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FROM THE DESK OF CHIEF EDITOR

Dr. Nishith Rai, Director

India is at the crucial juncture of a substantial change in terms of how urbanization is transformed and directed. Urbanization if well planned can create new openings for a better life, to help people move out of the vicious cycle of poverty and also to act as the growth engine.

As of 2011, the urban population of the country is projected to increase to more than 600 million by 2030 and almost 900 million by 2050. These urbanization and urban development processes are part and parcel of complex political, social, demographic, and environmental and ethno-religious contexts.

The Challenges of Urbanization in India are unique in measure and importance. The magnitude of the challenge is often understood from the sheer incontrovertible fact that our urban areas could also be required to accommodate 250-300 million people additionally to the population that they're already home to at the present in about 20 years from now. Urbanization and economic progress are connected processes as cities provide large economies of agglomeration. The urban sector contributes around 62%-63% of GDP which is probably going to extend to 75% by 2021. Over 70% of new jobs in future shall be largely created in Cities. The link between the economic performance of cities and the economy is increasingly getting stronger. However, in a rapidly changing world, the cities are becoming increasingly interlinked and shall need to compete globally in future for employment generation and investments.

The most demanding urban development issue facing India is the need to provide basic urban infrastructure and services like water, sanitation, transportation and electricity. If India grabs on the opportunity to benefit from the ground-breaking smart and sustainable inventions within the provision of basic urban infrastructure and services, it's the chance to advance several stages of urban development.

In order to make sure the competitiveness of our cities and ensure basic services to our citizens, urgent steps are required to harness the chance that



the size of urbanization presents and to avoid urban decay. This is often inseparably linked to the supply of civic amenities and powerful local governance according to the requirements of 21st Century India.

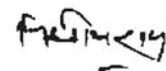
The Ministry of Housing and Urban Affairs plays a key facilitator of this process as efficient urbanization within the country would wish closer cooperation between Union, States and Cities than ever before. Therefore, though Urban Development is primarily a state subject, the Govt. of India continues to play a catalytic role within the provision of basic amenities, capacity building, policy formulation and bringing about convergence and synergies.

The Indian Government is sensitive and concerned towards the enormity of the issue and has initiated significant schemes and programs that can provide some relief in this area. However, the need of the hour is an all-round concentrated effort of all areas that have a stake in this from real estate to health sector to sit together and find sustainable solutions to the problems. The above-mentioned concerns barely touch upon the enormous problems of unplanned urbanization in India but what is important is to do something however small the step is.

The contribution to this end is also done by the experts, researchers, academicians, etc. in the field of Urban Development with whose support we at RCUES Lucknow bring out the Biannual Journal Urban Panorama. The journal presents the refereed results of original scientific research, and new developments in policy and practice in the fields of housing, spatial planning, building and urban development.

The aim is to give exposure to recent developments, providing a forum for the exchange and discussion of new ideas. The journal benefits a diverse readership of scientists, specialists, practitioners, and policy-makers in government and in organizations dealing with housing and urban issues.

Lucknow
December, 2019



(Dr. Nishith Rai)
Director



FROM THE DESK OF EDITOR

The Journal Urban Panorama aims to provide an effective means for the exchange of research findings, ideas and information in the fields of urban development and environment among researchers, activists and non-governmental organizations (NGOs) international agency staff, students and teachers.

With every new issue of Urban Panorama, we focus on newer areas of urban and environmental issues and their interconnections. In this issue, we have a bouquet of articles by experts and researchers in the field of urban governance and management.

In this issue of Urban Panorama, DrMaureen Rhoden and Dr Padmini Ram in their joint paper titled- 'Down-marketing of housing finance: Case of two affordable housing finance providers in India' examines whether access to affordable housing finance can be made available to households residing in informal settlements in India. The study draws lessons for developing alternative methods for the collection of financial data which evaluates the credit need and risks for low-income households without official documents or incomes. The research uses a case study approach involving two affordable housing finance providers in western India. Data collection methods included observations, discussions with senior management and examining company documents. The paper analyses and discusses financial frameworks which shape the availability of affordable housing for poor households residing in informal settlements. This contrasts with the formal financial system which prefers to offer mortgages only to those who provide standard financial evidence.

Dr K Baby in her paper titled- 'Housing for All -Affordable Housing Sector with Special Reference to Kerala' focusses on the Housing for All scheme in reference to the state of Kerala. The author discusses about the ultimate objective of housing policy which must be that all citizens live in



houses that are comfortable, safe and dignified. The paper details about the various government initiatives taken towards promotion of affordable housing for poor and focuses on the Housing for All initiative in particular.

Prof. (Dr.) Indrasen Singh in his paper titled- 'Imperative of Risk Management in Bidding Process' focuses on the Risk management in tender that enables the comparison of various alternative bids with different prima facie technical and commercial offerings and headline prices. This helps in rational comparison of low cost bids with limited capability and limited expertise with high cost bids with high capability and high expertise, where both may be acceptable at face value but implementation plays a major role on this basis only one will be selected. Based on this risk assessment only the price for bid varies so risk pricing plays a major role in tendering process. The author in his paper specifies the types of risks involved in construction industry, risk propensity of contractor there by specifies how a risk management model can be created as per ISO: 31000 and also explains how a company can maintain the risk related records along with this a questionnaire survey is done to get the opinions on different types of risk involved in a project from the industry experts. Thereby characterizing risk and finding out its probability of occurrence and impact of each risk on to the project then mean score is found and ranked each risk as per there mean scores.

Dr K N Narasimha Prasad, Mrinal Pandey and Pranali N Vaidyain their joint paper titled- 'Innovative Construction Materials in the Indian Housing Sector' discuss about the investment in the housing sector being on the rise due to increase in house hold income, Government policies, introduction of Real Estate Regulatory Act of 2016 and several other factors and mainly focusing on the continuous decline on the availability of construction materials. The paper discusses the different innovative construction materials and practices used by the individual plot owners for construction of residential buildings. Through this process, this unorganised wing of the Indian housing sector not only is implementing sustainable construction practices, but is also ensuring the growth of several small scale industries and employment opportunities. The paper also highlights a few new construction materials which can be used in the Indian housing sector.



Swagota Saha in her paper titled-'Trends and Patterns of Urban Employment in India with an Empirical Study on Regular Wage Workers Using 68th Round NSS Data' analyses the pattern of urban employment in India after liberalization in different aspects like, Sector wise employment trend, employment trend among the genders, Status of workers, quality of employment. The paper finds that in the first half of the last decade witnessed a decline in the employment of manufacturing sector, whereas, Non-manufacturing sector and service sector had an increment in employment. Female employment increases in 1999-2000 to 2004-05 but from 2004-05 to 2009-10 economy faces a sluggish employment growth. In urban areas, in period 1999-2000 witnessed a swelling of the employment of self-employed and decline in regular wage paid workers but 2009-10 showed completely the opposite picture. This paper also empirically tries to find how the explanatory factors affect the regular wage workers in urban areas on country level and state level by using the Unit level data of 68th round (2011-12) NSS Employment and Unemployment Survey.

Vibhav Kumar in his paper titled- 'Urban Sanitation : Changing Scenario in India' outlines the concerns related to sanitation in urban India and highlights the need for focusing on access to water and the full cycle of sanitation for the urban poor, as fundamental to addressing the sanitation challenge. The author also discusses about the prioritization of policy and financing for urban sanitation in India and the paper concludes with an examination of key policy initiatives in the last decade, assessing the extent to which these priorities are gaining attention.

Jidnyasa Bhausaheb Pawar and Dr. M.P. Saravana Kumar in their joint paper titled- 'Synthesis of biochar from neem seed cake and its utilization in dye removal' discusses about the biochar which is synthesized from neem seed cake and is also waste generated from neem seed processing industry from neem oil extraction step. The author focuses on the valuable potential of char formation and that the synthesized biochar is utilized for the removal of cationic dyes from synthetic dye solutions by adsorption phenomenon. Malachite green and basic fuchsin are the target pollutant dyes.



It is expected that the readers at large will be benefitted by the content and new presentation of the journal. Urban Panorama has achieved the present status due to all round support from our authors, referees, members of Editorial & Advisory Board of the journal and also time to time guidance and suggestions from the officials of the Ministry of Housing and Urban Affairs, Govt. of India, New Delhi, and of course the readers.

I am sure joint efforts of all of us will make our task easier to achieve the heights of new successes in the field of Urban Development education and research through such publications.

Lucknow
December, 2019



Rachna Rishi
Publication Officer



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I, Nishith Rai, declare that the particulars given above are true to the best of my knowledge and belief.

Nishith Rai



GUIDELINES FOR CONTRIBUTORS

The editors and the publishers of this Journal welcome the submission of original research papers and brief research reports, notes for publication on condition that they are submitted solely to the Urban Panorama and that they will not be reprinted or translated without the consent of the editor. Papers will be judged on the content of their original data or interpretation and Referee's comments.

NOTE FOR CONTRIBUTORS

All papers must be accompanied by an abstract and key words with the degree/diploma, etc. of the authors along with the recognized abbreviations and the name of the University awarding the degree/diploma in each case. Authors should also provide the details of their current institutional affiliation.

Manuscripts: Authors should follow the style of any recent issue of the journal for preparing their manuscript. Scripts should be typewritten, original and first carbon copy with margins and double space on one side of the paper only. All pages should be numbered consecutively. An abbreviated title of the paper not exceeding thirty letters should be provided. Notes, references, tables and illustrations should be neatly presented on separate sheets and numbered consecutively for each. The length of the article should not normally exceed 8000 words.

Manuscripts should be submitted in duplicate. Articles should be typed in A-4 size paper, on one side only, with sufficient margin on all 4 sides. An abstract should accompany the articles. The text, abstract, notes, references etc. should be typed in double space. Also send a soft copy (directorrcueslko@gmail.com) or CD on MS word. All materials submitted to Urban Panorama should be sent to the Chief Editor, Regional Centre for Urban and Environmental Studies, Lucknow University Campus, Lucknow. The authors must provide an undertaking along with the article, stating that "the article/ study is my own work and has neither been published nor sent/ submitted for publication elsewhere".

Contributors must give their affiliations, complete mailing address (both postal and email), as well as their phone and fax numbers.

Consistency should be observed in the use of hyphen. For e.g. either 'psycho-social' or 'psychosocial' should be used throughout the article.

Tables and Figures should be indicated by numbers (Table 1) and not location (the Table below).

Manuscripts not accepted for publication would not be returned to the contributors (s) unless the request for their return is accompanied by a stamped and self-addressed envelope.

Book reviews and review article will be accepted only when accompanied by one copy of the book reviewed.

Urban Panorama prefers articles (English/Hindi) of practical value.

The Chief Editor is responsible for the selection and acceptance of articles, but responsibility for views expressed in them rest with the author (s).

References: Quotations in the text should be short and included within single quotes. References to literature cited should be carried within the text; they should be given by the surname of author followed by the year of publication and the page or section number in brackets. For example: (Majumdar 1958: 125). The author's name need not be included if it appears in the text in the same sentence.

A list of references cited under the caption REFERENCES should be added at the end of the paper. It should be arranged alphabetically by the author's surname and chronologically for each author. Please observe the following conventions (i) book titles should be underlined to be italicized; (ii) titles of articles, followed by the name of journal or edited volume in which it appears in italics; (iii) if several publications by the same author in the year are cited, a, b, c etc. should be added after the year of publications; (iv) all reference entries should correspond with the references in the body of the text.

Notes: Notes should be typed on separate sheets and numbered consecutively. Such marks, as asterisk should not be used.

Spellings and Punctuations: Spelling and punctuations, except in quotations, must be consistent throughout the script. For this, Concise Oxford English Dictionary should be used.

Illustrations: Illustrations must be in black and white, preferably in the form of line drawing. Drawings should be in black India ink lettered by stencil or letra set. Either originals or sharp glossy prints at least 12-17 cms. should be submitted. Explanations of figures should be given on a separate sheet. Authors will be charged the cost of blocks. Authors are requested one soft copy of the paper in M. S. Word should be sent in a CD along with two hard copies. These should be sent directly to the Editor at Lucknow by Speed Post or through Courier Service.

The editor reserves the full right to adjust articles with the requirement of the journal. The editorial board is not responsible for the opinions and statements of contributors of the Urban Panorama.

Exchange proposals should be addressed to the Editor and requests for subscription should be addressed to Serials Publications.

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