



INCOME AND CONSUMPTION PATTERN OF THE SLUM DWELLERS; A SPECIAL REFERENCE TO PILLAIMAA NAGAR, TIRUCHIRAPPALLI CORPORATION

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ABSTRACT :

The average annual growth rate of urban population in India was 2.38 per cent in 2015 (World Urbanisation Prospects). One of the dimensions of urban growth is creation of slums. Many of the vulnerable sections of the society in cities are urban poor or slum dwellers who live with unhygienic conditions. These people are forced to stay in dilapidated structures either rented or self-built houses may be illegal or informal divisions. In urban settlements people have to pay for everything, which may not be the case in villages. The consumption pattern shows the economic status of the people. So, in this connection the present study analyzes how slum dwellers spend their income to access the basic and other needs in Pillaimaa Nagar of Tiruchirappalli Corporation.

KEYWORDS : poverty, slum, poor, consumption.

INTRODUCTION AND STATEMENT OF THE PROBLEM

Relentless growth of urban population and the difficult economic environment will further worsen the life of the poor. The share of the urban poor in the total population has increased from 18.7 per cent in 1973 to 26.8 per cent in 2004-05 (Planning Commission, 2011). And as per the Census, the urban population has increased from 27.8 per cent in 2001 to 31.6 per cent in 2011. It happened either through natural growth or through migration from rural or semi urban areas to urban areas for various reasons one among which is employment. So, every year a bulk of population shifts to the urban economy. But, the urban economy does not provide employment without costs. The urban people have to face struggles and pay for everything, which would have been available to them without any economic cost in rural areas. In India, in 2004-05, out of an estimated urban population of 309.5 million persons, 80.8 million people were below the poverty line and their per month consumption was less than Rs. 538.6 (Steering Committee on Urbanization Planning Commission 2011). So, many of the vulnerable sections of the society in cities are urban poor or slum dwellers who live in unhygienic conditions. The people are forced to stay in dilapidated structures either rented or self-built that may be illegal or informal divisions. Vast number of vulnerable sections of the



society are slum dwellers or urban poor. People in the slums struggle to get their basic needs due to insufficient income. A large number of people depend on the informal sector, which provides sufficient work, but not sufficient wages or income. Slums and poverty are closely connected, but the relationship is not always direct. On the one hand, all slum dwellers live in extremely poor conditions, but on the other hand all slum dwellers are not poor in terms of economic

conditions. So, the slum population is diverse and some people have reasonable incomes and live within or on the edges of slum communities. In many cities, there are more poor people outside slum areas than within them, but the slum areas have the most visible of poor people and the worst shelter and environmental conditions. In many instances, even the most affluent and posh urban areas will have some low-income people (Global Report on Human Development, 2003). When understanding the reasons for increasing urban poverty, we should need to focus on the changes in the labour market and changes in the real value of wages. Wages depend not only on the amount paid, but also on effective purchasing power and the level of inflation. The consumption pattern shows the economic status of the people in terms of a healthy and decent life. Poverty and lack of purchasing power are two primary reasons for the low dietary intake and chronic under-nutrition in India and more in slums. Poverty line has been defined in many ways, one of which is the energy intake methodology NSSO in India. NSSO has followed this methodology to calculate poverty in India, based on this, the Government of India initiated interventions aimed at improving the purchasing power, access to subsidized food, necessary goods and services of the people living in below poverty line. Insufficient income leads low purchasing power or low consumption capacity of the poor. So, the present study analyzes how slum dwellers spend their income to access the basics and other needs in Pillaimaa Nagar of Tiruchirappalli Corporation.

OBJECTIVES

1. To analyse the socio - economic conditions of the slum dwellers in the study area.
2. To analyse the income and consumption pattern of the slum dwellers in the study area.

METHODOLOGY

The present study is based on both primary and secondary data. Secondary data have been collected from Tamil Nadu Slum Clearance Board, Tiruchirappalli and Chennai. Primary data have been collected through a structured interview schedule. Tiruchirappalli Corporation was selected for the present study. According to the Rajiv Awas Yojana Survey (2013), 237 slums come under the Tiruchirappalli Corporation, which are both Notified and Un-Notified slums. Among the 237 slums, Pillaimaa Nagar was chosen randomly and is located near Gandhi Market in Tiruchirappalli Corporation. The market being a central part of the city gives more employment opportunities to the people of Pillaimaa Nagar, which is an un-notified slum. There are 344 households in the slum, among which 30 percentage of the households, i.e., 102 households were selected randomly for the present study.

EARLIER STUDIES

Sundaram and Tendulkar (2003) have stated that asset - less casual wage labour households particularly the SCs and STs are doubly disadvantaged (economically as well socially). The STs and SCs have been historically marginalised, and they remain concentrated in the lower quintiles of the economy. Social disparities in living standards are the result of differences in returns to education and land along with levels of physical and human capital. **Thorat and Fan (2007)** have observed that government investment in education is still not sufficient. In terms of expenditures, the government has spent roughly 2.6 per cent of the total National GDP on education, which is lower than in most developing countries. In particular, many poor were not reached by the government efforts. **Bardhan (2007)** had stated that global integration does not seem to have helped some of the non-income indicators like those of health. The National Family Health Survey (NFHS) data showed that some of India's health indicators are worse than those of Bangladesh (in maternal mortality, infant mortality, child immunisation rates, etc). **Deaton and Dreze (2009)** have demonstrated that per capita calorie consumption has been declining for the last 25 years even with an increase in the real wages over the years causing a downward shift in the Calorie Engel Curve. There has been also a strong indication that there is no tight link between the income of a household and calories consumed by members of this household. Richer consumer, in general, allocates her food expenditure differently compared to a relatively poorer consumer, switching from cereal to fattier and sweeter foods like

meat, edible oil and sugar. **Coelho, Karen (2010)** have discussed how resettled slum-dwellers and working class households negotiate unsafe job markets, the physical and spatial challenges of mass peripheral resettlement, and the shame of ghetto residence as they attempt to work their way out of poverty. **Coelho and Venkat et al., (2012)** have emphasized that industrial relocations increase the costs for workers to access their jobs, and depress real wages due to the fall in demand for certain kinds of work. Women were concentrated in occupations that were location-specific, and therefore highly vulnerable to the disruptive effects of relocation, of residence or workplace. **Patnaik (2013)** had stated that the ratio of rural persons below 1,800 calories intake has remained constant at 25 per cent, if we can go to the 'depth analysis of poverty' as an indication of poverty, this has not increased over the five years, but at the same time, it has not declined either. Over the entire reform period, however there has been deepening of poverty affecting a quarter of the rural population by 2009-10 compared to one-fifth in 1993-94. The same holds for urban areas, where the percentage of persons falling below 1,800 calories has registered a larger rise from 23.5 per cent to 32 per cent, with greater than average increase in 'poverty depth' in states with big cities. (Okali, David, Enoch Okpara and Janice Olawoye (2001), Concerns about the FEI (Food Energy Intake) method have arisen from the fact that the relationship between food energy intake and income will shift according to differences in tastes, activity levels, relative prices, publicly-provided goods or other determinants of affluence besides consumption expenditure.

MAJOR FINDINGS

The tables in the end depict the details of age, education, occupation, marital status, family income and expenditure of sample respondent households in the study area.

It can be seen from Table No.1 that 80 per cent of the members in the respondent households were under the age group of 15-59 years, that is working age population and 20 per cent were above 59 years, i.e., older age population. Normally working age population are concentrated more in slums than other age population. In this connection, Lewis (1954) and Fei- Ranis (1961) observe that people migrate from areas of meagre economic opportunities to areas of abundant opportunities. Therefore, working age population is concentrated more in slum areas, which is true for Pillaimaa Nagar.

Table No.2 shows that 84 per cent of the respondents were Christian and 16 per cent were Hindus. Some of the people have converted to Christianity from Hindu religion because some Christian agencies provide help to educate their children's education.

It can be seen that from Table No.3 that 62 per cent of the members of the respondent households were Schedule Castes and 38 per cent were Backward Castes. It was astounding to know that some people were not aware of their community. Several years back the Government changed Christian religion to Backward Class, but people were not interested to change their community to Backward Category.

Human resource is very important for the development of a nation, and education plays a significant role in developing the human resources. Table No. 4 shows that nearly one third (33 per cent) of the members of the respondent households have completed secondary education, 23 per cent of them have completed high school and 23 per cent were illiterates. Very few of them have finished degree or have done some technical courses. People have migrated from many places such as villages and other semi urban places. A few decades ago in rural areas people did not give much importance to education and did not allow children to go to schools or colleges. But, in Pillaimaa Naga, people who had migrated from rural areas seem to understand the importance of education and educate their children, which shows the change in the attitude of these people.

From Table 5, it can be seen that nearly half of the members of the respondent households (44 per cent) worked as casual labourers such as construction workers, domestic helpers, load workers etc., and these jobs were easily available at nearby places and 22 per cent were self employed, like having petty shops, idly shops, fruit shops and vegetables shops. Only 11 per cent were unemployed and this was due to some physical illness and age problem. So, majority of the poor people were mostly engaged in casual works

followed by self employment, i.e., it is important to recognise that they are not lazy and are hard working people and live in the margins of the urban economy.

Table No. 6 shows the marital status of the members of the respondent households. A majority of the members (85 per cent) were married, 9 per cent were widows and 3 per cent were unmarried or separated women. The widow members reported that their husbands had succumbed to some illnesses like lung diseases, cancer and other chronic diseases, which are caused due to living in bad inhabitations.

It can be seen from Table No. 7 that more than half of the members of the respondent households (67 per cent) had own houses and 32 per cent lived in rented houses or leased houses. Some people had got land for lease and built some temporary building, which range from pucca or thatched houses.

Table No. 8 shows the household size of the family in the slum. Normally the slum population density is very high. Nearly three fourth of the respondent households (71 per cent) have 3-6 family members, and 15 per cent have 7-10 family members. Higher family size is due to the fact that the slum dwellers live in sort of undivided families. This stems from the fact that there is land congestion and many people are forced to live in a single house.

It can be found from Table No. 9 that a majority of the members of the respondent households worked as casual labourers and earn upto Rs.7,000 in a month on current daily status basis. Only few of them worked in government sector and private sector jobs with monthly salary. The average income of the families was Rs.13,105 as two or more members in the households worked and children also contributed to the family income through part - time works.

Table No.10 shows the mean value of expenditures on all food items and non-food items for a month. Food items have been classified into different categories. Households spent Rs.7,172 for a month on food. In the total expenditure on food, Rs.1,293 was spent for cereals, Rs.150 for pulses, Rs.1624 for fruits and vegetables, Rs.1945 for non-vegetarian items, Rs.201 for oil, Rs.61 for sugar, Rs.190 for water, Rs.169 for gas, Rs.1041 for alcohol, Rs.364 for cigarettes and Rs.646 for other food items such as masala etc. Among these items, households spent more to non-vegetarian items; Among various non-vegetarian items, it was found that beef was consumed more and this was due to the following reasons: firstly, people get it easily in their own living place, i.e., availability and accessibility; secondly, it is cheaper compared to other non-vegetarian items, i.e., it is economical; thirdly, it provides better nutrient value in terms of carbohydrates, protein, vitamin and minerals, i.e., it makes sense to eat one item than a combination of items, which would provide equivalent nourishment; and lastly, beef consumption is also correlated to alcohol consumption, i.e., people consuming alcohol consume it as a snack, so more expenditure on alcohol will lead to more expenditure on beef. From the above discussion, it can be seen that all food expenditure is well distributed except for expenditure on alcohol and beef. To understand this, alcohol and beef consumption also needs to be seen from the gender lens as it is consumed only by the male members (at least alcohol) and a major portion of the income is spent for these items leaving the other family members deprived of the much-needed nourishment.

In terms of non-food expenditure, people spent Rs.4,361 per month, in which they spent Rs.392 for clothes, Rs.307 for children's education, Rs.1,112 for medical expenses, Rs.428 for electricity, Rs.349 for transportation, Rs.1,277 for festivals and relatives' functions, Rs.105 for DTH/cable connections, Rs.237 for mobile recharge, Rs.30 for newspapers and Rs.128 for other items. Among the non-food expenditures, people spent more on festivals or relatives' functions followed by health, which is more concentrated in slums due to the unhygienic conditions. It should also be observed that people do spend on newspapers in slums, but amount is small.

Here the food and non-food expenditures are mutually reinforced to one-another. For example, people have spent more income on alcohol consumption, and the more consumption of alcohol leads to illness in people and they spent more for their health. Consumption of beef can provide more nutrition in terms of carbohydrates, proteins, vitamins and minerals, but this opportunity is lost as it is consumed in combination with alcohol, which stunts the ability of the human body to absorb the nutrition in food. Also as observed earlier, children and women were left with less resources as much expenditure is made for the

consumption of alcohol and beef, and availing health services and medicine by the adult male members of the family.

CONCLUSION

In Pillaimaa Nagar, working age population are the majority and a majority have completed their secondary education. Still, many were working as a casual labourers such as load workers, construction workers, etc., and some of them were self-employed by operating some kind of petty businesses. A majority of the members of the respondent households come under Christian backward caste category followed by Hindu schedule caste category. Here, it is to be noted that some of the people have converted to Christianity from Hindu religion because some Christian agencies provide help to educate their children's education. About six or more members lived in a house and only a few employed in each household. The income of the family was just a little higher compared with the family expenditure. People more or less equally spent to all food items. It could be seen that the pattern of expenditure has been diversified to all items except a few items like alcohol and beef. Even though these people lived in slums, they have awareness about nutrition, and they spent to meet all nutritional aspects like carbohydrates, proteins, vitamins and minerals. This may not have happened if these people were in rural areas. It is also important to make note that a major portion of the income is spent by adult male members for items like alcohol and beef, leaving the other family members deprived of the much-needed nourishment. In terms of non-food expenditure, people have spent more for festivals and relatives' functions followed by health. Here, we have to understand that the poor people have spent more portion of their income on food items than the non-food items, which shows that these people are only able to make ends meet and it would require a lot effort on the part of all stakeholders to improve their situation.

Tables

1. Age wise classification

Age	No. Of Respondents	Percentage
0-4 (Children)	0	0
5-14 (Schooling Age Population)	0	0
15-59(Working Age Population)	82	80
Above 59 (Elder Age Population)	20	20
Total	102	100

Source: Computed from Primary Data

2. Religion wise details

Religion	No. Of Respondents	Percentage
Hindu	16	16
Christian	86	84
Muslim	0	0
Total	102	100

Source: Computed from Primary Data

3. Community classification

Community	No. Of Respondents	Percentage
Schedule Caste	63	62
Schedule Tribes	0	0
Backward Caste	39	38
Most Backward Castes	0	0
Total	102	100

Source: Computed from Primary Data

4. Education wise classification of the slum dwellers

Level of Education	No. Of Respondents	Percentage
Primary	16	16
Secondary	34	33
High School	23	22
Higher Secondary School	2	2
Degree	1	1
Others	2	2
Illiterate	24	23
Total	102	100

Source: Computed from Primary Data

5. Occupation wise classification

Occupation	No. Of Respondents	Percentage
Govt. Employed	6	6
Private Employed	13	13
Casual Labour	45	44
Self Employed	23	22
pension	4	4
unemployed	11	11
Total	102	100

Source: Computed from Primary Data

6. Marital Status of the respondents

Marital Status	No. Of Respondents	Percentage
Married	87	85
Unmarried	3	3
Widows/ Widower	9	9
Separated Women	3	3
Total	102	100

Source: Computed from Primary Data

7. Own House

Own House	No. Of Respondents	Percentage
yes	87	85
no	3	3
Total	102	100

Source: Computed from Primary Data

8. Total Family Members of the respondents

Family Members	No. Of Respondents	Percentage
Less than 2	14	14
3-6	73	71
7-10	15	15
Total	102	100

Source: Computed from Primary Data

9. Family Income

Family Members	Mean Value
Total Family Income	13105
Respondent Income	7490

Source: Computed from Primary Data

Mean Value for food and Non Food Expenditure of Family

Items	Mean Value
Food Items	
Cereals	1293
Pulses	150
Fruits & Vegetables	1624
Non-Vegetarian	1945
Oil	201
Sugar	61
Water	190
Gas	169
Alcohol	1041
Cigarettes	364
Others	640
(A)Total Food Expenditure	7678
Non-Food Items	
Clothes	392
Education	307
Health	1112
Transportation	349
Electricity	428
Festivals & Neighbours function	1277
DTH Cable	105
Mobile Recharge	237
Newspapers	30
Other Expenditure	128
(B)Total Non food Expenditure	4361
Total Expenditures (A+B)	12039

Source: Computed from Primary Data

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