Programme:- Master In Sociology

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Unit IV:- Urban Issues And Problems

URBAN POVERTY:-

Around a billion people live in informal settlements. Drawing on the knowledge and practical experience in Asia, Latin America and Africa, IIED is working to reduce urban poverty, and to change misleading views about urbanisation and rural change.

Urban poverty is usually defined in two ways: as an absolute standard based on a minimum amount of income needed to sustain a healthy and minimally comfortable life, and as a relative standard that is set based on average the standard of living in a nation (McDonald & McMillen, 2008, p. 397). The poverty line, as defined by the U.S. federal government, is an annual income that is three times the cost of a nutritious diet, as computed by the U.S. Department of Agriculture (*ibid*, 398). These definitions for poverty shape the nature of public policy focused on poverty reduction. However, they define poverty as the standard of living at a given point in time. Low agency (or the ability to make choices for oneself), low standards of living, and limited mobility can also be seen as vulnerability, the definition of which can transcend a monetary and temporal definition.

Moser (1998) defines asset vulnerability as the limited ways in which the urban poor can manage their "asset portfolio", which includes labor, human capital, housing, household relations, and social capital (Moser, 1998, p. 1). This definition differs from those described by McDonald and McMillen in that it identifies those who are at risk of being in poverty and those who are systemically stuck in poverty instead of just those who are currently "poor". This is possible because by looking at the broader range of assets that are available to the urban poor, researchers can identify

their capabilities and ability to recover from crises. Using the asset vulnerability framework, Moser chooses urban research communities that were from different regions of the world[1] but had in common a decade of economic difficulties, declining per capita income, and an increasing rate of urbanization. Additionally, 17.8% – 77.2% of residents in these communities live under country-specific poverty lines (*ibid*, p. 6). This context provides Moser with information on how vulnerable communities use consumption modifying or income generating strategies to cope with declining real income. The findings show that when households became "poorer", more women and children join the work force and men migrate to generate remittances. Although this increases a household's labor asset, it also diminishes its household relations asset, as many children grow up without a paternal figure and family relationships weaken. Increasing a family's immediate labor asset also erodes its human capital asset, as children are sacrificing their educations for low skill labor. This increases overall vulnerability within a household because it perpetuates poverty from one generation to the next (*ibid*, p. 9).

Moser also found that the human capital asset is largely dependent on economic and social infrastructure provision by local governments. As households earn less income, they substitute more private goods and services for public ones. Household heads' education level was strongly correlated to household income level. This means that if the public provision of education in times of economic downturn diminishes, the asset vulnerability or urban poor populations also increases.

In terms of housing, not having tenure security and legal titles to property made households extremely vulnerable in times of crisis. Not only did they not have incentives to upgrade their homes, but also they were unable to productively generate rent-income from their properties (*ibid*, 10). This produces a relatively transient population, which can affect human capital development and social capital by weakening social ties and investment in a community. The regulatory environment has a large impact on how households can maximize their housing asset.

Similarly, Moser evaluates the tradeoffs inherent in optimizing the household relations asset, as well as the social capital asset. Her study highlights a problem with the traditional definition of poverty; although a family might not be traditionally below the poverty line (for example, if children are generating income), it can still be vulnerable and cut off from economic and social mobility. However, for a government agency, the amount of resources necessary to evaluate households based on asset vulnerability is significantly higher than the amount of resources it takes to measure income. This raises the question of whether public policy should target poverty as defined by income or vulnerability as defined by capabilities.

Although Moser sees poverty as the consequence of necessary trade-offs between interrelated capabilities, other scholars see more linear causes and solutions to urban poverty. For example, one study attempts to uncover the effect of racial segregation on urban poverty in Canada. Although low-income areas in cities are positively correlated with a high concentration of minority residents, it is unclear whether this is a causal relationship. Walks and Bourne (2006) use census tract files for the 1991 and 2001 census of Canada to identify "visible minorities" [2]. With this data, Walks and Bourne then classify neighborhoods in Canadian metropolitan areas as isolated host communities (with less than 20% visible minorities), non-isolated host communities (between 20% and 50% visible minorities), pluralism/assimilation enclaves (from 50% to 70% visible minorities), mixed-minority neighborhoods (greater than 70% visible minorities, but no dominant minority), polarized enclaves (greater than 70% visible minorities and over 2/3 of population comes from the same minority), and ghettos (same as polarized enclave with additional criterion that at least 30% of all members of that minority in the urban area must live in the same neighborhood). The purpose of these distinctions is to isolate ghettos, in which minorities are forced into by the host community through discrimination, from minority enclaves, in which minorities choose to strategically live with other people from the same ethnic background. Traditionally, when immigrants arrive in Canada, they will locate in areas with high concentrations of their minority group for support services. However, as they start assimilating in the host culture, they will move to suburbs and decentralize (ibid, p. 276). This leads the authors to conclude that minorities who stay in concentrated urban minority communities are not there by choice, but are rather trapped there because of external forces.

The scale and depth of poverty is underestimated by most governments and international agencies, and this helps underpin ineffective policies. This is made worse by the lack of voice for low-income urban dwellers and their lack of influence within governments and aid agencies.

We are living in what is often described as the "urban century" – most of the world's economy and more than half its population are now in urban areas. The world continues to urbanise – and most of the growth in the world's population is in urban areas in lowand middle-income countries.

Around a billion urban dwellers live in informal settlements, most of which are affected by:

- Poor quality, overcrowded housing
- Risk of forceful eviction
- Lack of safe, readily available, water supplies
- Poor provision for sanitation, drainage and solid waste collection
- Lack of access to healthcare, emergency services and policing

- Difficulty accessing government schools, and
- Locations at high risk of disasters and with risk levels increasing because of climate change.

Most definitions and measurements of poverty take none of the above into consideration, as they are based only on income-levels. And income-based poverty lines are usually set too low in relation to the costs of food and non-food needs for urban populations.

Urban poverty in India is unique, particularly in the way that it follows certain patterns of growth. Though the proportion of urban poor has reportedly declined over the past decades, the numbers keep adding up, fuelling the <u>persistent nature of slums</u>.

In 2001, according to the National Report (India Habitat III by the Ministry of Housing and Urban Poverty Alleviation) about 23.5% of urban households were slum dwellers. This percentage had decreased to 17% by 2011 even though the total number of households living in slums had gone up from 10.5 million in 2001 to 13.75 million in 2011.

Mega-cities are where the majority of urban poverty growth happens.

India's present urban system includes about 7933 cities and towns of varying population sizes, and many of these cities and towns are included in the massive expansion of urban growth that was registered over the 2001- 2011 decade. The United Nations estimates that most population increase in the future will be reported from the urban areas itself – by 2030, 165 million additional people are expected to be living in urban areas.

Given the present lack of affordable housing, these numbers are anything but reassuring. If the causes of urban poverty and the lives of millions of slum-dwellers are to be improved, many changes must be made.

The causes and effects of urban poverty:-

The first problem is the **lack of opportunities** and skills training for most of the working age population. Over the years, a shortage of adequate investment in quality education and basic services like health, sanitation, waste management and skill training has had its consequences. It has led to generations of malnourished, uneducated, unaware and unskilled or semi-skilled people who find it difficult to find decent paying jobs.

As agriculture is barely a lucrative option, their only job option is to seek out work in the cities' informal economies. Millions migrate to the cities every day to take up informal jobs such as domestic help, driving cars for middle-class people, taxi driving, construction site work, etc. However, this creates overcrowding in the already packed urban infrastructure.

Lack of affordable housing leaves these people address-less on paper. They settle wherever they can, but as more people join, a whole community of undocumented settlers emerges. This further complicates the procedure of accessing basic services like electricity, water and sanitation, etc. as the authorities and public utilities can only serve those registered on paper – this is how poverty begins.

Overcrowding is another major factor in informal settlements. There is often just one bathroom for 50 to 100 people in each illegal building, and lack of awareness of personal hygiene practices pushes families further into the waiting arms of diseases and infections.

The low income of these communities means that standard medical help is often a far-fetched dream, not to mention unaffordable. Therefore, on occasions when it rains or the neighbourhood is flooded, these settlements become breeding grounds for various parasites and infections and the cycle repeats itself.

Population Growth And Poverty:-

Boosting the demographic transition – by tackling the causes of urban poverty in India – is also a key way to curb India's fertility rate. The demographic transition refers to the process through which all countries in the world are going through (or have completed) whereby their population goes from:

- High birth rate and high death rate (mostly for children under 5)
- High birth rate and lower death rate (for those same children)
- Low birth rate and low death rate (most families have only 2 children who survive)

The middle stage causes the world population to grow, but we can see very clearly that the majority of developing countries tend to have 4-5 children per family and the number keeps going down as the world economy improves.

Recent studies and statistics worldwide have shown that people living in poverty are more likely to have more children. So in a way, it's safe to say that, in this day and age, poverty is one of the causes behind overpopulation. It wasn't the case before because basic medicine wasn't available.

And the reason for this is simple, families living in poverty lack access to education and contraception but mostly they often have no pension system (they expect their children to take care of them in their old age) and they expect that many of their children die before the age of five.

Women already tend to have fewer children in urban environments for a whole variety of reasons: from lack of space to better access to birth control methods and

education for their children. When given the choice families across the world have shown that they would rather have two children they can invest in.

As cities across the world rapidly develop, life is becoming increasingly difficult for those left behind. In India, the causes of urban poverty can be linked to the lack of infrastructure in rural areas, forcing inhabitants of these regions to seek out work in India's mega-cities.

However, as more and more people make this migration, the space left to accommodate them becomes less and less. Urban development can't keep up with the growing numbers of informal settlers and no one wants to be held accountable for the slums or their residents.

Nearly 1 in 4 urban residents live in a slum.

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Mega-cities are where the majority of urban poverty growth happens.

Greater Mumbai, Delhi NCR and Kolkata reportedly house no less than 42% to 55% of their urban population in slums.

But who are these people? How are they so poor despite exponential economic growth? Why the inequality? Why the slums?

India's urban system: the basics

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"Family planning never happens until there's a reasonable expectation that eacchild will survive." (Big Think)

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Government accountability: improving or declining

Traditionally, institutional corruption has played a major role in the slow rate of provision of affordable urban housing. Over the past decades, officials at different levels of operation have been known to harass slum dwellers by asking them to pay up for documents they lacked. They also ignored bureaucratic procedures by "justifying" delays in housing provision, forcing them to permanently settle in these unsustainable settlements.

Given the current scale of the problem, hopelessness would not be an irrelevant emotion given the poor record of management and rate of addressing the issue so far.

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When rural poverty becomes urban:-

Sometimes, urbanisation affects regions at the edges of big cities, often benefiting them because they become more connected to municipal life.

However, these communities usually aren't prepared for the "urban lifestyle". Life rapidly becomes too expensive for the villagers, they don't have the skill sets required for higher paying jobs so find themselves pushed into the informal economy to survive.

With more choice but less opportunity, the pressures of urban life erode on the quality of life in general. As certain neighbourhoods become marked for the informal workers' settlements, they begin to be identified as low-cost living areas – often leading to overcrowding.

As they're unable to move large groups in one go, the government allows the illegal residents to stay. Even if they are evicted, they are resettled in transition camps and given vague promises for housing provision under government schemes, but these rarely materialise. In the meantime, the transition camps often evolve into full-fledged slums themselves, only relocating the problems rather than solving them.

How to tackle the causes of urban poverty:-

Improving life in rural areas:-

In order to control large-scale migrations from rural to urban areas, the current state of rural infrastructure (or lack thereof) must be addressed. What's also important is giving slum-dwellers access to some form of credit and resources, if not the causes of urban poverty will continually wear down on generations to come.

India is taking the right step in promoting small and medium scale industries in rural areas, as well as promoting other income-generating opportunities. However, more investment into satisfying the demand for more jobs, equal pay, more career and movement opportunities in the tertiary or agriculture sector, could ease the increasing pressure on urban infrastructure services.

For example, the situation could be helped by instilling research and proper training into agriculture so that it could work effectively alongside rural area development. Also, more investment into basic services both in rural and urban areas, such as health care, education and skills development could be the long-term solution to issues related to economic distribution.

Better urban planning & slum rehabilitation:-

As India ambitiously progresses in line with other rapidly developing cities, informal settlers are increasingly left behind. Although considered a persisting problem, slums weren't just born overnight. They are a product of decades, even centuries of neglect and lack of development planning.

Successful urbanisation takes time, but life in the slums will only improve when its residents' living situations are upgraded or bettered on a basic level. That's why one of our key programmes in India consists in rehabilitating and upgrading slums: building safe and decent homes for the millions of socially excluded families in India's big cities.

Through rehabilitation, we ensure that these families have access to clean water, electricity, better jobs (via skills training), and the right to live in their homes. Land rights are indeed a hot topic for most slum residents, who are at constant risk of eviction (informal settlements are after all informal). This causes further extreme poverty and instability in the country.

Related Theory:-

To test the theory, they use ordinary least squares regression models that use census tract data for the most segregated metropolises. The independent variables are the proportion of each minority group, the proportion that immigrated to Canada between 1991 and 2001 (recent immigrants), neighborhood type (as defined above), and the type of apartment housing stock (*ibid*, p. 281). Ultimately, the study did not find that Canadian cities have ghettos, as defined above, despite high levels of spatial segregation in some of Canada's largest cities. This is because there isn't one dominant minority in low-income areas inhabited by visible minorities, but rather a few visible minorities that co-inhabit an ethnic community. Further study could elucidate whether these ethnic communities are formed because of social exclusion or by choice. However, the authors did confirm that low income was strongly correlated with certain minority groups, such as Aboriginals, blacks, and Latin Americans (*ibid*, p. 294). Additionally, it seems that certain types of housing stock. low-income residents, and minorities are highly correlated, with a huge poor minority population residing in high-rise apartments. This probably has an impact on the social capital that Moser mentioned, but more research is needed to verify this.

Ludwig et al. (2001) also explore the role of living environments in how poverty affects juvenile crime. The purpose of their study is to uncover the extent to which spatial concentration of low-income families in high-poverty and high-crime urban neighborhoods affects the criminal activities of youth. One explanation for how highpoverty neighborhoods can affect the rate of crime among youth is that they can depress the opportunity costs of crime by restricting access to quality schools, jobs, and role models (Ludwig, Duncan, & Hirschfield, 2001, p. 656). This study tests this theory with data from the U.S. Department of Housing and Urban Development's Moving to Opportunity (MTO) experiment, which has assigned 638 families from high-poverty Baltimore neighborhoods into three treatment groups (*ibid*, p. 656). Unlike the previous two studies, which observe natural phenomena in urban environments, this study has a controlled experiment that has less outside influence. The MTO participants are broken down into three groups: the experimental group, the section-8 comparison group, and the control group. The experimental group receives housing subsidies, counseling, and search assistance in relocating to low poverty areas (less than 10% poverty rate) and private housing markets. The section-8 comparison group receives the same as the experimental group, but with

no limitation on where they can relocate. The control group receives no aid. The families chosen for this program entered the program voluntarily, which might bias the results. Additionally, almost all of the MTO households are headed by African-American women, who prioritized escaping from gangs and drugs as primary motivators for enrolling in the program. There are 336 teens in the study that are between the ages of 11 and 16.

The independent variable in this experiment is the poverty-rate in a low-income family's neighborhood. The dependent variable is juvenile crime from these families, which is measured through juvenile arrest records. The results show that up to 14 quarters after relocation, teens in the experimental group have significantly smaller violent-crime arrest rates (75 versus 250) but slightly higher property-crime arrest rates (300 versus 50). Possible sources of error for this study include the differences in police action in various locales and different risk-reward ratios for violent and property crimes in various locales. For example, gang involvement was probably more common in areas with high-crime and high-poverty rates, increasing the risk of not joining a gang. Additionally, in low poverty areas, there is probably more expensive property to steal and fewer people watching, driving up the reward in risk-reward analyses. In general, this study shows that environment does seem to have a positive impact on the violent crime rate for children in low-income families.

While Moser provides a general framework for understanding poverty, Walks and Bourne, and Ludwig *et al.* evaluate the implications of poverty's spatial distribution. They both explore the impact of decentralized poverty, but do not go into more detail about the pathway through which poverty decentralization affects the vulnerabilities of the poor. Is it through social assimilation or better public services that the poor can reduce their vulnerabilities? And if so, can one assume that spatial decentralization actually promotes access to better social networks or better public services? These

questions would be great topics for further research.



Urban middle class has a standar and alintain, clothes and the grooming, lunches and dinne was and the ubers, the starbucks coffee you have to buy because that's where your job interview is, Jimmy choo and Louis viutonn, rolex and omegas, nothing is enough.

As the bank balances passes zero by 22nd of the month but stil; somehow we manage and sail the boat to the shore because we have an image to maintain.

CONCLUSION

There are two types of urban poor first is unepmloyed and other one is employed but have limited disposable income.

Both are considered to be urban poor and sufficient steps have to be taken to overcome both the aspects.

Emphasizing on needs rather than wants, inculcating saving habits, taking propereconomical and political mesures

We dress according to the jobs we want, forgetting the most salaries are tailored to afford dressing for the jobs we have.

Because if we buy things we don't need, we have to sell things we need (Warren Buffet).

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