

AUGMENTING SOCIAL INFRASTRUCTURE IN RURAL INDIA

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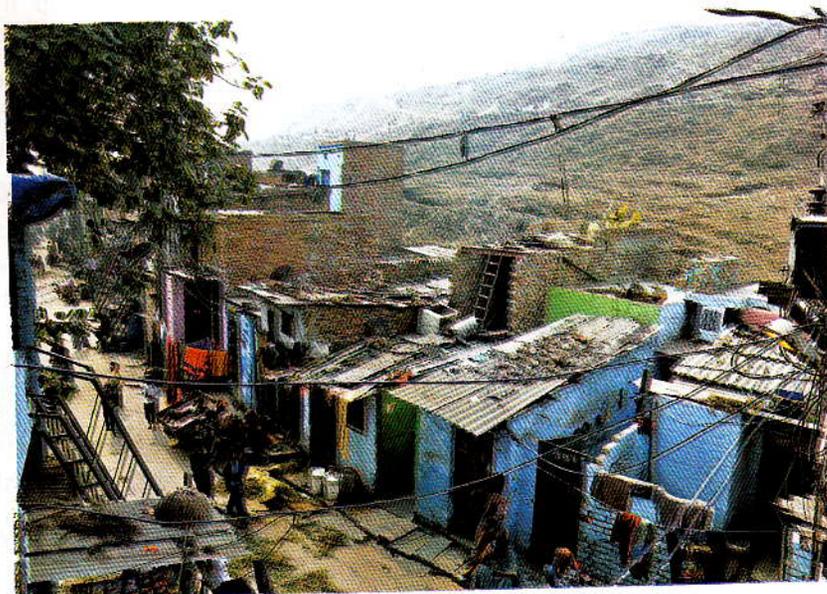
The strengths and success of Indian economy certainly depends upon how the rural economy performs and progresses. In India, 69 per cent of the total population lives in villages and therefore rural development itself signifies its importance in all kinds of public policy making. Consequently, rural development can be used as an index of measuring economic development of our country. Economics of rural well-being rests on advancement of infrastructure especially on the social infrastructure, which brings qualitative changes in the life of the people. Social infrastructure plays a vital role in shaping the rural economy by enhancing people's capabilities, choices and quality of life. Amongst the social infrastructure, rural housing and rural drinking water by sources and availability determine mainly the state of well-being of the rural economy.

Rural Housing:

Housing, like food and clothing, satisfies one of the fundamental needs of human being. How to own a house is the biggest challenge for a common man, especially in the rural India. Further empirical evidences revealed that qualitative and quantitative growth of rural housing always has positive impacts on the rural people in terms of health, employment, income, wealth, productivity and welfare as well. Considering the above fact, the Government has taken a series of initiatives to fulfill the rural housing needs in particular.

If we take the stock of housing, it is found that the total number of houses have increased from 18.7 crores (2001) to 24.5 crores (2011), that is around 30.7 per cent higher than 2001 housing stock. Correspondingly, rural housing stock has also increased by 23 per cent during that period. During the decade (2001-2011), a higher growth rate is recorded in terms of number of census rural houses (24.3 per cent), occupied census houses (23.1 per cent) and those being occupied and used as residence (23.9 per cent) in rural India.

The assessment of quality of rural housing depends on the types of houses like pucca and kutcha houses and obviously relies upon the types of material used for making roof, floor and wall of the houses. The change in material used during the decade, portrays a positive and progressive shifting in the areas of quality of rural housing.



Based on decadal changes with regards to types of material used for making roof, we find the evidence of improvement in quality of rural housing. The use of G.I./Metal/Asbestos sheets and concrete has increased whereas the use of grass/thatch/bamboo/wood/mud as roof building material has decreased between 2001 and 2011, indicating a shift towards sustainable houses (pucca).

The uses of stone and burnt bricks as material for making walls of houses have increased during the reference period and also, the use of mud or un-burnt bricks has fallen down, clearly signifying the qualitative improvement in wall in terms of material used. Besides, the preference for cement

and mosaic over mud as a material for floor during the decade is the testimony of quality improvement in rural housing (refer Table 1).

Pradhan Mantri Awaas Yojana-Gramin (Earlier Known as Indira Awaas Yojana)

Government of India has already initiated and implemented various schemes to address the housing needs in rural India. Although rural housing has a history of long journey but its first dedicated scheme was introduced in 1996 in the name of "Indira Awaas Yojana (IAY)", with a sole objective to address and meet the housing needs of people living below poverty line in the rural areas. IAY was re-structured as "Pradhan Mantri Awaas Yojana-Gramin" (PMAY-G) recently due to its limited scope

Table-1: Qualitative Improvement in Rural Housing: A Decadal Analysis 2001-2011

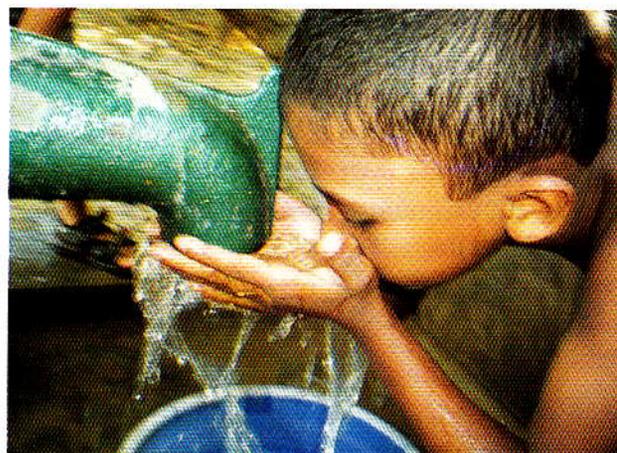
Material used for Roof/Wall/Floor-All India 2001 & 2011 (per cent Change)				
1	Materials used-Roof	2001	2011	Change
Materials used-Roof	Grass/Thatch/Bamboo/Wood/Mud	27.7	20.0	-7.7
	Tiles	37.6	28.7	-8.9
	Handmade tiles	NA	18.3	-
	Machine made tiles	NA	10.4	-
	G. I. / Metal/ Asbestos sheets	9.8	15.9	6.1
	Concrete	11.0	18.3	7.3
	Others	14.0	17.1	3.1
2	Materials used-Wall	2001	2011	Change
Materials used-Wall	Grass/Thatch/Bamboo	12.6	11.9	-0.7
	Mud/ Un-burnt bricks	39.7	30.5	-9.2
	Stone	10.5	13.6	3.1
	Packed with mortar	NA	10.0	NA
	Not packed with mortar	NA	3.6	NA
	Burnt brick	34.2	40.0	5.8
	Others	3.0	3.9	0.9
3	Materials used-Floor	2001	2011	Change
Materials used-Floor	Mud	72.3	62.6	-9.7
	Stone	4.5	6.2	1.7
	Cement	18.0	24.2	6.2
	Mosaic/ Floor tiles	2.2	3.7	1.5
	Others	3.0	3.2	0.2

(Source: Census 2011, GoI)

of coverage, even after 20 years of its credential and existence.

Pradhan Mantri Awaas Yojana-Gramin (PMAY-G) was launched by the present government w.e.f 1st April, 2016, as a flagship rural housing scheme which is much wider in its scope and coverage and it targets to provide a pucca house with in-built basic amenities to all the roof less households and households living in kutcha and dilapidated houses by 2022. Its motto is to provide "House for All" in the rural areas. Endeavour is made to construct pucca and quality houses using local materials and designs, by adopting a habitat approach and in providing houses to one crore rural households, those are living in kutcha and dilapidated houses in the rural areas within a period three years from 2016 to 2019.

The estimated expenditure to implement the 'Housing for All' scheme under the PMAY-G to cover one crore households is Rs. 81,975 crore. Rs. 60,000 crore was allocated through budgetary provisions and the remaining amount of Rs.21,975 crore will be borrowed from NABARD to finance the gap.



Indira Awaas Yojana: Allocation of Funds 2015-16

To augment rural housing, Central Government has allocated Rs. 9,50,875 lakh under Indira Awaas Yojana for the year 2015-16; out of which central share for target was Rs.9,14,302.885 lakh and Rs. 3,6,572.115 lakh were allocated for admin funds as a part of central share. Besides, north-eastern states got a fund allocation of Rs. 1,00,300 lakh whereas remaining states (excluding north-eastern

Table-2: Notable Features of Pradhan Mantri Awaas Yojana-Gramin (PMAY-G)

S. No	Key Factors/ Parameters	Notable Features of PradhanMantri Awaas Yojana-Gramin (PMAY-G)
1	Demographic Coverage	Providing assistance for construction of one crore houses in rural areas.
2	Time Period	Over the period of 3 years from 2016-17 to 2018-19.
3	Built Area	Unit (house) size enhanced from the existing 20 sq. metres to 25 sq. metres including a dedicated area for hygienic cooking.
4	Funding Support	Enhancement of unit assistance from Rs.70,000 to Rs.1.20 lakh in plains and from Rs.75,000 to Rs.1.30 lakh in hilly states and difficult areas etc.
5	Cost Sharing	The cost of unit (house) assistance is to be shared between central and state governments in the ratio 60:40 in plain areas and 90:10 for north-eastern and hilly states
6	Provision of Toilets	Provision of toilets at Rs.12000/- and 90/95 days of unskilled wage labour under MGNREGA over and above the unit cost
7	Target Demography	The identification and selection of the beneficiaries shall be done by the community through the Gram Sabha, from the SECC-2011 list, based on the housing deficiency and other social deprivation parameters.
8	Mode of Payments	All payments through DBT to beneficiary's Bank/Post office accounts registered in Awaas Soft MIS.

(Source: Draft Framework for Implementation of PMAY-G, MoRD, GoI)

states and union territories) got Rs. 8,49,575 lakh, out of the central allocation of Rs. 9,50,875 lakh.

Similarly, states share was Rs.571036.161 lakh, out of which, Rs.549073.232 was considered as state share of target and remaining Rs.21962.929 lakh was kept aside for state share of admin funds. The total allocation of fund for target combining centre and state (Rs.914302.885 lakh+ Rs.549073.232 lakh) was Rs.1463376.117 lakh, which was allocated to IAY during 2015-16 without considering the admin funds of both Centre and State. Out of this total target allocation, 92.61 per cent target allocation was made in favour of various states excluding North-eastern states and Union Territories. 7.32 per cent was marked for north-eastern states and the remaining target amount was distributed in favour of Union Territories.

Table-3: Allocation under Indira Awaas Yojana 2015-16 (Total Allocation Target)

S. No	Fund Allocation	Rs. in Lakh
1	Central Allocation	950875.000
2	Central Share for Target	914302.885
3	Central Share of Admin Funds	36572.115
4	State Share (60:40 and 90:10)	571036.161
5	State Share for Target	549073.232
6	State Share of Admin Funds	21962.929
7	Total Allocation for Target	1463376.117

(Source: Circular, 16th November, 2015, MoRD, GoI)

Table-4: Allocation under Indira Awaas Yojana 2015-16 (Physical Targets)

S. No	Category/ Beneficiaries	Number of Units	per cent Share
1	Schedule Caste (SC)	731934	35.20 per cent
2	Schedule Tribe (ST)	506221	24.34 per cent
3	Minority Group	311702	14.99 per cent
4	Others	529289	25.46 per cent
5	Physical Target Total	2079146	100.00 per cent

(Source: Circular, 16th November, 2015, MoRD, GoI)



Indira Awaas Yojana: Physical Targets 2015-16

The physical target under IAY has been worked out on the basis of fund sharing pattern. On the basis of fund allocation in 2015-16, it was targeted to achieve the target of 2079146 units of rural housing. Out of the set physical target, 731934 units (35.20 per cent) were allocated to SC category whereas 506221 units (24.34 per cent) were marked for ST category.

Similarly, 311702 units (14.99 per cent) were kept aside for minority group and the remaining 529289 units remained available for other category. Hence, in total, 1549857 numbers of dwelling units were sanctioned to SC, ST and minority category which was around 75 per cent of the total units allotted. North-eastern states got a share of 6.87 per cent and other states got a share of 93.06 per cent of the physical targets and the rest was allotted to UTs.

Drinking Water in Rural India

Housing alone cannot support sustainable rural development unless supported by basic amenities like drinking water, sanitation, etc. Water is a basic human need. Every individual requires safe water for drinking, cooking and keeping themselves clean. The Government of India is making continuous efforts to provide clean and safe drinking water to all the citizens, especially to rural population.

Main Sources of Drinking Water in Rural India

The main source of savoring water in India varies from place to place, time to time, area to area and state to state. The use of source relies on changed geo-climatic conditions that India has. The

Table-5: Main Sources of Drinking Water in Rural India (as per cent of Households)

S. No	Sources	2001	2011	Changed (in per cent)
1	Tap Water	24.3	30.8	+26.74
2	Hand Pump/ Tube Well	48.9	51.9	+6.13
3	Well Water	22.2	13.3	(-)40.09
4	Other Sources	4.5	4.0	(-)11.11
5	Total	100	100	

(Source: Census of India-2011, GoI)

primary sources of savoring water are tap water from treated sources, untreated sources, covered well, uncovered well, hand pumps, tube well, borehole, spring, canal/ river/tank/ pond / lake and other sources.

The census 2001 and 2011 data reveals that, there is a favorable shifting in the safe drinking water sources. From the decade analysis, it is evident that tap water as a source of drinking water has attained growth from 24.3 per cent (2001) to 30.8 per cent (2011). Consumption of well water has diminished by 40 per cent, delineating a pattern for tap water utilization as a noteworthy drinking water source. It is an encouraging sign for us. However, dependence on hand pump and tube well as a source of drinking water was exceeded by more than 50 per cent is a matter of concern.

Availability of Drinking Water in Rural India

The proximity and availability of sources of drinking water provide us the true picture of quality of life of rural people. The proximity and availability of drinking water source is divided into three categories namely; within the premises, near the premises (within 100 metres) and



Table-6: Availability of Sources of Water in Rural India (as per cent of Households)

Availability of Sources of Water	Within Premises		Near the Premises		Away	
	2001	2011	2001	2011	2001	2011
Rural Area	28.7	35	51.8	42.9	19.5	22.1
All India level	39	46.6	44.3	35.8	16.7	17.6

Source: Census of India-2011, GoI

away from the premises (beyond 500 metres in rural areas). On the basis of Census 2001-2011, it is found that 35 per cent rural households have access to drinking water within their premises, 42.9 per cent near the premises and 22.1 per cent away from the premises. The decade (2001-2011) change reflects that there has been a favourable shift in the availability of water in the premises in rural areas.

Although, drinking water by source and availability has improved over the years due to the continuous efforts of the government, still much is needed to be done to make drinking water available to all rural households on a sustainable basis, considering the adverse effect of climate change on water table. Government should collaborate with NGOs, private institutions to mark a success, by providing safe drinking water to all rural households to make the rural economy better.

Conclusion:

Just creation and provision of shelter and drinking water in the rural India is not enough but it should be continuous and sustainable. However, various initiatives and schemes undertaken for rural development should be redefined in order to customize them to meet the current needs of the people, in the context of changing socio-economic environment and public needs. In fact, democracy loses its shine if the poorer and the deprived masses of our country are not able to get their share in the areas of progress and prosperity of the country.

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