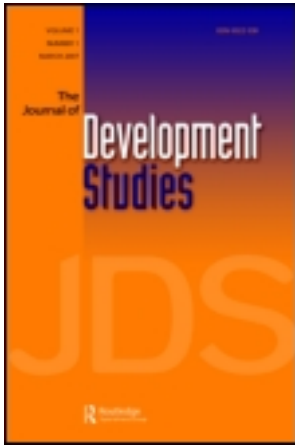


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# Stuck in Place: Investigating Social Mobility in 14 Bangalore Slums

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**ABSTRACT** *This study of 14 Bangalore slum communities, including detailed interviews with 1,481 residents, represents an initial effort to study social mobility in India's largest cities, where opportunity and inequality have both been rising. The results show that slum dwellers have advanced economically, but the extent of improvement is small in the majority of cases, and there are many reversals of fortune. Sons tend to follow fathers or uncles into informal and mostly low-skilled occupations. The majority have lived in slums for many generations. These restricted-entry low-exit situations are brought about in large part on account of multiple institutional disconnections.*

Rising inequality has become part of the story of economic growth in India (Bardhan, 2010; OECD, 2011). The largest cities have experienced the greatest economic gains; small towns have also gained, but not as much (Shukla, 2010). Beyond towns, real gains were experienced only in villages located within five kilometres of towns. Outside this inner circle of villages inflation-adjusted per capita incomes have fallen, with the lowest income quintiles experiencing the deepest cuts (Krishna & Bajpai, 2011).

Even within large cities, the engines of current-day economic growth (Glaeser, 2011; Moretti, 2012; Sassen, 2001), inequalities have risen over time (Deaton & Dreze, 2002; Dev & Ravi, 2007). Gated estates sit cheek-by-jowl with growing slums, whose population within India's largest cities increased from 71 to 93 million in the decade after 2001.

Bangalore, a rapidly growing city, both economically and in terms of population (4.3 million in 2001), provides a good example of this growing divide. On the one hand, this city is an economic and technological hub of the global economy. Serving in the years after national independence as a base for leading public sector corporations, especially in cutting-edge technology sectors, and home as well to several institutions of research and higher learning, more recently this city has become the focal point of India's booming software industry, hailed in self-serving official pronouncements as the Silicon Valley of India (Heitzman, 2004; Nair, 2005). But Bangalore is also 'a divided city, [where] glass walled computer-ready office complexes... contrast with dense squatter settlements and their very poor services' (Benjamin, 2000, p. 38). Beside shopping malls and office towers, no more than a couple of hundred yards away, it is common to find people living in slums.

Inequality and dualism in habitations and building styles are products of structural trends that have brought about a dualistic pattern of employment in India. The Indian economy, which had been state led and centrally planned for nearly 25 years after national independence (1947), was liberalised to a considerable extent beginning in the 1980s. India's growth rate rose dramatically after liberalisation,

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establishing India's place in the world as an emerging economy, one of the BRICs. International attention brought foreign firms and global value chains. They shopped in India for two very different types of human capital. On the one hand, companies, foreign and Indian, shopped in India for engineers and other highly-trained manpower (such as MBAs, economists, accountants, and lately, doctors). A vast expansion followed in the higher-end services sector, the most shining example of Indian success. Between 1993 and 2005, the number of physicians and surgeons in India increased by 53 per cent, the number of lawyers by 45 per cent, and the number of system analysts and programmers, occupations of particular relevance to Bangalore, increased by a phenomenal 572 per cent.<sup>1</sup>

But at the other end of the dualistic structure, employment growth occurred predominantly in the informal sector, characterised by low wages and low skills. Unlike in China, where during the same period a vast expansion in assembly line jobs took place, organised manufacturing did not grow much after liberalisation in India. A lopsided educational structure put in place during the years of state-directed development – with an emphasis on high-quality tertiary and scientific training at the expense of mass primary education – is partly to blame (Kochar, Kumar, Rajan, Subramanian, & Tokatlidis, 2006). World-class engineers and scientists produced at one end of the educational system could constitute and be absorbed within a world-quality services sector. At the other (and much larger) end, millions of people with hardly any education or usable skills were turned out, and were absorbed within low-paying occupations in the informal sector. Nationally, informal (or 'unorganised') employment accounted in 2004–2005 for a little over 80 per cent of the non-agricultural labour force – and for more than 90 per cent of all new jobs created in the previous 15 years (NCEUS, 2007). The locus of a 'need economy', the informal sector has served as a source of livelihoods for people unable to obtain places in the more dynamic and better-paid services sectors. By providing a source of cheap labour that can be taken on and shed at will, the informal sector subsidises as well stabilises India's high-tech growth sectors (Sanyal, 2007). Although there is no one-to-one correspondence, the majority in slums derive their livelihoods from the informal sector.

Are we witnessing the emergence permanently of 'two Indias', as Kotwal, Ramaswami and Wadhwa (2011, p. 1196) apprehend, 'one of educated managers and engineers who have been able to take advantage of the opportunities made available through globalisation, and the other ... living in low-productivity jobs in the informal sector' and slums? It has been known since Polanyi (1944) that capitalism unrestrained gives rise to stratification, justifying arguments in favour of a welfare state. What is not so well known is how flows from the lower to the upper layer render the separation between these layers less than absolute.

Is the border porous between the globalised world of the software industry and life within Bangalore's slums? Or is the extent of movement small between them because a wall has come up? Studies of social mobility are addressed to these questions. These studies examine the fate not of an entire city or even an entire slum, looking instead of the average, at outliers and exceptions (Gladwell, 2008). If the number of exceptions is small – if very few slum dwellers are able to cross over, becoming part of the higher-end services set, doctors and engineers and the like – then the prognosis for future inequality is grim: the divide brought into being by structures is likely to become entrenched; two widely different Indias will be the result. If, on the other hand, the exceptions to the trend are many; if dozens of Bangalore slum dwellers have become, or are on the way to becoming, high-end services types, then things look better in terms of future segmentation. In a country where social mobility is high, equality of opportunity will over time help abate inequality of assets and incomes.

Little is known still about the extent to which India is or is not a socially mobile society. This is a relatively new field of study in India and other developing countries. Structural explanations, which deal with aggregates and averages, do not help one come to grips with outliers and exceptions. In industrialised countries, where social mobility has been studied rigorously for a longer time, including through carefully constructed longitudinal surveys, relatively more is known about the extent of intergenerational mobility. There is little agreement even in these contexts, however, about why different outcomes arise and what factors are to account for the trends observed.

Investigators have compared individuals' social *origins* – most often examined in relation to their parents' social class, occupational status, income, or education – with the individual's own attainment

(*destinations*) expressed in similar terms.<sup>2</sup> Different explanations have been examined and found to have varying degrees of influence in diverse contexts. Researchers have found, for instance, that ‘IQ cannot explain why children from less privileged social strata systematically perform more poorly than others or why children from privileged families systematically perform better’ (Esping-Andersen, 2005, p. 149). Education can certainly help raise social mobility prospects, but the effects of education are contingent on a host of other factors, including early childhood nutrition and child rearing practices, race- and neighbourhood-related factors, school quality and pre-school programmes, personality traits, health conditions, connections, and cultural capital.<sup>3</sup>

Calculations by Bowles, Gintis, and Groves (2005, p. 3) show, however, all these factors taken together explain no more than *one-quarter* of the observed intergenerational correlation in earnings. Since the rest of the explanation is missing, ‘the transmission of economic success across generations remains something of a black box’.

Much less is known about the extent of and factors responsible for social mobility in the Indian context. Initial examinations provide indication that parents’ and children’s earnings may be even more closely correlated – mobility may be lower and opportunity structures more impermeable – in developing countries compared to the West.<sup>4</sup>

Few large-sample projects are available for India that compare sons’ and fathers’ educations or occupations (e.g., Asadullah & Yalonetzky, 2012; Jalan & Murgai, 2008; Kumar, Heath, & Heath, 2002a, b; Majumder, 2010; Motiram & Singh, 2012). Because longitudinal data are not available, such studies are limited to making cross-sectional comparisons, examining all fathers and all sons (or daughters), regardless of cohort differences.

Disparate conclusions have resulted from these studies. On the one hand, Jalan and Murgai (2008, p. 12) find encouragingly that ‘Inter-generational mobility in education has improved significantly and consistently across generations. Mobility has improved, on average, for all major social groups and wealth classes.’ Similarly, Azam and Bhatt (2012) find ‘significant improvements in educational mobility across generations in India’. On the other hand, Kumar et al. (2002b, p. 4096) conclude that ‘there has been no systematic weakening of the links between father’s and son’s class positions ... The dominant picture is one of continuity rather than change’. In the same vein, Majumder (2010, p. 463) uncovers ‘strong intergenerational stickiness in both educational achievement and occupational distribution’, especially among Scheduled Castes (SCs) and Scheduled Tribes (STs), both historically marginalised groups,<sup>5</sup> noting how ‘occupational mobility is even lower than educational mobility’.

Some analysts have looked within specific fast-growing sectors to find evidence of social mobility in India, for instance, they have examined entry to engineering colleges or India’s booming software industry. These studies support the less encouraging view reported above, finding that relatively few individuals from poorer households or rural backgrounds have managed to secure positions as software professionals (Krishna & Brihmadeseam, 2006); and that ‘the social profile of information technology workers is largely urban, middle class, and high or middle caste’ (Upadhyaya, 2007, p. 1863); because birth within the ‘educated, professional, urban middle class’ overwhelmingly privileges new entrants (Fuller & Narasimhan, 2006, p. 262). The earliest known study of this genre was conducted by Rajagopalan Singh (1968, p. 565). Looking at the social background of entry-level students at an elite engineering institute (one of the Indian Institutes of Technology, or IITs), they found that ‘factors inherent in the structure of society ... prevent certain sections from taking advantage of the new educational opportunities’, including women, Muslims, SCs and Scheduled Tribes; and, significantly for the present analysis, people whose parents had low-levels of education or earned their livings in low-skilled occupations.

More upbeat conclusions about making the leap from a slum to high status have been provided, for example, by Kumar et al. (2002a, p. 2985), who conclude, on the basis of a data set representatively nationally of Indian voters, that ‘for many people there has been long-range upward mobility from the lowest ranks of the society to the highest. In that sense, India has been a land of opportunity’. Mainstream media in India helps bolster such a rising-tide image, from time to time highlighting a rags-to-riches story.<sup>6</sup>

Big cities, where wealth is growing fastest in India, provide a useful location for furthering these investigations. Comparing households who have lived within 14 Bangalore slums for different numbers of generations, we shed some new light upon the vexed and still open question of social mobility in India. That trends in other large Indian cities are not very different from the ones reported here is attested to by other scholars' studies that we later review.

### Investigating Social Mobility in Bangalore Slums

No one knows precisely how many slum settlements there are in Bangalore – neither the city government, represented by the municipal corporation, nor any other government department charged with responsibility for slums. Nair (2005, p. 141), in a magisterial examination of historical and contemporary trends in Bangalore, noted how 'estimates of the number and growth of slums in the city have ranged from ... an early assessment that 10 percent of the city population lived in 159 slums, to [a later] suggestion that 287 declared slums accounted for 13 percent of the city's population ... In the late 1990s, there were at least one million people (20% of the city population) living in slums.' Other, more recent, estimates have counted anywhere between 400 and 1,000 slums.

Part of the problem arises because of data gaps and definitional inconsistencies, making it difficult to arrive at reliable estimates and especially to make comparisons across cities or over time.<sup>7</sup> A wide spectrum of human settlements was included within the definition of slums adopted by the national census of 2001, which for the first time separately assessed the slum population in India. Three categories of slums were identified:

- (i) All specified areas in a town or city *notified* as 'slum' by a state or local government;
- (ii) All areas *recognised* as 'slum' by a state or local government, which may have not been formally notified;
- (iii) A compact area of at least 300 population or about 60–70 households of poorly built congested tenements, in unhygienic environment usually with inadequate infrastructure and lacking in proper sanitary and drinking water facilities.

While slums of categories (i) and (ii) exist on official records, category (iii) slums are of a different type. Such types of slum settlements – neither notified nor recognised – are springing up all the time, often without well-known name or other indication of stable existence. They rarely form part of government records or city maps, so are harder to pin down, far less enumerate.

Most survey-based research has tended to focus, consequently, upon the first two categories of slums. While hard to avoid, selecting study sites in this manner has a cost in terms of representativeness. Official processes can take notoriously long to complete; several years – and many localised political exchanges<sup>8</sup> – transpire before a slum settlement is officially recognised (thereby strengthening residents' claims for awards of land titles and infrastructure projects of different kinds). Obtaining security of tenure is a leading priority of slum dwellers (Dewit, 2001; Mahadevia, 2010). Battles to obtain a reasonably secure foothold consume new migrants and other residents of category (iii) slums. But such vulnerabilities are not so all important within longer-established, officially recognised settlements of the types we studied, where 'incremental house improvements have transformed huts into dwellings made of durable materials, and thus de facto security of tenure is higher' (Schenk, 2001, p. 45). It takes generations sometimes for these transformations to occur.<sup>9</sup>

Studying households in officially recognised or notified slums amounts, therefore, to illuminating a *most-likely* scenario: being less concerned than other slum dwellers about the imminent risk of displacement, residents of category (i) and (ii) slums are more likely to aspire to and attain significant upward mobility.

Fourteen slum settlements were selected for this study in the following manner. First, the study team obtained from the Bangalore municipal authority the list that it maintains of slums in this city. These are lists of category (i) and category (ii) slums. We further categorised each slum in terms of a number

of parameters, including number of years in existence, distance from three commercial hubs,<sup>10</sup> poverty ranking as determined by local experts consulted for this purpose, and social and religious composition. Our initial sample included slums ranked variously high, low, or medium on the first three criteria, yielding a small number of sub-categories. The final selection was made by drawing randomly from within each sub-category.

Field investigations were carried out by a locally recruited research team, several among whom live within similar (though not the same) slum communities.<sup>11</sup> Training included several rounds of practice interviews, using a pre-tested set of instruments. Every sixth household was selected for interviews, conducted during times of day – early mornings and late evenings – when the chances of finding at least one adult member were the greatest. The team encountered only a handful of refusals.

### Slums and Slum Dwellers: Some Characteristics

SCs, STs, and religious minorities make up a greater proportion of the population of these slum settlements than they do of the entire population of Bangalore.<sup>12</sup> One settlement is composed entirely of SC and ST households. In addition, SCs and STs constitute the majority population of several other slum settlements. Muslims and Christians constitute large proportions of the population of other communities. Households selected at random from within these communities are consequently predominantly Scheduled Caste (47%) and Scheduled Tribe (12%). In addition, 15 per cent are Muslims, and 11 per cent are Christians.

Household size is generally small: more than three-quarters of all households have between three and five members.<sup>13</sup> The median number of household members is four, with 35 per cent of all households being of this size. Households with more than six members constitute less than seven per cent of the total, and these are usually extended households, of which elderly parents, brothers, or in-laws also form part. The average age of the male head of household is 41 years and that of the female head is 40 years.

Twenty-five per cent of all households are headed by single adults, of which the greater part consists of single males. Single-female-headed households constitute a little more than eight per cent of the total; the rest, 17 per cent, are single-male-headed households.

Gender differentials in education are small within these slum communities. Male household heads have, on average, 8.7 years of school education; the average among female heads is only marginally lower at 8.5 years.

#### *Not Recent Migrants*

One of the most revealing findings concerns the length of time that people have spent within these Bangalore slums. In no more than 152 households – a little over 10 per cent of all interviewed households – was the adult male (or female) a first-generation migrant to Bangalore. Even these first-generation migrants are not recent arrivals from rural areas; they have lived in Bangalore for an average of 18 years. A total of 147 households are second-generation Bangalore residents, another 131 are third-generation residents, while the largest number – 1,011, or a little more than 70 per cent of all respondents – have lived in Bangalore for *four or more generations*.

This finding is worth remarking upon for at least two reasons. First, it shows how entering as well as escaping an established slum is not an easy task. Relatively few new migrants move in the first instance into slums, especially officially notified ones, and hardly any older slum residents move out; most live in the same place generation after generation. It is possible that some individuals and households who have achieved uncommonly high economic gains have moved out of slums, depriving our sample of its upper tail, but multiple parts of the evidence commonly indicate that such instances are uncommon, if not rare. We inquired from respondents about neighbours who lived on either side of the respondent's home, finding that hardly any neighbour moved out of these slums in the five years preceding this inquiry. Further probing revealed that those few who had moved out had simply relocated to another slum or to another part of the same slum settlement.

Second, the observation that people have lived their entire lives within these slums, although for varying numbers of generations, provides us with one metric (among several) for examining upward mobility. If living in a city like Bangalore conveys an economic advantage, then it seems reasonable to expect that higher-generation residents would be better off compared to first- and second-generation ones.

### *Investing in Boys' (and Girls') Education*

Slum households invest heavily in children's education, a finding that studies in other Indian cities have also recorded,<sup>14</sup> noting how slum dwellers have developed 'the widest possible portfolio of economic activities, involving all members of the family, except children, whom they try to send to school, as their only ticket to future upward mobility' (Gooptu, 2011, p. 44).

Living in Bangalore brings people, even poorer ones, within sight of an array of higher-paying career opportunities. Thirty per cent of all respondents aspired that their child should become a medical doctor; another 17 per cent mentioned engineer or software engineer as the aspiration for their child; while 15 per cent mentioned senior government official. 'Own business' was mentioned by another 10 per cent. No more than 10 per cent of all parents mentioned trades, such as electrical or plumbing repair, carpentry, tailoring, or baking and cooking as the aspiration for their children, even though large numbers of these parents are currently engaged in these trades.

The vast majority of parents aspire for their children to rise higher than themselves. The spending priorities of slum households reflect these aspirations. Children's – both girls' and boys' – education is the number one spending priority for as many as 513 households (35%), with home ownership following close behind (32%).

Girls as well as boys are expected to take up jobs, contributing to their households' finances.<sup>15</sup> On average, boys acquire 12 years of formal education, and girls study for two fewer years, with a few among them moving further ahead.

Slum children are more educated than their parents. They also attend higher-quality schools. Only 13 per cent of slum parents attended English-medium schools, for instance, but almost four times as many sons and daughters – nearly 50 per cent – have attended (or are currently attending) English-medium schools.

Very few young people go on to attend college. Among men aged 21–30 years, no more than seven per cent have 15 or more years of formal education. Among women of the same age-group the corresponding percentage is higher, though still a minority: 11 per cent. There are more girls than boys entering higher education, perhaps because there is greater pressure on boys to start working and earning a living. Most 21–30-year-olds have joined the work force. Men with high-school or lower education tend to ply the same trades and practise the same occupations as their fathers; others who have a college education move further ahead but still only to a limited extent.

### **Assessing Social Mobility**

We examined social mobility in alternative ways, combining a variety of methods. First, we examined occupational mobility by looking at the occupations of grandfathers, fathers, and sons within the same household. Second, we compared across slum households who have lived in slums for different numbers of generations, examining their occupation status, average incomes, and asset holdings. Third, we implemented the Stages-of-Progress methodology (discussed below), investigating the nature of improvements (or downturns) experienced by different households during the 10-year period preceding this survey.

Each of these modes of inquiry produced a common verdict of limited and precarious upward mobility. In spite of having lived in this city for multiple generations, the men and women of Bangalore slums make their livings in most part by providing low-skilled services and plying low-skilled trades. Informal sector occupations are most common, as studies in other Indian city slums have also reported.<sup>16</sup>

*Occupational Mobility across Generations*

Living in Bangalore for additional generations should ordinarily help people make greater advances. However, the data show otherwise: people who have lived in Bangalore for different numbers of generations do not practise vastly different trades. Table 1 provides comparisons of occupation types for male heads of households, while Table 2 does the same for female household heads.<sup>17</sup> Occupation types mentioned by at least one per cent of all respondents are included in these tables.

The men of these communities work as plumbers, painters, coolies, auto-rickshaw operators, drivers, carpenters, tailors, vegetable sellers, 'daily wage' persons, security guards, cleaners, salesmen, welders, factory workers, petty contractors, mobile phone technicians, and call-centre operators. The higher the level of technology involved in their work, the more people earn, in general. Mobile phone technicians and call-centre operators tend to earn considerably more than security guards and coolies, but relatively few people are employed in such higher-paying jobs.

Notice in Table 1 how the dispersion of occupation types does not change a great deal across columns representing different generational lengths of time. While a somewhat higher percentage of first-generation residents work as construction workers and coolies (earning relatively small amounts), a somewhat higher percentage also work as office clerks (earning higher amounts).

Women's self-reported occupations primarily fall within two broad categories: housewife and 'house-keeping', with the latter term referring to paid positions of domestic servants. Such housekeepers earn monthly amounts ranging between Rs.500 and Rs.2,500 (\$10–50), depending on how many hours they can afford to work outside their homes. Table 2 shows how 'maid' (or house-keeping) is the dominant occupational category among female household heads of all generational types, with home-based embroidery and sewing coming next, followed closely by construction labour.

Younger women – most of whom are not represented in Table 2 (since they have not yet become household heads) – are less likely to practise the same occupations as their mothers. Attending schools for longer periods compared to their mothers, younger slum women have made the most notable advances in terms of social mobility. Those few who have acquired higher secondary or college educations work mostly as secretaries, garment workers, salesgirls, and call-centre operators. Many are housewives, although none is involved in 'house-keeping'.

**Table 1.** Principal occupations of male household heads

Occupation types	Length of stay in Bangalore (number of generations)			
	First generation	Two generations	Three generations	Four or more generations
<i>N</i> =	150	143	128	1008
Carpenter/electrician/plumber	25%	31%	31%	24%
Security guard	3%	10%	11%	11%
Office clerk	15%	10%	7%	10%
Construction worker/coolie	14%	14%	10%	9%
Home-based business	7%	4%	9%	7%
Vegetable, flower, or fruit seller	3%	3%	7%	6%
Shop assistant	8%	4%	4%	5%
Factory worker	4%	1%	2%	5%
Commercial driver	4%	3%	2%	3%
Teacher	3%	4%	2%	3%
Personal driver	0%	1%	0%	1%
Tailoring/embroidery	0%	0%	3%	1%
Shop owner	0%	0%	0%	1%
Cook	0%	1%	0%	0%
Meat seller	1%	1%	1%	0%
Potter/laundryman/cobbler	1%	0%	0%	0%



**Table 2.** Principal occupations of female household heads

Occupation types	Length of stay in Bangalore (number of generations)			
	First generation	Two generations	Three generations	Four or more generations
N=	150	143	128	1008
Maid	33%	39%	32%	31%
Tailoring/embroidery	11%	12%	16%	12%
Construction worker/coolie	20%	10%	14%	12%
Office clerk	5%	3%	8%	6%
Carpenter/electrician/plumber	5%	8%	8%	6%
Personal driver	2%	4%	5%	6%
Potter/laundry/cobbler	2%	2%	1%	4%
Home-based business	3%	3%	1%	3%
Factory worker	1%	1%	3%	3%
Shop owner	2%	2%	1%	3%
Commercial driver	4%	3%	3%	2%
Catering/restaurant	4%	1%	1%	2%
Teacher	0%	2%	1%	2%
Vegetable, flower, or fruit seller	3%	2%	0%	2%
Cook	0%	1%	0%	1%
Meat seller	0%	0%	0%	1%
Nurse	1%	0%	0%	0%
Shop assistant	2%	0%	0%	0%

Younger men have not, however, made similar advances in any considerable numbers. Table 3 provides data related to the occupations of the current male head of household, his father, and his grandfather, tracing three generations within the same household, as recalled by respondents.

Some occupations which were quite common two generations ago have become less common at the present time. One-third of all grandfathers made a living by selling meat, vegetables, fruit, or flowers, but only 14 per cent of fathers practised, and very few sons (4%) presently engage in this type of occupation. Another type of occupation practised by nearly one-half (46%) of all grandfathers, who served as carpenters, plumbers, or electricians, after rising among fathers, has declined among sons – no more than 21 per cent of whom still practise these trades, still a fairly large number.

In place of these two proportionally declining occupation types, some others have become prominent. Three occupation types – security guard, office worker or shop assistant, and construction worker

**Table 3.** Intergenerational occupation change among males

Type of occupation	Grandfather	Father	Male head
Carpenter/electrician/plumber	46%	52%	26%
Security guard	1%	3%	11%
Office clerk/shop assistant	1%	4%	10%
Construction worker	1%	4%	10%
Nursing	9%	6%	6%
Cook	1%	2%	5%
Personal driver	2%	2%	5%
Commercial driver	0%	1%	4%
Meat, vegetable, flower, or fruit seller	33%	15%	4%
Home-based business	1%	1%	3%
Factory worker	1%	1%	3%
Shop owner	2%	3%	2%
Tailoring/embroidery	1%	2%	2%
Teacher	1%	0%	1%

or coolie – have a prevalence rate of 10 per cent or higher among all current male heads of household, rising from a very low base among grandfathers.

Occupational mobility, though visible, is thus of a limited kind. Three generations in a city, accompanied by rapid economic growth, buoyed in the case of Bangalore by the software boom, have resulted in slum men and women working no longer primarily as carpenters or vegetable sellers but, instead, as salespersons, drivers, security guards, shop assistants, and secretaries. Further inquiries revealed that the majority of these new occupations are informal in nature and not highly paid.

Slum dwellers have been unable to connect with better opportunities. No one in these 14 slums is a doctor, lawyer, or software professional. Making matters worse, hardly any slum resident is preparing to take up such occupations; very few even complete an undergraduate degree. If considerable numbers of people were, in fact, becoming doctors or engineers or lawyers, thereafter moving out of slums, then one should expect to find among current slum residents more than a few students preparing for such careers. The fact that not one young man or woman in the surveyed households is a medical college or business school or law school student, and no more than two are studying engineering (and that, too, at a low-ranking local college), provides further indication of a limited set of prospects. Similar conclusions resulted when social mobility was examined in other ways.

### *Incomes and Assets*

Multiple household members work at multiple low-paying occupations. Estimates of household income were arrived at by asking respondents separately in respect of every earning member and each separate earning source. The average self-reported monthly household income was Rs.7,928. Monthly incomes of 345 households were less than Rs.4,000, while 196 households earned more than Rs.12,500 per month. Table 4 presents income data arranged by numbers of generations spent in Bangalore.

Economic circumstances tend to improve somewhat as people stay for longer periods within the city. Second- and third-generation slum residents have higher average incomes compared to first-generation residents. However, these income gains tend to taper off after additional generations. Compared to second-generation residents, third-generation residents are not doing a great deal better, and fourth- and higher-generation slum residents are actually worse off, on average, compared to third-generation ones. The proportion living in poverty is highest among fourth- and higher-generation residents.<sup>18</sup>

A similar picture emerges if we look at assets. The last column of Table 4 reports a summary measure for asset ownership. Before discussing how this index was constructed, let us look at some individual assets. Kerosene or gas stoves are owned by nearly every slum household. Television sets, pressure cookers, and electric fans are the other common asset types, with more than 80 per cent reporting ownership of each of these assets. Another commonly possessed asset is a mobile phone. The least common asset types are cars, tractors/trucks, and agricultural land, possessed by less than one per cent of all slum households. Bicycles or motorcycles/scooters are also possessed by fewer than 20 per cent of these households. These figures show that in terms of assets slum dwellers are worse off than the average city resident. Shukla (2010), who reported asset holdings in 2004–2005 for the

**Table 4.** Income, poverty and assets

Number of generations in Bangalore	Percent of sample	Average monthly household income (Rs.)	Interquartile range (25%–75%) (Rs)	Percent below poverty line	Asset index score
First	10%	7,158	6,000–16,000	10%	4.43
Second	10%	7,521	6,500–19,000	11%	4.95
Third	9%	8,118	5,500–14,000	11%	5.18
Four or more	71%	8,023	6,000–15,000	14%	4.65

biggest 20 Indian cities, has noted how, on average, 23.6 per cent of residents in these cities own cars (compared to less than 1% in our Bangalore slums); 64 per cent possess refrigerators (compared to 6% in these slums); and 59 per cent possess a motorcycle or scooter (compared to 17%).

Our asset index was constructed by adding together a household's scores on the following, most common, asset types, scoring a 1 for each asset that this household possesses and a zero otherwise: refrigerator, washing machine, music system or CD player, motorcycle or motor scooter, DVD player, television, mobile phone, dressing table, wardrobe. We added to this number the total number of fans and pressure cookers possessed by this household. The resulting number was the household's score on this asset index.<sup>19</sup>

The last column of Table 4 shows that the average household score on this asset index is 4.7 points, ranging from a high score of 13 points to a low score of zero points. Like average incomes, asset index scores also rise slightly from first- through third-generation residents, but, plateauing thereafter, fall somewhat among higher-generation residents.

Thus, whether we look at occupational mobility (across generations and within families) or at assets and incomes, quite similar conclusions emerge: Some gains have been made across generations, but these gains are generally quite small. Even these small gains are precarious in nature.

### *Upward and Downward Movements*

We employed the Stages-of-Progress methodology in order to track retrospectively the material statuses of different households. Developed initially in 2002, this methodology has been used to investigate poverty dynamics in different countries. Applied within diverse community settings, rural and urban, with the participation of the people concerned, it helps identify – relatively quickly, reliably and cost-effectively – the extent of movements into and out of poverty and the reasons associated with both types of poverty flows. Briefly, Stages-of-Progress involves implementing the following steps.<sup>20</sup> Sequentially acquired assets and capabilities constitute progressively higher scores on a multi-point scale. In the Bangalore case, these scores ranged from a low of 1 (the household can barely afford to obtain food, reported by six households in all), to a median figure of 5 (have the capacity to afford food, shelter, clothing, private school fees, and can repay debts on a regular basis, reported by 452 households) to a high score of 8 (reported by 15 households). By asking about a household's stage of progress for the present time, and separately, for 10 years ago, we could assess which households had progressed economically and which others had suffered reversals of fortune. Detailed interviews with the households concerned helped elicit common reasons associated, respectively, with getting ahead and falling behind. Table 5 reports the results.

Notice the relatively small differences in these scores across residents of different generations. Similar to what we had noted earlier, Stages-of-Progress scores are not widely different across generational vintages. Once again, third-generation residents are somewhat better off compared to second- and first-generation residents, but fourth- and higher-generation residents are a little worse off.

**Table 5.** Upward and downward movements

No. of generations in Bangalore	Stage of progress at time of survey(A)	Stage 10 years prior (B)	Change (A–B)	Percent of households who moved up (A>B)	Percent of households who moved down (B>A)
1st generation	4.6	3.7	0.9	64%	13%
2nd generation	4.8	3.7	1.1	54%	12%
3rd generation	4.8	4.0	0.8	59%	11%
Four or more generations	4.5	3.8	0.7	64%	13%
Average	4.58	3.75	0.83	63%	13%

The third data column reports increments in material status over the 10-year period, 2000–2010. While residents of different generational vintages have all gained in general, the extent of this improvement is quite small (less than one stage on average). Tiny improvements were experienced by a total of 631 households (43%) whose scores went up by only one stage. Another 20 per cent improved their economic situations by two stages. Such people, who could not earlier afford to acquire essential food or clothing on a regular basis, are now able to do so, but they have not gone much further ahead. Only 19 households (1.5%) experienced more extensive upward movements – of three or more stages – the kinds that represent a move to relative prosperity. Concurrently, as many as 197 households (13% of the total) suffered reversals in economic status, becoming worse off than 10 years earlier.

Why do some slum households move upward, however slightly, while other households in the same slums regress? Comparing across households who have advanced – and others whose economic condition has deteriorated – helped identify the factors that distinguish between these groups.

Household size does not vary significantly between advancing and retreating households. Education levels of the male and female heads are also not significantly different. Initial occupational status also does not help explain the difference between those who got ahead and others who fell behind. Households' caste categories are also unrelated to changes experienced over time. Proportionately as many SCs and STs have advanced or retreated as Other Backward Castes and upper-caste households.

Interestingly, where they live – further from or closer to the city centre – also makes relatively little difference to these outcomes. Ten-year improvement scores are not vastly different across slums located at different distances to the nearest city centre. Much as an earlier survey of Bangalore slums found, 'the notion that improvements would be greater in slums located in the core of the city ... was not borne out' by our results (Ramachandran & Subramanian, 2001, p. 78).

### *Vulnerability and Health*

More than household characteristics or slum locations, events of different kinds are closely associated with the observed 10-year changes. Over time, households face different combinations of adverse and positive events (Krishna, 2010). Adverse events – a loved-one's illness, the death of a spouse – tend to pitch families into a downward spiral. But there are also positive events: someone acquires education and lands a job; someone else obtains a worthwhile supply contract. The buoyancy produced by positive events is offset, however, when families experience negative events. The balance of events – positive and adverse – that is experienced by a family determines whether it will climb up, go down, or stay in place.

Illnesses, accidents, hospitalisations, deaths, and marriages are the adverse events that have mattered most within these slums. Compared with households whose economic conditions improved or remained the same, such adverse events occurred more frequently among households whose economic status has deteriorated. Average expenditures on health care were substantially higher among households who suffered reversals of fortune. On average, a slum household spent Rs.13,415 on health care over the 10-year period preceding the survey. But 10-year medical expenses were 65 per cent higher among households who experienced downward movements (Rs.22,180). The incidence of regular medical outlays on account of chronic ailments is also higher among these households. Astonishingly, medical expenses were also higher among the poorest compared to the richest slum households (Rs.17,450 v. Rs.14,770).

Illness is a major cause of impoverishment. Households in slums are more vulnerable than others to injuries and illnesses on account of a combination of factors, including poor sanitary conditions, malnourishment, and workplace safety and health risks (Geetha & Swaminathan, 1996). Health care, most often paid for in cash, is neither reliable nor cheap. Heavy expenditures on treatment impose longer-term costs when slum households sell assets or take on usurious debts (Amis & Kumar, 2000).

Providing financial protection against such adverse events is essential for protecting future incomes, providing a bedrock of support for slum families' upward mobility strategies. Yet, financial support,

especially from institutional sources, is particularly hard for slum dwellers to access. Lacking institutional support, the story of progress is too often one step forward followed by two steps back.

### Weak Institutional Connections

People in slums have, over the course of multiple generations, incrementally built somewhat better lives for themselves. Much of this achievement has been obtained by dint of personal effort, supported in part by families and close friends. The limited resources available within these networks tend to restrict what slum individuals can usually achieve. Institutional support is characterised by near-absence. To illustrate, we examine three crucial aspects: obtaining finance and credit, acquiring job-related skills, and making connections with people of influence.

#### *Finance and Credit*

The greatest proportion of expenditures on health care and on funerals and marriages are made either as out-of-pocket expenses – through dipping into one’s own or one’s relatives’ and friends’ accumulated savings – or they are financed by taking loans from private moneylenders. As shown in Table 6, slum dwellers are unable to gain access to institutional finance for these expenditures (e.g. health care, funerals, marriages) or for those made on home ownership or business expansion.

While out-of-pocket expenses on health care, marriages, and funerals are predominant as well among non-slum populations, albeit perhaps not to the same extent – for instance, 5.1 per cent of non-slum urban households in India had health insurance in 2005 compared to only 1.8 per cent of slum households, as indicated by a nationwide sample survey<sup>21</sup> – the story in regard to home financing and business expansion is qualitatively different. As many as 606 of these 1,481 households (41%) own the homes in which they live. More than 70 per cent of these households possess official papers establishing ownership of the land on which their homes were built. Yet, hardly any among these households was assisted by institutional finance. Home-owning households spent an average amount of Rs.117,800 in order to build or purchase their homes. Nearly 45 per cent of the total purchase amount was paid from personal savings, another 21 per cent was paid from loans provided by family and friends, and 28 per cent was obtained from private moneylenders – making a total of 94 per cent. Thus, less than six per cent of the total amount paid for home ownership was obtained from institutional sources of any kind (including government agencies, NGOs, employers, and banks). Data from the national survey referred to above show, similarly, how only five per cent of slum dwellers had availed themselves of institutional sources of home financing in 2005. In comparison, more than three times this proportion, 18 per cent, of non-slum households availed themselves of institutional home finance.

Not just for homes, but also for other financial needs, slum residents are predominantly dependent upon personal and non-institutional resources. Very few among these Bangalore slum residents transact with banks. A total of 253 households – fewer than 20 per cent of the total – reported making

**Table 6.** Sources of finance

	Marriages	Funerals	Health care expenses	Home buying, building, or leasing
Moneylenders	49%	42%	28%	28%
Personal savings	36%	42%	54%	45%
Neighbours	5%	4%	5%	4%
Relatives	4%	6%	5%	7%
Friends and family	3%	4%	5%	10%
NGOs	1%	1%	0%	2%
Banks, insurance companies, and other institutions	0%	0%	0%	3%
Employers	0%	0%	1%	1%

regular monthly savings, amounting on average to just above Rs.500 per month. Of these 253 households, as many as 134 households place their savings with chit funds, and another 66 households tucked their savings under mattresses or elsewhere within their homes. Only 42 households, less than three per cent of the total, deposited their savings in bank accounts.

Building better connections with institutional credit is essential. It will reduce the prevalence of private moneylenders, lower the burden of usurious debt, and help slum dwellers more effectively avoid the downward pull into poverty. Still more can be done by strengthening institutional connections in other ways, including through the provision of skills development and career advice.

### *Job-related Skills*

Table 7 shows how hardly any slum resident has been able to use institutional resources for acquiring job-related skills. The vast majority of working adults – 95 per cent of men and 94 per cent of women – have learned their trades and acquired their skills in informal ways, via on-the-job learning and apprenticeships.

Institutional support is weak in yet another sense: less than two per cent of slum dwellers were provided with contacts or career advice or assisted in their job search or by any NGO, social or religious body or government institution, and less than one per cent could get help from a private consultant. Non-institutional means of gaining information and access were utilised by more than 95 per cent.

Because facilitating institutions are not at hand, slum residents are forced to resort to their own devices. Thrown back once again upon social networks and personal resources, they face a low glass ceiling in terms of career prospects. Such preparation and skills training as can be accessed from within the slum have enabled people to advance to their current occupations – and no further. Large numbers of slum dwellers end up practising the same occupations as their parents and other relatives; clusters of similar occupations within particular slums provide evidence of ‘localised economies’ (Benjamin, 2000).

### *Information and Access*

Information and access are at a premium within slums. Hardly any slum dweller has access to people with influence (Table 8). Once again, some points of comparison are provided by the nationally representative sample survey, referred to above. While only 17 per cent of our Bangalore slum households have any connection with school teachers (as acquaintances, friends or relatives), the corresponding proportion among non-slum urban households is 42 per cent. Similarly, while only two per cent of Bangalore slum households know a doctor, nurse or other medical professional, 18 per cent of non-slum urban households know such a person as acquaintance, relative or friend. The corresponding proportions in the case of municipal councillor or member of the state legislative assembly (MLA) are three per cent in slums v. 13 per cent elsewhere.

The slum dwellers we interviewed emphasised frequently the handicaps that they have faced on account of weak institutional connections. Asked about the kinds of supports they most desire to obtain, a majority mentioned better schools, educational and housing loans on reasonable terms, vocational training, career guidance, and infrastructure improvements. Very few have actually received

**Table 7.** Acquiring job-related skills (share of all working men and women)

Type of skills training	Working men	Working women
Vocational training programme	3%	4%
School/academic institution	2%	3%
Informal training	50%	50%
None	45%	44%

Table 8. Connections with people of influence

Intensity of affiliation	School teacher	Lawyer	Doctor, nurse, or other medical professional	Factory owner	Factory worker	Labour contractor	Newspaper reporter	MLA	Municipal councillor	Policeman
Do not know	83%	99%	97%	95%	94%	93%	100%	98%	98%	98%
Acquaintance	13%	1%	1%	4%	6%	6%	0%	2%	1%	1%
Friend	3%	0%	1%	0%	1%	2%	0%	0%	1%	0%
Relative	1%	0%	0%	0%	0%	0%	0%	0%	0%	0%

assistance in any of these forms. Given these experiences, no more than two per cent of all respondents expected to obtain help (in a variety of situations about which we asked) from any political party, NGO, government department, or other institution.<sup>22</sup>

### **Conclusion: Stuck in Slums**

The novelist, VS Naipaul, once compared Indian society to the layers of an onion. The highest layers have become richer with the advent of globalisation, but in the lowest urban layers, slums, shanties, and squalor remain. Is this stratification permanent?

Our findings provide some limited grounds for optimism but, on the whole, continuity trumps change. The majority of households have lived in slums for multiple generations. Slum residents typically work hard, often taking up multiple jobs, limiting family size, and investing heavily in education. Indeed, children's education is their highest-priority expenditure. There is some economic improvement across generations, but the extent of improvement is small on average, and many families have experienced reversals of fortune.

Informal occupations predominate, which is not surprising. The growing informalisation of the Indian economy has been richly documented; 86 per cent of the employment generated between 1999 and 2005 was in the informal sector (Sanyal & Bhattacharya, 2009). Still, it is hard to understand why, while living in Bangalore, slum residents were unable to capture any part of the expansion in better paying jobs, including within the fast-growing information technology sector.

Structures account for one part of the explanation. Slums exist and are growing alongside apartment towers because broader forces in the international economy and national politics have led India along a particular growth path that produced a bimodal expansion of employment opportunities. Structural explanations show how a divide has come to exist. A complementary institutional explanation is essential for understanding why individuals do not get across the divide in abundant numbers: Agency can help undo the work of structures if social mobility is high, if the divide between social strata is permeable.

This evidence shows how in the case of Bangalore, and as well in other Indian cities examined above, the wall dividing the upper and lower layer is not porous; few individuals are able to make it across. There is little upward mobility within Indian cities, a situation that has in large part resulted on account of multiple institutional disconnections.

Writing about the situation prevailing in the 1980s, Manor (1993, p. 10) observed how 'slum dwellers in Bangalore have been largely unable to make use of the city's universities. Their encounters with bureaucrats almost always lead either to trouble or official inaction ... Their experience with the courts is virtually non-existent ... The city's poorest residents have next to no contact with the press ... The government provides almost nothing by way of medical facilities.' More than 20 years later, this situation does not appear to have improved a great deal. Because they cannot usually gain access to resources (such as information, credit, contacts, skills training, safety nets, and the like) from institutions (such as banks, NGOs, and government agencies), slum residents are forced back upon what they can individually muster from friends, family, and personal networks, resulting in limited prospects.

It is not Bangalore alone where a 'stuck in place' situation is prevalent within slums. A similar state of affairs – involving low upward mobility, high vulnerability, and institutional disconnection – prevails within other Indian cities, as Jha, Rao, and Woolcock (2007), Dewit (2001), Harriss (2005), and Mitra (2006) have separately documented. Studying slum communities in Pune, another city buoyed by the software boom, Bapat (2009, p. 19) observed how, over the period 1976–2003, 'most of the slum communities surveyed saw little or no increase in their real income or in improved job opportunities – and little possibility of getting accommodation outside the slums. Longer urban experience did not necessarily ensure access to better opportunities ... Children tended to ply, by and large, the same trades and occupations as their parents.' A study of slum households in Mumbai found 'more than four-fifths had been staying in these slums for over 10 years ... 41 per cent were



daily workers, most employed as cleaners of roads and sweepers, and over one-third were in service, mostly as maids, helpers and drivers' (Bhatia & Chatterjee, 2010, p. 24). Following slum households over the period, 1973–1992, Ramachandran and Subramanian (2001, p. 72) found how, despite the passage of nearly 20 years, 'the nature of employment of the slum population did not appear to have undergone any positive change'. Mitra (2010, p. 1388), studying four Indian cities – Jaipur, Ludhiana, Mathura, and Ujjain – found similarly that the probability of experiencing upward mobility is not significantly higher among longer-duration migrants.

All of these studies were conducted in category (i) and (ii) slums, with longer-established and more secure homes, such as the types examined here. Even within such slums – the most-likely cases – the case for upward mobility is notably weak.

Slum dwellers earn their livelihoods by providing a range of services to the city economy, 'lubricating and driving urban growth and also keeping it manageable and relatively inexpensive' (Mukhopadhyay, 2006, p. 879). The availability of such low-paid personal services helps make a large Indian city's economy competitive in terms of attracting highly skilled professionals. If Bangalore's richer inhabitants were to suddenly stop receiving the services of slum dwellers, if they had to tend their own lawns, cook their own food, do their own groceries, clean their own homes, type their own notes, arrange their own appointments, and drive their own cars, especially in rush-hour traffic, would so many globally mobile professionals continue to live and work in Bangalore? The continuing divide – between high-end services and slums – helps attract globally valued talent at less than globally competitive salaries.<sup>23</sup> The availability of low-cost personal services is at least partly responsible for this trend.

It may not have been anyone's intention to see slums grow, but grow they have, and the people within them are faced with situations of stasis. Slums are often regarded by richer urbanites, including some public officials, as undesirable developments to be eradicated from, rather than integrated with, the social and economic fabric of the city. Plans for slum demolition are only too often brought disastrously into play, but they are as often subverted through patronage politics.

Meanwhile, neglect prevails. Institutions and linkages that make the city a source of economic dynamism and upward mobility for many others are not accessible to slum residents in anywhere near the same degree. As Glaeser (2011, p. 70) puts it, 'the great problem of urban slums is that [residents are] too disconnected from the economic heart of the metropolis'. Or as Mitlin and Satterthwaite (2012, p. 396) assert, 'those living in informal settlements have no influence on local government or service providers, who ignore them and their need'.

While living in the city, slum residents are thus not *of* the city; disconnections from diverse institutions constitute a critical underlying feature of life within slums. Raising the currently low bar to social mobility will require doing a number of things including, especially, investing in stronger institutional connections.

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## Notes

1. Author calculations from employment data provided by NSSO surveys of 1993–1994 and 2004–2005.
2. See, for instance, Corak (2004); Erikson and Goldthorpe (2002); Hout and DiPrete (2006); and Solon (2002).
3. See, for example, Buchmann and Hannum (2001); Currie (2001); DiMaggio (1982); Esping-Andersen (2005); Heckmann (2011); and Mayer (1997).

4. See, for example, Birdsall and Graham (2000); Grawe (2004); and Quisumbing (2006).
5. Scheduled Castes (SCs, former untouchables) and Scheduled Tribes (STs, roughly translatable to India's indigenous people) are historically deprived groups, whose representation in institutions of higher learning has remained low despite affirmative action. No more than 1.4 per cent of all SCs and 0.9 per cent of all STs are estimated to have post-graduate or professional degrees, with these tiny percentages falling further among women and poorer segments of these groups (Deshpande & Yadav, 2006).
6. One such story that attracted a great deal of public attention was reported with the provocative title: 'Your Birthplace, Background Don't Determine Your Success.' Retrieved June 27, 2012, from <http://www.rediff.com/getahead/slide-show/slide-show-1-achievers-vikas-khemani-your-birthplace-background-don-t-determine-your-success/20120626.htm>
7. Diverse definitions of 'slum' have been adopted by some Indian states, rendering difficult the task of making comparisons across cities. Comparisons over time are limited because the Census of India compiled data for slum populations for the first time in 2001. Additional information is provided by sample surveys conducted among slums by the National Sample Survey Organisation in 1976–1977, 1993, 2002, and 2008–2009. Instead of presenting results for particular cities, only statewide figures are given in these reports. A high-powered committee of the Indian government, noting these (and other) data difficulties has pressed for adopting a unified definition and common methods. See GOI (2010).
8. These processes, often involving transactions of votes for official recognition and public services, are illustrated by Benjamin and Bhuvaneshwari (2001).
9. It is hard to tell precisely how long some particular slum settlement has been in existence. Such official records as exist and can be accessed refer usually to the date of official recognition but not to the date of initial establishment. As will be seen below, many of these slums are quite old, having been home to more than one generation.
10. Following Ramachandran and Sastry (2001, p. 56), distances were calculated from each slum community to 'three major commercial/employment centers: (a) the City Market, (b) the City Railway Station/Bus Stand/Majestic Area, and (c) the Russell Market/Shivaji Nagar area'.
11. Field investigations for this study were partly supported by Janalakshmi Financial Services, a non-profit microfinance company whose clientele in Bangalore is drawn largely from among slum communities ([www.janalakshmi.com](http://www.janalakshmi.com)).
12. SCs, *dalits* or former untouchables, and STs, roughly translated as India's indigenous people, have suffered historical discrimination and continue to be disproportionately poor, despite affirmative action. OBC – Other Backward Caste – is yet another omnibus administrative category, applied to another group of historically deprived groups.
13. We understood households as being units that live together and share meals ('eat from the same pot').
14. See, for example, Kumar and Aggarwal (2003) for Delhi slums; Husain (2005), Gooptu (2011), and Khasnabis and Chatterjee (2007) for Kolkata slums; Bapat (2009) for Pune; and Ramachandran and Subramanian (2001) for Bangalore.
15. Hardly any slum household, no more than two per cent, saves money to pay for a daughter's marriage or dowry, with a slightly higher share (3%) saving for a son's wedding.
16. See, among others, Heitzman (2004, pp. 172–173) for Bangalore; Dasgupta (2003) and Mitra (2006) for Delhi; and Unni and Rani (2007) for Ahmedabad.
17. Male and female household heads are, respectively, the father and the mother in a nuclear household, the principal household type in these slum neighbourhoods.
18. We identified poor households by making reference to the income poverty line for urban Karnataka, which was established by the Planning Commission of India at Rs.599.66 per capita for the year 2004–2005. See the web site <http://planningcommission.gov.in/news/prmar07.pdf>. On account of price increases, by August 2010 this amount had become equivalent to Rs.875. This correction for inflation was made using the consumer price index for industrial workers.
19. We also constructed alternative asset indices by considering different groups of assets and by weighting each asset by its relative market value. Since all of these indices are closely correlated – all correlation coefficients are higher than 0.9 – we elected to work with the simpler and more intuitive index construction.
20. Space limitations prevent any fuller description here. The interested reader is referred to Krishna (2010), especially Chapter 2.
21. This survey, the Human Development Profile of India – II, covering more than 50,000 households, was administered by the Indian National Council for Applied Economic Research (NCAER) in 2004–2005.
22. When preparing for retirement and old age, for instance, 99 per cent of slum dwellers expect to rely only upon immediate family, relatives, and friends. Less than one per cent expected to receive any help from any government agency or NGO.
23. For further explication of this argument, see Krishna and Pieterse (2008).

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