"Socio-Economic Problems Causing Deteriorating Standard Of Living Of Slum Dwellers In Bangalore City"

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Abstract:
Rapid urbanization and increasing migration from rural areas has led to growth of slums in every city/town, not only in India, but elsewhere in the world. In developing countries like India, the number of slums and squatter settlements are increasing particularly in large cities. Bangalore is one of the fastest growing cities in India and it is at the crux of problems associated with rapid urban development, which constitute 576 slums. The slums in Bangalore face many problems, Such as location or situation of the slums and their ecological settings, house condition, toilets facilities, clean water availability, drainage, electricity, etc. This study aimed to examine the socio economic problems and challenges faced by the dwellers of slums in Bangalore city and its impact on standard of living. The present study has used both primary and secondary sources of data and used regression analysis with help of SPSS software. Result show that socio economic factors such as, below BPL, ecological setting, civic amenities, anti-social activities, migration, unorganized dwellings, poor health and sanitary condition, low occupational, unhealthy environment, inadequate social security/safety, socio economic weaker sections, low level of political participation, alcoholism, weak intimacy and emotional bonds have found positives association with deteriorating standard of living of slum dwellers in Bangalore city. Rapid urbanization, urban poor schemes, unemployment & underemployment, illegally encroached lands, rapid industrialization, limited funding and implementation, lower consumption pattern, low savings and investment, cost of land and cost of living, low food security, inadequate physical infrastructure, unskilled workers, poor financial status are the economic problems leading to deteriorating standard of living of slum dwellers in Bangalore city.
Keywords: Social, Economic, Problems, Slums, Standard of Living

I.   Introduction

Globally, slums have been recognized as neglected communities with limited access to services (Shivakumar, S. P., & Vishwanath, B. C. 2013). They are often characterized by deteriorated or poorly structured houses crowded together, poor environmental managements such as deficient access to safe drinking water and sanitation, stagnation of water, and poor drainage with excessive open sewers, excessive amount of uncollected rubbish, severe overcrowding, flies, and poor lighting (Report, F. 2021). These settings are compounded by inhabitation by migratory population living under stressful conditions. Ever since the commencement of urbanization in India, slums have been co-existed in the urban areas, especially in the major cities (Panchapagesan, V. 2019). Urban population in India has been rising rapidly as millions of migrants are moving to urban areas aspiring for higher earning and better living (Benjamin, S. 2000). The number of urban poor is also growing and a significant number of these poor find spaces in slums and continue to struggle for better living standards (Kumar, J. 2014). Slum can be defined as a household is a slum dweller if it lacks one or more of the following five elements, access to adequate drinking water; access to adequate sanitation, housing with adequate space, housing with adequate structure to protect against climatic conditions and unsecured tenure for the in a particular locality (Ranguelova, E., & Kuffer, M. 2023). Improving quality of life in the slum is one of the development goals for new millennium (Personal, M., & Archive, R. 2014). The pattern of slums in each city has resulted from its environment, stage of development and characteristics of location (Peter, M. A., Roy etal, 2018). Here many government policy and program have been implemented but many problems remain unchanged rather it become worst (Article, O., Angadi 2013). The living condition in slums indicates the urban poverty and deprivation (Nitin, M., & Krishna, B. 2011). Individuals and communities living in slums face severe challenges in their struggles to survive (Sudhakara, H. 2016). The employment patterns in the slums, we find that most slum dwellers are employed in the informal sector, primarily working as domestic help or as manual labor.

Table:1 Slum Details in Karnataka at Glance

SL. No	Particulars	
1	Total Urban Population (2011 Census) in lakhs	217.97
2	Total Slum Identified	2804
3	Total Population in identified Slums (in lakhs)	40.5
4	ercentage of Slum Population to total Urban Population.	18.58%
5	PTotal Number of Notified slums (as per Act)	2397
6	Total Number of Non-Notified Slums	407

Source: Karnataka Slum Development Board

As per the survey conducted by Board there are 2804 slum areas in state (Sufaira, C. 2013). Out of which 597 slum areas are in Bangalore City. It is estimated that the population of the slums in the State is about 40.50 lakhs, which works out to 22.56% of the State's urban population (Sudharani, M 2015). Totally 2397 slums are notified in the State and out of which 387 slums are notified in Bangalore City alone under the Karnataka Slum Areas (Improvement and Clearance) Act 1973.

About Bangalore Slums

Bangalore is the capital of the state of Karnataka, and one of the fastest growing cities in India. Bangalore is the fifth largest metropolis (8.40 million as per 2011 Census) in India and it is globally recognized as Silicon Valley and Information Technology capital of India. Bangalore is one of the fastest growing cities in Asia and it is at the crux of problems associated with rapid urban development, which constitute 576 slums. It is a multi-cultural city permeating class, religion and language. Bangalore city is one of the potential employment market could access not only the skilled workers but also major unskilled population to work in the city infrastructure development like construction of roads, flyovers, apartments, besides by securing easy jobs in garment units. As a result of the above it is very difficult to accommodate every working population in the city like Bangalore. Perhaps this is one of the reasons that slums are created and the number of people are concentrated in slums. On the other hand, informal settlements are those which have come up illegally either on the government land or private land in a haphazard manner. They are unplanned and violating all norms of government planning. They have both permanent /semi-permanent and temporary structure edging the city drains, railway tracks, and low-lying flood prone areas and also occupying agriculture land and green belts in and around the city. In the Bangalore City, most of the slum households are residing in a poor housing pattern constructed with bamboo, cane, straw, plastic cover whereas only a small number of households use wood, tin for roofing. Most of the houses are constructed in lower level with kacha type floor. In most of the houses only except a narrow door there is not a single ventilation or window which causes darkness and air pollution.

II. Literature review

Socio-Economic Problems

Socio economic conditions are very influential factors in the study of any society. General observation and empirical data indicate that slum dwellers lead a subhuman existence (Yadav, V., Rajak, R. 2021) The studies observed that living condition of the slum dwellers were poor (Raghav, P., & Joshi, A. 2019). The facilities for proper disposal of garbage were limited. the slum dwellers in Bangalore are not able to access these facilities because of their low economic status (Singh, B. N., & Law, J. 2016). Socio-economic status of slum dwellers can be characterized as mainly low income group with inadequate education and they face the problem of lack of library, also poor physical environment with non-existent solid waste disposal system was very common phenomenon in slum areas (Distribution, S., 2018). Therefore, high prevalence of disease among children's living in slums indicates leading unhealthy environment. In such circumstances to ensure food security of urban poor is a challenge if their socio economic condition remains bleak (Mahadeva, M. 2021). Slum dwellers lack potable water and regular electricity supply, sanitation, garbage disposal, road network, park etc (Sawhney, U. 2013). Bad houses with inadequate light, air toilet and bathing facility; extreme overcrowding and high density of population are some of the features of these informal settlements (Shankar, B., & Vasanthi, B. S. 2015). The reality for residents is often insufficient shelter, insufficient access to essential services such as inadequate water and sanitation, insufficient access to health care, and in general, a low quality of life (Shankar, B. 2015). The slums in the city are characterized by poverty, unemployment, and minimum level of organization beyond family bad habits, rivalries and conflicts among different caste and regional groups, and low level of political participation (Gowda, K., Chandrashekar 2013). Due to unhygienic environment conditions, slum dwellers face many health related problems. slum population is affected by dengue fever, the main reason for this is that the open drain lines during monsoon become breeding grounds for mosquitoes (International, O. 2019). The unhygienic environment is also responsible for malaria (spread by mosquitoes), and also for tuberculosis. India is a large country facing a

huge burden of Tuberculosis infection. There are separate TB centers in government health care service, TB patients must start their diagnosis at the earliest in order to stop the spread of infection in their body (Master, I. M., & Admay, C. 2014). The study revealed that several deserving slum dwellers were denied the benefits of developmental schemes because they do not have "Patta-The land Documents" to the land that they occupy, people who do not have "Patta-The land Documents" are more vulnerable and marginalized than those who have benefited from governmental schemes, that is the relatively better-off sections manage to extra more benefits than those who are worse off (Seth, S. 2016). The environmental domain is comprised of multiple facets like physical safety and security, home environment, financial resources, health and social care opportunities for acquiring new information and skills, recreation and leisure time activity physical, environment and transport (Words, K., & Nadu, T. 2012). All these facets are badly damaged. Urban slum women are mostly effected by the cultural and behavioral barriers like female illiteracy, poor economic conditions and low level of living slandered (Shekhar, S. 2020). Generally, the social status of the slum dwellers is very poor. They belong to poor build-up households, lack of basic amenities like drinking water, lighting, electricity, latrine facility, sewerage facility (Sudhakara, H. 2016). The social profile of the slums is not good. They are poor and marginalized section of the society. The economic conditions of the slum dwellers are very low (Pooja Raghav, Aparna Joshi, 2019). Generally, slum dwellers are engaged in low level of economic activities like rag keeping, cleaning of houses, labourer, auto driver, thela puller, rickshaw pullers etc (Peter, M. A., Roy, D 2018).

Slum dwellers are basically illiterate and they do not read and write. Due to lack of the literacy they are unable to do good job. Thus the economic conditions of the slum dwellers are not good and they earn less amount of money (Sudhakara, H. 2014). Due to less income slum dwellers are unable to purchase the basic needs of daily lives. Socio-economic status of slum dwellers can be characterized as mainly low income group with inadequate education. Women conditions in the slum areas are also very poor (Ranjitha, A., & Gs, V. 2016). They are generally affected by the diseases like- hypertension, diabetes, injuries, tuberculosis, heart disease etc. Lack of the drinking water, proper sanitation, slum congestion, housing problems, air pollution, are major problems of the slum dwellers (Shekhar, S. 2020). These problems create the health and hygiene related problems among the slum dwellers. so there is need to solve the health related problems of the slum dwellers (Kulasekhar, M. 2020). Environmental conditions of slum dwellers generally environmental conditions of the slum areas are very poor (Saxena, A 2019). High conjunction of the housing, poor building structures, high density of the population, lack of the spaces effects the human health (Chakravarthy, V.2019) Most of the slum dwellers use traditional fuels for the cooking food. These traditional fuels like charcoal, coals, wood, kerosene oils, cow dung cake etc release the smoke in to environment. These traditional fuels create the several diseases like- respiratory diseases, Asthma, bronchitis etc.

Need for The Study
Very few studies related to socio economic conditions of urban slums in Karnataka. Against this background. The present study concentrates a detailed analysis of the socio economic problems of slums in Bangalore. The main problem faced by the slum population is that, their needs and requirements are not represented by any individual or an association. There is need to improvement of slum dwellers in terms of their socio economic conditions and standard of living in Bangalore. They are facing various types of the problems like health and hygiene related problems, low level of income, poor housing conditions and lack of social amenities. Unhealthy living conditions of slum dwellers are the result of a lack of basic services, with visible, open sewers, lack of pathways, uncontrolled dumping of waste, polluted environments, and unorganized building constructions etc. Although no research has been done in Bangalore on this subject there is no specific factors causing low standard of living if slum dwellers in Bangalore.

Research Objectives
The main purpose of the study was to examine the socio economic problems and challenges faced by the dwellers of slums in Bangalore city and its impact on standard of living and to obtain a better understanding of the nature of urban poverty, to unpack the needs, issues and problems of slum dwellers, but also how slum-dwellers contribute to the urban economy and why households live in Bangalore City slums. The study will be revealing various socio economic problems and challenges that were explored during the course of research that can be used to understand the current scenario in Bangalore slum. It will be an endeavor to make recommendations for government policies and also to slum dwellers in improving their standard of living.

Hypothesis
H1: There is a significant relationship between social factors causing deteriorating standard of living of slum dwellers in Bangalore city.
H2: There is a significant relationship between economic factors causing deteriorating standard of living of slum dwellers in Bangalore city.

Research methodology

This paper analyses to examine the socio-economic problems causing deteriorating standard of living of slum dwellers in Bangalore city. This study is based on both primary and secondary data. For this purpose, a questionnaire was prepared which was filled by the respondents selected on the basis of convenience sampling. Wherever required, interview method was also used. The data was collected by house to house visit, and the available person preferably head of the family was interviewed. Verbal consent for participation in the study was taken. Secondary data collected from Karnataka Slum Development Board and also from different published sources like books, research articles, reports, Census of India etc. The survey was conducted in two slum areas, notified and non -notified. A slum was defined as "compact settlement of at least twenty households with a collection of poorly built tenements, mostly of temporary nature, crowded together usually with inadequate sanitary and drinking water facilities in unhygienic conditions ". Based on this definition KSDB identified 275 slums in Bangalore.

Table :2 List of Declared/Notified Slums in Bangalore City

Gandhinagar	*Chikkapete*	*Shivajinagar*	*Uttarhalli*
Gousland II stage	Ganeshbeedi slum	Thungabadra Slum, Dandu Railway	Slum Opp.Rudreswar Talkies
Ambedkaranagar Part-II	Giripura,Mysore Road	C.S.I.Compound	Dalit Siddarthanagar
Sweepers Colony, Near Railway	Flower Garden	Near Pallavi Talkies	Manjunath Colony BSK II Stage
Vivekananda Colony	Peerboundri,Cottonpete	*Rajajinagar*	Neelagiri Thopu,Peenya
Ananda Rao Circle,at PWD	Timberyard,Cottonpete	Indiranagar W.C.Road 3rd Phase	Sy.No.18/1 Sarakki,J.P.Nagar
Jakkarayanakere,	Nagammanagar,Binnymill	Bhovi Palya	Kasturamma Nagar
Arasu Huts, Binnymill	Anjanappa Garden	Gorguntepalya,Nandini Layout	Lakshman Rao Nagar,Kormangal
V.S.T.Colony	*Chamarajpete*	Gajanana Talkies II Phase	Peenya Grams S.R.S. Slum
Kenchappa Garden	Jolimohalla	Bheemshaktinagar	Dumsite, Byappanahalli
Hanumanthappa Colony	New Taragupete	Goutham Colony	Vasanthapura
Jaibeemanagar,Railwaylane	Papamma Garden	Gurkondepalya	Chamundinagar Phase-II
Himalaya Talkies	Vinobha Garden II Phase	Indiranagar	Ginishastra (Goraguntepalya)
Gous Land I Stage	Vinobhanagar	Agrahara Dasarhalli	Chamundinagar
Selvanagar	Fireworks Colony	Gajanana Talkies I Phase	Mahakalamma Thota
Binnypete	Khader Sheriff Garden	*Varthur*	Shivanagara
M.C.T. Slum	Ramanna Garden	Seegehalli	Siddarthanagar, Peeny III Stage
Govindrajnagar II Phase	Appajiyappa Garden	Vijinapur	Alemari Jananga Slum
Padarayanapura	Cement Huts	ISRO Quarters	Akkipikki colony
Chaluvappa Garden	Narayanswamy Garden	JyothiNagara Slum	Nayandanahalli, Vinayaka.Bdvne
Gangappa Garden	D'souza Garden	Nellurpuram Part-II, K.R.Puram	Rajgopalnagar
Govindrajnagar I Phase	Munipapamma Garden	Ambedkarnagar, Challghatta	Hegganahalli,Peenya II Stage
Bapujinagar	Nagarajappa Garden	Sudamnagar II Stage	100 Feet Road,Ambedkarnagar
Kanakanagar	Ramakka Garden	Nellurpuram II Stage	Ambedkarnagar, Nayendanahalli
Indira Colony,Attiguppe	Rajagopal Garden I Phase	Swathantrapura	Kasturamma Nagar
Sarakari Oni	Shambupalya	Ejipur	Ragigudda
Venkateswarnagar	Vyayamashala	Ambedkarnagar,Rammurthynagar	Bhuvaneswari Nagar, Sy.No.64
Sy.No.11,Byatarayanapura	Rangappa Garden	Binnamangal Hunting Colony	Peenya Plantation
Kadapaswamy Mutt	Kunteseenappa Garden	Nagaiahanpalya,Baiyappanahalli	Pattagara palya
Yelahanka	Venkataraman Huts	Isolation Hospital II Stage	A.K.Colony,Kamakshipalya
Ramachandrapura	Khader Sheriff Garden	Krishnamurthynagar	Sy.No.46,Kamalnagar
Dr.Ambedkar Slum, Gedhalahalli	Gurappa Garden	Rajivgandhinagar,Devasandra	Sy.No.46,Chandranagar
A.K.Colony	Anandapuram	Dr.Ambedkarnagar,Mahadevpur	Gongodanahalli
Sy.No.31,A.K.Colony	*Basavanagudi*	Kamaraj NP Factory	Pragathipur,Sarabande
A.D.Colony(Powrakarmika	Okkaligar Sangha	Nellur Huts	Mahatma Gandhinagar(MG)
Devarjeevanahalli	Sanyasikunte,Gavipura	Isolation Hospital	Sy.No.30,31,Saneguruvanahalli

Modi Road	Bhovi Colony,Thyagarajnagar	Sanjagadhinagar,Byappanahal lii	Athmajyothinagar(pantherpa lya)
Kuntigrama(Hakkipikki colony)	Kempegowadanagar	Krishnappapalya,NGEF	Itmadau(Maruthinagar)
Pillappa Garden(Bharath Matha)	Sy.No.25,Gavipura	B.R.Ambedkarnagar,G.M.Pal ya	Rajeswarinagar
Nagasettihalli	Ashakthposahksaba	Someswar	Karisandra,
N.P.Factory,Kavalbairasandr a	Madival Machaiah	Sy.No.44,Sanjaynagar,Devasa ndra	Veerabadranagar
Kanteeravanagar	*Jayamahal*	Gajendranagar	Priyadarshini,Bannerghatta
Behind Vinayaka Talkies	3rd Cross,Gangenahalli	Sy.No.85,Ramamurthynagar	*Jayanagar*
Edga Mohalla	Hill Top Slum	Sudhamnagar	Swagath Talkies
Tank Mohalla, Kere Angala	Desheeya Nagar,	*Bharathinagar*	SDS Sanitorium
Malleswaram	A.A.N.Block	Behind Lavanya Talkies	Ayyappa Garden, Adugodi
Pipeline	Sy.38,Gangenahalli	Chennappa lane	Sy.No.20,Mico Factory
Bairahanumaiah	Havadigar Colony	Kadirappa, 9th Cross	Puttaiahnapalya
Shariefnagar,Yeswanthpura	Nethaji Colony	Sarvajna Nagar	Jaibuvaneshari Nagara
Thannirhalli	Opp. Babarsthal	Appanna garden, Doddigunta	Sy.No.66,Adugodi
Thanneerhally II Stage	Sy.No.95, K.G.Byadarhalli	Gupta layout, Murphy Town	Hombegowdanagar
Muneswar Nagar	Syed Khader Garden	Kadirappa,Doddigunta	Behind Vijaya College(shifted)
Bundappa Huts	Papanna Garden	Kodandarampalya	Sy.No.77,Adugodi
Maharaja Mill(Valluvarpur)	Sy.95,Chinnappa Garden	Chinnappa Garden	Someswar
Ambedkar nagar 14 main	Marappa Garden,	Nagappa Garden	D.K.Naykarnagar Slum
K.N.Extension(Kamlanehru) _	Amalur Power House	Krishnappa Garden	Nakalubande,9/2 Bairsandra
Near H.A.Narayana Reddy House	Wahab Garden	Chettappa Garden	Kalappa Thota
Anjaneya Block Higher	A.M.Trust	Kondappa Achappa Garden	Ambedkar Brindavan Garden
Karimundi	*Shanthinagar*	Bharathinagar	Sy.No.5, Tavarekere
Anjaneya Block Lower	Abhaya garden	Someswar Slum	Sy.No.7, Tavarekere
Akkiyappa Garden	Jyothinivas, Kormangala	New Binni Mangala Slum	Dayananda,Lalbagh
Sanjaygandhi Harijan Sevasangha	Thimmarayappa Garden	Nanjundappa Garden	Kwaripit,Near Mico Factory
Sy.No.5, Dasarhalli,	Puduppucherry	Anjanappa Garden	Gulbarga Huts
Rudra Industries, M.R.J.I Phase	Veerakesari	Muninarayanappa Garden	Sy.No.8,Thayappanahalli
Rudra Industries II Stage MRJ	Maya Bazar	G.Muniyappa Garden	Shastrinagar
Ravindranagar,Mallsandra	Shaktivelu	Behind Lakshmi Talkies	Shankarappa Garden
(Ambedkarnagar)Y.Purr	Venkataswamy Choutry(shifted)		

Data Analysis
Social Factors

Information regarding social factors such as poverty, ecological setting, access to civic amenities, Extent of Anti-social activities, migration, dwelling pattern, sanitary condition, occupational Status, environment, house condition, social security/Safety Socio economic sections, political participation, Alcoholism, intimacy and emotional bonds has been collected for the study. To prove the relationship between living standard and socio economic status, regression analysis is applied. The regression analysis shows that, the value of "R" indicates high degree of correlation co-efficient (.958a) between social factors and Deteriorating Standard of living of slum dwellers in Bangalore city. $R2$ measure the variation explained by the regression model is (.917) being high indicating model fits the data well. Significant of F change is less than 0.05 which indicates social factors have significant relationship with Deteriorating Standard of living *of slum dwellers in Bangalore city*. 15 variables of social factors were used to predict Deteriorating Standard of living *of slum dwellers in Bangalore city*.

Table 3: Indicating relationship between social problems and deteriorating standard of living

Model Summary			
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.958ᵃ	.917	.916	.37237

ANOVAᵇ					
Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	1669.331	15	111.289	802.616	.000ᵃ
	Residual	150.305	1084	.139		
	Total	1819.636	1099			
b. Dependent Variable: Deteriorating Standard of living of slum dwellers						

Coefficientsᵃ					
	Unstandardized Coefficients		Standardized Coefficients		
Model	B	Std. Error	Beta	t	Sig.
1 (Constant)	.065	.068		.953	.341
Below Poverty Line	-.279	.025	-.254	-11.016	.000
Poor ecological setting (Proximity)	-.105	.032	-.077	-3.239	.001
Little or no access to civic amenities	.180	.023	.148	7.957	.000
Extent of Anti-social activities	.145	.030	.124	4.850	.000
High scale of rural to urban migration	-.096	.035	-.063	-2.738	.006
Unorganized dwellings	.355	.020	.358	17.953	.000
Poor health and sanitary condition	-.030	.021	-.025	-1.435	.152
Low occupational Status	.159	.035	.118	4.502	.000
Leading Unhealthy environment	-.148	.020	-.134	-7.472	.000
Inadequate or bad house condition	-.349	.024	-.236	-14.402	.000
Inadequate social security/Safety	.186	.037	.110	4.953	.000
Concentration of Socio economic weaker sections	.105	.016	.106	6.395	.000
Low level of political participation	.574	.019	.556	30.071	.000
Alcoholism	.104	.022	.087	4.726	.000
Weak intimacy and emotional bonds	.285	.019	.244	14.865	.000
a. Dependent Variable: Deteriorating Standard of living of slum dwellers					

Deteriorating Standard of living = (.065) + (-.279* Below Poverty Line) +(-.105* Poor ecological setting.) +(.180* Little or no access to civic amenities) +(.145* Extent of Anti-social activities) +(-.096* High scale of rural to urban migration) +(.355* Unorganized dwellings) **+(-.030* Poor health and sanitary condition)** +(.159* Low occupational Status) +(-.148* Leading Unhealthy environment) +(-.349* Inadequate or bad house condition) +(.186* Inadequate social security) +(.105*Concentration of SEW) +(-.235* Low level of political participation) +(.104* Alcoholism) +(.285* Weak intimacy and emotional bonds).

Since the above regression model indicates the social factors and the significant values are < than p value 0.05. Therefore, hypothesis statement. i.e, **H₁:** *There is a significant relationship between social factors causing deteriorating standard of living of slum dwellers in Bangalore city* is accepted.
Regression equation:
Deteriorating Standard of living = α+β1(bpl)+β2(pes)+β3(naca)+β4(eas)+β5(rum) +β6(ud)+β7(los)+ β8(lue)+β9(bhc)+β10(iss)+β11(csew)+β12(lpp) +β13(alc)+β14(wieb)+µ

Economic Factors
Information regarding economic factors such as urbanization, Schemes, employment, encroached lands, Industrialization impact, funding and implementations, consumption pattern, savings and investment, cost of land, cost of living, food security, details on physical infrastructure, information on skills, details on financial Status has been collected for the study.

Table 4: Indicating relationship between economic problems and deteriorating standard of living

Model Summary				
Model	R	R Square	Adjusted R Square	Std. Error of the Estimate
1	.942[a]	.887	.886	.43533

ANOVA[b]						
Model		Sum of Squares	df	Mean Square	F	Sig.
1	Regression	1613.830	13	124.141	655.067	.000[a]
	Residual	205.806	1086	.190		
	Total	1819.636	1099			
b. Dependent Variable: Deteriorating Standard of living of slum dwellers						

Coefficients[a]					
	Unstandardized Coefficients		Standardized Coefficients		
Model	B	Std. Error	Beta	t	Sig.
1 (Constant)	.263	.075		3.485	.001
Rapid Urbanization	-.036	.031	-.027	-1.182	.238
Urban poor Schemes	.079	.025	.065	3.118	.002
Unemployment & Underemployment	.250	.034	.214	7.313	.000
Illegally encroached lands	-.098	.040	-.064	-2.434	.015
Rapid Industrialization	.363	.023	.365	15.808	.000
Limited funding and implementation	-.130	.023	-.109	-5.569	.000
Lower consumption pattern	-.040	.039	-.029	-1.006	.315
Low savings and investment	-.170	.023	-.154	-7.461	.000
Cost of land and cost of living	-.158	.026	-.107	-6.093	.000
Low food security	.056	.026	.033	2.172	.030
Inadequate Physical infrastructure	.093	.017	.094	5.409	.000
Unskilled workers	.695	.020	.673	35.161	.000
Poor Financial Status	.063	.026	.053	2.456	.014
a. Dependent Variable: Deteriorating Standard of living of slum dwellers					

The regression analysis shows that, the value of "R" indicates high degree of correlation co-efficient (.942a) between economic factors and Deteriorating Standard of living of slum dwellers in Bangalore city. R2 measure the variation explained by the regression model is (.887) being high indicating model fits the data well. Significant of F change is less than 0.05 which indicates economic factors have significant relationship with Deteriorating Standard of living *of slum dwellers in Bangalore city*. 13 variables of social factors were used to predict Deteriorating Standard of living *of slum dwellers in Bangalore city*.

Deteriorating Standard of living = (.263) + *(-.036* Rapid Urbanization)* +(.079* Urban poor Schemes) +(.250* Unemployment & Underemployment) +(-.098* Illegally encroached lands) +(.363*Rapid Industrialization) +(-.130* Limited funding and implementation) **+***(-.170****** Low savings and investment*)* +(-.158* Cost of land and cost of living) +(.056* Low food security) **+***(-.040* Lower consumption pattern)* +(.093* Inadequate Physical infrastructure) +(.695*Unskilled workers) +(.063* Poor Financial Status).

Since the above regression model indicates the economic factors and the significant values are < than p value 0.05. Therefore, hypothesis statement. i.e, H₂: *There is a significant relationship between economic factors causing deteriorating standard of living of slum dwellers in Bangalore city* is accepted.

Regression equation:

Deteriorating Standard of living = α+β1(ups)+β2(uu)+β3(iel)+β4(ri)+β5(lfi) +β6(lsi)+β7(clcl)+β8(lfs)+ β9(ipi)+β10(uw)+β11(pfs)+μ

III. Findings

People in in slum areas are living below poverty line, Illiterate, depends on others basic needs as they have no economic security, lack of social recognition, depression, loneliness, severe health problems, lack of care from the family members, lack of basic sanitation services due to poor accessibility as well as lack of legal status and supportive infrastructure. The interaction between their poor ecological setting like site and situation, and the inhabitants made poor quality of life resulting them marginalised in all dimension of life in urban setting. The

living conditions in the slums are sub-human, with little or no access to civic amenities like water, electricity, sanitation, etc. Slums breed various types of anti-social activities, create environmental problems and, more often than not, are havens for criminals. An Increased population caused for the subdivision of land holdings and resulted small land holdings which are not remunerative for farmers as well as agricultural laborers. This resulted for rural to urban migration. Unhealthy living conditions of slum dwellers are the result of a lack of basic services, with visible, open sewers, lack of pathways, uncontrolled dumping of waste, polluted environments, and unorganized building constructions etc. The definition and identification of slums is of current policy and programmatic importance to the Government of India, which is increasingly concerned with growing poverty, inequality and poor health among slum residents. These slums are essentially characterized by economically weak low-income population with low occupational status e.g., constriction worker, daily wage laborers, service workers; and socially weaker section viz. scheduled castes, scheduled tribes, backward castes, minorities; and have a high migrant resident ratio. Due to lack of knowledge about family planning, the mortality rate among slums population is high. Households end up living in small dark rooms with no ventilation, which adds to unhealthy living conditions for residents. Bad houses with inadequate light, air toilet and bathing facility; extreme overcrowding and high density of population are some of the features of these informal settlements. Social security/ safety in dwelling units and community, crime and community participation About three percent of the population are in the range of sixty years and above, but only one person has been receiving old age pension and no other security schemes were being availed by the local residents. alcoholism is one of the prominent factors, which is highly responsible for weakening the economic conditions of the slum dwellers irrespective of caste and sex. Intimacy and emotional bonds are highly weak. Dissatisfaction in sexual life is also indicated. Most of the slum dwellers do not have satisfactory social relationship with their husbands as they are both physically and mentally harassed, beaten and abused by them. As a result, they do not enjoy sexual life. An attempt was made in my research to find out the family atmosphere particularly the relationship between husband and wife. Since the literate people are more mobile than the illiterate people so higher number of literate persons have migrated from rural to urban area and because of unplanned and haphazard way of urbanization these people are forced to live in sub human conditions of slum areas and this resulted into higher rate of literacy in slum areas in comparison to rural areas.

Slums in Bangalore overcrowded with poverty stricken areas having lack of amenities open spaces and poor sanitary condition, there are no proper roads, lack of sewerage and drainage facility, lack of Welfare schemes for socio-economic development and municipal corporation failed to implement for living conditions of the Elderly women in Slum areas of Bangalore city. At the social level, 'culture of poverty' is characterized by lack of effective participation and integration of the poor in the mainstream institutions of the larger society, low wages and chronic unemployment and underemployment, poor housing conditions and low level of organization. Many of these people resort to constructing temporary dwellings with refuse materials in lands that are illegally encroached by them. These temporary structures end up becoming the places of their permanent dwellings, for the lack of any other alternative. Slums are not a new phenomenon as they had started emerging when the industrialization had started and, hence, they have become part of the history of almost all cities, during the period of urbanization and industrialization. Slum development policies suffered due to limited funding and implementation bottlenecks. the lower consumption of non-vegetable items is compensated by much higher consumption of vegetables, milk, ghee and even pulses, which is evident from higher expenditures on these items. The city's large new extensions, which are far away from the Central Area embodying the main functions, do not serve low-income people owing both to the cost of land and to distances from their places of work. Hence the large housing shortage is being made good, though unsatisfactorily, by the slums which have been serving the purpose of providing basic shelter without any other basic amenities, but with the advantage of being located closer to people's places of work. The study found that majority of them can't afford nutritious food which was expensive to them, socio economic factors like income, expenditure and education were influencing food security in slums were also found. One reason for earning lower levels of income may be attributed to their engagement in low-profile occupations, which may be strongly associated with their low levels of human capital (i.e. the lack of education, skills and good health). Moreover, the situation of the slum dwellers is aggravated by continuous influx of unskilled migrants that create a supply of unskilled labor force that often exceeds the demand. The study observed that both the urban and slum area very low social class households were educationally backward, their knowledge, level of diseases, available health services were found to be lower than that of middle and high class households. The low and very low social classes used mostly the government health services because of their poor financial status.

IV.   Suggestions

After the intensive study of the socio-economic problems affecting deteriorating standard of living of slum dwellers in Bangalore city it is suggested to issue BPL cards for the people who are economically backward sections for the food security. Micro finance and investment schemes have become essential for economic security

for the slum dwellers. Health awareness programs and camps are required to implement in slum areas to solve health problems. It is advisable to local governments and authorities to set up old age homes and child care centers to provide social care for slum dwellers in Bengaluru city. Public welfare department can take care of providing basic infrastructural facilities such as roads and sanitization. Housing board department can construct multistore buildings to provide houses for the people who live in slums in the same locality without or with minimum rent. The local authorities should concentrate providing access to civic amenities like water, electricity, sanitation, etc. Police department need to set up on help line and security centers in such areas to prevent criminal activities and anti-social activities. Stringent policies must be formulated to avoid rural to urban migration. For example, they must enroll to stay in notified slums etc. the is a need for creating awareness about family planning, as the mortality rate among slums population is high. Family personal counselling centers can be opened in such areas as family atmosphere particularly the relationship such as intimacy and emotional bonds between husband and wife are highly weak. Education plays an important role in the development of the society, so it is suggested to open primary education centers by the local authorities. There is a requirement of sewerage and drainage facility, lack of Welfare schemes for socio-economic development of slum dwellers by the Municipal Corporation. Just like a reservation for the rural candidates there is a need for allocation certain percentage of reservation in providing job opportunities for the people who live in slum areas. Special efforts for reaching Skill India programs to the slum people to make the self-employed and self-reliability.

V.   Conclusions

The present study is to explore to benefitting the urban poor by identifying socio economic problems and to improve their quality of life of Bangalore slum dwellers. The impact results have scope improve in rehabilitation projects. Slums are the product of urbanization usually resulting from the process of rural to urban migration. Lack of public policy commitment coupled with inadequate public finance, concerted efforts for the improvement of housing and living conditions of the slum dwellers have been the major impediments. It is extremely important to plan very thoroughly at the local level in order to maintain a systematic urban growth pattern at the local and regional level. The slum dwellers must be educated on the benefits of a clean environment to help improve their own life style and welfare. It is observed from the family occupations of almost all the respondents is unorganized sector of employment or self-employment or small business. On the basis of the above facts we can say that, the socio-economic conditions of the slum dwellers are very low. There is lack of the basic amenities in the slum areas. They are facing various types of problems in daily life. Housing conditions of the slums areas is very poor. They lived in the dilapidated housing structures, lack of cross ventilation; lack of lighting sources effects the health of the slum dwell. Slums are located in inhospitable places such as near sewage drains, open spaces in proximity of railway line, industrial site, waste dumping, nallah, transport alignment, and other. The main reasons of attracting of slum inhabitants are due to low land cost or no cost, open spaces which are mostly public owned. At present the state government takes a serious step in constructing apartment to these slum people through various state government and central government housing schemes. Although other government agencies, such as the Bangalore City Corporation (BCC) and the Bangalore Development Authority (BDA), are also involved in improvements and clearances of slums in the city, only the Board is full-time in charge of these activities.

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