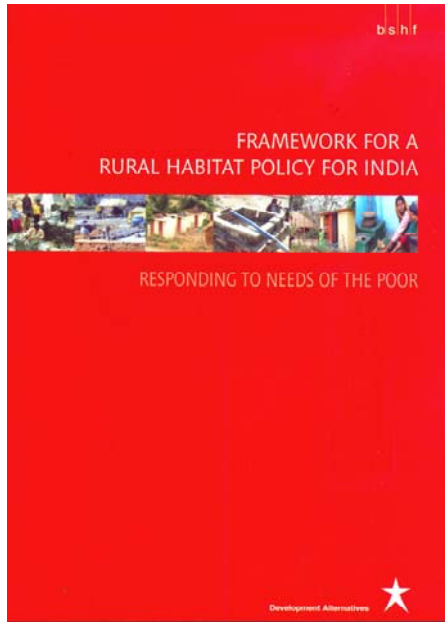


# “Framework for a Rural Habitat Policy for India - *Responding to needs of the poor*”

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## A summary

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India attained the status of a “sovereign, [socialist] democratic republic” over five decades ago. To the external world, it continues to be characterized by green fields, rustic habitations and sunshine. However, to the people within the country, rural areas conjure an image of vulnerability, lack of physical infrastructure, rudimentary habitats, inadequate services and general deficiency of opportunities.

There are several reasons for this state of affairs. Rural housing being primarily a people’s process, the role of government has largely been limited to “grant based schemes” such as the *Indira Awas Yojna* for the poorest. Also, habitat development in rural India has traditionally been viewed from consumption rather than from a production end. Households undertake habitat upgradation or construction as required based

on affordability. “People build themselves”, therefore, the traditional self-build mechanisms and annual maintenance cycles as the accepted ways of life have never been questioned. Facilitation of resources, capacities, finances and delivery mechanisms in rural areas has not received adequate attention from government either through policies or through its various programs.

Development of rural habitat needs focused attention and a dedicated policy that responds to the needs and conditions of the rural populace especially the poor. A sound rural habitat policy that works towards a vision of rural India **‘where all women and men have access to a safe secure and healthy habitat to live a life of dignity’** needs to include more than one strategy to respond to the varied needs of the people.

There are three critical issues that an effective rural habitat policy needs to address.

- Reinforce a ‘habitat’ paradigm over a ‘focus on ‘housing’ to include water and sanitation facilities, community and livelihood infrastructure and access to natural resources.
- Integrate habitat interventions with livelihood opportunities as well investment in rural infrastructure so that a positive cycle of social and economic upgradation can be triggered. Habitat planning in villages needs to include concerns of livelihood creation – physical infrastructure, working capital and market linkages. Village infrastructure development, especially one that supports economic activity such as energy and production units must be planned for and made available to the poor.

- Link the large majority of rural poor to mainstream habitat and finance services through customized financial packages that accommodate the specific needs and living conditions of rural areas. Parallel and associated livelihood supports and services are a key to making rural habitat finance viable.

The policy needs to recognize that the rural population is segmented economically and separate response strategies are required for each segment.

There are existing building blocks that the policy can effectively utilize for substantial and visible upgradation of rural habitats. These include: (a) the current thrust on community participation by various stakeholders and the Self Help Group Movement in the country that has amply demonstrated the value of collective efforts; (b) democratic decentralization through the 73<sup>rd</sup> constitutional amendment and; (c) leveraging possible through *Bharat Nirman*, Provision of Urban Amenities in Rural Areas Program and the Rural Employment Guarantee Act for infrastructure development and livelihood creation for rural habitat in general and the poor in particular.

Other stakeholders such as government departments and functionaries, private sector and people and institutions undertaking habitat development need capacity development measures so that they can work in tandem and utilize the opportunity offered by an effective rural habitat policy.

The rural habitat policy will set the stage for a **Lokawas Abhiyan** in the country where different income groups in rural areas are enabled to access safe and secure habitat with a life full of opportunity.

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