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## STRIDES – A STUDENTS' JOURNAL OF SHRI RAM COLLEGE OF COMMERCE

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**STRIDES – A STUDENTS' JOURNAL OF SHRI RAM COLLEGE OF COMMERCE**  
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### **ABOUT THE JOURNAL**

It is a double blind reviewed bi-annual Journal launched exclusively to encourage students to pursue research on the contemporary topics and issues in the area of commerce, economics, management, governance, polices etc. The journal provides an opportunity to the students and faculty of Shri Ram College of Commerce to publish their academic research work.

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After screening for plagiarism, research papers are sent to the *Referees* (Subject Experts) for double blind review.

#### **Stage-2. Double Blind Review**

The journal adheres to a rigorous double-blind review policy. Each research paper received by COPE is sent for review to the *Referee* (Subject Expert). The reports submitted by the *Referees* are sent to the respective students for improvement (if any, suggested by the *Referees*). After reporting all the suggestions recommended by the *Referees*, the revised and improved version of the papers are re-submitted by the students to the COPE.

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Since COPE is the apex authority to take all decisions related to publication of research papers and articles in 'Strides – A Students' Journal of Shri Ram College of Commerce', the decision of COPE is final and binding.

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The following guidelines are to be carefully adhered by the students before final submission of the manuscript. The submitted manuscripts not conforming to the following guidelines are not taken into consideration for any further processing.

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Format of the article on the front page should be:

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- b) Name(s) of the student(s) and mentor along with their details
- c) Abstract
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The abstract should capture the essence of the article and entice the reader. It should typically be of 100 -150 words, and in Italics.

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Endnotes should be serially arranged at the end of the article well before the references and after conclusion.

## **Table, Figures, Graphs**

The first letter of the caption for table, figure, graph, diagram, picture etc. should be in capital letter and the other words should be in small letter - e.g. Table-1: Demographic Data of Delhi, Figure-1: Pictorial Presentation of Population etc.

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**Hard Copy:** The hard copy (3-Sets) of the manuscripts should be submitted in the Administrative Office of the College.

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As part of the submission process, the student and mentor needs to declare that they are submitting original work for first publication in the Journal and that their work is not being considered for publication elsewhere and has not already been published elsewhere. Again, the paper should not have been presented in any seminar or conference. The scanned copy of duly signed declaration by the students and their respective mentors has to be emailed along with the research paper.

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The authors of best three papers from every Issue are awarded – First Prize, Second Prize and Third Prize on the SRCC Annual Day.



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The mission statement of the college signifying the existence and its road map to the achievement of its vision, reads as:

***"To achieve and sustain excellence in teaching and research, enrich local, national and international communities through our research, improve skills of alumni, and to publish academic and educational resources"***

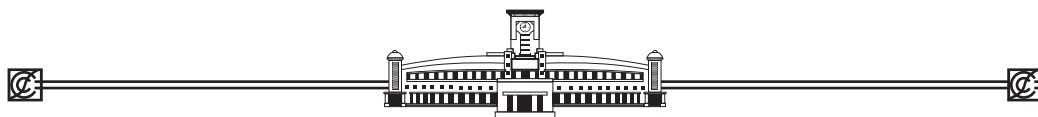
To achieve and promote excellence in publications and applied research, the college has taken the initiative to launch a new journal exclusively to publish students' research papers and articles. It will be an add-on to the enriched catalogue of college publications and academic literature.

The Journal has provided an opportunity to the students of our college to focus on research. Since the students were not opened to the research methodologies at the undergraduate level, they were mentored by experienced faculty of our college. Simultaneously, their articles were also reviewed by the referees and tested for plagiarism before publication. After reporting all the suggestions recommended by the referees, the articles were revised and then finally published. The college had successfully released the foundation issue of the Journal **"Strides – A Students' Journal of Shri Ram College of Commerce, Volume 1, Issue 1, 2016-17"** on the occasion of 91st Annual Day of the College held on 13th April, 2017. The Journal was released by Shri Prakash Javadekar, Honb'le Union Minister of Human Resource Development, Government of India.

I would like to congratulate the students whose papers are published in this issue of the journal and simultaneously encourage all the students to contribute their research papers and articles for the successive issues of the Journal.

Best wishes for their future endeavors.

**Prof. Simrit Kaur**  
**Principal**



## Editor's Message

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for publication. The research work published in Strides is original and not published or presented at any other public forum.

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**Dr. Santosh Kumari**  
Editor



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# Urban Housing in India

## **Abstract**

*With more than one third of the Indian population living in cities, problems related to urbanisation are looming large. Providing sustainable housing facilities to all is one of the main challenges before the government. Through this paper we aim to analyze the housing situation in India. Data was collected through a primary survey conducted in Delhi, NCR. The analysis was done under the following heads: factors contributing to rampant housing poverty, gaps in current housing policies and standards of good housing. The former two heads have been explained under three main categories- informal settlements, resource crunch and administration and governance, while the latter has been analysed in three successive stages, namely, building, occupancy and sustainability which are further broken down into socio-cultural, economic, technological, environmental and legal factors.*

## **THE SITUATION OF HOUSING IN INDIA**

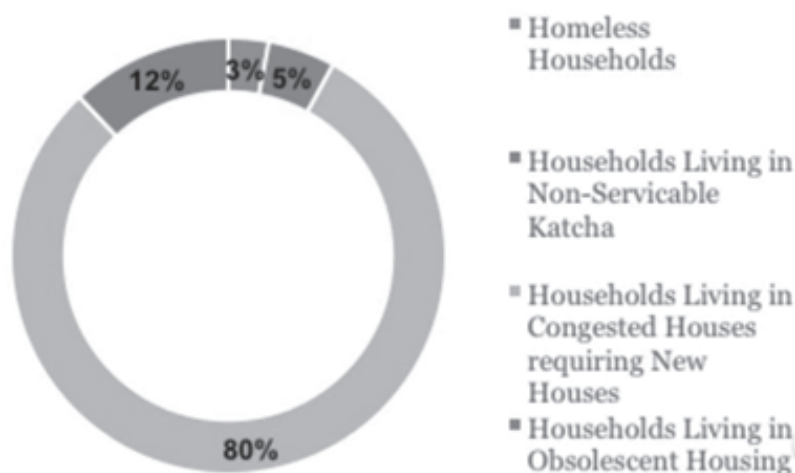
India's urban population is on a constant rise but so are the problems related to urbanisation such as overcrowding, lack of sanitation, lack of security, poor infrastructural facilities, etc. Out of these, affordable, adequate and quality housing remains to be one of the biggest challenges facing the government. A huge proportion of the urban population in India lives in shoddy surroundings characterised by abysmal quality of ventilation, lighting, water supply, sewage system, etc. Since previous studies have shown that good housing has the potential to solve many of the problems related to urbanisation. Housing policies, if implemented properly, can have astounding impacts

on the quality of urban life. Through this report we aim to explore the housing situation in India and understand the characteristics of good housing.

Housing embodies many concepts such as comfort, safety, identity and above all it has central importance to everyone's quality of life and health with considerable economic, social, cultural and personal significance. It is also a critical component in the social and economic fabric of all nations. No country is yet satisfied that adequate housing has been delivered to the various segments of its population.

Problems related to housing projects are not generally well-defined in a way that can be clearly solved. They are characterized by unique, complex, dynamic situations having various issues. It is essential that everyone's interests are catered to in order to solve these problems, and for the same, an effective group of players to need to follow an integrated approach and generate viable ideas.

Various problems in housing stem from housing poverty and shortage. The Ministry for Housing and Urban Poverty Alleviation considers four components of urban housing shortage: (a) homeless population; (b) households living in non-serviceable units; (c) those living in dangerous and physically dilapidated units; and (d) those living in socially unacceptable conditions.



Source: Report of the Technical Group on Urban Housing Shortage, MoHUPA 2012

## HOUSING IN DELHI – PRIMARY SURVEY

Housing for the urban poor is provided in two types: ownership housing and rental housing. In order to determine what makes good housing, it is important to visit each type and understand the prevailing problems. We decided to visit both types in the city

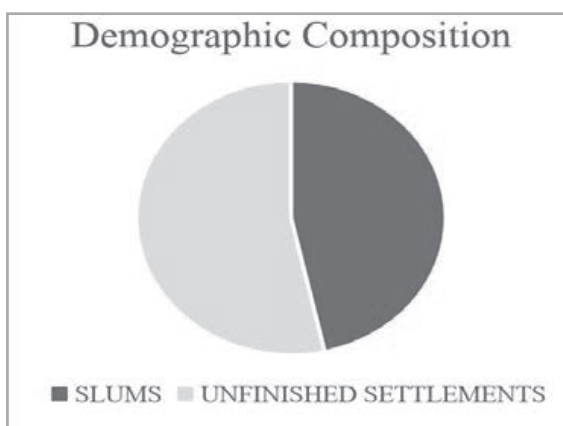
of Delhi and interact with the poor, to deeply understand their problems and devise solutions for the same.

## METHODOLOGY

Places in which surveys were conducted included slums across Delhi NCR as well as poorly constructed or unfinished settlements rented out to the poor: Nizamuddin, Noida Citi Centre, Chandrawal among others. A detailed questionnaire which contained questions about different aspects of housing was made. A translator who knew the local language translated the questionnaire. Re-translation was carried out to the origin language to ensure that there were no semantic barriers. Questionnaires contained questions about infrastructure (sanitation, availability of water, electricity, etc), affordability (expenditure on housing- ownership and rental, cost of borrowing, cost of maintenance, etc), day-to-day problems faced (security, health hazards, waste management, community living, etc). Questionnaires were self-administered in most households and for illiterate people, personal interviews were conducted. Additionally, FGDs were held with the poor to understand in detail their problems and requirements.

## FINDINGS

A sample of 200 households was covered across ten areas in Delhi, NCR. The harsh realisation of the visits was that both these types were abysmal in their own ways. The slums lacked sanitation, hygiene and water. The dwellings were overcrowded (with an average of 8 people per household) and all houses had only one room where all activities like cooking, bathing and sleeping took place. They all complained that no organisation



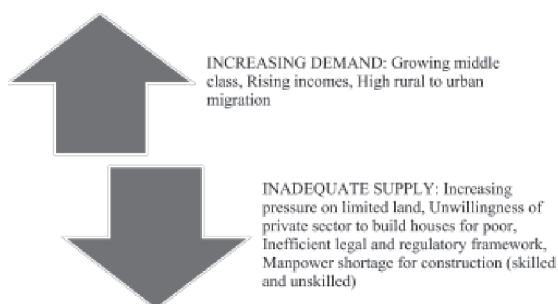
took any efforts to make their situation better. However we realized that behaviour change was a huge problem - reluctance to use facilities provided was commonly observed. For example, a few slums were provided with dustbins and yet, nobody used them. All waste was thrown out in the open. The leachate from the waste flowed into the houses in the event of rain. Open defecation was prevalent despite toilet facilities being available. We doubted whether this behaviour was entirely due to reluctance and found that toilet facilities provided were also very poorly maintained. The rental housing on the other hand, had facilities necessary for subsistence. Every 10 households had a toilet, they had piped water facility and so on. However, every resident complained of being

exploited by their landowner. The average rent paid by them for less than 100 sq. ft of carpet area was rupees 5000 (this amount excluded electricity, water and other utilities). This is not just exorbitant by itself; it is about 70% of the household's income and such catastrophic expenditure on housing reinforced their poverty. Further, these dwellings had extremely inadequate ventilation and lighting. These visits gave us huge insights about urban housing for the poor and helped us devise a conceptual framework of what makes good housing and how to get there. We used the findings of the survey to analyze the problems of urban housing in detail and arrived at the determinants of good housing.

### PROBLEMS OF URBAN HOUSING

Housing shortage is undoubtedly the result of both demand-side as well as supply-side factors, as shown below.

Each of these factors should be addressed collectively, and only then can the problem of urban housing be solved. While this chart gives us a bird's eye view of the housing problem, it is imperative to delve deeper into each problem to understand it, and devise ways to solve it.



We have classified the problems faced by the housing sector into three major heads, namely, unplanned and informal settlements, governance and administrative inefficiencies and crunch of resources. Together, these problems have debilitating effects on urban life.

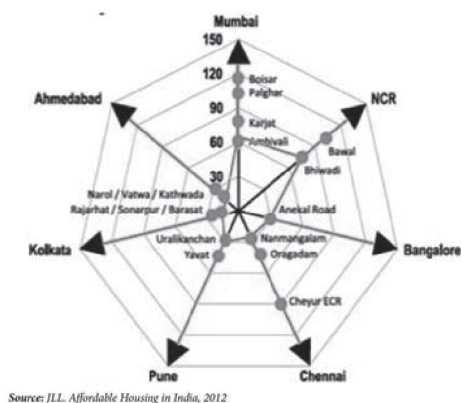
### UNPLANNED AND INFORMAL SETTLEMENTS

Through the course of the urbanisation process in independent India, a gigantic number of informal settlements have mushroomed in our cities. These settlements have predominantly come up in a haphazard manner, and needless to say, they are devoid of essential facilities like clean drinking water, toilets, etc. They are occupied by economically weak sections like daily wage workers, who migrated from rural areas in pursuit of better economic opportunities. While these dwellings do accommodate a large number of people, they are characterised by terrible living conditions and local governments have been determined to clear them up. However, the displaced dwellers are almost never relocated to liveable housing, since the rate of destroying such informal settlements is far higher than the rate of construction of new affordable accommodation. In Delhi alone, one million people have seen their shanties being demolished in the last one decade. Only a tiny fraction of those displaced have been



compensated with tiny plots or flats in resettlement sites. invariably on the outskirts of the city lacking in even basic amenities such as drinking water, electricity, toilets etc.

Government initiatives to achieve objectives of slum-free cities, although good on paper, are too ambitious to be successful. The Delhi Urban Shelter Improvement Board (DUSIB) aims to clear close to 197 hectares of land that are under slums and plans to construct 150,000 flats. Another example of a similar project is the PMAY, which plans to incentivise private players to realise the aim of housing for all. Surely, the intention behind these schemes and many others are pure. However, they view the land occupied by slums as a commercial asset whose sale can provide good money. However, the density of population in the said land is too high. In Delhi, less than three per cent of the land is under slums which house 30 percent of all Delhi households. These policies would thus have to shift these residents to more cramped high-rise apartments, and that would hardly be a good solution.



Another concern with regard to informal settlements is that houses for the poor are often built far away from the centres of the cities. Since these areas lack in essential amenities, the poor choose not to live in those areas and are thus left homeless. Thus, housing development should aim to drive economic growth and improve the quality of life of people by better citizen services, governance and urban mobility. Peripheral urban and suburban areas need to be developed, and housing projects there should

guarantee liveability for the poor. This would be possible by the preparation of plans which focus upon provision of essential and recreational amenities, which are integral to housing development. The figure below shows the location of housing projects in major Indian cities, and their distance from the cities' centre.

Among the facilities which are prerequisites for any household, water and power carry prime importance. Adoption of water recycling and renewable energy use can save 10 to 15 % of water and energy. Checking of leakages, thefts and transmission losses and simultaneously enhancing organisational efficiency are also feasible solutions.

The unique, complex and intertwined nature of the problem of informal settlements does not have a one stop solution. Error learning through an efficient feedback mechanism and improvising on the positive aspects of successful projects such as chawls in Mumbai are the ways to make strides in this direction.

## **ADMINISTRATION AND GOVERNANCE**

Efficient administration and governance are indispensable for implementation of any policy. This is especially true of the housing sector, which is brimming with problems like long drawn approval processes pertaining to new constructions and avoidable delays in delivery of ongoing projects.

## **REGULATORY FRAMEWORK AND MANAGEMENT**

Reports have shown that housing shortage is related to people living in inadequate, congested and dilapidated units, and this points to the lack of a well-functioning upgradation system. Land laundering and rampant corruption are common in the Indian scenario, and these are the major reasons for ineffective implementation of housing policies for the poor. Misappropriation of funds, misuse of land reserved to accommodate the poor, and other such activities stem from the lack of a proper regulatory system with checks and balances. The Real Estate (Regulation & Development) Act, 2016, is one initiative which aims to bring in accountability in real estate sector by rating of developers and projects and licensing of real estate agents/ brokers/realtors.

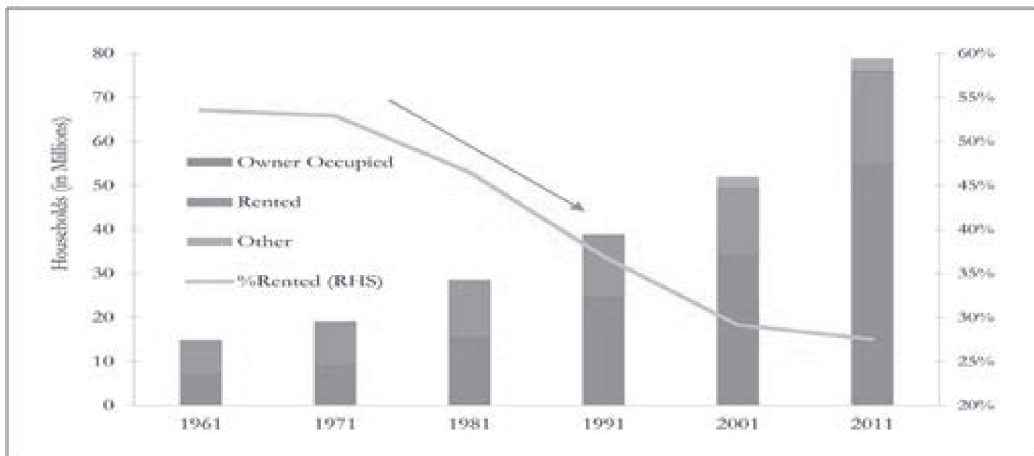
Additionally, issues related to land titling are also inherent in India. Titling issues are two-fold: recognition of property rights, and registration hassles. Since not all land transactions require registration, there is no reliable fall-back mechanism. Also, it is the transaction and not the title that is registered during a land sale, due to the failure of records to verify history of land ownership. These issues are bound to cause huge delays and inefficiencies in the deployment of land for housing, and thus, need to be looked into urgently. The city-wide spatial data infrastructure and computerization of land records can help in the selection of sites for in-situ upgradation and redevelopment of slums. Adoption of digitized, comprehensive, and reliable property registry and land titling system can have immediate benefits. It is also necessary to put in place a unified regulatory mechanism, simplifying the procedures for fast project approval.

The planning norms and regulatory building controls adopted in the country, which often focus on greenfield development, should facilitate easier and simplified ways of redevelopment of existing areas. This may require various changes and exemptions from the conventional processes, such as submission of earlier approved building plans, various clearances, amalgamation and sub-division of properties, ownership rights, minimum standards of roads and parking, etc.

## **IDENTIFICATION OF NEEDS**

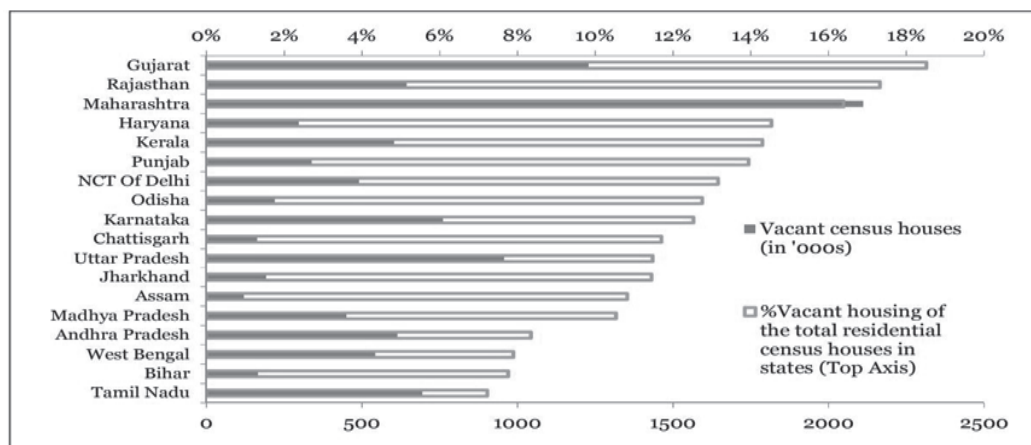
Another major problem that has caught the attention of policymakers is the need to distinguish between seekers of rental housing and seekers of ownership of housing. To

quote the Economic Survey 2017-18, “Rental housing is important for both horizontal and vertical mobility as it allows people to access suitable housing without actually having to buy it. Across the income spectrum, rental housing is an important foothold into a city for new arrivals, until they are able to, or choose to, purchase their own homes. For rural migrants, in particular, whose financial portfolios may already be tied up in land and livestock, it is access to shelter that is more important than investing in another lumpy asset that is subject to local market risk.” Thus, the Housing for All initiative under the PMAY might not prove very successful, because it primarily promotes housing ownership in urban areas. Permanent houses created by schemes like PMAY in cities do not cater to the temporary and transient housing needs and imaginations of seasonal migrant workers. As mobile populations, they require temporary, dignified and affordable housing solutions in the city. Most of them have migrated to the city to earn and repay the debts they have taken in the process of building houses back in the village. They cannot afford to invest in a second home in the city, which is the only solution that the affordable housing scheme offers them. The comparison between rental housing and owner-occupied housing is shown in the figure below.

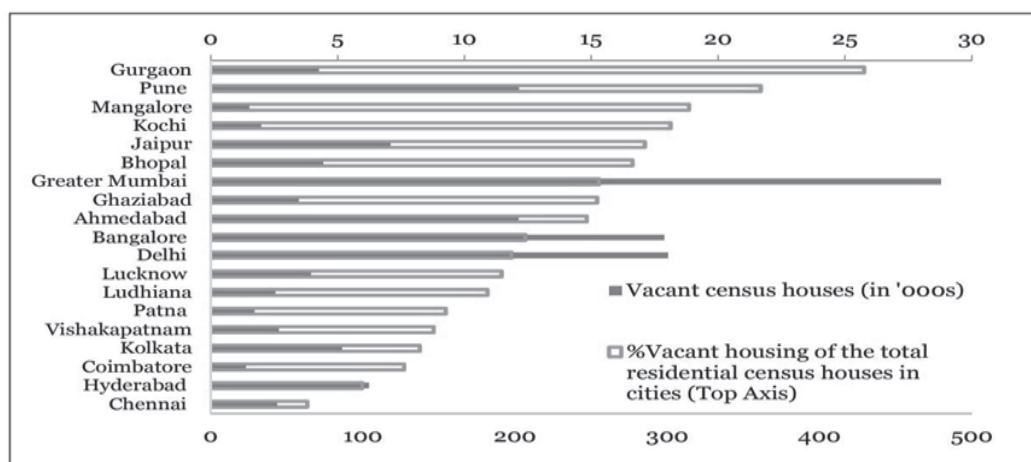


Source: For years 1981 to 2011- Harish (2015); for 1971 and 1961 - Census of India.

Another problem closely related with the identification of needs of the target population is the problem of houses lying vacant in the country. While there is a massive housing shortage, there were 11 million vacant housing units scattered all across the country in 2011. This depicts a serious mismatch. Low occupancy rates often exist because affordable housing projects are not formulated based on the needs and vulnerabilities of their intended buyers. Misunderstanding and incorrectly addressing the problem of housing shortage has been exhibited by both, privately-built and state-provided affordable housing. The adjoining figure summarises this situation.



*Source: Census of India (2011) & IDFC Institute (2017).*



*Source: Census of India (2011) & IDFC Institute (2017).*

## RESOURCE CRUNCH

The resource crunch has been classified into the lack of financial resources and land resources.

## LAND

Housing scarcity stems mainly from the scarcity of land. As mentioned earlier, the overwhelming pressure on land resources in crowded cities makes it hard to find viable land for building new housing for the poor. Therefore there is a need to optimally use the available land.

Governments across the world are recognising the possibility of the homeless occupying the unused land in cities. The right to occupy unused land is guaranteed in Brazil. Unfortunately, the contrary is true in the Indian setting. The Public Premises (Eviction of Unauthorized Occupants) Act, 1971, prohibits the general public from occupying any public premises. Further, this act was recently amended, providing even more power to government authorities for the speedy eviction of unauthorised occupants from public premises. The railways authorities have been increasingly putting this act into effect and have been evicting settlements from their unused land.

This policy is just making the situation worse in India. The national sample survey estimates that about 90 per cent of Delhi slums were built on public land, owned mostly by local bodies (46 per cent), railways (28 per cent) and state government (16 per cent), and only about two per cent of the slums are on private land. Moreover, the land owned by public entities are non-marketable pockets which don't usually fit into the criteria of private developers such as infrastructural connectivity, basic utilities, etc.

This demand for well-serviced land in turn plays into the willingness to pay and affordability factors. Thus, the government and its agencies are facing an urgency to find land for construction and this cannot be achieved without optimising the usage of unused and even under-used land pools. Some ways to address the problem of finding land include taking up brownfield development, land pooling, town planning scheme, transferable development rights and accommodation reservation.

A geographic information system (GIS) based technique has the potential to aid the above interventions. Building norms need to be prudently decided so as to maximise the utility from a given piece of land.

Further, the digitisation of land records can help to efficiently identify areas that are fit for in-situ upgradation. However, to make in-situ slum rehabilitation viable, the strategies of mixed land use and remunerative components need to be employed. An example of a successful project is that of the Vijaywada Municipal Corporation (VMC). It partnered with land owners and built over 18,000 dwelling units (DU), by obtaining 40 per cent of the land, reserved for public purpose and housing for poor.

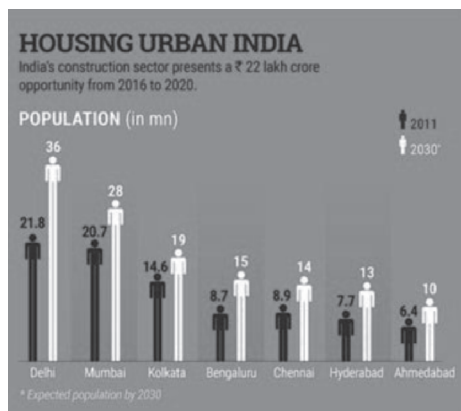


Finally, the problem of obtaining adequate land for housing and its optimal usage can be solved only with the active involvement of all stakeholders. The government should devise ways of collaboration with the community and private agencies. Communities should be equipped with the facilities to understand their housing problems and negotiate with the housing boards, private agencies and other bodies that function in their areas. When all people that are involved work together, the needs of the residents can be met by the appropriate provision of housing facilities.

## FINANCE

Finance remains as one of the major problems in the housing sector. This problem is twofold: burden on the government's exchequer in providing housing for the poor and lack of affordable housing for the poor.

India will likely spend between Rs 5 trillion and Rs 7.5 trillion (\$75-110 billion) in constructing houses and other infrastructure for its increasing number of city dwellers between 2016 and 2020, according to a report released jointly by KPMG and the National Real Estate Development Council (Naredco). The pressure on the government can be greatly reduced if the burden is shared by private players through public-private joint ventures. One major reason why private players don't prefer entering this domain is the lack of profitability and incentives to do so. Active steps are being taken by state governments to incentivise the private sector to provide affordable housing: (1) Projects undertaken on land owned by and executed by the state. (2) Projects undertaken in PPP mode where the state provides land and incentives to the private sector



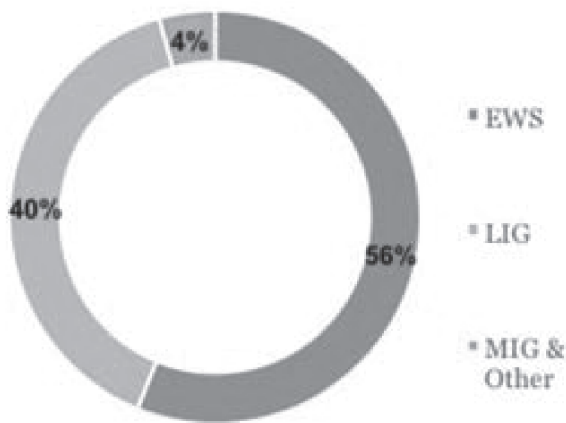
Source: Census of India, KPMG

who conceive and execute the project (3) State concessions to projects undertaken on private land. The figure below shows the opportunities in the housing sector in India for private players.

Yet another way to reduce the burden on the government is the adoption of cost reduction strategies. Some of these strategies as recommended by McKinsey Global Institute (2014) are building components off-site using industrial

processes, eliminating low value added activities and applying critical path management techniques to optimize overall plan. Such efficient activities will reduce the cost of housing as well, making it more affordable for the poor.

Globally, the accepted definition of affordable housing is that the cost of housing should not be more than 30 percent of a household's gross income. Even if the actual house is affordable, most of these projects are usually developed on the city outskirts as high land costs in the core of the city make it financially unviable. This raises daily commuting costs and other expenditures at the household level which adds to the financial burden on households, ultimately making housing unfordable and making them move into shanties within the city. According to National Sample Survey Office (NSSO) data, households across urban India spend more on conveyance next to only food; Particularly for the urban poor, such data validates the complex relationship between housing, its location and mobility.



These associated costs, added with high rentals, high interest payments on housing loans, etc have caused the impoverishment of many people, a situation termed as housing poverty. The government has to focus on policies which make the whole housing process affordable, and not just on constructing structures.

This figure shows the housing shortage in relation with income distribution of the households. The figure clearly indicates the lack of financial resources with poor households as the reason for homelessness.

### WHAT MAKES GOOD HOUSING: FINDINGS FROM DELHI

We have divided the whole housing process into three stages: Building, Occupancy and Sustainability, to explain the characteristics of good housing.

**Building-** This corresponds to the stage of making a housing structure available to those who are demanding it. It includes all the factors that have to be considered before and during the construction of a building.

**Occupancy-** This corresponds to the stage that is the bridge between the builder/seller and the buyer. It refers to the process of making the house accessible to the seekers and executing the sale.

**Sustainability-** This refers to the long-term sustenance of the building and integrated development of the households living in them. It includes those factors that convert building structures into a prosperous, sustainable neighbourhood.

Each of these stages have been analysed under the following heads:

**Socio Cultural-** This includes factors to do with a person's culture, tradition, psychological well-being and way of living. It involves several dimensions such as adaptability, equality, sense of pride, belongingness and community involvement.

**Economic-** This includes factors to do with affordability, reducing poverty, generating employment opportunities, cost effectiveness and activities that are essential for sustainable development.

**Technological-** This includes factors to do with innovations in construction and techniques, efficient processes, feasibility, functionality, strength, durability and reliability.

**Environmental, Health and Hygiene-** This involves factors that address resource limits of the environment, use of renewable resources, minimizing the impact of waste materials and pollution and protection of the ecosystem. It encompasses practises that foster healthy and disease-free living.

**Legal-** This involves factors that have to do with following the laws of the land, procedural processes and legally binding constraints.

	<b>BUILDING</b>	<b>OCCUPANCY</b>	<b>SUSTAINABILITY</b>
<b>SOCIO-CULTURAL</b>	<ul style="list-style-type: none"> <li>Structure must respect people's traditions and customs</li> <li>House must be big enough to promote a sense of comfort</li> <li>Housing location and structure must not reinforce stigma attached to economic condition of the inhabitants</li> <li>Structure must have adequate provisions for protecting inhabitants in case of disasters</li> <li>The construction industry must take adequate measures to ensure safety of construction workers</li> </ul>	<ul style="list-style-type: none"> <li>Cannot deny a home to home seekers citing caste, creed or gender as the reason</li> <li>Resettlement policies should ensure that friends and families are accommodated together</li> <li>Housing must be allocated in accordance to the physical, emotional and psychological needs of the target population (Eg: senior-citizen friendly homes)</li> </ul>	<ul style="list-style-type: none"> <li>Must provide a conducive environment for people to pursue their ambitions</li> <li>Must foster a safe, healthy and mutually helpful neighbourhood</li> <li>Must encourage community/neighbourhood living</li> <li>Must ensure the integration of services like banking, hospitals and schools in the housing locality</li> <li>Happiness and wellbeing of individuals must be facilitated through the housing provided</li> </ul>
<b>ECONOMIC</b>	<ul style="list-style-type: none"> <li>Location of housing must be in a vicinity with economic opportunities</li> <li>It should not impose huge transportation costs on people</li> <li>Policy must incentivise private players to provide low-cost housing for the poor</li> <li>Location of housing must take cost of living in the area into consideration to ensure long-term affordability and liveability</li> </ul>	<ul style="list-style-type: none"> <li>Must determine the needs of the population in an area- whether they need rentals or ownership of houses</li> <li>Rental house seekers must be provided with low-rent accommodation, and exploitation by landlords must be curbed</li> <li>People wishing to purchase housing must be able to do so and payback mechanisms for loans must be simple and reasonable</li> </ul>	<ul style="list-style-type: none"> <li>Housing policy must not be unsustainably burdensome on the government's exchequer</li> <li>Government expenditure on the same must generate sufficient pecuniary and non-pecuniary returns in the long run</li> <li>Government policy should, overall, promote suburban development, in terms of generating employment and services in that area. Subsequently, those areas can be used to provide good quality housing for the poor</li> </ul>
<b>TECHNOLOGICAL</b>	<ul style="list-style-type: none"> <li>Latest technology should be taken advantage of, in order to optimise the utilisation of the available land and building materials (Eg: reduction of plinth area using thinner wall concept)</li> <li>Local materials should be used in innovative forms to ensure long run availability</li> </ul>	<ul style="list-style-type: none"> <li>Databases should be updated in real time to keep track of shortages on one hand and unoccupied housing on the other in order to match demand and supply efficiently</li> <li>Referral and response systems must employ digital technologies and paperwork should be avoided</li> </ul>	<ul style="list-style-type: none"> <li>Architectural innovations, especially for disaster mitigation, must be employed to ensure durability and reliability of housing</li> <li>Renewable energy sources can provide cost saving opportunities and building structures must inherently promote their usage for long-term sustainability</li> <li>Investment in research and development to innovate building strategies that reduce capital investment and ensure early delivery is a necessity</li> </ul>
<b>ENVIRONMENT, HEALTH AND HYGIENE</b>	<ul style="list-style-type: none"> <li>Eco-friendly materials must be employed for construction</li> <li>Construction activities must be regulated and air, water, land and noise pollution must be curbed</li> <li>Health insurance must be provided for construction workers</li> <li>Toilets, drainage and waste management systems must be in place while constructing new houses</li> </ul>		<ul style="list-style-type: none"> <li>Areas rich in biodiversity must not be disturbed in pursuit of building activities and modern housing must coexist with flora and fauna in the area (Eg: IIT campuses)</li> <li>Practices like segregation of waste at source, avoidance of open defecation, responsible disposal, etc should be imbibed in the residents to promote their own wellbeing, and for sustenance of ecosystems around them</li> </ul>
<b>LEGAL</b>	<ul style="list-style-type: none"> <li>Approval processes for new construction must speed up, while not compromising on adherence to legal requirements</li> <li>Adherence to laws on safety and working conditions of construction workers should be ensured</li> <li>Land laws must be demystified</li> </ul>	<ul style="list-style-type: none"> <li>Owner-tenant agreements must not give room for exploitation</li> <li>Transparency, customer education and communication systems must be maintained</li> </ul>	<ul style="list-style-type: none"> <li>Security of tenure must be facilitated and people who have homes must never be pushed to homelessness</li> </ul>

## CONCLUSION

While the pace at which urbanisation is growing, it is important for the development of the nation, India has a long way to go before it can reap the benefits of the same. The problem of housing needs to be addressed in a structured manner, with policies adopting a holistic approach, considering the various factors and stakeholders involved. Most of the problems such as cluttered living and lack of hygiene require integrated efforts of the lawmakers and the public. People should be educated about sustainable

practices and made aware of their rights to ensure inclusive growth. Further research on how to tackle these problems is imperative for improvement.

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# STRIDES – A STUDENTS' JOURNAL OF SHRI RAM COLLEGE OF COMMERCE

## HISTORY OF THE JOURNAL

The idea to launch this Journal was discussed in December 2016 by the former Officiating Principal, **Dr. R.P. Rustagi** with **Dr. Santosh Kumari**, the Editor of the Journal. Since the idea appealed to **Dr. Santosh Kumari**, she took the initiative to contribute to SRCC by creating this new academic research Journal and took the responsibility for its Creation, Registration, License and ISSN (International Standard Serial Number) etc. along with *Editorship*. Therefore, **Dr. Santosh Kumari, Assistant Professor in the Department of Commerce, Shri Ram College of Commerce** was appointed as the Editor of the Journal vide. Office Order – SRCC/AD-158/2017 dated March 14, 2017. She meticulously worked hard in creating the concept and developing the structure of the Journal. She introduced the concept of COPE (Committee on Publication Ethics) to maintain high academic standards of publication.

On behalf of the college, **Dr. Santosh Kumari** made every effort in seeking License from Deputy Commissioner of Police (Licensing), Delhi to register the Journal at "The Registrar of Newspapers for India, Ministry of Information and Broadcasting, Government of India". The paper work for seeking license started under the former Officiating Principal, **Dr. R.P. Rustagi** on March 27, 2017. The foundation Issue of the Journal "**Strides – A Students' Journal of Shri Ram College of Commerce, Volume 1, Issue 1, 2016-17**" was successfully released on the 91st Annual Day of SRCC held on April 13, 2017 by **Shri Prakash Javadekar, Hon'ble Union Minister of Human Resource Development, Government of India**. The title of the Journal got verified and approved by the Registrar of Newspapers for India, Ministry of Information and Broadcasting, Government of India on April 21, 2017. On September 1, 2017, **Prof. Simrit Kaur** joined SRCC as Principal and signed each and every legal document required for further processing and supported **Dr. Santosh Kumari**.

On December 18, 2017, the College got the license "**License No. - DCP / LIC No. F. 2 (S / 37) Press / 2017**" to publish 'Strides – A Students' Journal of Shri Ram College of Commerce'. Due to change of Printing Press, the License got updated on March 09, 2018. On April 26, 2018, the SRCC Staff Council unanimously appointed **Dr. Santosh Kumari** as the '**Editor of Strides**' for the next two academic years.

On April 27, 2018 (The Foundation Day of the College), **Dr. Santosh Kumari** submitted the application for the registration of the Journal. On May 04, 2018, the college received the 'Certificate of Registration' for Strides – A Students' Journal of Shri Ram College of Commerce and got the **Registration No. DELENG/2018/75093** dated May 04, 2018. ***On behalf of SRCC, it was a moment of pride for Dr. Santosh Kumari to receive the 'Certificate of Registration' on May 04, 2018 at the Office of Registrar of Newspapers for India, Ministry of Information and Broadcasting, Government of India (website - [www.rni.nic.in](http://www.rni.nic.in)).***

On May 07, 2018, **Dr. Santosh Kumari** submitted the application for seeking ISSN (International Standard Serial Number) at "ISSN National Centre – India, National Science Library, NISCAIR (National Institute of Science Communication and Information Resources). Weblink - <http://nsl.niscair.res.in/ISSNPROCESS/issn.jsp>". Finally, the College received the International Standard Serial Number "**ISSN 2581-4931 (Print)**" on June 01, 2018.

We are proud that this journal is an add-on to the enriched catalogue of SRCC's publications and academic literature.

**STRIDES – A STUDENTS' JOURNAL OF SHRI RAM COLLEGE OF COMMERCE**  
**ISSN 2581-4931 (Print)**



## RELEASE OF FOUNDATION ISSUE OF STRIDES



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