**Introduction**

Housing is the basic requirement for a human being. Similarly drinking water and sanitation in a village habitat is an important and collinear area of concern which needs to be addressed on priority along with housing to improve the quality of life of the rural people. Keeping in view this fact, the Government of India announced a new National Housing and Habitat Policy 1998 which lay emphasis on easy access to basic sanitation, drinking water facility and solid waste disposal.

The Ministry of Rural Development has since long been implementing separate programmes for rural housing, drinking water, sanitation, watershed development and rural roads etc. It has been increasing realized that in their present form these independent schemes are unable to synergize and achieve the desire impact in the rural areas. Recognising the lacunae, the Finance Minister in his Budget speech observed the need to ensure integrated provision of shelter, sanitation and drinking water and announced the launched of a comprehensive scheme namely, Samagra Awaas Yojana. The underlying philosophy of Samagra Awaas Yojana is to provide convergence to the existing rural housing, sanitation and water supply schemes, with special emphasis on technology transfer, human resource development and habitat improvement with people’s participation.

**Objective**

The basic objective of the Samagra Awaas Yojana is to improve the quality of life of people and overall habitat in the rural areas. The Scheme specifically aims to provide convergence to activities till now separately undertaken such as construction of houses, sanitation facilities and drinking water schemes and ensure their effective implementation by suitable and sustainable induction of technology, IEC and innovative ideas.

**Coverage**

The scheme in due course is proposed to be implemented all over the country. However, in the first phase, the scheme is proposed to be implemented in one Block each of 25 districts in 24 States and one Union Territory. These blocks and districts will be selected in consultation with the State Governments out of the 58 Districts earmarked for institutionalizing community participation in rural water supply and sanitation.

**Scheme Components**

At present several rural housing schemes are being implemented in the country. These include Indira Awaas Yojana, Credit-Cum-Subsidy Schemes, Innovative Stream for Rural Housing and Habitat Development, Scheme for setting up of Rural
Building Centres, Loans based Rural Housing Schemes of HUDCO, Golden Jubilee Rural Housing Scheme of National Housing Bank, Financial Institutions and State Sponsored Rural Housing Schemes. As a first steps, it is proposed to strengthen these schemes in these Blocks and wherever possible in consultation with State Governments and District Administration, higher allocation for these schemes will be provided. For encouraging cost effective and environmental friendly building materials, technologies designs etc. it is proposed to set up one Rural Building Centre in each of the selected Blocks. These Building Centres besides propagating the cost effective technologies, materials, designs etc. will also function as production centers for cost effective building materials and provide training for rural artisans engaged by the construction sector. It is also proposed to take up innovative rural housing projects in these blocks that have demonstration value and help in promotional proposition of innovative and cost effective technologies. Rural Building Centres and innovative projects are proposed to be taken up under the existing schemes of Rural Building Centres and Innovative Stream of Rural Housing and Habitat Development.

To improve the housing stock and availability of Housing Finance, Credit-Cum-Subsidy Scheme of the Ministry of Rural Development, Golden Jubilee Rural Housing Scheme of National Housing Bank, Rural Housing Schemes of HUDCO and State Rural Housing Schemes will be implemented on priority basis with regular monitoring. A special mechanism is proposed to be developed with commercial banks and financial institutions for provision of liberal and adequate housing finance. Efforts will be made to overcome the difficulties and bottlenecks, which may come in the way of implementation of the Scheme.

Rajiv Gandhi National Drinking Water Mission has already selected these districts for accelerated provision of water supply and sanitation facilities with the people’s participation. Special allocation under Drinking Water and Sanitations Schemes kept for these districts will be utilized for adequate and sustainable provision of drinking water and sanitation. Under Indira Awaas Yojana a provision for sanitary latrine and common facilities exists. It is proposed to make special efforts through induction of additional funds for IEC to motivate and educate the beneficiaries to construct the sanitary latrines and also properly use them. Rajiv Gandhi National Drinking Water Mission has proposed to set up sanitary marts in these districts and this will give added impetus towards the convergence of drinking water and sanitation schemes with the housing programmes. It is proposed to provide Rs. 5 lakhs each of the selected district for IEC from the normal funds of the Ministry of Rural Development.

Funds available under Jawahar Gram Samridhi Yojana and EAS will be dovetailed to ensure development of roads, drainage, etc. in an accelerated manner. For environmental improvement it is proposed to tap the existing resources of Departments of Forest and Horticulture of the State Governments for afforestation and popularization of kitchen gardens. It is proposed to specially encourage the use of bio-gas and solar energy in these selected blocks with the existing Schemes of Department of Non Conventional Energy Resources. This will provide not only better environment but economic benefits to the people. 90% of drinking water sources are dependent on ground water. In view of
this, it is proposed to take up comprehensive watershed development in these blocks under the Watershed Development Programme of Government of India. This will improve the availability of ground water and consequently the availability of drinking water.

Special training programmes for the skill upgradation for sector professionals through the organization like NIRD, HUDCO, etc. are proposed to be organized.

In addition to above efforts, it is proposed to provide an additional Central Assistance of Rs. 20 lakhs for each blocks for undertaking overall habitat development. These funds will be utilized through people's participation with a 10% contribution from the people. The works to be taken up for habitat development will be identified by the Gram Sabha. These works will be taken up specifically in the areas which are lacking infrastructure and community facilities in the villages of these selected blocks, with the objective of providing with drinking water and sanitation facilities for overall habitat development.

**Implementation**

The various components of this scheme will be implemented by different line departments namely, DRDA, Housing, Public Health, Agriculture, Forest, etc. In view of this it would be necessary that the scheme is supervised, coordinated and monitor by the District Collector. The special IEC funds of Rs. 5 lakhs per district and habitat development funds of Rs.20 lakhs will be routed through DRDAs. DRDAs/ZP and Public Health Department will be the main implementing agencies. The Zilla Parishads, the Block Samiti and the Gram Panchayat will be fully involved in the implementation of the scheme.

**Funding Pattern**

The existing schemes of Housing, drinking water, sanitation etc. will follow the normal funding pattern. However, special assistance of Rs. 25 lakhs (Rs. 5 lakhs for IEC and Rs. 20 lakhs for Habitat Development) will be fully provided by the Central Government. Contribution from the State Government or any other agency would be desirable. In addition to this the contribution received in cash and kind from the people will be of great importance for long term sustainability and public involvement.

**Monitoring and Evaluation**

The scheme will be monitored by the Ministry of Rural Development through State Governments/district authorities. After the implementation of the first phase of the scheme an evaluation will be done to study the impact of various works taken up under the Scheme for habitat development.