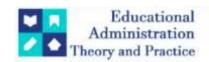
Educational Administration: Theory and Practice

2025, 31(2), 399-405 ISSN: 2148-2403 https://kuey.net/

Research Article



A Study on Exploring the Socio-Economic Factors Affecting the Standard of Living of Street Dwellers

Dr. Sabiruddin Molla^{1*}, Bushra Fatma², Saba Sultana³

¹*Assistant Professor, Postgraduate Department of Education, St. Xavier's College (Autonomous), Kolkata, West Bengal, India. Email: sabiruddinmolla111@gmail.com; ORCID: https://orcid.org/0009-0008-8793-0775

²M.A. (Education), St. Xavier's College (Autonomous), Kolkata, West Bengal, India. Email: bushra.fatma2016@gmail.com

³Assistant Teacher, Garia Harimati Devi Uchcha Balika Vidyalaya (H.S.) Kolkata, West Bengal, India. Email: sabasultana111@gmail.com

Citation: Molla, S. et.al (2025). A Study on Exploring the Socio-Economic Factors Affecting the Standard of Living of Street Dwellers, *Educational Administration: Theory and Practice*, 31(2) 399-405

Doi: 10.53555/kuey.v31i2.10910

ARTICLE INFO ABSTRACT

This study explores the socioeconomic factors that affect the standard of living of street dwellers in Kolkata, West Bengal. Slum areas within cities are characterized by overcrowding, poor housing, inadequate sanitation, and generally low living standards. These areas often lack basic infrastructure and services such as clean water, electricity, and proper waste disposal. Slums are usually inhabited by marginalized and low-income populations who face numerous social, economic, and health challenges. In addition to these, issues such as poor housing, unemployment, lack of resources, and the spread of harmful diseases are also prevalent. The objectives of the study include analyzing the socioeconomic factors influencing the standard of living of street dwellers in Kolkata. Based on a questionnaire administered through verbal interaction with 26 street dwellers, the findings revealed no significant influence of socioeconomic, gender, or educational factors on their living conditions. However, poor health showed a significant negative impact, indicating that health challenges critically lower the overall quality of life among street dwellers.

Keywords: – Education, Health, Poverty, Slum area, Socio- economic, Street dwellers, Standard of living.

1. Introduction

Street dwellers, often referred to as homeless people or rough sleepers, are individuals who lack permanent housing and often reside on the streets or other public areas such as parks, highways, or under bridges. Understanding the root causes and risk factors of homelessness among street people is important for developing effective prevention and intervention strategies. Research can identify early warning signs, highlight effective interventions, and reveal opportunities for early action to protect individuals and families from homelessness, ensuring they have access to necessary resources and services. Studies of people living on the streets focus on promoting justice, equality, and human rights. Addressing homelessness and improving the quality of life for street dwellers is vital for creating an inclusive and equitable society, where everyone has the opportunity to thrive and reach their potential. Overall, research on street people is essential for raising awareness, informing policy and practice, advocating social change, and promoting the health, dignity, and well-being of all individuals, particularly the most vulnerable.

1.1. Review of related literature

Alam and Mondal (2019) proposed an integrated approach combining the SERVQUAL model with the Analytic Hierarchy Process (AHP) to evaluate the quality of healthcare services in the slums of Khulna city. Their method identified significant gaps in tangibility, reliability, responsiveness, and acceptance of healthcare services provided by railway service providers in the area. O'Hare et al. (1998) reviewed Mumbai's housing policies and highlighted the city government's failure to effectively implement strategies aimed at improving housing conditions for the urban poor. Lilford et al. (2017) examined theoretical and empirical evidence on the health and wellbeing of slum dwellers and concluded that their health outcomes are influenced not only by poverty but also by the extent of physical and social integration. Watson et al. (2022) found that although slum residents often live close to healthcare facilities, reducing travel time and costs, the expense of medicines remains proportional to income and continues to burden the poor.

Hossain et al. (2022) investigated the health-seeking behaviour of elderly residents in urban slums and identified age, education, marital status, and SDL index as key predictors of health status, recommending strategies to minimize barriers to healthcare access for this group. Gallaher et al. (2013) explored the interconnections between urban agriculture, health, and food security in Nairobi's Kibera slum, using mixed methods to demonstrate how rising food and fuel prices exacerbate food insecurity among the urban poor. Bapat and Agarwal (2003) discussed the daily challenges faced by slum women in Mumbai and Pune regarding water and sanitation, noting gradual improvements over time.

Doval et al. (2019) emphasized that cardiovascular and other health risk factors among slum populations differ markedly from national averages, underscoring the need for targeted rights and policies for slum residents. Maitra and Rao (2015) analyzed the relationship between poverty and food security in Kolkata through a simultaneous decision model and developed food security indicators based on cross-sectional household data. Similarly, Ray (2017) assessed the quality of life in two Kolkata slums, finding that government interventions had led to minimal improvement in living conditions. Sclar and Northridge (2011) argued that slums should not be viewed as the problem itself but rather as a manifestation of communities compelled to self-organize under economic pressure.

Kimani-Murage and Ngindu (2007) examined slum settlements in sub-Saharan Africa, identifying inadequate access to piped water and sanitation as major health risks, and urged improved water infrastructure in underserved areas. Gilbert (2009) challenged prevailing narratives about slums, criticizing both overly optimistic views of housing reform and alarmist predictions, and discussed the stigmatizing resurgence of the term "ghetto." Chatterjee (2010) explored the vulnerability of slum dwellers to flooding, emphasizing the need for inclusive, adaptive, and innovative flood management strategies that engage the most affected populations. Milbert (2006) examined how segregation and unequal economic growth in southern cities hinder development goals, arguing that many international urban programs fail to align with local power dynamics. McNamara et al. (2016) discussed migration to Dhaka's Bora slum, showing that rural migrants often face new risks in unstable urban environments lacking adequate services. De Wit and Berner (2009) demonstrated how NGOs and local organizations in Indian slums often become part of hierarchical support systems, despite intentions to promote community autonomy. Omole (2010) stressed the significance of adequate shelter as a basic human need with far-reaching effects on health and productivity. Karan et al. (1980) studied urban landscapes shaped by slum dwellers in Indian cities, finding that representation of these areas diminishes with distance from city centers. Finally, Atia (2022) analyzed Morocco's VSB resettlement program and found that slum dwellers' resistance delayed the process, ultimately leading to more favourable resettlement terms for residents.

1.2. Rationale of the Study

The rationale for this study is to examine the socio-economic factors influencing the living conditions of street dwellers, focusing on critical aspects such as education, health, and their overall quality of life. Street dwellers represent one of the most marginalized and vulnerable groups in society, often facing heightened risks of poverty, homelessness, inequality, and social exclusion. By understanding the unique challenges they encounter, this research seeks to uncover the systemic issues that contribute to their vulnerability and explore pathways for meaningful improvement in their living conditions. Such insights are essential to inform policymakers, social service providers, and community organizations in their efforts to design effective interventions, preventive strategies, and support systems that address homelessness and its root causes. This study is also crucial in promoting justice, equality, and human rights by advocating for the inclusion and dignity of street dwellers. Understanding the socio-economic dynamics of homelessness enables the development of policies and programs that prevent homelessness, provide safe housing, and encourage community participation. Moreover, by identifying early warning signs and effective intervention strategies, this research can help protect individuals and families from the risks of homelessness. Ultimately, the study aims to contribute to the creation of an equitable society where all individuals, regardless of their socioeconomic status, have the opportunity to thrive and fulfil their potential. Through this research, awareness can be raised, actionable solutions can be proposed, and steps can be taken to promote social change for the betterment of the most disadvantaged members of society.

1.3. Statement of the Problem

We conducted an in-depth review of a series of articles to uncover the underlying issues, challenges, and temporary solutions that lead slum dwellers to disregard the importance of health and well-being, increasing their vulnerability. Factors such as lack of formal employment, overcrowding, alcoholism, and other social issues contribute to poor health outcomes within these communities and strain local health services.

This study, titled "A Study on Exploring the Socio-Economic Factors Affecting the Standard of Living of Street Dwellers", examines the health and wellness characteristics of individuals living on the streets. The primary objective is to analyze the living conditions of urban street dwellers, with a focus on issues such as hygiene, health problems, illiteracy, hunger, poverty, and other socioeconomic challenges. Poverty remains a significant concern and this research sheds light on the hardships faced by street residents in urban environments.

1.4. Objectives of the study

1. To examine the impact of socio-economic factors on the lives of street dwellers.

- 2. To identify the disparities experienced by male and female street dwellers.
- 3. To analyse the education and health conditions of the street dwellers.

1.5. Research Questions

- 1. What are the key socio-economic factors influencing the living conditions of street dwellers?
- 2. How do the challenges and experiences of male and female street dwellers differ in terms of access to resources, safety, and social support?
- 3. What are the current levels of education and health among street dwellers, and how do these conditions affect their overall quality of life and opportunities for improvement?

1.6. Hypotheses

- 1. H_0^{-1} : Socio-economic factors have no significant impact on the living conditions of street dwellers.
- 2. H₀²: There is no significant difference in the standard of living of male and female street dwellers.
- 3. H_0 ³: The educational and health conditions of street dwellers have no significant effect on their overall quality of life or opportunities for improvement.

2. Methodology

2.1. Research Design

Research design serves as the framework for conducting a study, guiding researchers in selecting appropriate methods and techniques. It sets the stage for success by aligning the research methods precisely with the subject matter. This systematic and structured approach is crucial for ensuring that the study yields valid, reliable, and meaningful results. For the present study, which explores the socio-economic factors affecting the standard of living of street dwellers in Kolkata, a **Descriptive Survey Research** method was chosen. This method provides a comprehensive understanding of a particular population or subject by identifying its characteristics through observation. It is time-efficient and directly engages the individuals central to the research objectives. Through systematic observation and data collection, this approach enables researchers to examine the issue in depth, offering valuable insights for future studies. The data collected through surveys are then analysed statistically to derive meaningful conclusions. In this study, **quantitative research methods** were employed. Quantitative methods are used to examine situations or events that affect people. Techniques such as interaction and questionnaires were utilized to gain a deeper understanding of how socio-economic factors influence the standard of living of street dwellers. These methods allow researchers to gather precise, statistically representable data, thereby providing a solid foundation for drawing insightful conclusions.

2.2. Tools used in the study

To gather primary quantitative data, a self-administered questionnaire was utilized. The data were collected through verbal interaction and recorded by the researcher using Google Forms. The questionnaire consisted of 30 close-ended statements developed using Likert's five-point psychometric scale (Strongly Agree, Agree, Neutral, Disagree, Strongly Disagree). The questionnaire was filled in by the researcher during the interaction. The responses collected were then subjected to statistical analysis to derive meaningful conclusions for the study.

2.3. Sample

The study was based on a sample of 26 street dwellers residing in the Park Street and Wellesley areas of Kolkata, West Bengal. Participants were selected using a random sampling method and varied in age, gender, and socio-economic background. Data were collected on their access to medical, educational, and employment services, as well as their living conditions, to examine the challenges they face in daily life. This sample provides insight into the experiences of street dwellers in urban Kolkata and helps inform interventions aimed at improving their quality of life.

2.4. Statistical Techniques

The responses collected from the street dwellers were analyzed using inferential statistics, including Spearman's rank-order correlation, Independent-Samples t-Test, and Multiple Regression Analysis. Spearman's rank-order correlation was employed to examine the relationship between socio-economic factors and the living conditions of street dwellers. The Independent-Samples t-Test was used to compare the standard of living between male and female street dwellers. Multiple Regression Analysis was conducted to predict the quality of life based on health and education conditions among street dwellers.

2.5. Delimitation of the Study

This study is bounded by several limitations. Firstly, it is based on a sample size of 26 street dwellers settled in the Park Street and Wellesley areas of Kolkata, West Bengal. The duration of the study is limited to a maximum of six months. Geographically, it is confined to the regional scope of Kolkata, West Bengal. The study specifically focuses on exploring the socio-economic factors affecting the standard of living of street dwellers,

without considering other potential factors that may influence an individual's standard of living. These limitations help define the study's scope and clarify the specific population under investigation.

3. Results

3.1. Hypothesis 1

A Spearman's rank-order correlation was conducted to examine the relationship between socio-economic factors and living conditions of street dwellers in Kolkata. The results indicated a very weak, positive correlation between the two variables, ρ (26) = .19, p = .352. This correlation was **not statistically significant**, suggesting that socio-economic factors do not have a meaningful impact on the living conditions of the respondents. Therefore, the null hypothesis—that socio-economic factors have no significant influence on living conditions—was retained.

Table 1. Spearman's rank-order correlation between socio-economic factors and living conditions of street dwellers(N = 26)

| Variable | 1 | 2 |
|--------------------------------------|-----|-----|
| 1. Socio-economic factors (SocioEco) | _ | .19 |
| 2. Living conditions (LivingCond) | .19 | _ |

Note. Spearman's ρ = correlation coefficient; p = .352 (2-tailed); N = 26.

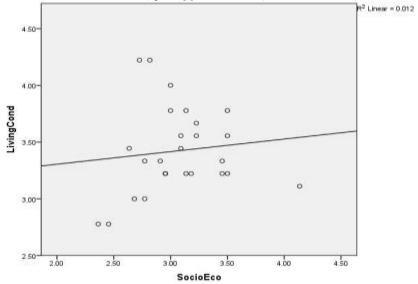


Figure 1. Scatterplot showing the relationship between socio-economic factors and living conditions of street dwellers. The correlation is very weak and not statistically significant, $\rho = .19$, p = .352, N = 26.

3.2. Hypothesis 2

Table 2. Independent-Samples t-Test Comparing Standard of Living Between Male and Female Street Dwellers

| Gender | N | Mean | SD | t(df) | P | 95% CI for Mean Difference | Cohen's d |
|--------|----|-------|------|----------|-----|-------------------------------|-----------|
| Male | 15 | 16.40 | 3.21 | 1.02(24) | .32 | [-1.26, 3.70] | 0.40 |
| Female | 11 | 15.18 | 2.93 | | | | |

Note. No significant difference was found in the standard of living between male and female street dwellers (p > .05).

| Step | Result | Decision |
|---------------|---------------------------|--|
| Levene's test | p = .61 (> .05) | Equal variances assumed |
| t-test | t (24) = 1.02, p = .32 | Fail to reject H ₀ ² |
| Effect size | d = 0.40 (small) | Males slightly higher mean |
| Conclusion | No significant difference | Ho retained |

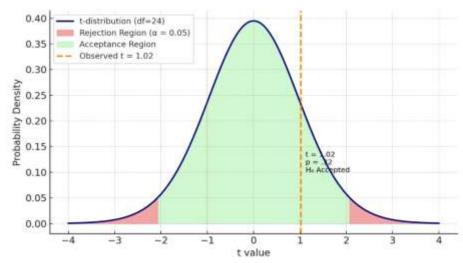


Figure 2. Normal Probability Curve illustrating the t-test result for gender differences in standard of living. The observed t (24) = 1.02 lies within the acceptance region (-2.064 to +2.064) at $\alpha = .05$, indicating that the null hypothesis is accepted (p = .32).

Here we observed that t = 1.02 lies inside this region, so p = .32 > .05, meaning there is **no significant difference** between male and female street dwellers' standard of living.

3.3. Hypothesis 3

Table 3. Multiple Regression Analysis Predicting Quality of Life from Health and Education Conditions among Street Dwellers (N = 26)

| unions street 2 weners (1, 20) | | | | | | |
|--------------------------------|--------|-------|-----|-------|------|--|
| Predictor | В | SE B | В | t | P | |
| Constant | 4.524 | 0.378 | _ | 11.96 | .000 | |
| Health | -0.354 | 0.141 | 469 | -2.51 | .019 | |
| Education | -0.013 | 0.086 | 029 | -0.16 | .878 | |

Model Summary: F (2, 23) = 3.36, p = .053, R² = .23, **Collinearity Statistics:** Tolerance = .965, VIF = 1.036

Among the predictors, **health condition** showed a **significant negative effect** on quality of life, $\beta = -.469$, t (23) = -2.51, p = .019. In contrast, **education condition** did not significantly predict quality of life, $\beta = -.029$, t (23) = -0.16, p = .878. Tolerance values (.965) and VIF values (1.036) indicate **no multicollinearity issue** between predictors.

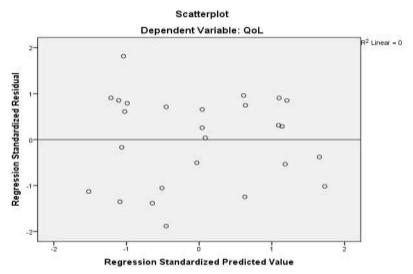


Figure 3. Scatterplot showing the standardized residuals against the standardized predicted values for the regression model predicting quality of life (QoL). The random dispersion of points around the horizontal axis indicates that the assumptions of linearity and homoscedasticity are reasonably met, with no clear pattern or heteroscedasticity observed.

The regression model was not statistically significant, F(2, 23) = 3.36, p = .053, suggesting that education and health together do not significantly predict street dwellers' quality of life. However, health condition alone had a significant negative effect (p = .019), indicating poorer health lowers overall living quality.

4. Conclusion

The analysis revealed a very weak, positive, but non-significant correlation between socio-economic factors and the living conditions of street dwellers (ρ = .19, p = .352, N = 26). This suggests that variations in socio-economic factors—such as income, access to resources, education, and NGO support—do not meaningfully influence the living standards of the respondents in the study area. One possible explanation is that other non-economic factors, such as access to social services, local community support, environmental conditions, or governmental policies, may play a more significant role in determining the living conditions of street dwellers. These findings are consistent with research indicating that for marginalized populations, socio-economic improvements alone may not be sufficient to substantially enhance daily living conditions, highlighting the multifactorial nature of urban poverty and vulnerability.

The analysis revealed no significant difference in the standard of living between male and female street dwellers, t (24) = 1.02, p = .32. This indicates that gender does not play a determining role in influencing the living conditions of street dwellers, as both groups experience similar socioeconomic challenges and access to basic amenities.

The analysis revealed that educational and health conditions together do not significantly influence the overall quality of life of street dwellers, F(2, 23) = 3.36, p = .053. However, health conditions alone showed a significant negative impact (p = .019), indicating that poor health substantially reduces their quality of life, while education had no meaningful effect.

Overall, the findings indicate that the living conditions and quality of life of street dwellers are not significantly influenced by socio-economic, gender, or educational factors. Both male and female street dwellers experience similar hardships, and variations in income, education, or NGO support show minimal impact on their living standards. However, poor health emerged as a critical factor negatively affecting their quality of life, underscoring the importance of health interventions for this vulnerable group. These results suggest that improving the lives of street dwellers requires a holistic approach that goes beyond economic and educational support to include access to healthcare, social protection, and community-based welfare initiatives.

Acknowledgments

SM and BF are very thankful to St. Xavier's College (Autonomous), Kolkata, India, for their continuous support. SS is thankful to Garia Harimati Devi Uchcha Balika Vidyalaya (H.S.) for providing inspiration, support, and a conducive research environment.

References

- [1] Alam, M. S., & Mondal, M. (2019). Assessment of sanitation service quality in urban slums of Khulna city based on SERVQUAL and AHP model: A case study of railway slum, Khulna, Bangladesh. *Journal of Urban Management*, 8(1), 20–27. https://doi.org/10.1016/j.jum.2018.08.002.
- [2] Atia, M. (2019/2022). Refusing a "City without Slums": Moroccan slum dwellers' nonmovements and the art of presence. *Cities*, 125, 102284. https://doi.org/10.1016/j.cities.2019.02.014.
- [3] Bapat, M., & Agarwal, I. (2003). Our needs, our priorities: Women and men from the slums in Mumbai and Pune talk about their needs for water and sanitation. *Environment and Urbanization*, 15(2), 71–86. https://doi.org/10.1177/095624780301500221
- [4] Chatterjee, M. (2010). Slum dwellers' response to flooding events in the megacities of India. *Mitigation and Adaptation Strategies for Global Change*, 15(4), 337–353. https://doi.org/10.1007/s11027-010-9221-6.
- [5] De Wit, J., & Berner, E. (2009). Progressive patronage? Municipalities, NGOs, CBOs and the limits to slum dwellers' empowerment. *Development and Change*, 40(5), 927–947. https://doi.org/10.1111/j.1467-7660.2009.01589.x.
- [6] Doval, H. C., Mariani, J., Gómez, G. C., Vulcano, L., Parlanti, L., Gavranovic, M. A., ... & Macchia, A. (2019). Cardiovascular and other risk factors among people who live in slums in Buenos Aires, Argentina. *Public Health*, 170, 38–44. https://doi.org/10.1016/j.puhe.2019.02.014.
- [7] Gallaher, C. M., Kerr, J. M., Njenga, M., Karanja, N. K., & WinklerPrins, A. M. (2013). Urban agriculture, social capital, and food security in the Kibera slums of Nairobi, Kenya. *Agriculture and Human Values*, *30*, 389–404. https://doi.org/10.1007/s10460-013-9425-y.
- [8] Gilbert, A. (2009). Extreme thinking about slums and slum dwellers: A critique. SAIS Review of International Affairs, 29(1), 35–48. https://doi.org/10.1353/sais.o.oo31.
- [9] Improving Health in Slums Collaborative. (2022). Primary care doctor and nurse consultations among people who live in slums: A retrospective, cross-sectional survey in four countries. *BMJ Open*, *12*(1), e054142. https://doi.org/10.1136/bmjopen-2021-054142.
- [10] Jahan, N., Akter, S., Heme, M. A., Chandra, D., Polly, A., Siddiqua, L., ... & Hossain, M. T. (2022). Healthcare-seeking behaviour of marginalised older people in urban slums: A cross-sectional survey study in Khulna City, Bangladesh. *BMJ Open*, *12*(11), e066376. https://doi.org/10.1136/bmjopen-2022-066376.

- [11] Karan, P. P., Bladen, W. A., & Singh, G. (1980). Slum dwellers' and squatters' images of the city. *Environment and Behavior*, 12(1), 81–100. https://doi.org/10.1177/0013916580121006.
- [12] Kimani-Murage, E. W., & Ngindu, A. M. (2007). Quality of water the slum dwellers use: The case of a Kenyan slum. *Journal of Urban Health*, 84, 829–838. https://doi.org/10.1007/s11524-007-9199-x.
- [13] Lilford, R. J., Oyebode, O., Satterthwaite, D., Melendez-Torres, G. J., Chen, Y. F., Mberu, B., ... & Ezeh, A. (2017). Improving the health and welfare of people who live in slums. *The Lancet*, 389(10068), 559–570. https://doi.org/10.1016/S0140-6736(16)31848-7.
- [14] Maitra, C., & Rao, D. P. (2015). Poverty–food security nexus: Evidence from a survey of urban slum dwellers in Kolkata. *World Development*, 72, 308–325. https://doi.org/10.1016/j.worlddev.2015.03.006
- [15] McNamara, K. E., Olson, L. L., & Rahman, M. A. (2016). Insecure hope: The challenges faced by urban slum dwellers in Bhola Slum, Bangladesh. *Migration and Development*, 5(1), 1–15. https://doi.org/10.1080/21632324.2015.1082231
- [16] Milbert, I. (2006). Slums, slum dwellers and multilevel governance. *The European Journal of Development Research*, 18(2), 299–318. https://doi.org/10.1080/09578810600717222
- [17] O'Hare, G., Abbott, D., & Barke, M. (1998). A review of slum housing policies in Mumbai. *Cities*, 15(4), 269–283. https://doi.org/10.1016/S0264-2751(98)00018-3
- [18] Omole, K. F. (2010). An assessment of housing condition and socio-economic lifestyles of slum dwellers in Akure, Nigeria. *Contemporary Management Research*, 6(4), 273–290. https://doi.org/10.7903/cmr.2980 [19] Ray, B. (2017). Quality of life in selected slums of Kolkata: A step forward in the era of pseudo-urbanisation. *Local Environment*, 22(3), 365–387.

https://doi.org/10.1080/13549839.2016.1205571

[20] Sclar, E. D., & Northridge, M. E. (2003). Slums, slum dwellers, and health. *American Journal of Public Health*, 93(9), 1381. https://doi.org/10.2105/ajph.93.9.1381