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## **Determinants of Urban Exclusion in Socio-economic Spheres**

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### **ABSTRACT**

Most of the urban centres in India have reached to their saturation limit in terms of vertical and horizontal growth but still fail to provide decent housing and life to the urban residents. The large scale rural to urban migration has not only overburdened the existing urban infrastructure but also resulted into rapid proliferation of slums. Due to low income, the urban poor find it difficult to afford decent housing and are forced to live in slums. Slums which are characterized by poor dilapidated living environment are also the outcome of exclusionary urban processes which denies better quality urban services in urban slums. Inter social-group inequality in urban areas is more acute than rural areas. Urban poor particularly marginalised social groups face multi-dimensional exclusion in urban areas. The urban poor who plays crucial role in the construction of urban spaces are often denied right to live in these urban spaces. The prejudices and stigma against marginalised social groups are also acute in urban areas as well. Social identity based discrimination and prejudices deny equal access to employment and livelihood opportunities to the workers from marginalised social groups such as scheduled caste, scheduled tribes and religious minorities. The present article attempts to analyse and understand the processes of exclusion in urban areas and its impact on marginalised social groups. The article also aims to suggest policies to make urban landscape more socially inclusive and promoting right to city to all.

Keywords: Prejudice, Stigma, Urban Exclusion and Social Groups.

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### **Introduction**

Most of the urban centres in India have reached to their saturation limit in terms of vertical and horizontal growth but still fail to provide decent housing and life to the urban residents. The large scale rural to urban migration has not only overburdened the existing urban infrastructure but also resulted into rapid proliferation of slums. Due to low income, the urban poor find it difficult to afford decent housing and are forced to live in slums. Slums which are characterized by poor dilapidated living environment are also the outcome of exclusionary urban processes which denies better quality urban services in urban slums. Inter social-group inequality in urban areas is more acute than rural areas. Urban poor particularly marginalised social groups face multi-dimensional exclusion in urban areas. The urban poor who plays crucial role in the construction of urban spaces are often denied right to live in these urban spaces. The prejudices and stigma against marginalised social groups are also acute in urban areas as well. Social identity based discrimination and prejudices deny equal access to employment and livelihood opportunities to the workers from marginalised social groups such as scheduled caste, scheduled tribes and religious minorities. The present article attempts to analyse and understand the processes of exclusion in urban areas and its impact on marginalised social groups. The article also aims to suggest policies to make urban landscape more socially inclusive and promoting right to city to all.

Social exclusion is the process which denies full and equal participation of a social group/community in the multiple socio-economic spheres such as access to economic and livelihood resources, health, education, housing and basic amenities and participation in the decision making. Social exclusion is driven by stigma and prejudices against certain society based on virtual social identity than the individual characteristics of a person (Borooah et al, 2015). Social exclusion adversely affects the socio-economic and psychological well-being of individual as well as the social group (Levitass et. al, 2007). In India, marginalised social groups such as scheduled caste, scheduled tribes and minorities are often deprived equal access to economic resources and social participation due to caste, ethnic and religious identities. Empirical studies on nature and forms of social exclusion points out that marginalised social groups not only face discrimination and exclusion in access to productive assets such as income and assets but also face social identity based exclusion in accessing various government policies and programmes ( Thorat & Sadana, 2009, Mishra, 2017). Due to lack of productive assets, most of the workers from marginalised social groups are engaged in the informal and casual labourers which fetch them low income. Discrimination in labour market also causes the wage inequality among different social groups. Exclusion in job market causes wage loss which further pushes the poor workers from marginalised social group into poverty trap (Thorat et al., 2023).

Indian society is divided on the basis of caste, religion and ethnic identities. Unequal access to income earning assets, livelihood and education has further deprived these vulnerable social groups. Despite constitutional safeguards against discrimination, the vulnerable social groups still face stigma, discrimination and exclusion based on their social identity. The social processes and interactions in urban areas are also determined by the social identities.

Residential segregation or social identity based envelopes are witnessed in all the major urban centres in India. These social identity based envelopes and residentially segregated areas are inhabited by marginalised social groups and often lack sufficient urban infrastructure and basic amenities. Social exclusion is the process which denies full and equal participation of a social group/community in the multiple socio-economic spheres such as access to economic and livelihood resources, health, education, housing and basic amenities and participation in the decision making. Social exclusion is driven by stigma and prejudices against certain society based on virtual social identity than the individual characteristics of a person. Marginalised social groups face inequality and disparity in access to various socio-economic spheres. The marginalised social groups such as scheduled caste, scheduled tribes and Muslims have inequality in access to various indicators such as health, education, livelihood, housing and basic amenities. The analysis in the previous chapters have clearly established that social group identity of the households affect the outcome at various indicators of health, education, housing, employment and social participation. The access to education, employment, health and housing is determined by various determinants. In this article, the determinants in access to various socio-economic spheres such as education, employment and housing have been analysed with logistic regression model. The independent variables for the logistic regression are: geographical settings- rural, urban; gender, household size, educational attainment, income, religious and social identity of the households. The dependent variables are: enrolment, drop-out, regular salaried, written contract, access to social security benefits to the workers, ownership of housing and access to rental housing.

#### Nomenclature

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#### *Determinants of Access to Employment and Social Security Benefits in India*

The nature of employment is dependent on multiple socio-economic and geographical factors. Logistic regression model shown in table 1 indicate that in comparison to male, the probability of getting regular salaried employment is nearly 70 per cent lower for female in India. Larger households have 6 per cent lower probability of getting regular salaried employment. The model also suggests that increase in the level of educational attainment also increases the probability of getting regular salaried employment.

**Table 1: Logistic Regression for Regular Salaried Employment: India.**

Source: Author's calculations from PLFS, 2019-20

Variables	Odds Ratio	Std. Err.	z	P>z	[95% Conf. Interval]	
Female	0.316572	4.07E-05	8940.33	0	0.316493 0.316652	
<b>Education</b>						
Elementary	2.880128	0.000443	6880.42	0	2.87926 2.880996	
SHS	4.175297	0.000769	7763.85	0	4.173791 4.176804	
HE	8.873882	0.001565	1.20E+04	0	8.870815 8.87695	
HH Size	0.946345	3.08E-05	1693.06	0	0.946284 0.946405	
<b>Religion</b>						
Muslims	1.079081	0.000211	388.73	0	1.078667 1.079495	
Other Religious Minorities	1.054821	0.000248	227.49	0	1.054336 1.055306	
<b>Social Groups</b>						
ST	1.070366	0.000267	272.19	0	1.069842 1.07089	
SC	1.211319	0.000209	1111.94	0	1.21091 1.211728	
OBC	0.970985	0.000133	-214.89	0	0.970724 0.971246	
Income	1.980828	0.000214	6318.95	0	1.980409 1.981248	
_cons	0.000392	3.61E-07	8518.65	0	0.000392 0.000393	

***Determinants of having written job contract in India***

In this section, determinants of having written job contract in India have been analysed. The model suggests that in comparison to male, the odds of getting written contract is 23 per cent higher for female. Educational attainment also has positive impact on the written contract. With increase in educational attainment, the probability of getting a written contract for the job increases. Even with increase in household size, the probability of access to written contract increases. As per the logistic regression model, increase in the income level of the household also increases the odds of getting access to written contract job. Social identities of the worker also affect the probability of getting written contract for the job. At all India level, the probability of getting access to written contractual job is higher than upper caste for scheduled tribes. Scheduled caste workers have 8 per cent lower probability for getting written contract for the job while Muslim workers have nearly 2 per cent lower odds of getting written contract. Thus, as per the logit model, gender, income, education level and social identity are the major determinants for getting access to written contractual job.

**Table 2: Logistic Regression Model for written contract: India**

Variables	Odds Ratio	Std. Err.	z	P>z	[95% Conf. Interval]
Female	1.237392	0.000356	740.02	0	1.236694 1.23809
<b>Education</b>					
Elementary	2.919837	0.001261	2481.3	0	2.917367 2.92231
SHS	6.53863	0.00301	4078.73	0	6.532732 6.544532
HE	9.001961	0.00398	4969.82	0	8.994163 9.009766
HH Size	1.10809	7.54E-05	1508.21	0	1.107942 1.108238
<b>Religion</b>					
Muslims	0.982814	0.000449	-37.91	0	0.981934 0.983695
Other Religious Minorities	0.835293	0.000402	-374.21	0	0.834506 0.83608
<b>Social Group</b>					
ST	1.243071	0.000628	430.85	0	1.241841 1.244302
SC	0.92162	0.000331	-227	0	0.920971 0.92227
OBC	0.790648	0.000226	-821.7	0	0.790205 0.791091
Income	2.807504	0.000677	4280.89	0	2.806177 2.808831
_cons	9.63E-06	2.00E-08	5560.27	0	9.59E-06 9.67E-06

Source: Author's calculations from PLFS, 2019-20

***Logistic Regression Model for Access to Social Security for Workers: India***

In this section, the determinants of access to social security benefits for workers in India have been analysed. The logistic regression model given in table 3, indicate that in comparison to male, female workers have slightly lower probability of having social security at work. However, with increase in level of education and income, the odds of having social security at work increases. Household size also has positive impact on the probability of having social security. However, social identity of the worker also determines the access to social security at work place. In comparison to Hindu worker, Muslim worker has 34 per cent lower probability of getting social security at work. Similarly, in comparison to upper caste, scheduled caste worker has 22 per cent lower odds of getting social security. Thus, gender, education, income and social identity of the worker determine the access to social security benefits.

**Table 3: Logistic Regression Model for Access to Social Security for Workers: India**

	Odds Ratio	Std. Err.	z	P>z	[95% Conf. Interval]
Female	0.971256	0.000271	-104.74	0	0.970726 0.971787
<b>Education</b>					
Elementary	2.856338	0.001019	2943.2	0	2.854342 2.858335
SHS	6.831404	0.002672	4912.27	0	6.826168 6.836643

HE	14.31172	0.005365	7098.89	0	14.30121	14.32224
HH Size	1.091029	6.97E-05	1363.09	0	1.090892	1.091165
<b>Religion</b>						
Muslims	0.662998	0.000286	-952.93	0	0.662438	0.663559
Other Religious Minorities	0.953452	0.000424	-107.27	0	0.952622	0.954282
<b>Social Groups</b>						
ST	1.05431	0.000497	112.24	0	1.053337	1.055284
SC	0.786441	0.000259	-730.69	0	0.785934	0.786947
OBC	0.753949	0.000201	1059.99	0	0.753556	0.754343
Income	4.247741	0.001025	5993.26	0	4.245733	4.249751
_cons	8.41E-07	1.73E-09	6811.1	0	8.38E-07	8.45E-07

Source: Author's calculations from PLFS, 2019-20

#### ***Determinants of Access to Education in India***

In this section, determinants of access to education in Delhi have been analysed. Logistic regression models have been calculated for two independent variables: enrolment and drop-outs. The logit model shown in table 4 indicates that in comparison to female, male has 32 per cent higher odds of being enrolled in academic institutions. In India, however, increase in household size reduces the probability of being enrolled for education. The logit model suggests that with increase in income, the odds of getting enrolled increases by more than two times. Social identity of the household also determines the chances of getting enrolled for education. The logistic regression shown in table 4 indicates that in comparison to Hindu, Muslims have 32 per cent lower probability of being enrolled. Other religious minorities also have 8 per cent lower odds of being enrolled in comparison to Hindu. The logit model shows that caste social identity also determines the chances of getting education in India. In comparison to higher caste, scheduled tribes and scheduled caste have 26 per cent and 12 per cent lower probability of getting enrolled. Thus, it can be argued that, access to education in India is determined by caste, religious and ethnic identities apart from other socio-economic variables.

**Table 4: Probability of being enrolled: India**

Variables	Odds Ratio	Std. Err.	z	P>z	[95% Conf. Interval]
Male	1.327755	0.000488	770.84	0	1.326799 1.328713
HH Size	0.976862	8.79E-05	-260.06	0	0.97669 0.977034
<b>Religion</b>					
Muslim	0.685833	0.000428	-604.03	0	0.684995 0.686673
Other Religious Minorities	0.920768	0.000741	-102.54	0	0.919316 0.922222
<b>Social Group</b>					
ST	0.742886	0.000611	-361.35	0	0.741689 0.744084
SC	0.88191	0.000508	-218.07	0	0.880915 0.882907
OBC	0.987122	0.000428	-29.91	0	0.986284 0.987961
Income	2.21302	0.000709	2480.52	0	2.211631 2.214409
_cons	0.000071	1.98E-07	3418.55	0	7.06E-05 7.14E-05

Source: Author's calculation from 75<sup>th</sup> round NSS on Education, 2017-18

The logistic regression model (table 5) for getting dropped out of school in India shows that in comparison to female students, the male students have 11 per cent higher probability of dropping out of school. Increase in household size also increases the probability of dropping out of school. In comparison to Hindu, Muslim students have nearly 53 per cent higher probability of getting dropped out of school. However, other religious minorities have 19 per cent lower probability of dropping out of school. Similarly, in comparison to upper caste, scheduled tribe and scheduled caste have 63 per cent and 23 per cent higher probability of dropping out of school respectively. However, in comparison to upper caste, OBCs have 5 per cent lower probability of dropping out of school.

**Table 5: Probability of getting dropped out of school: India**

Variables	Odds Ratio	Std. Err.	z	P>z	[95% Conf. Interval]
Male	0.896227	0.000233	-421.51	0	0.895771 0.896684
HH Size	0.933315	5.92E-05	1087.53	0	0.933199 0.933431
<b>Religion</b>					
Muslim	1.531808	0.00056	1167.62	0	1.530712 1.532905
Other Religious Minorities	0.811445	0.000541	-313.35	0	0.810385 0.812506
<b>Social Group</b>					
ST	1.637166	0.000779	1035.47	0	1.635639 1.638694
SC	1.236816	0.000507	518.67	0	1.235823 1.23781
OBC	0.952726	0.000324	-142.25	0	0.95209 0.953362
_cons	5.969348	0.0127	839.8	0	5.944509 5.994291

Source: Author's calculation from 75<sup>th</sup> round NSS on Education, 2017-18

## Conclusions

The article suggests that increase in the level of educational attainment also increases the probability of getting regular salaried employment. As per the logistic regression model, increase in the income level of the household also increases the odds of getting access to written contract job. Social identities of the worker also affect the probability of getting written contract for the job. Gender, education, income and social identity of the worker determine the access to social security benefits. In comparison to upper caste, scheduled caste has lower probability of getting social security benefits at work place. The logit model shows that caste identity also determines the chances of getting education in India. In comparison to higher caste, scheduled tribes and scheduled caste have 26 per cent and 12 per cent lower probability of getting enrolled. Similarly, in comparison to upper caste, scheduled tribe and scheduled caste have 63 per cent and 23 per cent higher probability of dropping out of school respectively. Thus, it can be argued that, access to education and employment in India is determined by caste, religious and ethnic identities apart from other socio-economic variables.

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