Consumption Expenditure Pattern of Scheduled Caste Households of Palakkad District

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Abstract
Consumption expenditure is a key economic indicator that reflects the standard of living, priorities, and financial well-being of households. It serves as a measure of economic stability and social mobility, as spending patterns reveal disparities in access to resources, employment opportunities and government support. Understanding the consumption expenditure patterns of different socioeconomic groups, particularly marginalized communities such as Scheduled Castes (SCs), is crucial for assessing their economic position and policy needs. This study focuses on analyzing the consumption expenditure patterns of Scheduled Caste households in Palakkad district, Kerala, to understand their income allocation, spending priorities, and socio-economic challenges. This study helps assess whether these households have achieved financial stability or continue to struggle to meet their basic needs. A high proportion of expenditure on essential items may indicate economic vulnerability, whereas greater spending on education, healthcare, and productive investments suggests improved living standards and upward mobility. It also evaluates the effectiveness of government welfare measures, reservation policies, and development programs in enhancing the economic status of SC households. This study utilized both primary and secondary sources. This study used both primary and secondary data sources. Primary data were collected from the Palakkad district using a structured questionnaire. A total of 100 respondents were selected from the study area using an appropriate sampling method. The findings support evidence-based policymaking by identifying areas that require targeted interventions. If households face high expenditure burdens in education, healthcare, or essential consumption, policymakers can strengthen scholarships, health insurance, employment opportunities, and social security. Similarly, evidence of low savings or high indebtedness can guide financial literacy initiatives and improve access to affordable credit. The key findings revealed that despite a significant proportion of respondents being employed, they faced challenges such as low savings and limited financial security. Overall, the findings suggest the need for targeted interventions to improve income levels, financial literacy, access to government schemes, and the overall well-being of the Scheduled Caste community.

Keywords: Consumption Expenditure, Scheduled Caste Households, Household Welfare, Socio-Economic Status, Government Welfare Schemes, Palakkad District.

Introduction

The economic status of a society reflects its position in terms of income, living standards, consumption, and overall well being. Among the various indicators used to assess economic development, household consumption expenditure is significant because it reflects the standard of living and welfare of individuals and families. While macro-level indicators such as per capita income and per capita consumption expenditure measure the overall level of economic development, household expenditure patterns provide a micro-level understanding of how income is allocated to different needs.

Therefore, the quality and composition of household consumption expenditures serve as important indicators of economic welfare and social progress. Consumption expenditure is one of the most important measures of household welfare. This reflects the ability of households to satisfy their basic needs and improve their quality of life. Household expenditure patterns also reveal inequalities in income distribution, resource access, and public service availability. Understanding consumption behavior among different socioeconomic groups is essential for designing policies that promote inclusive growth and social justice. In particular, analyzing the expenditure patterns of Scheduled Caste (SC) households provides valuable insights into the economic conditions of one of the most socially and economically disadvantaged sections of Indian society.

This study examines the consumption expenditure patterns of Scheduled Caste households in Palakkad district, Kerala. It focuses on how households allocate their income among food, education, healthcare, housing, transportation, fuel, sanitation, and other essential and nonessential items. As consumption expenditure is closely related to income, employment, and household characteristics, this study also examines the socio-economic factors influencing expenditure decisions. Understanding these patterns helps assess the standard of living, financial security, and economic challenges faced by the Scheduled Caste households. Consumption expenditure is not merely a measure of spending behaviour but also an indicator of economic empowerment and social mobility. Households with higher and more stable incomes are generally able to spend more on education, healthcare, housing, and savings, whereas low-income households devote a larger proportion of their income to meeting basic consumption needs. Therefore, analyzing expenditure patterns provides a better understanding of household welfare than income alone. It also helps identify areas where government intervention is necessary to improve living standards and reduce socioeconomic inequalities.

Scheduled Castes in Kerala have historically experienced social and economic marginalization, despite significant improvements in literacy, healthcare, and social development in the state. Although Kerala has achieved remarkable progress in human development indicators, disparities continue to exist among the different social groups. Many Scheduled Caste households remain dependent on low-paid occupations, daily wage labor, agricultural work, and other informal sector employment. Limited income, seasonal employment, inadequate asset ownership, and restricted access to financial resources continue to affect their standard of living and consumption behaviors. The Palakkad district presents a suitable setting for this study because of its diverse rural and urban economy and substantial Scheduled Caste population. Agriculture continues to be a major source of livelihood in the district, and many Scheduled Caste households are engaged in agricultural labor, construction work, and other informal occupations. Irregular employment opportunities and income instability significantly influence household expenditure. Consequently, understanding their consumption patterns is essential for evaluating their economic conditions and identifying policy measures that can improve their welfare.

The theoretical foundation of this study is supported by Engel's Law, which states that as household income increases, the proportion of income spent on food declines, although the absolute expenditure on food may increase. Conversely, low-income households spend a larger share of their income on food and other basic necessities, leaving them with limited resources for education, healthcare, savings, and asset creation. This principle is particularly relevant for analyzing the expenditure behavior of economically weaker sections, such as Scheduled Caste households. Examining how these households allocate their limited income provides valuable insights into their living standards and long-term economic prospects of these households.

Household consumption expenditure may be broadly classified into food and non-food expenditures. Food expenditure includes cereals, pulses, vegetables, fruits, milk, meat, and other essential food items required for daily life. Non-food expenditures include housing, education, healthcare, clothing, transportation, household fuel, sanitation, communication, and other social and

personal expenses. The proportion of expenditure allocated to these categories reflects household priorities and economic capabilities. Studying the distribution of expenditure across these categories enables an assessment of the quality of life and welfare of Scheduled Caste households in the study area. Income and employment are among the most important determinants of household consumption expenditures. The dependence of Scheduled Caste households on informal employment often results in uncertain earnings, making it difficult to maintain a consistent consumption level. Educational attainment, occupational status, household size, and access to public services further influence expenditure decision-making. In addition, financial constraints often limit spending on education and healthcare, thereby affecting the long-term development of human capital. Analyzing these factors helps explain the differences in expenditure behavior among households with varying socioeconomic backgrounds. Government welfare programs play an important role in improving the living conditions of Scheduled Caste households. Schemes such as the Public Distribution System (PDS), Mahatma Gandhi National Rural Employment Guarantee Act (MGNREGA), Scheduled Caste Development Programs, educational scholarships, healthcare assistance, and housing schemes provide financial and social support to economically weaker families. These programs reduce the burden of essential expenditures and improve access to basic services. Assessing the extent to which such schemes influence household consumption provides useful evidence for evaluating their effectiveness. Financial security is another important aspect of household welfare. Income instability, limited access to formal credit, and dependence on informal borrowing often affect the expenditure decisions of low-income households. The ability to save and manage financial risks determines the long-term economic stability. Therefore, understanding the relationship between income, expenditure, government support, and financial security is essential for formulating policies that promote sustainable livelihood and social inclusion.

Against this background, the present study analyses the consumption expenditure pattern of Scheduled Caste households in Palakkad district. It examines the distribution of expenditure across major consumption categories, identifies the socioeconomic factors influencing household spending, and evaluates the role of government welfare programs in improving household welfare. The findings are expected to contribute to a better understanding of the economic conditions of Scheduled Caste households and provide policy recommendations for promoting inclusive development, reducing socio-economic disparities, and improving the overall standard of living of marginalized communities.

Significance of the Study

The study on the consumption expenditure pattern of Scheduled Caste (SC) households in Palakkad district is significant from social, economic, and policy perspectives. Consumption expenditure reflects household living standards, financial priorities, and overall economic well-being. Analysing how SC households allocate their income to food, housing, education, healthcare, and other essential needs provides valuable insights into their socio-economic conditions and financial challenges. The study assesses whether SC households have achieved economic stability or continue to face difficulties in meeting basic needs. Higher expenditure on essential items may indicate economic vulnerability, while increased spending on education and healthcare reflects improvements in living standards and human capital development. The study also evaluates the role of government welfare programmes and development initiatives in improving the economic conditions of SC households. The findings will support policymakers in designing targeted interventions to strengthen social security, employment opportunities, healthcare, education, and financial inclusion. They will also help identify areas where additional policy support is required to reduce economic disparities. Academically, the study contributes to the literature on household consumption, consumer behaviour, and socio-economic development by providing empirical

evidence from Palakkad district. Overall, the study promotes a better understanding of the economic conditions of SC households and supports policies aimed at inclusive growth, poverty reduction, and social justice.

Statement of the Problem

Scheduled Castes (SCs) in India continue to face economic marginalization despite various government welfare programmes. Consumption expenditure is an important indicator of household well-being, reflecting income, living standards, and financial priorities. However, limited research has examined the consumption expenditure patterns of SC households in Palakkad district, Kerala, where socio-economic disparities persist despite the state's high human development achievements. This study analyses how SC households allocate their income among food, housing, healthcare, education, and other essential expenses. It also examines the influence of income, employment, and government welfare schemes on consumption decisions. Many SC households continue to experience low income, irregular employment, indebtedness, and limited access to financial resources, affecting their standard of living and economic mobility. The study seeks to evaluate these challenges and provide empirical evidence to support effective policymaking, strengthen welfare interventions, and promote inclusive economic development and improved living standards for Scheduled Caste households in Palakkad district.

Review of Literature

The literature on household consumption expenditure in India has evolved considerably over time, moving from an emphasis on income, occupation and household characteristics towards a broader understanding of social inequality, caste, migration, health expenditure and changing consumption behaviour. Sethi and Pradhan (2012) examined the determinants of food and non-food consumption expenditure among rural households in Odisha. Their findings revealed that income and occupational status significantly influence household expenditure patterns. The study also identified urbanisation, rising income, changes in family structure and increasing participation of women in the workforce as important factors influencing consumption behaviour. The study provides an early indication that household consumption cannot be understood solely in terms of income, as structural and demographic changes also contribute to changes in expenditure patterns. This provides a useful foundation for subsequent studies that examined other socioeconomic determinants of household consumption.

Building on the importance of household mobility and labour-market conditions, Chandrasekhar et al. (2015) examined the relationship between migration and household expenditure. Their findings indicated that households with short-term migrants recorded relatively lower food and per capita expenditure, which was associated with unstable employment and uncertain income conditions. Thus, migration did not automatically improve household welfare; rather, its effects depended on the nature and stability of employment. In contrast, Rout and Panda (2020) found that remittances associated with migration could improve household living standards and increase expenditure on both food and non-food items. Taken together, these studies demonstrate that migration can have contrasting effects on consumption depending on whether households experience stable employment and regular remittance income. Another important dimension of household expenditure emerged from studies focusing on health expenditure. Gaur and Ahmed (2017) examined health expenditure among Scheduled Caste households in rural Punjab and reported that inadequate access to public healthcare services compelled households to depend substantially on private healthcare. Such dependence increased the financial burden on economically vulnerable households. The findings are particularly relevant to the study of Scheduled Caste households because health expenditure can reduce the resources available for other essential consumption needs. Similarly, Shriprasad and Naikar (2022) found that households with elderly members allocated a considerable proportion of their income to healthcare, particularly medicines. These findings demonstrate that the composition of household expenditure is also shaped by demographic characteristics and

healthcare requirements. The literature subsequently gave greater attention to caste and socioeconomic inequalities in consumption. Heshmati et al. (2019) examined household expenditure and poverty and found that caste, education, occupation, household size and income significantly influence household expenditure and poverty outcomes. The study reinforced the argument that household consumption patterns reflect wider socioeconomic inequalities. This perspective was further developed by Choudhury et al. (2021), who highlighted caste-based differences in food consumption, particularly in relation to fruits and vegetables. Their findings suggested that income inequality is an important mechanism through which caste differences are reflected in dietary consumption. Thus, the literature gradually moved beyond aggregate expenditure levels to examine differences in the composition and quality of consumption.

The role of social identity and status-related consumption received further attention in later research. Mitra and Mukherji (2024) demonstrated that caste and class influence status-oriented consumption behaviour in India. Their findings suggest that households may allocate expenditure not only according to basic needs and income but also according to social aspirations and status considerations. This represents an important development in the literature because it indicates that consumption decisions are embedded within broader social and cultural structures.

At the same time, research increasingly focused on regional disparities and social-group differences in consumption and poverty. Shivakumar and Niranjan R. (2023) examined regional variations in household poverty, consumption expenditure and inequality using National Sample Survey data. Their analysis of socio-religious groups indicated that Scheduled Caste and Scheduled Tribe households were comparatively disadvantaged in terms of poverty and consumption expenditure when compared with OBC and other social groups. The study emphasised that consumption expenditure should be considered not merely as an indicator of household welfare but also as an important measure of socioeconomic inequality. This perspective is particularly relevant when analysing consumption expenditure among Scheduled Caste households at the regional or district level.

The issue of regional inequality was further highlighted by Hashmi and Hussain (2024), whose study examined variations in household expenditure and socioeconomic conditions across regions. Their findings reinforce the importance of considering spatial differences when analysing consumption behaviour. National-level averages may conceal substantial variations between states and regions, thereby highlighting the need for location-specific studies.

More recent research has provided stronger evidence of the relationship between caste, social identity and consumption behaviour. Mitra and Mukherji (2026), in their study published in Economica, examined differences in conspicuous consumption across caste, religious and income groups using nationally representative longitudinal household data. Their findings indicate that, conditional on permanent income, Hindu Scheduled Caste and Scheduled Tribe households exhibit higher expenditure on visible consumption than upper-caste Hindu households. The study also found that lower-income households allocate a relatively larger proportion of their expenditure to conspicuous consumption. These findings extend the earlier literature by demonstrating that consumption behaviour cannot be explained exclusively by current income; caste, social identity and aspirations may also influence expenditure decisions.

Similarly, Iqbal et al. (2026) examined social-group inequalities in household consumption of essential goods using Household Consumption Expenditure Survey data for 2011–12 and 2022–23. Using Gini and Generalised Entropy measures, the study compared inequality in food and non-food expenditure among Scheduled Castes, Scheduled Tribes, OBCs and other social groups. The findings indicate that SC and ST households continue to have relatively lower expenditure levels and face constraints in accessing essential goods and converting economic resources into improved capabilities. Significant inequalities were also identified in non-food essentials, including education, healthcare and consumer services. These findings provide further evidence that social-group

differences remain an important dimension of consumption inequality in India.

In addition to social-group inequalities, recent research has increasingly examined changes in the composition of food expenditure. Kapoor et al. (2026) used nationally representative Household Consumption Expenditure Survey data for 2011–12 and 2023–24 to examine changes in food expenditure and consumption across major food groups. The study reported an increase in monthly per capita expenditure accompanied by a decline in the share of food expenditure, particularly expenditure on cereals. At the same time, expenditure and consumption of dairy products, fruits and flesh foods increased. However, the study identified continuing nutritional inequalities among economically disadvantaged households. These findings suggest that an increase in the level of consumption expenditure does not necessarily imply an equal improvement in nutritional quality or household welfare. Therefore, both the magnitude and composition of expenditure need to be considered when assessing consumption patterns.

The latest evidence from the Household Consumption Expenditure Survey (HCES) 2023–24 further demonstrates the persistence of social-group differences in consumption. Average monthly per capita consumption expenditure among Scheduled Caste households increased from ₹3,474 to ₹3,878 in rural India and from ₹5,307 to ₹5,775 in urban India between 2022–23 and 2023–24. Despite this increase, Scheduled Caste households continued to record lower MPCE than OBC and other social groups. This evidence indicates that although the absolute level of consumption expenditure among SC households has improved, socioeconomic disparities in consumption continue to exist.

The earlier studies primarily concentrated on income, occupation, migration and household characteristics, while subsequent research increasingly incorporated caste, poverty, health expenditure and demographic factors. More recent studies have shifted attention towards social-group inequality, conspicuous consumption, regional disparities, nutritional transitions and the composition of household expenditure. Thus, the literature increasingly recognises household consumption as a multidimensional indicator of economic welfare, social inequality and living standards.

Research Gap

Existing studies on household consumption expenditure in India have largely concentrated on national-level comparisons, inter-state variations, broad social-group inequalities, food consumption patterns, and specific expenditure components such as health and conspicuous consumption. Although these studies provide valuable evidence on caste-based socioeconomic disparities, there is limited empirical research examining the detailed consumption expenditure pattern of Scheduled Caste households at the district level, particularly in Kerala. National and state-level estimates may mask variations arising from differences in income, occupation, household size, education, employment, demographic characteristics and access to public services. Furthermore, limited attention has been given to how these socioeconomic and demographic factors influence the allocation of expenditure among Scheduled Caste households in specific districts. In this context, Palakkad District represents an important area for micro-level investigation, as district-level socioeconomic conditions may differ substantially from state-level averages. The present study addresses this gap by examining the consumption expenditure pattern of Scheduled Caste households in Palakkad District of Kerala. It provides micro-level evidence on the composition and allocation of household expenditure and analyses the influence of socioeconomic and demographic characteristics on consumption behaviour. Thus, the study extends the existing literature from broad national and state-level assessments of caste-based consumption inequality to a district-level analysis of Scheduled Caste household consumption expenditure in Kerala.

Objectives of the Study

- To identify socio economic factors influencing consumption expenditure among scheduled caste households
- To examine the allocation of household's expenditure of scheduled caste families in the study area
- To evaluate the economic benefits of government intervention policies for scheduled castes.

Methodology

The study utilizes both primary and secondary data sources. Primary data were collected from Scheduled Caste households in Palakkad district using a structured questionnaire. A multi-stage sampling technique was adopted for the selection of respondents. In the first stage, the study area was selected purposively based on the concentration of Scheduled Caste population. In the second stage, villages/wards were selected, and finally, 100 Scheduled Caste households were selected through simple random sampling. The respondents represented different income groups, occupational categories, and educational levels, ensuring adequate diversity within the sample. The period of the study was June 2024 to June 2025. The questions were framed in a non-offensive manner, and respondents were treated with dignity and respect throughout the interaction The collected data were coded, entered, and analyzed using SPSS Version 21. Statistical tools such as percentage analysis, frequency distribution, bar diagrams, and pie charts were used to analyze and interpret the data. In addition, the Chi-square test was employed to test the hypotheses and examine the association between different variables related to the objectives of the study.

Secondary data were collected from authentic and reliable sources, including publications of the National Sample Survey Office (NSSO), the Ministry of Statistics and Programme Implementation (MoSPI), research journals, books, government reports, and relevant websites. The latest comparable secondary data were obtained from the Household Consumption Expenditure Survey (HCES) 2023–24 conducted by the Ministry of Statistics and Programme Implementation (MoSPI).

Results and Discussions

In this section the collected data through both primary and secondary data were analysed and interpreted based on the objectives of the study.

Table 1 Average Monthly Per Capita Consumption Expenditure (MPCE) in Rural Areas by Social Group (₹), 2023–24

State	SC	ST	All Households
All India	4,014	3,500	4,247
Kerala	5,570	5,132	6,673

Source: Ministry of Statistics and Programme Implementation (MoSPI), Household Consumption Expenditure Survey (HCES), 2023–24, Report No. 592, Table 3.20 (Average MPCE by Social Group – Rural).

The table highlights that rural consumption expenditure in Kerala is considerably higher than the national average, reflecting better living standards and greater access to goods and services. However, the gap between the MPCE of SC and ST households and that of all households suggests the continued need for targeted welfare programmes, employment opportunities, educational support, and income-enhancing measures to reduce consumption inequalities and promote inclusive economic development

Table 2 Average Monthly Per Capita Consumption Expenditure (MPCE) in Urban Areas by Social Group (₹), 2023–24

State	SC	ST	All Households
All India	5,876	6,125	7,078
Kerala	6,684	7,835	7,834

Source: Ministry of Statistics and Programme Implementation (MoSPI), Household Consumption Expenditure Survey (HCES), 2023–24, Report No. 592, Table 3.20.

A comparison between Kerala and the national averages reveals that both SC and ST households in Kerala have higher urban consumption expenditure than their counterparts at the All-India level. This reflects Kerala's relatively higher standard of living, better access to education, healthcare, public services, and social welfare programmes.

Table 3 Demographic Profile of the Respondents

Gender		
Sex	Number Of Respondent	Percentage
Male	45	45%
Female	55	55%
Total	100	100%

Age		
Age	**Number of Respondent**	**Percentage**
15-25	12	12%
26-36	31	31%
37-47	35	35%
Above 47	22	22%
Total	100	100%
Educational qualification		
Education Qualification	**Number of Respondent**	**Percentage**
Primary	21	21%
Secondary	50	50%
Graduate	29	29%
Total	100	100%
Employment		
Employment Status	**Number of Respondents**	**Percentage**
Employed	65	65%
Unemployed	31	31%
Retired	2	2%
Other	2	2%
Total	100	100%
Occupation		
Occupation	**Number of Respondent**	**Percentage**
Cooli	47	47%
Private job	31	31%
Government job	6	6%
Self employed	10	10%
Other	4	4%
Student	2	2%
Total	100	100%
Monthly income		
Monthly Income	**Number of Respondents**	**Percentage**
Below 10000	29	29%
10000-20000	47	47%
20000-30000	19	19%
Above 30000	5	5%
Total	100	100%
Saving Behavior of Respondents		
Response	**Number of Respondents**	**Percentage**
Yes	32	32
No	68	68
Total	100	100

Source: Primary Data

Table 4 Factors Influencing Consumption Decision

Factors	Number Of Respondent	Percentage
Income	54	54%
Price	27	27%
Family size	10	10%
Education and awareness	7	7%
Social status	2	2%
Total	100	100%

Source: Primary Data

The table indicates that income is the primary factor influencing consumption decisions, reported by 54% of respondents, followed by price (27%). Family size, education, and social status have comparatively less influence. Overall, income and price are the major determinants of consumer consumption decisions in the study area.

Table 5 Monthly Expenditure on Food

Expenditure	Number Of Respondent	Percentage
Below 3000	24	24%
3000-5000	57	57%
5000-7000	15	15%
Above 7000	4	4%
Total	100	100%

Source: Primary Data

The table shows that 57% of respondents spend ₹3,000–5,000 monthly on food, followed by 24% below ₹3,000. Overall, most respondents have moderate monthly food expenditure.

Table 6 Monthly Expenditure on Beverages

Expenditure	Number Of Respondent	Percentage
Below 500	75	75%
500-1500	18	18%
1500-2000	4	4%
Above 2000	3	3%
Total	100	100%

Source: Primary Data

The table shows the monthly expenditure on beverages by respondents. A significant majority, 75%, spend less than 500 units, while only 3% spend more than 2000 units. This indicates that most respondents have a relatively low expenditure on beverages.

Table 7 Monthly Expenditure on Health Care Service

Expenditure	Number Of Respondents (In Percentage)
Below 500	38%
500-1500	39%
1500-2000	14%
Above 2000	9%
Total	100%

Source: Primary Data

The table shows that 77% of respondents spend less than ₹1,500 per month on health care, while only 9% spend above ₹2,000. This indicates that most respondents incur relatively low health care expenses, suggesting a limited financial burden on health care services.

Table 8 Monthly Expenditure on Transportation Service

Expenditure	Number Of Respondents (In Percentage)
Below 500	63%
500-1500	27%
1500-2000	4%
Above 2000	6%
Total	100%

Source: Primary Data

The table shows how much people spend on transportation each month. Most people (63%) spend less than ₹500, while 27% spend between ₹500-1500. Only a small percentage (4%) spend between ₹1500-2000, and 6% spend more than ₹2000. This suggests that the majority of respondents have relatively low transportation cost.

Table 9 Monthly Expenditure on Education

Expenditure	Number Of Respondents	Percentage
Below 500	38	43.2%
500-1500	34	38.6%
1500-2000	11	12.5%
Above 2000	5	5.7%
Total	88	100%

Source: Primary Data

The table indicates that 81.8% of respondents spend ₹1,500 or less per month on education, while only 5.7% spend above ₹2,000. Overall, education expenditure is relatively low, suggesting that most respondents allocate a limited portion of their monthly budget to educational expenses.

Table 10 Monthly Expenditure on Clothing

Expenditure	Number Of Respondents	Percentage
Below 500	56	56%
500-1500	33	33%
1500-2000	9	9%
Above 2000	2	2%
Total	100	100%

Source: Primary Data

The table shows how much respondents spend on clothing each month. Most people (56%) spend less than ₹500, while 33% spend between ₹500-₹1500. Only 2% of people spend more than ₹2000 on clothing monthly. The data suggests that the majority of respondents have a relatively low monthly expenditure on clothing.

Table 11 Monthly Expenditure on Household Fuel

Expenditure	Number Of Respondents	Percentage
Below 500	50	50%
500-1500	45	45%
1500-2000	3	3%
Above 2000	2	2%
Total	100	100%

Source: Primary Data

The table shows that 95% of respondents spend ₹1,500 or less per month on household fuel. Overall, household fuel expenditure is relatively low, with only 5% spending above ₹1,500.

Table 12 Monthly Expenditure on Sanitation and Hygiene

Expenditure	Number Of Respondents (In Percentage)
Below 500	90%
500-1500	7%
1500-2000	3%
Above 2000	0%
Total	100%

Source: Field survey

The table shows that 90% of respondents spend less than ₹500 per month on sanitation and hygiene, while only 3% spend ₹1,500–2,000 and none spend above ₹2,000. Overall, expenditure on sanitation and hygiene is low, reflecting limited financial allocation for these essential needs.

Table 13 Monthly Expenditure on Electricity Bill

Expenditure	Number Of Respondents (In Percentage)
Below 500	78%
500-1500	17%
1500-2000	4%
Above 2000	1%
Total	100%

Source: Primary Data

The table shows the monthly expenditure on electricity bills.78% of respondents spend less than ₹500, (17%) spend between ₹500-1500, (4%) spend between ₹1500-2000, and (1%) spend more than ₹2000.Most people (78%) have low electricity bills, indicating modest energy consumption. This suggests that the majority of households have relatively low energy consumption

Table 14 Satisfaction of Quality of Life

Satisfaction Level	Number Of Respondent	Percentage
Satisfied	48	48%
Dissatisfied	52	52%
Total	100	100%

Source: Primary Data

The table shows the satisfaction level of respondents with their quality of life. 48% of respondents are satisfied, while 52% are dissatisfied. This indicates that more people are unhappy with their quality of life.

Table 15 Awareness of Sc Caste Government Scheme

Aware Of Scheme	Number Of Respondents (In Percentage)
Yes	70%
No	30%
Total	100%

Source: Primary Data

The table shows the awareness of government schemes among SC caste respondents. 70% of respondents are aware of the scheme, while 30% are not. This indicates a significant majority have knowledge of the scheme. The data suggests that the scheme has been relatively successful in reaching its target audience.

Table 16 Benefits of Government Schemes

Response	Number Of Respondent	Percentage
Yes	44	63%
No	26	37%
Total	70	100%

Source: Primary Data

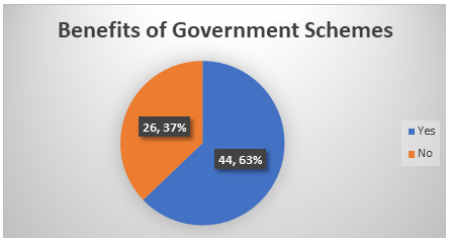

Figure 1 Benefits of government schemes

The table and figure show the benefit of government schemes for scheduled caste. Out of 70 aware respondents, 44 (63%) get benefit. Remaining 26 (37%) do not get. This indicates a gap in reaching the schemes to scheduled caste respondents.

Table 17 Benefited Schemes of Scheduled Caste

Government Scheme	Number Of Respondents
Education	30
Housing and infrastructure	6
Health and nutrition	3
Employment and entrepreneurship	3
Social welfare	1
Skill development	1
Total	44

Source: Primary Data

The table shows that 44 respondents benefited from government schemes. Education schemes benefited the highest number (30), followed by housing and infrastructure (6). Health and nutrition and employment schemes each benefited 3 respondents, while social welfare and skill development schemes benefited 1 respondent each.

Table 18 Impact of Government Schemes of Scheduled Caste

Impact	Number Of Respondents	Percentage
Positive impact	42	95%
Negative impact	2	5%
Total	44	100%

Source: Primary Data

The table shows the impact of government schemes on Scheduled Caste respondents. The data indicates that out of 44 respondents who benefited from these schemes, 42 (95%) reported a positive impact, while only 2 (5%) experienced a negative impact.

Testing Hypothesis

H_0: There is no Significant Relationship between Education and Awareness of Government Scheme

To test the null hypothesis here using Chi-Square Tests method and the following table shows the Association between educational qualification and awareness of govt. scheme.

Table 19 Association Between educational qualification /Awareness of Government Scheme- Chi-Square Test

Chi-Square Tests			
	Value	df	Asymptotic Significance (2-sided)
Pearson Chi-Square	9.996a	2	.007
Likelihood Ratio	9.523	2	.009
Linear-by-Linear Association	8.439	1	.004
N of Valid Cases	100		
a. 0 cells (0.0%) have expected count less than 5. The minimum expected count is 6.30.			

Source: computed data

In the chi-square test the Pearson Chi-Square value is 9.996 with a p-value of .007, indicating a statistically significant association between educational qualification /Awareness of Govt. Scheme-at a 95% confidence level.

H_0: There is No Significant Relationship between Monthly Income and Overall Quality of Life

To test the null hypothesis here using cross tabulation method and the following table shows the association between monthly income and satisfaction of overall quality of life.

Table 20-Association Between monthly income and overall quality of life-Chi-Square Test

Chi-Square Tests			
	Value	df	Asymptotic Significance (2-sided)
Pearson Chi-Square	10.849a	3	.013
Likelihood Ratio	12.853	3	.005
Linear-by-Linear Association	8.399	1	.004
N of Valid Cases	100		
a. 2 cells (25.0%) have expected count less than 5. The minimum expected count is 2.40.			

Source: Computed Data

The Pearson Chi-Square value is 10.849 with 3 degrees of freedom and a p-value of .013, indicating a statistically significant association between the monthly income and overall life satisfaction being tested.

Conclusion

This study provides comprehensive insights into the socioeconomic conditions of the Scheduled Caste community. The key findings reveal that despite a significant proportion of respondents being employed, they face challenges such as low savings, which leads to low financial security. Most respondents have modest incomes, and expenditure patterns indicate a focus on essential needs with limited allocation for healthcare, education, sanitation, and hygiene. Awareness of government schemes is relatively high, but the benefits do not reach a significant portion of the community, highlighting a gap in the implementation and outreach of these schemes. Education is a critical factor in awareness and benefit utilization, with higher education levels associated with greater awareness. The study also underscores the impact of occupation on life satisfaction, with informal laborers, such as coolies, experiencing higher dissatisfaction than government job holders. Overall, the findings suggest a need for targeted interventions to improve income levels, financial literacy, access to government schemes, and overall well-being of the Scheduled Caste community. This study is limited by its small sample size, reliance on self-reported data, and cross-sectional design. It focuses primarily on monetary expenditures and excludes certain non-monetary aspects of consumption. External economic factors may influence spending patterns, and the findings are specific to the Palakkad district, limiting their generalizability and causal interpretation.

Future Research Scope

The present study provides valuable insights into the consumption expenditure patterns of Scheduled Caste households in the Palakkad district. However, it also opens several avenues for further research. Future studies may extend the geographical scope by covering other districts of Kerala or conducting comparative analyses across different states to examine regional variations in the consumption behavior of Scheduled Caste households.

Suggestions

- Provide financial assistance and scholarships to promote higher education among Scheduled Caste members.
- Implement vocational training and skill development programs to enhance employability and income levels.
- Promote entrepreneurship and self-employment opportunities tailored to the needs of the Scheduled Caste community.
- Promote formal employment opportunities and job security.
- Develop programs to support workers in informal sectors, focusing on financial security, healthcare, and social protection.
- Promote savings habits and provide access to formal banking services
- Advocate for subsidies on essential goods and services to alleviate financial burdens on low-income households.
- Ensure access to affordable healthcare, education, and sanitation services.
- Increase awareness and accessibility of healthcare services, including government schemes and subsidies.
- Design and implement programs to address the specific needs of dissatisfied groups, such as coolies.
- Enhance social support systems to improve overall life satisfaction.
- Conduct workshops and campaigns to educate respondents about saving, budgeting, and financial planning.
- Intensify awareness campaigns about government schemes.
- Evaluate and refine government schemes to ensure they meet the needs of the Scheduled Caste community.
- Increase the reach and impact of schemes, especially in areas like housing, health, and employment.
- Conduct periodic assessments of government schemes and programs to identify gaps and areas for improvement.

- Collect feedback from beneficiaries to refine and tailor programs to better meet their needs.

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