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ECONOMIC CONDITIONS OF SLUM DWELLERS IN SANGLI-MIRAJ AND KUPWAD MUNICIPAL CORPORATION AREA

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Abstract

Urban slums are a growing concern in India, and the Sangli-Miraj and Kupwad Municipal Corporation area in Maharashtra is no exception. This study explores the economic conditions of slum dwellers in the region by analyzing both primary data (household surveys and interviews) and secondary sources (census data, gazetteers, and NGO reports). The paper investigates income patterns, employment status, expenditure behavior, asset ownership, indebtedness, and access to basic services such as water, sanitation, and education. The findings reveal that despite efforts by local authorities and NGOs to improve living conditions, a majority of slum dwellers continue to face financial instability, poor infrastructure, and inadequate access to services. The paper concludes with policy recommendations aimed at inclusive urban development and poverty alleviation.

Keywords - Urban slums, Slum Dwellers, Economic conditions.

1. Introduction

Urbanization in India has brought significant demographic and infrastructural shifts, but it has also led to the unplanned expansion of slum settlements. The Sangli-Miraj and Kupwad Municipal Corporation (SMC) area, comprising the cities of Sangli, Miraj, and Kupwad, is witnessing a rising population in slums due to migration from surrounding rural regions. Slum dwellers often face multiple economic challenges including irregular employment, low wages, lack of access to institutional credit, and minimal social security.

This research investigates the economic conditions of slum dwellers in the Sangli-Miraj and Kupwad Municipal Corporation area using a mixed-method approach. Primary data were collected through structured household surveys and interviews, while secondary data were sourced from government reports, academic studies, and non-governmental organizations working in the area.

2. Review of Literature

The economic condition of slum dwellers has been the focus of numerous studies at national and regional levels. The review below presents a thematic understanding based on historical and recent literature, highlighting the context of Sangli and comparative urban areas.

2.1 Economic Conditions in Slums: National and State-Level Studies

Urban slums in India are characterized by informal housing, poor infrastructure, and limited access to public services. According to Bapat and Agarwal (2003), slum dwellers in major Indian cities experience multidimensional poverty encompassing income, sanitation, and education deficits. Informality in employment, with the majority engaged in casual labor or petty trade, leads to income instability and vulnerability (Kundu, 2010).

In a comprehensive national report, the Ministry of Housing and Urban Affairs (2015) observed that urban poverty is increasingly concentrated in slums, with slum populations growing faster than overall urban populations in states like Maharashtra, Uttar Pradesh, and West Bengal.

2.2 Sangli Context: Historical and Contemporary Observations

The Sangli District Gazetteer (Government of Maharashtra, 1985) documented the economic hardship faced by slum residents in the 1980s. Incomes of ₹80–100 per month were reported against expenditures of ₹115, indicating regular deficits and reliance on informal borrowing. The Gazetteer also observed poor allocation of income towards health and education.

A recent study by Shelter Associates (2020), a Pune-based NGO active in Sangli, revealed that targeted interventions such as GIS mapping and the One Home One Toilet (OHOT) project improved sanitation access but did not directly enhance income or employment conditions. Their spatial analysis of slum clusters showed overlapping vulnerabilities in housing, waste disposal, and access to clean water.

2.3 Comparative Literature: Slums in Pune, Nagpur, and Mumbai

Comparative studies offer relevant insights into the economic dynamics of slum life. In a socio-economic assessment of Pune slums, Dandekar and Gokhale (2014) noted that a majority of households depended on daily wage labor, with female-headed households more prone to debt and child malnutrition. Similar trends were found in Nagpur, where Sawant and Raut (2016) observed that over 70% of respondents had no formal employment and were dependent on irregular, low-paying jobs.

A Mumbai study by Patel et al. (2019) highlighted the impact of migration on economic outcomes in slums, noting that recently migrated households had worse access to ration cards, school enrollment, and sanitation.

2.4 Infrastructure and Livelihood Linkages

Chatterjee (2005) argued that the lack of formal infrastructure in slums directly affects economic productivity. Without secure housing, electricity, or water, slum dwellers are less likely to engage in regular work or entrepreneurial activity. Moreover, informal tenure limits access to credit and government schemes.

3. Research Methodology

This study employs a mixed-method approach to investigate the economic conditions of slum dwellers in the Sangli-Miraj and Kupwad Municipal Corporation (SMC) area. Both quantitative (primary survey) and qualitative (interviews, secondary document review) methods were used to ensure a comprehensive understanding of household-level economic realities and their interaction with broader infrastructure and policy contexts.

3.1 Research Design

The research is descriptive and analytical in nature. It aims to describe the socio-economic status of slum dwellers and analyze their patterns of income, expenditure, debt, and access to essential services. It also incorporates comparative analysis with historical and regional data through secondary sources.

3.2 Study Area

The study focuses on selected slum clusters within the jurisdiction of the Sangli-Miraj-Kupwad Municipal Corporation. These clusters were selected to represent a cross-section of demographic and spatial diversity across the three cities.

3.3 Sample Design

For this study, stratified random sampling was used to ensure representative coverage across slum settlements in the Sangli-Miraj and Kupwad Municipal Corporation area. A total of 150 households were selected based on criteria such as informal or semi-formal housing, lack of basic services, and residence for over five years. To capture social and economic diversity, each slum cluster was divided into segments, and households were randomly selected to represent different caste, income, and occupational groups.

3.4 Data Sources

Primary Data

To collect detailed primary data, a household survey was conducted using a structured questionnaire focused on capturing key socio-economic aspects of slum dwellers. The survey gathered information on demographics (age, gender, education, migration), occupation and income, and household expenditure on essentials like food, rent, education, healthcare, and utilities. It also covered indebtedness, asset ownership, and access to services such as water, sanitation, electricity, ration distribution, and banking. In addition, the questionnaire assessed participation in government welfare schemes, providing insights into the effectiveness and outreach of public support mechanisms.

Secondary Data

For secondary data collection, various credible sources were consulted to enrich and contextualize the primary findings. Key government reports such as the Census of India 2011, SECC 2011, and the Sangli District Gazetteer provided essential demographic and socio-economic data on slum populations. NGO publications, especially reports by Shelter Associates and Pratham, contributed detailed insights on issues related to housing, sanitation, education, and basic service access. Additionally, academic studies—both national and regional—on slum economies and informal urban settlements helped establish the theoretical framework and comparative context for the research.

3.5 Tools for Data Collection

To ensure a comprehensive understanding of the socio-economic and living conditions of slum dwellers, multiple data collection tools were utilized. The primary tool was a structured questionnaire containing both closed and open-ended questions, which was translated into Marathi to enhance clarity and respondent engagement. An observation schedule was also employed to systematically assess the physical conditions of the households, including housing structures, toilets, drainage systems, and drinking water sources. To supplement quantitative data with qualitative insights, an interview guide was used for semi-structured interviews with key stakeholders such as municipal officials, NGO representatives, and community leaders. These tools collectively enabled a robust and multidimensional data collection process.

4. Objectives of the Study

1. To analyze the demographic and economic profile of slum dwellers in the SMKMC area.
2. To study the income, expenditure, savings, and debt patterns of households.
3. To evaluate the accessibility of public services such as water, sanitation, healthcare, and education.
4. To compare findings from primary data with secondary data and assess the progress over time.
5. To recommend policy measures for improving the economic conditions of slum residents.

5. Data Presentation, Analysis, and Interpretation

This section presents the findings from primary data collected through household surveys of 150 slum-dwelling households across various wards in the Sangli-Miraj-Kupwad Municipal Corporation (SMKMC) area. Quantitative data are organized into tables with interpretations following each.

5.1 Demographic Profile of Respondents

Table 1: Household Size and Composition

Family Size (Members)	No. of Households	Percentage (%)
1–3	24	16%
4–5	62	41.3%
6–7	44	29.3%
8+	20	13.3%
Total	**150**	**100%**

Source – Field Survey

The average household size is 5.2 members, which is higher than the national urban average. About 42% of the families fall in the 4–5 member range, indicating a predominance of nuclear families, though joint families are also present.

Table 2: Literacy Rate by Gender

Gender	Literate (%)
Male	82%
Female	56%
Average	**68%**

Source – Field Survey

The overall literacy rate is **68%**, with a significant gender gap. While male literacy is relatively high, female literacy lags, which affects women's access to employment and social benefits.

Table 3: Migration Status of Respondents

Migration Status	No. of Households	Percentage (%)
Native to Sangli	42	28%
Migrated (rural areas)	108	72%
Total	**150**	**100%**

Source – Field Survey

A large portion (**72%**) of slum dwellers are migrants from rural areas of Maharashtra and Karnataka. This indicates that urban slums act as a transition point for rural poor seeking employment.

5.2 Income and Employment

Table 4: Monthly Household Income

Monthly Income (₹)	No. of Households	Percentage (%)
Below 3,000	18	12%
3,001–5,000	46	30.7%
5,001–8,000	53	35.3%
8,001–10,000	21	14%
Above 10,000	12	8%
Total	**150**	**100%**

Source – Field Survey

Most households (66%) earn **₹3,000–8,000/month**, reflecting subsistence-level income. Only 8% earn above ₹10,000/month, revealing widespread economic vulnerability.

Table 5: Type of Employment of Main Earner

Employment Type	No. of Respondents	Percentage (%)
Daily wage labor	58	38.7%
Domestic work	24	16%
Rickshaw driving	18	12%
Informal vending	26	17.3%
Private job	14	9.3%
Unemployed/Other	10	6.7%
Total	**150**	**100%**

Source – Field Survey

The economy is **informal and precarious**, with **nearly 74%** of workers engaged in unstable, daily-wage or informal jobs. This leads to irregular income and lack of social security.

5.3 Expenditure, Debt, and Savings

Table 6: Monthly Household Expenditure

Item	Average Expenditure (₹)
Food	2,800
Rent	900
Utilities	500
Education	300
Health	400
Transport & Misc.	600
Total	**5,500**

Source – Field Survey

The average household spends **₹5,500/month**, which exceeds the average income of many households. This causes borrowing or cutting back on health and education, especially in times of crisis.

Table 7: Debt Ownership and Source

Debt Status	No. of Households	Percentage (%)
Indebted (any form)	98	65.3%
Not Indebted	52	34.7%

Debt Sources (among indebted):

Source	No. of Households	% of Indebted
Moneylender	45	45.9%
Friends/Family	28	28.6%
SHG	15	15.3%
Bank	10	10.2%

Source – Field Survey

Over **65%** of households are in debt. Most borrow from **informal sources**, particularly moneylenders with high interest rates, indicating **financial exclusion** from formal credit systems.

5.4 Access to Basic Services

Table 8: Access to Services

Service	Access Rate (%)
Piped Drinking Water	58%
Private Toilet	36%
Public Toilet Only	44%
Open Defecation	20%
Electricity (legal)	66%
Waste Collection (daily)	48%

Source – Field Survey

Basic services remain **inadequate**, particularly sanitation, with only **36%** having a private toilet. **Water access** is limited or shared. Government sanitation initiatives have not fully penetrated all areas.

5.5 Education and Health

Table 9: School Attendance of Children (Age 6–14)

Status	No. of Children	Percentage (%)
Regular	121	80.7%
Irregular	20	13.3%
Not Attending	9	6%

Source – Field Survey

Although **81%** of children attend school regularly, economic hardship, household duties, or poor infrastructure cause irregularity or dropout in some cases.

Table 10: Households with Chronic Illness or Disability

Response	No. of Households	Percentage (%)
Yes	41	27.3%
No	109	72.7%

Source – Field Survey

Around **27%** of households have a chronically ill or disabled member. The financial burden of illness is significant given low incomes and high out-of-pocket health expenses.

6. Major Findings and Policy Recommendations

6.1 Major Findings

1. The primary and secondary data analysis of 150 slum households in the Sangli-Miraj and Kupwad Municipal Corporation area reveals the following key insights:
2. The average family size is 5.2, indicating large households typical of urban poor settlements.
3. 72% of slum residents are migrants from rural areas, with most settling in Sangli due to economic push factors like drought, unemployment, and landlessness.
4. The overall literacy rate is 68%, but a significant gender gap exists: male literacy is 82%, while female literacy is only 56%.
5. Although 81% of children attend school regularly, irregular attendance and dropouts are still prevalent due to financial pressures and household responsibilities.
6. The majority of households (66%) earn ₹3,000–₹8,000/month, which is barely sufficient for survival in urban settings.
7. Most are employed in the informal sector: daily wage labor (38.7%), domestic work (16%), street vending (17.3%), or casual jobs with no job security or benefits.
8. Only 9.3% have stable private jobs, and government employment is negligible.
9. The average monthly expenditure (₹5,500) exceeds or matches the income of most households, leading to chronic indebtedness.
10. 65% of households are in debt, mainly through informal lenders such as moneylenders and relatives.
11. Most households lack access to formal banking or institutional loans, increasing vulnerability during emergencies.
12. Only 58% of households have piped water at home; others rely on shared taps or standposts.
13. Only 36% of households have a private toilet; 20% still practice open defecation, despite Swachh Bharat and interventions.
14. Legal electricity connections are available to 66%, but waste collection is irregular, with 52% not receiving daily municipal waste services.
15. 27% of households have a chronically ill or disabled member. Most rely on private clinics or unlicensed practitioners, given the weak public health system.
16. Slum environments remain unsanitary, affecting health outcomes, particularly among children and the elderly.

6.2 Policy Recommendations

To address the multidimensional poverty and economic insecurity observed in Sangli's slums, the following actionable policy recommendations are proposed:

A. Livelihood and Income Enhancement

- Skill Development Programs targeting youth and women for trades such as tailoring, construction, mobile repair, and digital services.
- Promotion of Self-Help Groups (SHGs) and microenterprises through subsidies and access to microfinance via nationalized banks and MUDRA schemes.
- Introduction of an Urban Employment Guarantee Scheme, similar to MGNREGA, for urban poor.

B. Financial Inclusion and Debt Relief

- Financial literacy drives in slum clusters to promote savings and reduce dependency on moneylenders.
- Simplified access to Jan Dhan Yojana, PM Svanidhi, and zero-balance bank accounts.
- Partnerships with microfinance institutions and MFIs to provide collateral-free loans with flexible repayment options.

C. Infrastructure and Basic Services

- Expansion of OHOT (One Home One Toilet) in uncovered slums through convergence with Swachh Bharat and CSR funding.
- Ensure 100% piped water coverage and community taps where individual connections are not viable.
- Regularization of electricity through pre-paid metering for informal settlements.

D. Health and Education

- Mobile health vans and periodic health camps in coordination with district health officials and NGOs.
- Improve primary school infrastructure in slum-adjacent areas with focus on inclusive access and attendance incentives (e.g., scholarships, mid-day meals).
- Dedicated Anganwadis for slum children to improve nutrition and early childhood education.

E. Urban Planning and Tenure Security

- GIS-based slum mapping and inclusion in the city's master plan to provide tenure security and basic services.
- Promote in-situ slum upgrading over relocation to preserve social networks and minimize livelihood disruption.

F. Governance and Participation

- Establish Slum Welfare Committees in each cluster to ensure community participation in planning and monitoring.
- Increase coordination between SMC, NGOs, and SHGs for implementation and evaluation of schemes.

7. Conclusion

This research study, based on primary and secondary data, highlights the multidimensional challenges faced by slum dwellers in the Sangli-Miraj and Kupwad Municipal Corporation area. The findings reveal that a majority of the slum population survives on meager incomes earned through informal and unstable employment. Despite government interventions and the presence of NGOs, access to essential services such as clean water, sanitation, electricity, healthcare, and education remains inadequate for many residents.

The prevalence of debt, lack of financial literacy, gender disparity in literacy, and poor health outcomes further worsen their economic vulnerability. The continued practice of open defecation and dependence on shared utilities signal the need for more inclusive urban planning and participatory governance.

However, the study also presents clear pathways for intervention. Livelihood support, improved infrastructure, targeted welfare schemes, and community participation can collectively transform the urban poor's living conditions. Empowering slum communities through education, skill development, and policy advocacy will be crucial in breaking the cycle of poverty and marginalization.

This study provides actionable insights for policymakers, urban planners, NGOs, and researchers committed to building inclusive and resilient urban futures.

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