CHAPTER-1

INTRODUCTION

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INTRODUCTION

The concept of development has undergone change after realizing the importance of environment, technology and education. It is widely acknowledged that mere GDP growth or increased national income may not assure sustainable development towards human welfare. Therefore, any development effort needs to take care of socio-economic conditions of human beings as it is the ultimate aim of any development. Human welfare-based concept of development incorporates human aspect and is evident from the fact that human development index is considered as the major indicator of development. Thus, the focus still remained on welfare of the people, and the concept of human welfare has been widened. Recent literatures on development economics focuses on human welfare and sustainable development, such that they are the building blocks of modern institutional economics. In these, human resource development (HRD) and human behaviour in general and economic behaviour in particular, act as the key factors of human capital of a nation. However, economic behaviour and human capital formation are ultimately based on their socio-economic conditions, which is more so in case of economically low profiled group.

Pareto optimality in social welfare expects development to take place without worsening the conditions of any one in the society. Hence, taking care of backward/deprived class is equally important in the process of development. Development efforts will not give desired results, unless they are people centered or human welfare oriented. Intensive utilization of the resources at the cost of future generation, increased money income and physical assets without proper distribution...
of them, and industrialization at environmental cost will not lead to sustainable development.

The fact to be realized here is that the importance of social and economic conditions of people rather than the mere growth in terms of money income or the material assets. Therefore, improving the overall socio-economic conditions being the main aim of any development, the related variables constitute the most concerned element of all the economic development activity. Therefore, in the modern economy, the planned development efforts have gained the multiple role of providing strong resource base and institutional frame for facilitating the welfare-oriented sustainable development. This is further justified by the fact that most of the problems of low income groups cannot be solved by the market mechanism.

Thus, the survival of low income households in an anonymous urban set-up with an inadequate rural-urban continuum has been a major concern of social scientists. One class of literature that has grown in this respect emphasizes the role of social capital in enabling the poor to cope with uncertainties and risks. However, while social capital can enhance accessibility to jobs and earnings at the individual level, issues relating to the needs of a group of households need to be addressed in terms of a wider framework. For example, squatting on public land with no provision of drinking water and sanitation is a difficult situation involving insurmountable risks and struggles.

In case of developing countries like India, due to various reasons and diversified socio-economic conditions, one could easily identify different social groups, which remain backward. Rural backwardness,
backward class and caste, minorities are the traditionally existing deprived groups. One such group prevailing and growing is the 'slum dwellers' in the growing urban area.

**Slum Dwellers**

Slums are bye-products of urbanization and industrialization. Slum is an area emerging with the industrialization and urbanization, where the buildings are unfit for human habitation, overcrowded, lack of ventilation, light or sanitation facilities or combination of these factors leading to backwardness. Slum dwellers suffer from economic hardships, lack of education and absence of health infrastructure, ill-effects of overcrowding, pollution and rootlessness characteristic of large metropolitan cities. In spite of the fact that they are living in the developing/growing or expanding metropolitan cities, and they contribute significantly for the development of the cities, their socio-economic conditions are different and backward. Moreover, their conditions and characteristics vary across regions.

The concept of slums and its definition vary from country to country depending upon the socio-economic characteristics of each society. Irrespective of location, whether in the core of the city, in the form of old dilapidated structures or in the outskirts, in the form of squatting, slums have often been characterized.

Physically, slum is an area of the city with inadequate housing, deficient facilities, overcrowding and congestion. Socially, slum is a way of life, a special character which has its own set of norms and values.
reflected in poor sanitation, health values, health practices, deviant behaviour and social isolation

Within the existing broad loose definition, following housing areas can be categorized as “slum”.

(i) Inter-city blighted areas,
(ii) Squatter settlements on both private and public land,
(iii) Illegal land sub-divisions (unauthorized colonies),
(iv) Urban villages, resettlement colonies, and a squatter settlement improved under the environmental improvement scheme

Slum is defined as that area, where the buildings are in any respect unfit for human habitation, or by reason of dilapidation, overcrowding, faulty arrangement of buildings, streets lack of ventilation, light or sanitation facilities or combination of these factors, are detrimental to safety, health or morals (Slums Improvement and Clearance Act, 1956) Slums are not fit for settlement and are a danger both for residents and the urban population living nearby

In 1956, the Indian Parliament enacted the Slum Areas (Improvement and Clearance Act (1956 Act)) Under the 1956 Act, an area may be noticed to be a slum area, where the buildings,

a) are in any respect unfit for human habitation, or

(b) are by reason of dilapidation, overcrowding, faulty arrangements and design of such buildings, narrowness or faulty arrangements of streets, lack of ventilation, light or
sanitation facilities or any combination of these factors detrimental to safety, health or morals

The slum areas are declared by a notification in the official gazette, which require repair, stability, natural light and air, system of drinking water supply

Though slums are spread all over the world, it is a relative term and it is understood differently at different places. This is a relative concept in terms of its geographical settings and outlay. The concept and definition of slum vary from one society to another and even from one study to another study conducted in the same society. There is no general agreement over the definition of the term, which can be universally accepted and applied to slums of all over the world. The term 'slum' has been defined differently by economists, town-planners, social workers, administrators, sociologists, etc., keeping in view their own disciplines and professional backgrounds. Moreover, various terms such as 'blight areas', 'deteriorated areas', 'marginal areas', 'transitional areas', 'sub-standard settlement', 'unplanned settlement', 'uncontrolled settlement', 'spontaneous settlement', 'provisional settlement', 'squatter settlement', 'overnight settlement', 'urban villages', etc., are very loosely used to denote slums.

Slum Dwellers are facing several problems and most of them are related to their socio-economic backwardness. The socio-economic and environmental conditions in the slum areas are not favorable for their welfare or development. Factors for these pathetic conditions may be several, a few may be related to their socio-economic conditions, environmental characteristics or even intuitional related. Slum-dwellers
have the worst of both the worlds - urban and rural. On one side, they suffer from economic hardships, lack of education and absence of health infrastructures like the rural population. On the other hand, they also suffer from the ill-effects of over-crowding, pollution and rootlessness characteristics of large metropolitan cities. Further, most comforts and conveniences of the cities are sustained by the work done by slum-dwellers. As such, the affluent and the privileged have the moral responsibility to try to mitigate and alleviate their suffering. Rural population may be ignorant of the "goodies" they are missing, but a slum-dweller is painfully aware of the shoulders with urban affluence and conspicuous consumption with resultant resentment.

A survey on the health status of adolescent girls in Patiala has revealed that 92.5 per cent of girls in urban slums are anemic while the percentage of such girls in urban areas is 88.6 and 86.0 per cent in rural areas. It was further found that 38.7 per cent girls in urban slums were severely anemic. Not only mental disorders but also problems relating to physical abuse (15.2 per cent), domestic violence (32.2 per cent) and sexual abuse (10.2 per cent) were seen in urban slums indicating poverty, illiteracy and low status of women in this category.

It is paradoxical situation that on the one hand slum dwellers provide all services to urban population and on the other hand, they cannot meet their own needs.

However, over a period of time, slum-dwellers are beginning to see themselves, as citizens contributing to the economy and, therefore, deserving their own place in the sun. It is the slum and pavement dweller, who provides the vast network of services that the middle and
upper classes enjoy at cheap rates. These services include the entire food supply network (vegetables, milk, eggs, butter, bread, meat, poultry, as well as restaurant services), clothing, laundry, vending and sales, transport, conservancy, communication, construction and domestic services for homes, and offices. The slum dwellers, if united, have the power to bring to halt the entire urban system, so powerful is their role in urban economy.

Majority of the slum dwellers are immigrants of villages or towns and then migrated to slums or another form of low income urban housing. They move to the place after the migrant has established himself/herself in the city with a job, a network of friends and some sort of understanding of the political and bureaucratic structure of the municipality. However, this pattern of movement from rural to slum is a very common one. Some move permanently and some others may be on temporary basis. This usually happens when a migrant already has a well established network of relatives and friends living there. Some of the migrants come not only from rural areas but also from other urban centers of the country. A few migrants never settle permanently in the city but stay only long enough to take advantage of the economic opportunities available before returning to their place of origin.

Case studies on the lives of people inhabiting slum areas reveal a pathetic scene, where it is difficult to watch horrific problems of people. These problems relate to the following areas:

1. Poverty (low level of purchasing power)
2. Social evils like drinking, smoking, gambling, prostitution, etc.
(3) Poor health of women mostly anemic, children under-developed, frequent pregnancies, poor health services
(4) Illiteracy - lack of education facilities, mostly illiterate
(5) Exploitation of women, very low status of women, marriage mostly at the ages of 13-14-15, number of children high ranging from 3-5, works both for domestic services as well as maids to earn some money
(6) Poor housing - causing tensions, lack of privacy, lack of safety of young girls, etc
(7) Lack of sanitation - causing diseases and poor life
(8) Lack of potable water - they even does not get good drinking water causing many water-borne diseases
(9) Poor environment - the all around environment has been poor causing many health problems

Most of these are related to their social and economic conditions. Therefore, any urban development policies need to consider the development of slum dwellers, in terms of these issues. Framing any policy for the development of slum dwellers requires a clear understanding of their existing socio-economic conditions. Therefore, evaluation of slum dweller's socio-economic conditions would help to frame appropriate policy for slum development in particular and urban development in general.

Role of the Government in improving slums

Government has a crucial role in improving the socio-economic conditions of slum dwellers in the urban area. This may be justified by the fact that they are poor, backward, and not strong enough to compete
in the market purview to come up. Several efforts have been made by central and state governments and also urban local bodies.

Various central government schemes - National Slum Development Programme (NSDP), Swarna Jayanti Shahri Rozgar Yojana (SJSRY), Night shelters, Two Million Housing Scheme, Accelerated Urban Water Supply Programme (AUWSP), low-cost sanitation, provide wide range of services to the urban poor including slum-dwellers. They include identification of the urban-poor, formation of community groups, and involvement of non-government organizations (NGOs), self-help based thrift and credit activities, training for livelihood, credit and subsidy for economic activities, housing and sanitation, environmental improvement, community assets, wage employment, convergence of services, etc. What is needed is to ensure that the task of meeting the needs of the slum dwellers is better organized and effectively administered, and duly monitored at both state and central level. There are also many instances of successful implementation of urban poverty alleviation/slum upgrading and services programmes in the Indian situation.

The major components of urban welfare programmes are:

- Physical amenities (water supply, storm water drains, street lights, etc)
- Community infrastructure centers for pre-school education, non-formal education, primary health care center, etc
- Social amenities like pre-school education, non-formal education, adult education, maternity, child health, etc
Housing schemes are implemented by different departments of shelter up-gradation or construction of new houses (including EWS) with minimum 10% per cent of the allocation to state. State specific schemes for house construction or up-gradation of houses with a mix of subsidy and loan component are sanctioned in a state-level project committee with one representative from the department of UEPA, which is the nodal department of this scheme.

The focus is on community infrastructure, provision of shelter, empowerment of urban poor women, training for skill up-gradation and advocacy, and involvement of Non-Governmental Organizations (NGOs), Community Based Organizations (CBOs), private institutions and other local bodies. The scheme is applicable to all the states and union territories having urban population. However, there is a need to evaluate the progress of these programmes to understand their contributions to slum dwellers.

In this context, research on slum dweller's socio-economic conditions becomes more significant. It becomes more relevant and useful to provide insights into urban development policy of any country. With this background, this study attempts to analyse the socio-economic conditions of slum dwellers and various efforts undertaken for their improvement in Bangalore city.

CONCEPTUAL FRAMEWORK

The process of development brings along with some kind of spill-over effects such as environmental quality deterioration, urbanization, rural–urban migration, emerging slum dwelling, etc. These spill-overs are
inevitable, but challenge to the policy makers is to manage and maintain them at sustainable level.

There are arguments that the development efforts are urban-biased (Michel Lipton-1971). Industrialization and urbanizations are continuously encouraged in spite of their negative externalities. Development of growth centers results in urbanization and migration of people from backward centers concentrating in urban cities. This involves shifting of human settlement from rural to urban or transformation of rural characteristics to urban areas.

People migrate to urban areas to engage in production of specialized goods or it is a process of transformation from agriculture to non-agriculture activities. Multiplier effect further encourages the expansion of activities followed by infrastructural development setting for continuous urbanization.

Many scholars have viewed rural-urban migration as an economic phenomenon. In the analysis of migration, the push-pull factors are considered as most important. Evert Lee (1969-288) has provided a framework conceptualizing migration process "as involving a set of factors at origin and destination, a set of intervening obstacles, and a series of personal factors." Also, he observes that the resulting factors such as personal sensitivities, awareness of conditions elsewhere, knowledge of the situation at destination, personal contacts, universally unavoidable sources of information, compelling reasons for migration, little provocation, victimization of injustice, etc.
Regarding the migration of poor, the Lewis-Fei-Ranis model (1961) is specific in explaining the element of wage differentials, which impels the rural surplus labour to the urban areas, where the wage rates are supposed to be higher than the rural subsistence earning. Harris-Todaro model also argues the same (Harris and Todaro 1970 126-42)

Urbanisation is a world-wide phenomenon and urban population is growing at a faster rate than the average population growth rate of a nation, especially in developing countries. According to UN HABITAT, the slum population of the developing world in 2001 was in the order of 924 million (http://www.unhabitat.org/programmes/quo/documents/) Urbanites tend to be better off than their rural counterparts, but the long-term trend is to increase the concentration of population and poverty in urban areas. By 2020, the slum population is projected to increase to 1,477 million.

Urbanization has been termed as a movement away from tradition towards modernity, shift from agrarian to industrial, change of life style from informal to formal. Urbanization is what thrives on the two principles of ‘pull’ and ‘push’ ‘Pull’ implies that it attracts rural population by the allurement of facilities and ‘push’ refers to migrating out of villages due to widespread of poverty, unemployment and under-employment12. Migration of people from village to city, increasing its density of population has its own impact.

Cities are facing enormous problems and challenges. The cities which make vital contributions in the social and economic development are struggling with serious challenges such as environmental pollution, congestion, increasing incidence of urban poverty, inadequate access
to shelter and basic services, increasing inequality in income levels resulting in the proliferation of slums and squatter settlements with overall deterioration in quality of life.

In this context, it will be more significant and pertinent to evaluate the effectiveness of such programmes in a given city and diagnose their positive and negative aspects. This, in fact, is one of the objectives of this research study.

The conceptual framework of the present research, therefore, is as presented below.

Fig-1: Conceptual framework guiding the present research study

Hence, any efforts for urban development need to include 'slum improvement' component in it and policy programme for the slum development requires the review of socio-economic conditions of slum dwellers.
STATEMENT OF RESEARCH PROBLEM

Since the 1950s, the number of urban population living in slums has continued to grow in most developing country cities. One of the explanations for such increase of slum dwellers is that the urbanization in developing countries was initially perceived as a mechanism for improving living conditions and the environment, especially for city dwellers with greater access to income. A corollary effect, however, was to induce significant migration from the rural areas to the city context, where housing was not available or affordable to cope with the significant influx of people and thus contributing to the expansion of slum. Coupled with the high natural population increase in urban areas and the continuous decrease and depreciation of competitive opportunities in rural areas, rural population has continued to move to urban areas (Rempel, 1996, Davis, 2004). It is worth noticing that recent slum expansion in developing countries is largely controlled by four additional factors: intra-urban migration, natural population increase, reclassification, and annexation (UN-Habitat, 2004).

Various reasons are often put forward to explain the emergence and growth of slums in a developing country. For instance, research shows that slums excel in marginal or less valuable urban land such as riverbanks, steep slopes, dumping grounds, abandoned or unexploited plots, along transportation networks, near industrial areas and market places, and in low lying areas or wetlands (Blight & Mbande, 1998, Global Urban Observatory, 2003).
Other work suggests that slums seem to be mutually attracted, at least in part, by spiritual or religious activities (Berg-Schlosser & Kersting, 2003, Davis, 2004) Such correlation is also well documented for new urban migrants who prefer to settle in neighborhoods that share similar socio-cultural backgrounds (Malpezzi & Sa-Adu, 1996) It could, therefore, be argued that the knowledge of dominant ethnic, cultural and religious groups in existing neighborhoods or slums could provide useful clues for exploring future expansion and location of slums Such knowledge is valuable for the spatial prediction of slum growth, especially in cities where ethnic, cultural and religious differences highly influence the location choice of the urban dwellers.

Moreover, there is now sufficient evidence to argue that slum dwellers tend to have been born in cities and previously lived in informal settlement (probably nearby) or they are planning to move to a future informal settlement and preferably in the peri-urban areas (UN-Habitat, 2003)

Migrants to the burgeoning slums of the developing world face the difficult challenge of securing access to vital services and protecting their lives and livelihoods. Even while the scale, heterogeneity and relative anonymity of cities may limit the effectiveness of traditional institutions, the urban environment facilitates the development of new strategies for the poor to survive and advance.

Unlike rural areas, cities concentrate with political power, the offices, headquarters and assemblies in close proximity to their constituents (Jha 1999) As a result, urban social networks may encompass not just local elites, as in rural settings (see e.g., Platteau
1995), but regional and national decision-makers as well. These additional opportunities for interaction between urban residents and policymakers underpin the familiar critique that an 'urban bias' exists in development policy. Though such a bias may exist, it is important to identify which urban residents are being over-represented in political discourse. If it is in fact the poorest migrants that gain from improved access to decision-makers and services by moving to the city, then urbanization, rather than being a strain on resources that is to be discouraged, may in fact provide a means to better governance and poverty alleviation.

The most significant of all postwar demographic phenomena and the one that promises to loom even larger in the future is the rapid growth of cities in developing countries. And one of the major consequences of the rapid urbanization process has been the burgeoning supply of urban job seekers.

Migration is not viewed by economists as a beneficent process necessary to solve problems of growing urban labor demand. On the contrary, migration today is to be seen as the major contributing factor to the phenomenon of urban surplus labor and a force, which continues to exacerbate already existing urban unemployment problem caused by growing economic and structural imbalances between urban and rural areas.

Slum is the main element in the new urban complex. It has become a universal accepted reality that slums are accompanying urban growth. Rural poverty enforces people to migrate to such growing areas, making the phenomenon more severe. It has been noted that...
more than 20.0 per cent of people in urban are living in slum. The socio-economic conditions of them reflect many characteristics as most of them are migrated and pushed by poor conditions. Therefore, any programmes in the urban development need to be considering improvement of life condition in slum dwellers. Development of slum would be an important component of urban development aiming at improvement of socio-economic conditions of slum dwellers. Slum development implies improving the standard of living of slum dwellers.

To draw any plan for the slum dweller’s development, it is essential to understand the socio-economic conditions. Therefore, analysis of socio-economic conditions of slum dwellers would help to probe into their problems and to design appropriate programmes for the slum development.

Several studies highlight the major economic problems of slum dwellers are usually belonging to low income groups, unemployment, lacks basic condition to maintain standard of living. Many sociological studies of slums identified many problems of slum dwellers such as lifestyle of women and children characterized by heterogeneous sanitation and cleanliness, crimes and violence, etc., as social problems.

From the above discussions it may be revealed that the following are some of the questions that automatically concern researchers working in the area of urban development:

1. How and where informal settlements emerge and expand?
2. What features of socio-economic conditions of slum dwellers causing their backwardness?
(3.) What does the improvement of socio-economic conditions for slum dwellers mean for urban poverty reduction?
(4.) What actions are necessary to meet projected targets for improved basic amenities?
(5.) What needs to be done to secure a normal standard of living for a huge number of slum dwellers?
(6.) How do these issues fit in the overall picture of urban growth, poverty and unemployment?
(7.) Is there any strong correlation between urbanization/industrialization and slum formation?
(8.) What is the role of urban local bodies and NGOs in providing basic amenities to the slum?

With this background, the present research study on socio-economic conditions of slum dwellers in Bangalore city attempts to analyze the socio-economic conditions of slum dwellers and to evaluate the programmes undertaken by the local bodies for their wellbeing.

OBJECTIVES OF THE STUDY

The central purpose of the present study is to ascertain the demographic structure and economic status of slum dwellers in Bangalore city. In addition, the study also aims at determining the needs of slum population, and to evaluate the slum development programmes undertaken by the urban local bodies. The specific objectives of the study are.

1) to describe the socio-economic and demographic characteristics of slum dwellers,
2) to ascertain and discuss major reason for migration of poor to urban centers,

3) to highlight the major problems and difficulties experienced by slum dwellers

4) to examine and analyze the nature of economic activities of the slum dwellers in pursuit of their livelihood,

5) to evaluate the slum development policies and programmes of the government and local bodies, and

6) to raise the major implications for enhancing the quality of life of slum dwellers on the one hand and improvements of the infrastructure in slums on other based on the research findings.

HYPOTHESES

\[H_1\]: Migration of labour from rural to urban is the major factor influencing expansion of the slums in the urban areas

\[H_2\]: Industrialization is correlated with the increasing slum population

\[H_3\]: Slum dweller’s socio-economic conditions are very backward

\[H_4\]: Government and local bodies are giving special attention and frame programmes for the betterment of the slum dwellers.
The performances of the local bodies’ slum development programmes are highly ranked and appreciated by the slum dwellers.

RESEARCH METHODOLOGY

This study would be partly descriptive and partly diagnostic in nature. The study will be based on a combination of both primary and secondary data. The relevant primary data and information in respect of socio-economic conditions of slum dwellers are collected with the help of a comprehensive, structured and pre-tested questionnaire.

The socio-economic survey is conducted using stratified two-stage sampling with proportional association techniques. Well-structured questionnaire for slum households is designed for data collection. Slums have been stratified into (1) core, (2) intermediary, and (3) peripheral zones. A sample of 9 slums was selected fairly and adequately representing the three zones. From these slums, 300 households (sample slum dwellers) were contacted for primary data collection.

The secondary data and information pertaining to the location and landmark of slum are collected from Karnataka Slum Clearance Board. For details of the house list in the sample slums, Bangalore City Corporation was consulted.

Information and data on socio-economic variables related to their life style, consumption pattern, income-employment, assets, health, and education were also collected. Further, slum dweller’s perception on various aspects of their life style, problems and facilities in the slums are...
also analyzed. Their views on various welfare programmes and their expectations were analysed.

Appropriate statistical tools such as percentage, proportions, growth rates, and others were used to analyse the field survey data.

**Sample Design**

Slums are located and distributed all over the city. The characteristics are normally associated with land use in which they are located as well as distance from city. Hence, to incorporate location in selection of slums, the city has been stratified into three zones (core, intermediary and peripheral) on the basis of population density. The total number of slums located in each of three zones has been derived from slum list available. The sample number of slums to be selected from each zone has been derived from proportional allocation of sample slums to total slums existing in each zone.

At the second stage, the number of household existing in all the 3 zones has been derived from the available slum list. The total number of sample households to be selected from each zone has been derived by proportional allocation of total sample household to total number of households existing in each zone. The number of sample households selected from sample slums under each zone was derived by proportional allocation of zonal sample to total number of household in each slum. At field level, the slum household in each sample has been selected using random sampling on the basis of the spatial distribution of households in each slum. Hence, a total of 300 sample slum households...
have been selected for the detailed survey to gather the required data and information.

SCOPE AND LIMITATION OF THE STUDY

This research study attempts to review various issues related to slum. Basic concepts and theories were discussed before taking the analyses of socio-economic conditions of the slum dwellers in Bangalore city. Any socio-economic study need to consider both qualitative and quantitative aspects of the concerned population. Generating data required for the analysis and to go with any planned design of research of slum people are indeed a stupendous task, as the individual respondents are illiterates and even may not cooperate to collect data by interview as they may not recognize the importance of such studies. Further, variables related to socio-economic conditions of any community are several, but only a few of them are considered here in this study. Nevertheless, the present study provides a meaningful thumb-nail sketch of slum dwellers and their socio-economic conditions in Bangalore city.
### CHAPTER CLASSIFICATION

The present study titled "SOCIO-ECONOMIC CONDITIONS OF SLUM DWELLERS A CASE STUDY WITH REFERENCE TO BANGALORE CITY" is coordinated in seven chapters as detailed below.

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<td>&quot;INTRODUCTION&quot; presents an overview of the subject matter of the research study by clearly detailing the conceptual framework, need for the present study, research questions, objectives, and hypotheses. In addition, sources and methods used for data collection, scope and limitations of the present study, and chapter classification are also given in this chapter.</td>
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<td>II</td>
<td>&quot;SLUM: A MACRO PERSPECTIVE&quot; provides an overview of slum dwellers in the world as well as in India. Historical evolutions of slum in different parts of the world are also reviewed.</td>
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<td>&quot;REVIEW OF LITERATURE&quot; outlines a thumb-nail sketch of theoretical foundation of improving the socio-economic conditions of low income group, and provides a detailed review of earlier research studies conducted in this field.</td>
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<td>IV</td>
<td>&quot;PROFILE OF THE SAMPLE&quot; provides the profile of the slums in Bangalore city and the sample respondents. It also provides discussions on the concerned organisations in slum development.</td>
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and the nature of initiatives undertaken by these organisations

CHAPTER - V

"SOCIO-ECONOMIC CONDITIONS OF SLUM DWELLERS" details the major results and discussions under three categories (1) socio-economic conditions of slum dwellers, (2) causes and consequences of the conditions, and (3) views and perceptions of the slum dwellers with regard to the developmental initiatives taken up by the various organisations

CHAPTER - VI

"SLUM IMPROVEMENT PROGRAMMES" identifies and analyses the major factors influencing the formulation and implementation of slum improvement programmes in slums considered for this study. The major research hypotheses developed in chapter-I, were also tested and results presented in this chapter.

CHAPTER - VII

"SUMMARY AND CONCLUSIONS" presents a capsule summary of the major results and discussions given in the earlier chapters and important socio-economic implications for enhancing the overall effectiveness of slum development programmes. Finally, the chapter concludes by providing the directions for further research in this field of study.
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