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***CHAPTER- 5***

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***SOCIO – ECONOMIC PROFILES AND HOUSING  
CHARACTERISTICS OF SAMPLE HOUSEHOLDS***



## **CHAPTER- 5**

### **SOCIO – ECONOMIC PROFILES AND HOUSING CHARACTERISTICS OF SAMPLE HOUSEHOLDS**

#### **5.1 Introduction**

Urbanization process has been associated with other important aspects such as economic, social and environment. Based on the report of UN (2014) urban living is often associated with higher level of literacy and education, better health condition, greater access to social and economic services, and enhanced opportunities for cultural and political participation. But unplanned or inadequately managed urban expansion leads to rapid sprawl, pollution and environmental degradation, together with unsustainable production and consumption patterns. The rapid urban growth, high population density and high consumption rate of residents of cities has led to a wide range of socio-economic and environmental impact on living conditions.

The present chapter is concerned with the socio-cultural profiles of the sample households in the Central Zone (Old Municipal Area), Ayyanthole zone and Koorkancheri zone of Thrissur Municipal Corporation inclusive of their housing characteristics. The study includes the demographic particulars and general characteristics of the sample households and economic and housing conditions which includes basic and common facilities, education and cultural interests. To be more specific, the entire chapter has been divided into several sections, each dealing with one aspect of the particular study area. The household is the sampling unit of the survey and stands for the family. It is the basic social unit. Some social economic conditions are common to a household however some others are different for different households.

#### **5.2 Selection of Sample Respondents**

In Thrissur city, almost all zones among the six zones face water contamination, solid waste and air pollution problems every day. Hence the selection of sampling zones

had been significant, as they had to include both slum and non – slum areas. The details of the selection of zones are provided in table 5.1.

**Table 5.1**

**Name and Frequency of Sample Zones**

Zones	Frequency	Percent
The Central zone	83	36.9
Ayyanthole zone	72	32.0
Koorkancheri zone	70	31.1
<b>Total</b>	<b>225</b>	<b>100</b>

**Source:** Survey Data

There are 78,336 households in Thrissur city. The Central zone includes 25,818 households, Ayyanthole 10,662 households and Koorkancheri 9,624 households. Among the total of 55 divisions of the Municipal Corporation 15 are under the Central zone, 10 are under Ayyanthole and 8 are under Koorkancheri zones. The study estimates that among the 225 sample respondents 36.9 percent of respondents (83) have been selected from the Central zone according to the proportion of size of the total population. Similarly, 32.0 percent respondents (72) have been selected from Ayyanthole zone and the remaining 31.1 percent respondents (70) have been from Koorkancheri zone.

**5.3 Sex Wise Classification of Respondents**

Among the socio economic characters, the sex wise distribution of respondents have significantly influenced the living conditions in the sample areas. The sex wise distribution of heads of the households is presented in table 5.2. The heads of the family occupies the most important position in maintaining a proper living condition of the members of the family. Hence, both male and female heads are represented in the study area. Among the 225 respondents 186 or 82.7 percent are male and 39 or 17.3 percent are female heads. This shows that male heads are dominating in the sampling area.

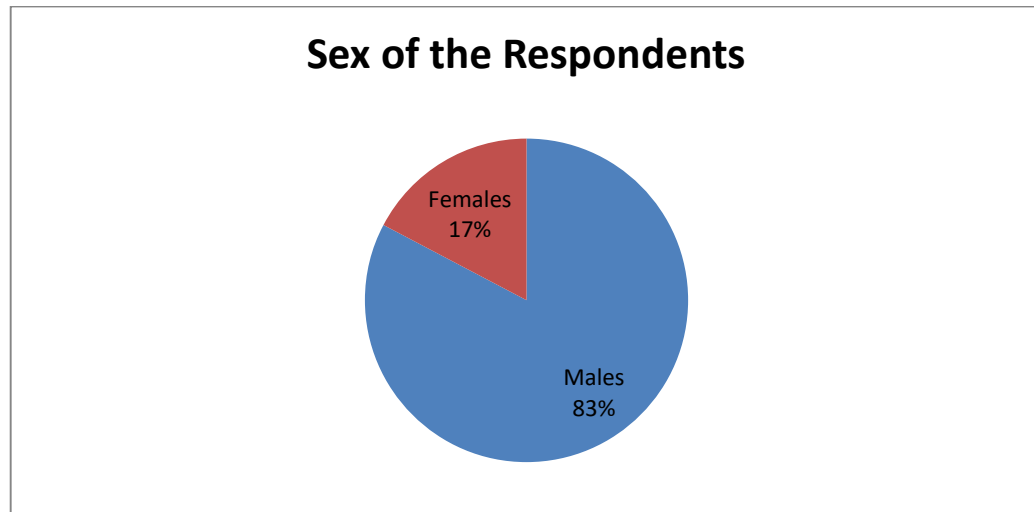
**Table 5.2 Sex Wise Distribution of the Respondents `**

Zones	Sex of the Respondent		Total
	Male	Female	
The Central zone	71 (85.5) [38.1]	12 (14.5) [30.8]	<b>83</b> (100.0) [36.9]
Ayyanthole zone	62 (86.1) [33.3]	10 (13.9) [25.6]	<b>72</b> (100.0) [32.0]
Koorkancheri zone	53 (75.7) [28.6]	17 (24.3) [43.6]	<b>70</b> (100.0) [31.1]
<b>Total</b>	<b>186</b> (82.7) [100.0]	<b>39</b> (17.3) [100.0]	<b>225</b> (100.0) [100.0]

**Source:** Survey Data

**Note:** Figure in the parenthesis indicates row percentage. Figure in square brackets indicates column percentage.

**Figure 5.1 Sex Wise Distribution of the Respondents**



From the table it is clear that, out of 186 male respondents 38.1 percent are from the Central zone, 33.3 percent are from Ayyanthole and 28.6 percent are from Koorkancheri zone. Similarly out of 39 female respondents 43.6 percent are from Koorkancheri zone, 30.8 percent are from the Central zone and remaining 25.6 are from Ayyanthole zone. In the Central zone, 85.5 percent are male respondents and remaining 14.5 percent are female respondents. Similarly in Ayyanthole zone, 86.1 percent respondents are male and 13.9 are females. In Koorkancheri zone, 75.7

respondents are males and 24.3 percent are females. This shows the sex wise distribution of respondents which ultimately influence the socio- economic characteristics of family.

#### 5.4 Age Wise Classification of the Respondents

Many studies have emphasized the close relationship between the age and location of sample respondents because the average life expectancy is greater in urban areas than the rural areas. The details of age wise distribution of respondents is given in table 5.3 with zone wise classification.

**Table 5.3 Age Distribution of the Respondents**

Age	Zones			Total
	Central zone	Ayyanthole zone	Koorkancheri zone	
>30	8 (38.1) [9.6]	6 (28.6) [8.3]	7 (33.3) [10.0]	<b>21</b> (100.0) [9.3]
30-35	7 (25.9) [8.4]	11 (40.7) [15.3]	9 (33.4) [12.8]	<b>27</b> (100.0) [12.0]
35-40	14 (38.9) [16.9]	9 (25.0) [12.5]	13 (36.1) [18.6]	<b>36</b> (100.0) [16.0]
40-45	20 (34.5) [24.1]	14 (24.1) [19.4]	24 (41.4) [34.3]	<b>58</b> (100.0) [25.8]
45-50	19 (38.0) [22.9]	20 (40.0) [27.8]	11 (22.0) [15.7]	<b>50</b> (100.0) [22.2]
>50	15 (45.4) [18.1]	12 (36.4) [16.7]	6 (18.2) [8.6]	<b>33</b> (100.0) [14.7]
<b>Total</b>	<b>83</b> (36.9) [100.0]	<b>72</b> (32.0) [100.0]	<b>70</b> (31.1) [100.0]	<b>225</b> (100.0) [100.0]

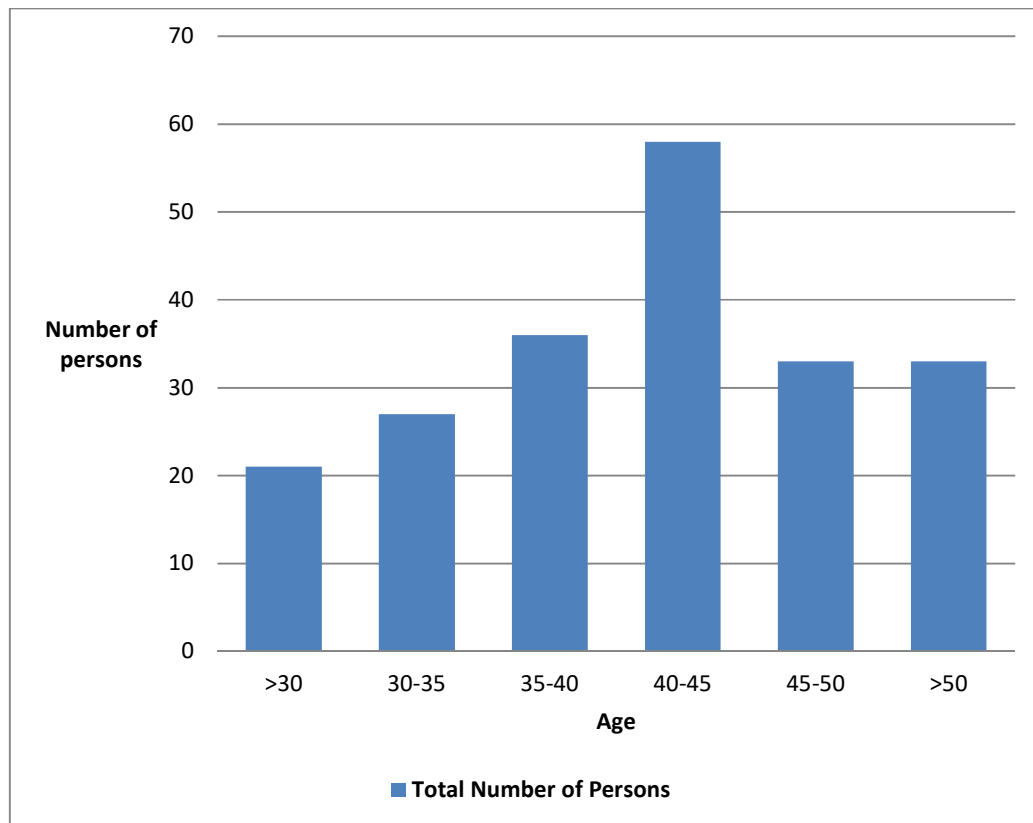
**Source:** Survey Data

**Note:** Figure in the parenthesis indicates row percentage.

Figure in square brackets indicates column percentage.

**Figure 5.2**

**Age Distribution of the Respondents**



The total number of respondent below 30 years of age is 21 which accounts for 9.3 percent of total respondents. Major portion of the respondents belong to the age group of 40-45 which accounts for 25.8 percent. Similarly, 14.7 percent of the respondents belong to the age category of more than 50 years. Total 24 respondents of 40-45 age group are from Koorkancheri zone which accounts for 41.4 percent out of 58 respondents. In the Central zone, 39.6 respondents belong to the age group of less than 30 years and 18.1 percent belongs to the age group of greater than 50 years. Likewise, in Ayyanthole zone 27.8 percent of the respondents belong to the age group of 45 to 50, and 8.3 percent belong to less than 30 years of age. In Koorkancheri zone, 10 percent respondents belong to less than 30 years of age and 34.3 percent belong to 40 to 45 age group.



## 5.5 Educational Status

Educational status or literacy level is generally perceived as the ability of a person to read and write a given language. Education has significant role in human development of a nation. Better education leads to healthy living conditions and better standard of living. Education has significant influence on knowledge about food habit, nutrient contents and hygiene consciousness of people. Thus, Educational attainment of parents provides better living conditions of children. The educational status of respondents of the three zones is explained in table 5.4.

The table shows the attainment of literacy of the respondents. The number of illiterate is only 5 which accounts for 2.2 percent of the total respondents. There are 97.8 percent literate respondents in the study area. In Ayyanthole zone, all the respondents are literate which means there are 100 percent literate respondents. Among the illiterate respondents, 80 percent belong to the Central zone and 20 percent belong to Koorkancheri zone. This is due to the existence of slum area in these zones.

**Table 5.4**

### Literacy Status of the Respondents

Zones	Literacy		Total
	Literate	Illiterate	
The Central zone	79 (95.2) [35.9]	4 (4.8) [80.0]	<b>83</b> (100.0) [36.9]
Ayyanthole zone	72 (100.0) [32.7]	0 (0.0) [0.0]	<b>72</b> (100.0) [32.0]
Koorkancheri zone	69 (98.6) [31.4]	1 (1.4) [20.0]	<b>70</b> (100.0) [31.1]
<b>Total</b>	<b>220</b> (97.8) [100.0]	<b>5</b> (2.2) [100.0]	<b>225</b> (100.0) [100.0]

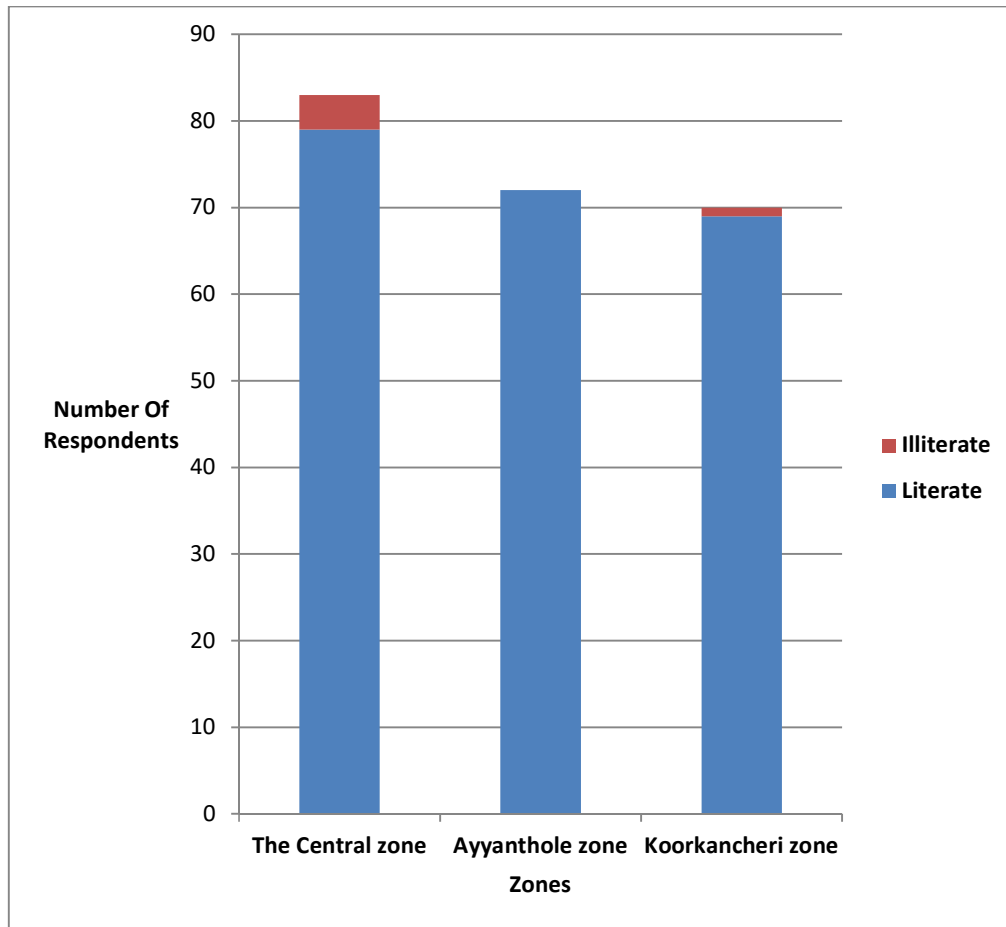
**Source:** Survey Data

**Note:** Figure in Parenthesis indicates row percentage.

Figure in square brackets indicates column percentage.

**Figure 5.3**

**Literacy Status of the Respondents**



The levels of education of the respondents are represented in table 5.5. The respondents who have lower level of education are seemed to be settled in slum areas whereas who have higher educational levels are settled in comfortable areas of the city. It is clear that 21.7 percent of the respondents have higher levels of education, 27.3 percent have graduation level education, 22.3 percent respondents have higher secondary level education, 17.3 percent have secondary level education and remaining 11.4 percent have primary educational level. The number of primary educational holders is higher in Koorkancheri zone (18.8 percent) whereas, the number of higher education holders is more in Ayyanthole zone (37.5 percent). Out of 220 literate respondents, 108 are having educational level of graduation and higher.

**Table 5.5****Classification of Educational Levels of the Respondents**

Education Levels	Name of Zones			Total
	The Central zone	Ayyanthole zone	Koorkancheri zone	
Primary	8 (32.0) [10.1]	4 (16.0) [5.6]	13 (52.0) [8.8]	<b>25</b> (100.0) [11.4]
Secondary	14 (36.8) [17.8]	6 (15.8) [8.3]	18 (47.4) [26.2]	<b>38</b> (100.0) [17.3]
Higher Secondary	26 (53.1) [32.9]	12 (24.5) [16.7]	11 (22.4) [15.9]	<b>49</b> (100.0) [22.3]
Graduation	20 (33.3) [25.3]	23 (38.3) [31.9]	17 (28.4) [24.6]	<b>60</b> (100.0) [27.3]
Higher	11 (22.9) [13.9]	27 (56.2) [37.5]	10 (20.9) [14.5]	<b>48</b> (100.0) [21.7]
<b>Total</b>	<b>79</b> (35.9) [100.0]	<b>72</b> (32.7) [100.0]	<b>69</b> (31.4) [100.0]	<b>220</b> (100.0) [100.0]

**Source:** Survey Data

**Note:** Figure in Parenthesis indicates row percentage.  
Figure in square brackets indicates column percentage.

**5.6 Religion Wise Distribution of the Respondents**

Similar to all other aspects religion also plays an important role in determining the socio- economic conditions of the respondents. Each religion plays a pivotal role to influence, educational, health and settlement aspects of households. The distribution of household respondents under different religion is furnished in table 5.6.

Mainly there are 3 main religions in the city- Hindu, Christian and Muslim. Among the total respondents 121 are Hindus (53.8 percent), 94 are Christians(41.8 percent) and 10 are Muslims (4.4 percent).The number of Hindu respondents are higher in the Central zone as well as the Ayyanthole zone. The Muslim respondents are higher in Koorkancheri zone. Out of 10 Muslim respondents 5 are from Koorkancheri zone. Hence, there is prominence of Hindu and Christian religion in the city.

**Table 5.6**

**Religion Wise Distribution of the Respondents**

Zones	Religion			Total
	Hindu	Christian	Muslim	
The Central zone	46 (55.4) [38.0]	36 (43.4) [38.4]	1 (1.2) [10.0]	<b>83</b> (100.0) [36.9]
Ayyanthole zone	39 (54.2) [32.2]	29 (40.3) [30.8]	4 (5.5) [40.0]	<b>72</b> (100.0) [32.0]
Koorkancheri zone	36 (51.4) [29.8]	29 (41.4) [30.8]	5 (7.2) [50.0]	<b>70</b> (100.0) [31.1]
<b>Total</b>	<b>121</b> (53.8) [100.0]	<b>94</b> (41.8) [100.0]	<b>10</b> (4.4) [100.0]	<b>225</b> (100.0) [100.0]

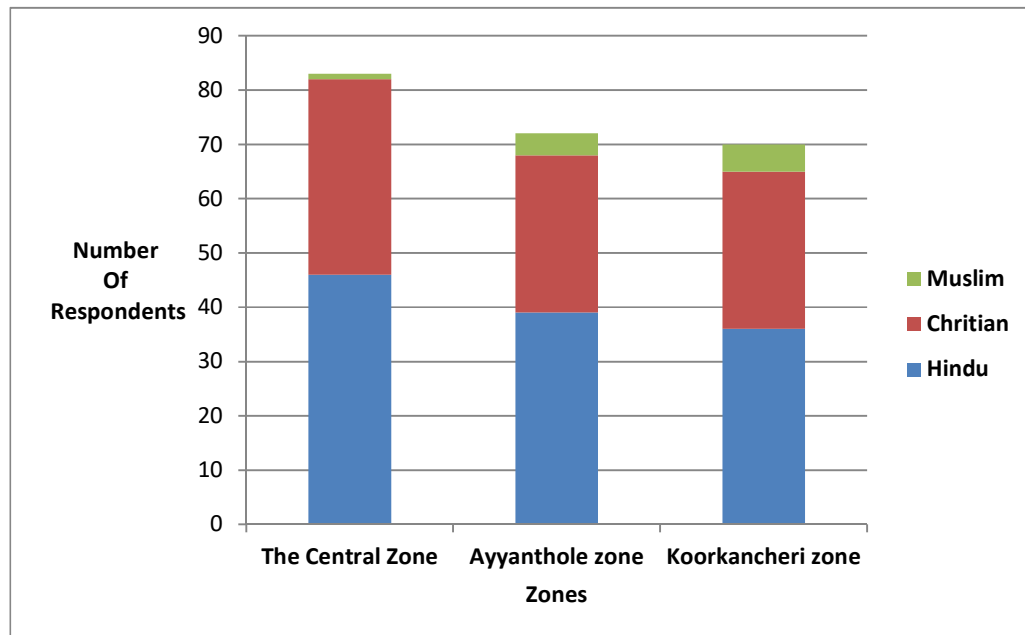
**Source: Survey Data**

**Note:** Figure in the parenthesis indicates row percentage.

Figure in the square brackets indicates column percent.

**Figure 5.4**

**Religion Wise Distribution of the Respondents**



## 5.7 Marital Status of the Respondents

The concept of marital status leads to family life of the respondents. It also influences the educational, social and cultural aspects of society. The details of marital status of the respondents are given in table 5.7.

It is observed that there is close relationship between marital status and living conditions of the respondents. The survey data reveals that 82.2 percent of the total respondents are married respondents. The number of unmarried respondents is 24 (10.7 percent) and widowed respondents are 16 (7.1 percent). In the Central zone 85.5 percent respondents are married, 4.8 percent are unmarried and 4.8 percent are widowed. In Ayyanthole zone, 75.0 percent respondents are married, 18.1 percent are unmarried and 6.9 percent of the respondents are widowed. Similarly, in Koorkancheri zone 85.7 percent respondents are married, 10 percent are unmarried and 4.3 percent respondents are widowed.

**Table 5.7**

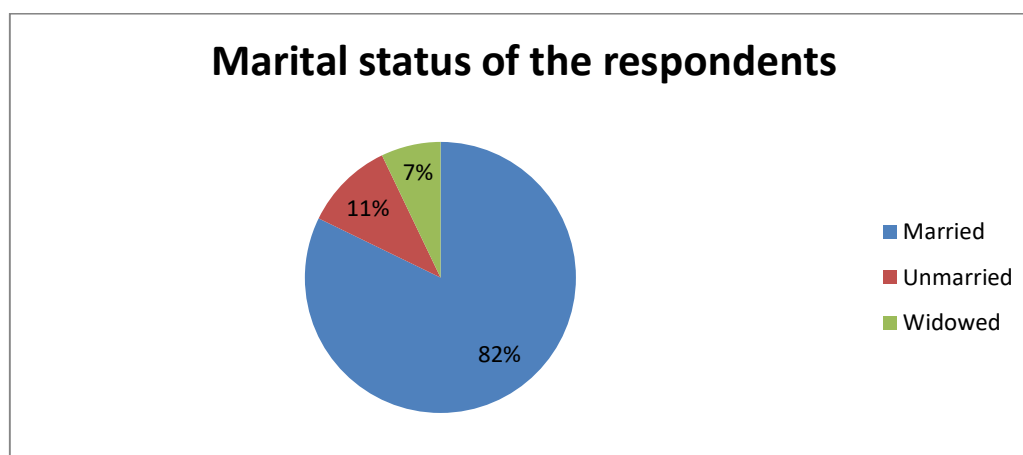
**Marital Status of the Respondents**

Zones	Marital Status			Total
	Married	Unmarried	Widowed	
The Central zone	71 (85.5) [38.4]	4 (4.8) [16.7]	8 (9.7) [50.0]	<b>83</b> (100.0) [36.9]
Ayyanthole zone	54 (75.0) [29.2]	13 (18.1) [54.1]	5 (6.9) [31.3]	<b>72</b> (100.0) [32.0]
Koorkancheri zone	60 (85.7) [32.4]	7 (10.0) [29.2]	3 (4.3) [18.7]	<b>70</b> (100.0) [31.1]
<b>Total</b>	<b>185</b> (82.2) [100.0]	<b>24</b> (10.7) [100.0]	<b>16</b> (7.1) [100.0]	<b>225</b> (100.0) [100.0]

**Source:** Survey Data

**Note:** Figure in the parenthesis indicates row percentage.  
Figure in the square brackets indicates column percentage.

**Figure 5.5 Marital Status of the Respondents**



### 5.8 Size of the Family of the Respondents

The size of the family has significant influence upon the expenditure and saving decision of households. It also plays pivotal role in determining the educational as well as health aspects of members of a family. Table 5.8 highlights the distribution of family size in 3 different zones.

**Table 5.8**

#### Family Size of the Respondents

Zones	Size of the Family				Total
	2	3	4	More than 4	
The Central zone	4 (4.8) [20.0]	8 (9.6) [18.6]	24 (28.9) [35.3]	47 (56.7) [50.0]	<b>83</b> (100.0) [36.9]
Ayyanthole zone	9 (12.5) [45.0]	10 (13.9) [23.3]	31 (43.1) [45.6]	22 (30.5) [23.4]	<b>72</b> (100.0) [32.0]
Koorkancheri Zone	7 (10.0) [35.0]	25 (35.7) [58.1]	13 (18.6) [19.1]	25 (35.7) [26.6]	<b>70</b> (100.0) [31.1]
<b>Total</b>	<b>20</b> (8.9) [100.0]	<b>43</b> (19.1) [100.0]	<b>68</b> (30.2) [100.0]	<b>94</b> (41.8) [100.0]	<b>225</b> (100.0) [100.0]

**Source:** Survey Data

**Note:** Figure in the parenthesis indicates row percentage.

Figure in the square brackets indicates column percentage.

The table pointed out that about 41.8 percent of the family is having more than 4 members. 30.2 percent have 4 members, 19.1 percent have 3 members and 8.9 percent have 2 members in family. In the Central zone 56.7 percent respondents are having a family size of more than 4 members 28.9 percent are having a family size of 4 members, 9.6 percent are having a family size of 3 members and only 4.8 percent are having a family size of two members. In Ayyanthole zone major portion (43.1percent) respondents are from 4 member family. In Koorkancheri zone too most of the respondents have a family size of more than 4 members. Hence, the size of the family has significant influence on environmental conditions.

### **5.9 Occupation of the Respondents**

Occupation is considered as the main reason for urban migration. People prefer to settle in cities where they can find better job opportunities for themselves. This will ultimately lead to the improvement of their living conditions. Many studies of urbanization exhibit that there is a close relationship between the nature of occupation and nature of locations in urban areas. In fact, the nature of occupation determines the living areas of the respondents. This makes the settlements in slum as well as non-slum areas. People with low level of occupation will be residing at slum areas whereas with higher level of occupation and income will be found in non-slum areas. Hence, it is important to examine the nature of occupation and nature of locations to study about the environmental conditions. The distribution of sampled households according to the nature of occupations in different zones is presented in table 5.9.

It is pointed in the table that out of 225 respondents, 69 (30.7 percent) are self employed or doing their own business, 47 (20.9 percent) are casual or daily wage workers, 41 (18.2 percent) are government employees, 39 (17.3 percent) are private sector employees and 18 (8.0 percent) are engaged in other works. The remaining 11 (4.9 percent) are found to be unemployed.

In the Central zone 45.8 percent respondents are engaged in business or are self employed, 16.8 percent are having private sector jobs, 10.8 percent are engaged in government sectors, 13.3percent respondents are daily wage workers and so on. In Ayyanthole zone 22 respondents (30.5 percent) are in government sector occupations 17 are doing business, 15 are engaged in daily/casual wage works and so on. Similarly in Koorkancheri zone, 30.0 percent respondents (21) are engaged in casual/ daily

wage work, 20.0 percent are self employed or doing their own business, 24.3 percent are private sector employees, 14.3 percent are government employees and so on. It is important to note that out of 11 unemployed respondents, 6 are from Koorkancheri zone.

**Table 5.9**  
**Occupational Distribution of the Respondents**

Occupation	Name of Zones			Total
	The Central zone	Ayyanthole zone	Koorkancheri zone	
Government Sectors	9 (21.9) [10.8]	22 (53.7) [30.5]	10 (24.4) [14.3]	<b>41</b> (100.0) [18.2]
Private Sectors	14 (35.9) [16.8]	8 (20.5) [11.1]	17 (43.6) [24.3]	<b>39</b> (100.0) [17.3]
Self employed /Business	38 (55.1) [45.8]	17 (24.6) [23.6]	14 (20.3) [20.0]	<b>69</b> (100.0) [30.7]
Daily Wage Works	11 (23.4) [13.3]	15 (31.9) [20.8]	21 (44.7) [30.0]	<b>47</b> (100.0) [20.9]
Others	7 (38.9) [8.5]	9 (50.0) [12.5]	2 (11.1) [2.8]	<b>18</b> (100.0) [8.0]
Unemployed	4 (36.4) [4.8]	1 (9.1) [1.5]	6 (54.5) [8.6]	<b>11</b> (100.0) [4.9]
<b>Total</b>	<b>83</b> (36.9) [100.0]	<b>72</b> (32.0) [100.0]	<b>70</b> (31.1) [100.0]	<b>225</b> (100.0) [100.0]

**Source:** Survey Data

**Note:** Figure in the parenthesis indicates row percentage.  
Figure in the square brackets indicates column percentage.

### 5.10 Wealth Possession of the Respondents

The amount of wealth is an important factor and standard of living of households. Many studies in this area highlight that there is close association between wealth possessions and living conditions of the households. To study the relationship



between urbanization and environmental conditions, wealth aspects also should bring into concern. Table 5.10 reflects the details of wealth possessions of the respondents.

**Table 5.10**

**Wealth Possession of the Respondents**

Wealth Composition	Name of the Zones			
	The Central zone	Ayyanthole zone	Koorkancheri zone	Total
Less than 5,00,000	7 (30.4) [8.4]	4 (17.4) [5.5]	12 (52.2) [17.1]	<b>23</b> (100.0) [10.2]
5,00,000 – 10,00,000	13 (27.1) [15.7]	15 (31.2) [20.8]	20 (41.7) [28.6]	<b>48</b> (100.0) [21.3]
10,00,000 – 15,00,000	8 (28.1) [21.7]	27 (42.2) [37.5]	19 (29.7) [27.1]	<b>64</b> (100.0) [28.4]
15,00,000 – 20,00,000	28 (46.7) [33.7]	14 (23.3) [19.4]	18 (30.0) [25.7]	<b>60</b> (100.0) [26.7]
More than 20,00,000	17 (56.7) [20.5]	12 (40.0) [16.8]	1 (33.3) [1.5]	<b>30</b> (100.0) [13.4]
<b>Total</b>	<b>83</b> (36.9) [100.0]	<b>72</b> (32.0) [100.0]	<b>70</b> (31.1) [100.0]	<b>225</b> (100.0) [100.0]

**Source:** Survey Data

**Note:** Figures in the parenthesis indicate row percentage.  
Figures in the square brackets indicate column percentage.

The economic status of the respondents is influenced by wealth conditions of the respondents. Total wealth of the households is estimated by wealth from all means. Hence, the overall wealth possessions are considered. It is observed that 28.4 percent of the respondents have wealth at worth of Rs. 10,00,000- 15,00,000, 26.7 percent have wealth at worth of Rs. 15,00,000- 20,00,000, 21.3 percent have wealth possession at worth of Rs. 5,00,000-10,00,000 and so on. The zone wise comparison of wealth possession reflects that 52.2 percent respondents of Koorkancheri zone, 30.4 percent of the Central zone and 17.4 percent of the Ayyanthole zone have own wealth at worth of less than rupees 5,00,000. Higher wealth holders (more than 20,00,000 rupees) are found more in the Central zone (56.7 percent). Similarly, in the

Central zone more respondents (33.7 percent) are seemed to have wealth possession at worth of Rs. 15,00,000 – 20,00,000 and lower percentage (8.4) are seemed to have wealth at worth of less than 5 lakhs rupees. In Ayyanthole zone, major portion of the respondents have wealth at worth of Rs. 10,00,000 – 15,00,000 and fewer percentage (5.5) of the respondents have wealth possessions at worth of less than 5 lakhs rupees. In Koorkancheri zone, 28.6 percent of the respondents, have wealth at worth of Rs. 5,00,000- 10,00,000 and 27.1 percent of respondents have wealth at worth of Rs. 10,00,000- 15,00,000. Households with higher wealth possessions are found less in Koorkancheri zone (1.5 percent). On the other hand, households with lower wealth possessions are found more in this zone (17.1 percent). This is because of the existence of slum area in this zone.

Therefore, it is concluded that the possession of wealth highly influences the standard of living and economic conditions of the respondents. It is related with locations too. Hence, there is significant influence of assets/wealth possessions on environmental aspects too.

### **5.11 Total Income of the Households**

Household income is an important element in the measurement of economic well-being, standard of living and economic development. It is a measure of the combined incomes of all people sharing a particular household or place of residence. It includes income from salaries and wages, retirement income, cash benefits from government transfers and investment gains. Household income is the main source of consumption expenditure and it ultimately determines the economic conditions of a nation.

Household income is the total of all types of earnings received by the members of each household in economically gainful activities. This income and wealth are essential components of individual well being. Income allows people to satisfy their basic needs and pursue many other goals that they consider as important to their lives; while wealth makes it possible to sustain these choices overtime. Generally, in a given society at a given time, income is positively related to reported subjective well- being, so that individuals with a higher income tend to report higher subjective well- being than those with a lower income (OECD, 2011).

Table 5.11 represents the annual income of the sample respondents in three zones. The table shows that 40.04 percent of the respondents earn annual income at the range of Rs. 50,000 to 1,00,000. 20 percent of the respondents earn the annual income in between Rs. 100000 – 1,50,000, 18.3 percent earn income more than Rs. 2,00,000 and 7.5 percent have annual income less than 50,000 rupees. In the Central zone 32.5 percent respondents earn an annual income in between Rs. 1,00,000 – 1,50,000, 19.3 percent have income more than 2,00,000 rupees and 8.4 percent earn an annual income less than Rs. 50,000. The lowest income category respondents seemed to be residing at slum areas. Similarly, in the Ayyanthole zone, respondents who earn an annual income less than rupees 50,000 is only 2.8 percent, while 45.8 percent respondents have an annual income in between Rs. 50,000 – 1,00,000. In Koorkancheri zone, 52.8 percent of the respondents comes under the income category of Rs. 50,000-1,00,000 and 11.5 percent earn an annual income less than rupees 50,000. In fact, there are income differences in slum as well as non slum areas and this ultimately lead to worsening environmental issues in the former than the non slum areas.

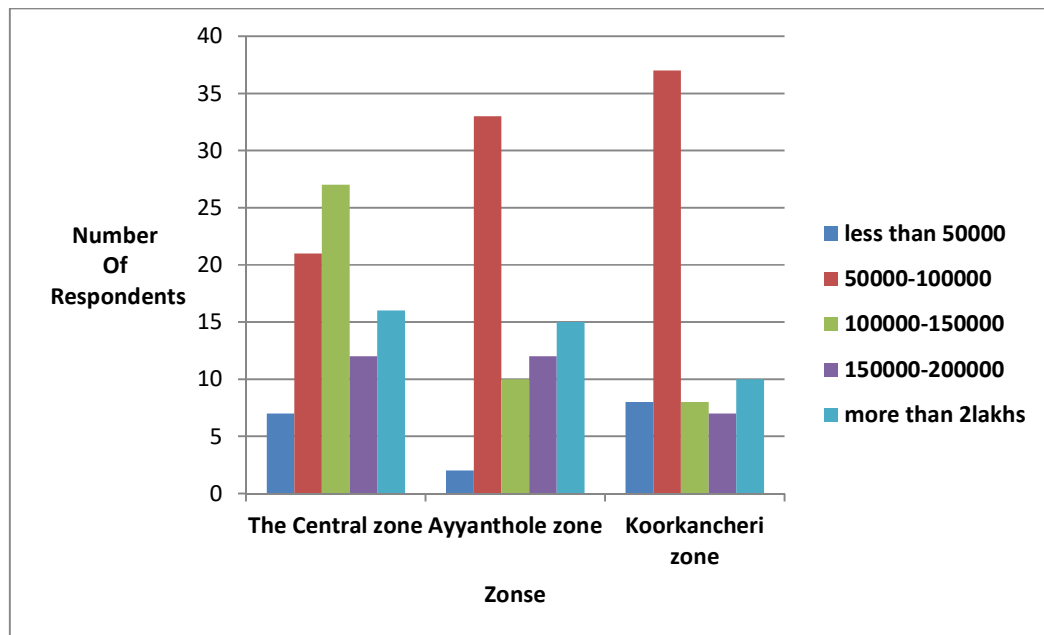
**Table 5.11 Annual Household Income of the Respondents**

Annual Household Income (In Rupees)	Name of the Zones			
	The Central zone	Ayyanthole zone	Koorkancheri zone	Total
Less than 50,000	7 (41.2) [8.4]	2 (11.8) [2.8]	8 (47.0) [11.5]	<b>17</b> (100.0) [7.5]
50,000 – 1,00,000	21 (23.1) [25.4]	33 (36.3) [45.8]	37 (40.6) [52.8]	<b>91</b> (100.0) [40.4]
1,00,000 – 1,50,000	27 (60.0) [32.5]	10 (22.2) [13.9]	8 (17.8) [11.4]	<b>45</b> (100.0) [20.0]
1,50,000 – 2,00,000	12 (38.7) [14.4]	12 (38.7) [16.7]	7 (22.6) [10.0]	<b>31</b> (100.0) [13.8]
More than 2,00,000	16 (39.0) [19.3]	15 (36.6) [20.8]	10 (24.4) [14.3]	<b>41</b> (100.0) [18.3]
<b>Total</b>	<b>83</b> (36.9) [100.0]	<b>72</b> (32.0) [100.0]	<b>70</b> (31.1) [100.0]	<b>225</b> (100.0) [100.0]

**Source:** Survey Data. **Note:** Figure in the parenthesis indicates row percentage. Figure in the square brackets indicates column percentage.

Figure 5.6

Annual Household Income of the Respondents (In Rupees)



5.12 Expenditure Details of the Respondents

Household consumption expenditure is mainly on two grounds – expenditure on food items and expenditure on non-food items. The annual income earned by each individual is distributed to these expenditures. A major portion of household income is spent on food items, non food items and house rent.

The National Sample Survey Organization (NSSO) provides information on consumption expenditure on food and non-food items. Total consumption expenditure of a household is the expenditure incurred on domestic consumption during the reference period. The household consumer expenditure is calculated by finding the total of the monetary value of consumption of various groups of items namely:

- i) Food (which includes cereals, milk & its products, pulses, sugar, vegetables, egg, fish & meat, and oil), pan (betel leaves), tobacco, intoxicants and fuels and light.
- ii) Non- food items such as clothing& footwear miscellaneous goods & services and durable articles.

The consumption expenditure is varied in different locations. In slum area, expenditure on food items is relatively less compared to non – slum areas. They can afford cheap food items than expensive protein rich food items. Their consumption of food items is on daily basis. Milk, fish, meat or poultry and egg consumption is on weekly basis in these areas. They prefer to have banana and other cheap fruits instead of expensive seasonal fruits. Similar is the case with non-food items too. With limited annual income slum dwellers cannot afford much expense on durables and semi durables.

The table 5.12 examines the consumption expenditure of the respondents in 3 different zones on food items. Among the 225 respondents 45.8 percent spend Rs. 75,000- 1,00,000 on food items, 26.7 percent spend in between 50,000 – 75,000 rupees annually and only 7.5 percent make an expenditure of more than 100000 rupees on food items. 45 respondents spend an amount of less than 50000 rupees on food items annually.

**Table 5.12**

**Annual Expenditure on Food Items of the Respondents**

Expenditure (In rupees)	Name of the Zones			
	The Central zone	Ayyanthole zone	Koorkancheri zone	<b>Total</b>
Less than 50,000	16 (35.5) [19.3]	17 (37.8) [23.6]	12 (26.7) [17.1]	<b>45</b> (100.0) [20.0]
50,000 – 75,000	27 (45.0) [32.5]	13 (21.7) [18.0]	20 (33.3) [28.6]	<b>60</b> (100.0) [26.7]
75,000 – 1,00,000	34 (33.0) [41.0]	33 (32.0) [45.8]	36 (35.0) [51.4]	<b>103</b> (100.0) [45.8]
More than 1,00,000	6 (35.3) [7.2]	9 (52.9) [12.6]	2 (11.8) [2.9]	<b>17</b> (100.0) [7.5]
<b>Total</b>	<b>83</b> (36.9) [100.0]	<b>72</b> (32.0) [100.0]	<b>70</b> (31.1) [100.0]	<b>225</b> (100.0) [100.0]

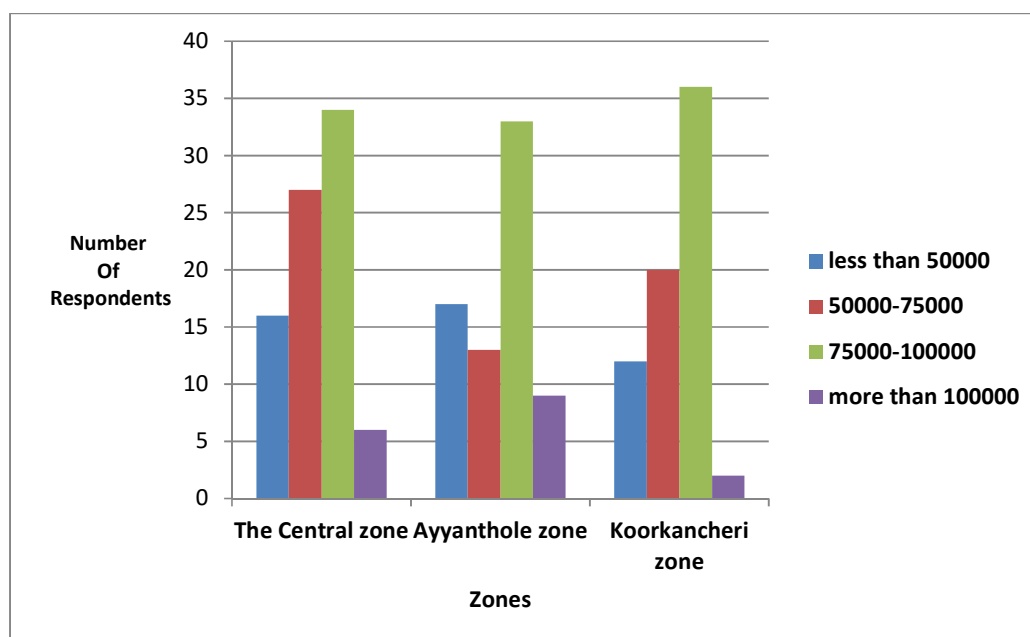
**Source:** Survey Data

**Note:** Figure in the parenthesis indicates row percentage.

Figure in the square brackets indicates column percentage.

**Figure 5.7**

**Annual Expenditure on Food Items of the Respondents (In Rupees)**



The table also shows that in the zone wise analysis among 83 respondents of the Central zone, 41 percent spent Rs. 75,000 – 1,00,000 annually on food items and only 7.2 percent can afford more than 1,00,000 rupees annually on food items. In the Ayyanthole zone, 45.8 percent make an expenditure of Rs. 75,000- 1,00,000 annually and 23.6 percent of the respondents cannot afford an amount more than 50,000 for food items. In the Koorkancheri zone, only 2.9 percent of the respondents make an expenditure of more than 1,00,000 rupees annually on food items and 51.4 percent belongs to the category of Rs. 75,000-1,00,000 expenditure as food items. Hence, there is significant association between income and expenditure on food items.

The respondent’s spending on non food items is depicted in table 5.13. Among the total respondents, 51.1 percent make an expenditure of less than 50,000 rupees annually on non- food items. It is important to note that expenditure on non- food items include rent and medical expenses too. 22.7 percent respondents spend Rs. 50,000 – 75,000 on non- food items and only 6.7 percent of the respondents make an expenditure of more than Rs. 1,00,000 on non food items annually.

**Table 5.13****Annual Expenditure on Non – Food Items of the Respondents**

Expenditure (In rupees)	Name of the Zones			
	The Central zone	Ayyanthole zone	Koorkancheri zone	<b>Total</b>
Less than 50,000	36 (31.3) [43.4]	37 (32.2) [51.4]	42 (36.5) [60.0]	<b>115</b> (100.0) [51.1]
50,000 – 75,000	30 (58.8) [36.1]	17 (33.3) [23.6]	4 (7.9) [5.7]	<b>51</b> (100.0) [22.7]
75,000 – 1,00,000	9 (20.4) [10.8]	17 (38.6) [23.6]	18 (41.0) [25.7]	<b>44</b> (100.0) [19.5]
More than 1,00,000	8 (53.3) [9.7]	1 (6.7) [1.4]	6 (40.0) [18.6]	<b>15</b> (100.0) [6.7]
<b>Total</b>	<b>83</b> (36.9) [100.0]	<b>72</b> (32.0) [100.0]	<b>70</b> (31.1) [100.0]	<b>225</b> (100.0) [100.0]

**Source:** Survey Data

**Note:** Figure in the parenthesis indicates row percentage.

Figure in the square brackets indicates column percentage.

In the zone wise distribution, 36.1 percent of the respondents in the Central zone spend Rs. 50,000- 75,000 annually compared to 23.6 percent of the Ayyanthole zone and 5.7 percent of the Koorkancheri zone. Similarly, 60 percent respondents of the Koorkanchery zone spend an amount of less than 50,000 rupees annually compared to 43.4 percent of the Central zone and 51.4 percent of the respondents of the Ayyanthole zone on non- food items. In all the three zones, respondents who can afford an expenditure of more than 1,00,000 rupees on non- food items annually is below 10 percent. In short, there is an association between household income and expenditure on non food items.

### 5.13 Savings of the Respondents

Savings and investments are considered as the engine of economic growth. The growth of urban areas is one of the outcomes of savings and investments. The urban households spend their major portion of income as consumption expenditure. They also try to save some money in order to meet expenses on health issues because of environmental degradation for some other needs. Social theories argue that when

respondent's savings are higher, they can face environmental issues easily, whereas if the savings of the respondent are lower, it will become difficult to face environmental challenges. The details of savings of the respondents are given in table 5.14.

The table shows that overall 40.4, percent of the respondents save their income at Rs. 1000- 1500 per month; 27.1 percent of them save less than 1000 rupees per month, 21.3 percent of the respondents save rupees 1500- 2000 and 11.2 percent save more than 2000 rupees per month. In zone wise analysis Ayyanthole zone records 51.4 percent respondents in monthly saving of Rs. 1000- 1500 and 48.6 percent of the respondents of Koorkancheri zone save their income at rupees 1000- 1500. In the Central zone, major saving category of amount is Rs. 1500-2000 where there are 32.5 percent respondents. Hence, on the basis of the available data, saving is comparatively low in these areas which results in economic backwardness and issues related with impacts of environmental pollution.

**Table 5.14**

**Monthly Savings of the Respondents**

Savings (In rupees)	Name of the Zones			
	The Central zone	Ayyanthole zone	Koorkancheri zone	<b>Total</b>
Less than 1000	23 (37.7) [27.7]	21 (34.4) [29.2]	17 (27.9) [24.3]	<b>61</b> (100.0) [27.1]
1000-1500	20 (22.0) [24.1]	37 (40.6) [51.4]	34 (37.4) [48.6]	<b>91</b> (100.0) [40.4]
1500-2000	27 (56.2) [32.5]	10 (20.8) [13.9]	11 (23.0) [15.7]	<b>48</b> (100.0) [21.3]
More than 2000	<b>13</b> (52.0) [15.7]	<b>4</b> (16.0) [5.5]	<b>8</b> (32.0) [11.4]	<b>25</b> (100.0) [11.2]
<b>Total</b>	<b>83</b> (36.9) [100.0]	<b>72</b> (32.0) [100.0]	<b>70</b> (31.1) [100.0]	<b>225</b> (100.0) [100.0]

**Source:** Survey Data

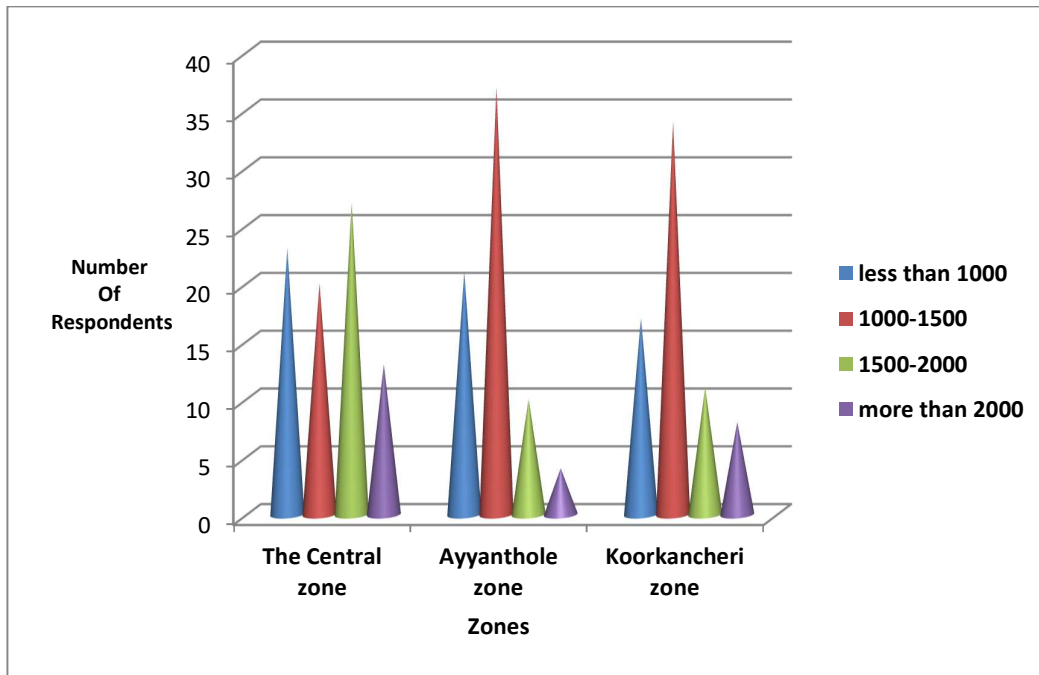
**Note:** Figure in the parenthesis indicates row percentage.

Figure in the square brackets indicates column percentage.



**Figure 5.8**

**Monthly Savings of the Respondents (In Rupees)**



#### **5.14 Housing Characteristics of the Respondents**

Housing is one of the major medium through which socio-economic status is expressed and health determinants operate. Housing can be conceptualized as an intermediate structural factor that links broader societal process and influences with an individual's immediate social and physical environment (Aidala and Sumartojo, 2007). It provides physical security and protection from the elements, and plays a central role in determining an individual's physical and social risk environment. Housing can also provide a source of identity and belonging (Dunn, 2000).

The housing characteristics of the sample households are not uniform in nature. It depends upon the nature of locations – slum/non slum areas. Similarly, the facilities within the house and allied amenities of the houses vary in degree. The housing conditions of the respondents are analyzed through the concepts like type of the house, nature of the house and essential facilities available etc. These concepts will ensure brief characteristics of the housing and living conditions of urban people.

#### 5.14. (i) Type of the House

In the study area most of the houses are found to be concrete which leads to better living conditions of the households. Similarly, people also live in poor living conditions in slum areas with thatched or Kuchha houses where services are insufficient.

**Table 5.15**

**Type of House of the Respondents**

Zones	Name of the Zones				<b>Total</b>
	Concrete	Tiled	Thatched	Others	
The Central zone	61 (73.1) [39.6]	17 (20.5) [30.3]	5 (6.0) [35.7]	- - -	<b>83</b> (100.0) [36.9]
Ayyanthole zone	53 (73.6) [34.4]	13 (18.0) [23.2]	6 (8.4) [42.8]	- - -	<b>72</b> (100.0) [32.0]
Koorkancheri zone	40 (57.1) [26.0]	26 (37.1) [46.5]	3 (4.3) [21.5]	1 (1.5) [100.0]	<b>70</b> (100.0) [31.1]
<b>Total</b>	<b>154</b> (68.4) [100.0]	<b>56</b> (24.9) [100.0]	<b>14</b> (6.2) [100.0]	<b>1</b> (0.5) [100.0]	<b>225</b> (100.0) [100.0]

**Source:** Survey Data

**Note:** Figure in the parenthesis indicates row percentage. Figure in the square brackets indicates column percentage.

**Figure 5.9 Type of House of the Respondents**

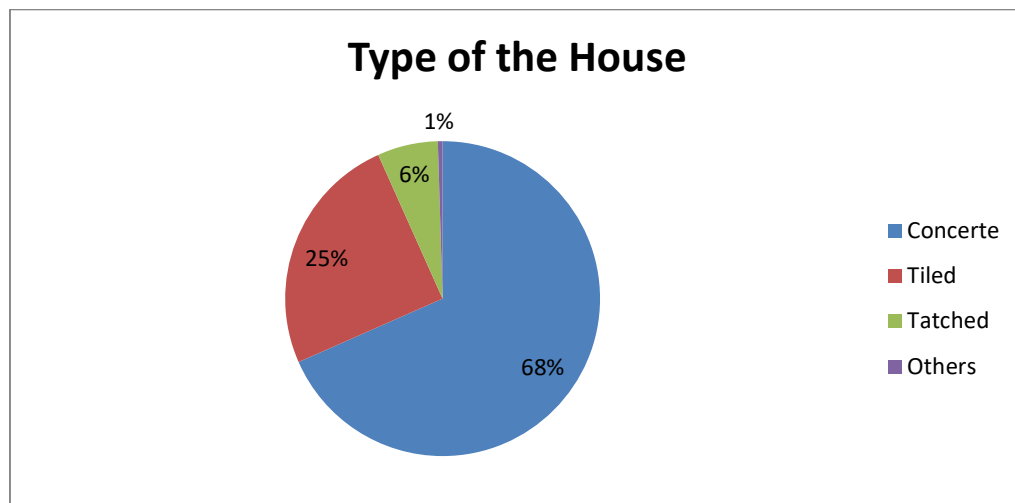


Table 5.15 shows the type of the house of the respondents which shows that 68.4 percent respondents live in concrete houses, followed by 24.4 percent in tiled houses, 6.2 percent in thatched and only 0.5 percent in other types of Kuchha houses. Similarly in all the three zones majority of the respondents live in concrete houses. In Koorkancheri zone one respondent found to be in very poor housing condition.

#### 5.14. (ii) Nature of the House

The nature of house is influenced by location factors. Many respondents in the study area occupy their own houses. Some households stay in rented houses too. Rented houses are mostly found in slum areas where there is minimum rent at one hand, and environmental issues on the other. Problems like water shortages, poor sanitation facilities, poor hygienic conditions and polluted air are some of the environmental problems in these areas. Thus there exist a nexus between the nature of houses and their locations.

Table 5.16 represents the nature of the houses according to the locations. It classifies the houses of the respondents as rented or own houses.

**Table 5.16**

#### **The Nature of Houses of Respondents**

Nature of Houses	Name of the Zones			<b>Total</b>
	The Central zone	Ayyanthole zone	Koorkancheri zone	
Own House	73 (39.0) [87.9]	55 (29.5) [76.4]	59 (31.5) [84.3]	<b>187</b> (100.0) [83.1]
Rented House	10 (26.3) [12.1]	17 (44.7) [23.6]	11 (29.0) [15.7]	<b>38</b> (100.0) [16.9]
<b>Total</b>	<b>83</b> (36.9) [100.0]	<b>72</b> (32.0) [100.0]	<b>70</b> (31.1) [100.0]	<b>225</b> (100.0) [100.0]

**Source:** Survey Data

**Note:** Figure in the parenthesis indicates row percentage.

Figure in the square brackets indicates column percentage.

It is reflected in the table that, 83.1 percent respondents live in their own houses and only 16.9 percent live in rented houses. This is due to economic backwardness or job related reasons. The respondents residing at rented houses are found to be higher in

Ayyanthole zone. The main reason for this is seemed to be job related. All the three zones the higher percentage of respondents with own houses. This shows better economic and living conditions of the households.

#### 5.14. (iii) Availability of Water

Water is a prerequisite for living things. People always prefer to reside in those areas where there is adequate water availability. The sources of water are open well, bore well, public water supply etc. The availability of sufficient water will enhances huge urban settlements in many locations. Hence, the adequacy of quality water is one of the main reasons for household's preference towards some areas of the city. The table 5.17 shows the responses of the respondents towards availability of sufficient water.

**Table 5.17**

#### **Availability of Water According to the Location**

Name of the Zones	Water Availability		<b>Total</b>
	Adequate	Inadequate	
The Central zone	36 (43.4) [38.3]	47 (56.6) [35.9]	<b>83</b> (100.0) [36.9]
Ayyanthole zone	31 (43.1) [33.0]	41 (56.9) [31.3]	<b>72</b> (100.0) [32.0]
Koorkancheri zone	27 (38.6) [28.7]	43 (61.4) [32.8]	<b>70</b> (100.0) [31.1]
<b>Total</b>	<b>94</b> (41.8) [100.0]	<b>131</b> (58.2) [100.0]	<b>225</b> (100.0) [100.0]

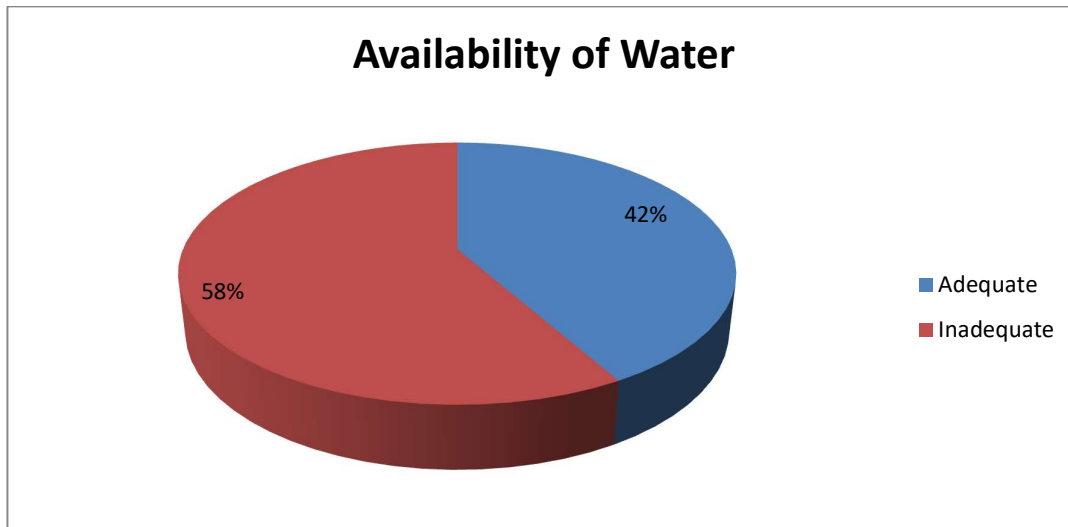
**Source:** Survey Data

**Note:** Figure in the parenthesis indicates row percentage.

Figure in the square brackets indicates column percentage.

**Figure 5.10**

**Availability of Water According to the Location**



Out of the total respondents, 58.2 percent responded that water availability is inadequate in their premises. This may vary in seasons as it worsens in summer and becomes marginal in rainy seasons. 41.8 percent agrees that they are having adequate water availability. Water related problems of the respondents are found to be related with administrative system of the city. Hence proper water management plan will bring solution to this problem.

**5.14. (iv) Availability of Electricity**

Accessibility of electricity is one of the indicators of better living and economic conditions of households. As per the available data, most of the areas of the city have been electrified including slum areas. But there are few houses without electricity in these areas. This may be due to some organizational or technical problems. The details of the electricity availability of households in the study area are furnished in table 5.18.

The table shows that 86.2 percent of the household respondents have electricity connection. Only 13.8 percent respondents are lacking electricity. This is because of the nature of locations, housing conditions, economic conditions and others. In all the three zones household respondents have electricity availability at their residences. This shows that there is better living and housing conditions in the study area.

**Table 5.18**

**Availability of Electricity According to the Locations**

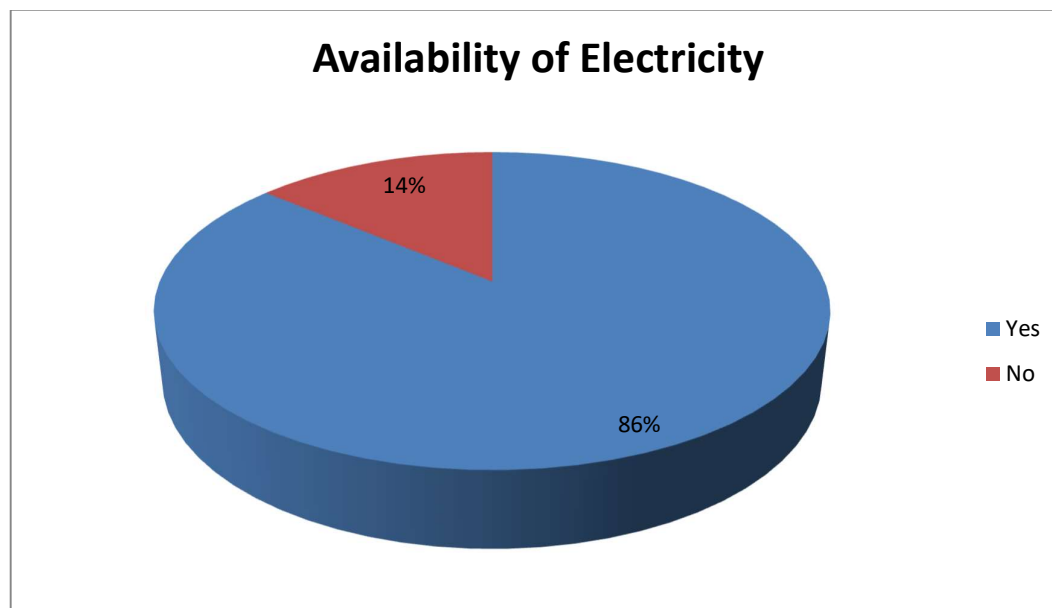
Name of the Zones	Electricity Availability		Total
	Yes	No	
The Central zone	73 (87.9) [37.6]	10 (12.1) [32.2]	<b>83</b> (100.0) [36.9]
Ayyanthole zone	59 (81.9) [30.5]	13 (18.1) [42.0]	<b>72</b> (100.0) [32.0]
Koorkancheri zone	62 (88.6) [31.9]	8 (11.4) [25.8]	<b>70</b> (100.0) [31.1]
<b>Total</b>	<b>194</b> (86.2) [100.0]	<b>31</b> (13.8) [100.0]	<b>225</b> (100.0) [100.0]

**Source:** Survey Data

**Note:** Figure in the parenthesis indicates row percentage.  
Figure in the square brackets indicates column percentage.

**Figure 5.11**

**Availability of Electricity According to the Locations**



Thus, the survey results show that the socio-economic conditions of the respondents are somewhat satisfactory. People from non – slum areas are found to be in better living conditions than people of slum area. In non – slum areas households are having higher literacy, better jobs, higher income and higher savings. Their housing conditions are good, where they enjoy much better services and facilities. But in slum areas there are some economic, social and cultural issues. Slum dwellers are lacking better education, better employment opportunities, cultural aspects and good housing conditions. In these areas, the housing conditions are not satisfactory and hence they are lacking better services and facilities for a decent life. Poor physical environment with insufficient solid waste disposal system is a common phenomenon in slum areas. This ultimately leads to prevalence of water- borne and air borne diseases among the respondents. With low levels of income and savings they could not solve the issues related with environment pollution.

Hence, for creating a healthy environment in the city the government along with the citizens should concentrate on policies which are environment friendly and which incorporates everyone in its implementation. The development of slum areas should give prime importance. There should be stability of income in these areas. For this, better education should be given in these areas and there should be simultaneous and harmonious development in all economic, social and cultural aspects.