# SLUM DEVELOPMENT AS MAJOR PROBLEM IN GURUGRAM (HARYANA)

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#### **ABSTRACT:**

"In 2011, 377 million people (31% of the Total group) in India lived in great towns, but of these, 65 million (27% of the of a town group) lived in far and away keep safe condition of being poor in areas called slums. This question is nothing like it to India, 863 million people around the world live in like Squatter settlements. India and China have the highest number of slum dwellers, with 50 million plus inhabitants living in serious keep safe condition of being poor. The United Nations able to keep going Development ends, purposes take in the able to keep going growth of future living-stages is limited by the meeting upon action-bound getting well in quality of living. The able to keep going Development ends, purposes be minded to get to one half the size of people living in slums within each country by 2030. Given the very nature of informality, surveying the number of family formed as slums is hard, but in India this suggests getting well quality of living of at least 6 million households. Yet, India has a more strongly desiring Target in mind; the government recently announced Housing for All agreement which try to give every person having rights in the nation way in to enough housing by 2022. It is put a value on that the current shortfall of houses is 19 million, with 95% of this need being in the low-income part (less than 2,00,000). This cannot be achieved by government coming between groups by oneself, for this reason the government has put in a given form its agreement of incentivizing the private part to take part in working well redevelopment of the complete very poor part group. The very poor part redevelopment part of this design proposes a good at producing an effect of answer: the government try to use land taken by Squatter Settlements as a useable materials to subsidize housing for of a town poor. This effectively gets answer to, way out of the problems of land not being enough while subsidizing the price of housing for of a town poor to as little as zero in some cases. By getting mixed in trouble the private part and using real-estate as a putting money at hand apparatus for making or put right things, this component of the agreement marks a Stark moving away from the earlier policies which put at point at which rays come together on bit by bit up gradation efforts in slums (nation very poor part Development road-map of work) or used government machines to make come into existence poor quality public housing (basic Services to of a town Poor)". There have been a limited number of attempts to construct deprivation measures for slums in developing countries. For example, Gulyani and Bassett (2010) developed a "living conditions diamond" that measured housing deprivation in slums of Nairobi and Dakar along four dimensions including infrastructure, housing unit and neighborhood or location. However, their analysis only presented an aggregated percentage for each city along these four dimensions and thus lacked an intracity comparison between slums and nonslums. In a similar way, Martínez-Martin, Mboup, Sliuzas, and Stein (2008) compared slums in 188 developing world cities along five different dimensions. Weeks, Hill, Stow, Getis, and Fugate (2007) developed a slum index for Accra at the neighborhood level. This study aggregated data for each enumeration area in Accra and demonstrated the intracity variability in what they referred to as "slumness". Baud, Pfeffer, Sridharan, and Nainan (2009) and Mundu and Bhagat (2008) developed similar multiple deprivation indices aggregated at the ward level for Delhi and Mumbai respectively. However, any neighborhood level definition inevitably relies on the assumption that slums are identifiable because of a distinct set of socio-economic and demographic characteristics of its inhabitants that are homogenous within an area (Montgomery, 2009). It is important to recognize the socio-economic variability of individual households within a spatial unit since it is often mirrored in the physical aspects of the housing which defines a slum (Jankowska et al., 2011). The UN-Habitat (2002) definition recognizes such variability by identifying the type of housing deprivation for each household<sup>2,3</sup>.

# 1. INTRODUCTION:

"The most important policy implication is that agreement must be with shade (of feeling, color, sense and so on) and sensitive to the highly full of changes challenges facing the of a town poor and the parts of town in which they live. Scholars and experts give high opinion of that officer statistics undervalue and over simplify the complex and widelycovering material facts of a town condition of being poor (Mitlin 2005; Mitlinand Satterthwaite 2013). Case studies, ethnographies, and field knowledge support claims that society & money position and power to way in services (make, become, be) different with substance across urban residents in getting greater, stronger, more complete countries (Auyero 2000; Breman 2013; Marx, Stoker, and Suri 2013b; menon-sen 2006; Perlman 2006). However, ordered Evidence is being without, not there on the sizeable range of conditions within and across slums. To make Evidence on different living conditions and the possible unused quality agreement implications, we began a much facts group attempt in India in 2010. In an earlier paper, one of the authors Documents the separate agreement questions for the least and most well off slums within one great town Krishna Sriram and Prakash 2014)." <sup>3</sup>.

In today world, one of the main aims of the slum studies is to prepare complete slum inventory for the global existing slums. This inventory has mostly been attempted based on identification of slums using physical criteria extraction like object level information (e.g. roofs and roads), areal coverage based slum locations, i.e. over crowding etc. There has been reported relationship between high level of 'urban population density in the global south and location of case studies'. The slums have physical characteristics like low lying flat terrain as well as high lying steep sloped locations. There are many slum localities in Caribbean, west and central Africa or south east Asia which have not been extensively studied by English language research organization as is revealed by number of english language case studies. Global North also faces problems of slums like Greece (Ioannidis et al., 2009) and the USA (Ward and Peters, 2007). The Europe is going to be proving one of the leading slum study grounds after the surge of dumping of refugees who are suffering from a lot of problems related to low sanitation, poor health, etc. (Dhesi et al., 2018; GSMA, 2017; Hodes et al., 2018; Nellums et al., 2018). In many countires, accessing ground truth data for slum mapping verification is a bigger problem which indicates that, even methodolgical development in slum mapping studies, we are still far far away from having a world wide detailed global slum inventory<sup>2,3</sup>.

In Haryana (India), Gurugram is facing one of the worst problems due to massive migration of rural population moving to city peripherals, illegal enchroachment by immigrants occupying several locations, and living in disdainful conditions.

# 2. YEARS OF STAY IN GURGAON SLUM:

Years of stay of migrant in identified slum of Gurgaon has been mentioned in Table 1 and Figure 1. From present data it is evident that in Gurgaon slum most resident was staying between 3 to 5 years period that is why permanent migration is found higher in studied slums of Gurgaon. Resident staying for period less than 1 year were least varies from 0% (Kumaharan Basti) to 6.42% (Nathupur Jhugi Basti) which correlate with our data on low seasonal migration and it also infer that in recent period migrants chose to settle in slums with better basic facilities in compare to other slums like Kumaharan Basti but contrary to statement high migrants staying less than 1 year were found in Nathupur, might be due to religion-wise preference for settling in Nathupur slum which had dominant Muslim population.

Table 1 - Years of stay of migrants in identified slum of Gurgaon (before 2018).

Slum/ Year of stay	<1 year	1-3 years	3-5 years	>5 years
Devilal Colony	12	69	86	46
Nathupur Jhugi Basti	7	33	47	22
Surat Nagar - 1	3	16	25	13
Durga Colony	1	6	9	7
Sihi	0	4	6	3
Kumaharan Basti	0	3	5	3

Households (in %)

<1 years</p>

1-3 years

3-5 years

■>5 years

5.63

32.39

40.38

21.60

Years of stay of slum resident in identified slum of Gurgaon (2018 as base year) Nathupur Jhugi Kumaharan **Devilal Colony** Surat Nagar - 1 Durga Colony Sihi Basti Basti 6.42 5.26 4.35 0.00 0.00

26.09

39.13

30.43

Source: Present survey (2018)

Source: Present survey (2018)

30.77

46.15

23.08

27.27

45.45

27.27

Figure 1 - Years of stay of migrants in identified slum of Gurgaon (before 2018) (value in %).

30.28

43.12

20.18

Migrant staying since last 1 to 3 years had second most dominance of migrants which varies from 26.09% (Durga Colony) to 32.39% (Devilal Colony). Stay in Gurgaon slums since last 3 to 5 years were most dominating with highest migration in Sihi (46.15%) and least in Durga Colony (39.13%). While migrants staying for more than 5 years were highest in Durga Colony (30.43%) and least in Devilal Colony (21.6%) suggests changing preference of migrants in settling in slum with duration of time, as more than five year ago migrants have not settled by selecting the location with better basic amenities instead, they settle anywhere in town. The place like Devilal Colony and Durga Colony is much better choice for migrants in recent period than more than 5 years ago may be due to little development in basic facilities in slums.

28.07

43.86

22.81

# 2.2. Reason for migration

Mostly people migrate for economic gains from poor rural or urban area. It was found in various studies that difference between wages in native area of migrants to migrated place is very significant (Greenwood, 1975; Rempel, 1996; Yap, 1977), which attracts more migrants towards urban slums and leads to increased rate of migration (Yap, 1977). Similar finding can be observed in Table 25 and Figure 22, as most of migration in selected slum of Gurgaon were due to unemployment and low wages their percentage varied from 73.24 to 85.96% of total migration, thus, dominating all other reasons of migration. Unemployment is the reason for migration 26.09% (Durga Colony) to 36.36% (Kumaharan Colony) and due to low wage 45.54% (Devilal Colony) to 59.65% (Surat Nagar) household migrated to Gurgaon slum. High migration with more than 50% of migrants due to low wage can be seen in Surat Nagar (59.65%), Durga Colony (56.52%) and Sihi (53.82%). Debt is the third most influencing reason found in selected slums of Gurgaon with 7.69% (Sihi) to 10.23 % (Surat Nagar) migrants.

Conflict Slum/ Reason Unemployment Low Debt. **Drought Education** Marriage **Others** wage **Devilal Colony** 59 97 20 0 2 22 4 9 Nathupur Jhugi 30 51 9 0 2 10 Basti 34 Surat Nagar - 1 15 6 0 0 1 0 0 **Durga Colony** 6 13 2 0 1 0 1 2 Sihi 3 7 1 0 0 0 0 Kumaharan Basti 4 5 0 0 0

Table 2 - Reason of migration to selected slum of Gurgaon.

Reason for migration in identified slum of Gurgaon 80 60 Households (in %) 40 20 0 Unemploy Conflict Marriage Low wage Debt. Drought Education Others ment 45.54 9.39 0.00 1.88 4.23 0.94 10.33 ■ Devilal Colony 27.70 ■ Nathupur Jhugi Basti 27.52 8.26 0.00 3.67 2.75 9.17 46.79 1.83 ■Surat Nagar - 1 26.32 59.65 10.53 0.00 0.00 1.75 0.00 1.75 ■ Durga Colony 26.09 8.70 0.00 0.00 4.35 0.00 56.52 4.35 ■ Sihi 7.69 23.08 53.85 0.00 0.00 0.00 0.00 15.38 9.09 0.00 0.00 0.00 0.00 Kumaharan Basti 36.36 45.45 9.09

Source: Primary survey (2018)

Source: Primary survey (2018)

Figure 2 - Reason for migration in identified slum household of Gurgaon (value in %).

Drought was not the reason found within Gurgaon slum as reason of migration; few households had reason of conflicts at their native place as reason of migration in Devilal Colony (1.88%) and Nathupur Jhugi Basti (1.83%) in other studies no household were found with same reason. Marriage was reason for very few households to migrate in Gurgaon slum, 0.94 and 2.75% of household found in Devilal and Nathupur Jhugi Basti respectively. It was found in various studies that better education facilities in urban centres attracts many people and play an important reason of migration. In the present study also, it was found as fourth important reason of migration in selected sum of Gurgaon that is why its percentage is higher in slum, with large area and proximate position with good school mostly government school preferred by Slum population as Devilal Colony (4.23%), Nathupur Jhugi Basti (3.67%), Surat Nagar(1.75%) and Durga Colony (4.35%). Other reasons like discrimination at their native place etc. also dominates in slums with highest percentage of people in Sihi (15.38%) and least in Surat Nagar (1.75%).

#### 3. ECONOMIC EFFECT OF SLUMS IN GURUGRAM:

Total monthly expenses of taken to be very poor part persons living in a house of Gurgaon suggest higher rate on a hundred of family in Kumaharan Basti (45.45%) and Surat Nagar (42.11%) under monthly money used, needed, for something of Rs. 10000 in view of the fact that Rs. 10001 to 15000 monthly money used group form higher rate on a hundred of family house in almost all slums with highest rate on a hundred of 61.54 in Sihi monies used, needed, for something higher than 15001 were least in number in almost all slums with no family in this group in Kumaharan Basti and highest rate on a hundred of 21.54% in Durga part under the control of another which connects with income group order of taken to be slums. Further expenses on food suggest family house with monthly money used, needed, for something less than Rs. 4000 on food were higher in Sihi Kumaharan Basti and Nathupur Jhugi Basti; here Kumaharan Basti and Nathupur Jhugi Basti higher rate on a hundred in lower money used, needed, for something on Food is because of, in relation their lower income but Sihi with higher income family house has lower money used, needed, for something on Food suggest their higher money used, needed, for something on other items as well as reason for higher

savings in very poor part family house of Sihi In medical substance very poor part family house of Sihi and Devilal part under the control of another had higher rate on a hundred of family house expending more than Rs 2001 per month on medical substance suggest because of, in relation their higher income they make selection that possibly taking place in addition of government-related hospital and which might be because of, in relation to higher diseased person in both the slums.

Monthly expenses other than food and medical substance were discovered higher in all the slums having high rate on a hundred of family in higher income group of take views of and it was discovered less in Nathupur Jhugi Basti and Kumaharan Basti were income keeps shut up by force them to money used, needed, for something on other things on a list. Debt on taken to be very poor part family house of Gurgaon great town suggest that in Kumaharan Basti higher rate on a hundred of family house under very great force of debt higher than Rs. 150001 but because of, in relation their lower income none of family house in Kumaharan Basti money given for work something given for a time part of a regular payment higher than Rs. 2001 per month. Higher debt (>150001 Rs) were also found higher in Devilal part under the control of another (21.1%) but because of, in relation their high income more than 16.51% of its family house money given for work more than Rs. 2001 as something given for a time part of a regular payment per month and more than 33% of family house of Devilal part under the control of another money given for work higher than Rs. 1501 per month part of a regular payment which is highest among all slums. Higher debt was less in Nathupur Jhugi Basti instead of their higher rate on a hundred of family house in lower income group which might be because of, in relation their less money used, needed, for something on food, medical activity and other things on a list, their lower tendency of debt taking and limit by force money used on basic comforts which can be made observations in-the-business by poor living conditions of Nathupur Jhugi Basti. Assets in taken to be very poor part family house of Gurgaon suggest almost all houses had electric and lighting with very few exceptions in Devilal part under the control of another, Nathupur Jhugi Basti and Surat Nagar which might be because of, in relation to new Settlement or outer position of these family house in slums. supporters were least in Kumaharan Basti (63.64%) suggest that family house of money and goods condition were in such a poor place, position that in summers they cannot have enough supporter. Many family had refrigerator (but for Kumaharan Basti where it was not discovered in measures-taking), rate on a hundred of house with refrigerator were higher than vessel to keep things cold in almost all slums suggest they support to refrigerator to store their food in summer more than they make use of on vessel to keep things cold to be living with comfort in summers. Television were discovered more than 75% of houses in almost all slums except Nathupur Jhugi Basti and Kumaharan Basti, like to electric things not fixed telephone were ready (to be used) in almost all family house with few exceptions in Devilal part under the control of another, Nathupur Jhugi Basti and Surat Nagar. Needle stitching Machine were found most family house of Durga part under the control of another (17.39%) and Nathupur Jhugi Basti (17.43%) there many sized by clothes worker stores have been also made observations during take views of suggest needle stitching machines as a starting point of income in these slums.

2-wheelers were present in almost all very poor part persons living in a house. Except Durga part under the control of another and Kumaharan Basti 3-wheeler were present in almost all slums, although it was in only one house of Kumaharan Basti and around 50% family house of Surat Nagar, taxi were present in only Devilal part under the control of another (2), Nathupur Jhugi Basti (1) and Durga part under the control of another (1) and in the same way vehicle were also found only Devilal part under the control of another (2) and Nathupur Jhugi Basti (1). Family with taxi and cars were family with higher income although its present was very uncommon in taken to be slums. like to properties animals kept and cows were discovered in very few houses mostly very poor part family house support to have Cow or Buffalo as they help in milk-business but because of, in relation to its higher price and support it was only found in Devilal part under the control of another, Surat Nagar and Sihi Sheep were discovered mostly in slums with high number of traders of meat as it was discovered higher in Nathupur Jhugi Basti. Pigs were only found in Devilal part under the control of another and Kumaharan Basti. fowls farming were discovered higher in number than other animals kept it may be because of, in relation to lower an outer covering with better out-put it was discovered higher in Nathupur Jhugi Basti and least in Kumaharan Basti. Small, long-eared horse-like animal were only discovered in family of building workers and in agreement to go with in pots like in Kumaharan Basti, Devilal part under the control of another and Surat Nagar. in this way, overall, picture of money and goods conditions suggests existence of higher

income, amount made less, expense, basic comforts, properties and animals kept in Devilal part under the control of another, Surat Nagar and Sihi and poor of money and goods condition of very poor part family house of Kumaharan Basti.

#### 4. STRATEGIES:

Economic and urban development is an interdisciplinary challenge dependent on gregarious inclusion, astute investment, good governance, and environmental responsibility. Efficient implementation will require vigorous partnerships between regimes, investors, and private developers to affect the ecumenical and household quality of life. The policies and practices that provide low-income families with quality homes and access to essential accommodations need to be action-orientated, forward-cerebrating, and sustainable. To address the growing needs and deficiencies in slums of India, our team proposes several sustainable models to ameliorate including recommendations in four different categories, administrative, infrastructural, financial and architectural. There are few examples of fruitful housing microfinance models in India. However, there is enough experience and teachings from past and currently in existence attempts at giving funds to low income family through small scale accounts or different channels. In order to scale up and make ready able to keep going housing micro-finance in India, the coming here-after difficulties must be over-come when designing giving for a time mechanisms<sup>4</sup>:

- (1) Land denouement of position and side: The get money for industry takes consciously the trouble of full dress event get money for institutions to undergo magnification the degree of get mazuma for go-between unless the land designation of position conditions are got well. This is where both state and in the middle of regimes can play a consequential part in making simple the getting well of a town poor's living conditions<sup>4</sup>.
- (2) Getting to the poorest: The question lies in getting to the poorest of the poor, representatively with monthly income below 5,000. The trouble in giving for a time to this income group lies in their not hard to turn into air income and feebleness to minuscule of money and goods shocks that could against act on payment. Intricate land designation of position and side issues may join to the trouble of this business<sup>4</sup>.
- (3) Giving money (for a purport): Giving money for a purport) puts forward, possibly, the most immensely colossal force to constrain for MFIs in giving birth housing microfinance MFIs commenced only a ten-years stage ago to offer housing micro-finance loans to customers which have with a good outcome payment records. Some MFIs discover it hard to have meeting with the high housing controlling of money request with circumscribed resources<sup>4</sup>.
- (4) Loan Amount: Even among the MFIs that currently put ball in play the very impecunious part persons living in given places, very few offer loans that could cover the consummate price of an incipient housing unit. This force to circumscription is mainly because of, in cognation to the MFIs own giving money (for a purport) issues and peril of defaulting. When the something given for a time from MFI is not enough to cover the consummate price, Beneficiaries may still go to for avail to simple starting points of credit; however, moneylenders have a propensity of to go forward prohibitively high rates of interest. In Mumbai, the monthly interest rate could facilely go up to 30%. As low-income family take care of money given for work off the most sizably voluminous Liabilities first, this makes them often make come first private moneylenders something given for a time. That being verbalized, if a MFI is not able to give enough amount to its persons utilizing for a time, it may in come back lead to the Defaults on the MFI something given for a time at the time of repayment<sup>4</sup>.
- (5) Being conscious: Housing micro-finance would have desideratum of some degree of cognizance-building among its persons for whom one does work. Very impecunious part persons living in given places are acclimated to having noetic conceptions about more straight away stretches of time, which has noted in history made them give back loans on an in the short run base for time up to a year. For a more immensely colossal amount of housing gives for a time, MFIs often question under discussion loans that last at least three years. In the of a town part where grouping networks are liquid (or gas) and moving is frequent, this being conscious querying that MFIs are facing is consequential<sup>4</sup>.

# 5. CONCLUSION:

In present work space is taken to be very poor part family house of Gurgaon almost all slums, Total worker group is discovered higher than the numbering of persons go to person in authority of India, Haryana and Gurgaon except Kumaharan Basti where it was discovered lesser than India but higher than Haryana and Gurgaon Total non-worker group were discovered in harmony with numbering of persons go to person in authority changing from 59.93% Surat Nagar) to 66.67% (Kumaharan Basti). Out of all at the limit worker male group were much higher in all taken to be slums than female group. From the facts it is clear that Total worker very poor part group in agreement to go with in farming giving birth in taken to be very poor part of Gurgaon were least among all groups of workers which becomes different from 0% Sihi to 4.76% Kumaharan Basti). farming worker was discovered least as most of worker group were in agreement to go with in kept by man or other works, number of female farming labour were lesser than male group in all slums. Out of all worker most of the worker group in agreement to go with in other works like small persons getting goods at stores, person using attack bird for sport, mechanics and so on. Which becomes different from 66.67% (Kumaharan Basti) to 84.62% Surat Nagar), out of all group in agreement to go with in other works male were chief. Among family house coming under the income group of Rs. 8001 - 16001. Becomes different from 23.08% Sihi to 37.61% (Nathupur Jhugi Basti) which is the second most chief family house in this group. Most chief number of family were discovered in Rs. 16001 to 24000. With the highest rate on a hundred of family housse in Surat Nagar (56.14%). family house under higher income group of overview, higher than Rs. 24001 were discovered highest in Devilal part under the control of another (14.55%) and no family house were discovered in higher income group of overview in Kumaharan Basti, Higher income group in Devilal part under the control of another can be connected with better sociological position of Devilal part under the control of another and better able to use of basic comforts in the very poor part change back is discovered for Nathupur Jhugi Basti and Kumaharan Basti. Most of the household's monthly expenses comes under Rs. 10001 to 15000. With highest rate on a hundred family house under this group in Sihi and Devilal part under the control of another. Rate on a hundred of family house under different money used, needed, for something groups move after the general direction of Rs 10001 to 15000 > Rs 5001 to 10000 > less than Rs 5000 ~ more than 15000. Slums with higher income group had higher expenses with Devilal part under the control of another, Sihi at top and Kumaharan Basti at cause of the list. facts on expenses on food and foods points to that highest rate on a hundred of family house falls under group of Rs 4001 to 5000 that least number of family house monthly expenses on food comes under less than Rs. 3000. Devilal part under the control of another and Surat Nagar expenses were discovered highest on food and foods. Medical expenses higher than Rs 1501 per month were discovered highest in Nathupur Jhugi Basti had as ones trade by Devilal part under the control of another which suggests that either number of disease occurrence is higher in both the slums or because of, in relation to higher income in Devilal part under the control of another they support to go to private clinincs. Highest expenses on other one thing on a list, other than food and medical substance were discovered highest in all slums (but for Kumaharan Basti) which becomes different from 36.36% (Kumaharan Basti) to 61.54% Sihi This money used, needed, for something group includes schooling fees for young persons, house Rents, something given for a time parts of a regular payment and so on. Loan given back in the form of parts of a regular payment suggest in almost all slums greater number or part of debt ridden family house money given for work there part of a regular payment between Rs. 1001 to 1500 with more than 55% family house in all slums, properties like electricity and lights were discovered in almost all family house, supporter was present in more than 80% of family house except Kumaharan Basti. Readily moved telephone a current-day need of the earth was also found ready (to be used) in almost all very poor part houses. Taxi and vehicle were discovered in uncommon houses not more than 1 or 2 family of Devilal part under the control of another, Nathupur Jhugi Basti and Durga part under the control of another.

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