AN ANALYSIS ON THE SOCIO-ECONOMIC STATUS AND EXPENDITURE PATTERN OF SLUM POPULATIONS IN KOCHI

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CERTIFICATE

This is to certify that the project titled **"An Analysis on the Socio-Economic Status and Expenditure Pattern of Slum Populations in Kochi"** submitted in partial fulfilment of the requirement for the award of the degree of Bachelors of Arts in Economics to St. Teresa's College (Autonomous) (Affiliated to Mahatma Gandhi University, Kottayam) is a Bonafide record of the work done by the project group under my supervision and guidance.

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DECLARATION

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CHAPTER- 1

INTRODUCTION

1.1 INTRODUCTION

Urban poverty and informal settlements are defining features of rapidly growing cities in developing economies. Kochi, a major metropolitan center in the state of Kerala, India, has witnessed significant urban expansion, attracting migrants seeking livelihood opportunities.

Slums are areas within a city marked by poor living conditions and inadequate infrastructure. They are commonly characterized by overcrowding, limited access to basic amenities, and insecure tenure. These conditions are relative in nature and must be understood within the social and temporal context of a particular place, as standards of living and housing adequacy change over time.

A slum is a highly populated urban residential area consisting of densely packed housing units. The definition of slum is derived after analysing overall living conditions, occupation and education of people. Low income people are forced to live in slums. The slum constitutes the most important and persistent problem of urban life. These are the main place of crimes, delinquency and death from sickness. Slums form and grow in different parts of the world for different reasons. Slums are usually characterized by urban decay, high rate of poverty, illiteracy and unemployment. Providing education, and creating employment in rural areas can help to eradicate slum areas. The infrastructure in slums is often deteriorated or incomplete, and they are primarily inhabited by impoverished people. Slum housing ranges from makeshift shanties to formally constructed dwellings that have deteriorated over time due to poor construction quality and inadequate maintenance.

The present study seeks to provide insight into how slum households manage and allocate limited financial resources in the face of economic constraints and urban challenges. It further highlights that socio-economic factors such as income level, nature of employment, household size, and educational attainment play a significant role in shaping household expenditure patterns.

1.2 REVIEW OF LITERATURE

Marx, Stoker, & Suri (2013)[1] provided a detailed economic examination of slums in low-income, developing countries. They questioned whether the idea that slums are transitional areas for rural-urban migration is accurate, and instead analyzed slum formation using a broader understanding of the effects of urbanization. These include the impact of structural urban constraints (such as housing supply limitations) and the imperfections of labour markets, as well as other related factors, such as ineffective policies. They concluded that slum creation seems to exist as evidence of other, more complex forms of economic and institutional obstruction. The result is a recommendation for evidence-based urban policy rather than the simplistic use of relocation or eviction from these areas.

Arimah (2010)[2] examines the determinants of slum occurrence utilizing a cross-country dataset of UN-HABITAT. It concludes that slum occurrence results from a combination of both rapid urbanization and additional factors such as economic conditions, governance quality, land regulations, and investment in infrastructure. The research shows that the incidence of slum occurs when there is greater income- at a higher level of development - coupled with an adequate institutional framework for its development; however, this also results in increased incidence of slum development through inequity and poor governance practices. The results of this research indicate that slum occurrence has multiple causes that need to be addressed through policy and structural changes in order to alleviate urban poverty.

Herath, Lakshman, Rajan, & Cherian (2023)[3] utilizing a comparative analysis of two cities - Colombo and Cochin, examine how the experiences of evicted slums (displaced slum dwellers) differ based on where they are relocated to. This analysis shows that when people are moved from their places of residence directly into new locations, they are typically faced with economic and social issues to contend with, such as losing their employment opportunities due to lack of access to the same types of work and living with diminished social networks due to not having connections to family and friends in those areas. The research also demonstrates that most rehousing policies tend to ignore the social aspects of urban poverty, thereby placing increased vulnerability on relocated households.

Singh (2016)[4] there has been a growing body of theoretical literature on the socio-economic conditions faced by slum dwellers, particularly with respect to their limited access to basic social amenities (i.e., drinking water), education, income-generating activities, and health facilities (i.e., health care). The research also indicates that, although slum dwellers often live in impoverished conditions, they play an important role in creating and maintaining their communities and have tremendous potential as human resources for improving economic growth in their country. The study, which utilized multiple secondary data sources, including Census of India data, NSSO reports, and the best available literature, proposed the development of skill training programs and the enhancement of public provisioning as an important means of improving the circumstances of slum dwellers. The research provides a conceptual framework for understanding urban poverty and economic development in slum poverty.

Parida (2023)[5] the socio-economic conditions of slum housing are assessed as a function of four variables that represent health, education, employment, and livelihood. The assessment was done with primary data collected from randomly selected households (100 households) located in five slum areas of Cuttack District, Odisha. Based on statistical analysis of data utilizing partial t-tests, it was determined that while household income was improving, the majority of residents dwelling in these slum neighborhoods had inadequate sanitation, unclean and unsafe drinking water, and poor overall health. Overall, findings indicate that slum residents continue to experience vulnerability in the form of inadequate physical and social infrastructure and sanitary services and require better facilities in order to achieve a higher ratio of self-sufficiency.

Rahaman & Das (2017)[6] analysed the relationship between urban growth and slum growth using the Census 2001-2011 data for India. The results of their study contradicted the widely held assumption that rural-urban migration drives the majority of slum expansion, due to decreased migration rates and reduced natural population growth over this period, thus leading to slowed urbanization. The majority of the results showed a decrease in slum population, especially within large cities where many cities experienced negative and/or reduced percentages of their urban populations classified as "slums." The results indicated that improved living conditions are not solely responsible for the reduction in slum growth in India; however, urban growth exclusionary practices, involuntary migration to peripheries of urbanization, and policy-based approach had more impact on the development of slums within Indian cities today.

Asha (2023)[7] in her study of the social and economic conditions of slum dwellers, the residents of slums are typically deprived of the necessary resources for leading fulfilling lives. The main limitation of these individuals is that they do not have access to basic resources such as education, employment, sanitation/hygiene, and health care services. Many slum visitors live in poor conditions; however, slum dwellers play a key role in providing goods and services to the community, and thus they are an important asset to the country's economic growth and development.Based on a conceptual review of secondary information from the reports of NSSO (National Sample Survey Office) and Census of India, the findings suggest the development of skill development programs for slum dwellers and an increase in the availability of necessary social amenities through the provision of public services. This study provides a framework for assessing the impact of socioeconomic deprivation on urban slum residents.

Kulasekhar & Dasaratharamaiah (2020)[8] using questionnaires from 100 respondents in urban areas studied the socio-economic and living conditions of slum dwellers in urban slums of AP. This study concluded that migration is the most significant determinant of slum formation; this migration occurs mainly due to the desire for better employment, higher levels of education and the burden of debt. The results of this study indicated that residents of slums usually have low incomes, substandard housing, and have limited access to basic facilities such as safe drinking water and adequate road/drainage systems. Thus, in order to improve the living conditions of slum dwellers, improvements will need to be made to urban infrastructure, creation of more job opportunities, along with the provision of health education and awareness programmes.

Bag, Seth, & Gupta (2019)[9] compared living conditions in representative slums in three major Indian metropolitan cities. Large household sizes, subpar housing, low female labor force participation, and children's high school enrolment were among the characteristics that the study found to be common to all cities. Significant disparities between cities were also noted in terms of migration trends, literacy rates, consumption habits, access to public facilities like drinking water and sanitary facilities, and subjective well-being. The results showed that slums in Mumbai generally outperformed those in Delhi and Kolkata on social and living condition indicators, underscoring the variation in slum conditions among Indian cities.

Devika (2016)[10] highlights themes of intersecting inequalities (caste, gender, spatial) in urban slums, contrasting Kerala's high literacy with persistent marginalization, examining the role of

politics, work history, and inadequate public goods (health, sanitation) for the urban poor, and using qualitative/mixed methods to understand the struggles of lower castes in accessing rights and opportunities despite Kerala's developmental narrative, drawing parallels with other Indian urban studies. Literature examines how rapid urbanization attracts migrants, creating informal settlements and exacerbating issues like poor housing, sanitation, and limited livelihood options for the urban poor.

Skariah Thomas (2017)[11] looked at how unique, rapid growth driven largely by areal reclassification (rural areas meeting urban criteria) rather than industrial migration, leading to a dispersed "urban field" with growth in lower-order towns and suburbs. Key themes include the impact of foreign remittances on land prices and slum formation, the statistical nature of urbanization (high census town numbers), and challenges like inadequate infrastructure, poverty, and health issues within slums, despite Kerala being the least slum-populated state. Studies emphasize that most urban growth in Kerala comes from rural areas being declared urban (meeting density/workforce criteria), creating a continuous urban fabric rather than distinct city sprawls.

National Institute of Urban Affairs (NIUA) (1993)[12] literature on slum improvement in Trivandrum, Cochin, and Calicut highlights challenges like rapid urbanization, foreign remittances driving land prices, and infrastructure deficits (water, sanitation). Key findings suggest tenure security, improved basic services (electricity, water), strong local governance, and integrated interventions (housing, infrastructure, social services) are crucial for success, though challenges remain in effective implementation and evaluating comprehensive impacts. Specific projects like those supported by the World Bank and ADB focused on these cities, revealing low initial slum proportions but significant needs.

Jose & Sanesh (2025)[13] in the article “Kochi rehabilitation projects: Hope at Thuruthy and despair at Mundamveli” published in The New Indian Express, examines the contrasting result of two housing rehabilitation projects in Kochi. The report is based on fieldwork involving interviews with residents, site visits, and analysis of official reports from the state and central governments. The authors observe that the Thuruthy project is a success story that has provided secure, permanent homes for 394 families through the Rajiv Awas Yojana, whereas the Mundamveli project has created many problems for residents, including serious structural defects, inadequate services, and widespread dissatisfaction among residents. As a conclusion,

their study shows that municipal housing programmes continue to suffer from unequal levels of project implementation and inadequate quality control standards, ultimately reducing the effectiveness of urban housing production.

The Rajiv Awas Yojana: Slum Rehabilitation in Thuruthy- Volume I: Detailed Project Report prepared by the Corporation of Cochin (2013)[14] outlines the methodology adopted for slum rehabilitation. It includes household surveys to identify eligible beneficiaries, socio-economic assessment, and planning of basic infrastructure such as water, sanitation, and transport. Primary data were collected through complete household enumeration and stakeholder consultations, while secondary data were sourced from municipal records and urban development plans. The report also proposes a monitoring mechanism to ensure timely implementation and quality standards, serving as a model for similar urban rehabilitation projects.

1.3 RESEARCH PROBLEM

Urban slums are an integral part of rapidly growing cities like Kochi, providing affordable housing and labour that support urban economic activities. Despite their contribution to the urban economy, slum dwellers continue to experience persistent socio-economic challenges such as low and unstable incomes, poor housing conditions, inadequate sanitation, and limited access to basic services including education, healthcare, and safe drinking water. These conditions significantly affect the standard of living of slum households and influence their consumption and expenditure behaviour.

Existing literature on urban poverty in India has largely focused on housing conditions, health issues, and employment patterns of slum populations. While these studies highlight the deprived living conditions of slum dwellers, relatively fewer studies have examined the household spending patterns of slum dwellers in relation to their socio-economic characteristics. Slum households often face difficult trade-offs in allocating their limited income among essential needs such as food, rent, healthcare, education, and utilities. Factors such as household size, type of employment, level of income, migration status, and access to public welfare schemes further shape these spending priorities.

In Kochi, rapid urbanisation and in-migration have contributed to the expansion of slum settlements across the city. However, there is a lack of city-specific empirical research that systematically analyses how the socio-economic profile of slum dwellers influences their expenditure decisions and their ability to meet basic requirements. Without such localized studies, policy interventions and welfare programmes may fail to address the actual needs and constraints faced by slum households.

This study seeks to address this research gap by analysing the socio-economic profile of slum dwellers in Kochi and examining how these characteristics influence household spending patterns across essential needs such as food, housing, education, health, and access to basic amenities. By identifying the key socio-economic and household factors affecting expenditure priorities and the difficulties faced by slum households in meeting basic requirements, the study aims to provide insights that can support effective policy formulation, targeted welfare measures, and improved living conditions for the urban poor in Kochi.

1.4 OBJECTIVES OF THE STUDY

1. To analyse the socio-economic profile of slum dwellers

2. To identify the key socio-economic and household factors that influence their spending priorities and the difficulties they face in meeting these basic requirements.

1.5 THEORETICAL FRAMEWORK

This section is structured out in a theoretical perspective. This theoretical framework provides necessary sources to analyze the harsh realities of socio-economic nature of slum dwellers. It explains how these socio-economic factors influence household behavior including their lifestyle. This study helps to identify the factors that influence income allocation and expenditure patterns among slum dwellers. Currently, this framework focuses on the spending patterns of residents.

1.5.1 URBAN POVERTY AND CAPABILITY APPROACH

This research uses Amartya Sen's Urban Poverty and Capability Approach to explore how slum dwellers in Kochi are affected by their socio-economic position and by the way they allocate their income. The Capability Approach goes beyond a focus on low income to examine poverty in terms of deprivation of access to basic capabilities such as housing, health, education, sanitation and job security. All of these factors are critical to providing urban households with the essential services they need in order to achieve a satisfactory standard of living. The lack of access to these essential capabilities deprives the expenditures of slum households. Most of the expenditures of slum households consist of essential items such as food, rent/housing, and healthcare, leaving little or no money to save for or invest in education. Thus, the Capability Approach provides a sound basis for understanding how urban poverty influences the consumption priorities and expenditure patterns of slum dwellers.

1.5.2 ENGEL'S LAW OF CONSUMPTION

The law states that as household income increases the proportion of income spent on food decreases, even if absolute income for food may increase. In the context of slums it shows due to low and irregular income of the residents, that forced them to spend more on consumption and block the way for savings. It also blocked other necessities like health and education by solely focusing on consumption.

1.5.3 KEYNESIAN CONSUMPTION THEORY

Keynes stated that current income is the determinant of consumption expenditure. As income increases, consumption also increases and vice versa. He argued that low income people spend a large proportion on consumption and no savings. In case of slum residents, they earn low and irregular income and a major portion being spent on food, housing and other necessities. This made them vulnerable to economic fluctuations like depression and recession.

1.6 METHODOLOGY

Research methodology refers to the techniques used for identifying and analyzing information related to a research topic. A research study's structure or methodology, known as the research design, guides the process of data collection, analysis, and interpretation. This study employs a descriptive research design to examine the socio and economic conditions of people living in slum areas.

1.6.1 SOURCES OF DATA

For conducting this study, both primary and secondary data are used.

Primary Data: A survey questionnaire is used to collect primary data from slum dwellers

Secondary data: Academic papers, internet databases and relevant websites are used for gathering secondary data.

1.6.2 POPULATION

The population of this study comprises slum dwellers in Kochi..

1.6.3 SAMPLE DESIGN

Sample design involves selecting a subset of the population to ensure that the findings are representative and reliable.

1.6.3.1 SAMPLE SIZE

A sample size of 40 slum dwellers is chosen for the survey to ensure a diverse range of their perceptions and perspectives.

1.6.3.2 SAMPLING METHOD

A non-probability convenience sampling technique is used, where respondents are selected based on availability and willingness to participate.

1.6.4 METHOD OF DATA COLLECTION

Data collection methods play a crucial role in ensuring the accuracy and reliability of study findings.

Primary Data Collection: A structured survey questionnaire is administered offline to slum dwellers to capture their living conditions.

Secondary Data Collection: Academic papers, internet databases and relevant websites are used for gathering secondary data.

1.6.5 AREA OF STUDY

The present study is conducted in two selected slum areas of Kochi city, namely Shanthipuram Colony and Thuruthy Mini Market. These areas were chosen to obtain a balanced and representative understanding of the socio-economic conditions of slum dwellers, as the selection helps in capturing variations in living conditions, livelihood patterns, and access to basic amenities among the urban poor.

1.7 LIMITATIONS OF THE STUDY

- **Limited Data Availability**

  Reliable and up-to-date data on slum populations, income levels, and informal employment in Kochi may be scarce or inconsistent.

- **Time Constraints**

  The study was conducted within a limited timeframe, restricting the depth of field visits, interviews, or longitudinal data analysis.

- **Restricted Geographic Focus**

  The study focuses only on Kochi and may not represent slum growth patterns in other urban centers of Kerala or India.

- **Informal Economy Challenges**

  Economic activities in slums often take place in the informal sector, making it difficult to accurately estimate incomes, employment rates, and productivity.

CHAPTER 2

SLUMS: INTERNATIONAL AND DOMESTIC PERSPECTIVES

2.1 - Concept and Overview of Slums

A Slum, for the purpose of Census has been defined as residential areas where dwellings are unfit for human habitation by reasons of dilapidation, overcrowding, faulty arrangements and design of such buildings, narrowness or faulty arrangement of street, lack of ventilation, light, or sanitation facilities or any combination of these factors which are detrimental to the safety and health.[15]

The slum is the complex product of many products as it is true of many other social phenomena, but poverty is the foremost one. Low income forces people to live in slums. Slum residents are negligent and do not mind dirt. They have neither money nor time to clean their area. Lack of basic infrastructure like drains, drinking water, electricity and location gives slums a very ungainly picture.

2.1.1 International Classification of Slums

- **Squatter Settlements**

Squatter settlements are informal residential areas where people live on land without legal permission or ownership, often characterized by a lack of adequate infrastructure and services like clean water, electricity, and sanitation.

- **Inner city slums**

Inner-city slums are urban areas characterized by poverty, poor housing, and inadequate infrastructure, which lead to overcrowding and a high strain on public services.

- **Pavement dwelling**

Pavement Dwelling refers to people who live on city sidewalks and footpaths, building makeshift shelters using materials like plastic material, cardboard and wood.

- **Waterfront slums**

Waterfront slums are informal settlements located on the edges of bodies of water, often characterized by housing built on stilts or other floating structures due to a lack of available land.

- **Hill Slums**

"Hill slums" also known as favelas or shantytowns, are informal settlements built on steep hillsides, often in urban areas. They are typically inhabited by impoverished populations due to a lack of affordable housing elsewhere and are associated with challenges such as poor infrastructure, limited access to basic services, and a higher risk of crime.

- **Railway Slums**

Railway slums are informal settlements that have developed on land belonging to the government, often near railway tracks, because this land is publicly owned and relatively easy to occupy.

- **Refugee Slums**

Refugee slums" refers to the informal and often substandard settlements where refugees live, facing issues like poverty, poor sanitation, lack of access to healthcare and education, and exploitation

- **Industrial Slums**

Industrial slums are densely populated areas of substandard housing, often located near factories, that emerged during industrialization due to rapid urbanization and economic inequality.

2.1.2 Domestic Classification of Slums (Census of India 2011)

- **Notified Slums**

All notified areas in a town or city notified as 'Slum' by State, Union territories Administration or Local Government under any Act including a 'Slum Act' may be considered as Notified slums

- **Recognized Slums**

All areas recognized as 'Slum' by State, Union territories Administration or Local Government, Housing and Slum Boards, which may have not been formally notified as slum under any act may be considered as Recognized slums.

- **Identified Slums**

A compact area of at least 300 populations or about 60-70 households of poorly built congested tenements, in an unhygienic environment usually with inadequate infrastructure and lacking in proper sanitary and drinking water facilities. Such areas should be identified personally by the Charge Officer and also inspected by an officer nominated by Directorate of Census Operations. This fact must be duly recorded in the charge register. Such areas may be considered as Identified slums.

Therefore, the concept of a slum refers to a residential area characterized by acute deprivation and poverty, marked by a combination of substandard housing, overcrowding, inadequate access to basic services (water, sanitation, electricity, etc.), and insecure residential status or land tenure.

2.2 - Global Trends and Patterns of Slums

An analysis of slum growth and distribution across the world, focusing on urbanization, poverty, and policy responses in different countries. International experiences provide a comparative framework for understanding slums in India.

Rapid urban growth is the main cause of global slum growth, especially in emerging economies where cities inflate faster than system and residential development. The world's city population has been rising gradually, with emerging economies experiencing the exponential growth, creating strong demand for subsidized housing that authority often fail to meet. Slums generally emerge in areas with limited access to clean water, sanitization and legal residence reflecting structural injustice.

2.2.1 Global Expansion of Slums

In many areas, slum populations are growing faster than overall city populations, especially in Africa and South Asia. South Asia houses some of the world's biggest informal settlements, including those in India, Pakistan and Bangladesh due to overcrowded and economic disparities. Latin America once had high slum levels but has seen significant improvements in development policy, although pockets of slum areas continue. Urban equity, casual employment and poor governance donate to the continuous reproduction of slum conditions even when resettlement or upgrading projects take place.

2.2.2 Geographical Differences

- **Africa**

Highest slum incidence due to limited economic specialization, weak urban planning and political unrest. Services such as water distribution and sanitation lag behind population expansion.

- **South Asia**

Immense countryside to municipal migration fuels the growth of large, dense slums. High housing costs push low - income groups into urban villages.

- **Latin America & the Caribbean**

Slum conditions have improved through integrated upgrading programs and participatory housing policies. However inequality and crime remain major challenges.

2.2.3 Economic Condition behind Slum Growth

Long - term poverty limits people's ability to enter formal housing sector. Unorganized labour markets dominate in many developing areas, leaving workers without regular income or credit to stable formal housing. Poor governance and weak urban planning contribute to unmanaged land use. Changing climate and ecological hazards often push vulnerable populations into unsafe areas like flood zones and coastal zones.

2.2.4 Learnings From India's Urban Development

Successful international experiences show that unified community driven upgrading is more effective than resettlement. Policies must address both the housing crisis and economic opportunities, recognizing that Slums are also a financial center.Inclusive governance, involving NGOs,local governments and residents can yield lasting impacts. India can learn from countries like Brazil, Thailand and Colombia, which have provided sustainable housing strategies combining tenure security, social welfare and urban renewal.

World slum trends highlight how rapid city expansion, sustained poverty and weak urban planning continue to drive the growth of informal settlements, especially in Africa and South Asia. While some regions like Latin America have improved informal settlement conditions through integrated upgrading and social housing policies, many developing countries still struggle with overcrowding, minimal services, and poor governance. Global experiences show that community- based development, secure property rights and coordinated policies are far more effective than forced resettlement. For India, these lessons emphasize the need to combine housing improvements with livelihood opportunities and democratic governance to achieve sustainable and equitable urban growth.

2.3 - Slums in the Indian Context

This section examines the emergence and expansion of slums in India, shaped by rapid urbanization, migration, and socio-economic disparities. It highlights government initiatives and the scale of slum populations in major cities.

Slums in India have emerged as a significant urban challenge due to rapid urbanisation, large scale rural urban migration, and persistent socio economic inequalities. The expansion of cities has not been matched by adequate housing, infrastructure, and employment opportunities, forcing a large section of the urban poor to settle in informal and overcrowded areas. Migrants, driven by poverty, lack of rural employment, agrarian distress, and the search for better livelihoods, often find themselves excluded from formal housing markets, leading to the proliferation of slums.

The growth of slums is closely linked to unequal development and inadequate urban planning. While cities act as centres of economic growth, the benefits of development are unevenly distributed. High land prices, lack of affordable housing, and weak enforcement of housing regulations further marginalise low income groups. As a result, slums are characterised by poor housing conditions, limited access to clean water, sanitation, healthcare, and education, making residents vulnerable to health risks and social exclusion.

According to Census data, a substantial proportion of India's urban population lives in slums, particularly in metropolitan cities such as Mumbai, Delhi, Kolkata, and Chennai. These cities attract large numbers of migrants but lack sufficient infrastructure to accommodate them. The concentration of slum populations reflects both the scale of urban poverty and the failure of inclusive urban development.

Recognising the seriousness of the issue, the Government of India has launched several initiatives aimed at slum improvement and rehabilitation. Major programmes include the Jawaharlal Nehru National Urban Renewal Mission (JNNURM), Rajiv Awas Yojana (RAY), and Pradhan Mantri Awas Yojana Urban (PMAY-U), which focus on providing affordable housing, improving basic amenities, and promoting slum-free cities. Despite these efforts, challenges such as implementation gaps, land availability, and beneficiary identification continue to limit their effectiveness.

In conclusion, slums in India are a manifestation of rapid urban growth combined with structural inequalities. Addressing the problem requires integrated policies that focus on affordable housing, employment generation, inclusive urban planning, and social protection to ensure sustainable and equitable urban development.

2.4 - Slums in Kerala: An Overview

This section examines the nature of slum development in Kerala. Although the state records relatively high social indicators compared to other Indian states, urban poverty and inadequate access to basic amenities continue to persist.

Slum formation in Kerala is largely attributed to rural–urban migration, rising land and rental costs, and the shortage of affordable housing. According to the Census of India (2011), Kerala's urban slum population is comparatively small, with only about 1.5 per cent of the state's urban population residing in slums, in contrast to the national average of 17.4 per cent.

Slums are present across several districts in Kerala, each facing similar challenges related to overcrowding, housing quality, sanitation, and infrastructure. The major concentrations are found in Thiruvananthapuram, Kochi, Kollam, Kozhikode, and Thrissur. Many slums are located in low-lying or flood-prone areas due to inadequate drainage systems. Notable slum settlements in the state include Rajaji Nagar, Pullikada Colony, and Thuruthy Colony.

Despite their relatively smaller size, slums in Kerala experience issues comparable to those in larger Indian cities. A significant number of residents depend on public taps for drinking water, which is often irregular. Other concerns include limited sanitation facilities, inefficient waste management, unsafe septic systems, periodic flooding, overcrowded living spaces, and lack of secure land tenure, all of which contribute to poor living conditions.
The continued existence of slums in Kerala is primarily linked to ongoing economic migration, high housing costs, and limited access to affordable rental options. While various government housing schemes are in place, their implementation is often slow. Additionally, most slum residents are engaged in informal employment, which restricts their access to credit, legal land ownership, and social security benefits.

To address these challenges, the Government of Kerala has introduced several initiatives aimed at improving living conditions in slum areas. The Kerala State Urban Development Program, supported by the Asian Development Bank, focused on upgrading sanitation, drainage, and road infrastructure. The City Sanitation Plan for Kochi emphasized improvements in toilets, waste management, and water supply. The Kudumbashree programme has played a key role in supporting women through access to credit, self-employment opportunities, and housing

assistance. National schemes such as RAY, JNNURM, and PMAY have also contributed to expanding affordable housing options.

Although some areas, such as Mattancherry, have benefitted from infrastructure improvements, many challenges remain. Sustained progress will require integrated efforts combining better infrastructure, effective urban planning, and active community participation to develop more sustainable living environments.

Slum communities also play a vital role in Kerala's economy by providing low-cost labour. However, the informal and insecure nature of this employment limits individual productivity and opportunities for economic advancement. Achieving greater social equity in Kerala will therefore require a comprehensive approach that strengthens infrastructure, expands employment opportunities, and promotes inclusive urban development.

2.5 - An Analytical Overview of Slums in Kochi

In this section we focus on the current condition of the slums in Kochi. Here we provide an analytical overview about socio-economic status. It also highlights the local urban poverty. Generally Kerala has a lower proportion of slum areas when compared with other states of India. In Kochi slums are the result of high population density and insufficient basic urban services and infrastructures.

Many of the slum dwellers belong to the Economic Weaker Section (EWS) and also at Below Poverty Line. Slums often consist of marginalized sections including scheduled caste and other communities. In Kerala slums are referred to as 'Colonies'. Majority of the people employed in informal sectors are daily wagers. They work at fish harbors and construction sites. Women often work at commercial centers in Ernakulam or as domestic workers. Many of them are unskilled labourers and work in unsafe working conditions. Slum dwellers are deprived of a high level of poverty as they have low wages.

The education qualifications are often at a low level which reduces their access to formal working sectors. The primary education enrollment of people is at a high level but at the same rate school dropouts are often significantly present among children. This is only because of the economic pressure, in turn that forced children to engage in the labour force to maintain the

family income. Most of them are unskilled labourers which results in low wages. Government schemes like National Urban Livelihood Mission (NLUM) are initiated in slums for skill development and for better standards of livelihood. Living standards of slum dwellers creates social- health threats. Slums lack proper sanitation facilities, huge piles of wastes which creates a polluted environment. It ultimately results in waterborne diseases like cholera, diarrhea….and respiratory diseases. This unhygienic, poor environment and overcrowded atmosphere leads to stress and anxiety among people that results in social and psychological issues.

Kochi's slums are categorized by lack of basic services. The residents live in old, unstructured and weaker houses and they are temporary settlements. They do rely on shared public water sources like taps or tankers, only a few have water services at their homes. A major portion of the community relies on shared toilets that are dirty and unhygienic maintenance. The drainage system often gets clogged and is open, which leads to floods whenever it rains and causes serious diseases.

Kochi is focusing on the slum redevelopment by shifting them from poor slums to modernization but many of them still face challenges and the government schemes are not fully established. This causes the existence of socio-economic and infrastructural problems in Kochi.

The present study is conducted in two selected slum areas of Kochi city, namely Thuruthy Colony and Shanthipuram Colony. These areas have been chosen for the survey to provide a basic understanding of the study area.

Table 2.1 Rajiv Awas Yojana (2011-12)

Profile Details	Thuruthy Colony	Shanthipuram Colony
Ward Number	2	44
Ward Name	Kalvathy	Karanakodam
Area (Acre)	1	3.1
Tenability Status	Tenable	**Tenable**
Ownership Status	Mixed Ownership	Mixed Ownership
Population	4268	1089
Type of Housing (majority)	Semi- Pucca	Semi- Pucca
Number of women- headed Households	50	30
Major Source of Earning	Labour	Labour
Tenurial Status	Mixed Tenureship	Individual Land Ownership

Source: Secondary Data

Thuruthy Colony

Thuruthy Colony is located in Ward No. 2 of Kalvathy Ward in Kochi city and covers an area of one acre. The settlement is classified as tenable and follows a mixed ownership pattern with mixed tenurial status. The total population of the colony is 4,268, making it a relatively densely populated area. The majority of residential structures are semi-pucca houses. The area includes 50 women-headed households, and labour forms the major source of earning for residents, reflecting the dependence on informal employment.

Shanthipuram Colony

Shanthipuram Colony is situated in Ward No. 44 of Karanakodam Ward and extends over an area of 3.1 acres. The colony is identified as a tenable slum area with a mixed ownership pattern. The total population of the settlement is 1,089, and the majority of houses are semi-pucca in nature. The colony has 30 women-headed households, and the primary source of livelihood is

labour work. In contrast to Thuruthy Colony, Shanthipuram Colony predominantly follows individual land ownership, indicating a distinct tenurial arrangement.

Thus, Thuruthy Colony and Shanthipuram Colony represent two tenable slum settlements in Kochi with distinct spatial and tenurial characteristics. The overview of these areas provides the contextual background for analysing the socio-economic status and expenditure patterns of slum population.

CHAPTER-3

AN ANALYSIS ON THE SOCIO-ECONOMIC STATUS AND EXPENDITURE PATTERN OF SLUM POPULATION

Kochi is one of the major cities of Kerala and it has several slum settlements mainly due to rapid urbanization and migration. These slum areas are marked by low income and inadequate basic facilities which influence the living conditions and spending patterns of the residents.

For the present study, two slum areas-Thuruthy Mini Market and Shanthipuram Colony were selected. A total of 40 respondents were surveyed, with 20 samples from each area, to collect primary data.

This chapter analyses and interprets the collected data to understand the socio-economic profile of slum dwellers and their spending patterns on essential needs such as food, housing, health, education and basic amenities. The analysis also highlights the factors influencing their spending priorities and the difficulties faced in meeting basic requirements.

3.1 AREA-WISE DISTRIBUTION OF RESPONDENTS

This section analyzes the area-wise distribution of the respondents covered under the study. It highlights the spatial location of slum dwellers and the wards selected for data collection, enabling comparison between different slum areas in Kochi.

Table 3.1 Area-wise Distribution of Respondents

Area of Study	Ward Number	Number of Respondents
Thuruthy Mini Market	2	20
Shanthipuram Colony	35	20

Source: Primary Data

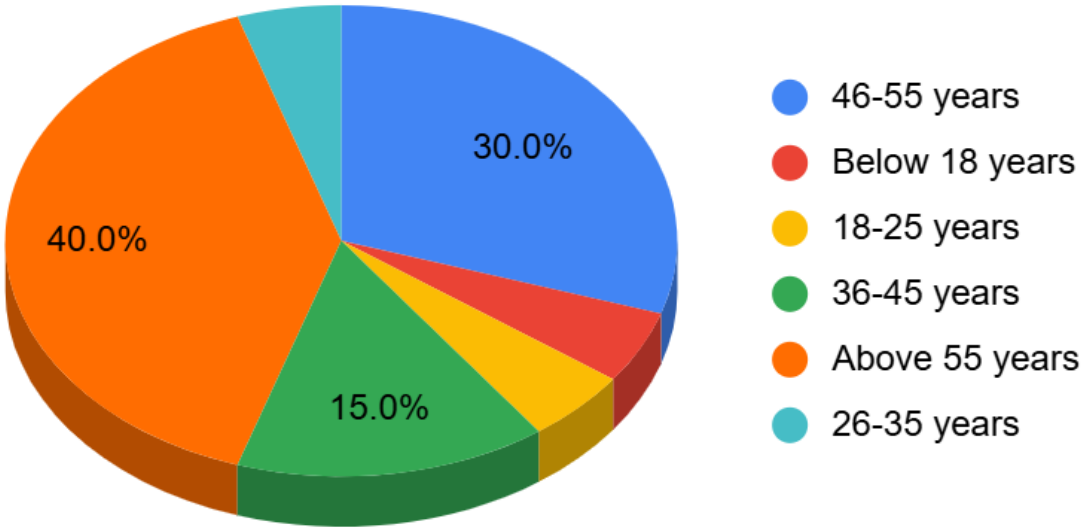
Table 3.1 shows the area-wise distribution of respondents selected for the study. The study covers two slum areas of Kochi: Thuruthy Mini Market (Ward No. 2) and Shanthipuram Colony (Ward No. 35). A total of 40 respondents were selected, with 20 respondents from each area, to capture a balanced and representative picture of the socio-economic conditions of slum dwellers in the study area.

3.2 DEMOGRAPHIC PROFILE OF RESPONDENTS

This section presents the demographic characteristics of the respondents such as age, gender, marital status, religion and caste. These variables help in understanding the social background of slum dwellers and its influence on their economic conditions.

3.2.1 AGE-WISE DISTRIBUTION OF RESPONDENTS

Figure 3.1 Age-wise Distribution of Respondents



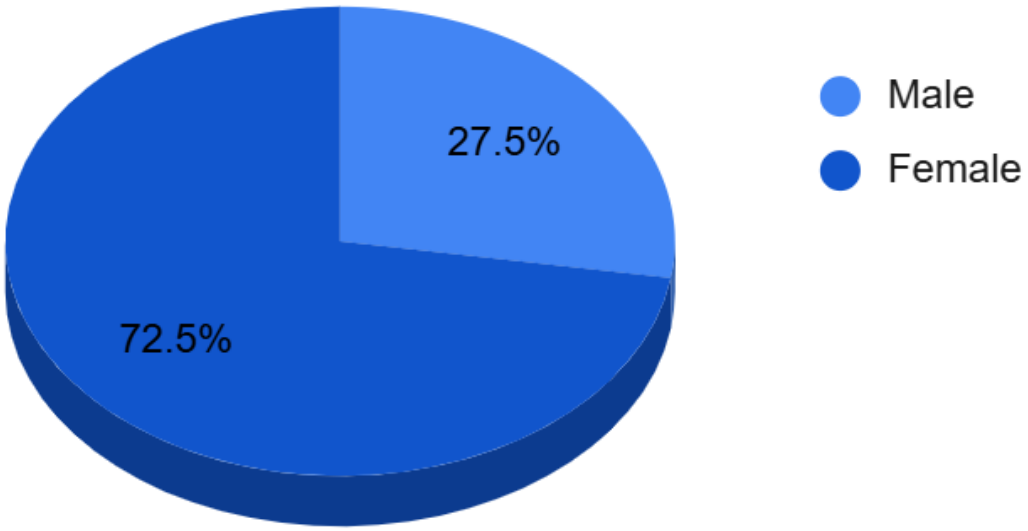
Source- Primary Data

Figure 3.1 shows the age-wise distribution of the respondents included in the study. The majority of respondents belong to the age group above 55 years, accounting for 40 percent of the total sample, followed by the 46-55 years age group with 30 percent. Respondents in the 36-45 years category constitute 15 percent, while smaller proportions fall within the 26-35 years and 18-25 years age groups. Only a negligible percentage of respondents are below 18 years. This distribution indicates that the study largely represents middle-aged and elderly respondents, providing insights into the perspectives of more experienced individuals within the study area.

The majority of the respondents were from age groups 55 above and 46-55 and this is mainly because older individuals are more likely to be the long-term residents of the slum and many younger individuals have educational commitments or may be engaged in employment outside the area.

3.2.2 GENDER-WISE DISTRIBUTION OF RESPONDENTS

Figure 3.2 Gender-wise Distribution of Respondents



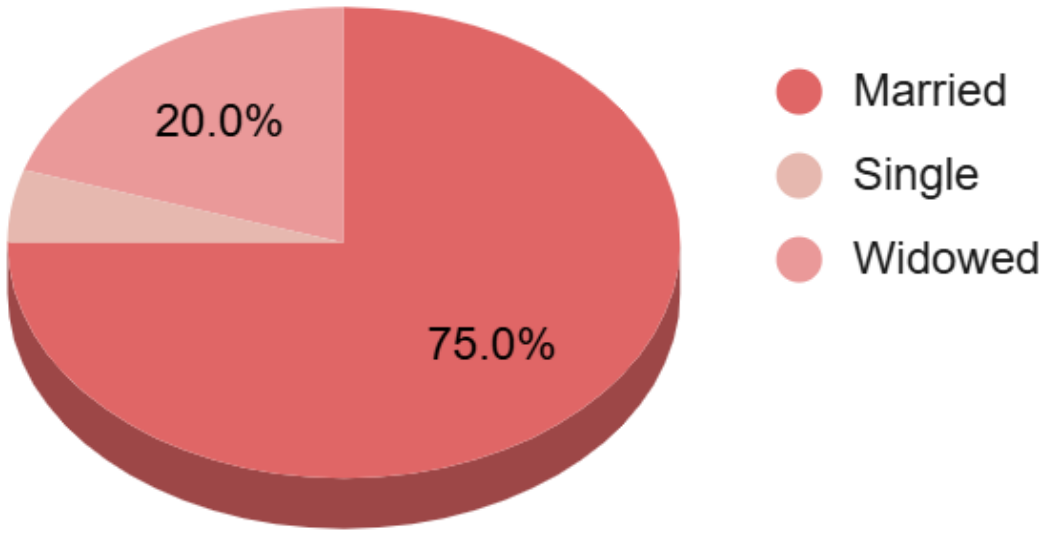
Source- Primary Data

Figure 3.2 illustrates the gender-wise distribution of the respondents included in the study. The data reveals that female respondents constitute the majority, accounting for 72.5 per cent of the total sample, while male respondents represent 27.5 per cent. This distribution indicates a higher participation of female respondents in the survey, providing valuable insights into the socio-economic perspectives and experiences of women within the study area.

The data indicates that the majority of the respondents were women which reflects their central role in managing household activities and decision making.

3.2.3 MARITAL STATUS OF THE RESPONDENTS

Figure 3.3 Marital Status of the Respondents



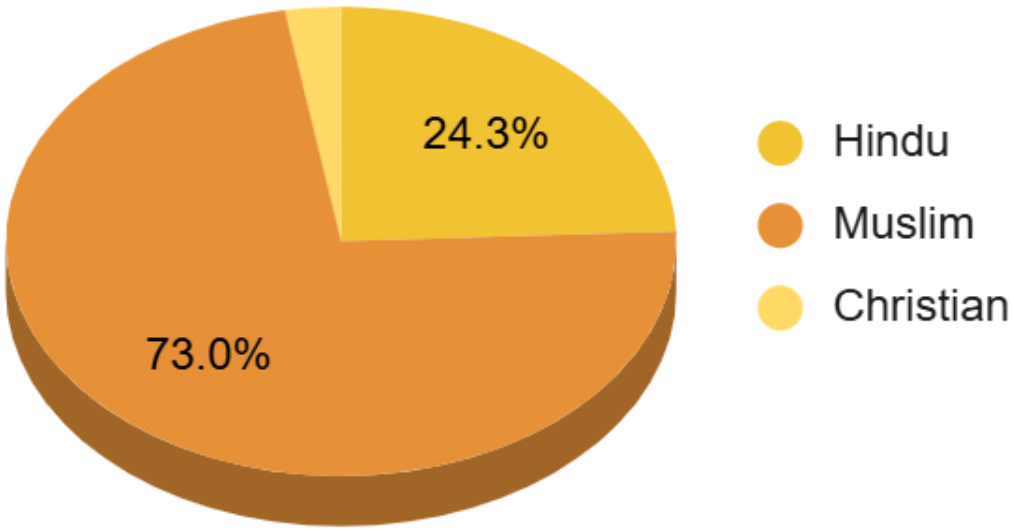
Source- Primary Data

Figure 3.3 depicts the marital status of the respondents included in the study. The data reveals that a majority of the respondents are married, accounting for 75 per cent of the total sample. Widowed respondents constitute 20 per cent, while a small proportion of respondents are single. No respondents were belonging to the divorced or separated category. This distribution indicates that the study largely represents individuals with family responsibilities, which may influence their socio-economic conditions and decision-making patterns.

The majority of the respondents were married individuals mainly because slum households are more family oriented and these families form the stable and permanent population of the settlement. A notable proportion of the respondents were widows who were belonging to older age groups. Separated or divorced respondents were absent and this may indicate strong family structures within the study area.

3.2.4 RELIGION OF THE RESPONDENTS

Figure 3.4 Religion of the Respondents



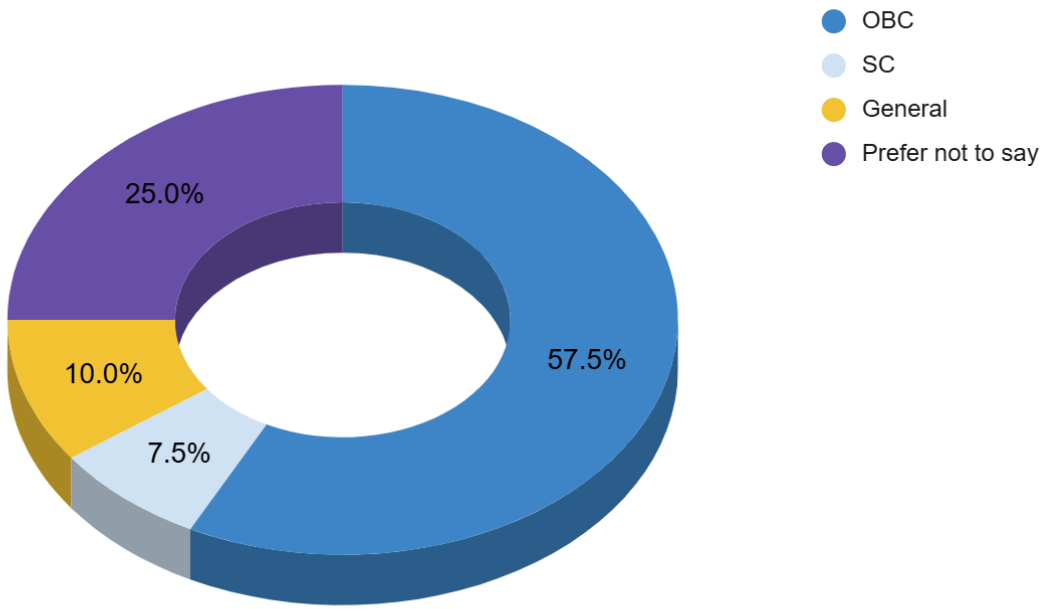
Source- Primary Data

Figure 3.4 shows the distribution of respondents based on their religion. The data indicates that the majority of respondents, accounting for 73 per cent, belong to the muslim community. Hindus constitute 24.3 per cent of the respondents, while Christians form a very small proportion of the sample. This distribution reflects the religious composition of the respondents covered in the study and provides contextual background for understanding their socio-economic characteristics.

The majority of the respondents belonged to the Muslim community and this is because of the demographic composition of the selected area of study. Respondents belonging to Hindu and Christian communities are smaller because of their lesser presence in the area of study..

3.2.5 CASTE OF THE RESPONDENTS

Figure 3.5 Caste of the Respondents



Source- Primary Data

Figure 3.5 presents the distribution of respondents according to their caste or community. Majority of the respondents (57.5 per cent) belong to Other Backward Classes (OBC) category. 25 per cent of the respondents preferred not to reveal their caste. Respondents belonging to Scheduled Caste and General category represents 7.5 percent and 10 per cent of respectively.

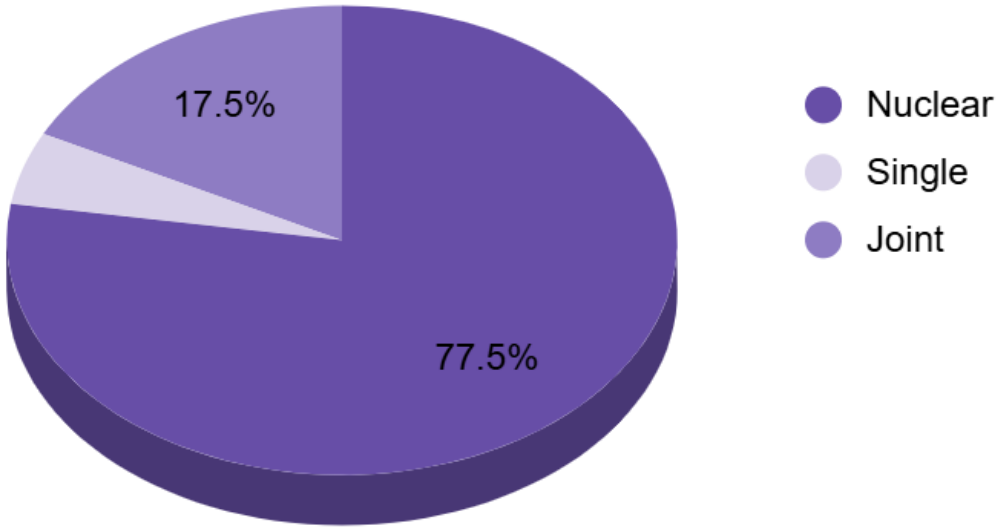
Most of the respondents were from the Other Backward Classes (OBC) because they were Muslims and many identified as OBC. In addition, some of the respondents did not prefer to reveal their caste, which would have made a small difference in the proportions. The high number of OBCs reflects their historical socio-economic conditions, neighbourhood settlement patterns, and the prevalence of low-income occupations among OBCs in slum areas. The smaller numbers of respondents in the General, Scheduled populations indicate their small numbers within this locality.

3.3 FAMILY STRUCTURE AND HOUSEHOLD COMPOSITION

This section examines the family structure and household composition of the respondents, which are important factors influencing their socio-economic conditions and spending patterns. The analysis focuses on the type of family, the number of family members, and the number of earning members in each household. Understanding these aspects provides insights into household responsibilities, income distribution, and the financial dynamics within slum communities.

3.3.1 TYPE OF FAMILY

Figure 3.6 Type of Family



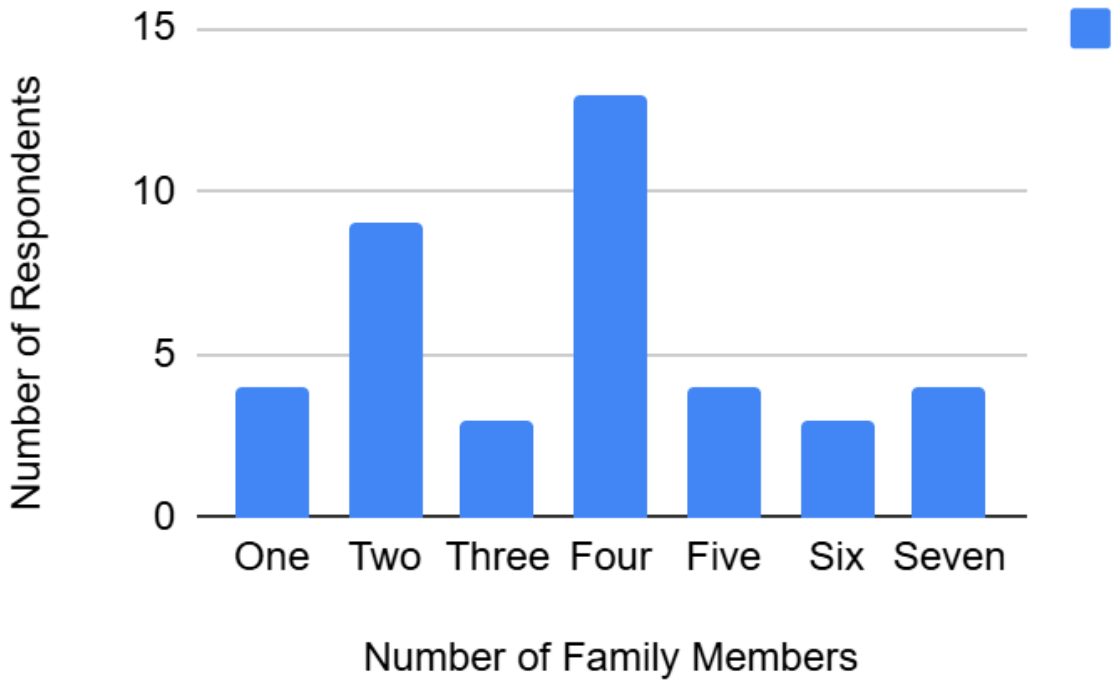
Source- Primary Data

The figure presents the distribution of respondents based on the type of family structure. The majority of respondents (77.5 per cent) belong to nuclear families, indicating a predominant preference for smaller family units. Joint families account for 17.5 per cent of the respondents, while a small proportion falls under the single category. This distribution reflects the growing trend toward nuclear family systems, possibly influenced by urbanization, changing socio-economic conditions, and evolving lifestyles.

The dominance of nuclear families reflects the reality of urban slum life, where limited housing space, high living costs, and unstable incomes makes small families more manageable. Nuclear families are better able to adapt to irregular earnings with rising expenses, which is vital in low-income urban settings. Migration of young adults from rural areas in search of jobs has further encouraged the formation of independent households which reduces joint family arrangements. The declined joint families indicates a gradual shift of slum from traditional extended family systems and how urbanisation and economic pressure have restructured the families in slum communities.

3.3.2 NUMBER OF FAMILY MEMBERS

Figure 3.7 Number of Family Members



Source- Primary Data

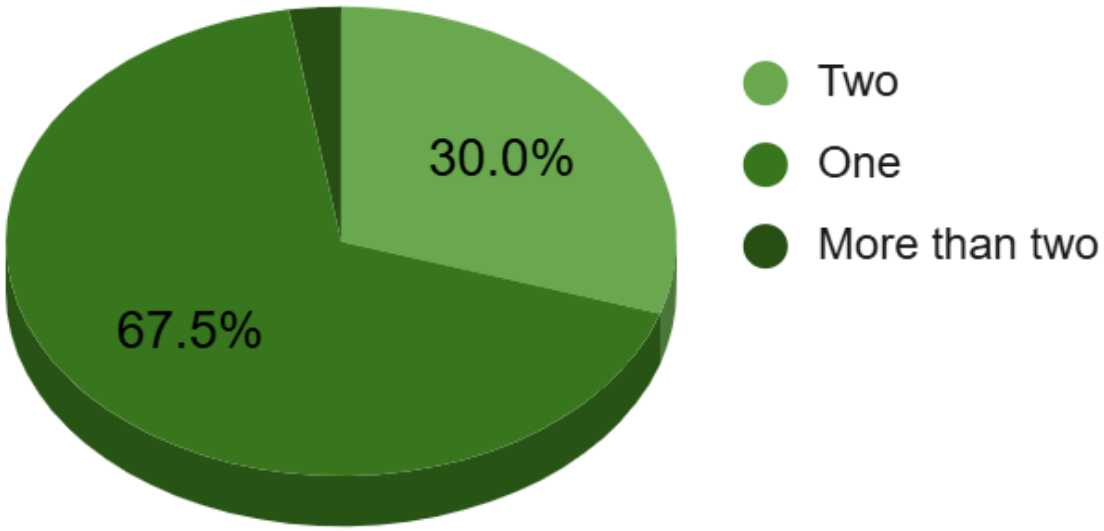
Figure 3.7 shows that most households have four members, while single-member and larger families reflect elderly living alone or limited mobility due to low income and skills.

The distribution of family size shows that most households consist of four members, followed by smaller and larger family sizes. Single-member households are primarily elderly individuals, reflecting cases where older adults live alone after children have migrated or spouses have passed away. Larger families, with five or more members, often include older sons and their

families living together. This indicates limited socio-economic mobility, as low education levels, lack of skills, and insufficient income prevent families from establishing independent households or moving to better housing. Smaller family sizes, such as one to three members, typically reflect nuclear families or young couples with few children. The variation in family size highlights the diverse household compositions in slum areas and their implications for income distribution, resource allocation, and financial stability.

3.3.3 NUMBER OF EARNING MEMBERS IN THE FAMILY

Figure 3.8 Number of Earning Members in the Family



Source- Primary Data

Figure 3.8 shows how many members in a family contribute to earning an income. The results clearly show that most families depend on a single earning member, with 67.5 per cent of respondents falling into this category. About 30 per cent of households have two earning members, which provides some level of income sharing and support. However, only 2.5 per cent of households report having more than two earners, showing that multiple sources of income are uncommon. This figure reflects the need for greater income opportunities and livelihood support.

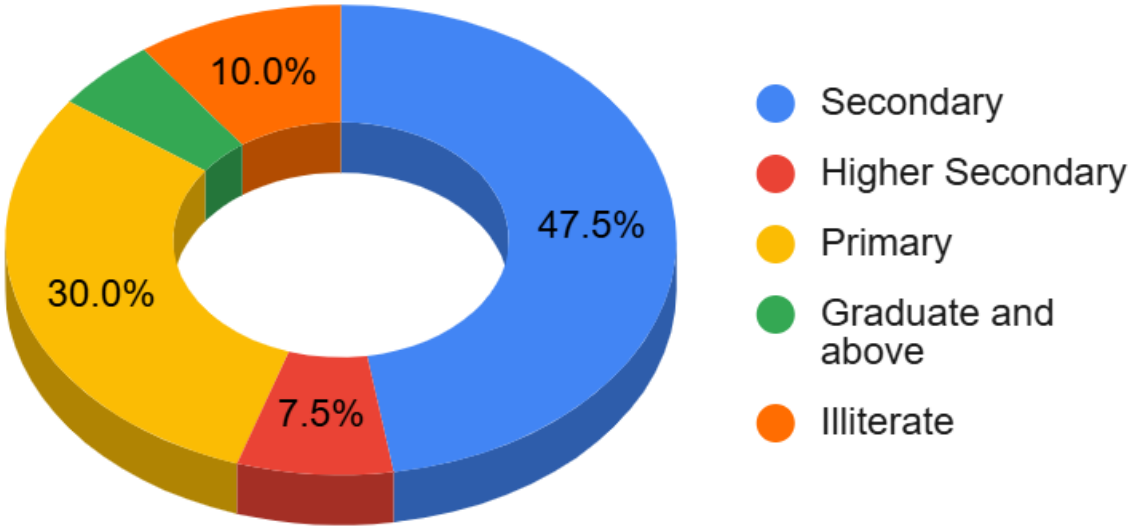
The predominance of single-earning member households may be due to limited employment opportunities and the reliance on one adult, often the male head or a working female, to support the family. Economic constraints and the informal nature of work in slum areas make it difficult for multiple members to engage in regular income-generating activities. Households with two earners likely benefit from shared financial responsibility, helping to meet basic needs more effectively. The very small proportion of families with more than two earners indicates that multiple sources of income are rare, highlighting the vulnerability of slum households to economic shocks and the importance of initiatives that expand livelihood opportunities.

3.4 EDUCATIONAL PROFILE OF RESPONDENTS AND CHILDREN

This section examines the educational background of the respondents and the schooling status of their children. It explores the respondents' level of education, the number of school-going children, the type of schools they attend, school retention, and the reasons for discontinuation. Understanding these aspects provides insight into educational access, challenges, and the impact of socio-economic factors on learning in slum communities.

3.4.1 EDUCATIONAL LEVEL OF THE RESPONDENTS

Figure 3.9 Educational Level of the Respondent



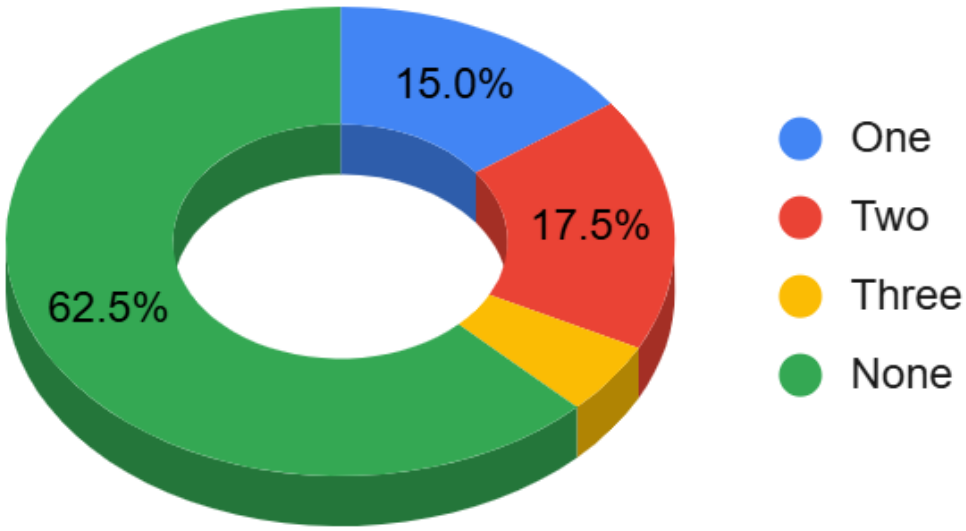
Source- Primary Data

Figure 3.9 shows that most respondents have only a basic education, with 47.5 per cent completing secondary and 30 per cent primary. Few reached higher secondary (7.5 per cent), and 10 per cent are illiterate, while graduates are negligible. This shows limited access to higher education among slum dwellers.

The predominance of respondents with secondary education may reflect the accessibility of basic schooling in the area and the importance placed on completing foundational education. The substantial number with only primary education or no formal education suggests that economic constraints, early entry into labor, household responsibilities, and in some cases, lack of interest in continuing studies have limited further educational attainment. The small proportion of respondents with higher secondary or graduation indicates that pursuing higher education is challenging in slum communities due to financial limitations, lack of nearby institutions, and the need for children to contribute to household income. Overall, the data reflects that most residents have basic to secondary education, which may influence employment opportunities, income levels, and awareness of socio-economic programs.

3.4.2 NUMBER OF SCHOOL GOING CHILDREN

Figure 3.10 Number of School-going Children



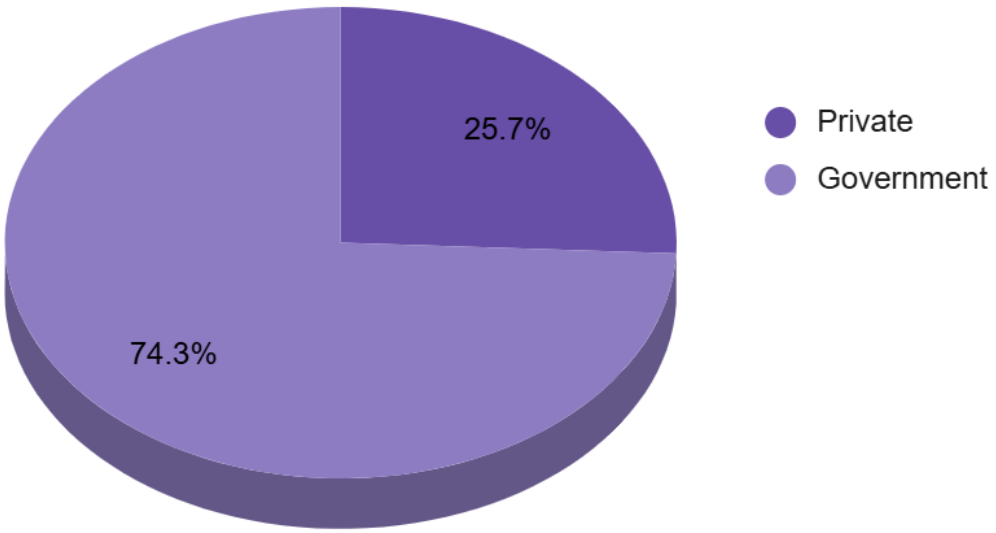
Source- Primary Data

Figure 3.10 shows that 62.5 per cent of respondents have no children currently attending school. This may be due to smaller family sizes, the age profile of the households, or the fact that children have already completed schooling. Among the remaining families, 17.5 per cent have two school-going children, 15 per cent have one child, and only 5 per cent have three children attending school, indicating a low prevalence of dependent school-age children in the area.

This pattern may also reflect economic pressures that limit the ability to send children to school, early entry of children into work, or lack of interest in formal education. Overall, the findings highlight the need for targeted educational support and child-focused welfare programs to reduce financial burdens and encourage continued schooling among families with school-age children.

3.4.3 TYPE OF SCHOOL ATTENDED BY CHILDREN

Figure 3.11 Type of School



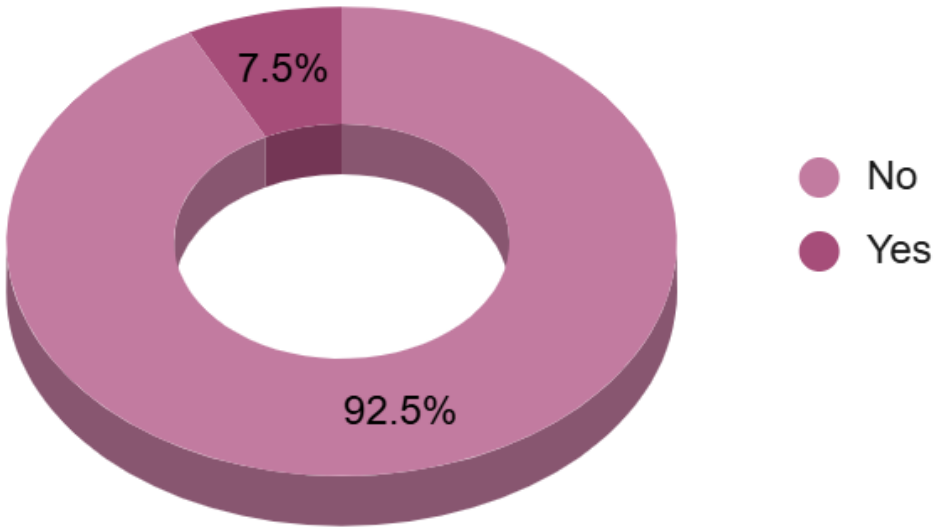
Source- Primary Data

Figure 3.11 shows that the majority of children (74.3 per cent) attend government-funded schools, while 25.7 per cent are enrolled in private schools.

This preference for government schools is likely due to their affordability and accessibility, as well as the provision of free meals, textbooks, and uniforms, which reduce the financial burden on low-income families. Families who opt for private schools may do so for perceived better quality of education or they might have enough financial resources to send their children to private schools. Overall, the data highlights the reliance on government schooling in slum areas and underscores the importance of such initiatives in supporting education for children from economically disadvantaged households.

3.4.4 SCHOOL DISCONTINUATION STATUS

Figure 3.12 School Discontinuation Status

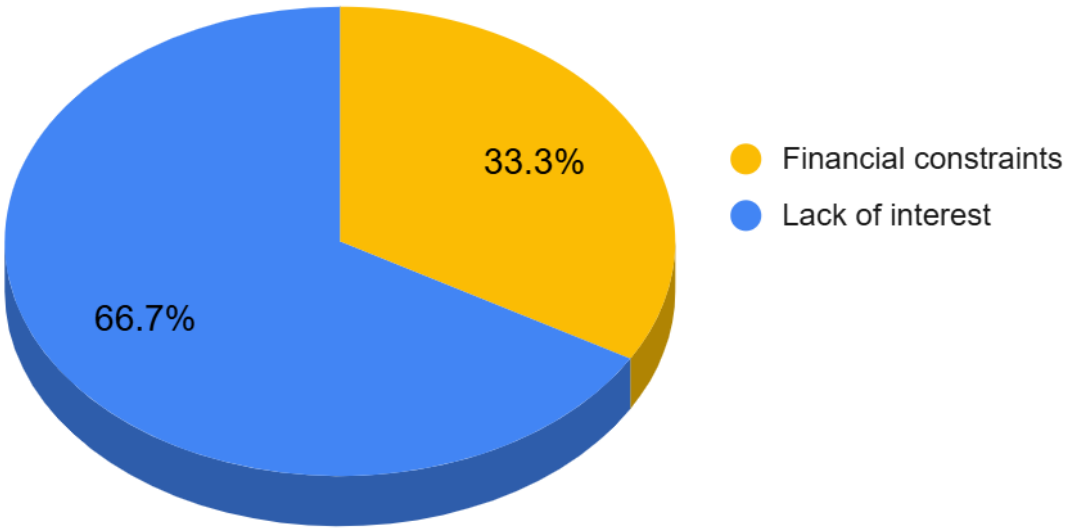


Source- Primary Data

Figure 3.12 shows that a vast majority of households (92.5 per cent) report that their children have not dropped out of school, indicating high school retention in the study area. This suggests that families are aware of the importance of education and benefit from government support systems such as free meals, textbooks, and uniforms, which help reduce the financial burden and encourage continued schooling. However, 7.5 per cent of households reported school dropouts, likely due to economic hardships, lack of interest, increased household responsibilities, or the need for children to contribute to family income. While overall dropout rates are low, these cases highlight the continued influence of socio-economic challenges, underscoring the need for targeted interventions to support vulnerable households and ensure educational continuity for all children.

3.4.5 REASON FOR SCHOOL DISCONTINUATION

Figure 3.13 Reason for School Discontinuation



Source- Primary Data

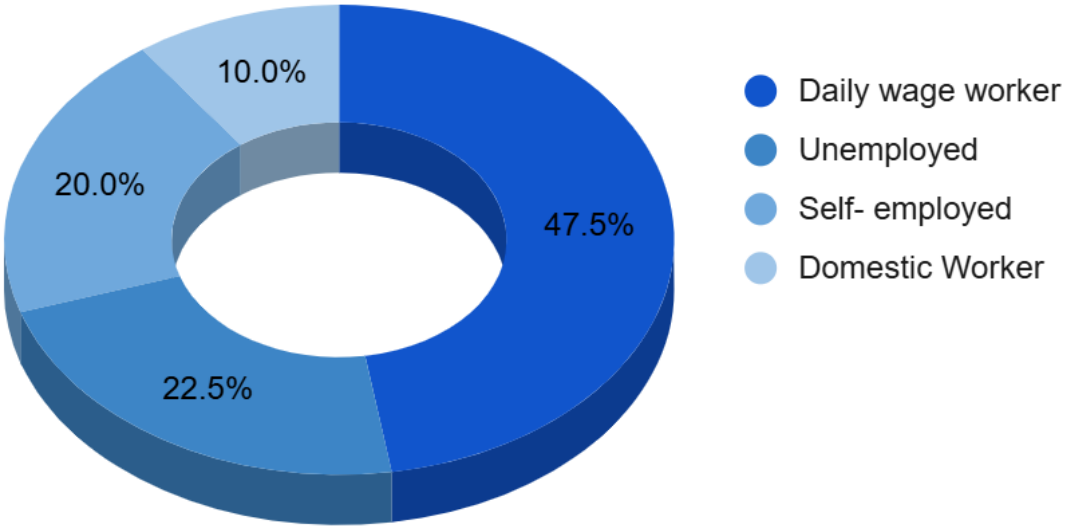
Figure 3.13 shows that among the small proportion of children who discontinue schooling, the primary reason is lack of interest (66.7 per cent), followed by financial stress (33.3 per cent). Other contributing factors include low motivation, poor academic performance, and limited awareness of the benefits of education, which influence students' decisions to leave school prematurely. Financial constraints further exacerbate the situation, making it difficult for some families to continue supporting their children's education. These findings indicate a need for targeted interventions such as counselling, academic support, and motivational programs to encourage continued schooling and reduce dropout rates in slum communities.

3.5 EMPLOYMENT AND INCOME PROFILE

This section examines the employment and income characteristics of the respondents, which play a crucial role in shaping their living conditions and spending patterns. It analyses the occupation of the respondents, the nature of their employment, duration of stay in the slum, and household income levels. Understanding these factors provides insight into job stability, income security, and the economic challenges faced by slum households.

3.5.1 OCCUPATION OF THE RESPONDENT

Figure 3.14 Occupation of the Respondent



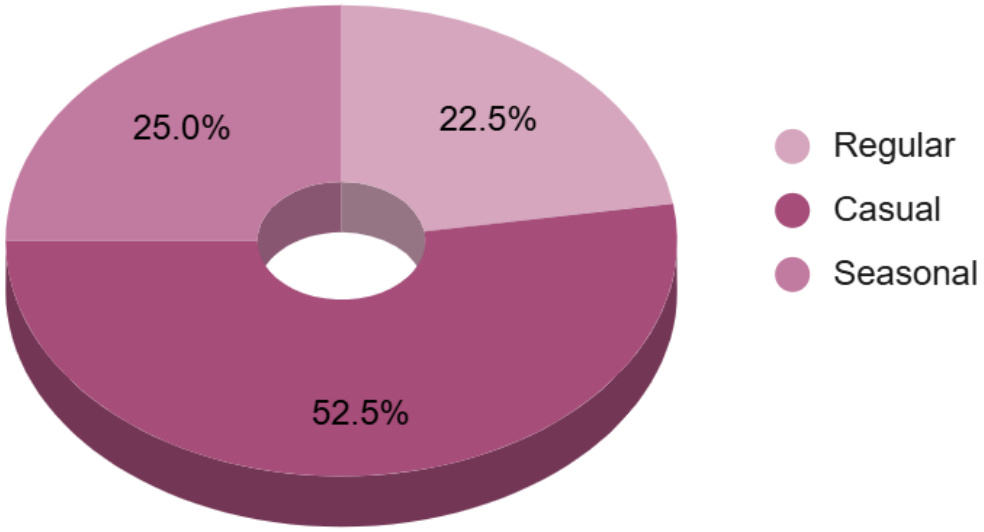
Source- Primary Data

Figure 3.14 depicts the distribution of respondents based on their main occupation. The data reveals that the largest proportion of respondents, 47.5 per cent, are daily wage workers, indicating a predominance of individuals engaged in informal or wage-based employment. This is followed by unemployed respondents, who constitute 22.5 per cent of the sample. Self-employed individuals account for 20 per cent, while domestic workers represent the smallest share at 10 per cent.

The predominance of daily wage workers can be attributed to low levels of education and lack of employable skills, which limit access to stable jobs and compel individuals to depend on informal, wage-based work. Family responsibilities and economic pressure further push respondents into daily wage employment. The unemployed category mainly includes homemakers and younger respondents who are either not actively seeking employment or lack suitable opportunities. Self-employed respondents are primarily engaged in small-scale activities such as running petty shops, stationery stores, or fish shops, reflecting efforts to secure independent income despite limited resources. Domestic workers are mainly women, as domestic work is traditionally female-dominated and offers flexible employment compatible with household responsibilities.

3.5.2 NATURE OF EMPLOYMENT

Figure 3.15 Nature of Employment



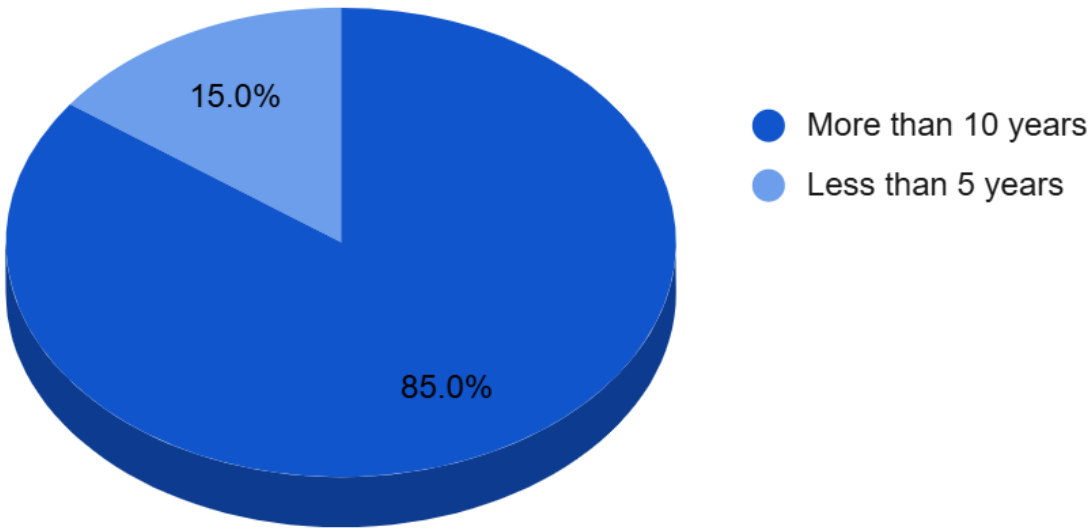
Source- Primary Data

Figure 3.15 explains the nature of employment of respondents. Most of the respondents, 52.5 per cent, have casual jobs, which are usually temporary and uncertain. About 25 per cent of them depend on seasonal work, so their income is available only during certain times of the year. Another 22.5 per cent are engaged in regular jobs, which means they earn a stable income.

The predominance of casual employment reflects reliance on short-term activities such as painting, construction work, and tree cutting, which are irregular and offer limited job security. Seasonal employment is mainly associated with fishing, livestock management, and festival-related jobs, resulting in income availability only during specific periods of the year. Regular employment includes respondents engaged in running their own small shops, working as street vendors, or employed as domestic helpers, providing relatively stable income compared to casual and seasonal work. Overall, the nature of employment highlights the dependence on informal sector jobs and the resulting income instability faced by slum households.

3.5.3 DURATION OF STAY IN THE SLUM

Figure 3.16 Duration of Stay in the Slum



Source- Primary Data

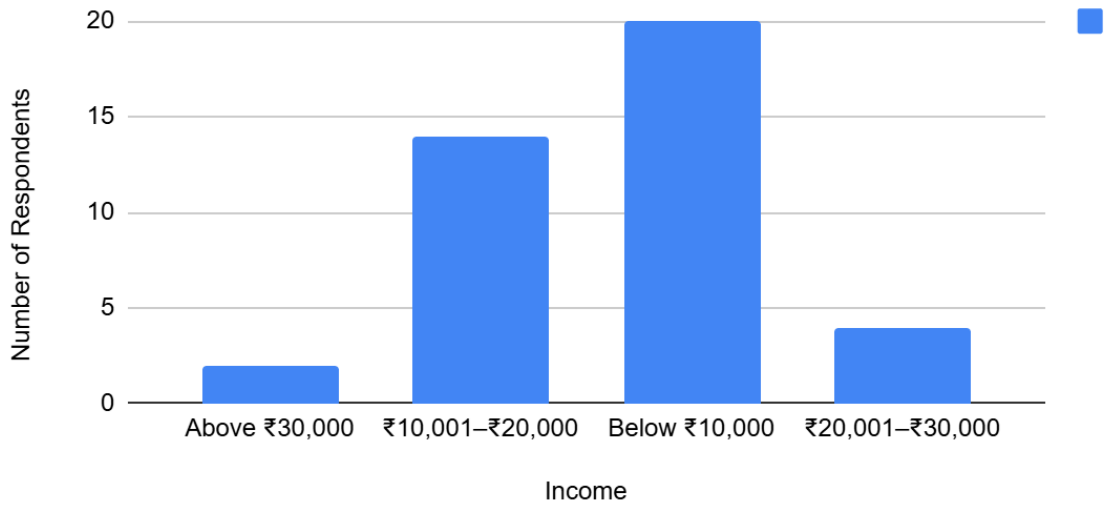
Figure 3.16 depicts the duration of stay of respondents in the slum area. The data shows that a majority of the respondents, accounting for 85 per cent, have been residing in the slum for more than 10 years, indicating long-term settlement in the area. A smaller proportion, 15 per cent of respondents, have lived in the slum for less than 5 years. This distribution suggests a stable population with prolonged residence, which provides meaningful insights into the socio-economic conditions and living patterns of the study area.

Respondents residing in the slum for more than ten years mainly consist of older individuals who have lived in the area since birth or for several decades. Their long-term stay can be attributed to low education levels, lack of employable skills, limited income, and dependent or reduced family support. Many are widows or elderly persons whose children have migrated for employment, making relocation difficult.

No respondents were found in the five to ten years category, which may indicate that households either settle permanently in the slum once established or, if their economic situation improves, move out within a shorter period. Respondents with a duration of stay of less than five years are mostly recent migrants attracted by job availability, proximity to workplaces, and affordable housing. This pattern reflects both long-term settlement and recent migration trends within the study area.

3.5.4 HOUSEHOLD INCOME

Figure 3.17 Household Income



Source- Primary Data

Figure 3.17 shows the average monthly household income of the respondents. The chart shows that half of the households (50 per cent) earn below ₹10,000 per month, showing that most families belong to the low-income group. About 35 per cent of the respondents earn between ₹10,001 and ₹20,000. Only a small number of households fall in the higher income categories, with 10 per cent earning between ₹20,001 and ₹30,000 and very few earning above ₹30,000. Overall, the data suggests that the majority of respondents have limited income, which may affect their standard of living and daily expenses.

The concentration of households in the lower income range reflects the nature of employment available to the respondents, which is largely informal, casual, or seasonal. Low educational attainment and limited skills restrict access to better-paying and stable jobs, resulting in modest monthly earnings. Households earning slightly higher incomes are likely supported by regular employment, self-owned small businesses, or multiple earning members. The very small proportion of households in the higher income categories indicates limited upward income mobility within the study area. Overall, the income pattern highlights financial constraints that influence household consumption, savings capacity, and the ability to meet essential needs such as health, education, and housing.

3.6 FOOD CONSUMPTION PATTERN AND FOOD SECURITY

This section examines the food consumption pattern and food security status of the respondents. It analyses access to the Public Distribution System, adequacy of ration support, types of food consumed, number of meals taken per day, food sufficiency, and monthly expenditure on food. Understanding these aspects helps in assessing nutritional intake, affordability, and the role of government support in ensuring food security among slum households.

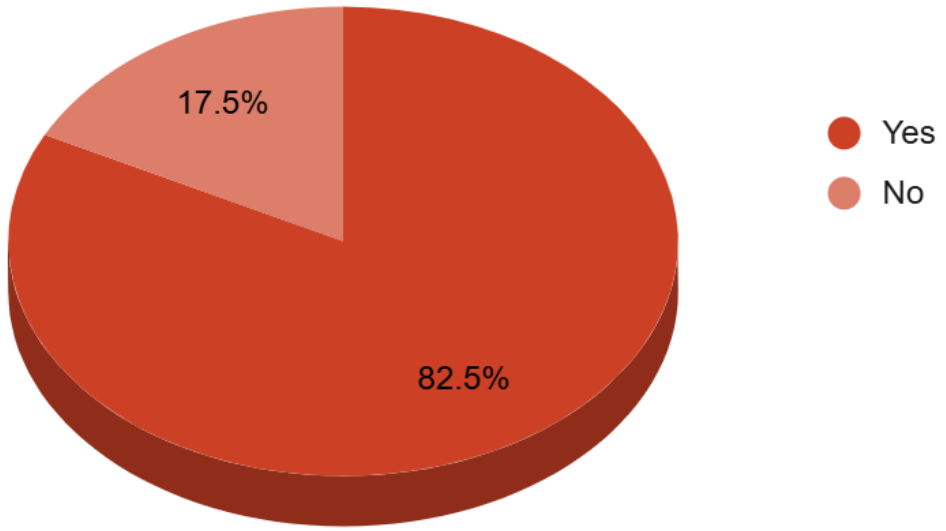
3.6.1 ACCESS TO PUBLIC DISTRIBUTION SYSTEM (PDS)

Out of the 40 respondents surveyed, all respondents reported having access to PDS. None of the respondents reported lack of access to PDS.

The universal access to the Public Distribution System among all respondents indicates effective coverage of government welfare schemes in the study area. This may be attributed to proper documentation, long-term residence in the slum, and awareness of entitlement-based support. Access to PDS plays a crucial role in supporting household food requirements by providing essential commodities at subsidized rates, thereby reducing the financial burden on low-income families and contributing to basic food security.

3.6.2 INADEQUACY OF PDS

Figure 3.18 Inadequacy of PDS



Source- Primary Data

Figure 3.18 illustrates respondents' perceptions regarding the adequacy of supplies received through the Public Distribution System (PDS). The findings indicate that a large majority of respondents, amounting to 82.5 per cent, reported that the PDS supply is adequate. This suggests that for most households, the system is able to meet their basic food requirements to a satisfactory extent. However, 17.5 per cent of the respondents expressed dissatisfaction, stating that the supply provided under PDS is not adequate.

Respondents who reported that PDS supplies are adequate may be benefitting from food grains and essential items provided at subsidized rates, which are especially helpful for households with low income and fewer family members. The support received through PDS helps such families manage their food expenses effectively. On the other hand, respondents who found the PDS supply inadequate are mainly from larger households, where the quantity of food provided is insufficient to meet the needs of all family members, requiring them to depend more on market purchases.

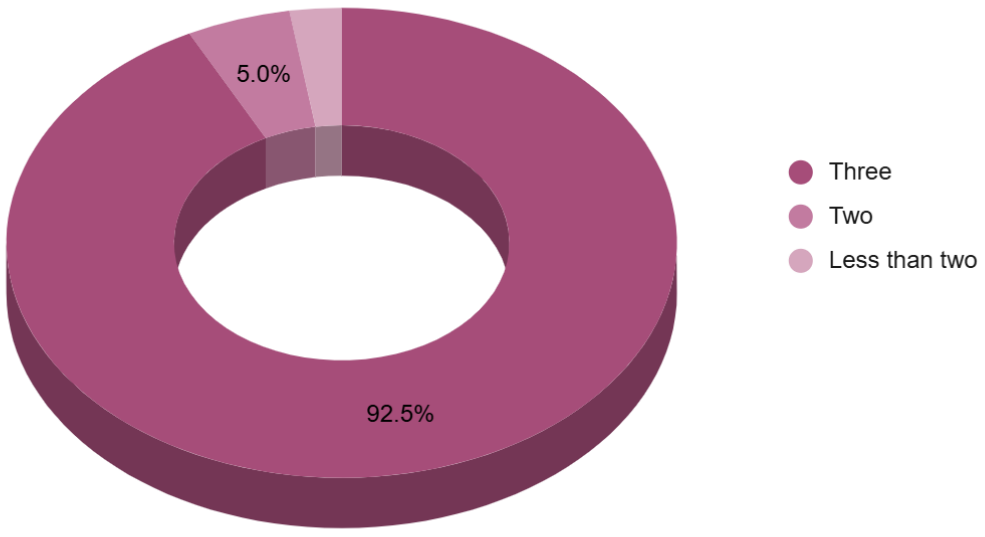
3.6.3 TYPE OF FOOD CONSUMED

Out of the 40 respondents surveyed, all respondents reported consuming a rice-based diet. None of the respondents reported consuming a wheat-based diet.

The universal consumption of a rice-based diet among the respondents can be attributed to rice being the staple food of Kerala. In addition, the Public Distribution System predominantly supplies rice at subsidized rates, making it easily accessible and affordable for households. This consistent availability through PDS reinforces rice as the primary food choice, while wheat-based food consumption remains minimal in the study area.

3.6.4 NUMBER OF MEALS CONSUMED PER DAY

Figure 3.19 Number of meals consumed per day



Source- Primary Data

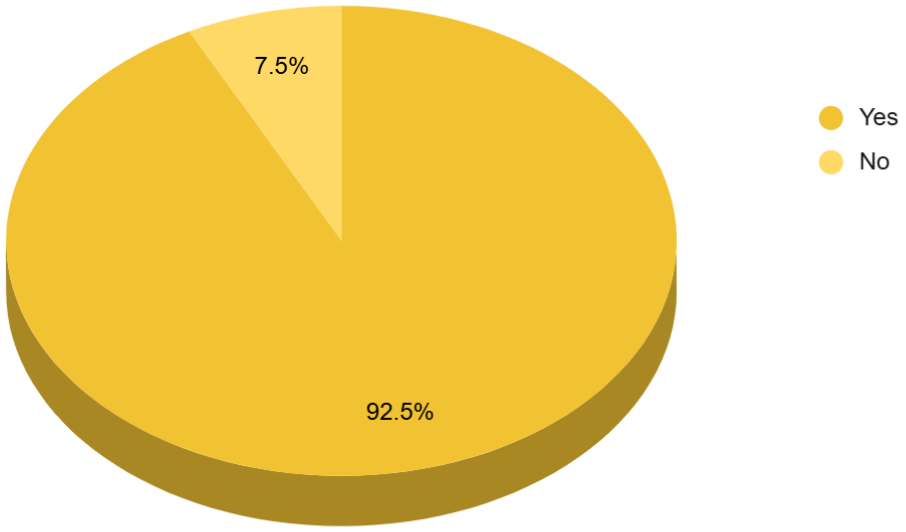
Figure 3.19 shows the number of meals consumed per day by households. The chart reveals that most families eat three meals a day, accounting for 92.5 per cent of the respondents. This

indicates that the majority of households are able to maintain a regular eating pattern. A small number of families consume two meals per day, while very few households eat less than two meals. This shows that although regular meal consumption is common, some households still experience difficulties in meeting their daily food needs.

The high proportion of households consuming three meals a day may be attributed to regular access to subsidized food items through the Public Distribution System, which helps ensure basic food availability. Stable meal patterns may also reflect prioritization of food expenditure within limited household budgets. However, households consuming fewer than three meals may be facing constraints such as limited income, larger family size, or temporary income disruptions, which affect their ability to meet daily food requirements consistently.

3.6.5 FOOD SUFFICIENCY STATUS

Figure 3.20 Food Sufficiency Status



Source- Primary Data

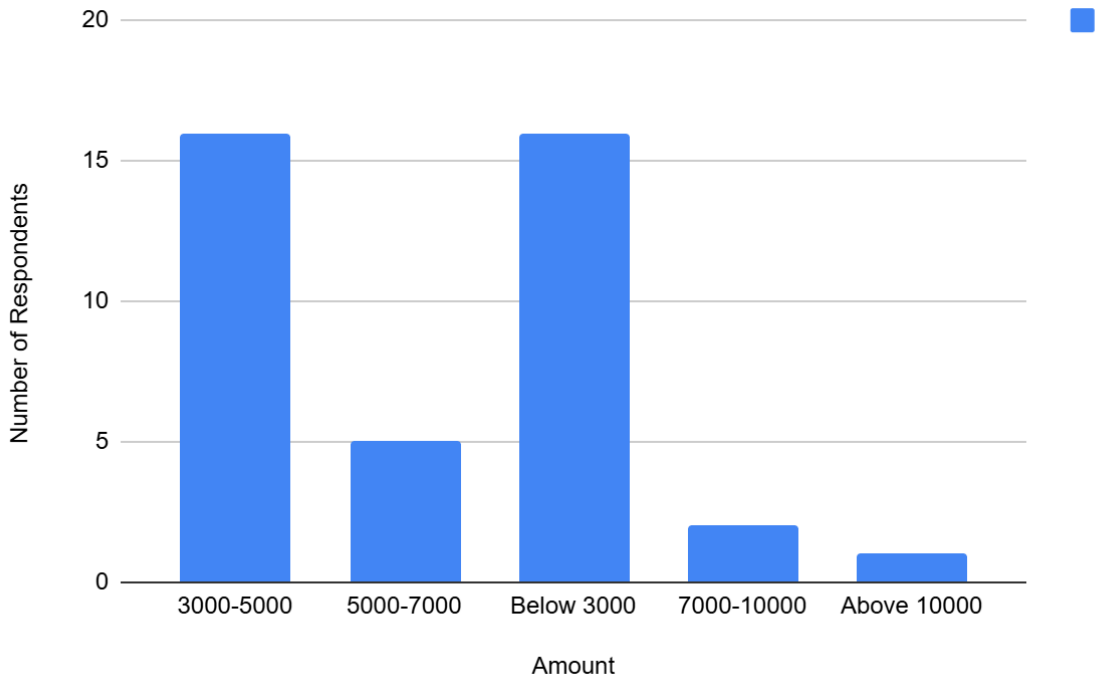
Figure 3.20 shows that most households feel they consume enough food. About 97.5 per cent of the families said the quantity of food they eat is sufficient, which means they can meet their daily food needs without much difficulty. Only a small number of households (2.5 per cent)

reported that their food intake is not sufficient. This suggests that while food availability is generally good for most families, a few still face problems in getting enough food every day.

The perception of food sufficiency among most households can be attributed to the effective implementation of government welfare measures, particularly the Public Distribution System, which provides essential food items at subsidized rates. Additional government support schemes related to food security also help households maintain regular food consumption despite limited income. The small proportion of households reporting food insufficiency may be affected by larger family size, irregular income, or temporary financial constraints, indicating the need for continued and targeted support for such vulnerable households.

3.6.6 MONTHLY EXPENDITURE ON FOOD

Figure 3.21 Monthly Expenditure on Food



Source- Primary Data

From Figure 3.21, it is observed that about 40 per cent of households spend below ₹3,000 per month on food, while another 40 per cent spend between ₹3,000 and ₹5,000. Around 12.5 per cent of respondents spend between ₹5,000 and ₹7,000, and only a very small proportion spend above ₹7,000 per month on food.

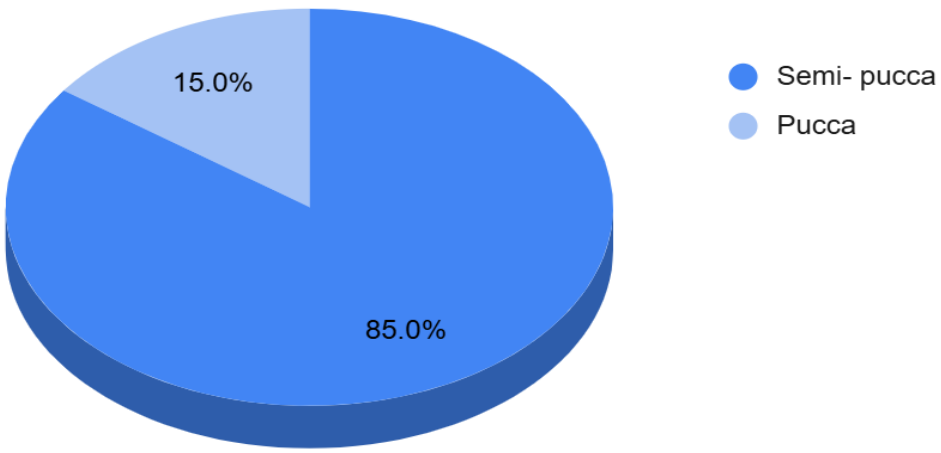
The concentration of households in the lower food expenditure ranges reflects limited income levels and the need to carefully manage household budgets. Government support through the Public Distribution System reduces the cost of essential food items, enabling families to meet their dietary needs while spending less from their own resources. Households in the higher spending categories may have more income, larger families, prefer additional food items beyond those provided by PDS, or face increased expenses due to rising prices of essential goods. Overall, the spending pattern indicates careful prioritization of essential needs and reliance on government assistance to maintain food security.

3.7 HOUSING CONDITIONS AND BASIC AMENITIES

This section examines the housing conditions and access to basic amenities among the respondents. It analyses the type of housing, ownership status, expenditure on rent or repairs, sources of drinking water, sanitation facilities, electricity connections, and monthly utility expenses. Understanding these aspects provides insight into living conditions, infrastructure availability, and the challenges faced by households in slum areas.

3.7.1 TYPE OF HOUSE

Figure 3.22 Type of House



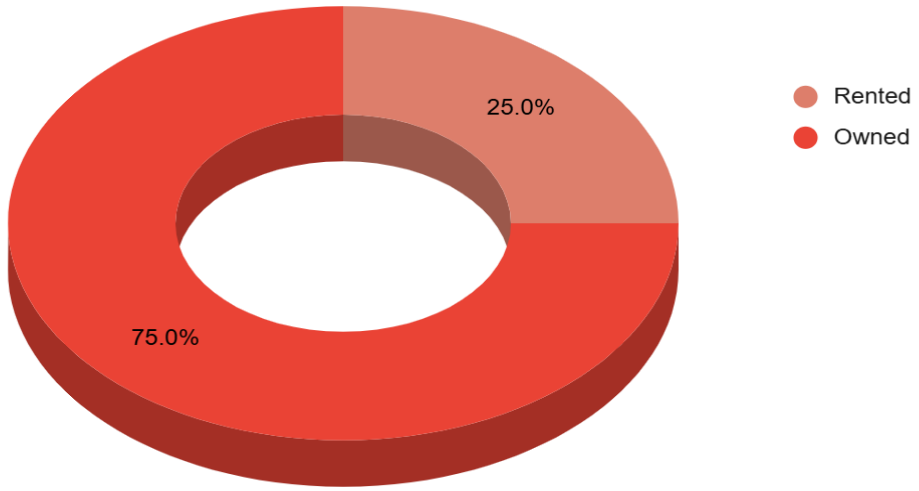
Source- Primary Data

Figure 3.22 shows the type of houses in which respondents live. The majority of respondents (85 per cent) live in semi-pucca houses, indicating that most households have moderately stable housing conditions. About 15 per cent of the respondents live in pucca houses, which suggests better construction and living facilities. No respondents were found to be living in Kutcha houses. The figure shows that while most respondents have access to reasonably safe housing, only a small number have permanent housing conditions.

Semi-pucca houses dominate the analysis, implying that households are, overall, settled into at least some form of permanent housing. These homes provide more protection and durability than a temporary home. On the other hand, fewer homes are pucca, which implies that fewer households have the financial resources or commitment to construct a safe and proper house. The absence of kutcha houses suggests that there has been a great improvement in housing conditions due to government housing programs and the gradual accumulation of household savings. Overall, the data implies that, while there is some degree of safety for residential structures as a whole, the majority of households do not have a long-term, well-constructed home.

3.7.2 OWNERSHIP STATUS

Figure 3.23 Ownership Status



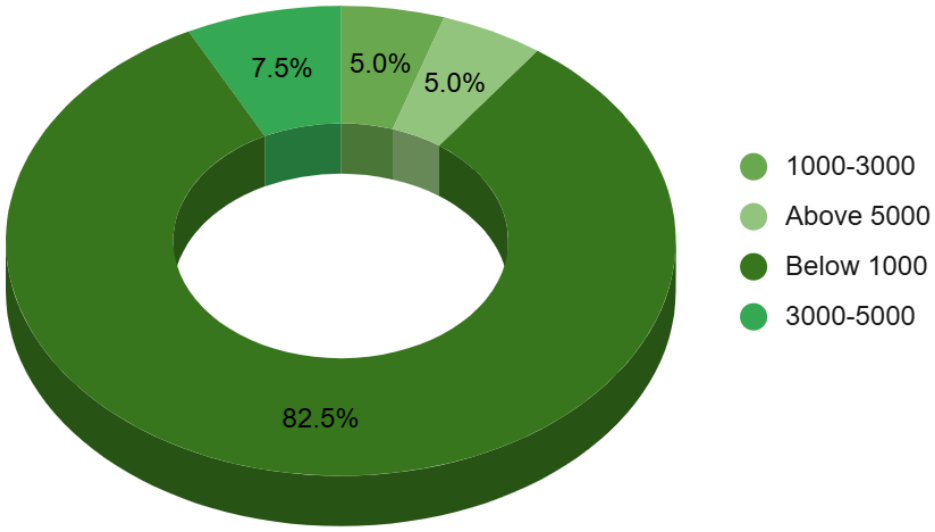
Source- Primary Data

Figure 3.23 indicates that almost three-fourths (75 per cent) of all respondents live in a house they own, whereas one-quarter (25 per cent) live in a rented dwelling.

The data shows that most of the respondents own their homes. It suggests that they have been settled in the area for a long time and prefer to live in a secure and safe house. Ownership may have been achieved through long-term savings, inheritance, or through government housing schemes. A smaller proportion of the respondents live in rented homes. People who live in rented homes can be recent migrants, people with limited savings or they can be families who are accumulating enough income to buy a home. Overall, home ownership reflects stability and a sense of security within the community.

3.7.3 MONTHLY EXPENDITURE ON RENT/REPAIR

Figure 3.24 Monthly Expenditure on Rent/Repair



Source- Primary Data

From Figure 3.24, it is observed that 82.5 per cent of respondents spend less than ₹1,000 per month on rent or repairs. About 5 per cent spend between ₹1,000 and ₹3,000, 7.5 per cent spend between ₹3,000 and ₹5,000, and another 5 per cent spend more than ₹5,000 per month on rent or repair expenses.

The data shows that the majority of the respondents spend less than ₹1,000 on rent or repairs, and this indicates that most of the respondents own their homes, spend little or no money on repairs or may have limited financial resources. The people spending slightly higher amounts may be living in a rented house or might be having some kind of repairs. The mid-range spending category mainly consists of people who have migrated recently or families living in rented homes due to financial constraints. People spending higher amounts might be living in a rented house having better facilities or might be spending on renovations. Overall, the data suggests that monthly expenditure on housing is influenced by ownership status and income.

3.7.4 SOURCE OF DRINKING WATER

Out of the 40 respondents surveyed, all households reported using a public tap as their source of drinking water. None of the respondents reported using a private tap or a well.

The data shows that all respondents depend on public taps for their drinking water, most likely because it is provided and maintained by government authorities, and it is free of cost. It is easily accessible and affordable to low-income households. Furthermore, public taps allow regulated access to both safe drinking water and basic sanitation and hygiene needs. Some respondents reported that the water supply is not regular and it causes difficulties in their daily household needs. None of the respondents rely on private taps and it can be because of the high cost of installation or limited income to pay monthly water bills. Dependence on wells is absent mainly because it requires maintenance, proper sanitation and more space which is not possible in a slum area. Overall the data shows the importance of government-provided drinking water facilities to ensure safe drinking water to people living in slums.

3.7.5 SANITATION FACILITY

Out of the 40 respondents surveyed, all households reported having access to a private toilet. None of the respondents used public toilets, shared/community toilets, or practiced open defecation.

The data shows that all respondents have private toilets, possibly as a result of government programs like Swachh Bharat Mission, which encourages individuals to build toilet facilities in

their homes. Private toilets might also be constructed by people with their accumulated savings. With respect to convenience, privacy, and improved hygiene, private toilets have better facilities than shared or public toilets. Absence of public, shared, or open defecation practices indicates the improvement of awareness of people in the area of health and sanitation. It also indicates the effectiveness of government initiatives to ensure safe and hygienic sanitation facilities for slum households.

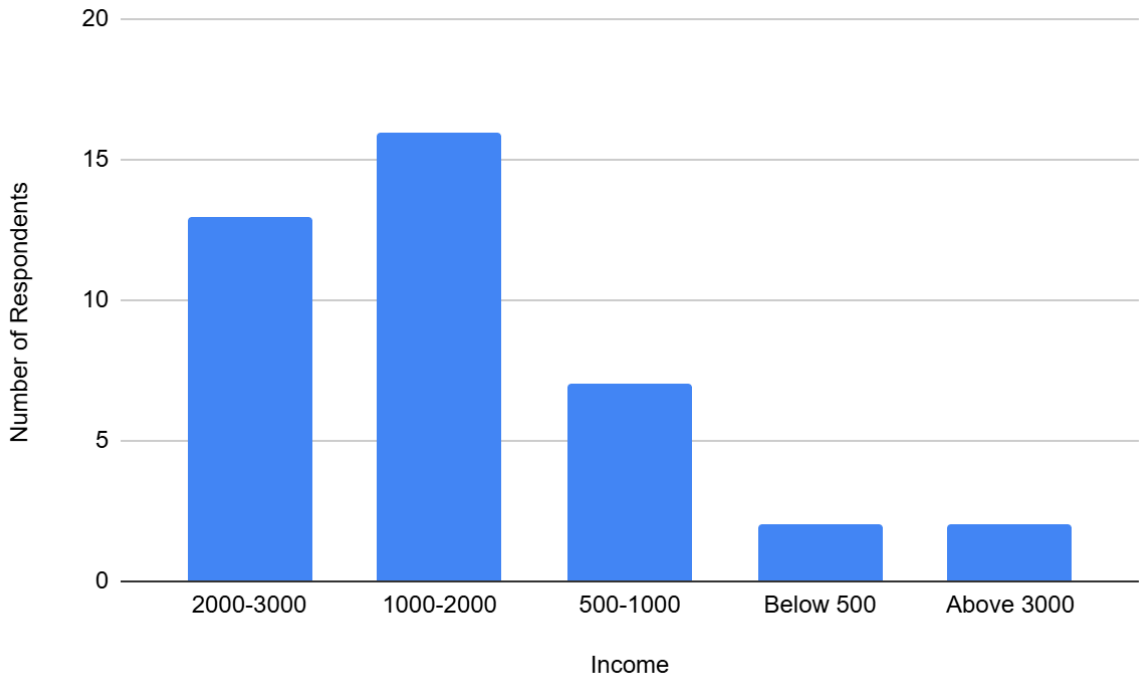
3.7.6 ELECTRICITY CONNECTION

Out of the 40 respondents surveyed, all households reported having an electricity connection. None of the respondents reported lacking access to electricity.

All respondents confirmed they possess a power supply, probably from the state attempting to create electrical reliability in urban areas including slums. Availability of electricity provides basic illumination, supports household activities, and enhances overall standard of living. This also indicates the effectiveness of government initiatives in providing electricity to all which improves the quality of life.

3.7.7 MONTHLY EXPENDITURE ON WATER/ELECTRICITY

Figure 3.25 Monthly Expenditure on Water and Electricity



Source- Primary Data

Figure 3.25 indicates that household spending on water and electricity was analysed by month. The expenditure patterns showed that 40 per cent of households spent between ₹1,000-2,000, 32.5 per cent of households spent between ₹2,000-3,000 and 17.5 per cent of respondents spent between ₹500-1,000. The remaining 10 per cent households consist of spending less than ₹500 and more than ₹3,000 monthly.

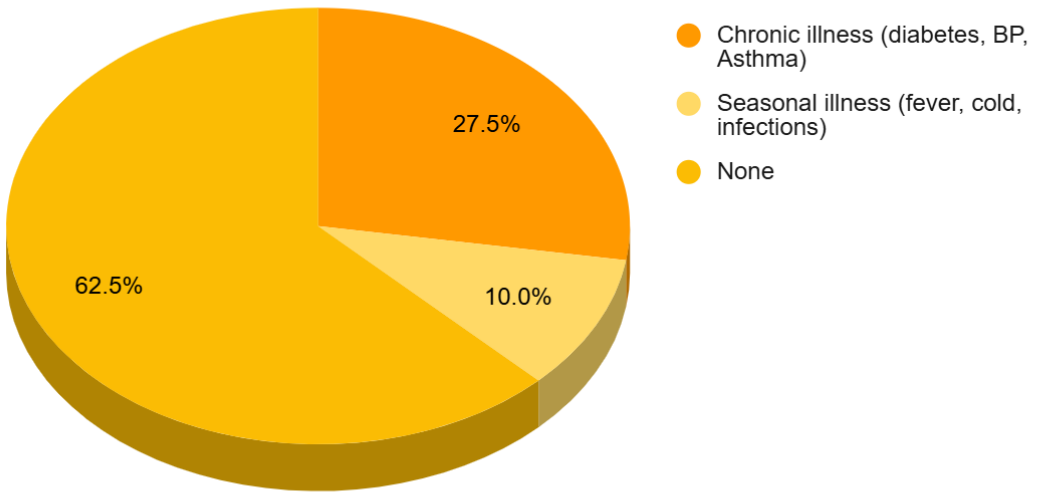
The data indicates that the majority of the expenditure goes to electricity because water is free through public taps. In addition, a high amount of spending on water and electricity correlates to household size, the number of electrical appliances, and older wiring systems which draw more current, resulting in high electricity bills. In contrast, low amounts of spending correlate to small families with few electrical appliances or families living in new homes with good wiring systems. In general, family size, appliance usage, and infrastructure for electricity influences the household utility costs.

3.8 HEALTH STATUS AND HEALTHCARE FACILITIES

This section examines the health status of respondents and the healthcare facilities accessed by households in the study area. It focuses on the common health problems faced by families, the type of hospitals they depend on for treatment, their monthly expenditure on health, and access to government health insurance schemes. The analysis helps to understand the availability, affordability, and utilization of healthcare services among slum-dwelling households and the factors influencing their healthcare choices.

3.8.1 HEALTH PROBLEMS FACED

Figure 3.26 Health Problems Faced



Source- Primary Data

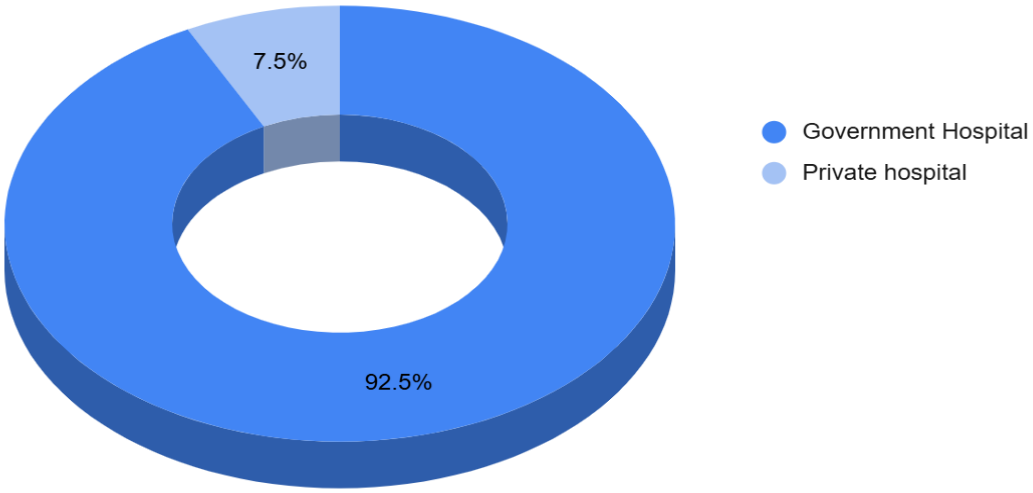
Figure 3.26 illustrates the major health problems faced by the households.The data shows that the largest share of respondents does not report experiencing major health problems (62.5 per cent). About 27.5 per cent of household respondents reported having chronic illnesses such as diabetes, hypertension, and asthma. Approximately 10 per cent of respondents indicated they had to seek medical care for seasonal illnesses such as flu, colds, and/or infection. There are no reported cases of malnutrition or diarrheal (water-borne) disease.

A majority of the respondents reported that they don't face any major health problems. This indicates better access to healthcare facilities or can be a younger population who take good care of their health. The improved knowledge on sanitation and personal hygiene also contributes to better health status. Chronic illness was reported by some respondents, mainly older individuals. Health problems like diabetes, hypertension, and asthma are mainly attributed to old age. It can be hereditary or because of long term lifestyle factors. A small proportion of respondents reported having seasonal illness like cold and flu, mainly because of climatic factors. This is temporary and doesn't have any long term health risks.

No respondents reported having any issues related to malnutrition and water-borne diseases. This indicates the effectiveness of government schemes to provide food for low income households, improvement in people's knowledge on sanitation and personal hygiene. It is also because of better access to safe drinking water which is mainly provided by the government through public taps. All these factors together lead to decreasing nutrition-related and hygiene-related health problems in the households surveyed.

3.8.2 TYPE OF HOSPITAL USED

Figure 3.27 Type of Hospital Used



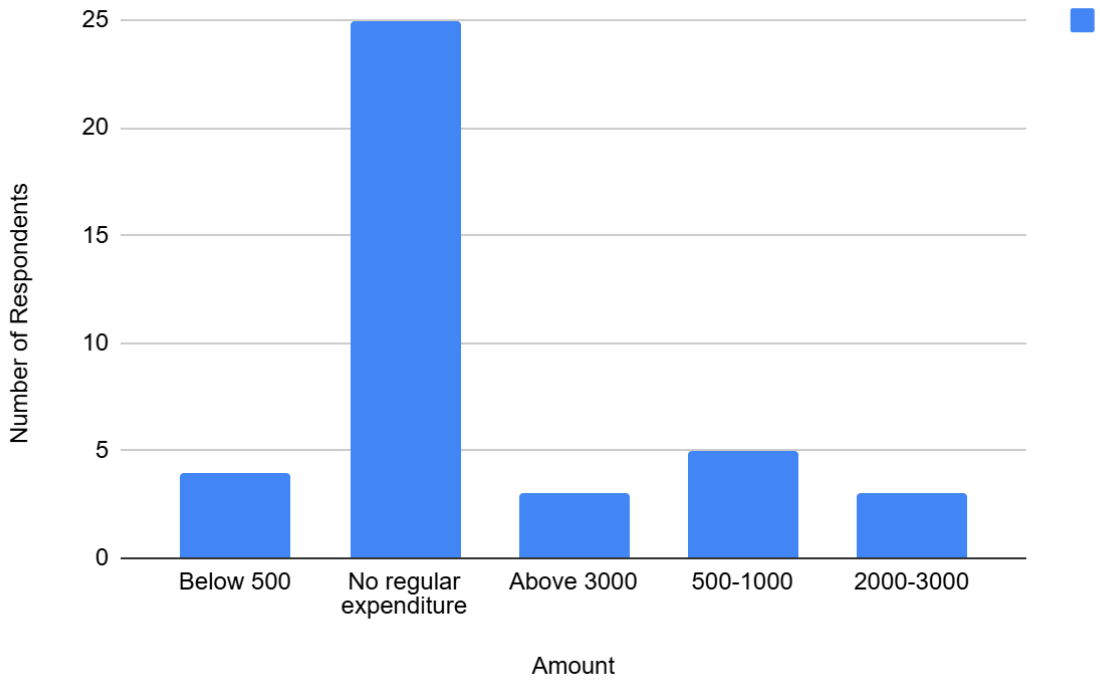
Source- Primary Data

Figure 3.27 results detailing the types of healthcare providers show that the overwhelming majority of surveyed respondents (92.5 per cent) receive treatment from the public sector through government-run facilities and only a small percentage (7.5 per cent) obtain treatment from private facility providers.

The data shows that most of the households use public healthcare facilities for medical treatments. This indicates the improvements in the government healthcare sector which provides low cost service, subsidized medicines, trained medical personnel, better diagnostic and treatment facilities. Only a small proportion of the respondents rely on private healthcare facilities mainly for faster services or more specialised care despite high cost.

3.8.3 MONTHLY EXPENDITURE ON HEALTH

Figure 3.28 Monthly Expenditure on Health



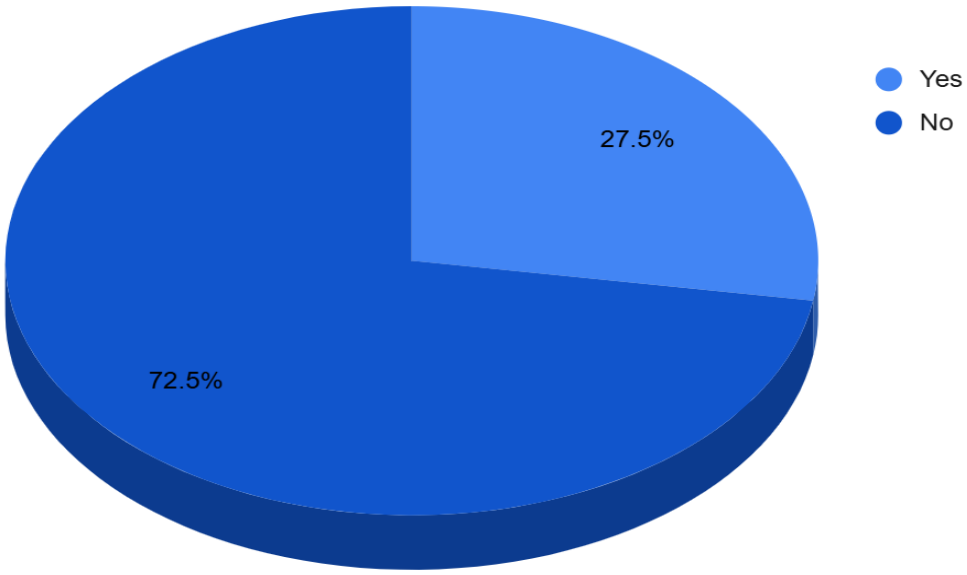
Source- Primary Data

From Figure 3.28, it is observed that 62.5 per cent of the respondents do not incur any monthly health expenditure. Nearly 10 per cent spend less than ₹500 per month on health care, while 12.5 per cent spend between ₹500 and ₹1000. None of the respondents reported expenditure in the range of ₹1000-₹2000. Only 7.5 per cent spend between ₹2000-₹3000, and another 7.5 per cent spend above ₹3000 per month on health care.

The data shows that most of the respondents do not incur monthly expenditure on health related problems suggesting their good health conditions and easy access to government health care facilities that provide low cost service. The respondents who spend small amounts on healthcare facilities monthly consist of people with seasonal illness related to climate changes. Families who spend moderate amounts are absent indicating families don't incur recurring medical expenses. A small proportion of households spending high amounts are people with chronic illness or people who require specialised care. This mainly consists of people in old age. Overall we can conclude that the majority of the respondents spend less on monthly medical expenses while few people experience financial problems due to health issues.

3.8.4 ACCESS TO GOVERNMENT HEALTH INSURANCE OR SCHEMES

Figure 3.29 Access to Government Health Insurance or Schemes



Source- Primary Data

From Figure 3.29, it is observed that 27.5 per cent of respondents are covered by health insurance or government health schemes, while a majority of 72.5 per cent are not covered under any health insurance or government health scheme.

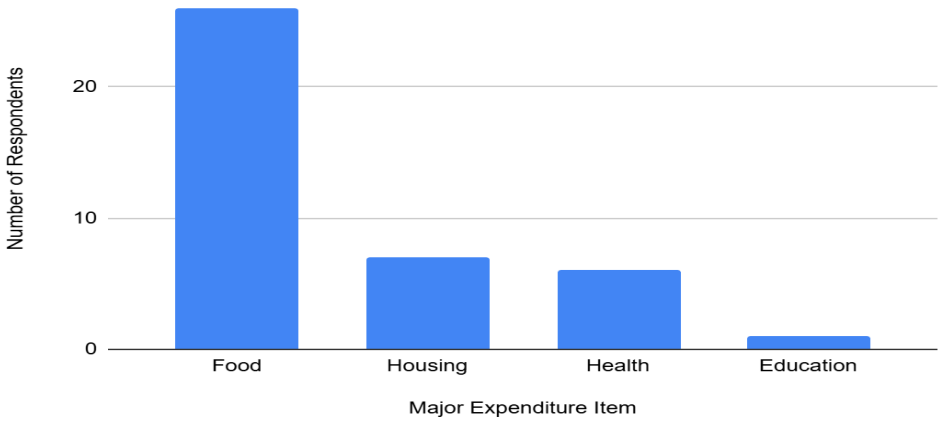
According to the findings collected from the survey responses, only a few respondents reported receiving any health insurance or belonged to any type of government health scheme. The majority of the respondents indicated that they had no form of health coverage. Limited awareness or access to health coverage options increases financial risk at the time of a medical emergency. This indicates the need for more outreach and enrolment efforts to ensure secure health coverage and security.

3.9 HOUSEHOLD EXPENDITURE PATTERN

This section examines the household expenditure pattern of the respondents to understand how income is allocated across major consumption needs. It focuses on spending related to food, health, education, housing (rent or repair), and identifies the major expenditure item of the household. Analysing these components helps to highlight priority areas of spending and reflects the economic conditions and consumption behaviour of slum-dwelling households.

3.9.1 MAJOR EXPENDITURE ITEM OF HOUSEHOLD

Figure 3.30 Major Expenditure Item of Household



Source- Primary Data

From Figure 3.30, it is observed that 75 per cent of respondents spend the major share of their household income on food. Housing accounts for 17.5 per cent of total household expenditure, while health care accounts for 15 per cent. Education constitutes only 2.5 per cent of the total household expenditure.

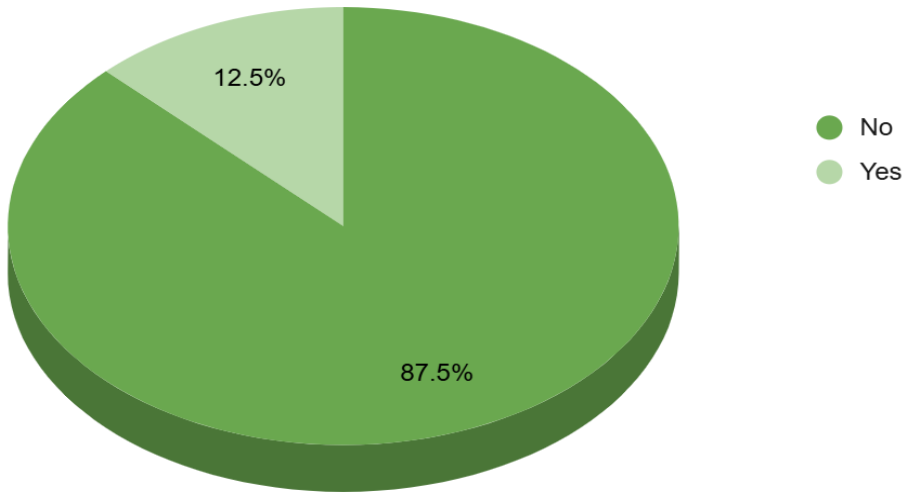
The data shows that food is the major expenditure item of the household which indicates its priority among households. This aligns with earlier findings showing expenditure on food is consistent regardless of changes in income. Housing-related expenses form the next category which is mainly incurred by people living in rented homes. It is followed by health related activities which are incurred by people only during health problems. Education is the area of least spending reflecting dependence on public education facilities, fewer children in schools and financial constraints. Overall the expenditure pattern shows that households prioritise immediate survival needs rather than long-term investments.

3.10 AWARENESS AND UTILISATION GOVERNMENT WELFARE SCHEMES

This section examines the awareness, access, and utilisation of government welfare schemes among the respondents. It focuses on the level of knowledge households have about available schemes, the type of support they have received, and the challenges faced in accessing these benefits. Analysing these aspects helps to understand the effectiveness of government programmes in reaching slum communities and highlights gaps that may limit participation.

3.10.1 AWARENESS OF GOVERNMENT SCHEMES

Figure 3.31 Awareness of Government Schemes



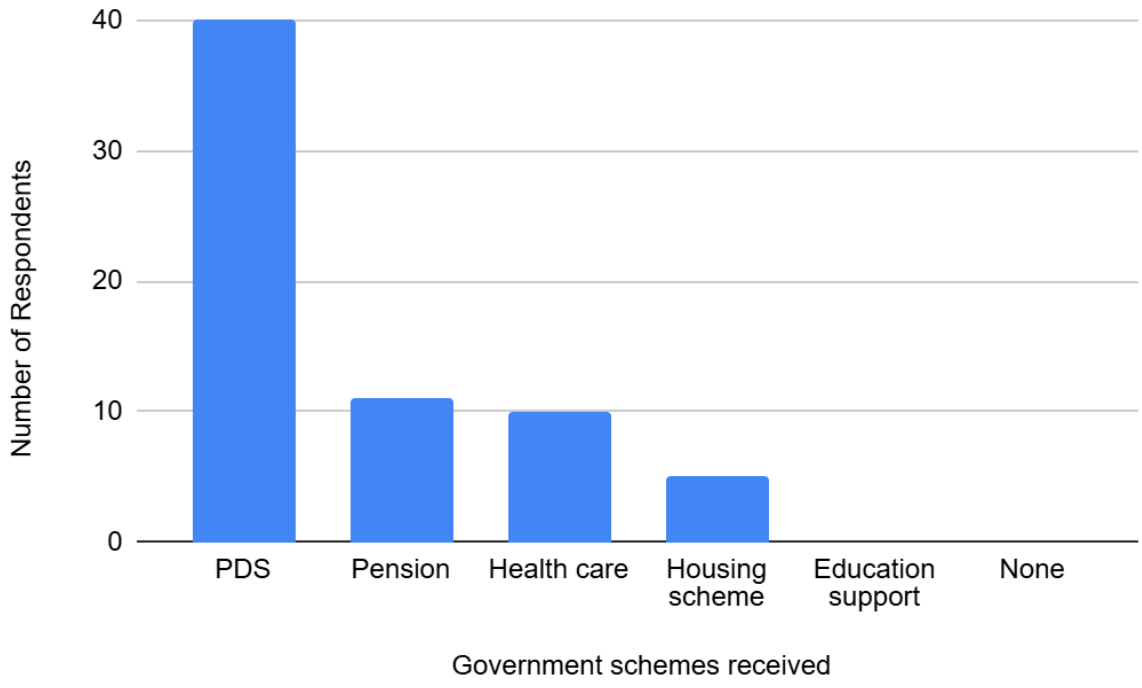
Source- Primary Data

From Figure 3.31, it is observed that only 12.5 per cent of respondents are aware of government welfare schemes, while a majority of 87.5 per cent are not aware of such schemes.

Findings suggest limited public awareness of government welfare schemes among respondents. The majority of respondents are unaware of these programs. Some possible reasons for this could be limited circulation of information, low literacy levels or limited engagement with local administrative channels. Limited awareness about government schemes results in decreased access to benefit from eligible programs. This suggests the need for more proper outreach, education, and community engagement to improve participation in welfare programmes.

3.10.2 GOVERNMENT SCHEME OR SUPPORT RECEIVED

Figure 3.32 Government Scheme or Support Received



Source- Primary Data

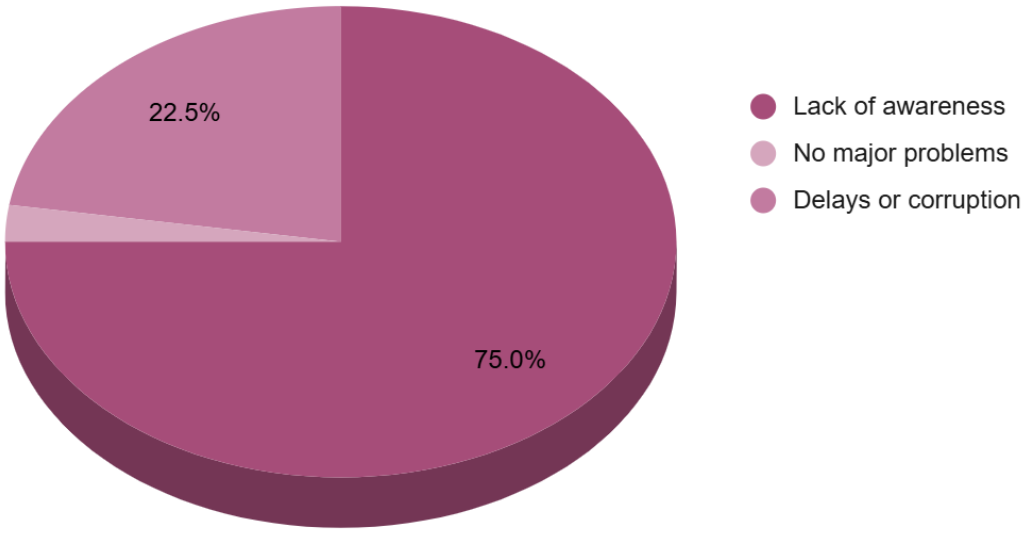
From Figure 3.32, it is observed that 100 per cent of respondents accessed the Public Distribution System (PDS). About 27.5 per cent accessed pension programs, 25 per cent benefited from healthcare schemes, 12.5 per cent used housing programs, and none received educational support under government schemes.

All of the respondents reported accessing PDS which reflects the effectiveness of this government welfare programme in providing food security. Few of the respondents reported accessing other welfare schemes relating to pension, healthcare and housing. No respondents reported receiving educational support and this is mainly because of the absence of school going children, sending children to government schools which are inexpensive and lack of awareness about educational support schemes.

This pattern shows that people are more aware of the schemes which supports their basic survival needs and they don't take part in other welfare schemes mainly due to lack of awareness, eligibility issues, and bureaucratic hurdles.

3.10.3 PROBLEMS IN ACCESSING GOVERNMENT SCHEMES

Figure 3.33 Problems in Accessing Government Schemes



Source- Primary Data

From Figure 3.33, it is observed that 75 per cent of respondents reported lack of awareness as the main problem in accessing government schemes. About 22.5 per cent reported delays or corruption, 2.5 per cent reported no major problems, and none cited complicated procedures or ineligibility.

The major problem reported by about three-fourth of the respondents is lack of awareness about government welfare or support schemes. Another issue reported is bureaucratic delays. Few households reported no significant problems. No respondents reported complicated procedures or ineligibility.

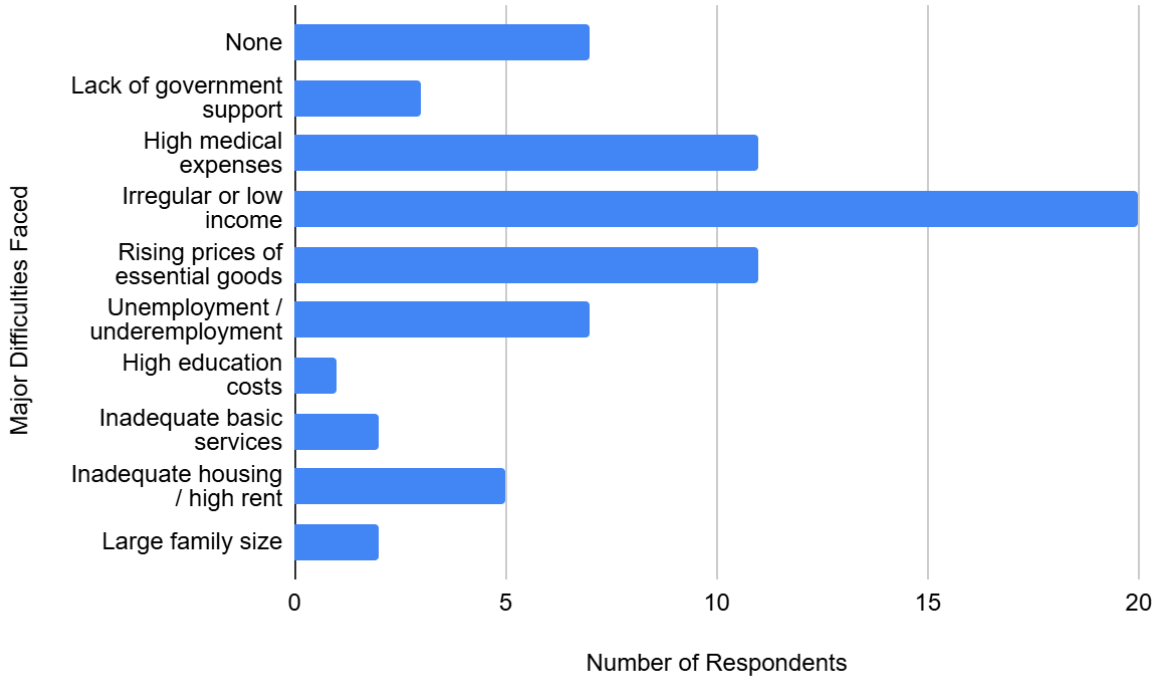
This suggests that even though the administrative process is straightforward the lack of information about eligible schemes is the barrier in accessing government schemes. This highlights the need for more awareness campaigns and community engagement.

3.11 MAJOR DIFFICULTIES FACED BY SLUM DWELLERS

This section examines the key challenges experienced by slum-dwelling households and identifies areas where they require the most support. Understanding these difficulties helps to highlight the socio-economic vulnerabilities of residents, the constraints in meeting daily needs, and the areas where government or community interventions can improve living conditions. The analysis covers both the specific hardships faced by households and their expressed priorities for support.

3.11.1 MAJOR DIFFICULTIES FACED

Figure 3.34 Major Difficulties Faced



Source- Primary Data

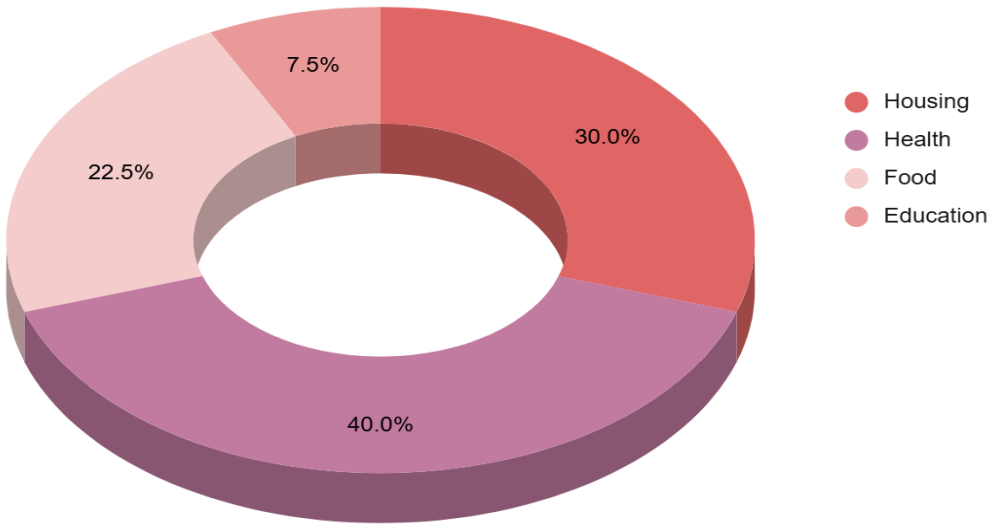
From Figure 3.34, it is observed that 50 per cent of respondents reported low and irregular income as the major difficulty. About 27.5 per cent cited rising prices of essential goods and medical costs, 27.5 per cent reported financial strain due to other significant factors, and 12.5 per cent experienced unemployment or underemployment. Seventeen and a half per cent (17.5%) of respondents reported no significant difficulties, while other issues like limited affordable housing, lack of government assistance, and poor access to basic services were less frequently reported.

The study shows that low and irregular income becomes the major difficulty faced by slum households which is affecting half of the respondents. This hinders their ability to meet basic needs such as food, healthcare, and housing. Rising prices of essential goods, medical needs, and other financial constraints further add to the challenges, reflecting the impact of limited income on daily life. Unemployment or underemployment, which was reported by a smaller proportion, adds to the economic instability of families. Some respondents reported no significant difficulties, showing that a few households may have relatively stable income or better adaptability. Issues such as limited availability of affordable housing, lack of government

support, and limited access to basic facilities, even though less frequent, affects the quality of life of a section of the population. Overall, the findings show that financial limitations continue to be one of the most significant challenges for slum dwellers.

3.11.2 KEY AREAS WHERE SUPPORT IS NEEDED

Figure 3.35 Key Areas Where Support is Needed



Source- Primary Data

From Figure 3.35, it is observed that 40 per cent of respondents indicated a need for health support, 30 per cent for housing support, 22.5 per cent for food support, and 7.5 per cent for education support.

Health support was rated the highest priority, followed by housing support, food support, and educational support. Health Support coincides with the prevalence of chronic and seasonal illnesses experienced by households, as well as the need for accessible and affordable health care. Housing support is a major priority in areas where semi-pucca homes predominate and because of the limited ability of most households to pay for repairs or rent. Food support continues to be an important need for larger families and low-income households, even with the assistance provided through the Public Distribution System. Educational Support, while rated lower than the previous three, is also necessary for families who have children attending school, especially to promote continued education of children and prevent them from dropping

out. Collectively this indicates that households are trying to meet their immediate survival needs while seeking assistance to improve their overall quality of life and well-being.

CHAPTER 4

FINDINGS, RECOMMENDATIONS AND CONCLUSION

This chapter presents the major findings of the study based on the analysis and interpretation of data discussed in the previous chapter. It summarises the key observations related to the socio-economic profile of slum dwellers and their spending patterns on essential needs such as food, housing, education, health, and basic amenities in the selected slum areas of Kochi. The chapter also proposes suggestions derived directly from the findings to address the issues identified in the study and concludes with a summary of the overall outcomes. The findings and recommendations are framed in accordance with the objectives of the study and provide a comprehensive understanding of the living conditions and expenditure behaviour of slum households.

4.1 FINDINGS

- The study was conducted in two slum areas of Kochi: Thuruthy Mini Market and Shanthipuram Colony with equal representation, ensuring a balanced understanding of socio-economic conditions.

- The age-wise distribution shows that most respondents belonged to middle-aged and elderly groups, with 40 per cent above 55 years and 30 per cent in the 46-55 age group, indicating long-term residence and stability of the slum population.

- Female respondents constituted a larger share of the sample, accounting for 72.5 per cent, reflecting their greater availability during surveys and their active involvement in household management.

- The majority of respondents were married, highlighting the family-based nature of slum households, while widowed respondents were mainly from older age groups.

- The religious composition of the respondents showed a predominance of Muslims, followed by Hindus and Christians, reflecting the demographic characteristics of the study area.

- In terms of caste, most respondents belonged to the Other Backward Classes, while a significant number preferred not to disclose their caste status.

- Nuclear families were the most common family type, with 77.5 per cent of respondents belonging to nuclear families, indicating a trend towards smaller household units influenced by urban living conditions and limited housing space.

- Most households consisted of four members, suggesting moderate family size within the slum communities.

- The majority of households depended on a single earning member, with 67.5 per cent of households falling under this category, making them economically vulnerable and highly dependent on irregular income sources.

- Educational attainment among respondents was generally low, with most having only primary or secondary education and very few having higher educational qualifications.

- A large proportion of households did not have school-going children, and among those that did, government schools were preferred due to affordability and availability of free educational facilities.

- School dropout rates were low, and in the few reported cases, lack of interest and financial stress were the main reasons.

- Employment among respondents was largely informal, with 52.5 per cent engaged in casual employment, followed by seasonal (25 per cent) and regular employment (22.5 per cent).

- The casual and seasonal nature of employment resulted in irregular and unstable income for most households.

- Household income levels were generally low, with 50 per cent of families earning below ₹10,000 per month, limiting their ability to meet non-essential expenses.

- A majority of respondents had been residing in the slum areas for more than ten years, indicating permanent settlement and limited mobility.

- All respondents (100 per cent) had access to the Public Distribution System, and 82.5 per cent reported that the quantity and quality of food supplied were adequate.

- Rice was the staple food for all households, and most families consumed three meals a day, indicating basic food security.

- Food constituted the largest share of household expenditure, with 75 per cent of respondents spending the major portion of their income on food.

- Most respondents lived in semi-pucca houses, and a high proportion owned their houses, indicating residential stability.

- All households had access to basic amenities such as electricity, public drinking water, and private toilets, reflecting improvements in living conditions.

- Health expenditure was generally low, as 62.5 per cent of respondents did not incur any monthly health expenditure and depended mainly on public healthcare facilities.

- Only 27.5 per cent of respondents were covered under government health insurance schemes, indicating limited awareness or enrolment.

- Awareness of government welfare schemes was low, with only 12.5 per cent of respondents reporting awareness, except for the Public Distribution System which was accessed by all respondents.

- Lack of awareness and procedural difficulties were the major barriers to accessing government welfare schemes.

- Low and irregular income emerged as the major difficulty faced by slum dwellers, as reported by 50 per cent of respondents, affecting their ability to manage health, housing, and other essential expenditures.

4.2 RECOMMENDATIONS

Based strictly on the findings of the study, the following suggestions are proposed:

- Awareness programmes may be strengthened to improve knowledge about government welfare schemes, especially health, housing, and pension-related benefits.

- Efforts may be made to enhance access to government health insurance schemes to reduce financial risk during medical emergencies.

- Skill development and livelihood support initiatives may help households reduce dependence on single earning members and irregular employment.

- Continued support to public healthcare facilities should be ensured, as they are the primary source of medical care for slum households.

- Continued support to the Public Distribution System should be ensured, as it plays a crucial role in maintaining food security among slum households.

- Housing improvement and maintenance assistance may be prioritised, particularly for households living in semi-pucca houses.

- Educational motivation and counselling programmes may help address issues related to lack of interest in schooling and prevent dropouts.

- Strengthening community-level information sharing can help residents better utilise available government services and support systems.

- Targeted support may be provided to single-earner households to reduce economic vulnerability.

4.3 CONCLUSION

The present study, titled “An Analysis on the Socio-Economic Status and Expenditure Pattern of Slum Populations in Kochi,” provides a detailed understanding of the living conditions and expenditure behaviour of slum households in the selected areas. The findings reveal that the slum population largely consists of long-term residents with low levels of education and heavy dependence on informal and irregular employment. Most households are nuclear in nature, depend on a single earning member, and earn low monthly incomes, which significantly shape their socio-economic status and limit their capacity to improve living standards.

The study clearly shows that household spending is primarily directed towards essential needs. Food occupies the largest share of expenditure, supported by universal access to the Public Distribution System, which plays a vital role in ensuring basic food security. Housing-related expenditure remains relatively low due to high levels of home ownership and residence in semi-pucca houses, while health expenditure is generally minimal as households mainly rely on public healthcare facilities. Education receives the least share of household spending, largely because many households do not have school-going children and those that do depend on government schools offering free educational support.

Although access to basic amenities such as drinking water, sanitation, electricity, and PDS has improved the living conditions of slum dwellers, the study highlights persistent challenges. Low and irregular income, limited awareness of government welfare schemes, and inadequate coverage under health insurance schemes continue to affect the overall well-being of households. The study concludes that while basic survival needs are largely met through government support, focused efforts toward income stability, awareness generation, and improved access to welfare measures are essential for enhancing the socio-economic conditions and quality of life

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APPENDIX

SECTION A

GENERAL INFORMATION

1. Name of the respondent (optional)

   _____

2. Slum/Area

   _____

3. Ward number (if known)

   _____

4. Date of survey

   _____

5. Duration of stay in this slum

   - Less than 5 years
   - 5-10 years
   - More than 10 years

6. Age of the respondent

   - Below 18 years
   - 18-25 years
   - 26-35 years
   - 36-45 years
   - 46-55 years

- Above 55 years

7. Gender:

- Male
- Female
- Others _____

8. Marital status:

- Single
- Married
- Widowed
- Divorced / Separated

9. Type of family

- Nuclear
- Joint
- Others_____

10. Total number of family members

_____

SECTION B

SOCIO-ECONOMIC PROFILE OF THE HOUSEHOLD

11. Main occupation of the respondent

- Daily wage labourer
- Construction worker
- Domestic worker
- Street vendor
- Self-employed

- Other

12. Religion

- Hindu
- Muslim
- Christian
- Other _____

13. Caste/Community

- SC
- ST
- OBC
- General
- Others_____
- Prefer not to say

14. Number of earning members in the household:

- One
- Two
- More than two

15. Educational level of respondent

- Illiterate
- Primary
- Secondary
- Higher Secondary
- Graduate and above

16. Nature of employment:

- Regular
- Seasonal
- Casual

17. Average monthly household income:

- Below ₹10,000
- ₹10,001-₹20,000
- ₹20,001-₹30,000
- Above ₹30,000

SECTION C

FOOD EXPENDITURE AND CONSUMPTION PATTERN

18. Average monthly expenditure on food (in ₹)

- Below 3000
- 3000-5000
- 5000-7000
- 7000-10000
- Above 10000

19. Number of meals consumed per day by the household.

- Less than two
- Two
- Three

20. Is the quantity of food consumed sufficient?

- Yes
- No

21. Type of food mainly consumed:

- Rice- based
- Wheat based
- Mixed diet

22. Do you receive food items through the Public Distribution System (PDS)?

- Yes
- No

23. If yes, is the PDS supply adequate?

- Yes
- No

SECTION D

HOUSING AND BASIC AMENITIES

24. Type of house?

- Kutcha
- Semi- pucca
- Pucca

25. Ownership status?

- Owned

- Rented
- Encroached

26. Monthly expenditure on housing (rent/repair) ?

- Below 1000
- 1000-3000
- 3000-5000
- Above 5000

27. Source of drinking water

- Piped Water
- Public tap
- Well
- Other

28. Sanitation facility?

- Private toilet within the house
- Shared/Community toilet
- Open defecation
- Public toilet

29. Electricity connection?

- Yes
- No

30. Average monthly expenditure on water and electricity (in ₹)

- Below 500
- 500-1000
- 1000-2000

- 2000-3000
- Above 3000

SECTION E

EDUCATION AND EDUCATIONAL EXPENDITURE

31. Number of school - going children in the household?

_____

32. Type of school attended by children:

- Government
- Private

33. Average monthly expenditure on (education fees,books, uniform) in ₹

- No expenditure
- Below 500
- 500-1000
- 1000-2000
- 2000-3000
- Above 3000

34. Have any children discontinued schooling?

- Yes
- No

34.. If yes, main reason:

- Financial constraints
- Child labour
- Lack of interest
- Distance to school

SECTION F

HEALTH AND HEALTHCARE EXPENDITURE

36.Type of healthcare facility generally used:

- Government Hospital
- Private hospital
- Primary Health Centre
- Other:_____

37. Average monthly expenditure on health in ₹

- No regular expenditure
- Below 500
- 500-1000
- 1000-2000
- 2000-3000
- Above 3000

38.Major health problems faced by the household:

- Malnutrition
- Chronic illness (diabetes, BP, Asthma)
- Water-borne diseases
- Seasonal illnesses (fever, cold, infections)
- None

- Other:_____

39.Are you covered under any health insurance or government health scheme?

- Yes
- No
- Other:_____

SECTION G

SPENDING PRIORITY AND PROBLEMS FACED

40.Which item takes the largest share of household income?

- Food
- Housing
- Health
- Education
- Other:_____

41. Is household income sufficient to meet basic needs?

- Yes
- No
- Other:_____

42.What are the major difficulties your household faces in meeting essential needs, and how do these difficulties influence your spending priorities? (Multiple responses allowed)

- Low and irregular income
- Rising prices of essential goods
- Unemployment or underemployment

- High medical expenses
- High cost of education
- Inadequate access to basic services (water, sanitation, electricity)
- Poor housing conditions / high rent
- Debt and loan repayments
- Lack of government support / delayed benefits
- Any other (please specify): _____
- None

43.Are you aware of government welfare schemes for low-income or slum households?

- Yes
- No

44. Do you or your family receive any government support?

- Yes
- No

45. Which types of government support do you receive? (Multiple answers allowed)

- Health (free treatment, insurance, medicines, maternity care)
- Housing (government housing or financial assistance)
- Food (ration card, subsidized/free food, Anganwadi meals)
- Education (free textbooks, uniforms, meals, scholarships)
- None

46. If yes, can you specify the government service or scheme you receive.

_____

47. What is the main problem in accessing government schemes?

- Lack of awareness

- Complicated procedures / documents
- Delays or corruption
- Not eligible
- No major problems

48. Which area needs more support according to you?

- Health
- Education
- Food
- Housing

49. In your opinion, what measures or support from the government or other agencies would help improve your socio-economic condition and reduce the financial burden on your household?

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