Research Article

URBAN HOUSING DYNAMICS OF SRINAGAR METROPOLIS: A STUDY IN HOUSING GEOGRAPHY

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DOI: http://dx.doi.org/10.24327/ijrsr.2017.0810.1026

ABSTRACT

Srinagar city, the only Metropolis of the J&K state, constitutes around two-third of the state's urban population and is two times larger than the second largest city of the state- Jammu. Srinagar, a primate and characteristically diversified as well as unique city, unanimously serves as a regional centre in the vast catchment and is not only the largest urban centre both in terms of demographic size and areal spacing but also rapidly growing city amongst all Himalayan urban centres. The present structure of the Srinagar city, its problems and the magnitude of the problems, to be faced by it in future especially related to urban housing/settlements due to population growth indicate that the city is heading towards a critical situation of no return. Apropos to this, the prime focus of this study is the spatial analysis of urban housing dynamics of Srinagar metropolis of Kashmir and to offer some revival measures or suggestions for better urban management of the Srinagar city, J&K. The significance of present study lies in the fact that the problems 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 urban life which requires immediate attention, and would assume challenging propositions in case not addressed at proper time.

This study is based on both primary as well as secondary data sources and the universe of the study is exclusively the capital city of Srinagar, comprising a total of 68 wards. So, the data collection was done using Stratified Random Sampling (proportionate allocation) method. The collected data has been analysed and represented with aid of statistical, graphical and cartographic techniques. This analysis can serve as a helpful resource in policy advocacy, with the aim of influencing changes to positively affect the current housing situation in Srinagar, in a way which will ultimately lead to a better socio-economic development of society. The authors suggested some revival measures for better urban management of the Srinagar metropolis.

INTRODUCTION

Background

Housing is undoubtedly an essential element of life for most human beings. The modern concept of housing does not limit the idea of housing merely to the provision of shelter. Housing constitutes a physical matrix in which human interaction occurs. Housing is one of the primary human needs coupled with need of food and clothing, for human survival. In order to analyse the urban housing dynamics, it is very important to identify major factors which generate and accelerate housing needs because this will help to formulate mitigating strategy to decelerate its growth. In fact, control of housing need is the key

to tackle housing problem. The three major factors determining the housing needs are:

1. ***The size of population:*** This is itself dependent on factors like fertility, mortality, life expectation and migration. Since these factors have a direct bearing on population size and hence on housing needs as well. The increasing fertility rate coupled with declining trend of mortality, increasing trend of life expectation, increasing immigration towards cities etc. accentuate the pressure of population on houses and ultimately housing needs.

2. ***Number of households or families:*** The factors like headship rate, age-distribution of population and

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urbanization process determine the number of households. Headship rate is the number of households divided by population, which determines the rate of formation of households. The higher the headship rate, greater would be housing needs and vice versa. Age distribution of population especially population belonging to age group 18-30 will need houses presently or in near future and will accelerate household need.

3. ***Current Base level scenario of housing:*** Urbanization which is mainly outcome of natural population growth and immigration (owing to push factors of rural areas and pull factors of urban areas) has an influence on multiplicity of families. It thus definitely brings pressure on housing needs and housing supply. The current level or conditions of housing parameters is equally significant to determine and decide the housing needs and thereby housing demand, both at present as well as in future years.

Study Area

Srinagar city is located between 33º53´49´´-34º17´14´´N latitudes and 74º36´16´´ - 75º01´26´´E longitudes. It is the summer capital of the state of Jammu & Kashmir. It is situated at an altitude of 1585 meters above the mean sea level and spreads over the midst of an oval shaped valley of Kashmir. Srinagar city has grown over the past about eleven hundred years on either banks of river Jhelum of Kashmir valley. The city as well as its hinterland is encircled by the natural wall of mountains (the sub-mountain branches of the PirPanjal range). Apart from this, the serpentine river Jhelum traverses the city from the south-east to north-west, meandering and dividing the city into two parts which are so well interwoven by different bridges (13 in number) over the river Jhelum that they represent two in one. Srinagar City is famous throughout the world for the tourist attraction. Srinagar city for being the capital of the state, all the developmental processes and infrastructural advancements are made available here which attract people from all parts of the state, which could be understood from the fact that Srinagar is the only Metropolitan city of the state.
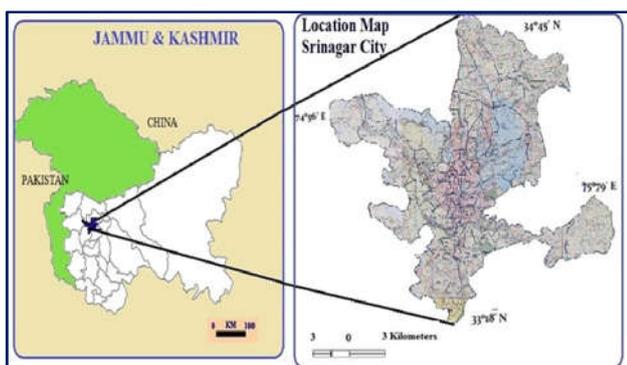

Figure 1 Showing Location of Study Area

Objective

The prime focus of this study is the spatial analysis of urban housing dynamics of Srinagar metropolis of Kashmir and to offer some revival measures or suggestions for better urban management of the Srinagar city, J&K.

DATABASE AND METHODOLOGY

Coverage: The universe of the study is exclusively the capital city of Srinagar, comprising a total of 68 wards. So, the data collection was done using Stratified Random Sampling (proportionate allocation) method representing all the wards of Srinagar city. At Random, households were covered for Field Household Survey from different areas within Srinagar city.

Sources of Data Collection: The information related to the present study has been gathered using a variety of methods to gain a better understanding of the situation, issue, perspectives and priorities. Methods used for the data collection included documentation, archival records, interviews, direct observations etc. The present study is based on both primary as well as secondary data sources. Primary data was collected with the help of field household survey i.e. through questionnaires/schedules, interviews and personal observations. Data Collection Technique: The primary data collection was done using Stratified Random Sampling (proportionate allocation) method covering all the wards of study area. At Random, 2000 sample households were covered for Household Survey from different areas within core of Srinagar city. The selection of samples for field survey is nearly representative and conforms to the spatio-geographic distribution. For obtaining the required data and information a total of 2000 questionnaires were framed, distributed, collected and analysed for the purpose, keeping in view the predefined procedure. Nevertheless, wherever the households were illiterate, the questionnaires were filled by the investigator himself by gathering the required information orally.

Secondary Data: Supplementary data comprising reports and publications relevant to the present study were obtained from different sources mainly including the publications of different organizations and offices of urban local bodies in Srinagar city viz. Srinagar Municipal Corporation (SMC), Office of Deputy Commissioner Srinagar, and Srinagar Development Authority (SDA), for the undertaken study. The contemporary land/housing value data regarding different locations within Srinagar city was acquired from Office of Deputy Commissioner Srinagar. The collected data has been analysed and represented with aid of statistical, graphical and cartographic techniques.
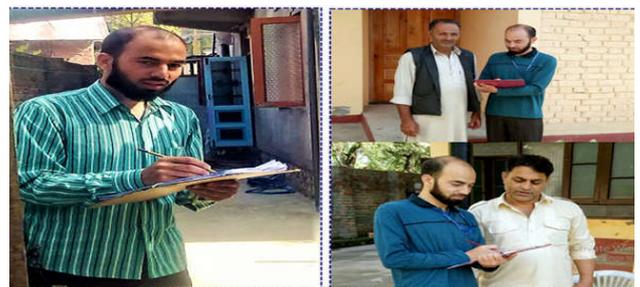
Figure 2 Researcher Collecting Data during Primary Field Survey

Urban Housing Dynamics in Srinagar City

As such, in order to assess the level of urban housing dynamics in Srinagar city, the criteria used should be specific to Srinagar, but based on or adopted from the main definitions and concepts of housing dynamics and residential preferences internationally and on lesson learnt through existing studies in other parts of globe. The Relative Household Concentration of different

wards of the city has been highlighted by computing Location Quotient of each ward in table 1 below.

Correlation analysis indicated that the proportion of households with housing affordability problems (in percentages) in Wards

Table 1 Location Quotient displaying Household Concentration in Srinagar City

S.No.	Location Quotient Class	No. of Wards in each Class	Name of Wards in each Class
1.	Highly Excessive Concentration (Above 1.10)	04	MagarmalBagh, Rawalpora, Bud-Dal, Sheikh Dawood Colony
2.	Excessive Concentration (1.02-1.10)	30	NundReshi Colony, Hazratbal, Zindshah-sahib, AllochiBagh, WazirBagh, Mukhdoom Sahib, Locut-Dal, Chanapora, Madin-Sahib, ShaheedGunj, LalChowk, Tarabal, Ganpathyar, Dalgate, Baghat-Barzulla, Islamyarbal, Bemina West, Bemina East, Lal Bazar, Nishat, Jogilankar, Hassanabad, Syed Ali Akbar, Jawahar Nagar, Natipora, Mehjoor Nagar, Khanmoh, AqilmirKhanyar, Zakura, Khawaja Bazar
3.	Self-sufficient (0.99-1.01)	09	Humhama, Zadibal, Ahmad Nagar, Buchpora, Barbarshah, Harwan, Jamia Masjid, SafaKadal, Chattabal
4.	Deficient (090.-0.98)	20	Tailbal, Rajbagh, Nawab Bazar, Maloora, Nowshera, Zoonimar, KhankhaiMoulla, Umar Colony, Kawdara, Zainakot, AaliKadal, Eidgah, Batmaloo, Soura, Qamerwari, KhumaniChowk, Pandrathan, Dara, Parimpora, Alesteng
5.	Highly Deficient (Below 0.90)	05	Karan Nagar, S.R. Gunj, Malik Angan, Palpora, Laweypora

Source: Computed from Population and Household Data Records of Srinagar Municipal Corporation (2011)

Srinagar City: Urban Land Price Dynamics (2011-2020)

The land/housing price data (Table 2) reveals that generally majority of the wards of the Srinagar city exhibit high land/house prices especially in following wards viz. S.R. Gunj, Malik Angan, Jamia Masjid, AqilmirKhanyar, Zindshah Sahib, Ganpathyar, KhankhaiMoulla, Barbarshah, Khawaja Bazar, Syed Ali Akbar SafaKadal, Kawdara, Soura, ShaheedGunj, Mukhdoom sahib, Karan Nagar, LalChowk, Baghat-Barzulla, Dalgate and Nishat.

Emerging Housing Bubble in Srinagar City: *Housing Bubble* refers to temporary conditions caused by unjustified and unwarranted speculations in the housing/land market that reaches a rapid increase in housing prices. In context to Srinagar city, Housing Bubble is emerging and if by any factor housing bubble swells to an extremely peak level, the aftermath of a burst is very catastrophic and sets housing market at nethermost level, like it was after Srinagar Floods of 2014, in southern Srinagar City. The land prices have escalated 15 to 20 folds in merely two decades (1990s onwards).

The Magnitude of Aggregate Housing Affordability Problems of Urban Areas and Precisely the Srinagar City

Housing affordability as a policy issue is relevant largely because of households that cannot "afford" decent housing. It draws attention to those who cannot "afford" adequate housing and provides the context within which to assess the performance of the existing housing markets. It is therefore pertinent that this section focuses on exploring the magnitude of aggregate housing affordability problems using the wards as the unit of analysis. The discussion presented in this section is aimed at achieving the objective to critically explore and determine the ward-wise comparative magnitude of housing affordability problems across the Srinagar city.

'Intensity' of aggregate housing affordability problems as used in this study refers to the depth of housing affordability problems for any given household that is below the neutral affordability datum. It measures how far-away or further-off below zero (0) is the housing affordability status of households. In this study, this is computed as the median value of below zero aggregate housing affordability scores of households.

and the intensity of housing affordability problems within Wards are correlated to about 0.541. Thus, whilst the two are significantly related, there are Wards where there are substantial variations in level of housing affordability spread and intensity. It should also be noted that intensity of housing affordability problems within wards correlates at about 0.528 with the proportion of households in core poverty within wards. The median below zero housing affordability scores in these Wards ranged between 0.665 to -0.975 on the Aggregate Housing Affordability Index Continuum (Table 3).

Nearly one-fifth (20 per cent) of the houses surveyed in Srinagar city are either sub-standard or unfit for human occupation. Nearly three out of every five houses (60.7 per cent) surveyed has one defect or another with respect to the neighbourhood environment. Houses located in the more recently-developed areas of the city (low-density zone) tend to be comparatively better compared to those in the high and medium-density zones from perspectives of both housing conditions and neighbourhood environment. The inner core region, occupied by early settlers in the city, presents the worst scenario with respect to both quality of dwelling and neighbourhood environment. The quality of housing and neighbourhood environment reduces as the degree of density or level of crowdedness increases with respect to distance towards core.

Srinagar City: Housing Affordability Index

An Aggregate Housing Affordability Problems Size-Intensity Index has been applied to capture this conception of magnitude as used in this study. To do this – the respective size and intensity scores of the wards were aggregated to derive the index. This is hence, the within city (intra-ward) estimation of the proportion of households with housing affordability problems. In this study, it is the proportion of households (in percentages) that have aggregate affordability scores within a given ward. Thus it estimates the percentage size of households that have housing affordability problems in each of the wards based on their aggregate housing affordability scores.

Table 2 Urban Land Price Dynamics in Srinagar City (2011-2020)

Ward code	Name of ward	Land Price 2011 (₹Lakhs/ Kanal)	Distance from Downtown	Land Price 2011 (₹/m²)	Land Price 2015 (₹/m²)	**Projected / Speculated Land Price 2020 (₹/m²)
1	Harwan	25	20	4942	9883	19667
2	Nishat	40	10	7907	15813	31527
3	Dalgate	50	5	9883	19767	42434
4	LalChowk	80	5	15813	31627	53254
5	Rajbagh	37	6	7314	14627	29155
6	Jawahar Nagar	37	6	7314	14627	29155
7	Wazirbagh	38	10	7511	15023	29945
8	Mehjoor Nagar	28	9	5535	11069	22039
9	Natipora	29	8	5732	11465	22829
10	Chanapora	30.5	12	6029	12058	24015
11	Baghat-Barzulla	41	10	8104	16209	32317
12	Rawalpora	35	11	6918	13837	27573
13	Dawood Colony	31	7	6128	12255	24411
14	Batamallo	30.5	8	6029	12058	24015
15	AllochiBagh	33	9	6523	13046	25992
16	MagarmalBagh	34	8	6721	13441	26783
17	NundReshi Colony	31	7	6128	12255	24411
18	Qamerwari	34	7	6721	13441	26783
19	Parimpora	25	20	4942	9883	19667
20	Zainakot	25	22	4942	9883	19667
21	Bemina (East)	38	10	7511	15023	33145
22	Bemina (West)	34	11	6721	13441	26783
23	ShaheedGunj	51	2	10081	20162	39324
24	Karan Nagar	51	2	10081	20162	43224
25	Chattabal	31	5	6128	12255	24411
26	Syed Ali Akbar	38	1	7511	15023	29945
27	Nawab Bazar	35	2	6918	13837	27573
28	Islamyarbal	35	1	6918	13837	27573
29	AaliKadal	36	2	7116	14232	28364
30	Ganpathyar	46	3	9093	18185	37491
31	Malik Angan	44	2	8697	17395	34689
32	Barbarshah	51	3	10081	20162	39924
33	KhankhaiMoula	49	1	9686	19371	38643
34	S.R. Gunj	45	1	8895	17790	47680
35	AqilmirKhanyar	44	2	8697	17395	38689
36	Khawaja Bazar	45	1	8895	17790	56680
37	SafaKadal	38	2	7511	15023	29945
38	Eidgah	26	5	5139	10279	20457
39	Tarabal	23	3	4546	9093	18085
40	Jogilankar	31	8	6128	12255	24411
41	Zindshah-sahib	41	3	8104	16209	32317
42	Hassanabad	40	5	7907	15813	31527
43	Jamia Masjid	48	1	9488	18976	54052
44	Mukhdoom sahib	44	3	8697	17395	42889
45	Kawdara	45	1	8895	17790	35480
46	Zadibal	30.5	6	6029	12058	24015
47	Madin-sahib	30.5	4	6029	12058	24015
48	Nowshera	36	6	7116	14232	30564
49	Zoonimar	32	8	6325	12651	25201
50	Lal Bazar	38	5	7511	15023	41145
51	Umar Colony	34	7	6721	13441	42983
52	Soura	41	5	8104	16209	43517
53	Buchpora	36	8	7116	14232	28364
54	Ahmad Nagar	31	11	6128	12255	29611
55	Zakura	26	11	5139	10279	21657
56	Hazratbal	29	10	5732	11465	22829
57	Tailbal	20	20	3953	7907	15713
58	Bud-Dal	32	8	6325	12651	25201
59	Locut-Dal	31	7	6128	12255	24411
60	Dara	14	25	2767	5535	10969
61	Alesteng	15	22	2965	5930	11760
62	Palpora	9	21	1779	3558	7016
63	Maloora	22	20	4349	8697	17295
64	Laweypora	18	19	3558	7116	14132
65	KhumaniChowk	24	18	4744	9488	18876
66	Humhama	34	11	6721	13441	26783
67	Pandrathan	23	18	4546	9093	18085
68	Khanmoh	11	28	2174	4349	8597

Source: Computed from Land Price Records of Office of Deputy Commissioner Srinagar (2015); **Projected/Speculated Land Price

The research findings also indicate that the proportion of those that cannot "afford" housing within different wards ranges from near about 30 per cent in LD-LLV classes to more than 80 per cent in HD-HLV classes, which suggests that there are huge proportions of households that face housing affordability problems in Srinagar city and in particular within city core areas. Even this range constitutes a significant proportion of households with affordability problems, as is highlighted by following table 3.

The inter-urban centre comparison reveals that in developed parts of world e.g. American and European cities/towns mean years till affording a new separate house is nearly 6 years (<a decade) and 8 years (<a decade) respectively. In Asian context it amounts to about 18 years (< two decades) and similarly in context to Indian cities/towns, the mean years till affording a new separate house is approximately two decades (20 years). For the present Srinagar city, mean years till affording a new separate house is approximately 3 decades (28 years). The intra-city (inter-ward) comparison of the same has been emphasised in following table 3.

However on the other end of the spectrum, 25 wards constitute the group with the highest proportions of households with affordability problems ranging from 61.3 per cent to 81.2 per cent. These findings referred which suggest that about two-third to four-fifth of households in the Srinagar city cannot "afford" relatively decent urban housing should be a major cause for concern with housing policy circles. The pattern of spread indicates that all the high density-high land price wards make up the intermediate group where the proportion of households that are burdened with housing affordability problems range between 43.4 per cent to 68.2 per cent of households as depicted by table 3.

Proposed Land Use Plan for Srinagar Metropolis by Year 2032

According to the findings of present study the population of Srinagar city by 2021 would be crossing 18 lakh, when the city will completely run out of space for new constructions. According to SDA documents, "there are two cities in Srinagar, one is in official records and other is on ground."

Table 3 Proportion of Households with Housing Affordability Problems

Groups	Name of Wards in each Class	Total Wards	Mean Years Till Affording Separate House
Very High Proportion of Households with Housing Problems	LalChowk, Jamia Masjid, S.R. Gunj, Khawaja Bazar, Lal Bazar, Mukhdoom sahib, Soura, Umar Colony, Karan Nagar Dalgate	10	41
High Proportion of Households with Housing Problems	Barbarshah, ShaheedGunj, KhankhaiMoulla, Ganpathyar, Aqilmir-Khanyar, Kawdara, Malik Angan, Bemina (East), Baghat-Barzulla, Zindshah Sahib, Hassanabad, Nishat, Syed Ali Akbar, SafaKadal, Nowshera, AaliKadal, Islamyarbal, Nawab Bazar	18	38
Medium Proportion of Households with Housing Problems	Wazirbagh, Ahmad Nagar, Jawahar Nagar, Rajbagh, Buchpora, Rawalpora, Bemina (West), Humhama, MagarmalBagh, Batamallo, Qamerwari, Natipora, AllochiBagh, Jogilankar, Chattabal, Zoonimar, NundReshi Colony, Sheikh Dawood Colony, Chanapora, Madin-sahib, Zadibal, Hazratbal, Mehjoor Nagar, Zakura	25	18
Less Proportion of Households with Housing Problems	Eidgah, Bud-Dal, Locut-Dal, Harwan, Parimpora, Zainakot, KhumaniChowk, Pandrathan, Tarabal, Maloora, Tailbal, Laweypora, Alesteng, Dara, Khanmoh, Palpora	15	13
Srinagar City (as a whole)		68	28

Source: Field Survey
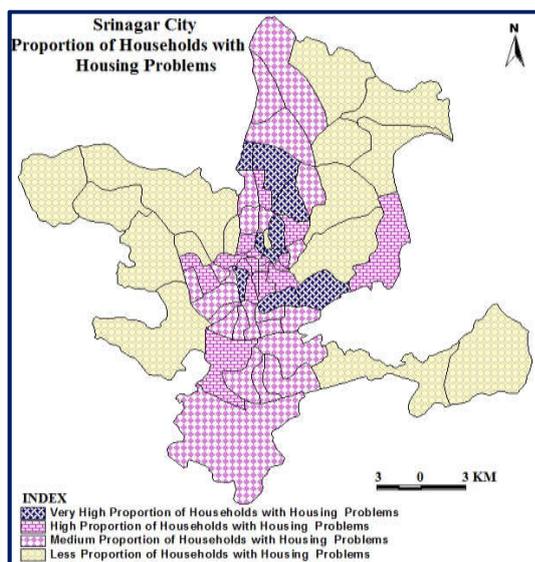
Figure 3 Srinagar City: Proportion of Households with Housing Problems

Source: Field Survey

The government's only step towards resolving the issue has been to announce the increase of local area of Srinagar city from the existing area of 417 km^2 to 757 km^2 in the Master Plan 2012-2032 currently under formulation. According to the urbanists, SDA, mandated with not only formulating Srinagar Master Plan but providing planned and affordable housing in the city, has completely failed in fulfilling the desired objective. "During the past six decades of its existence SDA has developed a single housing Colony at Bemina, which unfortunately has turned out to be the biggest slum in Srinagar," moreover, SDA is presently almost defunct as there are no projects in hand and the organization is plagued by mismanagement, maladministration and ineptitude at various levels. The government too did not lag behind and it also constructed many official buildings in prohibited areas. The office of the Srinagar Development Authority (SDA), which is supposed to ensure planned implementation of development schemes for the city, was built on marshy land in the Bemina locality.

There are at least two dozen government offices, including Haj House, Housing and Urban Development Department, Town

Planning Organisation, J&K State Board of School Education, a city hospital and Forensic Science Laboratory along with many offices that have come in this area, actually supposed and anticipated as Flood channel. The planners opined that the government should encourage private players in the housing sector, albeit with a strong regulatory mechanism in place. "The present mess including lack of adequate spatial and other amenities in most of the housing colonies and commercial centres in Srinagar is because of the failure of Srinagar Municipal Corporation (SMC) and S.D.A. in enforcing even the minimum basic regulatory mechanism while according building permissions". Srinagar city is already witnessing a huge shortage of houses. According to 2011 census figures, 43 percent of houses in Srinagar have two, three or more households. Three Lakh people are in need of relocation to ease congestion in the city. The Srinagar Master Plan (2012-2032) calls for making housing arrangements for 11 lakh additional people, and that requires 1,37,500 plots of land running into thousands of acres.

Apropos to and in perspective of research findings of this study, the Proposed Land use/Land cover Map for Srinagar city by year 2032 as prepared by Srinagar Development Authority (SDA) is specifically depicted as follows in figure 4 to plan future urban housing vis-à-vis urban expansion in the Srinagar city.
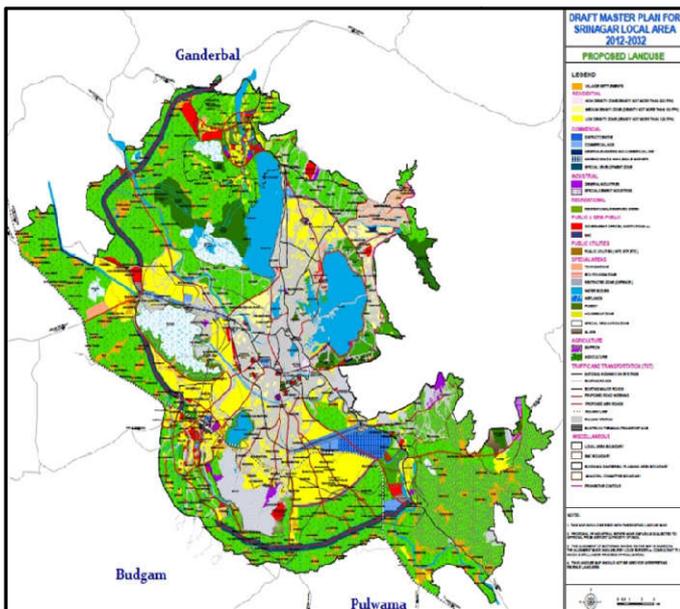

Figure 4 Proposed Land Use Map for Srinagar City by Year 2032

Source: Srinagar Development Authority (S.D.A)

Town Planning Organisation (2011) in one of its reports highlighted that, in Srinagar city alone for a population of 12 lakhs in 2011 C.E., 1,50,000 houses were required at 8 persons/plot against which 13,163 plots/flats were provided by the Government Housing Cooperatives have contributed to the extent of 0.02 per cent. This totals to 9 per cent. Remaining 91 per cent of residential stock has been built by the general public in the city in an unplanned manner resulting in growth of slums, haphazard development and lack of urban infrastructure. Housing problem in Srinagar city is of an acute type, growing index of Srinagar urban agglomeration lies between 15 to 24 person/household and in 37 Mohallas between 12 to 15 persons/household. About 43 per cent houses in Srinagar have

two, three and more households. About 5 lakh population of core area live in 1114 hectares only which works out to 450 persons/hectare against the standard of 175 persons/hectare maximum for Metro cities. Thus an area of 1114 hectares should have about 2 lakhs population maximum. Removal of congestion of 3 lakh population is the existing problem of housing shortage, which will need addition of 37,500 plots at 8 persons/plot against the existing 9.45 persons/house. Besides this there will be a continuous rise in the demand in future years to come (2011).

CONCLUSION

Srinagar metropolis-the primate 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.

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.

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. The study infers 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.

Suggestions

Apropos to the research findings, following are some revival measures or suggestions noteworthy to ponder upon for better urban management of the 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.
2. 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.
3. There is also the need for inclusion of Housing Geography or Housing Studies as a specialised field of Urban Studies at higher education level.
4. 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.
5. 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.
6. 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.
7. 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.
8. Thereby, this research study 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 led to better socio-economic development of society and opens doors for future research.

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