



# Evaluating the Quality of Life Dimensions in Marginal Urban Communities to Take Advantage of Development Stimulus Projects, Case Study: Dizaj Town of Hamedan

Hasan Sajadzadeh<sup>1\*</sup>, Afsaneh Lotfi<sup>2</sup> and Mehrdad Shahbazi<sup>3</sup>

<sup>1</sup> Assistant Professor of Architecture, Faculty of Art and Architecture, Bu-Ali-Sina University, Hamedan, Iran.

<sup>2</sup> Master of Urban Design, Faculty of Art and Architecture, Art University of Isfahan, Isfahan, Iran.

<sup>3</sup> Ph.D. Researcher in Architecture, School of Engineering, Islamic Azad University Borujerd Branch, Borujerd, Iran.

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**ABSTRACT:** It is crucial to improve the quality of life in marginalized areas, which are the result of unequal urban and regional development and include many problems and shortcomings in terms of inhabitants' satisfaction of life. This study is aiming to utilize the existing capacities and capabilities of the region and to improve the quality of life in the town using development stimulus projects through descriptive- analytic investigation of quality of life's current indicators in Dizaj town of Hamedan. The statistical society of the study includes all the population of Dizaj town and according to Morgan table 351 of them were selected for the sample. It has used literature review for the theoretical framework and multivariate regression method to evaluate the quality of life in the neighborhood. In addition, Pearson correlation coefficient has been used to measure the correlation between quality of life factors by using Microsoft Excel and IBM SPSS softwares. The results showed that the desirability status of the indicators in Dizaj town is in order of the quality of transport, physical, economic and social environment. Among indicators of the quality of life, the betterment of the social environment quality has the greatest necessity and share with the weight of 0.7. Other factors are effective in enriching the quality of life in the order of 0.5 (physical environment), 0.37 (transportation) and 0.35 (economic environment). As a result, the injection of the development stimulating projects with socio-cultural approach would be the most effective factor in improving the quality of neighborhood life in the area.

**Keywords:** Marginalization, Quality of Life, Development Stimulus, Dizaj.

## INTRODUCTION

Studying the concept of quality of life is based on the fundamental assumption that the social and physical environment could affect the welfare and happiness of the people living in a place. In general, regarding to the quality of Urban life approach efforts to create a healthy city and to provide adequate and available services for everyone within the stability and satisfaction framework (Foo, 2000).

As the human life, City has a fundamental role in forming satisfaction and in fact, the lifestyle of human being and determination of the quality of his life (Michalos, 2003). One of the most important issues in developing countries is inequality in providing of the main services. This has been led to the unequal emergence of quality of

life in neighborhoods and specifically margins of the city.

Together with the growth of population and urbanization, the suburban areas faced with many problems, especially social, cultural and environmental issues which generally has led to a reduction in the quality of life in these areas (Kokabi et al., 2007).

Stimulating approach to development can be a catalyst for the quality of life revival which can cause the balance of various factors by promoting environmental factors. Development stimulus as a platform for social functions promote places and increase participation motivation in the economic process, socio-economic status in the rehabilitation and reconstruction in the local community. It also creates a desire in private sector to invest in the

\* Corresponding Author Email: h.sajadzadeh@gmail.com



area (Office of Practical studies & Promotion affairs, 2014).

According to this article assumptions, improving the multiple dimensions of quality of life can greatly eliminate or amend the existing problems in marginalized communities. The aim of this manuscript is using development stimulus projects that cause the formation of fundamental and infrastructural reforms in marginalized areas and are taken into account as a practical and responsive approach to improve the quality of life.

## RESEARCH METHODOLOGY

The research type of this analytical-descriptive is practical. First, the literature in this field was investigated. Hence, theoretical framework of the study was formed and the effective criteria and indices of assessing the potential of paths and neighborhoods were extracted to improve the quality of life in the region. Given the current population of Dizaj town, to determine the statistical sample size studied in this research based on Morgan table<sup>1</sup>, it's been decided to distribute the questionnaire randomly among 351 families living in the town. For each of the factors, some questions were developed with the same number of indicators. The Likert scale was used for accreditation to each question. Reliability of questionnaire was calculated using Cronbach's alpha coefficient (0.72) while validity was estimated by using the formula (CVI=0.8). In addition, it has been tried to use all existing social strata and layers. SPSS software and its Multiple Linear Regression<sup>2</sup> analysis was used to explain the contribution of each factor of the quality of life. Similarly, the priority of quality parameters and indicators were identified using the coefficient of variations. Moreover, the correlation of quality of life factors was evaluated using Pearson Correlation Coefficient<sup>3</sup>.

## RESEARCH BACKGROUND

The following points could be noted among national and international studies conducted in the context of marginalization, the quality of life and development stimulus projects:

Naghdi et al. (2012) in their study, investigated the situation of marginalization and the issues in Hamedan city and designed a model in three categories: 1. Economic issues, including housing, income, unemployment and etc. 2. Socio-cultural issues, including social deviances, lack of participation and civic spirit and etc. 3. Physical and infrastructural issues. Marginalized women's social problems has been studied specifically in this study.

Michael Harrington in his book "The Other America" examines the physical, economic, social and cultural characteristics of impoverished communities of the USA. This book was very successful in attracting political approaches and government decision-makers to the poverty in America, and consequently providing programs such as: employment, economic development programs, pre-school education and job skills and setting out local formations in improving the quality of life in the slums of America.

Ajza-e-Shokouhi et al. (2013) examined the factors affecting the quality of urban life in Panjtan-e-al-e-aba informal settlement of Mashhad. The research results showed that the physical, social and economic indicators have the highest correlation level to the quality of urban life and also the usage of public participation element to empower the local residents in direction of improvement of the quality of life of these communities is very important.

Millennium Neighborhood Renewal program in Manchester, England, had been placed on the agenda of local government, where was destroyed after a bombing in 1997. With full consideration of the existing potentials and capacities, regeneration plan of the area as well as the policy of applying stimulus projects with an emphasis on equipping and upgrading the public territory in this range, were used. Social vitality along with economic vitality of the program delivery, has transformed this region to one of the most appealing areas for the visitors to Manchester city (Zareei, 2010).

## THEORETICAL FRAMEWORK

### *Marginalization*

In Persian, there are several specialized words used about marginalization such as "Aloonak-Neshini", "Zaghe-Neshini" and "Halabi-Abad", each with special meaning (sheikhi, 2002). These terms and also "Goud-Neshin", "Kapar-Neshin" [slum dog, slum dwellers] and many other words like that, were later adjusted or rather extended in Iran in 1960s and 1970s, with phrases such as "Hashiye-Neshin" [marginalized], "Abnormal Housing" and "unofficial settlement". The words such as "Ghetto"<sup>4</sup>, "Shantytown", "Slum" in English and "Taudis"<sup>5</sup>, "Bidonville"<sup>6</sup>, "Maudit"<sup>7</sup>, "Meurtrier"<sup>8</sup>, "Bouge"<sup>9</sup> in French were later replaced with the words like "Squatter settlements", "Uncontrolled settlements" and "Incommod settlements", "Insalubre settlements", "Inhabitable neighborhoods" and "Indigne settlements", which we believe that all represent the urban immigrant



communities, formed unofficially in 1960s–1970s, in different cities of the world or even imposed themselves to the body of the cities<sup>10</sup> (Parsapajoo, 2011).

### ***Urban Design as the Stimulus of Development***

The aim of stimulus urban development projects is to create vitality and construction for the cities which often conduct in the form of infrastructures and urban facilities is a part of the existing fabric or suburbs in order to improve its quality. These projects can often be done as an investing in certain types of buildings, such as museums, schools, cultural centers, car parks, etc., that will attract investment and citizen participation. In fact, one of the most effective policies to modernize and renovate marginalized urban areas is designing development stimulus projects with the goal of accelerating the transformation process in the context, without the need for major expenses to modernization of all small spaces.

drivers of development, as a locative context of social functions, promote the life dignity in these textures and provide incentives to increase modernization and private investment. In other words, the use of stimulus projects is being counted as an effective tool to restore life and vitality into the urban tissue.

Stimulating urban design can be divided into two categories:

1. Designing and constructing infrastructures of a project in order to join it as a unit and to motivate each of owners, builders or investors to invest in new buildings.

2. Recommendation of new infrastructural elements in available constructed areas in order to join it to a unit and to enhance its quality and competitive advantage ultimately. The cost of new elements can be funded by overall project investor, whether it is private or public or it can be funded by the investors of each building.

Five factors have been suggested for more influence of development stimulus projects on their surrounding environment, which including (Sternberg et al., 2000):

1. The creation of pedestrian traffic: This occurs when stimulus projects are as the primary destinations that attract people and pedestrians to the region. The demand created by pedestrians will highlight surrounding developments. This strategy supports different kinds of application of space and land use that ensure the longevity of development.

2. The association of project with its surrounding physical and passage environment: For development of project and environment, its relationship with the surrounding physical and visual environment should be considered to get more help for the development and

progress from convergence of the two.

3. Creating amenity and flexibility in the environment: By attracting more pedestrians and other such affairs, the project can act as an adjusting environment, even if pedestrians do not enter it.

4. Strengthening the mental image of users: The stimulus development project can affect perception of people and change their former perspective about their environment.

5. The relationship between project and its spatial location: For example, creating a theater cultural center named after artists of the region.

Related to schulz's point of view, "contextualism" views context as a historical event. Primarily, it merely attended to physical dimension of urban developments, but gradually tended to humanistic and socio-cultural aspects. Contextualists believe that city's physical component is not only affected by its internal features, but also depends on the environment and the surroundings. Thus, we cannot merely consider the essence of phenomena and its dimensions, regardless of the context in which it is located. (Stokols, 1987).

Tavalaee (2001), defines contextualism as the adaptation to physical, historical and socio-cultural contexts (Fig. 1), in which the contextualist designer should be able to discover the very features of a place and consider it as a part of the design process. In addition to the above three contexts, 'natural context' has also been considered in completion of contextualism different aspects (Fig. 2).

### ***The Meaning of Quality of Life***

"Qol" means "how is" and Quality means "what type" and "Qual" in Latin means the quality of life and includes its differences that is unique for each individual (Kord-Zanganeh, 2006). The concept of quality of life deeply originated from the health-related thinking and there is no unique perspective about it. It is defined as a criterion for assessing fulfillment of mental-psychological and material needs of the community. Researchers believe that the phrase of quality of life is somewhat ambiguous, just like concept of development. In a more general view, it includes situation of life involving the surrounding environment or the culture of each community in different locations about a certain factor (Pal & Kumar, 2005). Zan (1992) argues that the quality of life is the satisfaction level with the experiences of personal life.

Many researchers believe that quality of life is a relative, multifaceted concept, affected by time, location, social and personal values. Quality of life is determined



by internal and external forces related to individuals or social groups such as production technology, infrastructures, relationship with other groups, social entities and natural environment and also by internal forces, such as interactions between community and individual or community values (Das, 2008).

Many researchers believe that quality of life is a relative and multifaceted concept influenced by time, place, individual and social values and as a result, it is not possible to determine a global definition for it. For the first time in 1920, Pizho used the term of quality of life as specialized term in “economy and welfare” (Mokhtari & Nazari, 2010).

### ***Dimensions of Quality of Life in Urban Design***

On issues related to urban planning, quality of life covers the whole range of indicators categorized in great socio-economic and environmental scale. Infrastructure Improvements, education, housing, green environment

and transportation are indicators of quality of urban life. In other words, it covers all aspects of human life in the city (Ghalibaf et al., 2011). Each of scholars perceives the quality of life according to the type of his/her studies, (e.g. some consider water, air pollution, housing and poverty and some consider the concepts such as health and educational achievement).

The nature of urban quality of life is to provide and meet the material and spiritual needs of people simultaneously. One of the tools of measuring the quality of life is measures of human development and the index examines three general areas of life span, level of education and living standards (Morais & Camanho, 2011). Historically, the first attempts to measure the quality of life stems from social indicators movement formally launched in late 1960s. Quality of life can be measured at the individual, family and society scale. Today in the world, researchers have examined various aspects of quality of life that some of them are indicated in (Table 1).

**Table 1. Components Governing the Quality of Life in Global Literature**

<b>Components of the Quality of Urban Life in Literature</b>	<b>Author</b>
Economics, Politics, Environment, Community, Health and Education.	Liu (1976)
Climate, Housing, Health and the Environment, Crimes, Transportation, Education, Arts, Entertainment, Economics.	Boyer & Savageau (1981)
Precipitation, Humidity, Daily Temperature, The Daily Cool Times, Wind Speed, Sunshine, Beach, Heavy Crimes, Teacher to Student Ratio, Visibility	Bloom Quist (1988)
Aerosols, Sanitation, Loss of Properties, High Finances, The Medical Status, Urban Centers.	Stover & Ieven (1992)
Public Safety, Food Costs, Living Space, Housing Standard, Communications, Public Health, Education, Peace and Tranquility, Traffic Flow, Clean Air.	Soufian (1993)
Social Environment, Economic Environment, Situation of Complexes, Environmental Situation	World Health Organization (1993)
Predictions of Life, Illiterate Adult Ratio, The Average Purchasing Ability.	United Nations (1994)
Each Person's Monthly Income, Distribution of Income, Monthly Expenses for Food.	Protassenko (1997)

(Ulengin et al., 2001 & Delfim et al., 2006)

All items listed in the table above can be summed up in four sections that follow. They are briefly described here.

**Transportation Quality:** Access and traffic issues are one of the main matters in human settlements. Increase of users' satisfaction and optimal use of existing facilities in public transport systems would not be possible without planning (Amin-Nasseri & Baradaran, 2009). Generally, factors affecting the quality of the urban transport system could be divided into two categories. The former includes the availability rate of a system and the other contains comfort and easement components. Similar to critical factors effective in availability rate of a transport

system, the covering rate, travel time, service repetition, duration of servicing and etc. are mentioned. Also items such as travel information, amount of passengers' load, travel capacity are effective in comfort and easement of a transport system (Talebi-Totti et al., 2012)

**The Quality of Economic Environment:** The economy related to quality of life has two components and represents the economic status of urban residents: 1. The cost of living, 2. Satisfaction with the cost of living. Creating traffic routes in communities will cause economic prosperity. To the government officials' points of views, creating routes ends in increase in public revenues by



tax and also central-commercial areas' merchants take into account crossing routes as an action to bring back economic boost to the area and to increase trades and variety of business in commercial streets (Pakzad, 2006).

**The Quality of Social Environment:** The social environment means a society where human live, this part of environment is formed of people around us whom we have mutual interactions with. Spreading neighborhood soul is one of the most important factors needed in

raising the quality of social and cultural life and richness of enjoyable spiritual and cultural activities. In this area the following could be mentioned: development of social interactions, the elderly's comfort, ease of children playing, youth leisure for good, safety of children traffic, encouraging recreational activities, utilization of historical and cultural attractions and even expanding tourism industry.

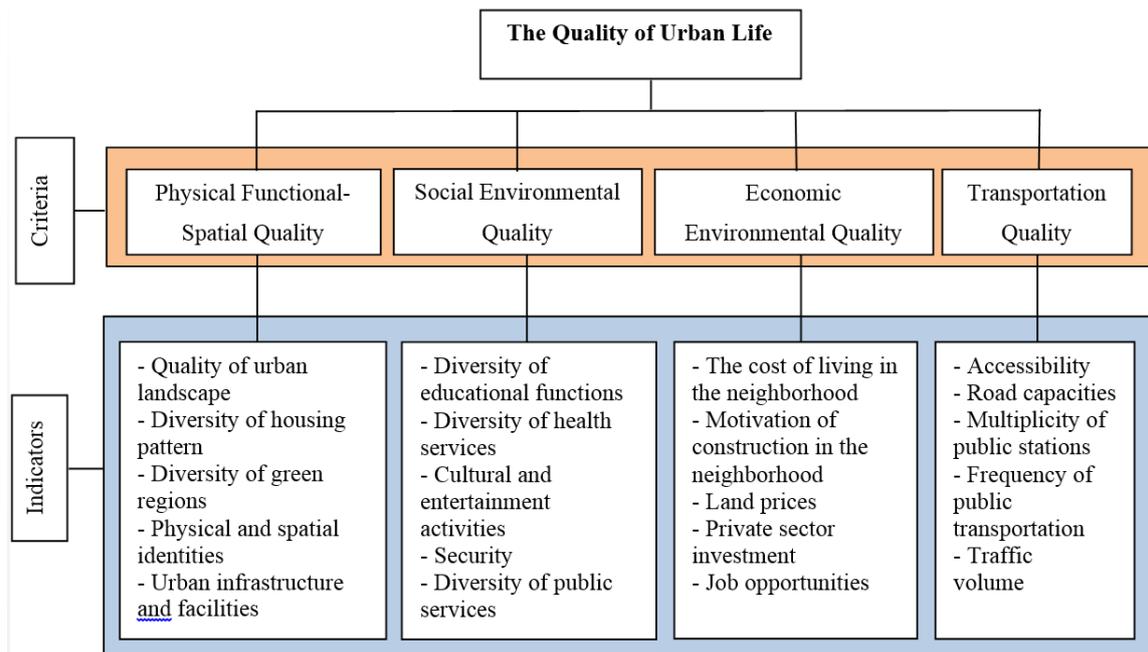


Fig. 1. Summary and Explanation of Indicators and Criteria of the Quality of Urban Life

**The Quality of Physical Environment:** It can be stated that the quality of environment and space, including all elements of the environment that make part of people's satisfaction of the surrounding (Van Kamp et al., 2003). Carmona has stated physical components and functionality as the main environmental qualities. Physical qualities express qualities which are related to the body of the environment such as segmentations, blockings, land-uses and road patterns. The existence of a variety of functions and freedom of acceptable social activities are items that promote urban environmental performance as well. Thus, the functional aspect of space is related to the qualities that are in space activities and space-dependent (Carmona et al., 2012). Here, the term of physical functional-spatial quality is being used in a way that encompasses all aspects of above explanations.

Explaining the theoretical basis of the research, in order to sum up considered discussions, the conclusion of criteria and indicators used in the quality of urban life are presented in the case study part that illustrated in Fig. 1.

## THE CASE STUDY

Dizaj (Valiasr) neighborhood with an area of 166 hectares and a population of 19,720 people is located in the north-west and the 4th District of Hamedan (Fig. 2). The number of households living in this neighborhood is 4240. The neighborhood is surrounded by Hamedan-Kermanshah road axis to the south, by a watercourse to the east side and by agricultural lands in the other directions (Fig. 3). Dizaj town has a semi-rural structure



and like other poor areas of the city has a high structural density. The rural core, lack of discipline and shortage of services in the texture, small pieces of land and horizontal

expansion are the main features and characters of the physical texture of the neighborhood (Fig. 4 & 5).



Fig. 2. The Location of Dizaj Town in the City.



Fig. 3. The Location of Dizaj Neighborhood & the Surroundings

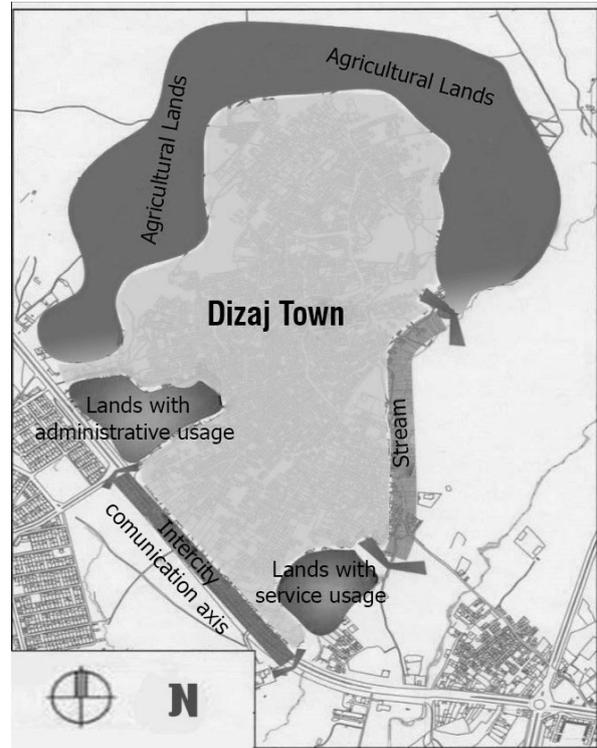
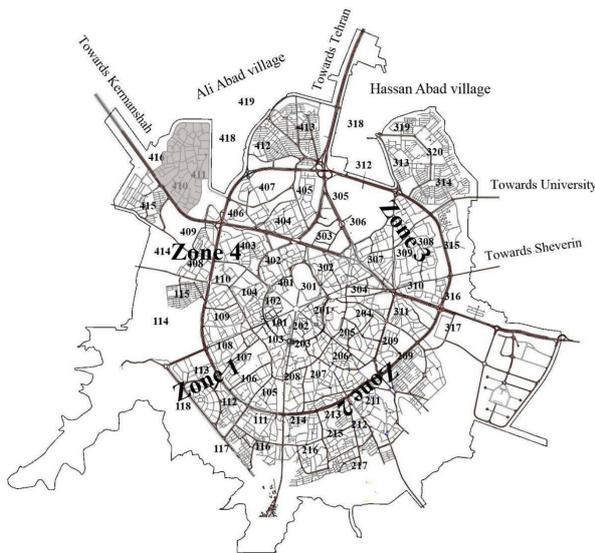


Fig. 4 & 5. The General Condition of Dizaj Neighborhood

## RESEARCH FINDINGS

According to descriptive statistics, 253 cases (72.1%) of the sample population were male and 98 cases (27.9%) were female and 70.7% had below diploma education, 49% unemployed and 74.4% at the age group of 15-35 years old. In this section, an analysis of the quality of

life factors in Dizaj neighborhood will be discussed in accordance with standards and indicators of the quality of life were noted in Fig 1. The methodology is as following: To the index number of each factor ( $n=5$ ), questions are designed and each question has a respond between the range of 1 to 5. Total scores by indicators of a factor means the point that every person has the desired quality. Therefore, the obtaining score of a quality can



vary between 5 and 25. On this basis, categories were created so that the people who scored 5-11, 12-18 and 19-25 altogether, in fact have poor, average and good opinion about that. As seen in Fig 6, the transportation quality factor has received the highest satisfaction level and the lowest satisfaction level is recorded for the social environment quality. The functional- spatial and physical quality and the economic environment quality have relatively modest status.

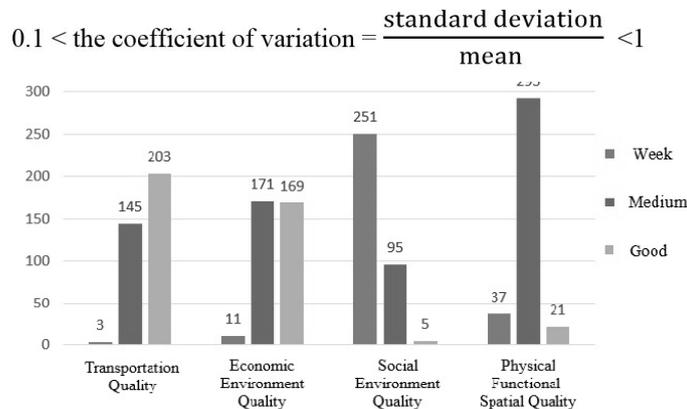
Another thing that was done on the quality of life indicators was prioritizing them. This prioritization was

based on the opinions of those who filled the questionnaire.

In other words, each of the factors with higher average and lower coefficient of variations are closer to desirability and it can be considered as a strong or positive point. For this purpose, some statistics are need such as the mean, standard deviation (SD) and coefficient of variations. SPSS calculates the mean and standard deviation, but coefficient of variations should be calculated, manually (Equation 1), (Table2).

Whatever the coefficient of variations is closer to 0.1, the same factor has more priority over other factors.

**Equation 1. The Equation for Calculating the Coefficient of Variation:**



**Fig. 6. Distribution of Frequency of Subjects for Scoring the Quality Measures**

**Table 2. Prioritization of Factors of the Quality of Life in Dizaj Town**

Factor	5<Average Rating<25	Standard Deviation	Coefficient of Variations	Priority
Quality of Transportation	15.87	2.31	0.145	1
Quality of Economic Environment	11.36	2.22	0.195	3
Quality of Social Environment	12.19	4.40	0.360	4
Quality of Physical Environment	16.46	3.10	0.188	2

### DETERMINING THE CONTRIBUTION OF EACH FACTORS OF QUALITY OF LIFE USING MULTIVARIATE LINEAR REGRESSION

In this section, we seek to work out the answer to this question: “How much the variable of quality of life is affected by each of its factors?” In other words, we want to find out the most influential factor in changing the quality of life.

For this purpose, Multivariate Linear Regression method was used. There is a column called beta in the table 3 that shows which factors are more effective in improving the quality of life. As you can see in Table 3, Beta coefficient obtained for transportation, economic, social and physical environment is 0.373, 0.359, 0.710 and 0.501, and also there is a significant correlation (P<0.05) between independent variables and the dependent variable (quality of life) there. The regression equation can be written as follows (Equation 2):

**Equation 2:**  $y = a0.710 + b0.501 + c0.373 + d0.359$



Looking at the above equation, it's found out that if other factors remain constant, a single unit increase or decrease of the social variable will affect the quality of life with coefficient of 0.710, while other variables have lower effects. As you can see the highest beta coefficient is related to the social dimension. In other words, it can be noted that with the improvement of social conditions of Dizaj settlement through the implementation of development stimulus projects driving social approach, the quality of life will be more affected and increased.

Because of the higher priority and importance of the quality of social environment in the quality of neighborhood life, the features of this factor are being explained. According to the respondents in question (15), most of them were satisfied with the security index but in question (13) they were mostly dissatisfied with the

entertainment and cultural index (Table 4).

***The Correlation of Quality of Life Factors Using Pearson Correlation Coefficient***

As seen in Table 5, there is a direct and significant relationship between the qualities of transport and economic environment at the 1% error level ( $r=0.348$ ,  $p=0.000$ ). There is also a reverse and significant relationship between the qualities of transport and social environment at the 1% error level ( $r=-0.271$ ,  $p=0.002$ ) and there is also a direct and significant relationship between the qualities of transport and functional-physical, at the 1% error level ( $r=0.342$ ,  $p=0.000$ ). There is no significant and acceptable correlation relationship among other components of quality of life.

**Table 3. Determining the Contribution of Factors in Dizaj Town's Quality of Life**

Model	B <sup>11</sup>	Beta <sup>12</sup>	Sig <sup>13</sup>
Quality of Transportation	1	0.373	0.003
Quality of Economic Environment	1	0.359	0.005
Quality of Social Environment	1	0.710	0.02
Quality of Physical Environment	1	0.501	0.004

**Table 4. Prioritization of Social Environment Indicators According to the Respondents**

Variable social environment quality factors	1<Average Rating <5	Standard Deviation	Coefficient of Variations	Priority
Diversity of Educational Performance (Question 11)	2.02	1.05	0.519	2
Diversity of Health Services (Question 12)	2.21	1.29	0.583	3
Cultural and Entertainment Activities (Question 13)	2.00	1.33	0.665	5
Diversity of Public Services (Question 14)	1.91	1.19	0.623	4
Security (Question 15)	2.52	1.27	0.503	1

**Table 5. The Relationship between Factors of Quality of Life**

		Quality of Transportation	Quality of Economic Environment	Quality of Social Environment	Quality of Physical Environment
Quality of Transportation	Pearson Coefficient <sup>14</sup> (r)	1	0.348	-0.271	0.342
	Significant Coefficient (Sig) (p)	-	0.000	0.002	0.000
Quality of Economic Environment	(r)	0.348	1	-0.110	0.084
	(p)	0.000	-	0.207	0.336
Quality of social Environment	(r)	-0.271	-0.110	1	-0.104
	(p)	0.002	0.207	-	0.233
Quality of physical Environment	(r)	0.342	0.084	-0.104	1
	(p)	0.000	0.336	0.233	-



## DISSCUTION

Based on the results obtained from subjects, the economic environment has medium quality with frequency of 48.7%, the physical environment has medium quality with frequency of 83.5%, social environment has weak quality with a frequency of 71.5% and the status of transportation with frequency of 57.9% has a rather good quality from Dizaj inhabitants' point of views. Given the distribution obtained from the statistical data, the desirability status of indicators is respectively as follows: quality of transportation, physical, economic and social environment. The criteria of quality of the social environment can be regarded as the most important factor for improving the quality of life. This means that if the quality of the social environment is improved, the quality of life will be improved by 0.7 and Other factors are effective in enhancing the quality of life with the following coefficients, respectively: 0.5 (physical environment), 0.37 (transportation) and 0.35 (economic environment).

## CONCLUSION

Dizaj neighborhood of Hamadan does not contain desired factors of quality of life which are not merely physical but socio-economic. Declining quality of life indicators in neighborhood cause cultural, psychological and economical harms to its inhabitants. Moreover, they affect neighbor areas, for example, some of them have faced a fall in the house and land prices. The results of this study indicate that despite what is believed in whole, the measuring components of quality of life are more social environment improvements than physical factors and therefore, the most attention should be considered on socio-cultural activities and residents' leisure. This purpose is best achieved with injection of development stimulus projects with a focus on socio-cultural based projects such as creating land-uses and spaces which are a platform for indication of non-formal, artistic and cultural activities and social interactions. Physical indicators should also be considered by planners and city managers. It seems that social norms are more determinant variables at least in the housing and construction market. The other objective obtained from this article is that we can apply development measuring criteria to the micro-scale urban areas similar to larger planning scales and evaluate and

compare areas and neighbors in the city with their help. To fulfill this goal, in spite of large scale planning, we should move toward increasing quality of the places and improving social and physical indicators.

Therefore, the best way to improve the quality of life in Dizaj town is improving social and using a stimulus project of development with a focus on socio-cultural context, such as delivering spaces and applications and the underlying incidence of informal, arts and cultural activities and community engagement in order to improve this feature.



## ENDNOTES

1. Morgan table is one of the most widely used methods to calculate the sample size. In fact, the sample size in this table is estimated using Cochran formula for different amounts of community population sizes.

2. Using this method, the linear relationship between a set of independent variables or a dependent variable can be studied in a manner in which of the relationship between the independent variables is noted too.

3. This ratio is also called Torque correlation coefficient or zero level coefficient correlation and it is used to determine amount of the relationship, the type and direction of the relationship between two distant or relative variables and a distant variable and a relative variable.

4. The root of word ghetto dates back to sixteenth century in Venice and the close community of the Jewish people. But later it was widely used in the United States of America as a word to designate the Afro-American neighborhoods.

5. Dilapidated cottage

6. Tin-made City: The term originated in the neighborhoods of the City of Casablanca in 1956 and after the formation of the neighborhood with similar features, the word infiltrates into French language and cities.

7. Cursed

8. Deadly

9. Crypt

10. All words that have been used to describe this phenomenon, directly or indirectly confirm theme of inappropriate "housing" and they have emphasized the physical dimension.

11. Unstandardized Regression Coefficient (B) is used for creation of the regression equation and the regression equation regression is used to predict the exact values of the dependent variable.

12. Beta Coefficient (Standardized Regression Coefficient) determines the impact of independent variables on the dependent variable.

13. Significant Level, if sig among factors is between zero and 0.05, it indicates that the relationship is significant that it is divided into two categories:

1. Zero to 0.01 at 1% error level,

2. 0.01 to 0.05 at 5% error level,

And if sig is higher than 0.05, it is not a significant relationship.

14. Pearson Coefficient can range from -1 to +1, if it is positive, the relationship is direct and if it is negative,

the relationship is reversed. If it is zero, there is no relationship between the two variables. If correlation is +1, the correlation is complete positive and if it is -1, it is complete negative



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