SOCIO-ECONOMIC AND QUALITY OF LIFE OF SRINAGAR CITY

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ABSTRACT

The present paper study elucidates some aspects of Socio-economic conditions and Quality of Life, Srinagar City of Kashmir Valley. Srinagar is one of the most important city of the Himalayan mountain system. For in depth survey, from 68 wards of Srinagar City 1045 households belonging to different income groups were personally interviewed through Questionnaire. The major findings of the study reveal that the Socio-economic and quality of life of Very Higher Income group is far better than the Low and Middle Income group. The Very High Income group has good sanitation conditions and housing conditions, good possession of Assets including Vehicles, good educational status as against the Low Income groups which have poor housing and sanitation conditions, less hygienic environment at home, less possession of Assets etc. the difference in the standard of life suggests that most of the differences are related to Income conditions which ultimately affect their water supply conditions, State and Quality of water, Type of latrine facility, place of disposal of waste water, place of disposal of household waste.

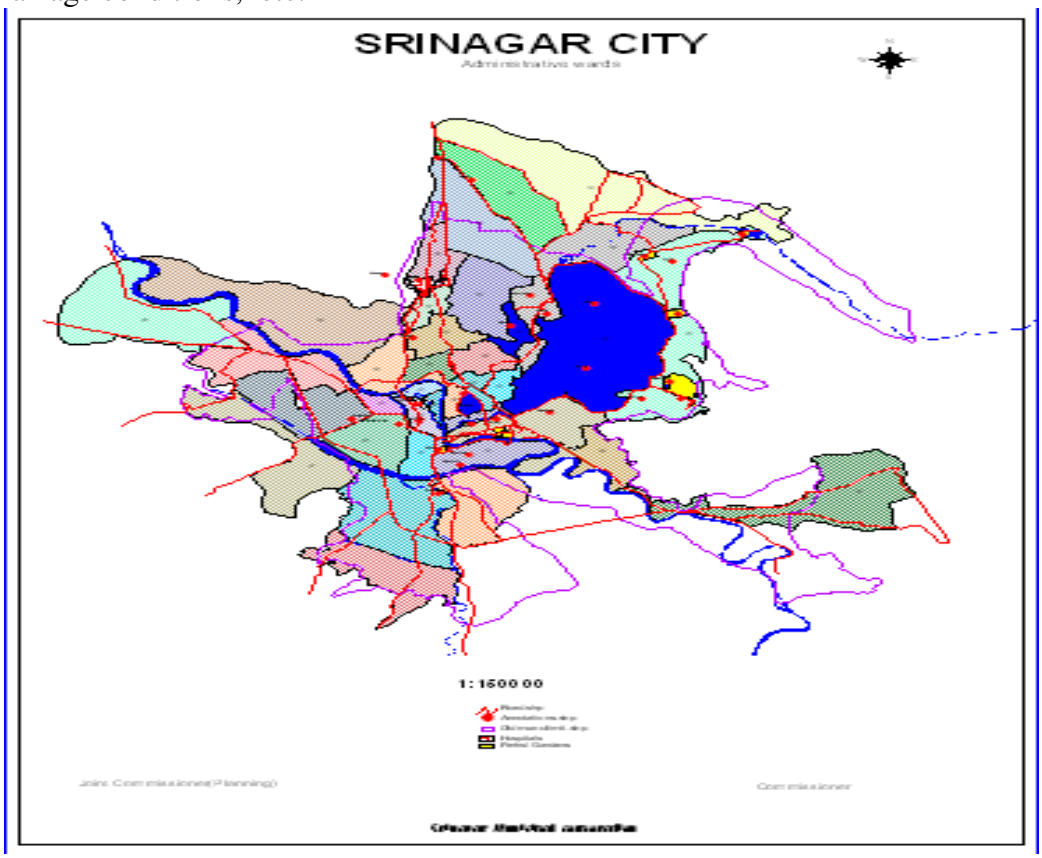
Keywords: Socio-economic, Quality of life, Questionnaire, Assets, standard of life.

INTRODUCTION:

Socio-economic conditions and life style factors has been found to be related to self related health, which is an established predictor of morbidity and mortality. The term Quality of life is often discussed in broad terms as satisfaction of needs, feeling of well being, good or bad working conditions and other indicators and covers the physical and psychological dimension. Quality of life covers diverse and innumerable human needs. The quality of life concept focuses not only on income and material resources, but also on other dimensions of social welfare and the interaction between them. The concept has both micro (referring to the circumstances of the individual) and micro dimensions placing individual findings into wider socio-economic context.

P. Beck and B.K. Mishra (2010), in their study elucidated socioeconomic profile of Oraon tribal living in & around Sambalpur Town, Orissa, and Assessment of the quality of life with regard to demographic features, educational status, occupational structure, facilities available in the area and living conditions, asset ownership, structure and income distribution etc.

The mountainous Kashmir region is functionally a city centered region and its urban system has emerged in the urban primacy of Srinagar city which is seventeen times larger in population size than the second urban center (Anantnag) in the region. Srinagar and its citizens, though the passage of time, has always shown a leading path to the people of the region and stood a centre of trade, education, Arts and Crafts etc. and has functioned as a central place in socio-economic life, hub of political activities, the seat of the religio-economic performance and the epicenter in the spatial framework. The goal of my study (socioeconomic and Quality of life) is to bring about Socio-economic conditions of the area for the planners to emphasize development usually in terms of improvements in metrics such literacy, levels of employment, Housing Conditions, Sanitation conditions, , Drainage conditions, etc.



Source: Srinagar Municipal Authority (2001), Srinagar

LOCATION:

Srinagar city is located at an average elevation of 1600 meters above mean sea level and it is spread over in the heart of the oval shaped Valley of Kashmir. It is situated between 74^0-56' and 75^0-79' East Longitude and 33^0-18' and 34^0-45' North Latitude. The city as well as its hinterland is bounded by natural wall of mountains (sub-mountain branches of Pir Panjal Ranges and Zanskar mountains). In the east city is bounded by Zabarwan mountains with lush green vegetation, locating famous Dachigam Sanctuary and Mughal Gardens and is environed by the shallow and swampy lakes of Dal and Nagin with the eminence of hillocks of Takth-i-Suliman in the east and Kohi-Maraan (Hariparbat) in the center adding to its beauty and making surroundings of the city invigorating.

REVIEW OF LITERATURE:

The process of development of a country or region is characterized by regional inequality in respect of different socio-economic factor and infrastructure facilities. Several research studies have been conducted on the regional inequalities in educational development in India. The lack of water is the greatest obstacle to sustainable development and the most visible symbol of the growing gap between the rich and the poor (United Nations, 2002). There is nearly perfect positive strong correlation (r =+0.9) between risk factors and occurrence of diseases (Singh, A.L. and Rahman, A., 2002). Significance studies on educational status have been attempted with reference to literacy rate in general and literacy by sex and residence (Gosal, 1964; Burke 1983; Tiwari and Tripathi, 1993) while some studied the correlation of educational development and working population (Acharya, 1984; Singh, 1986). Some scholars have attempted to highlight the educational level and its relation to socio-economic spectrum (Razza and Aggarwal, 1982; Nuna, 1989; Mehta, 1990; Hazra, 1997; Joshi, 2000; Yasmeen, N et al.,2005, Md. Mushtaquim et al. 2006; studies the regional disparities of socio-economic development and educational facilities and their role in the regional disparity of literacy. Allan N. Rae (1998) worked on East Asia, Studied the effect of expenditure growth and urbanization on food consumption and urbanization was found to make a significant contribution to these functions.

Federick Hassan Konteh (2008) worked on Urban Sanitation and Human Health in the developing world: Reminiscing the nineteenth Industrial nations. This paper examine points of convergence in underlying factors and theories, underpinning urbanization, sanitation and health in the nineteenth century industrial nations and the developing world and explore the major reasons why many low income countries have not managed to reduce their urban sanitation and health problem. Some studies conducted at the regional state level, depict some aspects of urbanization such as regional, sub-regional imbalances in growth, concentration in urban population and factors associated with such imbalances. Sheyki (2006) made an extensive sociological study of Quality of life by examining the fertility behaviour from a multidimensional perspective. Noronha and Nair (2005) adopted participation process, case histories, biomedical health analysis and spatial and environmental analysis in developing a Quality of Life. Hongming He, Jie Zhou, Yongjao Wu, Wanchang Zhang-and Xiuping Xie- (2008) in their paper "Modelling the response of surface water quality to the urbanization in Xi'an, China" investigated the response of surface water quality to urbanization in Xi'an, China. They described the change in urban land use from 1996 to 2003, analyzed the status of the surface water environment, and constructed a model of urban expansion to simulate the water environment's response to urbanization. Echevarria-Usher (1999) equated health, in its fullest and multicultural connotation, with well-being or quality of life. Understanding of QOL needs exploration of relationship between various components-economic, biophysical, socio-cultural and political- to arrive at the priority determinants of health and wellbeing (Forget and Lebel, 2001). Annette Semadeni-Davies et al. (2008) studied the potential impacts of climate change and continued

urbanization on waste and storm water flows in the combined sewer of central Helsingborg, South Sweden. Thumboo J, et al. (2003) studied the influence of ethnicity and SES on HRQoL in a multi-ethnic urban Asian population, adjusting for the influence of other known determinants of HRQoL. In a disproportionately stratified, cross-sectional, population-based survey, Chinese, Malay and Indian subjects in Singapore completed the Short Form 36 Health Survey (SF-36) HRQoL measure and were assessed to determine demographic, socio-economic, psychosocial and other characteristics. Various studies have been made on poverty, living standard and quality of life of different tribal populations, viz., Elwin (1939), Saxon (1957), Caprihan (1982), Mahapatra (1994), Yadav (2001), Sharma *et al.* (2002, 2004), Mishra *et al.* (2008, 2009) and many others exhibit low quality of life of the Tribal's. Various study in India, indicated that unhygienic living conditions of the tribal are the major cause of skin infection and gastric disorder (National Institute of Nutrition, 1973; Pingale, 1973; Ali, 1978-79). Mathew A. Mwanyangala, et al. (2010) studied the impacts of ageing on the health status, quality of life and well-being of older people in a rural population of Tanzania.

DATA BASE AND METHODOLOGY:

The study is based on primary sources of data which has been collected through questionnaire based interviews and field/ household survey. The field-work has been done during the year 2010-11. For getting the accurate information all the households have been personally visited.

The following criteria have been employed for the study;

Population Size of Ward	Number of Households Surveyed
> 15000	20 Households
10000-15000	15 Households
5000-10000	10 Households
< 5000	5 Households

From each household, a respondent has been selected. Usually the senior women of the household were chosen as the respondent because women remain more often at home and know more about their household conditions. They were personally interviewed.

Table 1 number of households falling in different income categories

Income Category	Income Per Month (in Rs.)	Number of Sampled Households
Very High	> 20,000	210
High	14,000 to 20,000	211
Medium	8000-14,000	319
Low	> 8,000	305
Total		**1045**

Two different methods have been employed for the surveyed data. Firstly, the surveyed Households have been categorized into different categories on the basis of income of the household. Secondly, data obtained has been standardized or computed in to standard score based on the Z-Score which would be explained later in the paper. The detail of the number of households falling in different income categories is given in table 1.

HOUSEHOLD STATE OF WATER SUPPLY CONDITIONS AND QUALITY OF WATER SUPPLY:

Field survey reveals that within the city distribution of water supply is more or less even. Income wise household waters supply conditions are presented in table 2. Most of the surveyed households have regular state of water supply amounting to 68.52 per cent.

Very high income category has the highest regular state of the water supply amounting to 82% whereas the low income section has only 55.62% regular state of water supply. As far as the quality of the water is concerned in the area surveyed, it is mostly average or poor for all the income groups in the area. For the very high income category, 53.83% of the households have average or poor quality of water supplied. High and Medium income category groups have 41.13% and 44.31% good quality of water available respectively. The Low income category has 39.22% good quality of water available and 60.78% is supplied with poor or average quality of water. The quality of water is more or less the same in all the income groups of the city under study.

Table 2 Srinagar City: State of Water Supply and Quality of water

Income Category	State of Water		Quality of Water		
	Regular	Irregular	Good	Average	Poor
Very High	82.00	18.00	46.17	28.05	25.78
High	76.30	23.70	41.13	32.16	26.71
Medium	66.67	33.33	44.31	23.18	32.51
Low	55.62	44.38	39.22	27.12	33.66
Total	**68.52**	**31.48**	**42.58**	**27.18**	**30.24**

HOUSEHOLD SANITATION CONDITIONS:

Table 3 depicts income wise Household sanitation conditions of the Srinagar city. All the very high income household category have latrine facilities inside their houses and all have flush Latrines.

Table 3 Srinagar City: Latrine Facility and its Type

Income Category	Latrine Facility		Type of Latrine Facility	
	Inside the House	In the courtyard	Flush	Manual
Very High	100.00	Nil	100.00	Nil
High	89.11	10.89	100.00	Nil
Medium	82.33	17.67	94.00	6.00
Low	69.12	30.88	81.00	19.00
Total	**81.91**	**18.08**	**92.63**	**7.37**

89.11% of the High and 82.33% of the Medium Income category have latrine inside the house. 10.89% of the Very High Income category and 17.67% of the High Income category have latrine facility in the courtyards. The city under study has 81.91% of the total household latrines inside their houses whereas 18.08% still has latrine facility available in the courtyard. The condition of the Low Income category is affected the most as only 69.12% households have latrine facility available inside their houses and 30.88% still uses latrine facility of the courtyard posing as great threat to the population of the area especially Children and women as the area is politically very unstable compared to other states of the country. The normal life of the people usually comes to a halt after

7.00 P.M. due to the unrest in the area from late 80's.

DRAINAGE OF THE HOUSEHOLD WASTE WATER AND WATER LOGGING PROBLEM:

Srinagar city is one of the most important city of the Himalayan Mountain system. The study has revealed that about 22.10 per cent of the city has no drainage system forcing people to drain the household waste water either inside the courtyard or in the neighboring plot (Table 4). The drainage system is not up to date as it is frequently choked and blocked making the life of the people very miserable.

Though 85.13 per cent of the Very High Income category has drainage system but 37.89 per cent of the households are not satisfied with the current drainage system. 81.17per cent of the High Income group and 77.14 per cent of the Medium Income category has drainage system but the drainage system of the Low Income group is again affected the most. Though 71.39 per cent of the total households of the Low Income group have drainage system but 59.79 percent of the drainage system in this category is not in a proper condition.

Table 4 Srinagar City: Drainage of Household Waste Water

Income Category	Does Exist	Does not Exist
Very High	85.13	14.87
High	81.17	18.83
Medium	77.14	22.86
Low	71.39	28.61
Total	**77.90**	**22.10**

Similarly the drainage system of the medium income group has bad drainage system due to frequent blocking and chocking of the drainage system. It is therefore clearly evident that the most of the households in the Very High Income category has drainage system but 37.89 per cent is not in a proper condition due to narrow drainage system leading to frequent choking and blocking especially during the rainy season. The condition is worse in Medium Income category and Low Income category as 48.60 per cent in the Medium Income category and 59.80 per cent of the Low Income category have bad drainage system. Overall 22.10 per cent of the Srinagar city is devoid of any drainage system thereby flooding the area during rainfall and lead to water logging. Therefore, amelioration in the drainage system is required for the proper disposal of water from the households.

Table 5 Water Logging around the House:

Income Category	Water Logging	Type of Water Logging		
		Rain water	Waste water	Both
Very High	3.29	3.29	-	-
High	7.24	7.24	-	-
Medium	9.13	9.13	-	-
Low	22.79	14.11	1.00	7.68
Total	**11.58**	**9.00**	**3.05**	**23.42**

Table 5 clearly depicting the water logging condition of the Srinagar city based on income group. About 11.58 per cent of the surveyed area has water lagging problems. The condition of the Low Income group is worst as 22.79 per cent of the area is affected by water logging problem

especially during rainy days. . The Very High Income category is least affected by water logging problem (3.29%) followed by High Income category (7.24%). The Medium Income group has 9.13 per cent households having water logging problems.

Table 6 Mode of Storage of Household waste and site of its Disposal:

Income Category	Mode of Storage		Site of Disposal		
	Closed Containers	Open Containers	Municipal Dustbin	On the Road	Neighboring Plot
Very High	100.00	-	83.1	16.90	-
High	84.11	15.89	75.13	24.87	3.70
Medium	73.73	26.27	65.72	27.24	7.04
Low	57.83	42.17	49.13	31.97	18.90
Total	**76.36**	**23.64**	**66.41**	**26.03**	**7.56**

MODE OF STORAGE OF HOUSEHOLD WASTE AND SITE OF ITS DISPOSAL:

People living in areas without access to safe and adequate water, basic sanitation and lack of Hygiene are mostly prone to various diseases. Table 6 clearly depicts that 76.36 per cent of the surveyed households store household waste in closed containers. The Very High Income category with 100 per cent storing household waste in closed containers has hygienic conditions at home. Nearly 42.17 per cent of the Low Income category reported of disposing household waste in open containers increasing the breeding ground of flies and mosquitoes which ultimately affect the health of the family. The High Income category is still stable with 84.11 per cent disposing the household waste in closed containers 73.73 per cent of the Medium Income category dispose the household waste in closed containers.

The site of the disposal of the household waste is uneven especially with respect to low income category. The survey reveals that 33.59 per cent of the household dispose waste on the roads or in the neighboring plot. The Very High Income category dispose 83.10 per cent in the Municipal dustbin and 16.9 per cent dispose it in on the roads or neighbouring plot. But, the condition of the Low Income category again draws attention as 50.87 per cent dispose household waste in the neighbouring plot or on the roads. The High Income category has 75.13 per cent households disposing the household waste in the municipal dustbin. Not a single household from the Very High Income category dispose household waste in the neighbouring plot but still 16.90 per cent of them dispose the household waste on the road side.

Z-SCORE TECHNIQUE:

The data obtained has been standardized or computed in to standard score based on Z-Score technique, which explains the departure of individual observations, expressed in a comparable form. In other words it is linear transformation of the original data. The model is as follows:

$$Zi = \frac{(xi - \dot{X})}{\sigma}$$

Zi is the standard score of ith variable,
Xi is the individual observation,
 is the mean of the variable,

σ is the Standard deviation of variable.

The obtained Z-score of each indicator is added ward wise and the average is taken to be known as composite Z-score(s) for each spatial unit of the study area.

$$Zi = \frac{\sum Zij}{N}$$

Where: N refers to the number of indicators and Zij indicates the sum of Z-Scores of indicators j in ward i.

Table 7 Srinagar city: Ward wise Mean composite Z-Score

Ward No.	Ward Name	Literacy			Assets	Average No. of Rooms
		Total	Male	Female		
1	Harwan	-0.99	0.01	-1.35	-3.34	-0.44
2	Nishat	0.41	1.34	-0.42	-4.49	1.20
3	Dalgate	0.25	0.21	0.15	-0.61	-0.44
4	Lal-chowk	-0.26	-0.62	0.06	0.54	-1.26
5	Rajbagh	1.62	0.42	1.84	1.84	2.01
6	Wazir-bagh	0.07	0.04	0.03	-1.04	0.70
7	Sarai-Balla	-0.74	0.31	-1.14	0.11	-1.26
8	Mehjoor nagar	-0.88	-1.78	0.04	0.11	0.38
9	Natipora	1.08	0.67	0.93	0.54	-0.44
10	Chanapora	1.34	1.58	0.64	-1.04	0.38
11	Baghat-Barzulla	1.90	1.41	1.51	0.54	2.01
12	Rawalpora	1.10	0.87	0.82	0.26	1.2
13	Sheikh Dawood colony	1.44	1.07	1.14	-1.04	-2.08
14	Batmallo	-3.85	-1.82	-3.89	-0.46	-1.6
15	Allochi-Bagh	0.30	0.14	0.27	-0.32	0.93
16	Magarmal-Bagh	1.17	2.40	-0.15	0.97	-1.26
17	NundReshi colony	-2.00	-0.72	0.29	-1.04	-0.44
18	Qamerwari	-1.25	-0.81	-1.13	-1.04	0.38
19	Parimpora	-0.93	-1.71	-0.06	-0.10	0.38
20	Zainakot	0.26	0.37	0.06	-0.32	-1.60
21	Bemina (A)	0.36	0.04	0.41	0.76	-0.44
22	Bemina (B)	0.40	-0.21	0.64	0.11	-0.44
23	Shaheed Gunj	0.34	-0.24	0.60	0.11	-1.60
24	Karan Nagar	0.80	-0.15	1.14	0.40	-0.44
25	Chattabal	-0.04	0.61	-0.51	0.11	-1.26
26	Syed Ali Akbar	0.68	0.87	0.26	0.11	-0.93
27	Nawab Bazar	0.37	1.36	-0.49	-0.18	-0.44
28	Islamyarbal	1.16	1.04	0.78	-0.61	0.38
29	Ali Kadal	0.90	0.49	0.82	1.12	1.20
30	Ganpathyar	0.60	1.05	-0.34	-0.189	-0.44
31	Malik-Agan	0.15	-0.31	0.38	-0.03	-0.44
32	Barbarshah	0.12	-0.07	0.18	-0.18	-0.44

33	Khan-khai-Moulla	0.37	-0.04	0.50	-0.61	0.38
34	S.R.Gunj	0.44	0.47	0.23	0.97	-1.26
35	Aqil-Mir-khanyar	0.52	0.68	0.18	-0.46	-0.44
36	Khawaja-Bazar	1.08	0.29	1.20	-0.46	0.38
37	Safakadal	0.36	2.24	-1.13	0.97	-0.44
38	IID-Gah	1.26	1.65	0.48	0.33	-1.26
39	Tarabal	-0.40	-0.45	-0.25	-0.10	-1.60
40	Jogilankar	-0.17	0.15	-0.37	-0.18	-0.77
41	Zindshah-sahib	-1.30	-0.05	-1.73	-0.53	0.21
42	Hassnabad	0.55	-1.32	1.63	0.11	0.87
43	Jamia-Masjid	-0.52	-2.11	0.75	-0.18	0.54
44	Mukhdoom sahib	0.07	-0.53	0.43	0.54	0.05
45	Kawdara	0.04	-0.84	0.61	-0.32	0.21
46	Zadibal	0.36	0.04	0.41	-1.40	-0.93
47	Madin-sahib	-0.40	-0.97	0.11	0.76	-0.77
48	Nowshera	-0.31	0.61	-0.87	0.54	0.21
49	Zoonimar	-1.18	0.42	-1.91	0.97	1.03
50	Lal-Bazar	0.78	-0.62	1.45	1.41	0.05
51	Umar Colony	1.09	2.30	-0.20	0.11	0.38
52	Soura	-1.65	0.42	-2.54	0.54	-0.11
53	Buchpora	-2.59	-4.02	-0.66	1.41	-0.11
54	Ahmad-Nagar	-1.53	0.01	-2.08	0.54	0.21
55	Zakura	0.64	-0.05	0.85	0.54	0.87
56	Hazratbal	-0.45	-1.55	0.45	-0.10	0.70
57	Tailbal	0.21	0.42	-0.04	0.11	1.03
58	Bud-Dal	-0.10	-0.38	0.10	-1.61	-0.93
59	Locut-Dal	-0.92	-2.47	0.47	-0.75	-1.26
60	Dara	0.22	0.42	-0.04	-0.97	0.87
61	Alesteng	-0.84	0.11	-1.23	-1.18	0.21
62	Palpora	0.87	0.21	0.99	-1.04	1.03
63	Maloora	0.18	-0.72	0.71	-0.75	1.69
64	Laweypora	-0.26	-1.11	0.41	-0.75	0.21
65	Khumani Chowk	-0.40	0.60	-0.99	-0.32	1.85
66	Humhama	-0.31	-0.28	0.26	0.26	2.51
67	Pandrathan	-0.73	-1.33	-0.07	-1.61	1.69
68	Khanmoh	-0.80	0.04	-1.13	-1.40	0.87
Total		**0.60**	**0.10**	**0.49**	**-0.20**	**+1.63**

LEVEL OF LITERACY:

The process of development of any economy is characterized by regional inequalities in respect to different socio-economic factors and infrastructural facilities. Education is a crucial social factor that plays a pivotal role in the initiation of the process of socio-economic and cultural advancements. Education helps to overcome the social barriers and enhance earning potential and productivity of the people through acquisition of skills and play a dominant role in influencing the quality of human resources as it helps in conveying ideas, thoughts and events over time and space. The present analysis shows the spatial variation of levels of literacy in terms of their Composite mean

Z-Score. Srinagar city has been arranged into three categories viz. High, Medium and low in terms of levels of literacy as shown in the Table 8.

Table -8 Srinagar City: Levels of Literacy

Category	Composite Mean Z-Score	Number of Wards	Ward number
High	Above +0.68	17	5,9,10,11,12,13,16,24,26,28,29,36,38,50,51, 55,62
Medium	-0.73 to +0.68	36	2,3,4,6,15,20,21,22,23,25,27,30,31,32,33,34, 35,37,39,40,42,43,44,45,46,47,48,56,57,58, 60,63,64,65,66,67
Low	Under -0.73	15	1,7,8,14,17,18,19,41,49,52,53,54,59,61,68

HIGH LEVEL OF LITERACY (OVER +0.68):

The wards with mean composite Z-Score over +0.67 are categorized under high level of literacy where fifteen wards are counted (Table 8). The wards included in this category are Rajbagh, Natipora, Chanapora, Baghat-Barzulla, Rawalpora, Sheikh Dawood Colony, Magarmal Bagh, Karan Nagar, Syed Ali Akbar, Islamyarbal, AliKadal, Khwaja Bazar, Iid Gah, Lal Bazaar, Umar Colony, Zakura and Palpora. The highest Composite Score is Obtained by Baghat-Barzulla (+1.90) followed by Raj Bagh (+1.62), Sheikh Dawood Colony (+1.44), Chanapora (+1.34) and Iid Gah (+1.26). The Lowest mean composite Z-score of +0.68 is obtained by Syed Ali Akbar in this category followed by Lal Bazar (+0.78), Karan Nagar (+0.80) and Palpora (+0.87).

MEDIUM LEVEL OF LITERACY (-0.72 TO +0.68):

The mean Composite Z-Score of this category ranges from -0.73 to +0.67. Table-8 Clearly depicts that thirty seven wards namely Nishat, Dalgate, Lal Chowk, Wazir Bagh, Aloochi Bagh, Zainakot, Bemina A, Bemina B, Shaheed Gunj, Chattabal, Nawab Bazaar, Ganpathyar, Malik Angan, Barbarshah, Khan khai Moulla, S.G.Gunj, Aqil-Mir-Khanyar, Safakadal, Tarabal, Jogilankar. Hassanabad, Jamie Masjid, Makhdoom Sahib, Kawdara, Zadibal, Madin Sahib, Nowshera, Hazaratbal, Tailbal, Bud Dul, Dara, Maloora, Laweypora, Khumani Chowk, Humhama and Pandrethan fall in this category. Among them, Zakura scores the highest score of +0.64 followed by Ganpathyar, Hassanabad and Aqil Mir Khanyar which score a Mean composite Z score of +0.60, +0.55, and 0.52 respectively. Pandrethan with a Mean composite score of -0.73 comes in the last position in this category. The other Wards securing the least mean composite Z-Score in this category are Jamie Masjid (-0.52), Hazaratbal (-0.45), Madin Sahib (-0.40), Tarabal (-0.40) and Khumani Chowk (-0.40).

LOW LEVEL OF LITERACY:

Sixteen wards with mean composite Z-score of less than -0.73 come under this category (Table 8). They are Harwan, Sarai-Balla, Mehjoor Nagar, Batamallo, Nund Reshi Colony, Qamarwari, Parimpora, Zindshah-Sahib, Zoonimar, Soura, Buchpora, Ahmad Nagar, Locut Dul, Alestang and Khonmoh. Among the wards of this category, Sarai-Balla with mean composite Z-Score of -0.74 comes at top. Sarai-Balla is followed by Khonmoh, Mehjoor Nagar, Alesteng, Locut Dul and Harwan which Score a mean Composite Z-Score of -0.80, -0.80, -0.84,-0.92 and -0.99 respectively. Batamallo

with mean Composite Z-Score of -3.85 gains the lowest position in this category followed by Buchpora (-2.59), Nund Reshi Colony (-2.00), Soura (-1.65) and Ahmad Nagar (-1.53).

LEVELS OF MALE LITERACY:

Table-9 Srinagar City: Levels of Male Literacy

Category	Composite Mean Z-Score	Number of Wards	Ward number
High	Above +0.84	13	2,10,11,12,13,16,26,27,28,30,37,38,51
Medium	-0.45 to +0.84	37	1,3,5,6,7,9,15,20,21,22,23,24,25,29,31,32,33, 34,35,36,40,41,46,48,49,52,53,54,55,57,58, 60,61,62,65,66,68
Low	Below -0.45	18	4,8,14,17,18,19,39,42,43,44,45,47,50,56,59, 63,64,67

HIGH LEVEL OF MALE LITERACY:

The wards with mean composite Z-Score of above +0.84 fall in this category. Table-9 clearly depict that eleven wards namely; Nishat, Chanapora, Baghat-Barzulla, Rawalpora, Sheikh Dawood Colony, Magarmal Bagh, Syed Ali Akbar, Nawab Bazaar, Islamyarbal, Ganpathyar, Safa Kadal, Iid Gagh and Umar Colony fall in this category. Among the wards of this category, Magarmal Bagh with a Mean composite Z-Score of +2.40 attains the highest rank followed by Umar Colony (+2.30), Safa Kadal (+2.24), Iid Gah (+1.65), Chanapora (+1.58) and Baghat-Barzulla (+1.41). Syed Ali Akbar and Rawalpora both obtain a Mean composite Z-Score of +0.87 acquire the lowest position. The other wards with low mean composite Z-Score in this category are Islamyarbal (+1.04), Ganpathyar (+1.05), Sheikh Dawood Colony (+1.7), Nishat (01.34) and Nawab Bazar (+1.36).

MEDIUM LEVEL OF MALE LITERACY:

The mean Composite Z-Score in this category ranges from -0.44 to +0.84. Table 9 depicts that thirty seven wards come under this category and include Harwan, Dalgate, Raj Bagh, Wazir Bagh, Sarai-Balla, Natipora, Allochi Bagh, Zainakot, Bemina A, Bemina B, Shaheed Gunj, Karan Nagar, Chattabal, Ali Kadal, Malik Angan, Barbar Shah, Khan khai Moulla, S.R. Gunj, Aqil Mir Khanyar, Khwaja Bazaar, Jogi Lankar, Zindshah bad, Zadibal, Nowshera, Zoonimar, Soura, Buchpora, Ahmad Nagar, Zakura, Tailbal, Bud Dul, Dara, Alestang, Palpora, Khumani Chowk, Humhama and Khonmoh. Aqil Mir Khanyar obtains the highest mean Composite Z-Score of +0.68 followed by Natipora (+0.67). Both Chattabal and Nowshera obtain a mean composite Z-Score of +0.61 whereas Khumani Chowk obtains a mean composite Z-Score of +0.60. Bud Dul attains the lowest mean composite Z-Score of -0.38 in this category followed by Malik Angan (-0.31) and Humhama (-0.28), Shaheed Gunj (-0.24) and Bemina B (-0.21).

LOW LEVEL OF MALE LITERACY:

Nine wards with a mean composite Z-Score of less than -0.44 fall in this category (Table-9). The wards which fall in this category are Lal Chowk, Mehjoor Nagar, Batmallo, Nund Reshi Colony, Qamarwari, Parimpora, Tarabal, Hassan Abad, Jamie Masjid, Mukhdoom Sahib, Kawdara, Madin Sahib, Lal Bazar, Hazaratbal, Locut Dul, Maloora, Laweypora and pandrethan. Among the wards of

this category, Tarabal with mean composite Z-Score of -0.45 has obtained the highest score followed by Makhdoom Sahib (-0.53). Both Lal Bazaar and Lal Chowk secure a mean composite Z-Score of -0.53 followed by Nund Reshi Colony and Maloora both securing a mean composite Z-Score of -0.72. Buchpora with mean Composite Z-Score of -4.02 acquire the lowest score followed by Locut Dul, Jamie Masjid, Batmallo, Hassanabad and Pandrethan which obtain mean composite Z-Score of -2.47, -2.11, -1.82, -1.32 and -1.33 respectively.

LEVELS OF FEMALE LITERACY:

Table-10 Srinagar City: Levels of Female Literacy

Category	Composite Mean Z-Score	Number of Wards	Ward number
High	Above +0.63	17	5,9,10,11,12,13,22,24,28,29,36,42,43,50,55, 62,63
Medium	-0.64 to +0.63	37	2,3,4,6,8,15,16,17,19,20,21,23,25,26,27,30, 31,32,33,34,35,38,39,40,44,45,46,47,51,56, 57,58,59,60,64,66,67
Low	Under -0.64	14	1,7,14,18,37,41,48,49,52,53,54,61,65,68

HIGH LEVEL OF FEMALE LITERACY:

The wards with mean composite Z-Score of Greater than +0.63 are categorized under the high level of female literacy wherein fifteen wards are counted namely: Raj Bagh, Natipora, Chanapora, Baghat-Barzulla, Rawalpora, Sheikh Dawood Colony, Bemina B, Karan Nagar, Islamyarbal, Ali Kadal, Khwaja Bazar, Hassanabad, Jamie Masjid, Lal Bazaar, Zakura, Palpora and Maloora. Table-10 Clearly reveals that the highest mean composite Z-Score is obtained by Raj Bagh (+1.84) followed by Hassan Abad (+1.63), Baghat-Barzulla (+1.51), Lal Bazar (+1.45), Khwaja Bazar (+1.20) and Karan Nagar (+1.14). The lowest mean composite Z-Score in this category is obtained by Chanapora and Bemina B, both Obtaining mean composite Z-Score of +0.64 followed by Kawdara (+0.61), Shaheed Gunj (+0.60), Maloora (+0.71), Jamie Masjid (+0.75) and Islamyarbal (+0.78).

MEDIUM LEVEL OF FEMALE LITERACY:

The mean composite Z-Score of this category ranges from -0.64 to +0.63. Table-10 depicts that forty one wards namely: Nishat, Dalgate, Lal Chowk, Wazir Bagh, Mehjoor Nagar, Allochi Bagh, Magarmal Bagh, Nundreshi Colony, Parimpora, Zainakot, Bemina A, Shaheed Gunj, Chattabal, Syed Ali Akbar, Nawab Bazar, Ganpathyar, Malik Angan, Barbar Shah, Khan khai Moulla, S.R. Gunj, Aqil Mir Khanyar, Iid Gah, Tarabal, Jogi Lankar, Makhdoom Sahib, Kawdara, Zadibal, Madin Sahib, Umar Colony, Hazaratbal, Tailbal, Bud Dul, Locut Dul, Dara, Laweypora, Humhama and Pandrethan. Among the wards of this category, Kawdara Secure the highest mean composite Z-Score of +0.61 followed by Shaheed Gunj (+0.60) , Khan khai Moulla (+0.50), Locut Dul (+0.47), Hazaratbal (+0.45), Makhdoom Sahib (+0.43), Bemina A (+0.41), Zadibal (+0.41) and Laweypora (+0.41). The lowest mean composite Z-Score in this category is obtained by Chattabal (-0.51) followed by Nishat (-0.42), Jogi Lankar (-0.37), Ganpathyar (-0.34), Tarabal (-0.25) and Umar Colony (-0.20).

LOW LEVEL OF FEMALE LITERACY:

Field survey reveals that there are twelve wards which fall in the mean composite Z-Score of Under -0.64 namely; Harwan, Sarai-Balla, Batmallo, Qamarwari, Safa Kadal, Zindshah Sahib, Nowshera, Zoonimar, Soura, Buchpora, Ahmad Nagar, Alesteng, Khumani Chowk and Khonmoh (Table-10). Among the wards of this category, Buchpora obtain the highest mean composite Z-Score of -0.66 followed by Nowshera (-0.87), Qamerwari (-1.13), Khonmoh (-1.13), Safa Kadal (-1.13) and Sarai-Balla (-1.14). The least Z-Score in this category is obtained by Batmallo (-3.89) followed by Soura (-2.54), Ahmad Nagar (-2.08), Zoonimar (-1.91), Zindshahbad (-1.73) and Harwan (-1.35).

LEVELS OF ROOMS:

Table-11 Srinagar City: Number of Rooms

Category	Composite Mean Z-Score	Number of Wards	Ward number
High	Above +0.37	28	2,5,6,8,10,11,12,15,18,19,28,29,33,36,42,43, 49,51,55,56,57,60,62,63,65,66,67,68
Medium	-1.25 to +0.37	28	1,3,9,17,21,22,24,26,27,30,31,32,35,37,40,41, 44,45,46,47,48,50,52,53,54,58,61,64
Low	Under – 1.25	12	4,7,13,14,16,20,23,25,34,38,39,59

HIGH LEVEL OF ROOMS:

Wards with mean composite Z-Score of above +0.37 fall in this category. Table-11 depicts that twenty three wards namely: Nishat, Raj Bagh, Wazir Bagh, Mehjoor Nagar, Chanapora, Baghat-Barzulla, Rawalpora, Allochi Bagh, Qamerwari, Parimpora, Islamyarbal, Ali Kadal, Khan Khai Moulla, Khwaja Bazaar, Hassan Abad, Jamie Masjid, Zoonimar, Ahmad Nagar, Zakura, Hazaratbal, Tailbal, Dara, Palpora, Maloora, Khumani Chowk, Humhama, Pandrethan and Khonmoh fall in this category. Among the wards of this category, Humhama has obtained the highest mean composite Z-Score of +2.51 followed by Raj Bagh and Baghat-Barzulla, both securing mean composite score of 2.01. The other wards securing highest mean composite Z-Score are Khumani Chowk (+1.85), Pandrethan (+1.69), Maloora (+1.69), Nishat (+1.20), Ali Kadal (+1.20) and Rawalpora (+1.20). The wards of Mehjoor Nagar, Chanapora, Qamarwari, Parimpora, Islamyarbal, Khan Khai Moulla, Khwaja Bazar and Umar Colony obtain the lowest mean composite Z-Score of +0.38 in this category.

MEDIUM LEVEL OF ROOMS:

The mean composite Z-Score of this category ranges from -1.25 to +0.37. Table-11 clearly depicts that thirty three wards namely; Harwan, Dalgate, Natipora, Nund Reshi Colony, Bemina A, Bemina B, Karan Nagar, Syed Ali Akbar, Nawab Bazaar, Ganpathyar, Malik Angan, Barbarshah, Aqil Mir Khanyar, Safa Kadal, Jogilankar, Zindshah Sahib, Mukhdoom Sahib, Kawdara, Zadibal, Madin Sahib, Nowshera, Lal Bazaar, Soura, Buchpora, Ahmad Nagar, Bud Dul, Alesteng and Laweypora fall in this category. Six wards from this category have secured a mean composite Z-Score of +0.38; they are Zindshah Sahib, Kawdara, Nowshera, Ahmad Nagar, Alesteng and Laweypora. Makhdoom Sahib and Lal Bazar obtain a mean composite Z-Score of +0.05. Syed Ali Akbar, Zindshah Sahib and Bud Dul obtain the lowest mean composite Z- Score of -0.93 in this category followed by Jogi Lankar (-0.77) and Madin Sahib (-0.77).

LOW LEVEL OF ROOMS:

Twelve wards with mean composite Z-Score of less than -1.25 fall in this category (Table-11). They are Lal Chowk, Sarai-Balla, Sheikh Dawood Colony, Batmallo, Magarmal Bagh, Zainakot, Shaheed Gunj, Chattabal, S.R.Gunj, Iid Gah, Tarabal and Locut Dul. The Highest mean composite Z-Score of -1.26 is obtained by seven wards namely; Lal Chowk, Sarai-Balla, Magarmal Bagh, Chattabal, S.R.Gunj, Iid Gah and Locut Dul. The wards of Batmallo, Zainakot, Shaheed Gunj and Tarabal obtain a Mean composite Z-Score of -1.60. Shaheed Dawood Colony secure the lowest position in this category with a mean composite Z-Score of -2.08 followed by Tarabal (-1.60), Zainakot (-1.60) and Shaheed Gunj (-1.60).

LEVELS OF ASSETS:

Table-12 Srinagar City: Level of Assets

Income Category	Composite Mean Z-Score	Number of Wards	Ward number
High	Above +0.53	18	4,5,21,28,29,30,34,37,43,44,47,48,49,50,52, 53,54,55,
Medium	-0.99 to +0.53	36	3,7,8,9,11,12,14,15,19,20,22,23,24,25,26,27, 31,32,33,35,36,38,39,40,41,42,45,51,57,59, 60,63,64,65,66,67
Low	Under -0.99	14	1,2,6,10,13,17,18,46,56,58,60,61,62,68

HIGH LEVEL OF ASSETS:

Eighteen Wards with a mean composite Z-Score above +0.53 are included in this category namely; Lal Chowk, Rajbagh, Bemina A, Islamyarbal, Ali Kadal , Ganpathyar, S.R. Gunj, Safa Kadal, Jamie masjid, Makhdoom Sahib, Madin Sahib, Nowshera, Zoonimar, Lal Bazar, Soura, Buchpora, Ahmad Nagar and Zakura (Table-12). The highest mean composite Z-Score in this category is obtained by Raj Bagh (+1.84) followed by Lal Bazar (+1.41), Buchpora (+1.41), Ali Kadal (+1.12), S.R.Gunj (+0.97), Safa Kadal (+0.97) Jamie Masjid (+0.97) and Zoonimar (+0.97). Lal Chowk, Natipora, Baghat-Barzulla, Nowshera, Soura, Ahmad Nagar, Zakura and Makhdoom Sahib obtain the lowest mean composite Z-Score of +0.54 in this category.

MEDIUM LEVEL OF ASSETS:

The mean composite Z-Score of this category ranges from -0.99 to +0.53. it includes thirty Six wards namely; Dalgate, Sarai-Balla, Mehjoor Nagar, Natipora, Baghat-Barzulla, Rawalpora, Batmallo, Aloochi Bagh, Parimpora, Zainakot, Bemina B, Shaheed Gunj, Karan Nagar, Chattabal, Syed Ali Akbar, Nawab Bazar, Malik Angan, Barbarshah, KhankaiMoulla, Aqil Mir Khanyar, Khwaja Bazar, Iid Gah, Tarabal, Jogi Lankar, Zindshah Sahib, Hassanabad, Kawdara, Umar Colony, Tailbal, Locut Dul, Dara, Maloora, Laweypora, Khumani Chowk, Humhama and Pandrethan as Shown in the Table-12. Iid Gah with a mean composite Z-Score of +0.33 obtains the highest score followed by Malik Angan (+0.26) and Humhama (+0.26). Sarai-Balla, Mehjoor Nagar, Bemina B, Shaheed Gunj, Chattabal, Syed Ali Akbar, Hassanabad, Umar Colony and Tailbal secure a mean composite Z-Score of +0.11. Dara (-0.97), Locut Dul (-0.75), Maloora (-0.75), Laweypora (-0.75), Islamyarbal (-0.61), Khumani Chowk (-0.61) and Dalgate (-0.61) obtain the lowest mean composite

Z- Score in this category.

LOW LEVEL OF ASSETS:

Fourteen wards with a mean composite Z-Score of less than -1.25 are included in this category as shown in table-12 Fourteen Wards which come under this category are Harwan, Nishat, Wazir Bagh, Chanapora, Sheikh Dawood Colony, Nundreshi Colony, Qamarwari, Zadibal, Hazaratbal, Bud Dul, Dara, Alesteng, Palpora and Khonmoh. The highest mean composite Z- Score of -1.04 in this category is obtained by six wards; Wazir Bagh, Chanapora, Sheikh Dawood Colony, Nundreshi Colony, Qamarwari, and Palpora. Alestang secures a mean composite score of -1.18. The lowest mean composite Z-Score in this category is obtained by Nishat (-4.49) followed by Harwan (-3.34), Hazaratbal (-1.61), Bud Dul (-1.61), Zadibal (-1.40) and Khonmoh (-1.40) respectively.

CONCLUSION:

The Household survey of Socio-economic and quality of life of Srinagar city evidently found the following facts:

- The water and Sanitation conditions of the Low and Medium income category are such that it carries the biggest risk of health.
- The overall exposure to water and sanitation related risk factors are maximum in the Low income group followed by Medium income group.
- Nearly 29% of the Low income group and 23% of the Medium income group have no drainage facility.
- The Low income group is at great risk and they are the most vulnerable group.

Also, the study reveals that there exists wide variety of imbalance & inequalities in Literacy, possession of Assets & Rooms available. Therefore, the state should provide sufficient amenities and facilities for socio-economic development & improvement in the levels of literacy.

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