

Trivandrum Study Report 2014

GOVERNMENT LED EXCLUSION OF URBAN POOR A Greater Contributor though a Lesser Recipient

The objective of the study is to look into the economic contribution, standard of living and the service delivery by the government in informal settlements



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DISCLAIMER

The conclusions derived in the study are purely on the basis of primary survey conducted. The data documented are from the households of informal urban settlements. This study was conducted in 50 growing cities of India. This is a city level report, which talks about the present condition and status of Urban poor living in respective cities. An attempt has been made to produce micro level city findings. There are certain gaps and the conclusion derived cannot be comprehensive in nature therefore.

ACRONYMS

BSUP	Basic Service Urban Project
GDP	Gross Domestic Product
GSDP	Gross State Domestic Product
PHED	Public Health Engineering Department
PPP	Public Private Partnership
SAM	Social Accountability Matrix
CPI	Consumer Price Index

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I. INTRODCUTION

The phenomenon of increased urbanization in India is facing one of its foremost challenges in the form of disparity between redistribution of economic opportunity and growth. The centre of poverty is gradually shifting towards urban centres and this situation is further worsened by already high population densities, poor infrastructure and a general lack of effective housing policy and provisioning for the poor. The Census of India 2011 suggests that 66% of all statutory towns in India have slums, with 17.4% of total urban households currently residing. However, this estimate of slums takes into account certain criteria set by the Census for a settlement to be featured as a slum. A large proportion of households who are living in similar or poorer dwelling conditions than those living in slums have been omitted. This study encompasses all those settlements that comply with the definition of slums (as given by the Census of India) as well as those with similar or poorer dwelling conditions that those of slums as ‘Informal Settlements’, because these are primarily dwelling units where most of the urban poor live. Interventions should be targeted at all these informal settlements instead of only slums as defined by the Census, since the quality of life and infrastructure in these informal settlements are similar to those of slums. (PRIA, 2013)

II. PURPOSE OF THE REPORT

The objective of the present study is **to look into the present conditions and status of informal settlement households living in urban India**. The primary reason for looking at this particular question is to determine whether the informal settlement households, who normally form the poor strata of the urban population, do contribute to the urban economy to a significant extent or not. If they do contribute to urban economy, whether providing proper urban services to them should be treated as their legitimate right? For greater comprehension, this study attempts to discover the role of informal settlement population as a productive agent in urban economy, which is in contrast to the general notion that this section of population is “burden to the city.” (PRIA, 2013)

III. METHODOLOGY

A primary survey of 50 top cities in India was conducted to achieve the study objective. The survey captured various socio-economic–demographic dimensions of urban informal settlements dwellers in these cities. A total of about 5350 households and about 24500 individuals were covered in the survey. The focus of the questionnaire was to capture information about income–expenditure, employment, nature of job, education, living conditions and the similar information to understand the economic component of their life as well as their standard of living. Subsequently, we construct a social accounting matrix (SAM) of India that includes urban informal sector as a component. SAM is the best possible tool that takes into account the inter-linkages among various economic agents within an economy. One of the advantages of that it can incorporate certain sections of households into a framework whereby the impact of that section on the economy in terms of contribution to income (GDP) as well as the multipliers can be computed, thus allowing precise quantification of the informal settlement population’s contribution to urban economy. In addition, the study also captures the perceptions of non-informal settlement households regarding the role of the target segment of population in a city life. This qualitative analysis provides an understanding of the shadow cost of non-existence of this section of population in the urban centres. (PRIA, 2013)

IV. POSITIVE ROLE OF INFORMAL SETTLERS

On the contrary to the general notions, the study suggests that informal settlement dwellers play positive roles in urban economy as well as urban life apart from a few known adverse roles. Their contribution to urban GDP, and some of the “difficult to replace” nature of jobs they are engaged in, makes them an integral productive economic agent of the urban economy. Based on the Census of India 2011 data, as well as primary survey data of informal settlements of 50 cities, the study also suggests that a large proportion of the households do not even have access to the basic facilities. As the services provided to this section of population are often considered as favour to the community rather than their basic right, the approach and attitude of the authorities needs to be re-examined. Certainly the informal settlement dwellers deserve the basic facilities that other urban dwellers enjoy as their right. This needs to be translated into policies by the policy makers and opinion leaders of the country. (PRIA, 2013)

V. URBAN POVERTY GETS ITS DUE RECOGNITION IN CENSUS 2011

No uniform methodology existed to identify urban poverty and states have been using their own parameters to reach out for providing benefits. Census-2011 has attempted to enumerate socio-economy data also at household level such as quality of housing, water, electricity, literacy, access to education etc. Hashim Committee report (full citation) states that as per ninth plan document the features of urban poverty are: proliferation of slums, increasing casualization of labour, fast growth of informal sector, increasing stress on civic amenities, increasing education deprivation and health contingencies.

There is change in approach and indicators in the current census than the previous census. The census 2011 has released data for slum blocks in more details for the first time. In earlier Census, it was more at demography level limiting the study to blocks having 20,000 populations. In Census 2011 slum blocks have been identified based on living conditions irrespective of population size - poor quality of living based on combination of factors such as dilapidation, faulty arrangements and design of such buildings, narrowness or faulty arrangement of street, lack of ventilation, light, or sanitation facilities etc. (Planning Commission, 2012)

Status of Urban Slums at National Level (Census 2011)

Out of 4041 towns in country slums have been reported from 63% of towns (1.08 lakh slum blocks in 2543 towns comprising 137.49 lakh households). 37072 slum blocks have been notified, 30846 have been recognized and 40,309 have been identified.

17.4% of 789 lakh household in country are slum households. Andhra Pradesh tops the list with 35.7%, Kerala has least slum households as percentage of total households with 1.5%.

VI. KERALA DEMOGRAPHIC PROFILE

Kerala is located in the southern side of India bordered by Karnataka and Tamilnadu on north and western side, Lakshadweep sea on western and southern side. It covers an area of 38,860 sqkm, having a population of 3.34 crores. Kerala has witnessed lowest population growth and has the highest literacy rate and highest sex ratio in the country.

During oil boom significant population from Kerala went to Gulf countries for work and the remittance from Gulf expatriate community has a significant contribution to state economy. Commercial crops such as rubber, pepper, coconut, cashew, tea, coffee are important agriculture products. Fishery is an important sector due to large coastline providing employment to large population. Kerala is also a leading tourist destination with natural backwaters, beaches, ayurvedic medical centres. GSDP of state for 2013-14 is estimated at Rs 3.5 lakh crores. Service sector contributes to 60% of economy, manufacturing sector 25% and agriculture sector 15%.

In Kerala it is not possible to distinguish rural areas from urban areas due to settlement patterns. Urbanisation is not limited to designated towns and cities, as the entire state depicts a continuum of rural and urban landscape.

Kerala has an overall population of 3.34 crores, with sex ratio of 1084 females per thousand males. Literacy rate is 96% among males and 92% among females. 48% of population live in urban areas. The decadal population growth has been 4.9%. Population in rural declined area by 26% and in urban area increased by 93%. This shows increasing rate of urbanization and shrinking of rural population. Population density is 860 per sq km as against 382 per sq km of India. (State Planning Board, Government of Kerala, 2013)

VII. STATUS OF SLUMS IN KERALA CENSUS-2011

Kerala slum household's indicators from Census 2011

- Kerala has the least number of slum households in India. 1.5% of households in Kerala are slum households.
- There are 54,849 slum households in Kerala. Out of which 63.03% is considered good, 31.33% is livable and 5.64% is dilapidated.
- 81.71% slum households live in their own homes, 14.40% households live in rented homes and rest 3.89% live in other forms of home.
- Households having number of dwelling rooms. 1.31% households have no exclusive rooms, 14.40% households have one dwelling room, 30.10% households have two dwelling rooms and 54.20% households live in three and above rooms.
- 79.39% have water source in their homes, 15.60% have water source in nearby area and rest 5.01% of the household have to travel far off for water source.
- 53.21% of household have access to treated tap water, 4.74% tap water from untreated source, 0.73% hand pump, 1.60% tubewell and rest 39.73% use other sources of water.
- In Kerala slums 96.41% of households have electricity. Other sources of lighting used are 3.33% kerosene, 0.09% is solar energy, 0.07% is other oil is used, 0.05% have some other form of lighting. Rest 0.06% household does not have any lighting system.
- 93.21% households have latrine facility within their homes. Out of which 15.58% of household have piped latrine facility within their homes, 52.06% use septic tank, 25.57% have other forms of latrine

facility within their house premises. 6.79% households have no latrine within their household. Out of which 3.45% use public latrine and 3.34% openly defecate.

- 35.13% of Slum Households Kerala have electricity, tap Water and latrine within their home premises.
- 63.55% of households use banking services
- 27.07% have radio, 82.72% have television, 8.88% have computer with internet, 10.95% have computer without internet, 56.86% of the houses have mobile phones.
- Type of houses 83.42% are permanent in nature, 12.38% are semi-permanent in nature, 3.15% are temporary in nature and rest 1.04% are non-categorized.

VIII. TRIVANDRUM DISTRICT

Backdrop

Trivandrum district is densely populated with population of 33 lakhs with 54% urban population. The decadal population growth is 2% with urban population growing by 62% and rural population decreasing by 29%. Sex ratio is 1087 females for every 1000 males. The population density is 1506 persons per sqkm. (Trivandrum Municipal Corporation)

Trivandrum Urban

Trivandrum District has 8.28 lakh households. Out of 8.28 lakhs households 47.10% are rural and 52.9% are urban. The status of Trivandrum urban is as follows:

- 4.38 lakh households are present in urban Trivandrum. Among them 68.03% are considered good for living. 25.79% are considered in livable condition and 5.93% houses are considered dilapidated.
- Out of 4.38 lakh households 86.07% have water source in their home itself. 8.4% households have water source near their house and 5.25% of the households have to travel far for water source.
- 47.48% of households get treated tap water and rest 52.52% are a combination of untreated water, well, river, canal, lake etc.
- 96% of the households get electricity. Other forms of lighting are 2.96% is kerosene, 0.07% use solar energy and rest use other sources of lighting like other oils. 0.04% do not have any lighting facility.
- 96.34% of households have latrine facility within their home. Out of which 23.69% have piped sewer system. 3.68% (16,129 households) donot have latrine facility within their homes. 34.96% (5,640) use public latrines. 65.03% (10,489) households openly defecate.
- Type of fuel for cooking. 55.93% use LPG/LNG, 41.09% use firewood, 0.45% use crop residue, 0.68% use biogas, 0.45% use Kerosene. Rest uses other sources for cooking.

- 69.86% of the households avail banking facilities
- 35.84% have radio, 84.47% of the households have televisions. 13.24% of the houses have computers with internet connection, 12.10% have computers without internet, 75.57% of the households have only mobile, 18.72% have bicycle.

IX. LOCAL GOVERNANCE STRUCTURE OF TRIVANDRUM CITY

Trivandrum Municipal corporation caters to an area of 215 sqkm comprising population of 9.6 lakhs. Population density in corporation area is about 2500 person per sqkm. It has 100 elected councillors representing 100 wards. headed by an elected mayor. The wards are divided in 6 zones for operational efficiency. There are 8 standing committees (Finance, Development, Welfare, Health, Public Works, Taxation, Education & sports and Town Planning and Heritage).

X. STUDY CONDUCTED BY PRIA IN THE SLUMS OF TRIVANDRUM

PRIA Study Report

PRIA had conducted a study in 50 cities of India, where Trivandrum was also among them.

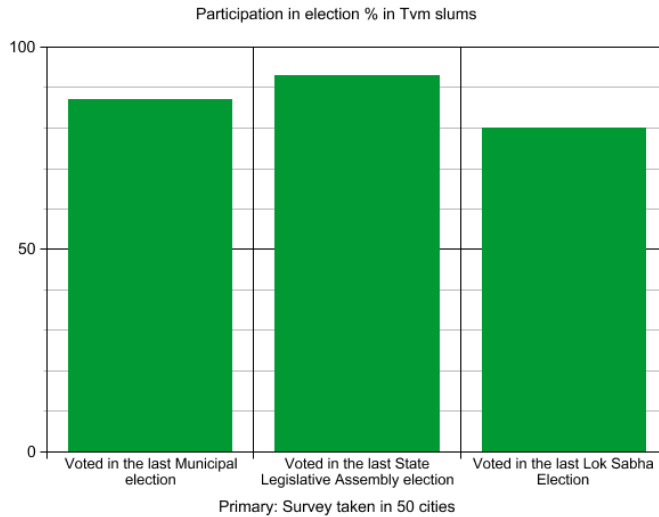
a) Key Findings

- 96% of families have Ration card thus indicating satisfactory use of Public Distribution System
- Aadhar enrolment is 96% among the urban poor
- 93% people have voter id cards and have exercised their right to vote
- Financial inclusion is low. 25% family in slums have savings account either in Bank or Postal account. Credit facilities from financial institutes are negligible. Our sample showed that 57% have debts, none have borrowed from Bank or micro finance organizations, 28% people have borrowed from friends or relatives, 22% from MP, MLA or local leaders, 6% from money lenders.
- 27% families in slums are migrants, relocated from rural areas. 78% of migrant slum dwellers have been living for more than 5 years.
- Income levels are extremely low. Expenditure component on food is extremely high which shows that their income level is just enough to sustain.
- Spending on education is negligible. 32% of slums are illiterate in a state which has the best literacy rate. State support may be needed for slum dwellers in education at all levels from primry school, secondary school to tertiary education. In Trivandrum slums literacy rate is inverse of overall Kerala literacy rate. The education level among slum dewllers is decreasing and very low.
- Staying in slum areas, food items and intoxicants consume all the earnings. Relocating to far places for rehabilitation and resettlement of slum dwellers may make their earning unsustainable unless their job location also changes to nearby areas.

b) **Profiling of sample households**

Demographic Variable	Classification	Proportion of Respondents (%)
Gender	Male	48
	Female	52
Age	Less than 20	29
	20 – 39	48
	40 – 59	18
	Above 60	5
Educational Qualification	Illiterate	32
	Literate but did not complete Primary school	33
	Primary school completed but not Middle school	19
	Middle school completed but not High school	13
	Class 12 pass but not graduate	3
Source of Earning/Livelihood	Industrial Worker	1
	Skilled service worker	24
	Unskilled service worker	76
Employment Status	Self Employed	2
	Regular/ Salaried Wage	19
	Casual Labour	79

c) Participation in elections

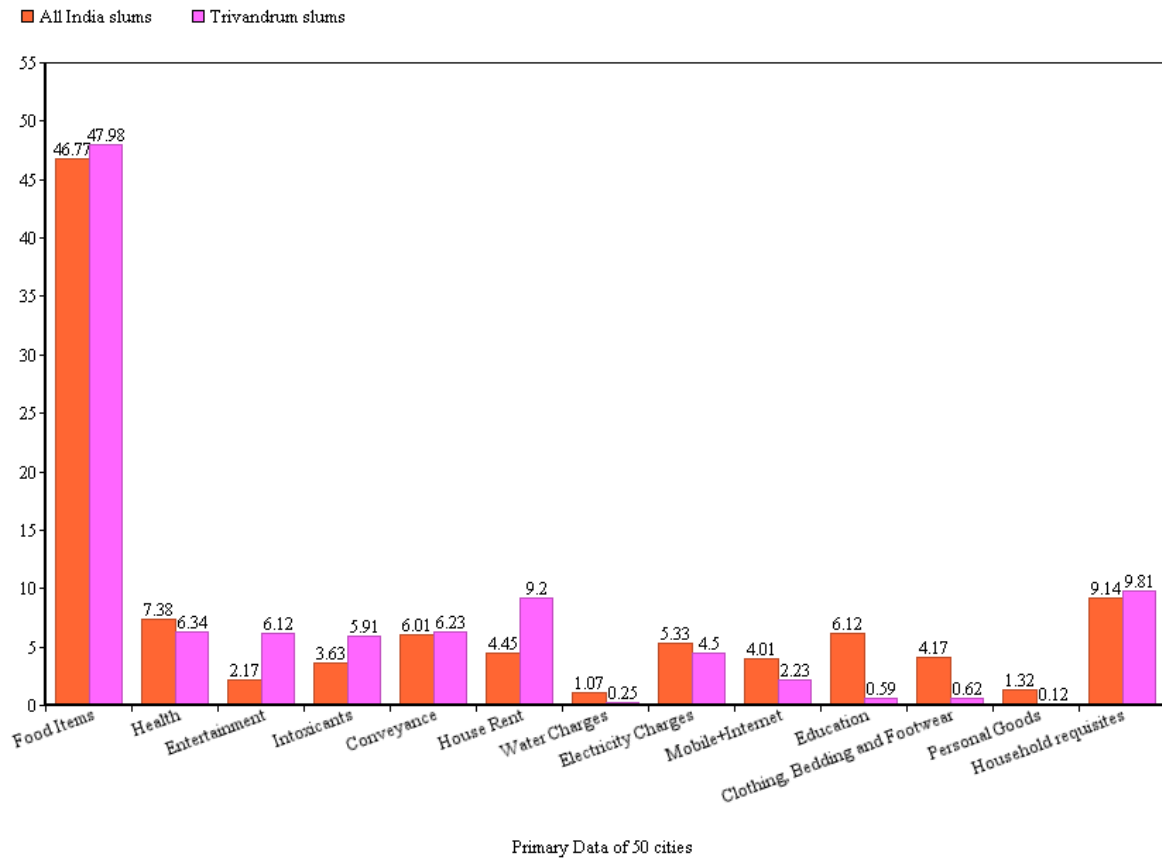


High percentage of urban poor participation in all forms of elections. 87, 93 and 80 percent of urban slum dwellers have voted in the last municipal, state legislative and lok sabha elections. There is only 6% membership in slum dwellers association, 13% membership in youth associations and no membership of women in any kind of women associations. These membership associations are a platform to voice for the urban poor. The participatory forums need strengthening with higher enrolments and interaction.

d) Expenditure pattern of Trivandrum slums Vs All India slums

Trivandrum city urban informal dwellers earn an average income of Rs 4291 per month out of which they spend Rs 3872. The average savings of the households surveyed is Rs 419. Among all 67% households save and rest do not.

Expenditure Pattern of Trivandrum slums in %



The urban slum dwellers of Trivandrum spend around 48% on food items, higher than All India average of 46.77% of urban slums. In entertainment Trivandrum slums spend 6.12% as against All India average of 2.17%. On education Trivandrum negligible amount as against All India average of 6.12%. Trivandrum spends very high on house rents around 9.2% as against All India average of 4.45%. Rest of expenses are in same proportion as the All India average.

e) Comparison with CPI of Kerala Urban Vs Trivandrum Slums

An attempt has been made to compare CPI of urban of Kerala with CPI of Trivandrum slums

S.No	Groups	Kerala Urban*	Trivandrum slums
I	Food, beverages and tobacco	34.28	53.89
II	Fuel and light	6.21	4.50

III	Clothing, Bedding and Footware	5.22	0.62
IV	Housing	21.61	9.20
A	Education	3.54	0.59
B	Medical care	5.87	6.34
C	Recreation and amusement (Entertainment)	1.80	6.12
D	Transport and communication	11.17	6.23
E	Personal care and effects. (Purchase of personal vehicle and other personal goods)	2.06	0.12
F	Household requisites (other articles)	7.40	8.2
G	Others <ul style="list-style-type: none"> • Furniture and Fixtures • Utensils • Household appliances • Jewelry • Water charges 	0.80	1.86

(Central Statistics Office, February 11, 2014)

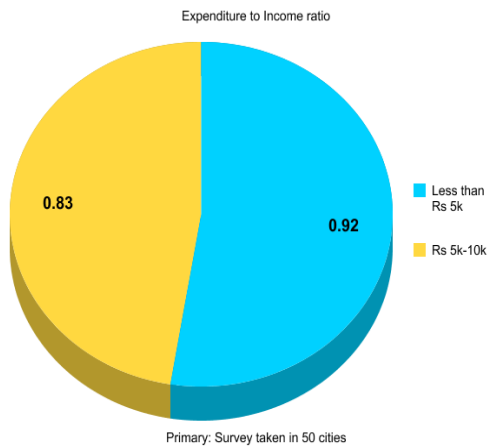
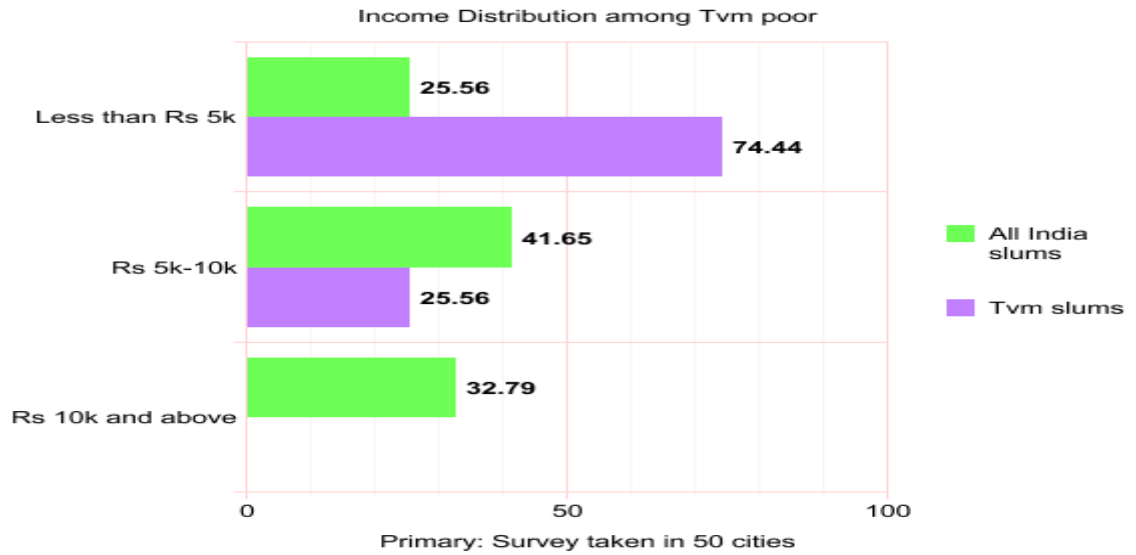
The ones in red are important

From the above tables we can see large variance in some areas. Such as:

- Trivandrum slums spend 53.89% of their expenditure on food and intoxicants against 34.28% by Kerala urban average.
- Trivandrum slums spend 9.20% on housing whereas Kerala urban spends 21.61% on housing.
- Trivandrum slums spend negligible amount on education whereas Kerala urban spends 3.54% on education.
- Trivandrum slums spend slightly more on healthcare than Kerala urban.
- Trivandrum slums spends a lot on entertainment and recreation activities at 6.12% as against Kerala urban of 1.80%.

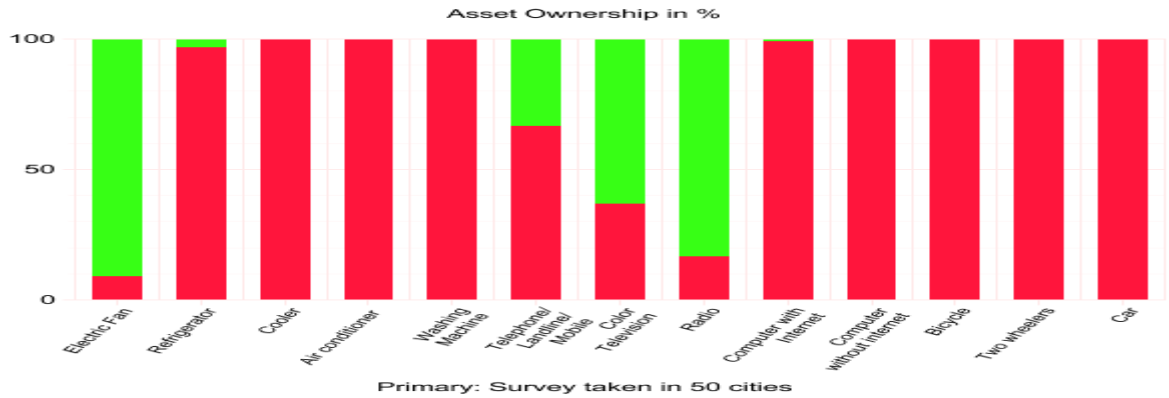
Trivandrum slums spend comparatively same as Kerala slums on many expenditure categories and much less on education.

f) Income distribution of Trivandrum urban poor



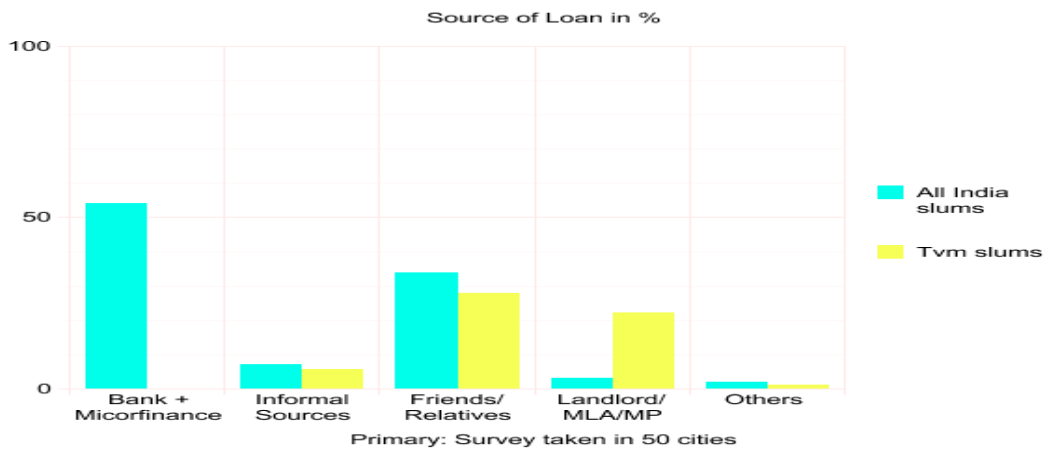
Out of the total sampled households, 67% save whose average monthly savings is, Rs 418.89. Trivandrum city has very low savings. Majority of households earn an income less than Rs 5,000. Around 74.44% of the households earn a monthly income below Rs5000 per month and they spend 92% of their income. 25.56% of households earn an average income Rs5000 to Rs 10,000 and spend 83% of their income. None of the households earn above Rs 10,000. It shows a very poor level of income in urban slums of Trivandrum.

g) Asset ownership among Trivandrum urban poor



The ownership of assets in the form of availability of white goods like fans, mobile phones, vehicles, coolers, computer, refrigerator etc all very limited. Amongst the surveyed households, 91% of them own an electric fan. Second highest frequency of good among them is radio which is 83% and color Tv is only 63% of households. Hardly does any household own any asset. This shows higher poverty level of slums of Trivandrum.

h) Sources of Loan



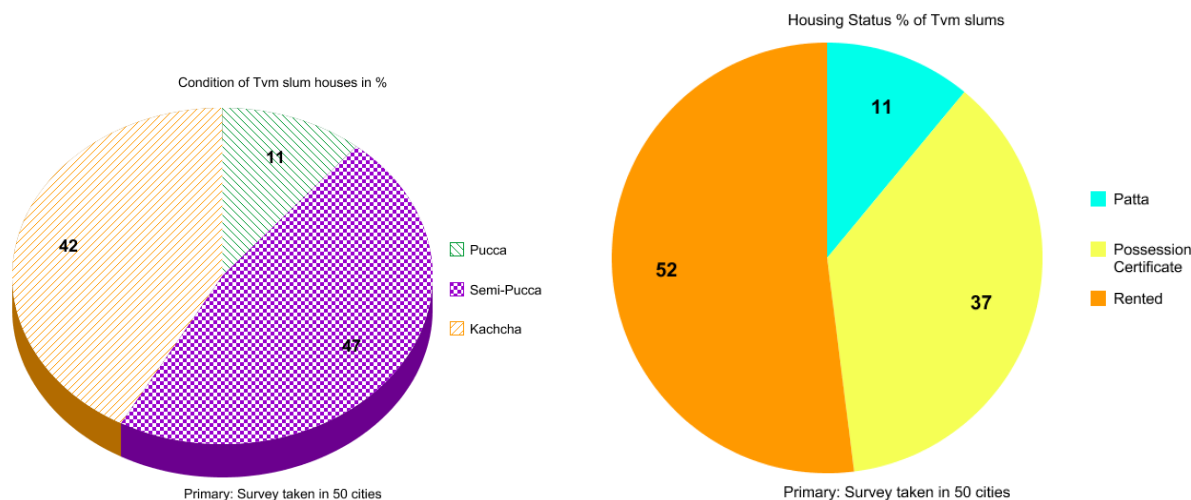
56.8% of household have taken loan in the past one year. Among the debtors, 5.6% had taken loan from money lenders or sahlukars. 27.8% households had taken debt from friends and relatives, 22.2% households had taken loan from local MLA or MP. Rest 1% has borrowed from other sources. None of the households have taken loan from Banks or Microfinance institutions. Among the households surveyed, 14.4% of houses have a savings account in bank, 11.1% of households have a post office account. The access to insurance claims and access to financial services of Bank and Microfinance institutes is very low. The access to micro

finance institutions seems highly negligible. Though a recent phenomenon households are not aware of the role of microfinance. Microfinance status is nil where the sole intent of microfinance is to provide financial assistance to the rural and the marginalized. Microfinance institutions and banks are missing out on a huge opportunity by not tapping the potential of slums.

i) Status of various welfare benefits

In Trivandrum slums, only 1% of the people living in the households get old age pension, about Rs400 per month. 4% of the slum dwellers get widow pension of Rs400 per month. Insignificant number of households of 1% get disabled pension of Rs 500 per month. None of the families receive urban wage employment scheme benefits nor self-employment benefits. None of the household gets other benefit schemes like housing assistance or skill training. 96% of the households have a ration card and use the PDS. Among them 40% have BPL type and 60% have APL type ration card. The various benefits availed through PDS on consumption are 15kgs of sugar and 4litres of kerosene on an average per month. 96% of the slum population has Aadhar cards (UID).

j) Land tenure status of Trivandrum Urban Poor



Land is an important economic resource and the ownership of such economic resource is important for every family and household. Urban poor gets 60% of his source of income from the formal sector which he directly and indirectly contributes to city level GDP. As an economic contributor he has the aspiration to land ownership. In Trivandrum, 11% of the slum households have Patta as against 38% of All India slums. Patta is an important document given by Tehsildar for land ownerships. 37% of households have possession certificate of their lands against 13% in National average of slums. 52% households live in rented homes. Our sample survey did not find slums in public or private land encroached slums which may indicate that cities are not considered strong magnet for employment as compared to patterns in other states.

The condition of housing of urban poor dwellers is 42% in Kachcha in nature and 47% semi pucca in nature and 11% pucca in nature. This shows that in spite of slum dwellers possessing their own land rights their housing condition is very bad and they have not invested significantly in building their dwellings.

k) Migration

Migration is becoming a serious issue for cities, but migration among slum dwellers seems low in Trivandrum. The growing urbanization and employment opportunities have attracted many of the people away from their home to earn basic livelihood. The demographics show that only 27% of households are migrants. 78% of the migrants are staying from more than 5 years in their respective slums. 86% are intra city migrants from different parts of Kerala to Trivandrum.. The 64% intra city migrants have come from rural parts of Kerala and 22% had urban migration. The reasons of migration have been for employment and marriage purpose. The interesting conclusion is that all 27% of migrants are seasonal in nature. That is, after earning sufficient amount of income they want to move back to their rural set up.

XI. Other Conclusions

- Comparing with Trivandrum urban average, slum income levels are extremely low just enough for survival. Food constitutes bulk of their expenditure much above urban average.
- Spending on transportation is low in absolute terms, indicating that their livelihood is generated from nearby locations.
- Dwellers have not spent on building their houses even after having possession documents, indicating insufficient savings and low earning.
- At existing lower salary level, slum dwellers may be considered an irreplaceable part of economy. This is a complex issue having many dimensions. When the state recognizes this, it should ensure that access to basic amenities of drinking water, sanitation, hygiene, public health and education is not compromised. Present level of investment in these needs to be augmented and expedited.

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