus on creating livable cities with amenities such as parks, cultural facilities, and recreational areas.
- **Affordable Housing:** Facilitate the development of affordable housing projects to accommodate the growing population.

- **Sustainable Practices:** Implement sustainable and eco-friendly practices and encourage the adoption of renewable energy sources.

➤ **Marketing and Branding**

- **City Branding:** Develop and execute effective marketing campaigns to position the city as an attractive and dynamic business destination.
- **Local Government Engagement:** Engage local government officials in promoting the city as an investment destination
- **Investor Outreach Programs:** Actively reach out to potential investors through targeted marketing efforts, roadshows, and international trade missions.

Conclusion

Fostering growth and development in Tier 2 and 3 cities is vital for India's journey toward becoming a developed country. By focusing on infrastructure, industries, education, and sustainability, these cities can play a pivotal role in driving economic growth, creating jobs, and improving living standards for millions of people.



TOPIC AT A GLANCE

Beyond Metros: The Ascent of India's Tier 2 and Tier 3 Cities

India is aspiring to become a US\$40 trillion by 2047 and to achieve this milestone we need to foster economic growth in tier 2 and 3 cities. In India, Reserve Bank of India (RBI) classify Indian cities into six tiers based on 2011 census data.



Factors for emergence of Tier 2 and 3 cities

⊖ Push factors from tier 1 cities

- **Saturation and competition** for employment, business growth, and social mobility.
- **High cost of living**, including expensive housing rents, transportation etc.
- **Environmental unsustainability** due to polluted air, water and other factors.
- **Higher crime rates** and lower levels of public safety

⊖ Pull factors from tier 2 and 3 cities

- **Availability of talent pool**
- Increased market potential due to **rising middle class**
- **Infrastructure development led by govt efforts.**
- **Accelerated digital transformation** by initiatives like digital india.
- **Other factors like-** location advantages, remote work culture, rise of gig economy etc.



Challenges associated with tier 2 and 3 cities

- ⊖ **Lack of quality infrastructure:** outdated urban planning, poor quality roads, rail, and digital connectivity, etc.
- ⊖ **Economy and employment:** limited job opportunities, dominance of informal sector.
- ⊖ **Healthcare and education:** Inadequate healthcare facilities, poor education system, limited digital literacy.
- ⊖ **Environmental and social issues:** high pollution levels, poor sanitation and waste management, gender inequality and social discrimination.
- ⊖ **Governance and administration:** limited financial resources, weak institutional capacity etc.



Achieving national objectives through the growth in tier 2 and 3 cities

- ⊖ **Bridging the regional disparities** by boosting local economy and reducing unemployment.
- ⊖ **Improving living standards** by improving infrastructure, healthcare, education, and other amenities
- ⊖ **Achieving SDG 11** by developing tier 2 and 3 cities in a sustainable manner.
- ⊖ **National and global integration** by improving connectivity and accessibility in tier 2 and 3 cities.
- ⊖ Reversing the trend of migration with **balanced urbanization.**



Government initiatives for tier 2 and 3 cities

- ⊖ **For development of Infrastructure:** Urban Infrastructure Development Fund (UIDF), Metro Rail Policy 2017, PM Gati Shakti, UDAN Scheme, Digital India.
- ⊖ **To boost Local Manufacturing:** One District One Product Scheme (ODOP), PLI Schemes, Make in India.
- ⊖ **To Support MSMEs:** Promoting Innovations in Individuals, Startups and MSMEs (PRISM), Micro & Small Enterprises Cluster Development Programme (MSE-CDP), etc.
- ⊖ **To promote Sustainability:** Smart Cities Mission, Swachh Bharat Mission, AMRUT.
- ⊖ **To Support Startups:** Startup India, NewGen Innovation and Entrepreneurship Development Centre, Tax Benefits for Recognized Startups



Way Forward

- ⊖ **Public-Private Partnerships (PPPs)** to fund and execute infrastructure projects.
- ⊖ **Provide targeted incentives** for industries and **creating dedicated Investment promotion Agencies**
- ⊖ **Skill Development and Education** through Collaboration with Educational Institutions.
- ⊖ **Enhancing connectivity** through the smart city initiatives.
- ⊖ **Financial Incentives and land Allotment to business** to attract investment.
- ⊖ **Focusing on improvement of quality of life** by creating livable cities, **affordable housing.**
- ⊖ **Marketing and Branding** through City Branding, Local Government Engagement and Investor Outreach Programs.

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1 AIR
ISHITA KISHORE



2 AIR
GARIMA LOHIA



3 AIR
UMA HARATHI N

39 in Top 50 Selection in CSE 2022

8 in Top 10 Selection in CSE 2021



2 AIR
ANKITA AGARWAL



3 AIR
GAMINI SINGLA



4 AIR
AISHWARYA VERMA



5 AIR
UTKARSH DWIVEDI



6 AIR
YAKSH CHAUDHARY



7 AIR
SAMYAK S JAIN



8 AIR
ISHITA RATHI



9 AIR
PREETAM KUMAR



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