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Mindset, Housing Rights and Slum Development: An Architectural and Socio- Political Perspective

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Mindset, Housing Rights and Slum Development: An Architectural and Socio-Political Perspective

ABSTRACT

The issue of slums and informal settlements continues to pose a major obstacle for urban development in modern times, especially for countries like India undergoing rapid urbanization. Current literature primarily explains poor housing through structural reasons such as poverty, weak property rights, insufficient infrastructure, poor governance, and planning exclusion. While these reasons remain crucial, they fail to address the differences in housing outcomes experienced by families in identical socio-economic and environmental contexts. This paper attempts to demonstrate how the mindset of people living in slums plays an important but unacknowledged role in shaping housing outcomes and the urban development process. Based on the Mindset Theory by Carol Dweck, Self-Help Housing Theory developed by John F.C. Turner, behavioural theories of poverty, as well as current research on urban planning, the paper analyses the effect of people's aspirations, perception of their ability to influence events and the environment, resilience, and collective efficacy on housing-related activities. Further, through doctrinal analysis and review of existing literature, the article explores the connection between people's mindset, housing rights, and socio-political integration using the lenses of architecture, urban planning, and human rights. The paper also discusses global and Indian legal frameworks relating to the right to adequate housing. Finally, based on the analysis conducted above, it is argued that slum transformation cannot be solely based on the availability of basic infrastructure and recognition of legal rights. Instead, successful interventions need to combine behavioural empowerment, participatory planning processes, community involvement, and institutional mechanisms. These factors will help people to become active agents of change in their environments. The article suggests that in order to develop a better understanding of housing conditions in slums, both structural and behavioural aspects should be considered together.

KEYWORDS

Slums; Informal Settlements, Mindset, Housing Rights, Urban Planning, Architecture, Human Rights, Urban Governance, Participatory Development, Housing Improvement.

1. INTRODUCTION

With urbanization came a drastic change in the socio-spatial fabric of cities around the globe. As much as urbanization has resulted in job creation and economic growth, the downside was the emergence of disparities within housing provision. One of the major expressions of these disparities is the emergence of slums within cities. According to UN-Habitat, more than one billion people globally live in slum conditions that include poor quality of housing, overcrowding, insecurity of tenure, lack of adequate basic services¹. India is one of the countries where many people live in informal settlements despite the country having had several housing poverty programs.

The existing literature on slums has predominantly considered aspects such as poverty, problems in land market function, poor urban planning system, poor governance and inadequate supply of housing units among others². Architects and planners have looked at the lack of proper designs, infrastructural challenges, poor environment and services among other things. At the same time, lawyers have looked at the issue of tenurial security, housing rights and constitutional provisions among others. While much has been learned from these studies, slum residents have been portrayed in them as passive recipients of structural factors influencing their situation.

There are, however, notable differences among households in terms of housing even within the same settlement and under similar socio-economic conditions. There are cases whereby some households make efforts towards improving their housing while others do not and continue occupying deteriorating homes. The existence of these differences implies that there are factors besides those mentioned above which contribute to such situations.

The concept of mindset is considered an important perspective in understanding the housing outcomes in slums in this article. It draws heavily on Carol Dweck's mindset theory, John F.C. Turner's self-help housing approach, behavioural economics and human rights theory among others.

Furthermore, the article shows how the concepts of architecture, planning, housing rights and socio-political inclusion can be

¹ UN-Habitat, *The Challenge of Slums: Global Report on Human Settlements 2003* (Earthscan Publications 2003).

² Mike Davis, *Planet of Slums* (Verso 2006).

complemented by the notion of behavioural empowerment to achieve sustainable slum development.

1.1 Research Questions

- 1) In what way does the slum mentality impact behaviour in housing improvements?
- 2) What is the relationship between housing rights, urban governance, and resident behaviour?
- 3) How can planning and architecture approaches be used to integrate behavioural aspects of slum upgrading?
- 4) What contribution can the application of legal and human rights make to better housing results?

1.2 Research Objectives

- 1) To explore the connection between mindset and living conditions in the context of slums.
- 2) To analyse slums from the point of view of planning and architecture.
- 3) To assess the concept of housing as a human right from the perspective of international and Indian legislation.
- 4) To study socio-political factors which affect housing improvement.
- 5) To develop an integrated planning framework incorporating housing rights, participation, and resident behavioural agency.

1.3 Research Methodology

This paper uses a cross-disciplinary and literature-based methodology to assess the linkages between housing conditions, urban informality, and human behaviour. Based on scholarly sources, legal acts, policy guidelines, and planning principles, the paper will discuss the impact of the interaction between the above-mentioned elements on the evolution and transformation of informal settlements.

2. LITERATURE REVIEW

2.1. Slums As A Planning And Architectural Challenge

The slums and informal settlements have become one of the most complex problems facing urban planners, architects and policy makers in the twenty first century. The need for affordable housing in cities around the developing world has grown even more as urbanization, population growth and rising

rural-urban migration have been increased. As a consequence, however, the formal housing markets and planning systems have failed to provide space for low income people and informal settlements, or slums, have proliferated. The settlements are frequently built without adequate housing, overcrowding, poor infrastructure, environmental degradation and insecure tenancy. Although decades of planning interventions and housing policies have not been able to solve the problem of slums, they continue to exist and grow, highlighting the need for a more holistic understanding of the origins, features and dynamics of slums.

The United Nations Human Settlements Programme (UN-Habitat) has given one of the most widely accepted definitions of slum households as those which lack one or more of the criteria: durable housing, sufficient living space, access to safe drinking water, access to adequate sanitation facilities, and secure tenure. The above definition underscores that slums are not just physical expressions of poverty but multidimensional areas where multiple aspects of deprivation are combined. The study of slums is not limited to housing and infrastructure; social, economic, environmental and political aspects are also taken into consideration.

Slum population growth is related to urbanization. Cities serve as hubs of economic opportunity, drawing in many who come in search of work, education, and better living conditions. In many developing countries, however, urbanization has been going too fast for governments and planning institutions to keep up with the provision of housing and services. This is why a large number of low-income households do not participate in the formal housing market because of the high cost of land resources, restrictive government regulations, and lack of access to housing finance. Informal settlements thus make themselves an apparent solution to housing shortage and affordability issues. Slums are no longer transient events but are now entrenched as permanent elements of the urban landscape, and important providers of shelter for the urban poor.

Housing quality is one of the most important indicators of living conditions in informal settlements from an architectural and planning point of view. Housing quality refers to several physical and environmental characteristics such as structural stability, durability of construction materials, ventilation, natural lighting, availability of sanitation facilities, water supply and living space. Housing may present several health and safety issues to those living in it. Excessive crowding can

lead to communicable diseases and lack of ventilation and illumination can lead to respiratory illnesses and poor indoor environmental quality. Many settlements are built from temporary or recycled materials, which do not provide much protection from harsh weather conditions, and thus further vulnerability of the residents.

Another important issue of concern with slums and informal settlements is environmental health. When land in safer areas is too expensive, many settlements are built in areas that are environmentally dangerous (sittings on river banks, floodplains, railway margins, steep slopes, industrial zones etc.). These regions may also have a lack of infrastructure including drainage, garbage, or sewage systems. This means that people are vulnerable to the risk of flooding, pollution of water, exposure to air pollution, and to diseases brought by vectors. The evidence base for the negative impacts on physical and mental health of poor environmental conditions is well founded and is associated with cycles of poverty and social exclusion. So, to improve the overall health of slum dwellers, it is essential to tackle the quality of their housing and environmental health.

However, scholars have increasingly stressed the need to look at informal settlements beyond the picture of deprivation. John F. C. Turner's theory of self-help housing stands out as a transformative theory that shifted the understanding of slums from their traditional perception as a place of passive consumers of housing to the notion that they are an active producer of it. Turner believed that it was best to have a house that people could control themselves in the decisions about design, construction and improvement. Turner also noted that the value of housing is not just physical, but also in terms of the autonomy and control that its users have. His research showed that the residents' housing environments tended to match their needs and aspirations, as they made gradual changes over time to meet changing incomes.

Incremental housing is especially significant in informal settlements. In contrast to formal housing projects which usually deliver finished housing units, incremental housing is a process of construction and improvement that is carried out by the residents. Families can start with a simple shelter and gradually add, adapt or improve their housing as resources become available. This is an approach that deals with the adaptive and dynamic characteristics of informal settlements emphasising the power of the residents in the construction of

their living environment. The incremental approach also allows households to diffuse costs over the period of construction, which can also reduce the burden of construction costs on people and make housing more affordable and accessible. Many studies have demonstrated that informal settlements can become fairly stable neighbourhoods as people invest and improve continuously.

These have helped in the increasing awareness of participatory planning as a key element of slum sustainable development. Participatory planning prioritizes the engagement of the local community in a participatory decision making process in relation to housing, infrastructure and community development. Participative approaches see slum dwellers as stakeholders with knowledge, experience and capacities, rather than as passive recipients of government programmes. Community engagement can be an effective way to make development interventions more effective, helping to ensure interventions are designed to meet local needs and priorities. Additionally, participatory approaches ensure that the planning process is inclusive, fosters community commitment and ownership, and enhances the sustainability of plan implementation.

Traditional planning methods, however, have been unsuccessful in many cases to deal with the fact of informal settlements. Plans are generally land-use-heavy, zoning-driven and have a formal development process that excludes the needs of low-income groups. Slums have traditionally been treated as an 'illegitimate' and 'undesirable' place in many urban planning policies and programs that aim at slum clearance or slum relocation. These strategies often ignore the social networks, livelihoods and community organization that already operate in informal settlements. Slum clearance and relocation initiatives have frequently led to social upheaval and economic distress for slum-dwelling families, and to a decrease in employment opportunities for those affected.

In addition, planning for "top down" often focuses on physical infrastructure and neglects its social, behavioral and institutional aspects. While housing and services improvements are needed, other elements like community involvement, social capital, tenure security, and residents' willingness to invest in their community are also key to the success of upgrading efforts. The shortcomings of traditional planning therefore point to the importance of more integrated and inclusive planning approaches that include community involvement and social empowerment along with physical planning.

To sum up, slums are a complex planning and architectural challenge, created by the dynamic between urbanization, housing markets, governance systems, and socio-economic inequities. Poor housing and environmental conditions are a major issue, but so are the informal settlements' resilience, adaptability and community agency. Theoretical work like that of Turner's "Self-help housing" and current approaches to participatory planning have focused on the slums not as a problem but as a dynamic socio-spatial system. In this context, a successful slum development approach should go beyond the traditional physical-planning approach to incorporate more comprehensive approaches that take into account the rights, capacities, and aspirations of residents, and that consider the structural constraints that contribute to urban informality.

2.2 Mindset And Housing Behaviour

Historically, housing issues in informal settlements have been attributed to the structural causes of poverty, poor infrastructure, lack of security of tenure, and failure in government. All of these factors are still essential housing determinants but do not account for the great variability in housing circumstances of households with similar socio-economic statuses. There are people who live in homes that they take care of and improve on even when they are very under-resourced and others who live in unsanitary homes that are not being taken care of or improved. This change implies that behaviour and attitudes are significant in influencing housing decisions and behaviour. Of these, the mindset is a useful lens to consider how people think about opportunities, how they react to challenges, and how they approach changes to their homes.

Much of the concept of mindset is theoretical and rooted in the studies of Carol S. Dweck who developed the concept of the fixed and growth mindset. People with a "fixed" mindset think that abilities, intelligence, and situations are mostly fixed traits and cannot be significantly altered, Dweck says. Consequently, they tend not to take risks, and are hesitant to put in much effort if there is any chance of failure. People with a growth mindset, however, think that abilities and situation can change for the better with learning, persistence and effort. They are more likely to take chances and accept challenges, overcome obstacles, and see failure as a chance to learn and improve. Mindset theory was developed in the field of educational psychology but has relevance to the understanding of behaviour in poverty and housing deprivation.

Mindset is a factor in how people think about their housing situation in an informal settlement, and their ability to make it better. People who feel they can make things change are more likely to take action to repair the house, to invest in home improvement and to look for information on government schemes, community initiatives. On the other hand, when residents see their situation as permanent and unchangeable, they may be less likely to be involved in house improvement activities. This distinction is especially crucial as slum upgrading is frequently gradual, and it needs to be implemented over a considerable time frame. Such improvements are not just a matter of finances though, but of beliefs, aspirations and perceptions of control as well.

Learned helplessness also sheds light on the connection between mindset and housing behaviour. Learned helplessness is a psychological state that occurs when humans or animals are repeatedly subjected to bad things that they are unable to control, causing them to feel powerless. This can lead to a failure to take advantage of opportunities when they do arise, and in turn to a failure to try to change their situation. Slum dwellers often suffer from multiple poverty, insecure tenure, poor quality of public services, from eviction threats and social marginalization. These experiences may lead to a sense of powerlessness and less motivation to invest in building improvements. People can begin to feel that they can't do anything about their houses when there are bigger systemic factors in place that they cannot change.

This is related to the concept of scarcity developed by Mullainathan and Shafir that looked at how poverty influences cognition and decision-making. The scarcity theory states that scarcity is a psychological strain that takes up mental resources and diverts focus to the present. When people are short of resources, they usually think about more immediate issues like food, income, health and survival, and have little mental capacity to think about long-term planning. This is known as 'tunnelled' thinking and may lead to short-term thinking and investment in less future-oriented activities. Scarcity can also lead to a failure by households to invest in improvements that would benefit them in the long run if they needed to make a short-term investment. Poor housing conditions could also be because of the cognitive impact of living in chronic scarcity, as well as because of a lack of resources.

The psychology of poverty reinforces this view by highlighting the link between poverty and human behaviour. Long-term

negative effects of poverty on stress, anxiety, uncertainty and risk aversion have been documented. Such circumstances frequently impact on expectations and goals for the future. If people believe that there are little chances for social progression or improvement, they are likely to reduce their expectations and may not be as motivated to invest for the long term. But poverty does not impact everyone equally. Despite challenging conditions, many informal settlement dwellers are very resilient, adaptable and hardworking. This variation illustrates the need to consider household differences in behaviour when dealing with the same household structural characteristics.

The agency and resilience aspects are especially important to understand in terms of housing improvement behaviour. An agency is the ability of a person in making choices and taking actions that impact their life; resilience is the ability to adapt and recover from adverse factors. In informal settlements, there is a high level of agency as many people are constantly enhancing their homes, accessing community resources and engaging in neighbourhood development. These are actions that show that slum dwellers are not only passive victims of poverty, but active agents who can help to create their own environment. Growth mindsets tend to foster resilience, as they help individuals see challenges as temporary and manageable, instead of permanent and insurmountable.

The example of housing investment decisions is a practical example of how mindset affects behaviour. When making decisions about home maintenance, structural changes, sanitation facilities and extensions, the need to assess risks, opportunities and future benefits is unavoidable. People with higher aspirations and a greater belief that they can improve their lives may be more likely to invest limited resources in improving their home. In contrast, people who feel they do not have control of their future plans might prefer to consume than invest in their homes. These behavioral differences can be a factor in household-to-household differences in housing quality at similar income levels.

The concept of incremental upgrading further illustrates the role of mindset in housing development. Incremental upgrading refers to the gradual process through which residents improve their homes over time by adding rooms, strengthening structures, improving sanitation, or upgrading building materials. This process is common in informal settlements and often reflects the adaptive capacities of residents. Incremental upgrading requires optimism, planning, persistence, and belief

in the possibility of future improvement. Consequently, mindset can significantly influence whether households engage in such activities and how effectively they respond to opportunities for housing development.

The mindset represents an important yet often overlooked dimension of housing behaviour in informal settlements. While structural factors such as poverty, infrastructure deficits, and tenure insecurity remain critical determinants of housing conditions, behavioural and psychological factors influence how residents respond to these challenges. Concepts such as growth mindset, learned helplessness, scarcity theory, resilience, and agency provide valuable insights into the diverse housing trajectories observed within slum communities. Understanding these behavioural dimensions can contribute to more comprehensive and effective approaches to housing improvement and slum development.

2.3 Human Rights, Law and the Right to Housing

The role of housing in respect to human rights and dignity, social justice and sustainable urban development is now gaining greater acceptance. Traditionally, the policies of housing have been centered around the issue of physical shelter, but in contemporary human rights discourse, housing is discussed as a multi-faceted phenomenon that includes security, safety, accessibility, affordability and social inclusion. The right to housing carries a special importance in the context of slums and informal settlements, as millions of people still do not have adequate housing, secure tenure, infrastructure and social recognition in urban areas. Therefore, considering housing from a human rights perspective offers a more comprehensive approach that goes beyond the provision of housing units to tackle urban poverty and enhance housing conditions.

International Human Rights Framework

The concept of the right to housing in international law dates back to the Universal Declaration of Human Rights (UDHR) of 1948. Article 25(1) of the UDHR affirms the right of every person to a life of dignity and a standard of living that is adequate for health and well-being, which includes food, clothing, shelter, medical care and required social services. The UDHR itself is not binding, but it laid the foundation for future international agreements and conventions on human rights and has had a profound impact on national constitutions, laws, and judicial rulings around the globe. Importantly, the UDHR emphatically

includes housing as a condition to attaining human dignity and human well-being, rather than just a physical object.

The right to housing was reinforced even further in the International Covenant on Economic, Social and Cultural Rights (ICESCR) 1966, especially in Article 11(1) of the covenant which provides that everyone shall have the right to an adequate standard of living, including that of housing. In General Comment No. 4 (1991) the United Nations Committee on Economic, Social and Cultural Rights broadened the definition of adequate housing to mean more than simply a roof over one's head. Rather, there are a number of key components of adequate housing, such as legal security of tenure, availability of services and infrastructure, affordability, habitability, accessibility, location and cultural adequacy. The interpretation greatly broadened the concept of housing rights and put a focus on the role of the government in implementing policies that meet both physical and social aspects of the human condition.

The international attention on housing and informal settlements has also been pushed by UN Habitat, the UN agency for housing sustainable urban development. UN-Habitat has been highlighting the difficulties of the slum-dwelling populations across the world and the importance of inclusive urbanization. In its publications, *The Challenge of Slums* (2003), the organization has shown that substandard housing is closely tied to poverty, poor health, social exclusion and environmental vulnerability. UN-Habitat promotes participatory planning, secure tenure, community empowerment and inclusive governance as key elements of sustainable housing policies. The concepts have shaped the development agendas of cities around the world and strengthened the concept of housing as a right.

Housing rights is also highlighted in the United Nations Sustainable Development Goals (SDGs) of 2015. Important to note here is the Sustainable Development Goal 11, which aims to achieve “inclusive, safe, resilient and sustainable cities and human settlements”. Target 11.1 is dedicated to ensuring access to adequate, safe and affordable housing and improving slums by 2030. The fact that housing is integrated in the SDGs reflects an increasing international awareness of the need to tackle the needs of vulnerable urban populations to make sustainable urban development possible. Housing is therefore seen not only as a social need, but also as playing a vital role in economic development, environmental sustainability and social equity.

Likewise, in 2016, at the United Nations Conference on Housing and Sustainable Urban Development (Habitat III) in Quito, the New Urban Agenda was adopted, which offers a detailed blueprint for inclusive urban development. The New Urban Agenda highlights the “right to the city”, which is related to equitable access to housing, public services, infrastructure and economic opportunities. It calls for participatory planning processes, social inclusion and protection from forced evictions. The agenda acknowledges that cities should be designed and administered in ways that allow all citizens – slum dwellers included – to reap the benefits of urban living. As a result, the right to housing is seen as part and parcel of wider aspirations and concerns around citizenship, equality, and democracy.

2.3.1 Indian Constitutional Framework

The Constitution of India does not specifically mention a fundamental right to housing, however the Indian judiciary has evolved to come to the conclusion that the Right to Life under Article 21 includes the right to housing. Article 21 states that “No person shall be deprived of his life or personal liberty except according to procedure established by law.” The Supreme Court of India has in the past widened the definition of the provision to encompass a range of rights that are vital for living in dignity such as right to livelihood, right to health, education, environment and right to shelter.

A significant case on this issue is *Olga Tellis v. Bombay Municipal Corporation* (1985), The case was about the eviction of pavement dwellers and slums dwellers from public places in Mumbai. By pointing to the right to livelihood as an integral part of the right to life, Supreme Court threw light on the multifaceted linkages between housing and survival. While the Court allowed some evictions, it stressed that the urban poor do not choose to be in informal settlements but do so as a result of economic need. The judgment underscored the importance of showing respect and fairness in urban development and set an important precedent on informal settlers' rights.

In *Shantistar Builders v. Narayan Khimalal Totame* (1990) the importance of housing as a basic right was again highlighted. In the present case, the Supreme Court clearly held that the right to life encompasses the right to reasonable accommodation that would allow an

individual to grow physically, mentally and intellectually. The Court noted that houses are not only protected from the elements but are also protected against not supporting human growth and dignity. This ruling has expanded the definition of shelter in the law and made shelter a building block of human development.

A more holistic expression of the right to housing was seen in *Chameli Singh v. State of Uttar Pradesh (1996)*, the Supreme Court ruled that the right to shelter is a right which is implicit in Article 21. The Court says that shelter is not just about physical protection but also access to clean water, sanitation, roads, electricity, education, and other civic facilities that are needed to live a decent life. The judgment considered housing as a precondition for the enjoyment of other fundamental rights and affirmed the duty of the state to provide conditions that allow citizens to access housing.

The judicial developments have had a profound impact on the housing policy and urban planning in India. They have proven that housing cannot be something like a commodity or a product of the market, but at the same time it is a social and constitutional entitlement. However, millions of urban dwellers do not have secure access to their housing, and services to informal settlements are often poor and at risk of being removed. Yet, even as judges increasingly acknowledge the right to housing, millions of urban dwellers remain living in informal settlements, where housing tenure is insecure and services are inadequate and subject to eviction. These differences between the law and practice show the ongoing difficulties.

2.4 Housing Beyond Shelter: A Rights Based Perspective

International and Indian legality has evolved to reveal that housing is much more than shelter. Housing is a basic platform for human dignity, health, security, citizenship and social inclusion. A stable and adequate home creates a sense of belonging, identity and protection for adults, and promotes access to education, livelihoods and services such as health and social networks. On the other hand, low quality housing is linked to social exclusion, poor health, economic vulnerability, and low human development opportunities.

For people living in slums, housing rights are of special significance because they have a direct link to the city

opportunities they are able to access and their overall rights and participation in city life. A rights based approach would thus involve a shift in government policies, planning and practice beyond a focus on narrow housing delivery models and towards more inclusive strategies which support tenure security, community participation, equitable access to services and social justice. Legislating housing as a human right ultimately strengthens the understanding that everyone living in the city is entitled to live a decent, secure and fair life within the city.

3. SOCIO-POLITICAL DIMENSIONS OF SLUM DEVELOPMENT

Considering only physical, economic or planning aspects is not sufficient to explain the development and transformation of slums. Socio-political processes also have a profound impact on informal settlements, affecting access to resources, public services, legal status, and the prospects for upgrading. Governance, political institutions, social relations and histories of exclusion are often complex factors that shape the conditions of slum dwellers. Therefore, it is important to recognize the social and political nature of slum formation to develop policy approaches that are inclusive of slum dwellers and robust housing solutions. Furthermore, these socio-political conditions have a pronounced impact on the attitudes, hopes and actions of people who live in them, impacting their motivations and capacities to improve their situation.

One of the most important concepts in contemporary urban studies is urban citizenship. Citizenship in an urban context is the right of all citizens to be part of the city and its opportunities, services and protections. Yet, although they are part of the informal economy, provide services, and engage in small businesses, many people living in slums are still unable to enjoy the full citizenship rights as an urban resident. They are frequently denied access to good housing, education, health care, infrastructure and legal protection. Informal settlers are often regarded as an illegal population rather than as real city dwellers leading to social and institutional marginalisation. The exclusion also impacts the material aspects of living, as well as residents' sense of belonging, dignity and self-worth. People who are not integrated into the urban system might become disempowered and lose trust in their capacity to affect their situation.

The concept of political recognition, which is closely related to urban citizenship, is addressed. Political recognition is the level

of recognition that governments and public institutions give to informal settlements, in terms of their existence, rights and needs. Slums in many cities are in a legal and administrative limbo. Authorities will allow them to exist but do not formally recognise them or provide adequate public services. The uncertainty instills fear in tenants and makes home investment in maintenance more difficult. On the other hand, legal recognition of settlements, provision of infrastructure, and integration into plans for development increases the likelihood that residents of settlements will invest in their homes and engage in community development projects. Thus, political recognition has a significant impact on not only the physical environments in which people live but also on what they think about what lies ahead in the future.

Informality governance also plays a critical aspect in slum development. The root causes of informal settlements are the inadequacies of formal governance systems for the poor. Economically disadvantaged households have to find housing outside formal systems in many developing countries due to rigid planning rules, bureaucratic rules and the lack of affordable housing. Thus, slums tend to grow in an informal manner, involving land appropriation, informal housing production and services delivery. They are often an informal complement to formal governance systems, providing distinctive patterns of community organisation and local leadership. Informal governance systems can offer flexibility and adaptability, but can also enable inequities and restrict access to legal protections. Formal and informal governance systems coexist and have significant impact on the lived experiences of residents and their attitudes towards institutions, authority and development interventions.

There is also a strong political dimension to informal settlements as the electoral dynamics and processes influence conditions in these settlements. In many countries, slum communities are large voting populations that can determine election results. For this reason, politicians tend to speak to slum dwellers at the time of elections promising them housing, infrastructure, tenure security or welfare programmes. Such involvement can have a positive effect on residents, but can also lead to short-term and politically motivated measures instead of sustainable development measures. Sometimes the political actors resort to slum settlements as tools of electoral mobilization without taking care of the root cause of the problems. This can lead to dependency cycles and perpetuate

residents' dependence on political patronage over institutionalized rights and services. These experiences over time shape the residents' attitudes to government programmes and their involvement in development initiatives.

Community involvement is an integral part of today's urban development. Participative methods acknowledge that the residents have much to contribute in terms of knowledge about local condition, needs, and priorities. Participatory planning does not view slums as people simply receiving benefits, but rather it sees them as people who can be involved in the decision making process. Engaging local communities in the design, implementation, and management of a home and infrastructure project has demonstrated to provide better project results and sustainability through increased local ownership and accountability. In addition, participation processes can enhance residents' confidence, leadership, and agency. Involvement of communities in the planning and implementation is likely to lead to positive attitudes of community members towards collective action and neighbourhood improvement. Not being taken up, therefore, not only enhances physical results, but it also adds to the growth and proactive thinking.

Especially need to be highlighted in the context of slum transformation are women's roles in house improvement and in community development. Women are often the main managers of household environments and are typically at the forefront of maintaining household conditions, sanitation, water and family well-being. Women's self-help groups, savings collectives and community groups have become a force of change in many of the informal settlements. These groups can organise resources, advocate for services and organise the neighbourhood upgrading. It has been shown that women's involvement in the decision making process within the community is crucial for the success of upgrading programmes and better housing. Additionally, the leadership of women can enhance social cohesion and collective responsibilities in communities. The recognition and role of women in urban development is therefore key to inclusive and sustainable urban development.

Another crucial socio-political factor influencing slum development is social capital, which refers to the networks, relationships, trust, and norms that facilitate cooperation among individuals and groups. Social capital plays a vital role in helping communities respond to challenges, access resources, and organize collective action. In informal settlements, strong social networks often compensate for deficiencies in formal

institutions by providing emotional support, information sharing, financial assistance, and mutual aid. Communities with higher levels of social capital are generally more capable of organizing upgrading initiatives, negotiating with authorities, and maintaining common infrastructure. Social capital also contributes to resilience by enabling residents to collectively cope with economic, environmental, and social stresses.

Collective efficacy is an idea that is closely related to social capital, and means the shared sense of community confidence that they can meet their collective needs and achieve their collective goals. Communities with high levels of collective efficacy are more likely to have taken part in cooperative activities, to have lobbied for public services and to have improved their neighbourhoods. Collective efficacy makes people feel that they can achieve development on their own and not rely on outside resources all the time. Such a common feeling of competence can have a profound impact on the results of slum upgrading projects and community-based development schemes.

Importantly, these socio-political factors are important in molding the mindset of the slum residents. Mindsets are not formed in a vacuum, but are shaped by social encounters, institutional engagements and political contexts. People who feel excluded, discriminated against, insecure and neglected can become fatalistic, which decreases their desire to spend money on improving their property for the long-term. In contrast, communities that are recognized, supported, involved and encouraged for positive growth are more likely to develop aspirations, confidence and collective optimism. Political inclusion, social cohesion and community empowerment thus help build up not only materially but also the mindset for growth which fosters pro-activity.

To sum up, socio-political aspects of slum formation are intrinsic to the existence and evolution of slums. Housing outcomes and housing development trajectories are shaped by urban citizenship, political recognition, governance systems, electoral politics, community participation, women's leadership, social capital and collective efficacy. These factors also influence the beliefs, aspirations and the behavioural response of the residents, and this shows the close relationship between the socio-political environments and the mindset of the residents. Thus, policies for slum development have to go beyond the provision of physical infrastructure and include policy measures that support social inclusion, political

empowerment, community participation and collective agency. This is a key way to realize equitable, sustainable and people-centred urban development.

4. TOWARDS A BEHAVIOURAL APPROACH TO SLUM UPGRADING

Conventional approaches to slum upgrading have predominantly focused on physical and economic interventions, including housing provision, infrastructure development, sanitation improvement, tenure regularization, and relocation programmes. While such measures are essential for improving living conditions, their outcomes have often been inconsistent across different settlements and communities. Numerous upgrading initiatives have demonstrated that even when similar resources, infrastructure, and policy support are provided, the level of community participation, housing improvement, and long-term sustainability varies significantly. This suggests that successful slum transformation cannot be explained solely through structural or technical factors³. Instead, it requires a more comprehensive understanding of the interaction between physical conditions, human behaviour, legal frameworks, and planning processes. Consequently, a behavioural approach to slum upgrading offers a valuable perspective for understanding why some communities are more successful in achieving housing improvement and social development than others.

At the foundation of any slum upgrading programme are **structural factors**, which include income levels, access to infrastructure, tenure conditions, and basic services. Poverty remains one of the most significant barriers to housing improvement, as low-income households often struggle to allocate resources toward housing upgrades while meeting daily survival needs. Similarly, inadequate access to water supply, sanitation, drainage, electricity, roads, and waste management services directly affects the quality of life within informal settlements. Insecure land tenure further discourages investment in housing because residents facing the threat of eviction are unlikely to undertake long-term improvements. These structural constraints create the conditions within which slum dwellers make decisions regarding their homes and communities. Therefore, any attempt to improve housing conditions must address these fundamental barriers. However, structural improvements alone do not automatically result in

³ Barry Marx, Thomas Stoker and Tavneet Suri, 'The Economics of Slums in the Developing World' (2013) 27(4) *Journal of Economic Perspectives* 187.

positive outcomes, as residents' responses to opportunities and interventions vary considerably.

This variation emphasises the relevance of change in behaviour to housing outcomes. Aspirations, growth oriented mindsets, resilience, self-efficacy and motivation are all behavioural factors. People who think their situation can get better are more apt to put in the time and money to improve their home and neighborhood. Aspirations are particularly significant as they impact on the way people think about their future and the opportunities it holds for them. Those who have higher aspirations tend to be more likely to make incremental upgrades to their housing, engage in community programs and events, and have aspirations for social and economic mobility.

In addition, the idea of growth mindset adds to this view. A mindset of seeing challenges as learning opportunities and improvement increases the likelihood of people continuing to work despite financial and environmental barriers. On the other hand, long-term periods of poverty, exclusion and uncertainty can foster fatalistic and learned helplessness, which decreases the chances of pro-activity. Resilience also is crucial in supporting households to withstand shocks, bounce back from hardships and strive for improvement even in the face of setbacks. Motivation becomes, thus, a crucial mechanism whereby structural opportunities are manifested in actual housing improvements. In this regard behavioural factors serve as a link between resources and actions of residents.

In addition to the structural and behavioural aspects, the legal aspects are also crucial for the success of slum upgrading projects. Institutional accountability, tenure security and housing rights are the legal backbone for sustainable development. Increasingly, international human rights instruments acknowledge that access to adequate housing is a fundamental right, in particular with regard to security of tenure, habitability, affordability and access to services. In the Indian context, judicial reading of the Article 21 of the Constitution has extended the right to live to a right to shelter and a right to a dignified living. Legal recognition is not enough, however, unless it is put into practice.

Tenure security is especially important because it directly affects residents' desire for housing improvements. Without a sense of protection from arbitrary eviction or displacement, households are less likely to invest in their property, its upkeep, or in neighbourhood development. An institutional accountability is also vital as residents need to know that the government, planning authorities and service providers are doing their jobs. Trust is established when there are transparent governance, effective mechanisms for addressing grievances and equitable service delivery. This trust increases from participation

and motivates people to feel a sense of ownership about development efforts.

The fourth dimension is the planning factors that determine the way the upgrading programmes are planned and implemented. Top-down planning has been unsuccessful in many instances due to a lack of local knowledge and understanding of community priorities and informal settlement social dynamics. Current planning theory has a strong emphasis on participatory planning that engages residents in decision making. Participatory planning acknowledges the importance of communities' knowledge about their needs, issues, and desires. Incorporating the participation of residents in planning and implementation increases residents' responsiveness, inclusiveness, and sustainability of upgrading initiatives.

Community-centred design is another important aspect of planning. Housing responses ought to be socially, culturally and economically responsive to the people they serve, not providing a uniform model that may not meet the needs of local people. Incremental housing solutions are especially relevant since they recognize the capability of households to make gradual improvements over time to their housing. The informal housing is not seen as a problem that needs to be "cleared up", but as a process that is ongoing, changing and improving. These can give residents a voice in their communities and foster sustained community investment in the quality of their homes.

The main idea of this article is that the complex interplay of structural, behavioural, legal and planning elements is a prerequisite for the successful upgrading of slums and not any one of these elements alone. While structural changes offer opportunities, it is behaviours that determine whether opportunities are taken up. Legal safeguards provide security and legitimacy, and participatory planning allows communities to make their aspirations into action. The relationship between external conditions and human agency is therefore dynamic, shaping housing outcomes. Sustainable improvement in the community is likely to come about when its members have the resources, motivation, legal rights and institutional backing to pursue their aspirations.

Overall, a slum upgrading strategy based on behaviour can be considered as a more comprehensive perspective on housing improvement in slums. It acknowledges that physical infrastructure and economic investment is important, but not enough. The four elements of structural support, behavioural empowerment, legal recognition, and participatory planning are all essential for sustainable urban transformation. When planning interventions are seen as only one way to achieve these outcomes, policymakers and practitioners can design

more successful strategies for building inclusive, resilient, and equitable cities by recognizing the importance of mindset, aspirations, resilience, and community agency. The integrated framework offers a route to rethink the traditional slum development and to implement a more human-centred approach to urban transformation.

5. CONCLUSION

Economic deprivation and planning failures are not the only reasons why housing conditions in informal settlements are inadequate. Although structural factors are always key to housing outcomes, there is increasing evidence that behaviour and cognition are key determinants of how residents act upon opportunities and challenges. The concept of mindset offers some significant conceptual linkage between structure and agency. People who have high aspirations, a sense of control, and adaptive capabilities are more likely to do house improvement and participate in their community and long-term plans. However, behaviour should not be blamed for individualisation or be a way to mask structural inequalities. Instead they must be interpreted as supplementary to the legal safety nets, planning measures and social inclusion policies.

In the eyes of planners, architects and policy makers, the message is clear: physical infrastructure is not enough. To achieve sustainable slum transformation, rights-based planning, secure tenure, participatory governance, and programmes to build community agency and collective efficacy are needed. Architectural needs, planning interests, legal concerns and behavioural issues can all be combined in urban development policy, going beyond the dualism of structure versus agency, to achieve a more holistic approach to housing justice.

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