INCOME AND EXPENDITURE PATTERN OF SELECTED FAMILIES OF URBAN SLUMS IN PARBHANI

BY

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CANDIDATES DECLARATION

I, hereby declare that the dissertation

or part thereof has notbeen

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PARBHANI

DATE :   30th June, 1984

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CERTIFICATE I

Miss. Vaishali Bhaskerrao Jawlekar has satisfactorily prosecuted her course of research for a period of not less than two semesters and that the dissertation entitled "INCOME AND EXPENDITURE PATTERN OF SELECTED FAMILIES OF URBAN SLUMS IN PARBHANI " submitted by her is the result of original research work and is of sufficiently high standard to warrant its presentation to the examination. I also certify that the dissertation or part thereof has not been previously submitted by her for a degree of any University.

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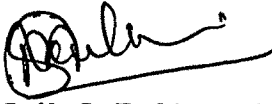College of Home Science
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This is to certify that the dissertation entitled "INCOME AND EXPENDITURE PATTERN OF SELECTED FAMILIES OF URBAN SLUMS IN PARBHANI" submitted by Miss Vaishali Bhaskerrao Jawlekar to the Marathwada Agricultural University in partial fulfilment of the requirement for the degree of MASTER OF SCIENCE (Home Science) in the subject of HOME MANAGEMENT has been approved by the students advisory committee after oral examination in collaboration with the external member.
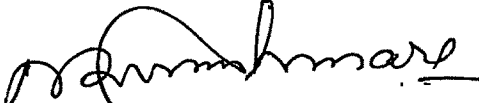
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Last, but not least , I express my heartiest gratitude
to my beloved parents and brothers and my friends who have
been encouraging me and helping me in building up my
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CHAPTER 1

INTRODUCTION

"A paisa wisely spent is a paisa saved" is an intelligent guide to spending. In every household the income and expenditure play an integral part in the life of the family. Income of the household means the current earnings (both in cash and in kind) got by all members of the households during a given period of time.

According to Devadas (1959) "Family income consists of money, material goods and other services that flow in the control of the family for use in the family to achieve their goals and to fulfill their needs during a definite period of time".

One of the prime requirement for a happy and successful family life is an efficient management of money income which may be derived from various sources such as salaries, wages, gifts etc. The amount of money income a family receives mainly depends upon education, number of earning members, occupation and location of the family. Efficient management of money calls for execution of judiciously drawn expenditure plan.

The expenditure plan used by the families is termed as "Budget". A budget is an easy way of co-ordinating the expenses with income. Mann (1980) defines a budget : "As a record of past expenditure, an estimate of future expenditure and distribution of current expenses on

various items over a certain period of time? A well
planned budget helps the family to live within its income.
It makes the family to avoid unnecessary expenditure and it
guides in spending money in an efficient way.

The expenditure pattern of the families and the
way they utilize their purchasing power are the best
yardsticks to measure their living standard. Families
differ widely in their expenditure pattern. The factors
like income, composition of the family, occupation of the
earning members, location of the house, socio-economic
status of the family etc. affects the way in which the
family spends their income to satisfy the needs of its
members. Studies on expenditure pattern of family
highlights the capacity of the different income group
families to spend on various needs of the family. Present
day's economy is characterised by rising price trend. The
rise in the wages/salary is inadequate to meet many needs
of the family. The financial constraints are always
realised and emphatically stressed by white collared
middle class group due to vocalization. But not much
concern is shown for the economically backward group of
society especially families living in slums.

Slums punctuate almost every city of the world.
Some of the worst slums in the world can undoubtedly be
found in Indian cities. Pandit Nehru (1958) after visiting
the slums of old Delhi remarked that, "Slum is the
congestion of houses on land; these tiny houses with

inadequate sanitation obviously represent worn out and run down property". Hence, it can be very well said that God made Man, Man made Town but Evils made the Slums. A slum may be described as, "A chaotically occupied, unsystematically developed and neglected area. It is over populated and over crowded with ill repaired and neglected structures". The area has insufficient communications, sanitary arrangements and amenities necessary for the maintenance of physical and social health.

Broadly speaking there are 2 types of slums one is the cluster and juggies or shanties as they start erupting on the periphery of a town or near the site of a major project. People from villages far and near, flock to it in search of employment and in no time the cluster assumes the size and character of slum. In other type, it develops within four walls of city where due to sheer negligence of the law-enforcing agencies or pressure of population, a normal and clear area degenerates in to a ghetto. A major part of many of our cities has already become this type of slums. The slums found in Parbhani town also belong to the latter type of slums.

The slum dwellers are engaged in odd jobs involving heavy manual labour or petty occupations. Among men, general labourer tops the list followed by unskilled office workers like peon. Among women also, general labourers occupy the first place followed by domestic servants and then cleaners and sweepers. Thus both men

eatn

and women ˄ meager amount of money to meet the needs of members of the family. Making both the ends of income and expenditure to meet is one of the stressful aspect of slum families. A close up study of the families residing in slums regarding their sources, types of income, and their expenditure pattern will help the policy makers in developing economic programmes for the betterment of slum families.

There are many studies cited in the literature regarding the income and expenditure pattern of families of various groups but the information on the financial management of the socioeconomically weaker section of the society residing in urban slums is very scanty. Hence, the present investigation was undertaken with the following objectives :

1) To find out the sources of income of the families of urban slums,

2) To ascertain the persons involved in expenditure decisions in selected families of urban slums,

3) To assess the percapita income and expenditure of selected slum families of urban slums,

4) To study the expenditure pattern of selected families of urban slums,

5) To determine the savings pattern and credit practices of selected families of urban slums and

6) To know the relationship between socio-economic variables of families and expenditure pattern of selected families of urban slums.

REVIEW
OF
LITERATURE

CHAPTER 2

REVIEW OF LITERATURE

Management of money is an integral part of family living. Money management in a family is unique in the sense that different families adopt different management strategies for the optimum utilization of their family resources. Since the demands are unlimited and the resources are limited, a family cannot fulfill all its needs with the limited income it generally has. Hence allocation of money on various items of expenditure is an important excercise for the family to make both the ends meet.

Various studies on income and expenditure pattern of families of different socio-economic categories and area are available in the literature but the study of income and expenditure pattern of urban slums whose financial management is most stressful aspect is very scanty. Hence the studies pertinent and relevant to this investigation on income and expenditure pattern of families is presented under the following heads :

2.1   Sources of income of the families

2.2   Planning the expenditure pattern of families

2.2.1 Person responsible for taking the expenditure decisions

2.2.2 Planning of budget by the families

2.3   Expenditure pattern of families

2.3.1 Amount of income spent on various items of
expenditure.

2.3.2 Maintenance of accounts of expenditure pattern of
the families.

2.4 Factors influencing the income and expenditure pattern
of the families.

2.1 Sources of income of the families

Generally business, profession, service,
agriculture, industry wage earning are the various sources
of income. This has become a basic classification of
sources of income. Mostly wages and salaries are the
largest source of personal income. Supplementary income is
an additional income derived from side business, kept not
as full time enterprise but a part time venture. The
studies pertinent to the sources of income of families is
presented here under :

Sawarkar (1973) while studying the dairy as a
supplementary source of income for rural homemakers
indicated that 10 per cent of the homemakers had their
earnings of Rs. 50 per month while 16 and 28 per cent of
homemakers earned between Rs. 50 and 150 and 150-250 per
month respectively by selling the dairy products.

Akre (1977) studied the economic contribution of
homemakers through household production and found that
near about one third of homemakers (33.75%) were engaged
in eatable type of household production while 43.75 and

22.50 per cent of homemakers were engaged in stitching, knitting and crafts respectively. Majority of the homemakers from stitching and knitting category earned more income than the other categories. A significant association was found between income and household production.

Phansalkar (1977) reported that among the women engaged in food products 36 per cent earned below Rs. 100 per month, 20 and 16 per cent of the women were getting a net income of Rs. 200-300 and 100-200 respectively. In clothing industry 20 per cent each were getting a net monthly income ranging from 0-100, 200-300 and 300-400 respectively whereas 26 per cent of women were getting a monthly income between Rs. 400 - 500 through clothing industry.

Pradhan (1978) indicated that the main source of income in 84 per cent of urban families was service among which 3 per cent had agiculture also as an additional source of income.

Kashyap (1981) found that majority of the heads of the households (61%) of slum homemakers were earning through private services while 39 per cent were engaged in Government service for their livelihood.

Tadas (1983) revealed that majority of the families (68%) in slum had service as a source of income followed by other jobs like dailywage earners, coolie, maid servants, rickshaw puller etc. and the average income

per month was found to be Rs. 466.56.

Pandit (1984) reported that on an average poultry farmer keeping birds for production of eggs gets an additional income in the form of net gain of Rs. 970 per month. Gain earned by a broiler farmer was Rs. 1500 per month.

Rehpade (1987) while studying home made goods prepared by middle class home makers in Nagpur city as a source of supplementary income reported that the home makers engaged in textile preparations earned more income of Rs. 2321 per month followed by home makers engaged in handicrafts (Rs.2189) and preparation of eatables (Rs. 2116).

Gorantha (1990) reported that majority of the heads of the families of slum dwellers worked as labourers (73%) followed by Government service (14%). Private service and self employment were the source of income for 6 and 7 per cent of the families of slum respectively.

Oberoi and Aujla (1990) reported that the, maximum income of the rural families among all the sources was from farm followed by home products and minimum was from the secondary sector like milk selling, poultry keeping, employment, pension etc.

Parsiwar (1991) found that farming, farm labour and daily wages were main source of income in most of the rural families while carpenting, workshop, panstall and shops were the other minor sources of income in few rural

families.

Rodge and Murali (1991) reported that 46.5 and 44.5 per cent of heads of the rural families worked as agricultural labourers, and farming on their own land respectively. A meager per cent of 4.5 and 2.5 were engaged in construction work and Government service respectively.

From the studies cited above it is clear that wage or salary earned through various means is the main source of income for most of the families. Some families also had a few supplementary sources of income.

2.2 Planning the expenditure of the families

The wise man is not he who knows only how to earn money but he who knows how to make the best and most valuable use of it. This quotation is most appropriate in managing the family income. Family finance is often cited as the most difficult problem in homemaking which requires decisions at various stages ranging from planning to evaluation. Wise planning of the expenditure plays an important role in determining the happiness of the members as it reflects the degree of fulfillment of their desires. The research findings pertinent to planning step of financial management is presented here under :

2.2.1 Person responsible for taking the expenditure decisions

Suhasini *et al*. (1970) reported that in 44 per cent of the rural families homemakers were responsible for

family budgetting.

Lathakumari and Thilagavadhana (1974) found that the responsibility of managing money was entrusted to the head of the family in 49 per cent of the families of lower income while the homemakers alone or with the husbands took the responsibility in rest of the families. Joint decisions were favoured more in families with employed homemakers when compared to the other group of homemakers.

Pradhan (1978) indicated that in 31 and 32 per cent of the families, husband and husband and wife together took decisions in spending money respectively, while only in 14 per cent of the families homemakers took the expenditure decision. In the age group of 20-30 to 41-50 yrs. joint decisions was more commonly found. As the income increased the joint decision was found to be more. When the income was below Rs. 1000 it was the husband who decided the expenditure.

Mukte (1979) while studying the clothing management practices of rural homemakers reported that in general the family head dominated the clothing budget. For all types of clothing in more than 90 per cent of the families head of the family planned the clothing budget.

Naik (1980) found that in 47 per cent of the families both husband and wife took the decision about expenditure on clothing while in 39 per cent of families only head of the family decided about the same.

Ubagade (1980) indicated that 25.25 per cent of farm homemakers planned themselves completely the family expenses.

Arya (1989) while studying the family money managerial practices of women working as farm, home and construction labourers reported that in most of the families (42.5%) of all the three groups of women labourers husbands took the decision for expenditure on various items. Joint expenditure decisions was also found among 36 per cent of the families while only 16.5 per cent of women labourers took their own expenditure decisions.

Sumangala et al. (1990) while studying the role of urban slums and rural women in decision making reported that for all the aspects of household expenditure the percentage decisions made by male was higher in rural families as compared to urban slums. A higher percentage of joint decision was observed in rural households with respect to expenditure on household (16.9%) and health maintenance (30.7%) whereas women in urban slum made self decision (28.5 and 33.5%) regarding the above said items.

Susheela et al. (1990) revealed that joint decisions in expenditure on food (66%), clothing (65%), education (55.3%) were mostly found in majority of the rural households. A significant association between the type of family and the decision-maker in case of expenditure on food and education was also observed.

Parsiwar (1991), studied the income and expenditure pattern of selected rural families of Parbhani district and indicated that in majority of the rural families husband took the expenditure decision of food (70.5%), clothing (75%), education (40%), marriage (70%), health (75%), medicine (70.5%) and transportation (70.5%). Joint expenditure decisions were found in around 14 per cent rural families in food, clothing, marriage, health, medicine and transportation.

2.2.2 Planning of budget by the families

Suhasini *et al* (1970) found that only 27 per cent of the total sample of 382 families maintained budget. Rest of the families did not maintain budget.

Bhake (1977) reported that 48 and 92.5 per cent of the families of land owner and labour class made a mental budget of their expenditure respectively. The corresponding percentage for written budget was 38 and 7.5.

Ubagade (1980) found that 48.75 per cent of farm homemakers planned family budget.

Diwane (1981) reported that 95 per cent of homemakers were able to maintain their food budget, while only 5 per cent homemakers were unable to maintain food budget.

Bakshi *et al* (1985) reported that 25, 33.33. 23.91 and 18.18 per cent of families of income groups I, II, III

and IV made budget respectively while none of the families from income group V made budget for their expenditure. Budget making was found to increase with increase in the educational level of the respondents.

Badiger et al. (1993) indicated that 56 per cent of urban families were budgetting their income while 18 per cent did partial budgetting. On the other hand none of the rural families budgetted their income.

From the studies reveiwed above it is evident that the persons involved in taking the expenditure decision differed from family to family. Mostly the families were budgetting their income irrespective of type. Where again the difference are observed between urban, rural and slum families.

2.3 Expenditure pattern of the families

The way in which the family spends its income reflects the standard of living of the families. Each family differs widely from other family in their goals. Each family give importance and priority to various things in their budget which is based on their values. The studies reflecting the expenditure pattern of the families are reviewed here under :

2.3.1 Amount of income spent on various items of expenditure

Devi and Bhatji (1966) studied the income and expenditure pattern of 150 selected families in Coimbatore city and reported that the percapita expenditure on individual items increased with an increase in income but

not proportionately. The proportion of income spent decreased as income increased in case of clothing, medical expense, social and religious, recreation and savings. There was an increase in the percentage of income spent on education with an increase in income.

Suhasini *et al*. (1970) found that families of Pannimadai village of Coimbatore district spent 47 per cent of the total income on food, 9.5 per cent for clothing, 8 per cent for household operation, 0.7 per cent on housing while 35 per cent of the expenditure was split up on various items like transport, repayments of loans, recreation, education, furniture, household equipment and miscellaneous items.

Tiwari (1972) found that the total percapita expenditure per month on different food items of LIG was Rs. 41.72 while it was Rs. 62.15 in case of MIG families. The total percapita expenditure per month was more in case of MIG than LIG families.

Lathakumari and Thilagavadhana (1974) observed that on an average almost all the families of low income spent 51 per cent of their income on food and related expenditure. The next major expenditure was on household operation for which the average expenditure was 10 per cent. Families saved 10 per cent of their income. The other items of expenditure in their order of importance were clothing (8%), education (5%), housing (4%), health (3%), personal expenditure (2%), recreation (2%) and

functions and festivals (2%).

Dhoble (1977) in a comparative study of monthly income and expenditure pattern of married women Lectures of Mofussil and Urban Colleges indicated that the average amount spent on cereals and pulses by Mofussil families was Rs. 84.00 while in urban families it was Rs.95.20 per month. The average amount spent on milk, meat, fish, fats and oils, vegetables and fruits was more among urban homemakers. Amount spent on house rent, clothes, paid help and medical aids was more among urban homemakers than that of Mofussil homemakers.

Bhake (1977) studied the money management practices of rural homemakers and indicated that grains, grocery, clothing and miscellaneous items were the common heads of expenditure in the budget of families of land owners. Transportation taxes, farming and education were also given more importance by the families of land owners. In the families of labour class food, clothing and miscellaneous were the only items of expenditure. 80 per cent of the families of labour class did not save money. On the other hand 70 per cent of the families of land owners saved for their future.

Mukte (1979) indicated that expenditure on daily wear clothes was more than seasonal and occassional clothing.

Naik (1980) observed that 59 per cent of the families residing in slum area spent on clothing ranging from Rs. 251 to 450 every year.

Diwane (1981) found that the average monthly income of slum families was 201 to 400 and the expenditure on food constituted 80 to 89 per cent of their income.

Kashyap (1981) studied the money management practices and problems faced by the homemakers dwelling in selected slum area and reported that food and clothing were the most common heads of expenditure of all the families studied. She also reported that 73 per cent of the families were not able to save because of insufficient income. Only 17 per cent of them were saving regularly as a cut at source at their office where as only 10 per cent of them had account in the bank.

Rohini Devi and Pushpamma (1982) studied the monthly expenditure pattern of the slum families of Hyderabad and reported that the expenditure on food in all the four income groups was highest the percentage ranging from 55.4 to 79.2 as compared to the expenditure on other items followed by rent the percentage ranging from 5.6 to 10.3. The families of slum spent 3.1 to 30.5 per cent of the income on alcohol, and cigarettes. The percentage of income spent on education was very meager (0.3-0.5%) in all the four income groups.

Tadas (1983) conducted a study on savings pattern of families in the slum area at Nagpur city and reported that 77 per cent of slum dwellers had regular savings with an average savings of Rs. 76 per month. Their savings was monthly in the form of provident fund, bank, B.C. Life

Insurance and post office.

Aujla *et al*. (1984) reported that 70 per cent of the total monthly income of low income group was spent on food where as the figures for middle and high income group was 60 and 55 per cent respectively.

Bakshi *et al* (1985) found that 24.67 per cent of the families had no savings. Maximum percentage of families (46.67%) saved whatever was left. Only 17.33 per cent of families had planned savings.

Aujla *et al*. (1986) reported that biggest share (76.55%) of the total average monthly expenditure was on food. The clothing consumed 10.82 per cent of total expenditure. The percentage of expenditure on rest of the items only ranged in between 3.04 to 0.26 per cent of the total expenditure. In all the categories of farm holding families maximum expenditure was on milk and milk products followed by cereals.

Deshpande (1986) studied clothing and cosmetics expenditure of employed and unemployed homemakers in Nagpur city and the findings indicated that monthly average expenditure on clothing by employed and unemployed homemakers was Rs. 144 and Rs.94 respectively. Corresponding amount for cosmetics was Rs. 64.30 and 33.60 per month. The average monthly expenditure of employed homemakers on cosmetics was found to be 2.6 times more than that of unemployed homemakers.

Srivastava (1966) while studying the expenditure pattern of three classes of families of Lucknow reported that the lower class people spent a larger stock of their income (62.8%) on food followed by house rent (8.3%). The percentage of income spent on education, clothing and conveyance by the lower class families was 7.6, 7.1 and 5.7 respectively. It was also indicated that lower class people spent sufficient amount of their income over their most urgent needs than those of upper class families.

Gotmare (1987) conducted a comparative study of expenditure on hobbies and entertainment of hostellers and day scholars in college of Nagpur city and reported the the monthly average expenditure on hobbies and entertainment for hostellers and dayscholars were Rs.62.42, Rs. 58.64 and Rs. 23.70 and Rs. 18.91 respectively.

Arya (1988) while studying family money managerial practices of women working as farm, home and construction labourers, revealed that the expenditure on food was more with an increase in income. In all the three groups major item of expenditure was food though the amount of expenditure borne by the group of maid servant was comparatively less. Regarding the expenditure on clothing, shelter, education, fuel, health, entertainment, transport, saving and miscellaneous a non-significant difference between three groups of women workers was

observed.

Gorantha (1990) revealed that the average expenditure of slum families on fire wood was Rs. 54 and Rs. 34 on kerosene per month.

Rodge and Harode (1990) while studying the income and expenditure pattern of selected employees of Marathwada Agricultural University indicated that a higher percentage of average family income was spent on food ranging from 59.79 to 29.03 corresponding group I to VI. Expenditure on clothing was next in order of percentage (13.61 to 13.25) in grup I and II while it was same in group III, IV, V and VI denoting 16.72, 17.00, 25.80 and 22.22 respectively.

Susheela et al (1991) reported that among the total household expenditure of rural families 55.2 per cent was spent on food. The expenditure on clothing was 12.3 per cent, on function and recreation was 4.6 per cent and on personal expenditure which included expenditure on pan, cigarette and alcohol was 4.9 per cent. A meager per cent i.e 4.4 and 4.6 was spent on transportation and interest paid on loan respectively. Least per cent was spent on medical expenses, fuel, house repairs and education.

Rodge and Murali (1991) studied income and expenditure pattern of selected rural families and reported that as the income increased the percentage of

income spent on food, health and fuel decreased while the percentage expenditure on shelter, education, clothing, recreation, miscellaneous and savings increased with an increase in income.

Parsiwar (1991) revealed that higher percentage (65.56%) of annual income of rural families was spent on food followed by clothing (9.76%). The percentage of income spent on housing, farming and saving was 6.21, 4.67 and 3.29 respectively. The percentage of income spent on all the other items ranged between 0.17 and 1.73.

Badiger et al. (1993) found that a higher amount of money was spent by the families on grocery, cereals, milk and milk products while the amount spent on fruit and vegetable was medium.

Badiger and Mahale (1993) reported that maximum amount of Rs. 10,679 was spent on food annually followed by clothing (44.46%) by rural and urban families of Dharwad. Urban families were quiet aware of savings whereas it was negligible in rural families.

2.3.2   Maintenance of accounts of expenditure by the families

Lathakumari and Thilagavadhana (1974) reported that majority of the families surveyed (71%) did not maintain any record of their expenditure.

Bhake (1977) revealed that 84 per cent of the homemakers from land owner families maintained account of their household expenditure while none of the homemakers of labour class families kept account of their expenditure.

Kashyap (1981) indicated that only 12 per cent of families of slum area kept an account of their expenditure, out of which one third kept regular accounts. The accounts were written either on note books or on loose papers.

Arya (1989) reported that the accounts were maintained by husband and both husband and wife in 31 and 37 per cent of the families of three groups of women labourers respectively. Wives were maintaining accounts only in 19 per cent of the families.

It is clear from the above studies that families varied widely in the allocation of money on various items of expenditure. Very few families maintained record of their expenditure.

2.4 Factors affecting income and expenditure pattern of families

There are many factors which affect the expenditure pattern, out of which some affected directly while the others indirectly. For ex : families living in a city will have to pay more rent for the same size and style house than they would have to pay in a smaller town.

A family of six naturally must spend a much larger portion of money for food and other needs, than a family of three. The interests and desires of the families also affects the spending habits. The studies on the various factors affecting the expenditure pattern of the families is being reviewed here under :

Tiwari (1972) reported that as the income of MIG families increased the percentage spent on food decreased and viceversa with LIG families. 59.2 per cent of total average income of LIG families was spent on food while 47 per cent of total average income of MIG was spent on food. As the income decreases the percentage of mean expenditure on essential commodities increased in case of LIG. On the contrary as the income increased the percentage of mean expenditure on luxurious items increased in case of MIG. She also indicated that as the number of family members increased percentage spent on food did not increase in the same proportion in both the income groups. Statistically there was no significant relationship between the size of the family and the percentage spent on food.

Miglani (1978) reported that the average annual expenditure per family increased with the increase in family size and it ranged from Rs. 5476.76 in the smallest family to Rs. 12165.24 in the largest family. Contrary to the trend, the average per capita expenditure showed a declining tendency with the increase in family size. The average monthly expenditure varied from Rs. 374 in the smallest sized farms to Rs. 1204 in the largest sized

farms.

Sirohi (1980) conducted a study on the trends of expenditure pattern of expanding middle income families in West Nagpur and the findings indicated that increase in the income range did not change the expenditure pattern of food, transportation and furniture as they were negatively correlated with income, whereas in case of household operations expenditure on other items was found to be increasing in proportion to the increase in the income range. With ragard to personal expenditure and education there was no significant effect of increase in the income range. The overall effect of increase in the income range on total expenditure was found to be negatively correlated.

Rohini Devi and Pushpamma (1982) observed that as the income of the slum families increased the percentage spent on food decreased. They also indicated that occupational pattern had a great influence on the income as well as the expenditure on different items. As the income increased there was better organised expenditure pattern in fixed monthly income groups as compared to the daily wage earners. The daily wage earners wasted much of their income on alcohol, pan and cigarette.

Aujla _et al._ (1984) observed that income was the most important variable affecting the expenditure on food by the selected rural households.

Bakshi *et al.* (1965) indicated that in most of the families of employees of P.A.U. Ludhiana, per capita expenditure on food items, education and miscellaneous items increased with an increase in income level.

Aujla *et al.* (1968) found that income was directly correlated with the expenditure of rural families (r = 0.67). Farm size also affected the expenditure, larger the family size and size of farm, higher was the monthly expenditure.

Oberoi and Aujla (1990) stated that the per capita expenditure of the families was directly associated with the family size i.e. larger the family size the more the expenditure or viceversa. Landless and small farm size families had smaller family size and low total expenditure where as medium and large farm size had more expenditure. Expenditure of the families of different categories was positively and significantly correlated with the income (r = 0.64) and family size (r = 0.55).

Ekale and Kulkarni (1990) observed that the socioeconomic characteristics of rural homemakers like age, size of the family, social participation, occupation of head of the family etc. were significantly associated with their money management practices.

Rodge and Harode (1990) indicated a positive correlation between income and expenditure on food and clothing in all the six income groups of families which was recorded with significance in group I having average monthly income upto Rs. 600/-.

Parsiwar (1981) reported that the percentage of income spent on food decreased as the income increased, but it was viceversa in case of housing, education, social function, furnishing, recreation, miscellaneous items and farming in rural families. The difference in the expenditure between the families of varying income was statistically significant. The expenditure of rural families of varying sizes differed significantly.

Susheela et al. (1991) found a positively and highly significant (P < 0.01) relationship between size of land holding and average monthly expenditure. Further 't' test for difference in expenditure between land holding revealed that the average monthly household expenditure of large land holding was significantly higher as compared to other land holdings. They also found that the differences in the average monthly expenditure of joint family was significant (P < 0.01) with that of nuclear and extended family. The statistical result (r =+0.51) established a highly significant (P < 0.01) relationship between the size of the family and average monthly expenditure of households. A significant differnce was also found in the average expenditure between upper caste and lower caste households.

Rodge and Murali (1991) reported a highly significant positive correlation between income and food consumption in all the income groups. They also indicated a highly significant positive correlation between

expenditure on food, clothing and number of family members.

It is clearly evident from the above cited studies that factors like type of family, family size, income, farm holdings affected the expenditure pattern of the families.

MATERIALS AND METHODS

CHAPTER 3

MATERIALS AND METHODS

The present investigation entitled "Income and expenditure pattern of selected families of urban slums" was carried out in the selected slums of Parbhani. The objectives of the study was to find out the amount of income and their allocation on various items of expenditure and factors affecting the expenditure pattern of selected families of urban slums.

Various procedures adopted in the present investigation have been briefed under the following heads:

3.1 Locale of the study.

3.2 Method of sampling.

3.3 Development of questionnaire.

3.4 Method of data collection.

3.5 Calculation of per capita income and per capita expenditure of the families.

3.6 Statistical analysis.

3.1 Locale of the study

The investigation was carried out in five selected slums of Parbhani. Among the 23 areas declared as slums of Parbhani town only five areas are selected namely 1) Sant Gadgebaba Nagar, 2) Rahul Nagar, 3) Sakla plot 4) Ashok nagar and 5) Shanker Nagar were chosen because of the acquaintance and accessibility.

3.2 Method of sampling

Two hundred families were randomly selected from five slum areas of Parbhani. The selected sample comprised of 40 families each from five selected slum areas.

3.3 Development of questionnaire

The questionnaire (Appendix I) was carefully prepared to elicit the general and specific information by formulating structured, unstructured and objective type of questions relevant to the investigation. The questionnaire was pretested for its adequacy and reliability on a sample of 20 families. The pretested questionnaire was finalized with necessary modifications. The independent variables included in this study were:

1) Income of the family.

2) Size of the family.

3) Occupations of the head of the family.

4) Number of earning members in the family.

The dependent variables in this study were :

1) Expenditure on grocery.

2) Expenditure on fruits.

3) Expenditure on vegetables.

4) Expenditure on milk.

5) Expenditure on eating food out side.

6) Expenditure on clothing.

7) Expenditure on cleansing agents.

8) Expenditure on housing.

9) Expenditure on rent.

10) Expenditure on health.

11) Expenditure on education.

12) Expenditure on recreation

13) Expenditure on fuel.

14) Expenditure on transport.

15) Expenditure on tobacco, pan, supari, cigarette and alcohol.

16) Expenditure on cosmetics.

17) Expenditure on furnishing.

18) Expenditure on foot wear.

19) Expenditure on savings.

3.4 Method of data collection

The data were collected through survey by personal interview method using the questionnaire. The interview method was selected for its flexibility, validity, observability and possibility of checking the responses. The interview is very sucessful technique in field work as it tends itself for an informal atmosphere. The head of the selected families were interviewed personally by the investigator in their respective residences based on their availability.

3.5 Calculation of per capita income and per capita expenditure of the families

The per capita income and per capita expenditure was calculated by using the following formulae :

$$\text{Per capita income} = \frac{\text{Total income per family}}{\text{Total number of members per family}}$$

$$\text{Per capita expenditure} = \frac{\text{Total expenditure per family}}{\text{Total number of members per family}}$$

3.6 Statistical Analysis

Apart from calculating the mean and S.D. values of income and expenditure on various items staistical tests like correlation coefficient, regrssion analysis, 'Z' test and kendall coefficient of concordance (w) were also applied.

Correlation and regression analysis was applied to relate the expenditure pattern with family income, size and number of earners in the family (Snedecor and Cochran 1987).

$$r = \frac{\leq xy}{\sqrt{(\leq x^2)(\leq y^2)}}$$

Where $\leq x$ = Independent Variable

$\leq y$ = Dependent variable

'Z' test was done to test the difference in expenditure pattern between families with single and multiple earners (Snedecor and Cochran 1967).

$$z = \frac{\overline{x_1} - \overline{x_2}}{\sqrt{\frac{(SD_1)^2}{n_1} + \frac{(SD_2)^2}{n_2}}}$$

Where x_1 is mean for group I

x_2 is mean for group II

SD_1 is standard daviation for group I

SD_2 is standard daviation for group II

n_1 is number of observation of group I

n_2 is number of observation of group II

Kendall Coefficient of concordance (w) was carried out to see the association between expenditure pattern and occupational status of the family members (Siegal 1956).

$$W = \frac{S}{1/12 \; k^2 \; (N^3 - N)}$$

$$\chi^2 = k(N-1) \; W$$

Where S = Sum of squeres of the observed daviations from the mean.

     k = Number of sets of ranking.

     N = Number of entities ranked.

RESULTS
AND
DISCUSSION

CHAPTER 4

RESULTS AND DISCUSSION

The present investigation was undertaken to study the income and expenditure pattern of selected families of urban slums in Parbhani. The general and specific information relevant to the investigation was collected. Per capita monthly income and expenditure of the families was also calculated. The collected information were consolidated, analysed, tabulated and presented under the following heads:

4.1 General background of the families of urban slums.

4.2 Sources of income of the families of urban slums.

4.2.1 Persons responsible for taking expenditure decisions in the selected families of urban slums.

4.2.2 Budgetting for family expenditure by the families of urban slums.

4.3 Per capita income and expenditure of families of urban slums.

4.4 Expenditure pattern of families of urban slums.

4.4.1 Maintaining the accounts of expenditure by the selected urban slum families.

4.4.2 Savings pattern of selected families of urban slums.

4.4.3 Credit practices of the selected families of urban slums.

4.5 Factors influencing the expenditure pattern of families of urban slums.

4.1 General background of the families of urban slums :

The general background information namely age, and education of the head of the families, type of family, number of family members, income of the family and tenancy of the house of the selected urban slum families were studied and it is presented in Table 1.

A higher percentage (79.5%) of heads of the family of urban slum were aged between 25 and 40 yrs. while 20 per cent of the head of the families were aged above 40 yrs. A meager percentage (0.5%) of head of the family was below 25 yrs. of age.

Almost equal percentage of 47 and 48 head of the families were illerates and school educated respectively. Only 5 per cent of the head of the family were educated up to college level.

Higher percentage of families (72%) were nuclear while 22.5 per cent of the families were extended. Only 5.5 per cent of the families of the urban slum were joint which may be due to disintegration of families caused by complex factors.

More than 50 per cent of the slum families (58.5%) had 5 to 8 members in their families while 34.5 per cent of the families had 4 members in their families. Very meager percentage (7%) of the families had more than 8 members.

A higher percentage (85.5) of families were in the monthly income group of Rs.801-1800. Around 11 per cent of the

Table 1: General background of the selected families of
          urban slums

Attributes	Frequency and precentage of families

---

1. Age of the head of the family (Yrs) :

a. < 25

    1
   (0.5)

b. 26-40

   159
  (78.5)

c. > 40

   40
  (20)

2. Education of the Head of the family :

a. Illiterate

   94
  (47)

b. School

   96
  (48)

c. College

   10
  (5)

3. Type of family :

a. Nuclear

   144
  (72)

b. Extended

   45
  (22.5)

c. Joint

   11
  (5.5)

4. Number of family members :

a. < 4   (Group I)

   69
  (34.5)

b. 5 to 8   (Group II)

   117
  (58.5)

c. > 8   (Group III)
   Monthly

   14
  (7)

5. Income of the family : (Rs.)

a. < 800   (Group I)

   22
  (11)

b. 801-1800 (Group II)

   171
  (85.5)

c. > 1800   (Group III)

   7
  (3.5)

6. Tenancy of the house :

a. Own

   173
  (86.5)

b. Rented

   27
  (13.5)

Figures in parantheses indicate the percentage of families

families were in the income group below Rs.800. Very few per cent (3.5%) of the families were in the income group of more than Rs.1800.

Vast majoirty (86.5%) of the slum families resided in own houses while only 13.5 per cent of the families resided in rented houses.

4.2 Sources of income of the families of urban slums :

The members of family of urban slum were engaged in a variety of jobs to earn their livelihood. For convenience of discussion and statistical application the occupations were categorised as daily wages, working in other's place, self employment, government service and private service. Daily wages category included the daily wager at University (35.5%) working at other farm on daily wages (1%) and temporary peons (0.5%). The occupations included under the category of working in other's place were working in flour mill (0.5%) , vehicle cleaner (0.5%,) truck driver and workers (2.5%) , rickshaw drivers (5%), construction workers (11%), brick workers (4%), grocery shop (2%), cloth shop (0.5%) and hotel (2%).

The category of self employment included pan stall (0.5%) , provision shop (0.5%), flour mill (0.5%), bhel puri center and kulfigada (0.5%), tailors (2.5%), pot seller (0.5%), cycle repairing shop (0.5%), launderer (0.5%), carpenter (0.5%), milk seller (1.5%), mechanic (2%), vegetable and fruit seller (3%), plumber (2%), wood cutter (1%), and running a mess for students (0.5%) which

were managed by self. The category of government service included the permanent employees of university as class IV and other lower cadre state government employees (13%) , private service included clerks (0.5%) and workers in private firms (5%).

Sources from which the family members of urban slum families earned their livelihood is shown in Table 2.

It is clear from the table that most of the husbands in the families of urban slums were working as daily wagers (37%) followed by workers at other's place (28%). Self employment, government and private serivce were found as main source of income of husbands in 16.5, 13 and 5.5 per cent of families respectively. The housewives supplemented the family income as daily wagers (5.5%) and worker in other's place (4.5%). Self employment was found only in 2 per cent of housewives among which for one housewife it was her sole livelihood as she did not have husband living with her. Only one housewife was permanent government employee. Other members involved in earning were mother-in-law, father-in-law, and brother-in-law. Among other members of the family 14 per cent were engaged as daily wagers. A scanty of 2.5 per cent each of other members were workers in other's place and self employed. Only 1 per cent of other members in the family was in government serivce.

It can be said from the above results that more than 50 per cent of the members of the families were daily

Table 2 : Sources of income of the selected families of urban slums

Sources	Number and percentage of family members		
	Husband	Wife	Other Members
Daily wages	74 (37)	11 (5.5)	28 (14)
Working in other's Places	56 (28)	9 (4.5)	5 (2.5)
Self employment	33 (16.5)	4 (2)	5 (2.5)
Government service	26 (13)	1 (0.5)	2 (1)
Private service	11 (5.5)	-	-

Figures in the parantheses indicate the percentages of families.

wagers followed by workers in other's place. Self employment ranked third in the sources of income to the families. Daily wages being the main occupation may be because of the situation of university at Parbhani. In this study around 30 per cent of the families were joint and extended families having the income generated from more than one source.

4.2.1 Persons responsible for taking expenditure decisions in the selected families of urban slums :

Persons responsible for taking the decision of expenditure on various items is shown in Table 3.

It is evident from the table that husband's role was more in expenditure decisions than that of wives for most of the items. Husbands took a lead in deciding the expenditure on food, clothing, education, medicine, construction, recreation and savings in 49.5, 88, 59, 85, 85, 44 and 87 per cent of slum families respectively. Most of the wives took expenditure decisions only on food, clothing and medicine. On all the others items very few wives took the expenditure decision. Joint decision was found more only in the expenditure on recreation (11.5%), marriage (7.5%) and food (4%). Children's role in expenditure decision was found more only in case of recreation (9.5%) while on all the other items very few children were involved in deciding the expenditure. Other members like in-laws and other relatives took expenditure decision regarding food, clothing and medicine in 1,2 and 1.5 per cent of the families respectively.

Table 3: Persons responsible for taking the expenditure decisions on various items in the selected urban slum families

Items	Frequency & percentage of family members involved				
	Husband	Wife	Joint	Children	Any other
Food	99 (49.5)	89 (44.5)	8 (4)	2 (1)	2 (1)
Clothing	176 (88)	15 (7.5)	3 (1.5)	2 (1)	4 (2)
Education	118 (59)	1 (0.5)	1 (0.5)	–	–
Medicine	170 (85)	20 (10)	5 (2.5)	2 (1)	3 (1.5)
Automobile	5 (2.5)	–	–	1 (0.5)	–
Marriage	1 (0.5)	–	·15 (7.5)	–	–
Construction	170 (85)	–	–	2 (1)	1 (0.5)
Recreation	88 (44)	3 (1.5)	23 (11.5)	19 (9.5)	3 (1.5)
Savings	174 (87)	1 (0.5)	3 (1.5)	–	2 (1)

Figures in parentheses indicate the percentage of families.

On the whole it can be said that most of the expenditure decision were taken by husbands followed by wives. Joint expenditure decision was less prevalent among the slum families. Children and other members had very little participation in deciding the various items of expenditure which may be because of less number of grown up children in the families studied.

The finding of husband's dominant role in expenditure decision shown in the present study is on par with the findings reported by Arya (1969) and Sumangala *et al.* (1980) on women labourers and urban slum and rural families.

4.2.2 Budgetting for family expenditure by the families of urban slums :

A larger proportion of families (97.5%) did not budget their expenditure while only 2.5 per cent of families budgetted their expenditure. All the families following budget maintained a mental budget.

4.3 Per capita income and expenditure of selected families of urban slums :

Per capita income and expenditure were calculated with the total income and expenditure of the selected slum families. The per capita income was correlated with the per capita expenditure on various items and the result is presented in Table 4 and depicted in Fig.1.

The data presented in the table indicates that monthly per capita income of urban slum families was Rs.235.60. Maximum per capita expenditure was observed on

Table 4: Average per capita monthly income and expenditure of selected urban slum families

Items	Average per Capita Expenditure (Rs.)	Correlation Coefficient with per capita income 'r'
Grocery	84.72	0.80^{**}
Fruits	2.87	0.41^{**}
Vegetables	11.98	0.74^{**}
Milk	13.44	0.42^{**}
Eating food out-side	2.85	0.24^{**}
Clothing	29.09	0.61^{**}
Cleansing Agents	4.92	0.55^{**}
Housing	6.52	0.45^{**}
Rent	2.91	0.22^{**}
Health	9.08	0.55^{**}
Cosmetics	6.11	0.67^{**}
Education	10.84	0.06^{NS}
Recreation	3.11	0.11^{NS}
Transport	7.66	0.58^{**}
Furnishing	1.14	0.16^{*}
Fuel	18.84	0.47^{**}
Tobacco,Pan, Supari, Cigarette and alcohol	6.30	0.20^{**}
Foot wear	2.98	0.36^{**}
Savings	10.26	0.39^{**}
	226.50	

Per capita monthly income = Rs. 235.60

** Significant at 1% level of significance.
NS- Non significant.

Key :

1— Grocery
2— Fruits
3— Vegetables
4— Milk
5— Eating food outside
6— Clothing
7— Cleansing agents
8— Housing
9— Rent
10— Health
11— Cosmetics
12— Education
13— Recreation
14— Transport
15— Furnishing
16— Fuel
17— Tobacco,Pan,sup. cigarette,& alcoh
18— Food Wear
19— Savings

← Average per capita income →

← Items of expenditure →
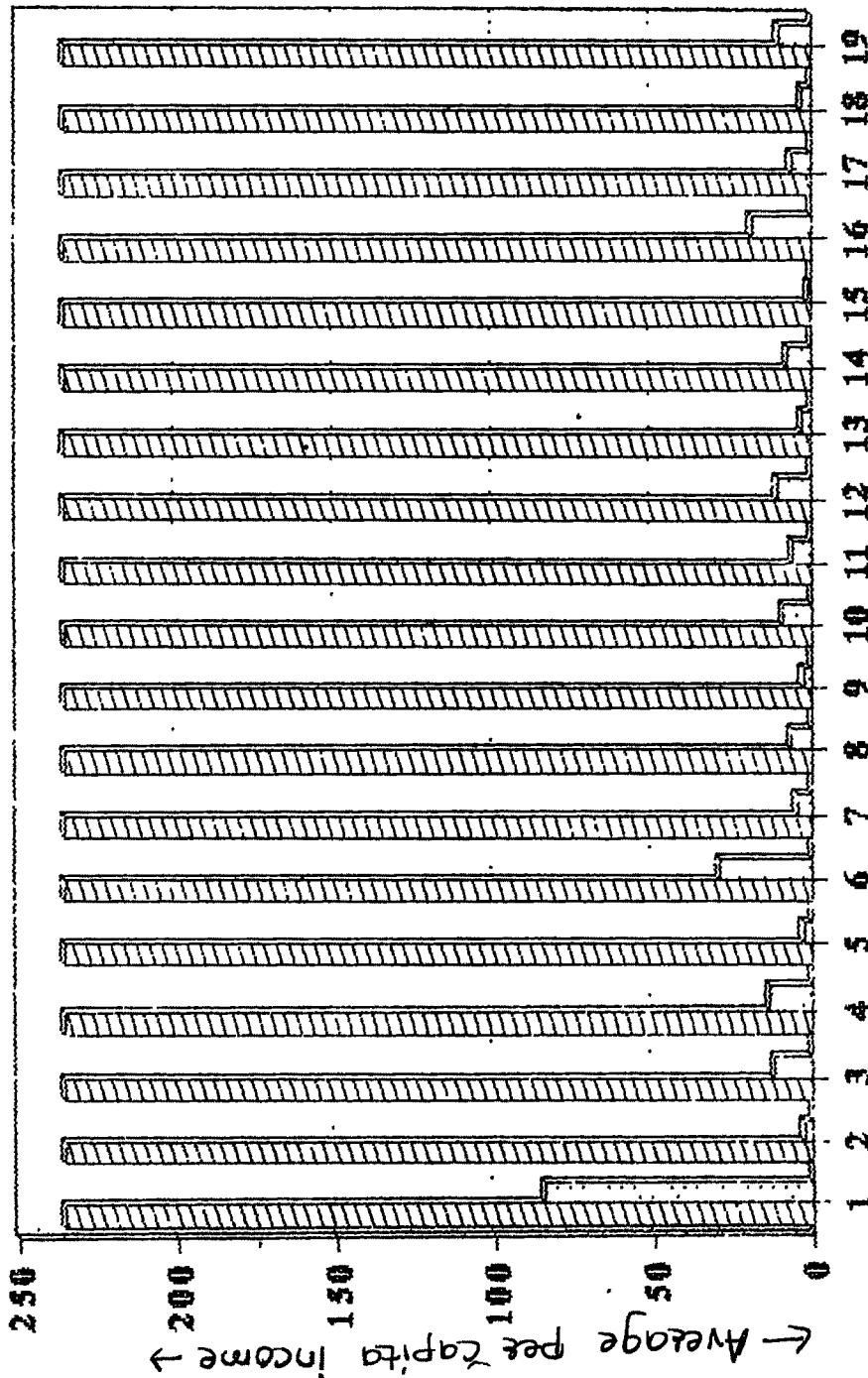
Fig.1 Average per capita monthly income and expenditure of selected urban slum families

grocery (Rs.84.72), followed by clothing (Rs.29.09). The per capita expenditure on milk, vegetables, education and saving was Rs.13.44, 11.98, 10.84 and 10.26 respectively.

Minimum monthly per capita expenditure was found on furnishing (Rs.1.14), rent (Rs.2.91) and foot wear (Rs.2.98). The total per capita monthly expenditure on food was Rs.115.86 among which major contribution was by item grocery followed by milk and vegetables. A meager per capita amount of Rs.2.87 and 2.85 was spent on fruits and eating food outside the home, respectively.

Statistical analysis revealed a positive correlation between per capita expenditure on all the items with exceptions of education, recreation and per capita income which indicates a rise in per capita income increased the per capita expenditure on various items.

On the whole it can be said that per capita monlthy income of urban slum families was too less to meet the per capita expenditure on various items. Highest per capita expenditure was recorded on food items as compared to that of other non-food items of expenditure. A significant positive relation between monthly per capita income and expenditure on various items was also observed.

4.4 . Expenditure pattern of the selected families of

   urban slum :

The average monthly expenditure of the families and the relevant informations like account keeping, savings pattern and credit practices adopted by the selected families of urban slum were studied.

Average and percentage of monthly expenditure on vaious items by the selected families of urban slums is shown in Table 5 and illustrated in Fig.2.

It is clear from the data presented in Table 5 that the average monthly income of the 'families of urban slums was Rs.1157.60. A higher percentage of income was spent on grocery followed by clothing which included purchasing of new clothes, occasional clothing, stitching charges and ironing charges.

Among the the food items maximum amount of income was spent on grocery (37.32%) followed by milk (5.97%) and vegetables (5.02%) . Very meager percentage of income was spent on fruits (1.19%). The total amount spent on food was Rs.587.64 with a percentage of 50.74 which covers more than half of the total income of the families.

On purchasing and care of clothes a total of 14.97 per cent of income was spent oy the families of urban slums. The percentage of income saved (4.7%) was quite appreciable which was almost equal to that spent on some of the food items which may be attributed to the fact that among the families who saved most of the head of the families are University employees and has compulsory savings which is cut at source from the salary every month.

The percentage of expenditure on housing 2.65 which covers the electricity charges, minor repair and maintenance cost. It was quite surprising to note that majority of the families though residing in own house were

Key

1— Grocery
2— Fruits
3— Vegetables
4— Milk
5—Eating food outside
6— Clothing
7— Cleansing agents
8— Housing
9— Rent
10— Health
11— Cosmetics
12— Education
13— Recreation
14— Transport
15— Furnishing
16— Fuel
17— Tobacco, Pan, Super, Cigarette & alcohol
18— Foot Wear
19— Savings
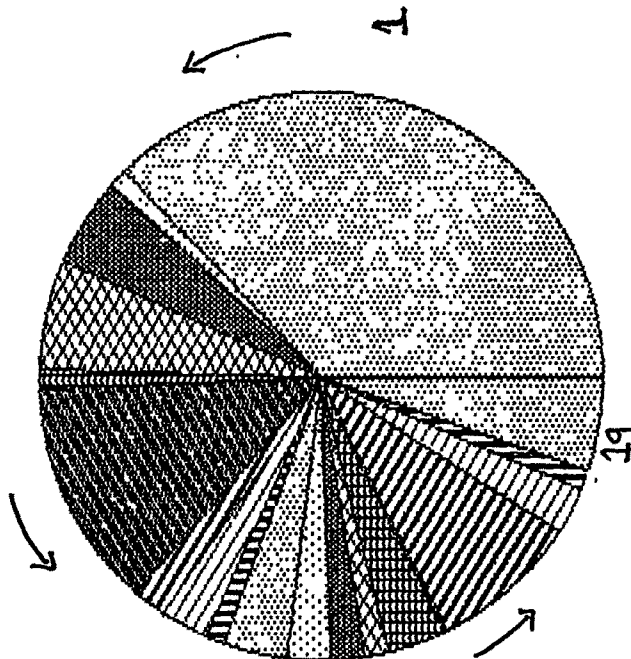
Fig 2 Average & percentage of expenditure on various items per month by the selected urban slum families

Table 5: Average and percentage of expenditure on various items per month by the selected urban slum families

Items	Frequency and percentage of families	Average Expenditure (Rs.) with S.D.	Percentage of expenditure
Grocery	200 (100)	432.05 ±154.80	37.32
Fruits	199 (99.5)	13.82 ± 7.02	1.19
Vegetables	200 (100)	58.22 ± 18.88	5.02
Milk	184 (92)	69.19 ± 64.57	5.97
Eating food outside	132 (66)	14.38 ± 16.40	1.24
Clothing	200 (100)	149.28 ± 72.18	12.88
Cleansing agents	200 (100)	24.17 ± 10.22	2.08
Housing	169 (84.5)	30.75 ± 22.57	2.65
Rent	14 (7)	12.94 ± 41.87	1.11
Health	200 (100)	42.72 ± 18.71	3.68
Cosmetics	200 (100)	29.34 ± 7.98	2.53
Education	120 (60)	22.65 ± 27.37	1.95
Recreation	136 (68)	15.75 ± 16.95	1.36
Transport	200 (100)	36.93 ± 17.17	3.18
Furnishing	104 (52)	4.82 ± 8.59	0.41
Fuel	190 (95)	99.86 ± 47.53	8.60
Tobacco, Pan, Supari, Cigarette and alcohol	132 (66)	31.09 ± 43.94	2.68
Foot wear	200 (100)	15.51 ± 9.47	1.33
Savings	180 (90)	54.33 ± 62.45	4.70

Figures. in the parantheses indicate the percentage of families.

not paying any muncipality tax which may be because of unauthorised occupancy of the site. Only 1.11 per cent of income was spent on rent as only few families paid rent to the house. The average amount spent on fuel was 8.86 per cent of total income per month which may be because of the use of charcoal, firewood and kerosene by the families which was utilized in more quantities. On health care slum families spent 3.68 per cent of their total income.

On transport 3.18 per cent of income was spent by the families which included expenditure on charges of bus, train, rickshaw. The per cent of income spent on cosmetics and consumption of tobacoo, pan, supari, cigaratte and alcohol was 2.53 and 2.68 respectively. Though the per cent spent on tobacco, pan, supari, cigarette and alcohol was less, the number of families having members who consumed the above items was 132 among 200 families. A negligible percentage of 1.95, 1.36 and 1.24 was spent on education, recreation and eating food out side by the members of the families which shows that the slum families did not give much importance to education and recreation and other reason may be that they cannot afford to spend more on the above items.

On the whole it can be said that half of the income was spent on food and other basic necessities of life by the slum families, least per cent was spent on education, recreation and furnishing.

This finding in the present study is in line with the findings reported by Diwane (1981); Rohini Devi and Pushpamma (1982) ; Srivastava (1986); and Arya (1989) that higher proportion of income was spent on food by urban slum, lower income families and families of women labourer respectively.

4.4.1 Maintaining the accounts of expenditure by the selected urban slum families :

Almost all the families (99%) did not spend their income as per plan and maintain any accounts of their expenditure. Only 1 per cent of the families maintained accounts of their expenditure. Among the families maintaining accounts 50 per cent of the families maintained written accounts while other 50 per cent of the families maintained mental accounts. Husbands maintained accounts in all the families. The accounts were maintained in loose papers by the families who maintained accounts.

4.2.2 Savings pattern of families of urban slums :

It was quite encouraging to notice that 90 per cent of urban slum families saved money in varying amounts. Only 10 per cent of slum families did not save any money. Among the 90 per cent families only 15.5 per cent of families saved a fixed amount at regular intervals because it was compulsorily deducted from their salary every month. Other families voluntarily saved for their families. Among the families who saved voluntarily 37 per

cent of the families did not intentionally save every month but a meager amount which was left out of their income after meeting the expenditure was indicated as savings by the families which was kept at home in a secret place. Remaining families with voluntary savings adopted various institutions to save the money.

The modes of savings adopted and reasons expressed for saving by the selected urban slum families is reported in Table 6.

Among the families who saved regularly 14 per cent each of the families had government provident fund (ranging from Rs.15-150 per month) and group insurance (Rs.20 per month) which was cut at source from their income every month. Among the voluntary savings adopted by the slum families keeping money in secret place at home (37%) which ranged from Rs.5 to 25 took first place. Post office and Banks were used for saving by 18.5 and 17 per cent of urban slum families respectively. Other modes of savings like saving with money lender, insurance and B.C. were found in 1.5, 1.5, and 0.5 per cent of families of urban slums respectively.

Future financial security and unexpected emergencies were the two main reasons expressed by 35.5 per cent of the slum families for saving, while 13 per cent of the families saved for children's marriage. Very negligible percentage of families (3 and 6%) saved money for repairing the house and other reasons.

Table 6 : Modes of saving adopted and reasons for saving expressed by the selected families of urban slums

Attributes	Frequency and percentage of families
1. Modes of saving :	
a. Money lender	3 (1.5)
b. Bank	34 (17)
c. Post office	37 (18.5)
d. Insurance	3 (1.5)
e. Group Insurance	28 (14)
f. Government provident fund	28 (14)
g. Secret place at home	74 (37)
h. B.C.	1 (0.5)
2. Reasons for saving :	
a. For future financial security	71 (35.5)
b. For unexpected emergencies	71 (35.5)
c. Children's Marriage	26 (13)
d. For repairing house	6 (3)
e. Any other	12 (6)

Figures in the parentheses indicate the percentage of families.

It can be said from the above discussion that ⸱ ᵤₑ₁ majority of families of urban slum saved money in varying amounts. Government provident fund and group insurance were found to be two important compulsory savings of the families of urban slums. Among the voluntary savings keeping in secret place at home, Post Office and Banks were more popular among the slum families. Among the various reasons for savings, future financial security and to meet unexpected emergencies were the two main reasons expressed by majority of the families of urban slums.

The finding of only 15.5 per cent of slum families saved regularly indicated in the present study is in confirmation with the finding reported by Kashyap (1981) that 17 per cent of families of slum area of Nagpur city saved regularly as a cut at source at their office.

4.4.3 Credit practices of the selected families of urban slums :

Credit is post-poning the payment and it increases the purchasing power of the families.The credit practices of selected families of urban slums were studied and the findings are reported here under.

A ⸱ ₁ₑ⸱ majority of the slum families (93%) availed credit for various purposes while only 7 per cent of the slum families did not take credit.

The persons involved in taking the credit, sources of credit and purpose of taking credit are shown in Table 7.

Table 7: Details of the credit practices adopted by the selected families of urban slums

Attributes	Frequency and precentage of families
1. Members involved in taking credit :	
a. Wife	173 (86.5)
b. Husband	189 (94.5)
c. Mother-in-law	4 (2)
2. Sources of credit :	
a. Money lender	8 (4)
b. Neighbours	178 (89)
c. Friends	160 (80)
d. Relatives	35 (17.5)
3. Purpose of taking credit :	
a. Purchase of grains	181 (90.5)
b. Purchase of Clothes	103 (51.5)
c. Purchase of medicine	173 (86.5)
d. Education	7 (3.5)

Figures in the parentheses indicate the percentage of families.

It is clear from the table that in 86.5 and 84.5 per cent families wife and husband were involved in taking credit respectively. In only 2 per cent of slum families mother-in-law was involved in taking the credit.

Neighbours (89%) and friends (80%) were the main sources from where the urban slum families were taking the credit. Only 17.5 and 4 per cent of slum families were availing the credit from relatives and money lenders respectively.

Majority of the families of urban slum took the credit for purchasing grains (90.5%) and medicines (86.5%) while 51.5 per cent of the families availed credit for purchasing clothes. Only 3.5 per cent families took credit for the education of their children.

Monthly repayment of credit was found in 90 per cent of the families while 44.5 per cent of the families repaid the credit weekly. Only 19 per cent of the families follo wed yearly repayment of credit.

To conclude with it can be said that that majority of the slum families availed credit for purchasing grains and medicines and availed mostly from neighbours and friends. It was surprising to note that taking credit from money lenders was found in very less slum families. Monthly repayment of credit was found in majority of the families of urban slums.

4.5 Factors influencing the expenditure pattern of families of urban slums :

Factors like family income and size , number of earners and occupation of the members of the family were studied and they were correlated with expenditure pattern of the families.

Percentage of income spent on various items of expenditure by the slum families of varying income and sizes is reported in Table 8 and illustrated in Fig3 and 4.

It is evident from the data presented in table 8 that the percentage of income spent on grocery, milk, clothing, recreation and savings increased gradually with an increase in the monthly income while it was vice versa regarding the expenditure on fruits, vegetables, eating food outside, cleansing agents, health, cosmetics, transport, and fuel. Whereas on the other items of expenditure a definite trend of either increase or decrease in the percentage of income spent with an increase in the income was not observed.

A gradual augmentation in the percentage of income spent on grocery, clothing, recreation and savings with an increase in family size was recorded. On the other hand increase in family size lead to a gradual diminish in the per cent of income spent on vegetables, rent, health, cosmetics, transport, fuel and tobacco, pan, supari,

Table 6 : Percentage of income spent on various items of expenditure by the selected urban slum families of varying income groups and sizes

| Items | Percentage of income | | | | | |
| | Family income(Rs.) | | | Family size | | |
	< 800	801-1800	> 1800	< 4	5-8	> 8
Grocery	36.49	37.28	38.49	35.45	37.95	38.71
Fruits	1.39	1.19	0.96	1.28	3.16	0.95
Vegetables	6.26	4.99	4.30	5.42	5.02	3.98
Milk	4.81	5.98	8.94	6.00	5.74	7.20
Eating food outside	1.02	1.28	0.97	1.06	1.35	1.06
Clothing	11.80	12.80	14.93	11.94	12.89	15.36
Cleansing agents	2.50	2.06	1.9R	2.12	2.03	2.30
Housing	3.41	2.57	2.95	2.96	2.44	2.99
Rent	2.35	0.96	1.75	1.91	0.93	-
Health	4.77	3.69	2.61	4.21	3.55	3.04
Cosmetics	3.35	2.53	1.72	2.83	2.48	2.10
Education	0.84	2.14	0.77	1.35	2.28	1.73
Recreation	0.59	1.38	1.60	1.29	1.35	1.57
Transport	3.27	3.21	2.76	3.60	3.06	2.77
Furnishing	0.19	0.44	0.33	0.42	0.40	0.43
Fuel	11.69	8.46	7.38	9.50	8.55	6.54
Tobacco,pan,supari cigarette and alcohol	1.15	2.90	1.53	2.98	2.66	1.91
Foot wear	1.18	1.35	1.30	1.20	1.40	1.31
Savings	2.84	4.69	6.55	4.53	4.55	6.01

Group I

Group II

Key

1- Grocery
2- Fruits
3- Vegetables
4- Milk
5- Eating food outside
6- Clothing
7- Cleansing agents
8- Housing
9- Rent
10- Health
11- Cosmetics
12- Education
13- Recreation
14- Transport
15- Furnishing
16- Fuel
17- Tobacco, pan, supari cigarette and alcohol
18- Foot Wear
19- Savings
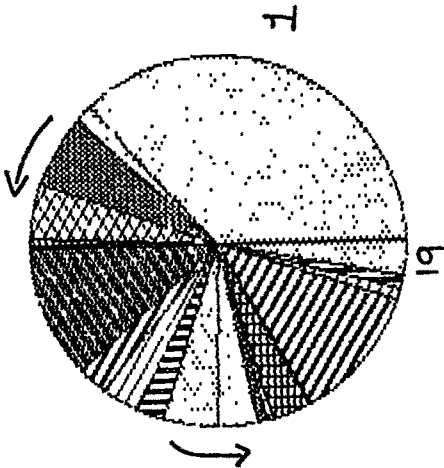
Group III

Fig 3 percentage of income spent on various items of expenditure by the selected urban slum families of varying income groups

Key.

1 – Grocery
2 – Fruits
3 – Vegetables
4 – Milk
5 – Eating food outside
6 – Clothing
7 – Cleansing agents
8 – Housing
9 – Rent
10 – Health
11 – Cosmetics
12 – Education
13 – Recreation
14 – Transport
15 – Furnishing
16 – Fuel
17 – Tobacco, pan, supari
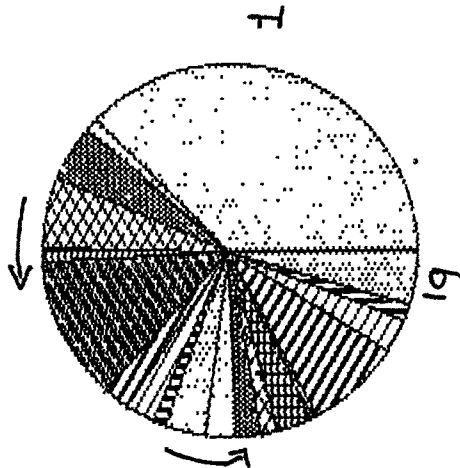   cigarette and
      alcohol
18 – Foot Wear
19 – Savings

Group I

Group II
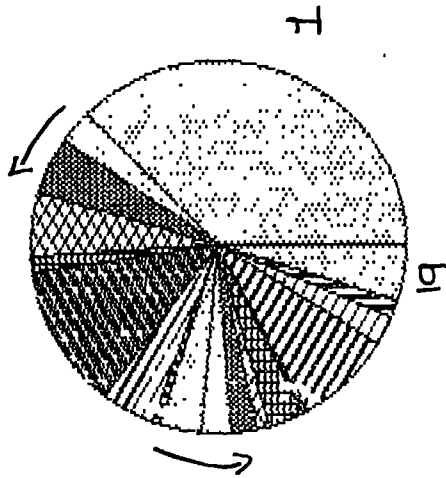
Group III
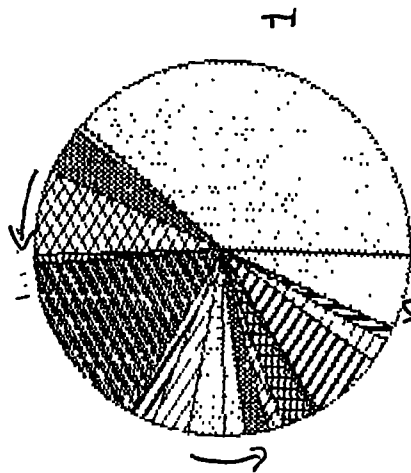
Fig 4 Percentages of income spent on various items of
expenditure by the selected urban slum families
of varying sizes

cigarette and alcohol. A definite trend of either increase or decrease in the per cent of income spent on all the other items with an increase in the family size was not observed.

From the above findings it can be inferred that the per cent of income spent on certain items increased with an increase in family income and size while it decreased on certain other items with an increase in family income and size.

The findings of the percentage of mean expenditure on essential items increased with increase in the income reported in the present study is in line with the findings indicated by Tiwari (1972) that as the income increased the percentage of mean expenditure on essential commodities increased in case of low income group families of Nagpur city.

Average monthly expenditure on various items by the urban slum families of varying income groups is presented in Table 9.

The data in the table indicated that the average monthly income of I, II and III income group families was Rs.715, Rs.1162.35 and Rs.2439.27 respectively. The average income of III group families was more than that of other income group families though the number of families of III income group was less.

Table 9: Average monthly expenditure on various items of the slum families of varying income groups

Items	Average expenditure of families of varying income groups (Rs.)					
	< 800	'r'	801-1800	'r'	>1800	'r'
Grocery	260.95	0.65**	433.34	0.73**	938.43	0.51**
Fruits	9.95	0.58**	13.92	0.09 NS	23.57	0.37**
Vegetables	44.77	0.03 NS	58.04	0.44**	105.00	0.48**
Milk	34.43	-0.02 NS	69.57	0.43**	169.36	0.25**
Eating food outside	7.32	0.04 NS	14.89	0.24**	23.71	0.15*
Clothing	84.41	0.61**	148.81	0.51**	364.00	0.77**
Cleansing agents	17.89	0.18*	24.05	0.30**	47.00	0.45**
Housing	24.44	-0.18*	29.88	0.05 NS	72.14	0.83**
Rent	16.82	0.47**	11.22	0.06 NS	42.86	-0.53**
Health	34.14	-0.02 NS	42.97	0.23**	63.71	0.20**
Cosmetics	24.02	0.27**	29.51	0.27**	42.00	0.71**
Education	6.05	0.07 NS	24.54	0.47**	19.00	0.67**
Recreation	4.27	0.22**	16.07	0.11 NS	44.00	-0.17**
Transport	23.45	-0.22**	37.42	0.20**	67.43	0.77**
Furnishing	1.36	0.16*	5.14	0.23**	8.14	0.16*
Fuel	83.64	0.29**	98.43	0.30**	180.14	0.13*
Tobacco,pan,supari cigarette and alcohol	8.23	-0.28**	33.78	0.15*	37.36	0.60**
Foot wear	8.50	0.20**	15.75	0.28**	31.71	0.48**
Savings	20.36	-0.33**	54.62	0.50**	159.71	0.68**
Average monthly income (Rs.)	715.00		1162.35		2439.27	

** Significant at 1 per cent level of significance.
* Significant at 5 per cent level of significance.
NS Non significant.

A remarkably increasing trend was noticed in the expenditure on various items as the income of the family increased. A definite trend of decrease or increase in the amount spent on rent and education as the family income increased was not found. The difference in the amount spent on various items between II and III income group families was remarkebly more as compared to that of other income group families, which may be attributed to the vast difference in the average monthly income of above two group families.

Statistical analysis with correlation coefficient test recorded a significant positive correlation between expenditure on grocery, fruits, clothing, cleansing agents, rent, cosmetics, recreation, furnishing, fuel and foot wear and family income in the I income group families whereas the expenditure on housing, transport, tobacco, pan, supari, cigarette and alcohol and savings was negatively correlated with family income.

In the II income group families the expenditure on grocery, vegetable, milk, eating food outside, clothing, cleansing agents, health, cosmetics, education, transport, furnishing, fuel, tobacco, pan, supari, cigarette and alcohol , foot wear and savings was positively correlated with family income indicating an increase in the expenditure on above items with an increase in family income.

In the III income group families expenditure on grocery, fruits, vegetables, milk, eating food outside, clothing, cleansing agents, housing, health, cosmetics, education, transport, furnishing, fuel, tobacco, pan, supari, cigarette and alcohol, foot wear and savings was positively correlated with family income. On the other hand expenditure on rent and recreation was negatively correlated with family income.

On the whole it can be said that family income influenced the expenditure pattern as there was difference in the mean expenditure of families of varying income groups on various items. Statistically also the relation was proved with either positive or negative correlation of expenditure on almost all the items with family income.

Table 10 explains about the average expenditure on various items by the selected urban slum families of varying sizes.

It is evident from the table that the average monthly income of I, II and III family size group, families was Rs.965.29. Rs.1186.11 and Rs.1921.29 respectively. The average monthly income of III group family was more than that of other two family size groups. Average monthly expenditure on all the items except rent increased with an increase in the number of family members. The trend was vice versa in the case of expenditure on rent. The variation in the expenditure on the grocery, milk, clothing, cleansing agents, housing and savings between II and III group of family size was wider

Table 10: Average monthly expenditure on var¹ous items of the slum families of varying sizes

Items	Average expenditure (Rs.) of families of varying family size					
	< 4	`r´	5-8	`r´	> 8	`r´
Grocery	341.60	0.44^{**}	450.50	0.50^{**}	743.69	0.66^{**}
Fruits	12.20	0.02^{NS}	14.26	-0.02^{NS}	18.30	0.23^{**}
Vegetables	52.31	0.35^{**}	59.66	0.24^{**}	76.53	0.35^{**}
Milk	57.93	0.29^{**}	68.14	0.18^{*}	138.50	-0.06^{NS}
Eating food outside	10.23	0.06^{NS}	16.11	0.01^{NS}	20.46	-0.06^{NS}
Clothing	115.18	0.37^{**}	153.11	0.26^{**}	295.15	0.55^{**}
Cleansing agents	20.46	0.17^{**}	24.14	0.14^{*}	44.19	0.05^{NS}
Housing	26.61	-0.06^{NS}	29.05	-0.011^{NS}	57.53	0.26^{**}
Rent	18.44	0.14^{*}	11.14	-0.03^{NS}	–	–
Health	40.65	0.06^{NS}	42.19	0.26^{**}	58.53	0.02^{NS}
Cosmetics	27.37	0.16^{*}	29.27	0.26^{**}	40.43	0.24^{**}
Education	13.04	0.22^{**}	27.09	0.24^{**}	33.30	-0.56^{**}
Recreation	12.52	0.21^{**}	16.04	0.10^{NS}	30.23	0.05^{NS}
Transport	34.72	0.19^{**}	36.41	0.09^{NS}	53.30	0.26^{**}
Furnishing	4.14	0.10^{NS}	4.83	-0.04^{NS}	8.33	-0.16^{*}
Fuel	91.60	0.23^{**}	101.50	0.16^{*}	125.69	0.35^{**}
Tobacco,pan,supari cigarette & alcohol	28.76	0.15^{*}	31.61	0.01^{NS}	36.76	0.07^{NS}
Foot wear	11.59	0.35^{**}	16.72	0.15^{*}	25.76	0.38^{**}
Savings	43.72	0.26^{**}	54.12	0.32^{**}	115.61	0.12^{NS}
Average monthly income (Rs.)	965.29		1186.11		1921.29	

** Significant at 1 per cent level of significance.
* Significant at 5 per cent level of significance.
NS Non significant.

than that of other family size group, while on all the other items the difference was not much between 3 family size groups.

Statistically it was found that in families with 4 members the monthly expenditure on grocery, vegetables, milk, clothing, cleansing agents, rent, cosmetics, education, recreation, transport, fuel, tobacco, pan, supari, cigarette and alcohol, foot wear and savings was positively correlated with family size.

In the families with 5 to 8 members, the monthly expenditure on grocery, vegetables, milk, clothing, cleansing agents, health, cosmetics, education, fuel, foot wear and savings was positively correlated with family size.

In families with more than 8 members it was found that average monthly expenditure on grocery, fruits, vegetables, clothing, housing, cosmetics, transport, fuel and foot wear was positively correlated with family size while the expenditure on education and furnishing was negatively correlated with family size.

To conclude with it can be said that family size influenced the expenditure pattern of the slum families as there was wide variation in the mean expenditure between the families of varying sizes of various items. Statistical analysis also proved the relationship with either positive or negative correlation between expenditure on almost all items and number of members in the family.

The findings of the average monthly expenditure increased with increase the family size reported in the present study is in confirmation with the findings reported by Tiwari (1972); Miglani (1976); Aujla *et al.* (1986); Oberoi and Aujla (1990); and Rodge and Murali (1991) on urban farm and rural families.

Average per capita monthly expenditure on various items of urban slum families of varying sizes is reported in Table 11.

It is evident from the table that the average monthly per capita income of I, II and III family size group families was Rs.284.79 , Rs.206.10 and Rs.189.12 respectively. The per capita income of I family size group families was more than that of other two family size groups. As the number of family members increased the per capita expenditure on all the items studied except education decreased. The decrease in the per capita expenditure on grocery, vegetables, clothing, cleansing agents, housing, health, cosmetics, transport, fuel and savings was remarkably more than other items of expenditure. The decrease in the per capita expenditure was predominantly more between I and II family size group families than that of III family size group families.

Statistical analysis revealed that in families with 4 members the per capita expenditure on grocery, fruits, vegetables, eating food outside, clothing, cleansing agents, housing, health, cosmetics, transport, fuel

Table 11 : Average per capita monthly expenditure on various items of urban slum families of varying sizes

Items	Average expenditure (Rs.) of families of varying size groups						
	< 4	'r'	5-8	'r'	> 8	'r'	Overall 'r'
Grocery	103.16	−0.30**	75.62	−0.29**	69.42	0.25**	−0.46**
Fruits	3.80	−0.35**	2.45	−0.32**	1.72	0.02NS	−0.41**
Vegetables	16.14	−0.59**	10.07	−0.31**	7.19	0.03NS	−0.62**
Milk	17.14	−0.01NS	11.27	−0.05NS	13.39	−0.16*	−0.17*
Eating food outside	3.19	−0.18**	2.74	−0.09NS	1.98	−0.22**	−0.13*
Clothing	34.93	−0.35**	25.87	−0.25**	27.27	0.27**	−0.34**
Cleansing agents	6.45	−0.58**	4.10	−0.33**	4.23	−0.25**	−0.49**
Housing	9.36	−0.49**	4.99	−0.19*	5.32	0.16*	−0.37**
Rent	5.03	0.11NS	1.98	−0.08NS	−	−	−0.12NS
Health	12.85	−0.43**	7.25	−0.10NS	5.84	−0.27**	−0.48**
Cosmetics	8.54	−0.72**	4.94	−0.39**	3.87	−0.24**	−0.66**
Education	9.07	0.14*	11.76	0.22**	11.66	−0.50**	0.12NS
Recreation	3.50	0.12NS	2.91	−0.03NS	2.86	−0.05NS	−0.03NS
Transport	10.62	−0.34**	6.21	−0.32**	5.01	0.02NS	−0.47**
Furnishing	1.23	−0.03NS	1.10	0.01NS	0.99	−0.11NS	−0.02NS
Fuel	25.59	−0.41**	15.68	−0.22**	11.61	0.16*	−0.44**
Tobacco,pan,supari cigarette & alcohol	7.98	0.06NS	5.63	−0.02NS	3.49	−0.06NS	−0.10NS
Foot wear	3.50	−0.29**	2.74	−0.13*	2.35	0.13*	−0.26**
Savings	12.70	0.03NS	8.76	0.10NS	10.92	−0.02NS	−0.05NS
Average monthly income (Rs.)	274.78		206.10		189.12		

** Significant at 1 per cent level of significance.
* Significant at 5 per cent level of significance.
NS Non significant.

and foot wear was negatively correlated with family size while only per capita expenditure on education was positively correlated with family size.

In the families with members between 5 to 8, the per capita expenditure on grocery, fruits, vegetable, clothing, cleansing agents, housing, cosmetics, transport, fuel and foot wear was negatively correlated with family size while only the per capita expenditure on education was positively correlated with family size.

In the families with more than 8 members the per capita expenditure on milk, eating food outside, cosmetics, cleansing agents, health, and education was negatively correlated with family size while the expenditure on grocery, clothing, housing, foot wear and fuel was positively correlated with family size.

Overall statistical analysis revealed a significant negative corrrelation between per capita expenditure on grocery, fruits, vegetables, milk , eating food outside , clothing, cleansing agents, housing, health, cosmetics, transport, fuel and foot wear and family size. A non-significant correlation between per capita expenditure on all the other items and family size was recorded.

On the whole it can be said that the per capita expenditure on almost all the items decreaed as the family size increased. Only on education the per capita expenditure did not reveal a similar trend. This shows

that per capita expenditure was influenced by number of members in the family.

The findings of per capita monthly expenditure decreased as the family size inceased indicated in the present study is in confirmation with the findings reported by Miglani (1978) on farm families of Ferozepur district.

Correlation and regession coefficient of family income and family size with expenditure on various items by the selected urban slum families is shown in Table 12.

It is clear from the table that overall correlation coefficient showed that there was a positive correlation between average monthly expenditure on all the items except the expenditure on rent and family income.

Regression analysis revealed that the monthly expenditure on grocery was increased by Rs.0.37 with an increase in income by one rupee. While expenditure on clothing increased by Rs.0.15 with an increase by one rupee income per month. The regression analysis of all the remaining items recorded a meager increase ranging from Rs.0.01 to 0.09 with an increase of income by one rupee was very negligible. Though the increase in the expenditure on tobacco, pan, supari, cigarette and alcohol was significant, regression analysis showed a very negligible increase in the expenditure on tobacco, pan, supari, cigarette and alcohol (Rs.0.02) with an increase of income by one rupee.

Table 12 : Correlation and Regression coefficient of family income and family size with expenditure on various items by the selected urban slum families

Items	Correlation coefficent with	
	Income	Family Size
Grocery	$r' = 0.87^{**}$ $(\hat{Y} = -0.70 + 0.37\ x)$	$r' = 0.73^{**}$ $(\hat{Y} = 141.36 + 53.72\ x)$
Fruits	$r' = 0.32^{**}$ $(\hat{Y} = 6.57 + 0.01\ x)$	$r' = 0.20^{**}$ $(\hat{Y} = 10.12 + 00.66\ x)$
Vegetables	$r' = 0.62^{**}$ $(\hat{Y} = 20.15 + 0.03\ x)$	$r' = 0.40^{**}$ $(\hat{Y} = 36.59 + 3.62\ x)$
Milk	$r' = 0.50^{**}$ $(\hat{Y} = -34.61 + 0.06\ x)$	$r' = 0.29^{**}$ $(\hat{Y} = 20.51 + 6.99\ x)$
Eating food outside	$r' = 0.26^{**}$ $(\hat{Y} = 00.20 + 0.01\ x)$	$r' = 0.16^{*}$ $(\hat{Y} = 7.26 + 1.30\ x)$
Clothing	$r' = 0.75^{**}$ $(\hat{Y} = -25.66 + 0.15\ x)$	$r' = 0.63^{**}$ $(\hat{Y} = 32.02 + 21.67\ x)$
Cleansing agents	$r' = 0.53^{**}$ $(\hat{Y} = 6.62 + 0.02\ x)$	$r' = 0.46^{**}$ $(\hat{Y} = 11.40 + 2.36\ x)$
Housing	$r' = 0.37^{**}$ $(\hat{Y} = 4.02 + 0.02\ x)$	$r' = 0.23^{**}$ $(\hat{Y} = 17.30 + 2.46\ x)$
Rent	$r' = 0.06^{NS}$ $(\hat{Y} = 4.81 + 0.01\ x)$	$r' = -0.06^{NS}$ $(\hat{Y} = 22.02 + -1.68\ x)$
Health	$r' = 0.33^{**}$ $(\hat{Y} = 22.73 + 0.02\ x)$	$r' = 0.26^{**}$ $(\hat{Y} = 30.24 + 2.30\ x)$
Cosmetics	$r' = 0.46^{**}$ $(\hat{Y} = 17.0 + 0.01\ x)$	$r' = 0.41^{**}$ $(\hat{Y} = 20.82 + 1.57\ x)$
Education	$r' = 0.34^{**}$ $(\hat{Y} = -7.26 + 0.02\ x)$	$r' = 0.27^{**}$ $(\hat{Y} = 3.67 + 3.50\ x)$
Recreation	$r' = 0.32^{**}$ $(\hat{Y} = -3.76 + 0.02\ x)$	$r' = 0.24^{**}$ $(\hat{Y} = 4.02 + 2.16\ x)$
Transport	$r' = 0.46^{**}$ $(\hat{Y} = 10.52 + 0.02\ x)$	$r' = 0.26^{**}$ $(\hat{Y} = 25.32 + 2.14\ x)$

Items	Income	Family Size
Furnishing	$\wedge$ `r´= 0.24**$ $(\hat{Y} = -1.85 +0.01\ x)$	$\wedge$ `r´= 0.07^{NS} $(\hat{Y} = 3.17 + 00.30\ x)$
Fuel	$\wedge$ `r´= 0.40**$ $(\hat{Y} = 37.52 +0.05\ x)$	$\wedge$ `r´= 0.25**$ $(\hat{Y} = 66.34 + 5.78\ x)$
Tobacco,pan,supari cigarette and alcohol	$\wedge$ `r´= 0.19**$ $(\hat{Y} = 3.70 +0.02\ x)$	$\wedge$ `r´= 0.07^{NS} $(\hat{Y} = 22.93 + 1.50\ x)$
Foot wear	$\wedge$ `r´= 0.46**$ $(\hat{Y} = 0.721 +0.01\ x)$	$\wedge$ `r´= 0.42**$ $(\hat{Y} = 5.20 + 1.90\ x)$
Saving	$\wedge$ `r´= 0.57**$ $(\hat{Y} = -60.86 +0.09\ x)$	$\wedge$ `r´= 0.34**$ $(\hat{Y} = -00.34 + 10.14\ x)$

Equation in parantheses indicate regression analysis.

** Significant at 1 per cent level of significance.

* Significant at 5 per cent level of significance.

NS Non significant.

Overall correlation coefficient revealed a positive correlation between almost all the items of expenditure except the expenditure on rent, furnishing and tobacco, pan Supari, cigarette and alcohol and family size, indicating an increase in the number of family members increased the expenditure on various items of the slum families.

Regression analysis revealed a gross rise in the expenditure on grocery, clothing and savings with an increase of one family member while on all the other items the rise was minimum. The average monthly expenditure on grocery, clothing and savings was increased by Rs. 53.72, 21.67 and 10.14 respectively with an increase of one member in the family. An increase of one member in the family increased the expenditure on milk, fuel, vegetables and education by Rs. 8.99, 5.78, 3.62 and 3.50 respectively. Increase in the expenditure on all the other items was very negligible ranging from Rs. 1.66 to Rs.2.48 with an increase of one member in the family. The expenditure on tobacco, pan, supari, cigarette and alcohol did not show a significant increase with an increase in the number of family members which may be because all the members in the family were not found to have the habit of consuming tobacco, pan, supari, cigarette and alchol. Increase in the expenditure on saving with an increase of number of members may be attributed to an increase in contributors towards earning.

From the above findings it can be inferred that the expenditure of slum families significantly differed with a rise in the income and number of members in the family.

Relation between number of earners and expenditure on various items of the selected urban slum families is reported in Table 13. and depicted in Fig 5

It is evident from the table that the average monthly income of the families with single and multiple earners was Rs. 1280.74 and Rs. 1391.47 respectively. The mean monthly income of families with multiple earners was more than that of families with single earner. A wide variation was observed in the amount spent on various items per month between the families with single and multiple earners in the urban slum. A remarkable increase in the amount spent on grocery, vegetables, milk, clothing and savings was noticed with an increase in the number of earners in the families. Whereas it was vice versa in case of expenditure on eating food out side, house rent, furnishing and tobacco, pan, supari, cigarette and alcohol. Though there was an increase in the expenditure on other items like fruits, cleansing agents, housing, health, cosmetics, education, recreation, transport, fuel and foot wear but it was not remarkable.

Application of `Z` test revealed a significant difference in the expenditure on grocery, vegetables,

Table 13 : Relation between number of earners and the expenditure on various items of the selected slum families

| Items | Average expenditure (Rs.)of families with | | 'Z' value | Correlation co-efficient 'r' |
	Single earners Mean and SD n = 124	Multiple earners Mean and SD n = 76		
Grocery	403.17 ± 130.22	474.97 ± 179.93	3.03**	0.21**
Fruits	13.19 ± 6.78	15.16 ± 7.12	1.93[NS]	0.09[NS]
Vegetables	55.56 ± 17.26	62.76 ± 20.12	2.6**	0.16*
Milk	70.10 ± 54.88	83.50 ± 76.23	1.27[NS]	0.08[NS]
Eating food outside	23.45 ± 18.39	19.64 ± 11.13	1.47[NS]	0.07[NS]
Clothing	141.76 ± 60.71	161.16 ± 86.88	1.71[NS]	0.14*
Cleansing agents	21.88 ± 8.48	27.68 ± 11.98	3.69**	0.29**
Housing	34.69 ± 16.13	38.90 ± 24.34	1.26[NS]	0.15*
Rent	123.77 ± 68.25	77.50 ± 17.08	2.54*	-0.16*
Health	42.24 ± 18.82	43.18 ± 18.73	0.34[NS]	0.03[NS]
Cosmetics	28.13 ± 6.94	31.08 ± 9.30	2.38*	0.19**
Education	36.29 ± 27.42	40.27 ± 23.57	0.84[NS]	0.02[NS]
Recreation	21.34 ± 18.80	26.08 ± 18.85	1.43[NS]	0.09[NS]
Transport	35.31 ± 16.76	39.88 ± 17.59	1.81[NS]	0.11[NS]
Furnishing	10.62 ± 11.45	7.37 ± 7.32	1.78[NS]	-0.04[NS]
Fuel	103.47 ± 38.61	107.26 ± 48.93	0.56[NS]	0.03[NS]
Tobacco,pan,supari cigarette & alcohol	48.30 ± 45.33	45.59 ± 48.56	0.33[NS]	0.05[NS]
Foot wear	14.04 ± 6.09	17.90 ± 12.95	2.44*	0.18**
Savings	53.43 ± 58.39	71.59 ± 68.41	1.84[NS]	0.18**
Average monthly income (Rs.)	1280.74	1391.47		

** Significant at 1 per cent level of significance.
* Significant at 5 per cent level of significance.
NS Non significant.

Fig.5 Relation between number of earners and the expenditure of various items of the selected slum families

Key

1) Grocery
2) Fruits
3) Vegetables
4) Milk
5) Eating food outside
6) clothing
7) cleansing agents
8) Housing
9) Rent
10) Health
11) Cosmetics
12) Education
13) Recreation
14) Transport
15) Furnishing
16) Fuel
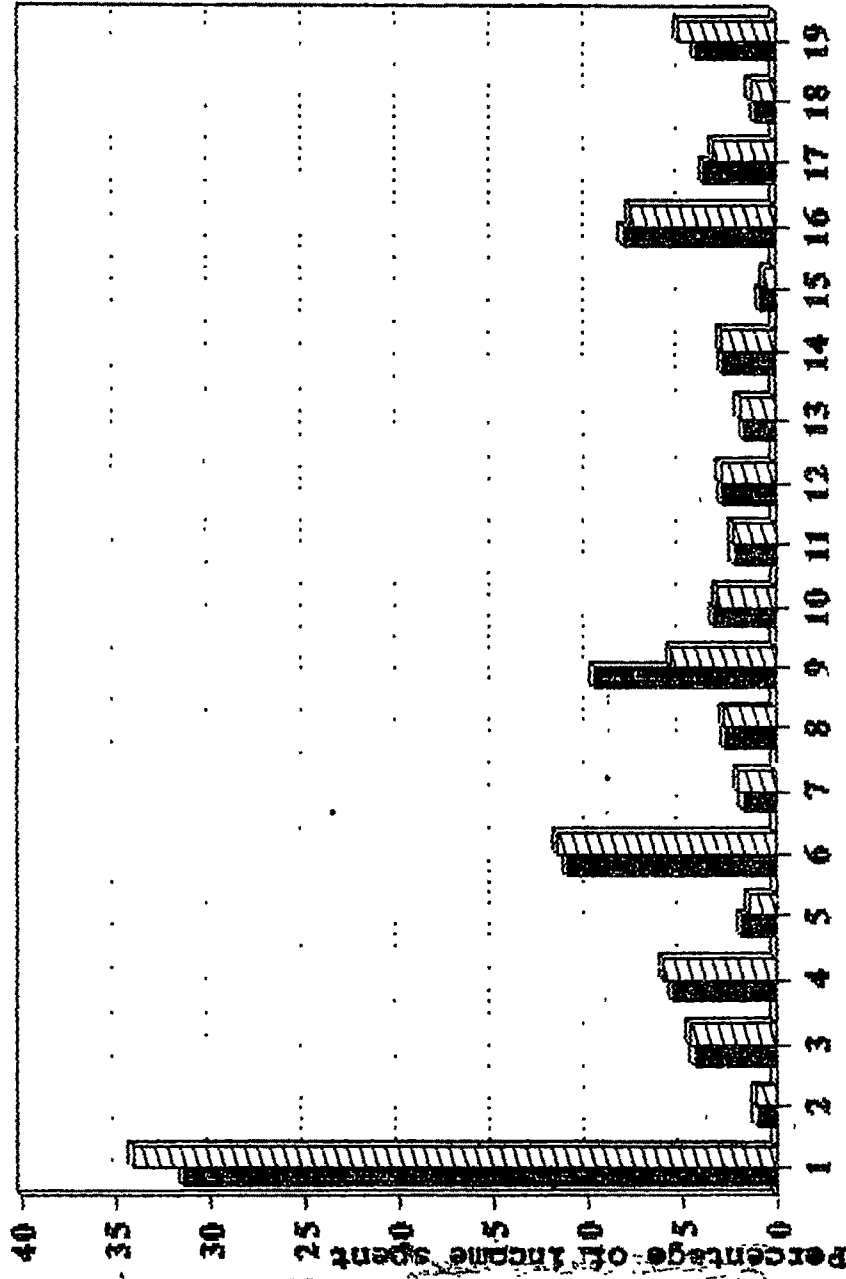17) Tobacco, Pan, Supari, Cigaret & alcohol
18) Foot wear
19) Savings

cleansing agents, rent, cosmetics and foot wear between the families with single and multiple earners. Though there was an increase or decrease in the amount spent on other items with an increase in number of earners, statistically the difference was non-significant.

Correlation coefficient indicated a positive correlation between number of earners in the family and monthly expenditure on grocery, vegetables, clothing, cleansing agents, housing, cosmetics, foot wear and savings while it was negative in the expenditure on rent.

To conclude with it can be said that the expenditure pattern differed significantly between the families with single and multiple earners. As the number of earners in the families increased the mean expenditure on almost all the items also increased.

Expenditure pattern of selected urban slum families with varying occupations is presented in Table 14.

It is clear from the table that the average monthly income of families having occupations of daily wages, working in other's place, self employment, Government Service and private service was Rs. 1224.97, 1230.74, 1478.95, 1604.49 and 1400.92 respectively. The monthly income of families with government service was more than that of other occupational group families. The variation in the mean expenditure on grocery and furnishing was not much between the families of different

Table 14 Expenditure pattern of selected urban slum families with varying occupations

| Items | Average Expenditure(Rs.)on various items families by families of different occupational groups | | | | |
	Daily wages	Working in other place	Self employ- ment	Government service	Private service
Average monthly income (Rs.)	1224.97	1230.74	1478.95	1604.49	1400.92
Grocery	415.08 (1)	397.42 (1)	467.93 (1)	497.23 (1)	460.81 (1)
Fruits	13.43 (17)	12.48 (17)	13.42 (18)	16.30 (18)	20.00 (15)
Vegetables	57.36 (6)	52.71 (7)	62.57 (6)	65.19 (7)	57.72 (7)
Milk	66.31 (5)	75.00 (5)	89.13 (5)	86.89 (6)	73.63 (5)
Eating food outside	16.65 (16)	22.50 (16)	24.13 (16)	25.15 (16)	27.12 (14)
Clothing	145.81 (2)	138.03 (2)	159.33 (3)	172.76 (2)	131.27 (3)
Cleansing agents	22.47 (14)	23.03 (15)	26.79 (14)	28.75 (13)	22.81 (17)
Housing	34.72 (12)	32.04 (11)	40.36 (11)	43.43 (12)	40.00 (9)
Rent	82.50 (4)	90.62 (4)	190.00 (2)	111.50 (5)	197.50 (2)
Health	41.75 (8)	42.12 (8)	40.03 (12)	52.23 (9)	37.90 (10)
Cosmetics	29.27 (13)	27.63 (13)	31.28 (13)	30.91 (14)	28.95 (12)
Education	37.42 (10)	28.68 (12)	49.43 (8)	44.65 (10)	31.71 (11)
Recreation	20.74 (15)	25.20 (14)	24.77 (15)	26.10 (15)	19.33 (16)
Transport	34.87 (11)	32.35 (10)	41.33 (9)	43.50 (11)	44.27 (8)
Furnishing	7.98 (19)	9.45 (19)	9.93 (19)	11.77 (19)	7.33 (19)
Fuel	101.18 (3)	107.66 (3)	99.28 (4)	122.16 (4)	92.60 (4)
Tobacco,Pan,Supari,ciga- rette and alcohol	40.08 (9)	58.70 (17)	40.77 (18)	56.01 (18)	28.25 (15)
Foot wear	14.83 (18)	13.65 (17)	16.92 (17)	19.19 (17)	16.54 (18)
Saving	42.82 (7)	41.27 (9)	51.55 (7)	150.77 (3)	63.18 (6)

$x^2 = 86.38$ [**]

Figures in parantheses indicate the statistical ranking

occupational group. The statistical ranking also indicated that there was no difference in the expenditure on the above items between the families of different occupations. The mean expenditure on other items namely, milk, eating food out side, clothing, cosmetics, education, recreation, transport, fuel and foot wear varied slightly among the different occupational group families. Statistical ranking also showed a slight variation by ranking more or less by one rank on the above items of expenditure between different occupational group of families.

The mean expenditure on tobacco, pan, supari, cigarette and alcohol was lowest and highest in the families of occupational group of private service and working in other's place resectively and it was reverse regarding the expenditure on housing, cosmetics and transport. The mean savings of the families with Government service was maximum followed by private service, self employment and daily wages and minimum was found in the group of working in other's places. Because of the variation in mean savings the statisitcal ranking also varied widely between the families of different occupational groups.

The application of Kendall coefficient of concordance : (W) test revealed a significant X^2 value (86.38**) indicating a highly significant association between the type of occupation and monthly expenditure pattern of families of urban slums.

From the above discussion it can be inferred that expenditure pattern of urban slum families differed significantly between the families with varying occupations. This findings is on par with the findings reported by Rohini Devi and Pushpamma (1982) that occupational pattern had a great influence on the expenditure in urban slum families of Hyderabad.

SUMMARY

CHAPTER 5

SUMMARY

The present study was under taken to assess the income and expenditure pattern of families of urban slums. The information relevant to the investigation was collected by personal interview with 200 heads of the family randomly selected from five slum areas of Parbhani. Per capita monthly income and expenditure was calculated on the basis of the total monthly income and expenditure of the families.

Majority of the selected slum families were belonging to nuclear type family, had 5-8 members in the family with the monthly income between Rs.801 and 1800 and resided in theft own houses. A higher percentage of head of the families were aged between 25 and 40 years and were school educated.

More than 50 per cent of the members of the selected slum families were daily wagers followed by workers in other's place. Self employment ranked third in the income source to the slum families. As 37.5 per cent families were having more than one earners in the family, they were getting income from more than one source.

Husbands played a major role in expenditure decisions of most of the items.Wives of urban slum families participated to a lesser extent in the expenditure decisions. Joint expenditure decisions were in vogue in very few slum families. A vast majority of the slum families did not budget their expenditure.

The per capita monthly income of urban slum families was Rs.235.60. The Highest monthly per capita expenditure was found on the food items as compared to that of other non-food items of expenditure.Statistical analysis revealed a highly significant positive correlation between monthly per capita income and expenditure on various items.

The average monthly income of urban slum families was Rs.1157.60. A higher percentage of income was spent on grocery followed by clothing and fuel. A least per cent of income was spent on furnishing, rent and foot wear. An appreciable percentage of income was saved by the selected slum families. Almost all the families did not spend their income as per plan and maintain any accounts of their expenditure.

A vast majority of slum families (90%) saved money in varying amounts, among which only 15.5 per cent of the families saved a fixed amount at regular intervals. Government provident fund and group insurance were the two important compulsory savings found among the families

which was cut at source every month from their salary. Among the voluntary savings, keeping money in secret place at home, Post Office and Banks were more popular among the slum families. Among the various reasons for saving future financial security and to meet unexpected emergencies were the two main reasons expressed by majority of the families of urban slums.

Vast majority of slum families (90·5%) availed credit for purchasing of grains, medicines and clothes mostly from neighbours and friends.Taking credit from money lender was less prevalent among the slum families. Monthly repayment of credit was followed by majority of the families of urban slum.

Various factors namely family income, size and number of earners, occupation of the members of family were studied and were correlated with expenditure pattern of families. The percentage of income spent on grocery, milk, clothing, recreation and savings increased gradually with the increase in the monthly income while it was vice-verse regarding expenditure on fruits, vegetable, eating food outside, cleansing agents, health, cosmetics, transport and fuel. A similar trend was also observed with an increase in the family size.

A remarkably increasing trend was observed in expenditure on various items as the income of the family increased. Statistical analysis revealed a highly

significant positive correlation between family income and expenditure on grocery, clothing, vegetables and fruits in all the three income group families.

Average monthly expenditure on all the items except rent increased with the increase in the number of family members. Statistically family size was positively correlated with the monthly expenditure on grocery, vegetables, milk, clothing and fuel in all the three groups of family size.

The average monthly per capita expenditure on all the items except education, decreased as the number of family members increased. Overall statistical analysis revealed a significant negative correlation between per capita expenditure on grocery, fruits, vegetables, milk, eating food outside, clothing, cleansing agents, housing, health, cosmetics, fuel and family size.

Correlation and regression coefficient of family income and family size with expenditure was carried out and the findings revealed a positive correlation between expenditure on all the items except on rent and family income. Regression analysis revealed that the monthly expenditure on grocery (r = 0.87**, Y = -0.70 + 0.37x) and clothing (r = 0.75**, Y = -25.68 + 0.15x) was increased by Rs.37 and 15 respectively with an increase of one rupee monthly income.

. The average expenditure on

all the items except rent, furnishing and tobacco, pan, supari, cigarette and alcohol was positively correlated with family size. Regression analysis revealed a gross rise in the expenditure on grocery, clothing and saving with an increase in one family member while on all the other items the rise was minimum. The average monthly expenditure on grocery (r = 0.73^{**}, y = 141.38 + 53.72 x), clothing (r = 0.63^{**} y = 32.2 + 21.67 x) and savings (r = 0.34^{**} , y = -0.34 + 10.14x) was increased by Rs.53.72, 21.67 and 10.14 respectively with an increase of one member in the family.

A wide variation was noticed in the amount spent on various items per month between the families with single and multiple earners in the urban slum. Application of `Z` test revealed a significant difference in the expenditure on grocery (z = 3.03^{**}), vegetables (z =2.6^{**}), rent (z =2.54^{**}), cosmetics (z = 2.38^{**}) and foot wear (z = 2.44^{**}) between the families with single and multiple earners. Correlation coefficient indicated a positive correlation between number of earners in the family and the expenditure on grocery, vegetables, clothing, cleansing agents, housing, cosmetics, foot wear and savings.

There was not much variation in the mean expenditure on grocery and furnishing between the families of different occupational group. Statistical ranking also

indicated the same. The mean expenditure on all the items varied slightly among the families of different occupational groups. The statistical ranking also showed the similar trend. Because of the variation in the mean savings of the families of varying occupational groups, the statistical ranking also varied widely between the varying occupational group families. Statistical analysis recorded a highly significant association between the type of occupation and monthly expenditure pattern of families of urban slum ($\chi^2 = 86.36$)**.

From the above findings it can be concluded that slum families did not practice better financial management. Efforts should be made to make the slum families realise the importance of budgetting and the scope of raising their income, which will help them to adopt better planning prctices. The methods of earning subsidiary income within home will help in adding to the family income.The slum families should ensure that wasteful and unproductive expenditures on items like tobacco, pan, supari, cigarette and alcohol should be within reasonable limits, so as to ensure better economic welfare of the children in the family. Very few slum families saved regularly for their future. Other families saved a meager amount whatever was left after meeting their needs. In some months it may not be possible due to unexpected and frequent rise in prices of essential commodities. Slum families should be encouraged

to save regularly at least a meager amount by giving
incentives. Once the slum families are motivated to raise
their family income through home production in smaller
scale, the slum families can have a better standard of
living.

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APPENDIX I

QUESTIONNAIRE

To elicit the information regarding income and expenditure pattern of urban slums in Parbhani

1. Name of the head of the family/name of the house wife :

2. Age :

3. Education :

4. Occupation :

5. Total income of the family : daily/weekly/monthly

6. Type of family : Nuclear/Joint/Extended

7. Composition of the family:

Sr. No.	Name of the family members	Age	Sex	Education	Occupation	Income

8. Type of occupation and income earned: Daily/Monthly

1. Farm labour

2. Household maid

3. Construction worker

4. Goverment servant

5. Daily wager

6. Working in other's place

7. Shop (own)

8. Dairy

9. Night watchman

10. Peon

any other

9. Do you plan tth expenditure ? Yes/No.

10 If yes the type of plan

Mental/written

11. Do you spend your income as per plan? Yes/No

12. Do you keep account? Yes/No

13. If yes the type of account made

written/mental

14. If yes who maintains the account?

Housewife/Husband/both

15. The type of account forms used

Note Book, Loose paper, Seperate book.

16.Who takes the responsibility of planning for the following items of expenditure?

Items of Expenditure	Husband	Wife	Joint	Children	Any other
Food					
Clothing					
Edcation					
Medicine					
Automobile					
Marriage					
Construction					
Recreation					
Savings					

I Food

17. How much amount do you spend on following items:

Items	Amount spent
Rice	
Jawar	
Wheat	
Bajara	
Tur dal	
Hug dal	
Chana dal	
Vegetables	
Fruits	
Oil seeds	
Oil and fat	
Sugar and jaggary	
Milk	

18. Do you spend money on eating food outside? Yes/No

19. If yes, how much you spend on the following items

Items	Amount spent
Food	
Snacks	
Tea	
Any other	

II Clothing

20. Type of clothing purchased and amount spend

Type of clothing purchased	Amount spent
Tailor made	
Ready made	
Home made	

21. Do you purchased garments for sepecial occacesions?

Yes / No.

If yes how much amount do you spend in Rs.   -/.

22. How much money do you spend on the maintenance of clothing?

Items	Money spend in Rs. -/. Daily / Weekly/ Monthly
Ironing	
Stitching	
Others	

23. How much money do you spend on cleansing agents for washing clothes.

Type of cleasing agents	Money spent
Reetha	
501 Bar	
Caustic soda	
Nirma	
Nirma soap	
Wheel powder	
Wheel soap	
Rin soap	

III Housing

24. Is your house in own or rented?

If house is rented rent paid/month in Rs. -/.

25. If house is own how much do you pay on the following:

Muncipal tax

Water tax

Electricity charges

House repairing and maintenance

Colouring

Any other

IV Health

26. How much do you spend on the following items

Items	Money spent
Fees	
Tablets	
Injection	
Any other	

27. How much amount do you spend on the following items:

Items	Money spent
Oil	
Cream	
Powder	
Comb	
Soap	

V Education

28. Are your children going to school/college? Yes/No

Money spent on

School or college fees

Text books/note books

Other expenditure

Educational tour

School uniform

Any other

VI Entertainment

29. Do you spend on recreation? Yes / No.

IF yes amount spend on

Money spent

Movies

Drama

Hobbies

Picknics

Going to parks and Fairs

Social participation

VII Transport

30. Expenditure on transport

Money spent

Tour to any place

Expenditure on bus

Rikshaw, Train

VIII Furnishing

31. How much amount do you spend on furnishing material like -

Furnishing material	Money spent

Bed sheets

Pillow covers

Towels

Any other

IX Fuel

32. How much money do you spend on fuel?

Items	Money spent Weekly/ Monthly

Agricultural waste

Cowdung cake

Kerosene

Charcoal

33. Do you have the habit of the following items? Yes/No.

Tobacco, Pan, Supari, Cigarette and alcohol.

If yes amount spend   Daily/Weekly/monthly

Tobacco

Pan

Supari

Cigarette

Alcohol

34. Expenditure on foot wears.	Amount spent Half yearly/Yearly

35. Do you save money? Yes/ No.
If yes reasons for savings.

For future financial secirity

For unexpected emergencies

Children's marrigae

To buy consumer goods

For festival celebrations

For repairing house

Any other

36. Where do you deposit your saving? Amount saved.

Money   lender/On   farming/   relatives/bank/post
office/insurance/ secret place in the home/any other

37. Do you take credit? Yes / No

38. Who takes the decision of credit?

Housewife/husband/both/any other.

39. Reasons for taking credit

  for the purpose of :

Grains

Clothes

Medicine

Education (for buying books, pens, pencils etc.)

Children's marriage

40. From where do you get credit ?

Money lender / bank / post office / neighbours / friends
/relatives.

41. Who gets the credit?

Housewife/husband/father-in-law/mother-in-law/any other.

42. When do you return the credit?
     Weekly/monthly/yearly.