



AN EMPIRICAL STUDY ON LIVING CONDITIONS OF SLUM DWELLERS IN TUMKUR CITY IN KARNATAKA.

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Abstract

A slum is bound up with packed, congested housing units in a condition of very poor infrastructure and heavily populated urban residential area, inhabited by very poor persons. While slums differ in size and related to various characteristic features, majority of the slums lack proper sanitation facilities, access to clean water, electricity supply, and other basic amenities. Slum residences vary from huts i.e., kutha houses to unfinished concrete houses i.e., poor-quality construction. Major Objectives: To examine the socio-economic conditions of slum dwellers in Tumkur district in Karnataka. To make recommendations on the light of the analysis to influence the public policy. Nature and source of data: The study made with the help of Primary as well as secondary data. The living conditions of sample respondents of Tumkur city in Karnataka are poor to moderate. It is very much necessary to enhance the living conditions of sample respondents who are living in Ambedkarnagar slum, Railway Goodshed colony slum and Maralur Janatha Colony of Tumkur city. Government should take proper initiation to enhance the living conditions of sample slum respondents who are living in slums of Tumkur city in Karnataka..

Key Words: *Slum Dwellers, Squalid Urban Street, Squatters, Unfinished Concrete Houses.*

I. Introduction

A slum is bound up with packed, congested housing units in a condition of very poor infrastructure and heavily populated urban residential area, inhabited by very poor persons. While slums differ in size and related to various characteristic features, majority of the slums lack proper sanitation facilities, access to clean water, electricity supply, and other basic amenities. Slum residences vary from huts i.e., kutha houses to unfinished concrete houses i.e., poor-quality construction. Because of the increasing trend of urbanization among rural area people, existence of slums noticed during 18th to late 20th centuries in the United States and Europe. In majority of the cases slums are usually found in urban regions of developing countries, but are also still found in developed economies.

According to UN-Habitat, approximately 33 per cent of the urban population in the developing world during 2012, or about 863 million people, lived in slums. Out of the total urban population the proportion living in slums was highest in Africa (61.7 per cent), followed by South Asia (35 per cent), Southeast Asia (31 per cent), East Asia (28.2 per cent), West Asia (24.6 per cent), Oceania (24.1 per cent), Latin America and the Caribbean (23.5 per cent), and North Africa (13.3 per cent). Related to individual countries, the proportion of urban residents living in slum areas in 2009 was highest in the Central African Republic (95.9 per cent). Between 1990 and 2010 the percentage of people living in slums dropped, even as the total urban population increased. The world's largest slum city is found in the Neza-Chalco-Ixtapaluca area, located in Mexico. A slum is defined as being a dingy, dirty, squalid urban street, area or district that is generally inhabited by incredibly poor people. Often a slum area has no brick built housing, no plumbing and no job opportunities.



The State Of Mexico.

II.Review of Literature

There has been plethora of studies about slums, poverty, unemployment, poverty alleviation, child poverty made by individual scholars and research institutions .Some of these studies focused here.

1)Narendranath Guria (2013) made study on Living Conditions And Housing Environment in Slum Dwellers: A Case Study of Bilaspur City (Chhattisgarh).

The major findings of the study that there is considerable variation of pucca dwelling units from 22 per cent for the rural poorest to 64 per cent in case of the richest in the rural areas. In case of the slums and squatters the proportion residing in pucca dwelling units varies from 91 per cent for the poorest to face the greatest hardship.

The National Slum Policy has components aimed at making slum dwellers creditworthy. In the marginal sector in Bilaspur City on the other hand, the major occupational group is “casual labour” constituting 22.2 per cent of the aggregate household occupations. About one fourth of the group does not have any regular or steady source of income in Bilaspur City. These laborers often become victims of exploitation.

2) Bruijendranath Singh (2016): made study on Socio-Economic Conditions of Slum dwellers :A Theoretical Study.

The study revealed that the socio economic condition of the slum dwellers is generally poor because of the lack of basic social amenities; functional skills, proper education, source of the income, hygiene and health resources. However, slum dwellers directly or indirectly play an important role in nation building. With this point of view the study of slum dwellers becomes important. This paper attempts to demonstrate the theoretical ideas relating to socio-economic conditions of slum dwellers and its reasons and to extend appropriate measures for the improvement in the conditions of slum dwellers. Since, slum dwellers are the stock of the potential human resource; it can be developed through skill enhancement programmes initiated by the government and through appropriate public action relating to social provisions and redistribution social amenities. This paper suggests the effective measures to minimize the problems and raise the living conditions of the slum dwellers.

III.The Research Methodology and Data base of the study

Major Objectives:

1. To examine the socio-economic conditions of slum dwellers in Tumkur district in Karnataka.
2. To make recommendations on the light of the analysis to influence the public policy.

Hypotheses

Ho: The socio-economic conditions of slum dwellers are not positively related to the occupation of slum dwellers and there exists no significant variation in occupation details.

H1: The socio-economic conditions of slum dwellers are positively related to the occupation of slum dwellers and there exist significant variations in the occupation details.

Ho: The socio-economic conditions of slum dwellers of Tumkur city is not positively related to the income and there is no significant variations in the income of the respondents.

H1: The socio-economic conditions of slum dwellers of Tumkur city is positively related to the income and there is significant variations in the income of the respondents.



Ho: The Socio-economic conditions of Tumkur Slum dwellers is not positively related to the number of family members, there exists no significant variations in the income level of slum dwellers.

H1: The Socio-economic conditions of Tumkur Slum dwellers is positively related to the number of family members, there exists significant variations in the income level of slum dwellers.

Ho: The Socio-economic conditions of slum dwellers is not positively related to housing conditions and there exists no significant variations in the housing data

H1: The Socio-economic conditions of slum dwellers is positively related to housing conditions and there exists significant variations in the housing data

Ho: The socio-economic conditions of slum dwellers is not positively related to the benefit received from Government and there exist no variations in the benefits received.

H1: The Socio-economic conditions of slum dwellers is positively related to the benefit received from Government and there exists significant variations in the housing data.

Ho: The socio-economic conditions of slum dwellers is not positively related to the sanitary facility and there exist no significant variations in the sample respondents of the sanitary facilities.

H1: The socio-economic conditions of slum dwellers is positively related to the sanitary facility and there exist significant variations in the sample respondents of the sanitary facilities.

Ho: The Socio-economic conditions of slum dwellers is not positively related to the asset position of sample respondents and there exists no significant variation in the asset position.

H1: The Socio-economic conditions of slum dwellers is positively related to the asset position of sample respondents and there exists significant variation in the asset position.

Ho : The socio-economic conditions of slum dwellers is not positively related to the diet of sample respondents and there exist no significant variations in the diet data.

H1: The socio-economic conditions of slum dwellers is positively related to the diet of sample respondents and there exist significant variations in the diet data.

Ho : There exists no significant variations in the lighting facility of sample respondents

H1: There exists significant variations in the lighting facility of sample respondents.

Ho : There exists no significant variations in the sources of water and water facility among sample slum respondents.

H1: There exists significant variations in the sources of water and water facility among sample slum respondents.

Ho : There exists no significant variations in the preference of schools among sample slum respondents.

H1: There exists significant variations in the preference of schools among sample slum respondents.

Ho : There exists no significant variations in the habits of sample respondents.

H1: There exist significant variations in the habits of sample respondents.

Ho : There exists no significant variations in the preference of banks

H1: There exists significant variations in the preference of banks

Ho : There exists no significant variations in the hospital preference

H1: : There exists significant variations in the hospital preference



Nature and source of data:

The study made with the help of Primary as well as secondary data.

Source of secondary data

The secondary data obtained through various issues of economic survey, National Sample Survey, Census Reports, Libraries of University of Kerala, University of Hyderabad, Bangalore University, Tumkur University, Karnatak University, Kuvempu University, Mysore University, Office of Alemari Jananga, Office of Social Welfare Department, Office of Deputy Commissioner, Tumkur, Taluk office, Tumkur, Office of Tumkur Urban Development Authority, Tumkur, District Statistical office, Tumkur, Directorate of Economics and Statistics, Bangalore, Bngaluru Kolache Nirmulane Mandali. Bangalore.

Source of Primary data

Primary data collected from slums of Tumkur city. Personal Interview conducted from Ambedkar Nagar slum, goodshed colony and maralur Janatha colony of Tumkur city. Personal interview method conducted for the collection of data with the help of pre-tested interview schedule.

Sample design

Total sample size is 300. Ambedkarnagar Slum, Goodshed colony of Shanthinagar colony, Maralur Janatha colony selected for the purpose of collection of primary data.. Samples/households selected from Ambedkarnagar slum Goodshed colony, of Islamicnagar/Shanthinaga and Maralur Janatha colony. Thus, from Tumkur city totally 300 samples selected. Detailed Personal interview made to sample respondents. during May, June and July 2016-17. Simple Random sampling method adopted to collect primary data from sample respondents.

V. Results and Discussion.

1) Tumkur Taluk: Ambedkarnagar slum, Railway Goodshed Colony and Maralur Janatha Colony:

Table 1.1

Chi Square of Occupation of the Sample Slum Respondents of Tumkur Taluk

Sl NO	Occupation	Sample Respondents	%	X ²
1	Mason Work	150	50	*102
2	Hamali Work	60	20	
3	Work at APMC Yard	45	15	
4	Painting	45	15	
	Total	300	100	

Source: Field Survey

Source: Field Survey *Significant @5 % level
Chi-Square (0.05; df=4-1=3) 7.815

Hypotheses:

H0	The socio-economic conditions of slum dwellers is not positively related to the occupation of slum dwellers and there exists no significant variation in occupation details.	Reject
H1	The socio-economic conditions of slum dwellers is positively related to the occupation of slum dwellers and there exist significant variations in the occupation details.	Accept



Chi-Square Test:

Calculated value=102, Significance level 5 % df=3, TV=7.815.

Decision:

The calculated value being 102 higher than the Table Value=7.815 @ 5 % level of significance with df=3 fails to accept the null hypotheses and accepts the alternative hypotheses. The socio-economic conditions of slum dwellers is positively related to the occupation of sample slum dwellers and there exist significant variations in the occupation details.

Table 1.2, Chi Square of Income(per month) of the Sample Slum Respondents of Tumkur Taluk

Sl No	Income of the Sample Respondents	No of Sample Respondents	Percentage	X ²
1	Rs.1,000	90	30	*NS-6
2	Rs.1,000-2,000	75	25	
3	Rs.2,000-3,000	75	25	
4	Rs.3,000-4,000	60	20	
	Total	300	100	

Source: Field Survey

X² (0.05;df=3), 7.815

*Not significant

Hypotheses:

H0	The socio-economic conditions of slum dwellers of Tumkur taluk is not positively related to the income and there is no significant variations in the income of the respondents.	Accept
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Chi-Square Test:

Calculated Value=6, df=3, Significance level 5 %, Table Value=7.815.

Decision:

The calculated value being 6 lesser from the Table Value=7.815 @ 5% level of significance with df=3 accepts the null hypotheses. Therefore it is concluded here that slum dwellers and their socio-economic life and income is not positively related and there exists no significant variation in the income data of sample slum dwellers.

Chi -Square of housing condition of Sample Slum dwellers of Tumkur Taluk.

Sl No	Housing Condition	SA	Agree	SWA	Total
1	Sheet House	180	85	20	285
2	Partially Concrete house	08	02	02	12
3.	Concrete house	02	01	-	03
	Total	190	88	22	300

Source: Field Survey

Note: SA: Strongly Agree, A=Agree, SWA=Some What agree



Hypotheses:

H0	The Socio-economic conditions of slum dwellers is not positively related to housing conditions and there exists no significant variations in the housing data	Accept
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Table 1.3,ANOVA Results of Sample Slum Respondents of Tumkur Taluk.

Particulars	SS	Df	MS	F-ratio	5 % F limit (From F Table)
Source of Variation					
Between the Sample	4774.4403	(3-1)=2	4774.4403/2 =2387.22015	2387.2201/4221 =0.5656	F(2,6) =5.14
Within the Sample	25326.0002	(9-3)=6	25326.0002/6 =4221.0000		
Total	30100.4405	(9-1)=08			

Source: Field Survey

ANOVA Analysis:

The calculated value being 0.5656 smaller from the Table Value = 5.14 @ 5 % level of significance with $df = V_1 = 2$ and $V_2 = 6$ accepts the null hypotheses. Therefore it can be said slum dwellers socio-economic condition is not related to housing condition and there exist no significant variations in the housing conditions data.

Table 1.4,Chi Square of Benefit Received from Government Schemes by sample respondents of Tumkur Taluk.

Sl No	Government Schemes	No.of Resondents	%	X^2
1	Bhagyajyothi	150	50	213.34
2	Anna Bhagya	100	33	
3	Yashaswini Health Care	20	7	
4	Entrepreneurship Training	20	7	
5	Others,Free Gas Stove,Clothes etc	10	3	
	Total	300	100	

Source: Field Survey

*Significant @ 5 % level
 X^2 (0.05;df=4) 9.488

Hypotheses

H0	The socio-economic conditions of slum dwellers is not positively related to the benefit received from Government and there exist no variations in the benefits received.	Reject
H1	The socio-economic conditions of slum dwellers is positively related to the benefits received from Government and there exists significant variations in the benefits received by the sample respondents.	Accept



Chi-Square Table:

Calculated Value=213.34,df=(5-1)=4,Sig.level 5 % ,Table Value= 9.488

The calculated value being higher from the Table Value=9.488 @ 5 % level of significance with df=4 fails to accept the null hypotheses and the alternative hypotheses is accepted. It can be concluded here that there exists significant variation in the data related to the benefit received and respondents are aware of the benefits.

Table 1.5,Chi Square of Sanitary facilities of Sample Slum Respondents of Tumkur Taluk

Sl No	Type of Sanitary facility	SA	A	N	DA	SDA	T
1	Toilet facility	15	8	02	03	02	30
2	Outside Toilet facility	52	30	05	06	02	95
3	Drinking water facility	30	20	06	02	02	60
4	Access to drinking water far off place	58	03	04	02	03	70
5	Drainage system(partially made)	30	09	03	02	01	45
	Total	185	70	20	15	10	300

Source: Field Survey

Note: SA: Strongly Agree,A;Agree, N:Neutral, DA:Dis Agree,SDA: Strongly Disagree.

Hypotheses:

H0	The socio-economic conditions of slum dwellers is not positively related to the sanitary facility and there exist no significant variations in the sample respondents of the sanitary facilities.	Reject
H1	The socio-economic conditions of slum dwellers is positively related to the sanitary conditions and facilities and there exist significant variations in the sanitary facilities of sample respondents.	Accept

Table 1.6,ANOVA Results of Sample Slum Respondents of Tumkur Taluk

Source of variation	SS	Df	MS	F-ratio	5 % F limit (From F Table)
Between the sample	4370	(5-1)=4	4370/4 =1092.50	1092.50/87.30 =12.51	
Within the sample	1746	(25.-5)=20	1746/20 87.30		F(4,20) =2.87
Total	6116		(25-1)=24		

Source:Field Survey

ANOVA Analysis:

The calculated value being 12.51 higher than the Table Value=2.87 @ 5 % level of significance with df V1=4 and V2=20 fails to accept the null hypotheses and accepts the Alternative hypotheses. Therefore it can be concluded here that the socio-economic conditions of sample slum dwellers is positively related to the sanitary conditions and facilities and there exist significant variations in the sanitary facilities of sample respondents. and sample respondents are aware of sanitary facilities.



Table 1.7, Chi-Square of Asset position of Sample Respondents of Tumkur Taluk

Sl No	Type of Asset position	SA	A	DA	SDA	T
1	Radio	81	39	05	06	131
2	Television	70	16	03	11	100
3	Bicycle	25	12	07	11	55
4	Two Wheeler	05	03	04	02	14
	Total	181	70	19	30	300

Source: Field Survey

Note: SA: Strongly Agree, A=Agree, DA= Disagree, SDA=Strongly Disagree

Hypotheses:

H0	The Socio-economic conditions of slum dwellers is not positively related to the asset position of sample respondents and there exists no significant variation in the asset position.	Reject
H1	The socio-economic conditions of slum dwellers is positively related to the asset position of sample respondents and there exist significant variation in the asset position.	Accept

Table 1.8, ANOVA Results of Asset position of Sample Respondents of Tumkur Taluk

Source of Variation	SS	Df	MS	F-ratio	5 % F limit (From F Table)
Between the sample	5225	(4-1)=3	5225/3 =1741.6667	1741.6667/292.25 =5.9595	
Within the sample	3507	(16-4)=12	3507/12 =292.25		F(3,12) =3.49
Total	8732	(16-1)=15			

Source: Field Survey

ANOVA Analysis

The calculated value being 5.9595 higher from the Table value=3.49 @ 5 % level of significance with df V1=3 and V2=12 fails to accept the null hypotheses and accepts the alternative hypotheses. The socio-economic conditions of slum dwellers is positively related to the asset position of sample respondents and there exist significant variation in the asset position. Therefore it can be concluded here that sample respondents are aware of different asset position.

Table 1.9, Chi Square of Water facility of Sample Respondents of Tumkur Taluk

Sl No	Water facility	No of Sample Respondents	%	X ²
1	Borewell	150	50	*42
	Tapwater	60	20	
	Nearby No water	90	30	
	Total	300	100	

Source: Field Survey

Significant at 5 % level

X² (0.05;df=2) 5.991



Hypotheses

H0	The socio-economic conditions of slum dwellers is not positively related to the water facility and there exist no significant variations in the water facility.	Reject
H1	The socio-economic conditions of slum dwellers is positively related to the water facility and there exists significant variation in water facility data.	Accept

Chi-Square Test:

Calculated value 42, ,df=2,Significant level 5 %,Table value= 5.991.

Decision

The calculated value being 42 higher than the Table Value=5.991 @ 5 % level of significance with df=2 fails to accept the null hypotheses and accepts the alternative hypotheses. The socio-economic conditions of slum dwellers is positively related to the water facility and there exists significant variation in water facility data. Therefore it can be concluded that here sample slum respondents are aware of different sources of drinking water.

Table 1.10, Chi Square of School preferred by Sample Respondents of Tumkur Taluk

Sl No	Type of School	No of Sample Respondents	%	X ²
1	Government School	270	90.00	*433.50
2	Private School	15	5.00	
3	Private Nursery School	15	5.00	
	Total	300		

Source: Field Survey

*Significant @ 5 % level

X² (0.05,df=2)5.991

Hypotheses:

H0	The socio-economic conditions of slum dwellers is not positively related to the school preferred by sample respondents and there exist no significant variations in the school data.	Reject
H1	The socio-economic conditions of slum dwellers is positively related to the school preference and there exists significant variations in the school data.	Accept

Chi-Square Table:

Calculated Value=433.50,Significant level of 5 %,df=2,Table Value=5.991.

Decision

The calculated value being 433.50, higher than the Table Value=5.991 @ 5 % level of significance, with df=2 fails to accept the null hypotheses and accepts the alternative hypotheses. The socio-economic conditions of slum dwellers is positively related to the school preference and there exists significant variations in the school data. Therefore it can be concluded here that sample respondents are aware of existing different types of schools.



Table 4.28 show about the sample respondents preference of school. Since the respondents are unable to meet high education cost, they prefer only government schools and about 90 per cent or 270 respondents prefer government schools followed by 15 each respondents preferring private schools and nurseries. Chi-square fails to accept the null hypotheses and accepts the alternative.

Table 1.11, Chi-Square of Habits of Sample Respondents of Tumkur Taluk

Sl No	Habits	SA	A	DA	SDA	T
1	Smoking	11	8	5	6	30
2	Drinking	10	07	6	7	30
3	Gutkha	03	05	4	3	15
4	Ale-Adike (Areca with betelvine chewing habit)	85	75	15	5	180
5	All of the above habits	10	9	4	7	30
6	No habit	8	7	0	0	15
	Total	127	111	34	28	300

Source: Field Survey

Note: SA:Strongly Agree, A=Agree, DA=Dis Agree, SDA=Strongly Disagree.

Hypotheses:

H0	The socio-economic conditions of slum dwellers is not positively related to the habits of sample respondents and there exist no greater significant variation in the habits.	Accept
H1	The socio-economic conditions of slum dwellers is positively related to the habits of sample respondents and there exist greater significant variations in the habits.	Reject

Table 1.12, ANOVA Results of the Habits of the Sample Respondents of Tumkur Taluk

Sorce of variation	SS	Df	MS	F-ratio	5 % F limit (From F Test)
Between the Sample	1194.7602	(4-1)=3	1194.7602/3	398.2534	
Within the sample	8932.4102	(24-4)=20	8932.4102/20	446.6205 =0.89	F(3,20) =3.10
Total	10126.9306 (24-1)=23	(24-1)=23			

Source: Field Survey

ANOVA Analysis

The calculated value being 0.89 smaller than the Table Value=3.10 @ 5 % level of significance with df =V1=3 and V2=20 accepts the null hypotheses. Here it can be concluded that there exist no significant variation in the habits.



Table 4.30 speaks about habits of sample respondents. 127 respondents strongly agree, 111 agree, 34 disagree 28 strongly disagree Out of the 127 who strongly agree, 85 use betel nuts, 10 each drink and all the mentioned habits. There are only 08 respondents who have no habits at all. Out of 111 agree, 75 use betel nut and betelvineleaf in combination for chewing purpose, 8 smoking, 9 all the listed habits in the table and there are 7 respondents without habits. ANOVA accepts null hypotheses and concludes that there is no significant variations in the habits.

Major findings

- **Socio-economic conditions of sample respondents of Tumkur Taluk, Madugiri taluk, Tiptur Taluk of Tumkur District:**

1) Socio-economic conditions of sample slum respondents of Tumkur Taluk: Ambedkarnagar slum, Railway Goodshed colony and Maralur Janatha colony.

It is clear from the analysis that almost all the sample slum respondents have engaged in Mason work, majority of them engaged in hamali work followed by APMC yard work and painting.

Majority of the slum people have the income of Rs.1,000 and remaining sample respondents have the income in between Rs.1,000 to Rs.5,000.

Majority of the sample respondents have eight members and remaining sample respondents have seven to five members in their families.

Majority of the sample respondents have sheet house and few of them have partially concrete house and concrete house.

All the sample respondents have beneficiaries of bhagyajyothi and annabhagya scheme and sample respondents did not get any benefit from any other scheme.

Majority of the sample respondents have did not have toilet facility within their homes, few of them have toilet facility within their homes and drainage facility not so well made. Few of them have access towards drinking water facility and remaining sample respondents have do not have access to drinking water facility near to their homes and they are getting the water from far away from their homes.

Majority of the sample respondents had radio, television and bicycle and few of them have owned two-wheelers.

Related to food habits are concerned, majority of the sample respondents have mixed diet and few of them have proved to be vegetarians and very few of them are non vegetarians.

For lighting purpose, out of the total sample respondents, majority of them are using kerosene and few of them are using electricity and other type of lighting facility.

Related to water facility is concerned, majority of them are having borewell and few of them are having tap water facility and very few of them are not having nearby water facility.

Majority of the sample respondents preferred government schools to send their children and few of them have preferred private schools and private nursery schools.

Majority of the sample respondents are having areca with betelvine chewing habit, followed by smoking, drinking and having all the the habits and few of them are gutkha chewing habit and remaining sample respondents are not having any habit.



Majority of the sample respondents have preferred State Bank of India, some of the sample respondents do not have any access towards any type of bank and few of them have preferred State Bank of Mysore and Chit funds and other financial institutions

Majority of the sample respondents have preferred government hospitals, few of them have preferred private hospitals and very few of them have preferred clinics.

Conclusion

The living conditions of sample respondents of Tumkur city in Karnataka are poor to moderate. It is very much necessary to enhance the living conditions of sample respondents who are living in Ambedkarnagar slum, Railway Goodshed colony slum and Maralur Janatha Colony of Tumkur city. Government should take proper initiation to enhance the living conditions of sample slum respondents who are living in slums of Tumkur city in Karnataka..

VI. Suggestions and Recommendations.

Suggestions

1) In Tumkur city related to major occupation of sample slum respondents majority of the respondents have engaged in Mason work followed by Hamali work, Painting and Work at APMC yard in this chronological order. As sample slum respondents have engaged in these above types of tiny jobs and these jobs cum works do not fetch more remuneration and as a result of that living conditions of sample slum respondents' and socio-economic conditions are not satisfactory. To overcome this problem sample slum dwellers should be aware about the Central Government and State Government programmes and they should become beneficiaries of these programmes, then only it is possible to enhance the living conditions and socio-economic conditions of sample slum dwellers of the Tumkur district.

2) In Tumkur related to the income of the sample slum respondents, majority of the sample respondents are having low level of income i.e., Rs.1,000/- followed by the sample respondents are having the income of Rs.1,000/- to Rs.2,000, Rs.2,000/- to Rs.3,000/- and very few of them are getting the income of Rs.3,000/- to Rs.5,000/- in this chronological order.

3) In Tumkur city related to the number of family members majority of the sample slum dwellers are having eight members followed by seven members, six members and five members in this chronological order. As the family members are more in number, their living conditions and socio-economic conditions are not so satisfactory. To overcome this problem the sample slum respondents voluntarily should go for family planning in order to enhance the health conditions, educational level, income level and also standard of living. Then only it is possible for them to expect quality life.

4) In Tumkur taluk city related to the housing condition of sample slum respondents, majority of the sample respondents are not having good housing facility of their own they are living in sheet houses, remaining sample slum respondents are having partially concrete houses and few of the sample respondents are having concrete houses. As majority of the sample respondents are not having good housing condition, they are suffering from congestion problem, to overcome this problem, the sample slum respondents should occupy Government constructed houses, so that they can overcome the housing problem.



5) In Tumkur city related to Government scheme, majority of sample slum respondents have benefitted from Bhagyajyothi, followed by Annabhagya scheme and other State Government schemes. The sample slum respondents should be much aware about the various pro poor Central Government as well as State Government programmes, so that they can overcome their problems related to food, shelter, employment and income.

6) In Tumkur city related to access to Sanitation facility, majority of the sample respondents are not having toilet facility within their houses and all the sample respondents do not have proper access to drinking water near to their houses and they are facing problems related to drainage facility, they should be aware about health and hygiene and they should have toilet facility within their homes and in order to get away from various diseases sample slum respondents should have proper drainage facility, and access to clean drinking water, then only it is possible to expect improvement in their health conditions.

7) In Tumkur city related to Asset position is concerned, majority of the sample slum respondents are having radio in their homes followed by television, bicycle and two-wheers in their homes.

8) In Tumkur city, related to diet is concerned, majority of the sample respondents are taking mixed diet followed by vegetarian food and non-vegetarian food. Sample respondents, as they are not economically sound, they are not offered to buy nutritious food and as a result of that they are not experiencing good healthy life. To improve the health conditions of the sample slum dwellers, they should be aware about the balanced diet and nutritious food such as milk, egg, vegetables, fruits, fish, meat etc. Then only it is possible for the sample slum dwellers to expect improved health conditions.

9) In Tumkur city related to lighting facility, majority of the sample slum respondents are having kerosene lighting facility followed by electricity facility and other type of lighting facility. To get proper lighting arrangement to their houses sample respondents should bring to the notice of the Central and State Government Authorities, so that they can get proper electricity lighting facility to their homes and they can expect All Electric Homes (AEH) facility so that there will be sure improvement in the living conditions and socioeconomic status of sample slum dwellers of Tumkur district.

10) In Tumkur city related to access to water facility, majority of the sample respondents are access to borewell water. All the sample respondents should be aware about the clean access to water facility and they have to approach State Government Authorities to overcome the water problem so that they can lead clean healthy life so that there will be sure improvement in the living conditions and socioeconomic conditions of sample slum respondents of Tumkur district.

11) In Tumkur city related to School preferred by sample respondents majority of the sample respondents have preferred Government Schools. sample slum respondents should be aware about the importance of education towards their children and they should show personal interest about their children's schooling and academic issues, so that the educational level of the slum children will enhance in the coming years.

12) In Tumkur city related to habits of sample respondents, majority of the sample respondents are having areca with betelvine chewing habit followed by smoking, drinking, all the habits and gutkha chewing habits. Only few of the sample respondents do not have any habit.



The sample slum respondents should be aware about the health issues, so that they can avoid various bad habits, and as a result of that they can improve their health conditions which in turn surely enhances their efficiency of work. Then there will be sure improvement in their income level and as a result of that there will be sure improvement in the socio-economic conditions of sample slum dwellers of Tumkur district.

13) In Tumkur city related to Bank preferred by sample slum respondents, majority of the sample respondents are having their Bank Accounts in State Bank of India followed by other types of banks. Because of their low level of income sample slum dwellers are not able to engage in saving activities. If the sample slum dwellers are ready to search for different sources of income, and they should make their minds to engage themselves in self employment, then they will be getting increased income so that they will be able to engage in savings activities and the sample slum respondents should be much aware about the importance of savings habit, so that whatever their income, they can fulfil their consumption requirements and remaining income, they can save in various scheduled commercial and co-operative banks and other types of financial institutions so that they can lead highly secured life.

14) In Tumkur city related to hospital preferred by sample slum respondents, majority of the sample respondents prefer Government hospital followed by private clinics and nursing homes. The sample slum respondents should be aware about the health and hygiene and regular visits to hospitals and they should take balanced diet, so that they can maintain their health in good condition and they should be aware about the health awareness campaign/programmes organised by Central, State, Local Governments and Private Voluntary organizations and they should actively participate in these programmes and they should be access to free health check-ups and treatment and quality health care services, then only there will be sure improvements in the health conditions among sample slum respondents of Tumkur district.

15) Slum people should organise themselves to make self plans to overcome the existing problems in the slum areas. Further with the help of collective efforts they should make themselves free from slums.

16) Slum dwellers try to take advantages of education and self awareness about downsize the population in slum areas and they should make appropriate and systematic plans by involving other voluntary organizations, Non-Government Organizations (NGOs), other urban area local agencies and donors to get financial assistance so that they can surely overcome the problem of low income and as a result of that there will be sure improvement in the socio-economic conditions of sample slum dwellers and which will be surely helpful to bring sample slum dwellers to the mainstream of development.

17) Slum dwellers specially women try to understand their respective role in promoting literacy, employment opportunity, self-employment opportunities, downsize the family through mutual help, then there will be sure improvement in the socio-economic conditions of sample slum dwellers of the Tumkur city.

18) Slum dwellers make association with themselves within the slum and between the slums to create awareness about self employment opportunities, pro poor, pro slum Central Government, State Government schemes etc which should be organized through various week-end cultural programmes. Mini-Conferences and arrange local level seminars, workshop, employment training programmes and skill development programmes so that Sample slum dwellers will be much benefitted and surely there will be improvement in the socio-economic conditions of sample slum dwellers of Tumkur city.



19) Slum dwellers approached to private and recognised financial institutions to provide financial helps to conduct, organise self employment programmes through buying required device and they can start new business of their own by opening beauty parlours, hair cut saloons, puncture shop, plumbing, mobile set repair shops, small tiny electronic items shops, fancy stores etc. In addition Slum dwellers take advantages of recently launched schemes by Government such as skill developments, MUDRA Bank scheme, which will surely enhance the socio-economic conditions of sample slum dwellers of Tumkur city.

20) Slum dwellers make themselves wise group to messaging or sharing the valuable informations source, schemes which are always openings to slum dwellers i.e., Right to Education Act (RTE), Food Security Programme, Health Schemes, Education Schemes for their children so that it is possible to bring the sample slum dwellers of Tumkur city to the mainstream of economic development and as a result surely there will be improvement in the socio-economic conditions of sample slum dwellers.

Recommendations

Urban poverty and slums have considered as awkward of cities. People living in slums in general and in Tumkur City in specific suffer much because of lack of adequate income, lack of infrastructure facilities. They live in unhygienic circumstances and usually they suffer from simple to chronic diseases and children in the slums suffer from malnutrition. To overcome these problems Government of India has implemented Financial inclusion and inclusive growth strategies towards the development of planned cities and smart cities.

1. Firstly, the Central Government, State Government and the urban local governments should formulate systematic plans to identify and segregate the slum dwellers and others, to enhance the socio-economic conditions of slum dwellers.
2. Secondly, Central Government, State Government and urban local government should short list the specific problems, challenges, requirements of the slum dwellers and with the help of appropriate plans it is possible for Governments at various levels can take measures to improve the living conditions and socio-economic conditions of slum dwellers.
3. Thirdly, Government should identify the nature, objectives and names of specific schemes which are functioning for the betterment of the slum dwellers. Further, the Government should identify the challenges and achievements of the existing programmes, their targets and analyse the reasons for the success and failures of the existing programmes.
4. Fourthly, Central Government, State Government and urban local governments should strengthen basic amenities such as adequate housing facility, adequate roads, adequate sub roads, adequate drainage, adequate water facility, adequate education to the children of the slums, adequate health centres and health care services for the whole slum dwelling community in a reasonable way so as to promote the living conditions and socio-economic conditions of slum dwellers.
5. Fifthly, Central Government, State Government and urban local governments should effectively implement the Government Schemes through targeting slum households, in one year to enhance living conditions and socio-economic conditions of slum dwellers.
6. Sixthly, Government with the help of Non Government Organizations, financial institutions effectively support to invest, imbibe, enrich through skill development and education.
7. Seventhly, Central State and urban local governments through the effective implementation of family planning programme and by motivating slum dwellers to adopt family planning



programme and also by providing strong financial support and moral support to slumhouseholds it is possible step-by-step to downsize the number of slum dwellers. So that is possible to enhance the socio-economic conditions of Slum dwellers.

8. Eighthly, Government should promote and effectively implement the employment generation programmes in slums and also by promoting education and skill development programmes to increase the earning capacity and consumption level of slum dwellers which will surely enhance the health conditions of slum dwellers and in turn which will be more helpful to promote the living conditions and socio-economic conditions and overall betterment of the slum dwellers.
9. Ninthly, Government should specially design certain kinds of income generating schemes, social security measures to standardize the living conditions of slum dwellers permanently so that they can lead quality life.
10. Tenthly, Central Government, State Government and urban local governments should provide adequate infrastructure facilities to safeguard the interests of slum dwellers.
11. Lastly, Central Government, State Government and urban local governments with careful plans should take measures of slum clearance by providing adequate housing facility along with the adequate infrastructure facilities to slum dwellers in different areas and also motivate slum dwellers to shift their families to newly Government constructed houses so as to promote the socio-economic conditions of slum dwellers.

Conclusion

Thus, Slum dwellers have to be empowered by upholding human rights, ensuring access to justice, promoting inclusion and ensuring accountability. Finally, I hope socio-economic conditions of slum dwellers in Karnataka specially in Tumkur district surely improve because of the continuous efforts of Central and Karnataka State Government, urban local government and effective implementation of poverty alleviation, employment generation programmes and successful implementation of Specific programmes such as MUDRA Bank, Prime Minister's Jan Dhan Scheme, Make in India, Start up India, Stand up India, Skill India, Start up Karnataka, Start up Tumkur, Tumkur as a Smart city, Annabhagya Scheme, Mid-day meal scheme, Indira Canteen etc. As a result of successful, effective implementation of these programmes I hope socio-economic conditions of the sample slum dwellers of Tumkur district surely improve. and slum people will be having appropriate housing facilities and adequate food and infrastructure facilities.

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