

1. Minimising the Housing Divide

Context:

- Not with standing growing disparities of material status in India, there is a framework to mitigate the country's socioeconomic problems and create a common development platform for rural and urban areas. This is called the Provision of Urban Amenities to Rural Areas (PURA).

What is PURA?

- PURA (Providing Urban-amenities in Rural Areas) is a Rural Development Programme suggested by Dr. APJ Abdul Kalam, to develop India by 2020. The programme aims at providing amenities similar to urban areas to the rural people.

Objectives of PURA:

- ✓ Identification of village clusters with growth potential
- ✓ Urban infrastructure and services be provided in rural hubs to create economic opportunities outside of cities.
- ✓ Physical connectivity by providing roads electronic connectivity by providing communication network and knowledge connectivity by establishing professional and technical institutions will have to be done in an integrated way
- ✓ to involve private players to utilize their expertise and select them to develop livelihood opportunities, urban amenities and infrastructure facilities to prescribed service levels
- The realisation of PURA's transformative potential depends on public policies that recognise that its design goes beyond the mere creation of economic infrastructure and employment opportunities in rural areas. It also aims to develop social infrastructure.

Lack of Market Intervention:

- Housing in rural areas is one sector that has consistently suffered from **the lack of meaningful market interventions**, including supply of developed land and financing for housing.
- Due to incompatibilities in supply and demand, millions of Indians dwell in unsecured housing. This was largely driven by shortages in the supply of housing and a lack of redevelopment of collapsible or dilapidated units.
- Officially, the incidence of this form of **housing-related poverty is in the order of 25.85 million (82% in rural areas and 18% in urban)**. Menial occupation workers and low-income earners have been facing these forms of poverty the most.

- Thus, development interventions must focus on rural and urban areas with due consideration for new construction and redevelopment of existing, life-threatening units.

Causes for high level of Housing Amenities Deprivation:

- **Dilapidated units have contributed towards a high level of housing amenities deprivation**, especially because they cannot safely be connected with electricity or solar energy, latrines, and drinking water, owing to associated structural risks.
- Lack of priority in the political agenda and the exhibition of political will and the economics of resource allocation in the administration of anti-poverty policies.

Way Forward:

- To minimise the housing development divide, it requires an **integrated housing development strategy for the Rural Context**, to be implemented in “mission mode”. Such a mission should have, first, a definite time frame.
- It also requires political will as expressed in party election manifestos. There must also be **accountability in terms of implementing such a mission agenda on a continuous basis**, with **social audits** at multiple levels of governance.
- A **realistic resource allocation is required** given the cost of redevelopment and new housing units besides other development costs of drinking water supply, household latrines, energy, and drainage connectivity.
- **Penetration of the market, including the cooperative sector** for the supply of critical inputs such as land and finances, is the need of the hour.
- **Public-private-partnership projects should be encouraged** on public or government-owned lands, with fiscal and other incentives
- **Land owners should be encouraged to develop incentive-based** affordable housing projects.
- The people facing housing poverty must be made partners. Micro finance and self-help groups could be roped in to this end.