

8.1 Conclusion

To begin with the housing situation at state level, it is clear from the data and figures that more than half of the census houses in state were residences in year 2011. Srinagar had high proportion of houses used as residence accounting to nearly two-third (64 per cent) of the total quantity of houses. As clearly revealed by data, it was observed that highest percentage of the houses was owned in Pulwama district and lowest in Kargil district. Similarly, the highest percentage of the houses was rented in Kargil district and lowest in Pulwama district during the year 2011. Further it was found that near about 54 per cent of the houses in state were in good condition, 42 per cent of them in livable condition and the remaining 4 per cent in dilapidated condition during the year 2011. It was also observed that near about 80 per cent of the houses were of pucca category, 12 per cent of them as semi-pucca and the remaining 8 per cent as kutcha houses in the year 2011.

Further, the phenomenon of primacy is extremely strong in J&K state; since, the single largest city i.e. Srinagar, a primate and characteristically diversified city, serves as a regional centre in the vast catchment. The primacy of the Srinagar city is gradually declining in the state, but is still prevalent within the Kashmir region. A sort of ‘Dual Primacy’ exists in form of two cities of Srinagar and Jammu. Srinagar City and its countryside have strong functional linkages in one way or the other, directly or indirectly. Degree of influence & relationship is inversely proportional to distance from the city. Sphere of Influence of Srinagar City is vast (17000 Km²). There exists a zonation in hierarchy of urban centres around Srinagar city, in descending order – Primary, Secondary & Tertiary Zones of Influence. The zone having direct as well as major influence is the Primary Zone of Influence located in the immediate surroundings of Srinagar city.

While identifying most vulnerable groups and the areas highly prone to urban housing problems in Srinagar city, the analytical survey results reveal that the majority of Tibetan households (86 per cent) had more than 5 persons per household and 62 per cent households had more than 7 persons in single household, depicting the congestion and shortage of accommodation. Likewise, the problems of inner city or City core of Srinagar metropolis are becoming critical with the increase in

population and deterioration in existing level of services which are assuming serious propositions in all aspect of urbane living which requires immediate attention, and would assume challenging propositions in case not addressed and taken care of at proper time. The city core of Srinagar metropolis has under gone a socio-economic degeneration which can be accessed from decreasing trend of participation ratio (30.6 per cent in 1981 to 26.3 per cent in 2013). The city core of Srinagar metropolis has majority of the building structures in poor or derelict conditions which may nearly turn it into a regulated slum or blight zone, in a decade or so. Nevertheless, this inner core of the city ought not to be left to decay. Fortunate enough, typically slums don't exist in city core of Srinagar metropolis, but in only one locality of Mukhdoom Sahib (Hawal) that too a regulated one. Floor Area Ratio (FAR) or Floor Space Index (FSI) for city core of Srinagar metropolis is more than 3, thereby indicating that the total floor area of building structures is more than 3 times the gross area of the plot on which structures are constructed.

Also findings pertaining to the housing condition of the city reveal that more than fourth-fifth of the total buildings in the city core are of poor or derelict conditions. With about 47 per cent of the buildings of kutcha or semi-pucca type structures, this virtually is turning it into slum core. The problems of City core of Srinagar city are becoming critical with the increase in population and deterioration in existing level of services which are assuming serious propositions in all aspect of urban life which requires immediate attention, and would assume challenging propositions in case not addressed and taken care of at proper time. Nearly one-fourth of the urban households in these cities are dwelling in substandard houses. Hence, urban re-development is need of the hour and should be initiated by government with adequate financial resources; otherwise the houses in and around city core rather entire city core is bound to deteriorate further and turn into unsuitable areas for living. However, the re-development programme should be taken up within ambit of providing housing in the same locality.

The findings also infer that about three-fourth (75 per cent) of the total houses in the Srinagar city are of good quality, further 18 per cent of surveyed houses were in livable or poor condition. With about 80 per cent of the housing buildings of pucca type, over all housing structure in the city are satisfactory. Further the data pertaining

to ownership status of the house in the Srinagar city reveals that more than three-fourth (76 per cent) of the house surveyed during field study was owned by the respondents living in them. Merely 23 per cent houses were not owned by a single household but were shared between more than one household or owned on partnership basis. Rented houses were less than one per cent of the total houses surveyed during field survey (n=2000).

However, it has often been found that with the present housing preferences exhibited, the proposed residential zones do not appear to attract future residential demand unless some policy level interventions are made. Some of the groups are very sensitive to geographical parameters whereas others are more responsive to economic and social parameters. However, limited sample size used for this study restricts it only for exploration of parameter responsiveness with limited predictive capacity. Large sample sizes drawn from an urban area following the same methodology will help not only to explore the significant variables but also allow predicting the demand responsiveness with certain changes in control variables. The research findings of present work also infer that as the city is expanded drastically the future shape of Srinagar City is heading towards somewhat like *Kidney Bean Shaped* city.

The findings of sample field study data reveal that the ownership status of the houses surveyed was dominantly Owner-builder (64.3 per cent). From the data pertaining to the age of sample house, it may be observed that nearly three-fifth (58.7 per cent) of them were of 15 years and above age. Hence, nearly half of the houses surveyed were double storeyed buildings. For that reason, more than three-fifth (60.6 per cent) of households were possessing less than 10 Marlas (half Kanal) land. Therefore, majority of the houses (86.4 per cent) surveyed were having plinth area below 1500 feet². Likewise, the data about total number of households in sampled house makes bewildering revelation that within city houses having single or only 1 family living in it are dominant over other categories as there number was about 1528 (76.4 per cent). The migration source area depicts that major immigration was inter-ward shift of residence by city dwellers with respect to time and space. The purpose of migration was found predominantly (58 per cent) for seeking separate house within any ward of Srinagar city.

Findings show very high levels of housing affordability problems in Srinagar city with about 3 out of every 5 urban households experiencing such difficulties. There are also significant housing affordability differences between different socio-economic classes. Housing problem is essentially the problem of the poor and low-income groups (lower and lower middle class families). For the fact, generally majority of the wards of the Srinagar city exhibit high land/house prices and the land prices in Srinagar city have escalated 15 to 20 folds in merely last two decades. Srinagar city is the largest urban entity in the entire Himalayan region in terms of population and constitutes the most urbanized district as well. The city despite its physical threshold and constraints is likely to expand and grow but ironically there is directionless growth of the city. In case the growth is not channelized and regulated it is likely to intrude towards a settlement pattern characterizing of unorganized, unplanned mess and haphazardness. The research study also connotes inference that approximately 80 per cent of houses in the Srinagar city are unplanned or illegal or form informal housing, excluding the government or cooperative colonies, those too being partially planned. Further it is emphasized that the scale of urban problems in Srinagar city is enormous and the situation is worsening due to unorganized - unplanned urbanization and related social trends. Continued wealth inequality, increased immigration, increased part-time employment, and independent family trends have all contributed to growing urban problems in Srinagar city. A number of unregulated colonies and housing clusters have mushroomed in and around innumerable locations of Srinagar metropolis, in haphazard and unplanned manner, without a proper layout and devoid of service lines and other essential facilities.

The urban housing problem of Srinagar city has other repercussions too, noteworthy among which are fire hazards, health hazards and personality difficulties etc. especially among children and youth. As earlier highlighted that the existing urban problem of Srinagar, which requires immediate attention, would assume challenging propositions in case not addressed and taken care of at proper time. The City has been growing at the hands of Realtors and Land Mafias and thus there's no proper planning, even if there is something that is messy planning. Ultimately, this (growth) is obviously going to be more of problem than solution. It is very pertinent and vibrant to everyone, not to talk of urban planners or policy makers that 'No one is

paying heed' to Master Plan (2012-2032). Zoning wasn't adhered to in the past nor is at present. For that matter, we have commercial complexes in residential areas, educational institutes in commercial, residential areas in green belts and likewise. It is literally a mess everywhere with no exception from any locality within Srinagar city. There is an urgent need to revise the Master Plan and enforce its implementation in letter and spirit.

We are fast losing land at the hands of urbanization. There is little space left for expansion of the City. After around a decade or two people will have to opt for flat system as little or no land will be available for construction of houses in Srinagar. A time has also come when the state's policy makers and urban planners need to think about the introduction of Floor Space Index concept for Srinagar so that its horizontal growth could be checked. Greater emphasis on 'Satellite Townships/Integrated Housing Projects' development would ensure to save these crucial lands from urban use devoid of environmental conservation. Such a policy would make it even more secure and prepare to meet the challenges of coming decades. Therefore, massive concerted efforts need to be made with best of administrative actions and deft political handling for the sake of our future generations is what the author suggests.

Future Housing Systems in the Srinagar City: The inferences of the study also reveal that broadly the Srinagarites have three preferences with regard to future housing systems in the city which can be precisely referred to as ***3 SH Model*** viz.

- a) Separate Housing/Independent Housing (61per cent)
- b) Societal Housing/Flat type Housing (8per cent)
- c) Swarming Housing /Slum Housing (31per cent)

8.2 Suggestions

Shelter must be treated not as an activity to be carried out in isolation but as an important integral factor for attaining economic growth with stability of the country with special emphasis on the economically weaker sections of the society. For removing the existing bottlenecks in housing sector in J&K and planning for attaining sustained economic growth with stability in housing sector in coming years, the policy makers, researchers, academicians, urban planners are people at helm of affairs

should take into account certain well established norms before making policy decisions. Apropos to that following mitigation strategy or suggestions are noteworthy to ponder upon to tackle urban housing problems in Srinagar City.

1. The urban primacy analysis of Srinagar city infers that impetus must be provided to generate newer growth centres and the existing ones must be revived. Proper investments in developmental sectors like infrastructure, education, occupation is needed, which will relieve existing pressure on Srinagar city. There is a need for Protecting and revitalization of the natural quality of city core of Srinagar metropolis for economic efficiency including urban renewal and re-development, up-gradation of infrastructure, poverty reduction, employment creation, promotion of trade and related developmental activities.
2. It is observed that the house structures in the inner core or city core of Srinagar metropolis are extensively old and dilapidated requiring immediate repairs or renovation or re-development at war footing basis.
3. Srinagar Master Plan (2012-2032) must be reviewed, revised and redrafted keeping in view housing needs of the different strata and socio-economic groups residing in the Srinagar City.
4. The rigorous implementation of the Srinagar Master Plan to be drawn up from time to time. Similarly, an effective and efficient Downtown Master Plan (DMP) for Srinagar Metropolis is need of the hour, which should be framed on priority basis.
5. An Urban Housing Policy, with an impetus whereby inner city areas would systematically decrease in population, the middle areas remain almost static and the surrounding outer areas increase, is needed. A rational land use policy for the State in general and Srinagar city in particular is also recommended.
6. There is also the need for inclusion of Housing Geography or Housing Studies as a specialised field of Urban Studies at higher education level.
7. The concerned Urban Local Authorities and self-governing bodies should identify housing shortages, devise programmes to meet housing shortages and

enforce effectively regulatory measures for planned housing development in the city. In terms of Urban Housing Policy, private sector is to be involved in housing in a large scale, be in the form of Public-Private-Partnership (PPP), land pooling and plot reconstitution, or private housing subsidy plan etc.

8. The results after analysing migration data of Srinagar city infers that in future the new immigrants to the Srinagar city should mandatorily *Register* in the SMC or any other designated urban policy organisation and the new immigrants should hold “*Srinagar City Residence Permit*” for at least 5 years to own a house for residing in the City.
9. Availability of land, its timely development with requisite infrastructure facilities and service is of prime importance for facilitating a sustained growth of housing activity. Hence the Revenue Department should take initiative for the formulation and implementation of a sound land policy favourable to the shelter-less people and sections of society facing acute housing problem and affordability problem in the Srinagar city for the construction of houses.
10. Also it is highly recommended that for proper planning of Srinagar city an Urban Information System (UIS) more precisely an Urban Housing Information System (UHIS) must be developed for Srinagar City.
11. The data analysis leads to yet two other important conclusions. First, formal/planned housing in Srinagar is unaffordable to the majority of its population. Majority of households have incomes that are not in congruence with the market price of the potential affordable houses. In other words, the household’s stock and flow principle, essential for equilibrating the housing market, is violated in Srinagar. Second, providing low cost housing in Srinagar, even at construction rates, does not achieve the target of about 80 per cent households in formal/planned housing sector.
12. Thus, there is a tremendous need for affordable housing but no sufficient effective demand. This makes a case for supplementing policies that tackle affordable housing supply with policies that provide housing subsidies to the needy. Cities worldwide generally have a downward sloping Floor Space Index (FSI) when plotted against the distance from the Central Business

District (Bertaud, 2008). However Srinagar's deterring FSI is almost mixed in nature as it tends to linear line at few spots and curved at others, when plotted against distance from city centre, thus violating this principle. In such a highly regulated housing market, housing builders find it viable to have little incentive to provide affordable housing; thus catering to the demand of a small segment of the population. This structure of Srinagar's housing market and the skewness of the income distribution imply that the property prices are affected by a small segment of the population—the chief reason for the wedge between households' stock of wealth and income inflows.

13. Given these distortions in the market, the lopsided and inadequate policies addressing slums and affordable housing implemented by the government have failed to redress these issues. Affordability Index reveals that there is need of and scope for '*Supporter Model of Housing*' whereby EWS/LIG/LMIG and other marginal groups of our urban society will be supported economically to own or possess separate independent house around or in vicinity of Srinagar city. This needs to be taken care off and patterned on priority basis with specific motive for a greater good of society.
14. Thereby, this research analysis can serve as a helpful resource in policy advocacy, with aim of influencing changes to positively affect the current housing situation in Srinagar city, in a way which will ultimately lead to better socio-economic development of society and opens doors for future research.
15. As the research study infers or reveals that broadly the Srinagarites have three preferences with regard to future housing systems in the city which can be precisely referred to as *3 SH Model* viz.
 - a) Separate Housing/Independent Housing (61 per cent)
 - b) Societal Housing/Flat type Housing (8 per cent)
 - c) Swarming/Slum Housing (31 per cent)

So Integrated Housing Projects and Housing Apartments must be developed in the locations preferred by Srinagarites as revealed and highlighted in previous chapter.