CHAPTER I
INTRODUCTION

1.1. THE URBAN POOR IN THIRD WORLD COUNTRIES

During the last decades, the growth rate of urbanization has been very high in nearly all the countries in the third world, causing, amongst others, severe problems in the field of housing. There are two main causes for this rapid growth of the urban population: The natural population growth and the rural and urban migration. In all the third world countries together, the urban population grew between 1951 and 1981 from 17 per cent to 31 percent of the total population and the expectation is that this trend will be continued. The massive flow of people to the big cities aggravates several problems. There is no enough employment opportunity in the cities. The pressure on public facilities is too high, and there is no sufficient shelter. The latter has very serious implications. People from the lower income groups (often migrants from rural areas also form part of this category), who are looking for a house in a city, have severe problems in effectuating this goal. These population groups can not pay much for shelter. Often the result is that many migrants, and other people belonging to the lower income categories, who are looking for houses, have to find shelter in the congested, very densely populated inner city areas, or in illegal squatter settlements or on the border of the cities. Particularly, the people who have no choice but to live in this last type of settlements are living in poor sanitation. There will always be threat of eviction (Borest, 1988:1).

The shelter problem in the third world cities is not only a problem of lack of resources, but it is also a problem of poverty. The extensive urban problems are neglected for decades by the public authorities in many third world countries. These
problems would be solved when the country reaches the stage of higher economic growth. Unfortunately, higher economic growth has not been reached yet in many Third world countries. In 1950s, the governments of some countries got the insight that something had to be done; in many third world cities, extensive slum areas had come into existence. Areas in which the living circumstances of the people were quite bad. The number of these slums was constantly growing, and it become clear that a policy on the housing problem was a necessary. The most important parts of the housing policy became slum clearance and building of large-scale housing projects by governments to rehouse the evicted slum dwellers. After some time it became clear that the policy offered no long a lasting solution for the housing problems in large-scale urban poor who are previously living in former slums. Moreover, not enough houses could be built in this way. The financial and organizational resources of responsible governments were in general not sufficient. At the beginning of 1970s, the governments in many developing countries got the insight that the urban policy had to be changed otherwise the situation in some cities would deteriorate even further (Borest, 1988:2).

Over the last 20 years, more and more families have experienced deterioration in their physical living conditions. The trend is by no means limited to developing countries, but poor people everywhere have been mostly affected. Today, the living conditions of most families in the world are typified by the following characteristics: [a] In adequate and unhealthy shelter or housing; [b] The absence of a reliable water supply; [c] No sewerage system or garbage collections; [d] No effective or environmentally sustainable sanitation. In the absence of effective housing programmes, poor families continue to erect their own shelters and then wait for their
genuine help. About 9 out of 10 new shelter units are put up in this fashion. The commitment of governments in providing adequate and affordable shelter and service is being progressively eroded by persistent economic and financial constraints (United Nations Centre for Human Settlements-Habitat, 1993:1-2)

1.2. GLOBAL POLICIES ON SHELTER

1.2.1. World Bank policy on shelter

The World Bank began only in the beginning of the 1970s to finance urban housing projects in the third world. Thereby she could make use of the experiences, which resulted from urban projects, which were executed earlier by other organizations. Most of these earlier projects were executed with the intention to start removing the vast number of slum areas, and to rehouse the former inhabitants of those areas in multistory buildings. Nearly all of them failed, mainly because of the fact that the houses, which were built, were far too expensive for the target group. Officials of the World Bank came to the conclusion that, if they really wanted to supply more houses for poor people, they should have to provide very cheap housing on 'self-help basis'. This new start of projects should have to be realized within so-called integrated urban projects, in which there had to be coordination between the investments in different sectors of the urban policy like housing, infrastructure, employment etc. In the first instance, the most important housing policy instrument of the World Bank was the so-called 'sites and services projects'. In sites and service projects, the people are going to live there, get a piece of land on which they can build a house. Important facilities like access roads, water, electricity, and sewerage connections will be provided, and some times also some sort of basic structure, which the people can use
to build the house. The people themselves can to some extent determine the building speed, the materials they use, the size of the house etc.

Although they sometimes have to take some building regulations from government into account. Later also slum improvement projects have become an important policy option. In this type of projects, existing, dilapidated slum areas are being improved. Essential but lacking facilities like water and electricity connections paved roads etc. is being improved. If necessary, the government gives tenure security to inhabitants by buying the land from private landowners. Within a fixed period, the inhabitants of an improved slum area will become owners of their plots. The principle goal of these slum improvement projects is to maintain and improve the existing housing stock for the low-income categories (Borst, 1988:8-9).

1.2.2. United Nations Declaration on shelter

i) International Year of Shelter for Homeless (IYSH)

The UN General Assembly declared in 1987 as the International Year of Shelter for Homeless (IYSH) with the following objectives: first to improve the shelter and neighbourhoods of some of the poor by 1987; and secondly, to demonstrate, also by 1987, ways of improving the shelter and neighbourhoods of all the poor by the year 2000 (UNCHS - Habitat, 1990:2).

ii) Global Strategy for Shelter (GSS) to the year 2000

The Global strategy for Shelter (GSS) to the year 2000 AD proclaimed by the U.N. General Assembly in 1988, is one of the number of recent initiatives by the international community to address the problem of the living environment of people. Based on an "enabling approach the strategy provides wide-ranging and innovative
guidelines on how to harness the human, technical and financial resources of the international community, national governments, local authorities, non governmental organizations, formal and informal private sector and community based origination to generate improved shelter conditions for the poor. The GSS proclaimed by the U.N. General Assembly propelled housing issues forward and resulted in housing rights being placed more prominently than ever before on the human rights agenda of the United Nations. The right to adequate housing forms a cornerstone of the Global Strategy: "The right to adequate housing is universally recognized by the community of nations... All nations, without exception, have some form of obligation in the shelter sector, as exemplified by their creation of housing ministries or housing agencies, by their allocation of funds to the housing sector and by their policies, programmes and projects... All citizens of all states, poor as they may be, have a right to expect their Governments to be concerned about their shelter needs, and to accept a fundamental obligation to protect and improve houses and neighbourhoods, rather than damage or destroy." (UNCHS-Habitat, 1991:14-21)

iii) Habitat Agenda and Istanbul Declaration on Human Settlements

Since the adoption of the Universal Declaration of Human Rights in 1948, the right to adequate housing has been recognized as an important part of the right to adequate standard of living. Substandard housing, unsafe water and poor sanitation in densely populated cities are responsible for 10 million deaths worldwide every year. To address these problems, Governments committed themselves, among other things to (a) providing legal security of tenure and access to land to all people, (b) promoting access for all to safe drinking water and adequate sanitation, (c) promoting broad access to appropriate housing financing (d) implementing accessibility standards for
disabled persons, and (e) increasing the supply of affordable housing. The Conference's action plan, the Habitat Agenda, is intended as a global call to action at all levels and a guide aimed at achieving sustainable development of the World's cities, towns and villages in the first two decades of the next century. The Agenda contains a statement of following goals and principles, a set of commitments to be undertaken by Governments and final strategies for implementing the plan of action. (a) Equitable human settlements where all have equal access to housing, open space, health services, and education, among others, (b) Poverty eradication in the context of sustainable development, (c) The importance to quality of life of physical conditions and spatial characteristics of villages, towns, and cities, (d) The need to strengthen the family as the basic unit of society, (e) Citizens' rights and responsibilities (f) Partnerships among all countries and among all sectors within countries, (g) Solidarity with disadvantaged and vulnerable groups, (h) Increased financial resources, and (i) Health care, including reproductive health care and services to improve the quality of life (UNCHS-Habitat, 1998, 1-2, 14).

1.3. URBAN POOR IN INDIA

According to population Census 1991, urban population of India was 217.18 million spread over 3,768 urban agglomerations/towns. The urban population has been growing at much higher than total and rural population and as a result, its proportion in the total population has increased from around 11 per cent in 1901 to about 26 per cent in 1991. Also the rate of growth of population has staidly risen from decade to decade except during 1981-91 when it was lower than the earlier decade (Government of India, 1998:346). The housing stock in urban India was estimated at 14.1 million in 1961. This increased to 18.5 million in 1971 and further to 28 million by 1981.
According to the National Building Organization (NBO) the total backlog of housing was estimated at 31 million in 1991, of which 10.4 million is in urban areas and it will be 15.5 million in 2001. Taking into account the revised figures available from 1991 census, the backlog of housing shortage in urban areas is going to be little lower (9.6 million) and 14.3 million in 2001. Absolutely houseless families were, however, only 6 lakhs in 1981 (1998:360-361). According to 1981 Census estimate, India had a slum population of 298.89 lakhs (or about 30 million) accounting for 18.75 per cent of the urban population. This amounts to nearly one-fifth of the total urban population of the country. Of these 129.54 lakhs were in the twelve metropolitan cities which held about 26 per cent of the total population accommodated over 43 per cent of the slum population. The large cities have higher proportion of slum population to total population. Slum population accounts for more than 30 per cent of the total population of the metropolitan cities. In cities with population of 5 lakhs to 10 lakhs, over 20 per cent of them dwell in slums. In towns, with less than 50,000 people, slum population is about 10 per cent. The slum population of India is larger than the total population of a larger number of countries including Canada (24.2 million), Netherlands (14.2 million), Australia (14.9 million) Belgium (9.9 million), Sri Lanka (15.0 million), Afghanistan (16.3 million), Malaysia (14.2 million), Portugal (9.8 million) etc. These comparative figures would give some indication of the magnitude of the slum in India (Cerunilam & Hegade, 1987:49-52).
1.4. HOUSING POLICIES FOR URBAN POOR IN INDIA

1.4.1. Housing policies through five year plans

Under the five-year plans, a number of measures have been taken by the government to alleviate the housing problem. The details of the Government’s housing policy, approach, and schemes under the plans are as follows.

First Plan (1951-1956)

The first five year plan gave a major thrust to the programme by formulating a national housing policy and providing for the provision of various infrastructures for carrying out a massive housing programme. The core of the housing policy enunciated in the first plan was to concentrate efforts on the improvement of housing conditions of industrial workers and low income groups through housing schemes involving an element of subsidy limited to 50 per cent of the cost of construction for the state governments and 25 per cent in the case of employees and cooperative housing societies of industrial workers.

The emphasis was also given to encourage the private builders and need for expansion and consolidation of research in building techniques and materials with a view to achieving reduction in cost and improving the quality of the work. Steps were also taken to strengthen and expand the institutional infrastructure to promote housing activities. Legislative measures like the town and country-planning Act were also taken to empower the government to take necessary measures for the orderly spatial and habitat development. The foundation for national housing programme, mainly by taking steps to build up an institutional infrastructure for promotion of housing, providing a policy frame and by initiating social housing schemes, was laid during the
first five-year plan. The expenditure on public housing during the first plan was about Rs.250 corers. The estimated private sector investment in housing during the plan period was about Rs.900 corers. During this plan period 43,834 houses were built under the subsidized industrial housing scheme and 3,930 houses were built under the low-income group-housing scheme (Planning Commission, 1952: 593-612).

Second Plan (1956-1961)

The housing programme initiated during the first plan was considerably expanded during the second plan with the introduction of schemes of slum clearance and improvement, etc. During the second plan the Life Insurance Corporation began to provide funds for house building to middle income groups and to state governments for undertaking rental housing for their low paid employees. The public sector outlay on housing during the second plan period was Rs.300 corers. The private sector investment in housing was estimated to be about Rs.1000 corers. During this plan period a total of 1,27,771 houses were constructed under various public sector-housing schemes (Planning Commission, 1956:555-571).

Third Plan (1961-1966)

It was felt that the growth of population, particularly the very fast increase in urban population, suggested at least three general considerations in relations to the directions in which housing programmes should be developed during the third and subsequent five-year plans. Firstly, housing policies need to be setup in the larger context of economic development and industrialization, both large scale and small scale, and the problems likely to emerge over the next decade or two. Proposals relating to location and dispersal of industries are therefore very important in the solution of housing
problem. Secondly, it is necessary to coordinate more closely the efforts of all the agencies concerned, where public, cooperative or private. Thirdly, conditions have to be created in which the entire programme of house construction, both public and private must be so oriented that it serves specially the requirements of the low income groups within the community. In working out the housing programme for the third plan, an attempt was, therefore, made to bear these considerations in mind.

The various housing schemes, which had been in operation, were continued during the third plan. Special emphasis was, however, placed on land acquisition and development as this was considered basic success of all housing programmes. The total public sector outlay on housing during the third plan amounted to Rs.425 corers and the private sector investment was Rs. 1,125 corers (Planning Commission, 1960:117-123)

Annual Plans (1966-1969)

The housing schemes, which had been introduced earlier, were continued during the annual plan periods. The total public sector expenditure on housing programmes during 1966-69 amounted to about Rs.250 corers. A total of 2,60,335 houses were constructed under the various social-housing schemes during the period of third plan and the annual plans (Cherunilam and Hegade, 1987:69).

Fourth Plan (1969-1974)

The fourth plan document observed: "The experiences of housing so far is that its unit costs are high and that with the constraint of resources it is not possible for public operations to touch even the fringe of the problem. Slum clearance schemes often lead
to creation of new slums or deterioration of conditions in some of the older slums. In
growing cities of a reasonable size, it should be part of government policy to
encourage, through proper planning and land policy, adequate supply of housing. In
cities where the slum population is larger, this approach would not be effective and it
would be necessary to try to ameliorate the living conditions of slum dwellers as an
immediate measure. Emphasis should be on limiting the rise in the prices of land,
providing financial assistance to cooperative and private effort and assuming legal
powers for reconditioning of Slums". It was therefore felt that "cheaper houses should
be provided by organizing the supply of material and pursuing research into
practicable schemes of cheaper ways of building. To provide the minimum conditions
for health to the various sections of the urban population a Scheme for Environmental
Improvement in slum areas was introduced in the fourth plan in 1972-73. This scheme
provided financial assistance to the states for expansion of water supply, sewerage,
paving of streets, the provision of community latrines, etc., in slum areas, which were
not likely to be cleared in the next 10 years, but was otherwise amenable to
improvement. The scheme was first extended to 11 cities with a population of 8 lakhs
or more. However, later on, it was extended to 9 more cities in states, which did not
have towns of this size. About 3 million slum dwellers were benefited under this
scheme during the fourth plan. The total public sector expenditure on housing during
the fourth plan was Rs.625 corers. The private sector investment was about Rs.2, 175

Fifth Plan (1974-1979)

In the light of the alarming housing shortage and the given resource constraints, the
fifth plan addressed itself to the following objectives:
(a) Preservation and improvement of existing housing stock;

(b) Provision of house sites to 4 million landless labourers as a part of the Minimum Needs Programme;

(c) Continuance of the existing scheme to provide subsidized house to certain weaker sections of the community;

(d) Extension of support to institutional agencies such as HUDCO and Housing Boards under the State Governments to enable them to provide assistance to schemes for the benefit of low income and middle income groups; and

(e) Intensification of research in and development of cheap building materials.

For social housing it was proposed to shift the emphasis from public housing constructed for rental purposes housing whose ownership can be transferred by outright sale or through hire-purchase system. The minimum needs programme and the Twenty-point programme introduced during the fifth plan contained certain scheme aims at improving the housing situation. The environmental improvement scheme of slums introduced in 1972-73 was continued during the fifth plan under the Minimum Needs programme.

The Total public sector outlay on housing during the fifth plan amounted to Rs.796 corers and the private sector investment was estimated at Rs.3, 640 corers. A total of 1,33,555 dwelling units were constructed during the period under the various public sector-housing schemes (Planning Commission, 1975: 260-263).

**Annual plan Period of 1978-1980**

The Janatha Government, which came to power in 1977, terminated the fifth plan at the end of the fourth year and formulated a draft five-year plan for 1978-83.

This plan set the following objectives:
(a) Promotion and encouragement of self-help housing;

(b) Provision of house sites and assistance for housing to rural landless labourers;

(c) Formulation of public sector social housing scheme in such a manner so as to cater to and also be within the paying capacity of economically weaker sections of the community;

(d) Augmentation of resources, institutional agencies like HUDCO and state Housing Boards to enable them to provide infrastructure facilities as means of giving impetus for housing by private agencies; and

(e) Promotion of research in building technology and development of cheap and local building materials.

However this plan could not run its full course. The Congress Party again came back to power in 1980. The new government gave up the plan period, which was formulated by previous regime and draw up a new plan for the period 1980-84, which came to be described as the Sixth Plan. During 1978-80, the total public sector outlay on housing amounted to Rs. 384 crores (Cherunilam and Heggade, 1987:70).

**Sixth Plan 1980-1985**

The sixth plan aimed at reducing substantially the number of absolutely shelterless people and at providing conditions for others to improve their housing environment.

Despite public sector assistance was provided for housing the Economically Weaker Sections (EWS) of the population, the strategy here was to provide 'Sites and Services' schemes with enough funds for a minimum structure by giving the beneficiaries loans up to Rs. 3000 per unit repayable over a period of 20-25 years at concessional rates of interest.
It has been estimated that public sector expenditure on housing during the sixth plan amounted to Rs.2114 crores during the sixth plan period and the private sector investment was estimated to Rs. 18,000 crores (Planning Commission, 1981:389-401).

Seventh Plan (1985-1990)

The seventh plan aims to promote housing activity through the supply of financial infrastructure such that every family will be provided with adequate shelter within a definite time horizon. It is felt that the direct subsidy to urban housing should be avoided as far as possible. The seventh plan document has also recognized the importance of the involvement of NGOs in the planning, implementation and minimum needs programme.

The seventh plan also proposed to strengthen the existing institutions like HUDCO and the creation of new institutions like housing cooperatives and building societies. The expansion of Housing Development and Finance Corporation (HDFC) type of activities is also to be considered. While HUDCO would concentrate on provision of subsidized finance to poorer sections of society, the HDFC would continue to cater to the clientele coming largely from the well-to-do sections of the society. To fill up the gap in housing financing the seventh plan has proposed the establishment of a specialized financial institution in the form of a National Housing Bank with seed capital of Rs.50 crores. In view of the scarcity of developed urban land and the cost involved, it is proposed to limit the area of developed land provided to 25 to 35 sq. per house (Cherunilam and Heggade 1987:76-77).
Eighth Plan (1990-1995)

The approach to slum clearance and improvement work have the following features:

(a) In view of the pressing need for solving the problems of slums, the emphasis will be on clearance and improvement of slums;

(b) It aims at providing shelter to the slum dwellers at affordable cost;

(c) It promotes participation of the slum dwellers in clearance and improvement of slums;

(d) Wherever in situ development is possible such slums should be taken up for in situ improvement and basic facilities provided;

(e) The slums located in congested unhygienic areas of the urban centres should be cleared and tenemental scheme put up;

(f) Wherever neither tenemental scheme nor in situ development is feasible, rehabilitation through Sites and Services approach is being followed. Under this approach, the cost of the development of sites will be kept at a limit affordable by the slum dwellers;

(g) Conferment of tenurial rights of the land occupied under "Sites and Services" scheme is an integral part of the strategy;

(h) Adequate and easy credit from financial institutions such as HUDCO is made available at low rate of interest of shelter upgradation / construction programme (Government of India, 1998:360-375).

1.4.2. Draft National Housing Policy (NHP) 1987

A comprehensive National Housing Policy was drafted in 1987 in pursuance of the International Year of Shelter for Homeless (IYSH) 1987.

Objectives of the Draft NHB

To encourage investment in housing and thereby achieve a sustained growth of the Nation's over all housing stock.

To motivate and help the houseless population to secure for itself an affordable shelter in the shortest possible time span.

To promote repairs renovation and upgradation of the existing housing stock.
To preserve India's rich and ancient heritage in the field of human settlements planning and architecture as well as to conserve the buildings of historic cultural and aesthetic importance.

1.4.3. National Housing Policy (NHP) 1992

The NHP was placed before the Parliament in 1992.

The NHP envisages:

(a) To avoid the forcible relocation or dishousing of slum dwellers;

(b) To encourage in-situ upgradation, slum renovation and progressive housing development with conferment of occupancy rights wherever feasible, and to undertake selective relocation with community involvement only for clearance of priority sites in public interest;

(c) To expand provision of water supply, sanitation and other basic services in slum and other settlements occupied by poor;

(d) To ensure proper maintenance of amenities through community involvement and decentralized institutional arrangements;

(e) To integrate the provision of physical amenities with basic services including maternal and child health services and health care structured on community participation and involvement of voluntary agencies and management by local bodies;

(f) To promote incremental construction and upgradation by poorer households through access to land and service, through technical support, outlets for low cost technology and materials, opportunities for skill upgradation and access to housing finance on flexible terms, and

(g) To provide night shelters and sanitary facilities for the footpath dwellers and the homeless.

(h) It also pointed out that, in urban areas, the size of the plot should not ordinarily be less than 25 square meters with a provision for permissible built-up accommodation and services on individual or shared basis in a neighbourhood adequately served with community facilities (Government of India, 1992:6-7).

1.4.4 National Housing and Habitat Policy (NHHP) 1998

After the Barathiya Janantha Party (BJB) Government came to power at the Centre, the Housing Minister placed a new NHHP in the parliament in the year 1998.
The NHHP in its specific action areas envisages
(a) Slum improvement programmes for upgrading the services, amenities, hygiene and environment would be taken up.
(b) Slum reconstruction programmes for creating a better environment should be encouraged by schemes with cross subsidization.
(c) Land sharing and pooling arrangements would be restored in order to facilitate development of land and improvement of basic amenities in slums.
(d) Transferable development rights and additional fund may be released as an incentive for providing shelter to the poor. The private sector, Community Based Organizations (CBOs), NGOs and self-help groups would be involved in such activities.
(e) The land or shelter provided to the poor / slum dwellers would be made strictly non-transferable.
(f) Income generating activities in slums have a direct bearing on housing and other environmental issues. The various development programmes would be converged to cover the target group completely.

The ultimate goal of the NHHP 1998 is to ensure that the basic need 'Shelter to all' is fulfilled and a better quality of life provided to all citizens by harassing the unused potential in the public, private and the household sectors. The policy may be reviewed from time to time taking into account advancements in science and technology and the economic situation (Government of India, 1998, 4-8, 30).

1.5. HOUSING POLICIES AND PROGRAMMES FOR URBAN POOR IN MADRAS

1.5.1. Growth of slum population in Tamil Nadu and in Madras

Madras (presently known as Chennai), is the fourth largest metropolis in India, and is bounded on the East by the second largest beach in the world. In view of the large expanse of the sea skirting the coast of Madras, it became one of the first port cities of India, even as early as 1939. The Madras port became the hub of all activities of trade and commerce, and the city became a magnet to draw people from
The rural areas. As the migrants poured in from the rural areas that were marked by diminishing agricultural activities they could ill afford a house in the city and began to squat on all available chunks of land, hoping to find employment. Thus started squatter settlements in Madras, which in due course developed, into slums.

**TABLE 1.1**

**THE GROWTH OF SLUMS IN MADRAS (1927-1990)**

<table>
<thead>
<tr>
<th>S. No.</th>
<th>Year</th>
<th>No.of Slums</th>
<th>No.of Slum Families</th>
<th>Total Slum Population</th>
</tr>
</thead>
<tbody>
<tr>
<td>1.</td>
<td>1927</td>
<td>147</td>
<td>15,000</td>
<td>N.A.</td>
</tr>
<tr>
<td>2.</td>
<td>1932</td>
<td>181</td>
<td>15,942</td>
<td>N.A.</td>
</tr>
<tr>
<td>3.</td>
<td>1953</td>
<td>306</td>
<td>57,346</td>
<td>2,65,000</td>
</tr>
<tr>
<td>4.</td>
<td>1961</td>
<td>548</td>
<td>97,851</td>
<td>4,12,168</td>
</tr>
<tr>
<td>5.</td>
<td>1971</td>
<td>1202</td>
<td>1,63,804</td>
<td>7,12,531</td>
</tr>
<tr>
<td>6.</td>
<td>1981</td>
<td>1287</td>
<td>1,78,161</td>
<td>9,33,936</td>
</tr>
<tr>
<td>7.</td>
<td>1986</td>
<td>1413</td>
<td>2,41,778</td>
<td>12,35,000</td>
</tr>
<tr>
<td>8.</td>
<td>1990</td>
<td>N. A.</td>
<td>2,88,325</td>
<td>14,59,425*</td>
</tr>
</tbody>
</table>

Source: TNSCB

* Projected slum population.

The available data and literature on the growth of slums in Madras revealed (Table 1.1) that, there were 147 slums consists of 15,000 families in the year 1927 and there were 181 slums consisting of 15,942 families in the year 1932. There were 306 slums consisting of 57,346 families with a population of 2,65,000 in 1953. In the year 1961, there were 548 slums consisting of 97,851 families with a population of
By the year 1971 there were 1202 slums consisting of 1,63,804 families with a population of 7,12,531 (Arrangannal 1975:13), which was 29.8 per cent of the cities population. In 1981 there were 1287 slums consisting of 1,78,161 families with a population of 9,33,936. There were 1413 slums (Economist Group, 1987:18) consisting of 2,41,778 families with a population of 12.35 lakhs constituted 34.5 per cent of the city's population. In the year 1990 it was estimated that there were 6,57,888 slum families with a population of 14,59,451 living in Slums in Tamil Nadu. Of which, there were 2,88,325 families with a population of 14,59,425 living in the Madras city and 58,023 families with a population of 3,01,721 living in slums in the peripheral areas of Madras (TNSCB, 1999:2). Thus the total families living in slums in Madras Metropolitan Area (MMA) was 3,46,348 with a population 17,61,168. The remaining 3,11,018 families with a population of 15,86,189 living in slums of other cities of Tamil Nadu other than MMA (TNSCB: 1992:7-8). It was also found that more than three quarters of the population in Madras living in slums (30 per cent) and substandard housing (47 per cent) and the natural increase in population alone raise the demand for housing by 30,000 - 40,000 dwelling units a year (Sivaramakrishnan and Green, 1986:234). The statistical count also shows that Madras has 4.3 million people with 32 per cent living in slums (Pugh, 1990:90).

The statistics available from TNSCB revealed that nearly 81 per cent of the population living in Madras Slums were migrated from the places within Tamil Nadu State and 13 per cent were from other states and only 6 per cent of them were from other countries like Sri Lanka, Bhurma etc. (TNSCB, 1999:27).
It was also found that among the total slum population in Madras, 36 per cent of them are living in Government land, 32 per cent are living on private land, 13 per cent of them are living in the land belonging to TNSCB and Tamil Nadu Housing Board (TNHB). There are about 9 per cent of them living in the land belonging to Religious Missions; another 8 per cent are on the land belonging to Corporation of Madras. Only 2 per cent are living on other categories of land (TNSCB, 1999:26).

Due to paucity of other lands for putting up huts, slums have now begun to emerge on the banks of waterways as well as along the road margins or railway lines. The magnitude of the problem can be further understood by the surveys conducted on pavement dwellers in 1975 revealed that there were 2,147 families with a population of 9,129 living on pavements (Arangannal, 1975:11). During the survey conducted in 1986, it was discovered that there were 22,700 families living in 142 locations along the three major water ways running through Madras city such as Adayar river, Buckingham canal and Cooum river, popularly known as ABCs of Madras. Similarly it was identified that there were 24,117 families with a population of 1.23 lakh in 1992 living along the river margins, road margins, railway margins and the alike (TNSCB, 1999:3). It shows that the number of slums and pavement dwelling is increased year by year.

1.5.2. Housing policies in Madras

Madras had early and close associations with the development of the modern town planning movement. In 1915 the eminent leader of British town planning reform, Sir Patric Geddes brought a town-planning exhibition to Madras. Geddes's futuristic vision was for clean and beautiful cities with no slum living conditions. The exhibition
raised consciousness in Madras resulted in enactment of Town and Country Planning legislation in 1920. This legislation did not provide for Geddes's futuristic vision of 'city beautiful', but it established positive attitudes for including urban issues in public policy. In the real world away from the futuristic vision, India like other societies, had inequality, poverty, and the necessity to make economic life work. As we might therefore expect, slum living conditions continued in Madras, attracting the attention of the Madras Metropolitan Corporation in the 1940s. In consequence, in 1945 the policy-makers took steps to deal with slums, by creating the Madras City Improvement Trust (CIT). The trust operated within the conventional wisdom of the time, tearing town the slums and providing new housing for the residents. Until 1960s' the housing policy in Madras was confined to slum clearance.

In 1961 the government created Tamil Nadu Housing Board (TNHB) reflecting the fact that the rural-urban migration and natural increase in population in Madras were the demand for housing well above the supply. This was the reason, of course, for the growth of the squatter settlements and other slum living areas. The deficit in housing supply was being revealed in social statistics as a mass low income-housing problem. Private sector 'permanent construction' housing created only to the higher-income groups. The TNHB at that stage, in the 1960s, mainly saw its task as providing 'permanent construction' housing. It had two avenues through which it could add to housing supply. First, modest government, funding was provided to stimulate the cooperative housing societies. These societies had grown from the success of the cooperative principle of Agriculture. The urban necessity was for housing. Some societies provided developed plots, leaving members to make their own arrangements for building, and others provided fully developed houses. This housing was mainly
allocated to the middle-and high-income groups. The TNHB added to supply by providing sum Rs.250 million per annum, falling well short of demand. Second, the TNHB acted as the conduit through which Indian Central Government funds could be expended in the states. These funds came through various categories, and Housing and Urban Development Corporation (HUDCO). HUDCO provided concessional interest loans for the purchase of housing built by state-level housing agencies and cooperative societies. The 'permanent construction' flats were beyond the financial means of the low-income groups. It was the sort of approach, which the World Bank wished to change (Pugh 1990: 229-231).

Some important signs of housing policy changes can be discerned in town planning reports. In 1961 the Indian Central Government wished to see its housing programme and its financial assistance to the states come within authorized 'development' or 'master plan'. Accordingly it provided financial assistance for the preparation of development plans for large cities. The Tamil Nadu government responded by commencing work on the Madras Metropolitan Development plan in 1963. The plan was in cater with the conventions of the time that is to say, it aimed to regulate the location and form of land use, and it reviewed the possibilities for infrastructure development over twenty-year period, having in context the likely demographic growth. For housing, the 1961 plan merely continued its scope to the endorsement of slum clearance. The new Madras Metropolitan Development Plan switched the emphasis from physical to economic and financial planning. In fact, the intent behind the new plan was to, tap the sources of urban investment funds, which were becoming available through national and international schemes. In housing, the 1971 plan was far beyond the slum clearance confines the 1963 plan which was published in 1967.
Prior to the creation of TNSCB in 1971, the average annual rate of rehousing was only 738 flats and 848 developed plots. These developed plots represented something of an innovation in general approach to rehousing. They were the forerunners to modern sites and services schemes, with piped water, sewerage systems and access roads.

i) Changes in housing policies after 1977

The year 1977-1984 contained the World Bank's participation in the MUDP-I 1977-80, and MUDP-II, 1980-84. This participation changed housing policy and housing practice from clearance and redevelopment to sites and services provisions. It is also worthwhile to mention here that under the new policies agreed to with the World Bank in 1980s, 45 per cent of the TNHB's investment was allocated to Economically Weaker Sections (EWS), mainly in the form of 'Sites and Services' provisions which concentrated previously only on housing for the Higher Income Group after the formation of the TNSCB. The Madras Metropolitan Development Authority (MMDA) was created in 1975 as a coordinating body for town planning and programme developments. The World Bank's Urban Development Projects were mediated through the MMDA as the institution with crucial roles in planning and monitoring. But, the housing projects were executed by the two operational development institutions, the TNHB for sites and services and the TNSCB for slum improvement programmes. Institutional and policies changes were also taken place in the TNHB and TNSCB during 1970s. The World Bank's loan conditions stated that, the 'standards' to be implemented in site and service programmes were to be acceptable to the World Bank, the emphasis in slum policies was to be placed up on in
situ improvement rather than any extensive continuation of the clearance and redevelopment approach (Pugh, 1990:233-241)

1.6. FORMATION OF TAMIL NADU SLUM CLEARANCE BOARD

1.6.1. Formation of TNSCB

The Madras Metropolitan Corporation looked after the Slum clearance and improvement activities before the formation of the City Improvement Trust (CIT) in 1945. Afterwards, the CIT looked after the slum clearance and improvement activities. From 1961 the housing for the urban poor was looked after by the Tamil Nadu Housing Board (TNHB). Taking stock of the magnitude of the slum problem Tamil Nadu became the pioneer in India in establishing an exclusive organization for the clearance / improvement of slums in 1970 called the Tamil Nadu Slum Clearance Board (TNSCB). It was given a statutory footing through the Tamil Nadu Slum Area (Improvement and Clearance) Act 1971. The Board consists of a Chairman, a Managing Director and such number of officials and non officials not exceeding fifteen. Initially the activities of the TNSCB were confined to Madras only. But subsequently, in a phased manner, the activities of TNSCB were extended to 141 towns of Tamil Nadu from 1989 onwards.

1.6.2. Objectives of the TNSCB

The following are the objectives:

(a) To clear the slums, especially slums located in flood prone and other vulnerable areas in the city of Madras, and to provide self contained hygienic tenements;

(b) To prevent private land owners from evicting the slum dwellers from their huts and to provide security of tenure of the latter; and
(c) To provide basic amenities like drinking water supply, streetlights, storm water drain, sewer-lines, etc., to all slums.

1.6.3. Powers of TNSCB

a) Declaration of slum areas.

b) Prevention of growth of slums.

c) Power to require execution of improvement of slum areas.

d) Powers of TNSCB to execute works of improvement and to recover expenses.

e) Power to declare any slum area to be a slum clearance area and order redevelopment.

f) Power to redevelop and recover the cost.

g) Power to acquire land.

h) Protection of occupants in slum areas from eviction.

i) Power of entry and inspection.

1.7. PROGRAMMES OF TNSCB

The TNSCB is a pioneering agency in India, implementing both centrally and state sponsored programmes including World Bank assisted programmes for the urban poor in Tamil Nadu are as follows. (For cumulative achievements of TNSCB see Appendix D).

1.7.1. Slum clearance scheme

Under this scheme, huts put up under unhygienic conditions are pulled down and multi-storied tenements constructed in their place. The procedure adopted for execution of this project is as follows:

a. Issue of identity card and passbook to each family.

b. Provision of temporary alternative accommodation site.
c. Payment of Rs.100.00 per family for re-creation of temporary shelters.

d. Contribution of tenements in vacant site

e. Allotment of tenements by drawl of lots to the original residents after verifying documentary evidence.

The tenements are allotted on rental basis of Rs.20 per month or given on a hire purchase at a monthly installment of Rs. 30 to Rs. 40 for a period of twenty five years. From the year 1992 Rs.150 was fixed as a monthly installment under a new higher purchase scheme for a period of 20 years and there is no rental system thereafter. Currently the Government of Tamil Nadu has decided to give away the tenements which were hitherto under 'rental' a system of out-right purchase, by heavily subsides the cost. The scheme is implemented with 30 per cent initial grant from Government and 70 per cent of the project cost comes from HUDCO as loan. At present, the cost per unit is Rs.1, 25,000. This scheme is taken up after the families are persuade to move to alternative sites in nearby location. A sum of Rs.500 is given to each family for the temporary rehabilitation.

The type design consists of multi-purpose room with floor area of 12.5 m² including a cooking alcove, and has a combined bath/ W.C. of 2.2. m², one tape is provided with water supply from a common staircase caters to about 4 to 6 families at each floor level. Roads and streetlights are provided around the tenements. Parks, children play space and nursery schools are provided within the scheme. the plinth area per tenement works out to around 23 m². The TNSCB has so far constructed 66,632 tenements from 1971 - to March 1999 at a cost of Rs. 14,222 lakhs. (TNSCB, 1999:5,17).
1.7.2. Slum improvement schemes

i. Environmental Improvement of Urban Slum (EIUS)

This scheme was implemented since 1977 with the 100 percent State Government Grant. The following facilities are provided at a cost of not exceeding Rs.2000 per family in those slums where clearance scheme could not be taken up (TNSCB, 1999:6, 17):

a. One Public Convenience (PC) unit for 10 families
b. One water tap for 20 families.
c. One street light for 40 metres of road
d. One bath for 10 families

Up to March 1999 there were 2,35,968 families benefited at a cost of Rs.3192 lakhs.

Prior to 1977, this scheme was (named as Environmental Improvement of Slums [EIS]) carried out with the financial assistance of Government of India at a cost of not exceeding Rs.800.00 per family. Between 1972-73 and 76-77 an amount of Rs. 399.68 lakh was spent to benefit 54,654 families (TNSCB, 1989, 11).

ii. Madras Urban Development Projects (MUDP) I and II under World Bank Assistance

The underlying objectives of the World Bank's approach to housing can be summed up as "affordability, cost recovery and replicability". In contrast with the conventional public housing approach, the approach of the World Bank is to make housing affordable to low income group without restoring to subsidies. The main emphasis is to be shifted to providing serviced plots rather than constructing housing (National Institute of Urban Affairs, 1993:4).
Under this programme, the following facilities were provided.

a. One bath for ten families
b. One toilet for 10 families
c. One public fountain for 20 families
d. One street light for 40 metres of road
e. One pre school for every 200 families
f. One primary school for 600 families
g. One high school for 2000 families
h. One cottage industries for 400 families.

The Government of Tamil Nadu has availed of Rs.46.82 corers for Phase-I (MUDP-I) and Rs. 73.90 corers for Phase II (MUDP II) for carrying out slum improvement in Madras. Slum Improvement under MUDP I was carried out between the period of 1977-82 to benefit 24,862 families living in 77 slums in Madras. MUDP II was started in 1981 and completed by March 1988 by benefiting 60,278 families. The people living in the MUDP I and II were given land ownership and grant/loan for construction of houses as follows:

Income (per month) Loan / Grant.

Below Rs. 200.00 Rs. 600.00 as grant

Rs. 201 to 250.00 Rs. 1500.00 as loan

Rs. 251 to 300.00 Rs. 2500.00 as loan

Rs. 301 and above Rs. 3500.00 as loan
A sum of Rs. 7.76 corers has been spent in this regard. It is worthwhile to mention here is that the social and community-planning concept was incorporated as per the World Bank instructions in the MUDP II in Madras. The Community Development Wing functioned and looked after socioeconomic development of the slum dwellers at the MMDA (renamed as CMDA) was transferred to TNSCB during the year 1982 to look after the Social Component and community planning aspects including economic improvement programmes under the control of TNSCB (TNSCB, 1999: 9-10, 17).

iii. Tamil Nadu Urban Development Project (TNUDP)

The Tamil Nadu Government has formulated the TNUDP with the World Bank Assistance in the cities of Madras, Madurai, Coimbatore, Trichirappalli, Salem, Vellore, Erode, Thirupur, Tirunelveli and Tuticorin. There were 76,722 slum households benefited at a cost of Rs. 32.68 corers. This project was implemented during the Period between 1988-1997. Under the TNUDP, facilities at the following standards are provided (1999: 10-11):

- a. One bath for ten families.
- b. One toilet for ten families
- c. One public fountain for 20 families
- d. One street light for 40 metres of road
- e. One pre school for 200 families

iv. Mass housing programme

Under this scheme infrastructure facilities were provided in slums at the rate of Rs.1400.00 per family. Upto March 1999, a total number of 97650 families benefited
at a cost of 1091 lakhs (1999:17). Under this scheme, a grant of Rs. 1500.00 per family was given to those families with an annual income of less than Rs. 3500.00 p.a. to convert thatched roof to tiled roof or mud walls to brick walls. A total number of 141767 families were benefited at a cost of 212.6 crores (1989:13).

v. Case Loan Scheme

This scheme envisages provision Rs.8000.00 as loan assistance to slum families living in the MUDP I and II and the TNUDP areas for construction of house by themselves with the financial assistance of HUDCO. This loan was given in four installments after the construction was over in every stages and recovered Rs. 80 p.m. over a period of 20 years. There were 15,554 families benefited at a cost of Rs.1145 lakhs so far (1999:12, 17).

vi. Shelter for Shelterless

Under this programme houses were constructed with HUDCO assistance on serviced plots for families living in slum areas. Adoption of low cost techniques and utilization of locally available materials is the salient features of this programme. The houses are given to eligible slum families on hire purchase basis. Its funding pattern is as follows:

- Government of India grant 20 per cent
- Government of Tamil Nadu Grant 15 per cent
- HUDCO loan 65 per cent

Under this programme TNSCB has constructed 2982 house at cost of 5.38 crores.
vii. Sites and Service

Under this scheme land acquired under urban land ceiling legislation and other government lands are plotted and provided with infrastructure services with HUDCO loan assistance. These plots are allotted to slum families living in objectionable areas on hire purchase basis. The loan cost being recovered over a period of 20 years.

viii. Nehru Rozgar Yojana

Under this scheme, house upgradation loan of Rs.4,150 was issued to each family, which includes a grant of Rs.800 from Government of India and Rs.200 from the Government of Tamil Nadu and a loan of Rs.3,150 from HUDCO. The loan amount is repayable over a period of 10 years.

ix. Scheme for the resettlement and rehabilitation of slum dwellers

In pursuance of the Seventh five year plan policy, based on the objectives of United Nation's International Year of Shelter for Homeless 1987 (IYSH) and the draft National Housing Policy of 1987, the Planning Commission of India allotted Rs. 3.00 crores (equivalent of about US $1 million) in the year 1988-89 for rehabilitating the shelterless families. The plan was first to be implemented in Bombay, Calcutta, Madras and Hyderabad where the shelter problem of the slum and pavement dwellers were quite severe and called for urgent remedial action. The basic objective of the resettlement and rehabilitation programme was "provision of serviced sites to the displaced households in an organized layout with basic services"(TNSCB, 1998:6-7).
1.8. MADRAS RESETTLEMENT PROJECT

Since 1951, Government of India has been implementing slum clearance and slum improvement programmes to provide basic services and infrastructure facilities in slum areas. However, many of these programme did not benefit the slum dwellers living on pavements, road margins, along the railway lines, canal and river banks, and the lands required for public needs as in-situ rehabilitation was not possible. These slum dwellers had to be forcibly evicted whenever public infrastructure was to be built on these locations and the residents were uprooted without providing them suitable opportunities for bettering their life. Recognizing the need to resettle such slum dwellers, which are among the poorest of the urban poor and under constant threat of eviction from their living areas (and hence virtually shelterless), top priority was accorded to this category. In pursuance of this policy and based on the objectives of United Nation's International Year of Shelter for Homeless (IYSH) 1987, and the Draft National Housing Policy of 1987, the Planning Commission of India allotted Rs. 3.00 crores (equivalent of about US $ 1 million) in the Annual plan for 1988-89 for rehabilitating these shelterless families. The plan was first to be implemented in Bombay, Calcutta, Madras and Hyderabad where the shelter problem of the slum and pavement dwellers were quite severe and called for urgent remedial action (Economist Group, 1993:4). The ceiling cost under this scheme is fixed at Rs. 15000 per beneficiary, which includes the cost of developed plot and dwelling unit. The Government of India would provide a grant of Rs.4000.00 per household and the balance will have to be mobilized by the State Government or the Development Agency. The scheme can also be devitalized with financing institutions like the Housing and Development Corporation (HUDCO), Commercial Banks and other financing agencies offering concessional repayment terms.
1.8.1. Project objectives

The basic objective of the rehabilitation programme was "provision of serviced sites to the displaced households in an organized layout with basic services". This includes acquisition of suitable land for resettlement, developing it with water supply, sanitation, and other social services to ensure a clean habitat to the beneficiaries. The beneficiary is encouraged for building his own dwelling unit by using low cost technology on his site. This can be on an incremental basis keeping in view the total cost and his affordability.

1.8.2. Parameters for implementation of the programme

The scheme for the rehabilitation of the slum dwellers living on pavements, road margins, canal banks, along the railway lines lay down certain parameters for implementation of the programme. This include:

a. Identification and enumeration of the beneficiaries by the implementation agency, municipality, corporation with active involvement of the State Government and Non Governmental Organizations.

b. Formal approval of the beneficiary list by the State Government to avoid any complaints later on.

c. Screening of beneficiaries for ascertaining their preference for permanent dwelling units.

d. Effective steps to prevent new migration on the evacuated place.

e. Conferring tenurial rights on leasehold basis with a ban on any transfer of land or built up property for a period of at least 10 years (Economist Group, 1993:4).

1.8.3. Project formulation and the role of TNSCB

This section deals with the various steps adopted by the TNSCB in the preparation of comprehensive site plan for the Ennore, Velachery, Kodunkaiyur and Korukkupet
projects. The important components of the planning exercise are: (1) Identification of beneficiaries, (2) Site acquisition, (3) Layout planning, (4) Project finance and (5) Cost recovery policies.

1.8.3.1. Identification of beneficiaries

The beneficiaries were selected by the TNSCB from the list of slums dwellers who are facing immediate eviction, consisting of 18,228 families spread over 139 slums (TNSCB, 1992:14) identified by the Corporation of Madras. The TNSCB given top priority to evict the slum dwellers (1) those occupying roads / railway lines scheduled for improvement / widening, (2) those living along the Buckingham Canal Bank where construction of the MRTS for Madras is in progress, (3) those living on river margins.

1.8.3.2. Site acquisition

The TNSCB was looking for a suitable site close enough to the city for rehabilitation of slum dwellers. It was imperative not to disrupt the employment opportunities of the slum dwellers by taking them away too far from their existing locations. A vacant land at Velachery, part of a tank with a total extent of about 13.7 ha. around 15 km from the city centre, was considered the most suitable site for resettling the slum dwellers living in the southern part of the city and a vacant site used for garbage dumping of Madras Corporation at Kodunkaiyur with a total extent of about 5.99 ha. around 15 km from the city centre was considered as suitable site for the relocation of slum dwellers living in the northern part of the city. The Ennore settlers identified a resettlement site by themselves nearer to their old slum settlement with an extent of 2.003 ha. belonging to the Salt Department of Government India and the Korukkupet settlers identified a vacant land with an extent of 7.33 ha. used for
garbage dumping with in a distance of 2 km from the vicinity of their old slum settlement (Economist Group, 1993:9).

1.8.3.3. Layout planning and land use pattern

The identification of the resettlement sites was followed by the preparation of comprehensive layout plans with the provisions for infrastructure facilities. The layout was prepared for house sites with space reserved for community facilities. The land use pattern adopted in the resettlement colonies is shown in Table 6.1.

TABLE: 1.2

THE LAND USE PATTERN ADOPTED IN FOUR RESETTLEMENT COLONIES (in hectare)

<table>
<thead>
<tr>
<th>S.No.</th>
<th>Category</th>
<th>Name of the Resettlement Schemes</th>
<th>Ennore</th>
<th>Velachery</th>
<th>Kodunakiyur</th>
<th>Korrukupet</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td></td>
<td>(     )</td>
<td>(        )</td>
<td>(          )</td>
<td>(         )</td>
</tr>
<tr>
<td>1.</td>
<td>Residential</td>
<td></td>
<td>1.070</td>
<td>6.76</td>
<td>3.04</td>
<td>3.400</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>(53.42)</td>
<td>(49.1)</td>
<td>(50.75)</td>
<td>(45.15)</td>
</tr>
<tr>
<td>2.</td>
<td>Public purpose</td>
<td></td>
<td>0.421</td>
<td>2.31</td>
<td>0.43</td>
<td>0.817</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>(21.02)</td>
<td>(16.8)</td>
<td>(7.18)</td>
<td>(10.85)</td>
</tr>
<tr>
<td>3.</td>
<td>Community facilities</td>
<td></td>
<td>0.084</td>
<td>1.37</td>
<td>0.84</td>
<td>1.278</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>(4.19)</td>
<td>(9.9)</td>
<td>(14.02)</td>
<td>(11.97)</td>
</tr>
<tr>
<td>4.</td>
<td>Commercial</td>
<td></td>
<td>0.087</td>
<td>0.12</td>
<td>0.06</td>
<td>0.072</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>(4.34)</td>
<td>(0.9)</td>
<td>(1.00)</td>
<td>(0.96)</td>
</tr>
<tr>
<td>5.</td>
<td>Roads</td>
<td></td>
<td>0.341</td>
<td>3.20</td>
<td>1.62</td>
<td>1.963</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>(17.03)</td>
<td>(23.3)</td>
<td>(27.05)</td>
<td>(26.07)</td>
</tr>
<tr>
<td></td>
<td>Total</td>
<td></td>
<td>2.003</td>
<td>13.76</td>
<td>5.79</td>
<td>7.530</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>(100)</td>
<td>(100)</td>
<td>(100)</td>
<td>(100)</td>
</tr>
</tbody>
</table>

Source: TNSCB
Note: Percentage given in parentheses
i) Description of Layout

The layouts were designed based on HUDCO's concept of "Cluster Condominium and Community participation" to promote community interaction besides reserving places for nursery schools, parks and space for children play ground where ever necessary. The C.D. wing of TNSCB played a major role in preparation and design of a novel site plan by involving the beneficiaries. Community meetings were organized at several times with the beneficiaries, particularly, the women groups to prepare the site plan. Several types of model site plans were displayed to the beneficiaries helping them to select suitable site plan model. After seeing so many models the beneficiaries selected cluster type site plan. As suggested by the beneficiaries, the site plan was re-modified and handed over to the Slum Dwellers Welfare Association for the final suggestion. In preparation of layout for the Ennore resettlement project, the School of Planning and Architecture of Anna University and the NGO - CEDMA played a vital role. While the Madras Slum Welfare Association played a vital role in certain modifications in the site plans of other three resettlement projects, the role of School of Planning and Architecture was totally absent, as the layout was prepared by the TNSCB itself. The Ennore layout accommodated a total of 303 plots measuring about 34.44 sqm., 35.2 sqm, and 44 sqm. Provisions were also made on the site plans for pre school, community centres, open space in each clusters, shops etc. (see Table 1.2) The concept of community planning was emphasized in this project even at the site planning and preparation of layout. Instead of the usual policy to develop such a site plan through construction of low cost houses or tenements or an alternative approach of sites and services without the consultation of the users, an innovative approach has been tried in this project which brings in a greater degree of community participation and more flexible type development. In other three resettlement projects, the choices
for selection of the suitable site plan was limited to the beneficiaries, because, the same site plan model used at Ennore was adopted in all other three projects. The suggestions from the NGOs and the beneficiaries to increase the plot size from 20 sqm to 24.75 sqm at Velachery and Kodunkaiyur and 22.44 sqm at Korukkupet was accepted by the TNSCB and the site plans were re-modified accordingly to accommodate 2640 families at Velachery, 1046 families at Kodunkaiyur, and 1444 families at Korukkupet (see Layout copies of the resettlement sites). The involvement of beneficiaries in layout plan preparation and inviting their suggestions for suitable modification in the layout plans and increase the plot size was possible only because of the close rapport established with the slum dwellers by the C.D. wing of TNSCB.

ii) Infrastructure

In the layouts provisions were also made to provide protected drinking water supply through pipes and underground sanitation either at the beginning itself or at a later stage as circumstances may warrant. Open spaces were also provided in each cluster to enable the construction of Public Convenience (PC) units, if required. The spine roads were designed as a 12.5 meter road to accommodate the free flow of storm water and the other sub-neighbourhood peripheral roads to accommodate smaller drainage work (Economist Group, 1993:12).

iii) Community Uses

Site for all major community uses were concentrated at one location for them to be used efficiently and effectively, even though space has been provided for construction
ENNORE - V.O.C. NAGAR LAYOUT

Legend:
- Street Lights
- Water Supply
- Litch Pit
- Ground Level Tank
- Roads
- Park & C.P.S.

Figures:
- Site Extent (Developed): 200.20
- Area of Residential PLOTS: 10700
- Area of Commercial PLOTS: 870
- Cluster Semi Public Areas: 4210
- Community Facilities: 840
- Roads: 3410
- Total No. of Residential PLOTS: 303

Typical Plot Sizes:
- 4.2 x 8.4 m / 4.4 x 8.0 m / 4 x 10.0 m
VELACHERY LAYOUT

LAYOUT OF HOUSE SITES FOR REHABILITATION OF PAVEMENT DWELLERS SLUM DWELLERS ON MATS ALIGNMENT OF VELACHERY VILLAGE ON SASIDHAR

LEGEND
SCHEME BOUNDARY
COMMERCIAL
EXISTING ROAD
PROPOSED ROAD
NURSERY SCHOOL
PUBLIC PURPOSE
CHILDREN'S PLAYGROUND
PUBLIC CONVENIENCE
BUNKS

REFERENCE
SIZE OF PLOT 9,470 SQ. Mtrs
TOTAL NO OF PLOTS 549

LAND USE DETAILS
USE AREAS IN HEC PERCENTAGE
HOUSING 4,816 46.73
ROADS 223 2.21
COMMERCIAL 615 5.87
PUBLIC PURPOSES 231 2.37
PARKS & OPEN SPACES 137 1.37
TOTAL 11,760 100.00

SCALE 1:2000

N. Ramasah Kumar
Roll no 123/89
Institute of town planners, India
LAYOUT FOR REHABILITATION OF SLUM DWELLERS - KODUNKAIYUR

Legend

R.C/hudco
A.G.law/hudco
of schools, community centres, and police out posts, post office and other public utilities. Space for shops and market complexes has also been provided (1993:12).

1.8.4. Project finance

A total of Rs. 27.43 lakh was allotted to Ennore resettlement project and Rs. 422.71 lakh was allotted to both Velachery and Kodunkaiyur projects and a total of Rs.244.74 lakh was allotted to Korukkupet project. The funds allotted for various activities are shown in the Table 6.2.

TABLE: 1.3

THE FINANCIAL STATEMENT FOR THE RESETTLEMENT PROJECT

<table>
<thead>
<tr>
<th>S.No.</th>
<th>Specification</th>
<th>Name of the Scheme</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td>Ennore Velachery @ Korukkupet &amp; Kodunkaiyur</td>
</tr>
<tr>
<td>1.</td>
<td>Land cost</td>
<td>3.06 26.38 15.40</td>
</tr>
<tr>
<td>2.</td>
<td>Development</td>
<td>7.27 116.44 105.01</td>
</tr>
<tr>
<td>3.</td>
<td>Construction</td>
<td>15.64 258.90 103.48</td>
</tr>
<tr>
<td>4.</td>
<td>Supervision</td>
<td>1.51 20.99 20.85</td>
</tr>
<tr>
<td></td>
<td>Total</td>
<td>27.48 422.71 244.74</td>
</tr>
</tbody>
</table>

Source: TNSCB

@ There was no separate financial statement available for Velachery and Kodunkaiyur schemes.
The land and development costs were met out from the Government of India and Government of Tamil Nadu grants. The Construction Cost was met out from the Case Loan assistance availed from the HUDCO.

1.8.5. Cost recovery

The Resettlement scheme did not envisage cost recovery since the fund was sanctioned on the basis of grant. However the TNSCB decided to recover Rs.10 per month per plot as land cost for a period of 10 years on leasehold basis and Rs. 80 per month per households for a period of 20 years for the Case Loan availed for House constructions.

1.8.6. Role of the TNSCB in the project implementation process

The programme implementation process of the Resettlement projects discussed in this section includes:

i. Land development

ii. Provision of infrastructure

iii. Allotment of plots

iv. Construction of dwelling units

v. Resettlement

vi. Social and economic support

i. Land development

The site development and construction of shelter units were carried out over a period of 5 years between 1988 - 1993 in all the four resettlement scheme areas. The Ennore resettlement site (2.003 ha.) was located on the Ennore creek, where only some
patchwork was necessary to fill the low laying areas. The Velachery project site (13.76 ha.) was part of the tank abandoned after the irrigated lands under it became urbanized and built over. The tank has a surplus weir with top level at 6.58 m. above Mean Sea Level. The cost estimates therefore provided for the filling up of the low-lying areas to this level and construct a suitable drainage for the site to protect it from flooding. The earth required to raise the site level was excavated from the rest of the tank area to retain the original storage capacity of the water in the tank and ensure that the recharge of the water into the ground was not affected. The required earth from the tank was dug with earth cutting machinery and dumped on the project site by tipper trucks. While bulldozers were used to spread the earth, the consolidation in layers was carried out by power rollers (Economist Group, 1993:17). The Kodunkaiyur (5.7 ha) and Korukkupet (7.53 ha.) resettlement sites were the part of dumping yard and bulldozers were used to level the earth for infrastructure development.

ii. Infrastructure provisions

The work on the formation of roads and pathways, construction of storm water drains, retaining walls and culverts were taken up immediately after the land was raised and made fit for further development. The main infrastructure works are given below.

a) Roads and Pathways

As illustrated in Table 1.3 spacious and quality roads and pathways were laid with black stone and black top for the free and easy access of the people and vehicles to reach the resettlement scheme areas. Nearly one fourth to one fifth of the total project areas in each resettlement area was allotted for laying of roads.
b) Water supply

The provision of piped water was ruled out except Ennore due to the non-availability of supply lines in the vicinity. As per the advice of the Madras Metro Water Supply and Sewerage Board (MMWSSB), open wells at 20 locations were dug at Velachery for the supply of water for ablution purpose. In the remaining three resettlement sites deep bore wells were installed for this purpose. For providing potable water, water containers were installed which would be filled up by the MMWSSB through water tankers periodically.

c) Sanitation

The provision of low cost individual latrines was ruled out at initial design of the projects in all the resettlement sites except at Ennore, since the Tamil Nadu Pollution control Board advised against construction of large number of such units as they would pollute underground water. The provision of underground sewerage was not perused since the cost of its construction could not be accommodated within the ceiling cost. The sanitation facilities at the project site therefore consisted of 8 and 14 seated Public Convenience (PC) units at Velachery and Kodunkaiyyr whereas in Korrukkupet, it was single PC units for every three families. At Ennore initially it was designed to construct individual toilets, but it was not so because of the diversion of the fund allotted to construct the individual toilets to fill the low laying areas of the resettlement site.

d) Storm water drainage

Storm water drains were constructed alongside the main roads not only to convey storm water but also other wastewater generated from households.
e) Street lighting

The corporation of Madras was entrusted with the installation of streetlights at the project sites. The City Corporation provided the street lights on all roads at the rate of one light per 40 metres in all the four resettlement colonies.

f) Public facilities

Spaces have also been provided in the project layout for all essential facilities like Nursery schools, high schools, shops, and markets, health centre, Library, Post office, Police station etc. These sites are being transferred to the line agencies for construction of buildings and provision of services under their own budgets.

iii. Enumeration of the slum dwellers

It was reported that the students of School of Planning and Architecture, Anna University, Madras was involved in enumeration of the slum dwellers at Ennore with the help of local slum dwellers welfare association. In all the other places the officials of TNSCB were involved in the process of enumeration of slum dwellers. The enumerators have to face the muscle power and the political glut of local slum leaders (thalaivar or thathas). It is very difficult to generalise on the emergence of such leaderships in various slums. In some slums the strongest man perhaps with largest number of his own caste people and most probably with a common native place (back in the rural areas) might have succeeded in establishing his power and authority over his neighbours in the slums. In some places the money power enabling to have more huts, thus with more tenants with greater monthly income might establish his will and authority over his neighbours. In some cases, the personal skill of an individual such as platform speaking, fund raising, vote gathering might secure him a good will and
influence of the local political leaders. This will definitely help to establish his will and authorities over his neighbours in the slums.

In spite of several rented huts owned by the slum leaders, they often secure the allotment of huts for each one of his rented huts in the name of his close relatives who might not be living in the area. This disables the real tenants to secure allotments in the resettlement colonies. The tenants are also pressurized by local leaders not to disclose their identity to the enumerators. Thus the malpractices indulged in by these local slum leaders include capacity to secure fake ration card, ability to incorporate their names in the voters lists and above all, their pull and push with the local politicians and local police authorities to get what they wish. It requires tremendous will power, courage and a sustained capacity on the part of Community Development Workers to nullify these antisocial elements and secure justice to the real suffering tenants in the slum. The researcher had undergone a variety of experiences such as witnessing sudden out break of fires by the protesting slumlords who tried just to erase the evidence of the tenants' occupation. The researcher had encountered physical violence, threat to life, filthy abuse and attacks by hire links by the slum landlords while working as a Community Officer in Community Development Wing of Tamil Nadu Slum Clearance Board from 1989 to 1993.

iv. Allotment of plots

In Madras resettlement projects, more emphasis was given to the women members of the slum families while allotting the plots in the resettlement sites. The reason behind this was "to involve the women in human settlement development and its management", particularly (1) to provide legal rights to land and housing, (2) easy
access to credit, (3) prevention of resale of the plots and destitution of women by the male members and (4) to strengthen the participation of women in planning and implementation of the housing project. It is also important to mention here that all the beneficiaries were given allotment orders on the spot while clearing their huts in the previous slum settlements in the presence of the officials of TNSCB and the representatives of slum welfare associations.

v. Resettlement

The resettlement of 5428 identified families from different locations in the city (see Map – Slums in Madras City) to the project sites was taken up over a period of 4 years. The number of households resettled under each scheme and their previous locations are shown in Table 1.4.
SLUMS IN MADRAS CITY
EG SURVEY, 1986

LEGEND

- CITY BOUNDARY
- CORPORATION DIVISION BOUNDARY
- CORPORATION DIVISION NUMBER
- VILLAGE BOUNDARY
- RAILWAY LINE (BROAD GAUGE)
- RAILWAY LINE (METRE GAUGE)

NOTE: Includes areas covered under slum clearance schemes.
TABLE 1.4  
TOTAL NUMBER OF SLUM FAMILIES RESETTLED IN VARIOUS RESETTLEMENT SCHEMES (1990 - 1993)

<table>
<thead>
<tr>
<th>Scheme</th>
<th>Year</th>
<th>Location of the Slums</th>
<th>Name of the Slums</th>
<th>No.of families</th>
</tr>
</thead>
<tbody>
<tr>
<td>ENNORE</td>
<td>1992</td>
<td>Ennore Railway line</td>
<td>V.O.C. Nagar</td>
<td>298</td>
</tr>
<tr>
<td>MAY</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>VELACHERRY</td>
<td>1990</td>
<td>Buckingham canal Bank</td>
<td>Sunkuwar street</td>
<td>30</td>
</tr>
<tr>
<td>FEB</td>
<td>(Phase-I)</td>
<td></td>
<td>Ayodyakuppam</td>
<td>107</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>Nadukuppm</td>
<td>64</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>Neelam Basha Darga</td>
<td>291</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>Parameswari Nagar</td>
<td>163</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>Kamarai nagar west</td>
<td>42</td>
</tr>
<tr>
<td></td>
<td>1991</td>
<td></td>
<td>Kalvikar street</td>
<td>97</td>
</tr>
<tr>
<td>JUNE</td>
<td></td>
<td></td>
<td>Lala thottam</td>
<td>192</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>Ganesapuram</td>
<td>30</td>
</tr>
<tr>
<td>OCT</td>
<td>1992</td>
<td>Gandhi-Irvin Road</td>
<td>Jothiammal Nagar</td>
<td>520</td>
</tr>
<tr>
<td>Layola college Road</td>
<td></td>
<td>Layola college road</td>
<td></td>
<td>638</td>
</tr>
<tr>
<td>Adyar River Bank</td>
<td>(Phase-III)</td>
<td></td>
<td>AnnaisathyaNagar</td>
<td>353</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>Others*</td>
<td>113</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>TOTAL</td>
<td>2640</td>
</tr>
<tr>
<td>KODUN-KAIYUR.</td>
<td>1990</td>
<td>T.M.Nayar Bridge</td>
<td>T.M Nayar bridge</td>
<td>35</td>
</tr>
<tr>
<td>MAY</td>
<td></td>
<td>Dental college road</td>
<td>Dental college road</td>
<td>34</td>
</tr>
<tr>
<td></td>
<td></td>
<td>East Cemetery road</td>
<td>East Cemetery road</td>
<td>42</td>
</tr>
<tr>
<td></td>
<td></td>
<td>West Cemetery road</td>
<td>West Cemetery road</td>
<td>11</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Moor Street(Phase-I)</td>
<td>Moor Street slum</td>
<td>28</td>
</tr>
<tr>
<td></td>
<td>1993</td>
<td>Cetput Railway line</td>
<td>Dr.Ambedkar Nagar</td>
<td>361</td>
</tr>
<tr>
<td>FEB</td>
<td></td>
<td>Basin Bridge Railway-Line (Phase-II)</td>
<td>Kollapuri Nagar</td>
<td>223</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>Others*</td>
<td>312</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>TOTAL</td>
<td>1046</td>
</tr>
<tr>
<td>KORUK-KUPET.</td>
<td>1993</td>
<td>Bejawada Railway line</td>
<td>Poja Raja Nagar</td>
<td>1444</td>
</tr>
<tr>
<td>NOV</td>
<td></td>
<td></td>
<td>TOTAL</td>
<td>5428</td>
</tr>
</tbody>
</table>

Source: TNSCB.
All these families were provided with transport facilities to shift the household items to the resettlement site at free of cost by the TNSCB. As a rehabilitation grant, the TNSCB disbursed Rs.500.00 (earlier it was Rs.100.00 only) on the spot to each family who have cleared their huts to meet out the incidental expenditure at the resettlement site for a few days. The process of resettlement of the households was carried out by the TNSCB with the full co-operation of the target group. This was possible because of the pre-project groundwork done by the Community Development (C.D) wing of the TNSCB. The C.D. wing prepared an eviction plan soon after the Resettlement Project was formulated in 1997.

The action plan was directed towards:

(1) Creating awareness among the target group on the advantage of relocation with focus on the land tenure.

(2) Assurance to the target group regarding the provision of better services at the new location – water supply, sanitation, education, and health care services.

(3) Informing them about the inevitability of clearing the areas occupied by them for carrying out the planned public works.

This was carried out by the C.D. wing through:

(1) Dissemination of information through individual and group contacts, pamphlets, folk media, and puppet shows.

(2) Gaining peoples acceptance through frequent contacts with area representatives

(3) Organizing community meetings to highlight the importance of living in a healthy and clean environment

(4) Arranging visits to the project site for the area representatives and inviting their suggestions for sit planning, etc.

The positive results of this action programme was seen by the beneficiaries and the discussions resulted in:

(1) Improving the layout to provide for community interaction
(2) Households being allowed to choose their neighbours in the new site

(3) Cash grant for relocation expense being increased to Rs.500.00 per households from Rs.100.00

(4) Obtaining free transport to the project site to transfer their belongings.

The beneficiaries saw the C.D. wing functioning as their mouthpiece to obtain a fair deal for them so much so that they requested the staff of the C.D. wing to be present at the site during the shifting operation to extend all support to the families under eviction. Most of the beneficiaries were prepared to relocate themselves at the new site and actual relocation was completed without any difficulty (Economist Group, 1993:22-24).

vi. Construction of dwelling units

The HUDCO's case loan assistance of Rs.8000.00 per family was sanctioned to construct the houses at the resettlement sites. Under this scheme, the loan amount was released in three instalments linking each release to the progress made in the level of construction - basement, lintel and roof. In order to motivate the beneficiaries to avail of cash loan for construction of the houses, the C.D.Wing approached few voluntary agencies. The Centre for Development Madras (CEDMA) came forward to assist the beneficiary in their house building activity at Ennore and Velachery with the help of case loan assistance of TNSCB. Accordingly the CEDMA constructed 279 houses out of 298 plots successfully with the participation of the beneficiaries at Ennore. The rest was constructed by the beneficiaries by themselves. At Velachery, the CEDMA was able to construct only 64 houses due to the misunderstanding between the CEDMA and some of the beneficiaries. On verification from the officials of CEDMA, it was stated that some of the vested interests instigated the antisocial elements against the
CEDMA to prevent the construction work. On the other hand, while verifying with the TNSCB, it was reported that the CEDMA could not continue their house construction work because of their financial constraints. Hence the CEDMA withdrew from the construction work at Velachery. Therefore, the TNSCB formulated a programme to construct houses at the project site on behalf of the beneficiaries engaging the building contractors. Under the programme, the TNSCB built 1656 houses through the building contractors. In the remaining 920 plots, the beneficiaries themselves constructed the houses. The building contractors were also engaged in construction of 1046 houses at Kodunkaiyur and 1444 houses at Korukkupet. The reason for the success of house constructions at Ennore was the facilitator role played by the TNSCB particularly the Community Development and Engineering Wings of TNSCB. This was not so at Velachery hence the CEDMA did not succeed in its endeavour.

1.8.7. ROLL OF THE NGOs IN REHABILITATION PROCESS

The problem of rehabilitation of a slum community living in slums located on pavements, canal banks, and along the railway lines to another place not only involves their physical rehabilitation through provision of houses with a serviced plot but also economic, social and psychological problems. They need to be rehabilitated not only economically but also socially and psychologically (Joshi, 1982:2). For their adjustment and adoption to the new environment, there is a need for transformation in their perception, attitude, and outlook to life. They also need to take care of various other measures like counseling, guidance, moral support, family visits, liaison with officials of government and NGOs and other related activities facilitating them to settle in the new habitat. It is very difficult to solve the above mentioned problems by the TNSCB or its Community Development Wing single handedly due to their
financial constraints as well as the limited manpower. Hence it was decided to involve the NGOs in the Rehabilitation of slum dwellers. The following NGOs come forward to render their services to the resettlers.

1. Centre for Development Madras (CEDMA)

2. World vision of India.


4. Women's Desk of Tamil Evangelical Lutheran Church (TELC)


1. Centre for Development Madras (CEDMA)

As mentioned earlier, the CEDMA initiated the construction of 279 and 64 shelter units for the resettlers at Ennore and Velachery respectively. Due to its financial constraints it ceased functioning after completing 64 units. However, its programme kindled a desire among the other settlers to possess a more durable dwelling units (TNSCB: 1993).

2. World vision of India

The World vision of India has been lending support to the settlers at Velachery since July 1990 when the first batch of settlers arrived at Velachery resettlement site and covers a wide range of activities. The programmes organized by the World vision are as follows (TNSCB: 1993).
i. Mahila Mandals (Women's Club)
   a. Leadership training to the women in resettlement colony
   b. Bimonthly meetings to identify socio-economic problems and to chalk out action plan to overcome.
   c. Training and employment of women in nearby industries.
   d. Training for the production and marketing of detergent and cleaning powder and pickles.
   e. Conducting workshop on the preparation of low cost nutritious food.
   f. Admission of children to schools including dropouts
   g. Conducting free marriages
   h. Arranging for pensions to eligible widows
   i. Securing new ration cards for families who did not have them before resettlement

ii. Youth Association
   a. Leadership training
   b. Cleaning the locality to keep clean and healthy environment.
   c. Awareness programme on dangers of alcoholism and drug abuse.
   d. Participation in varies sports and games; established a gym or exercising.
   e. Identifying employment opportunities in industries around the resettlement site.
   f. Celebration of National festivals.

iii. Children's Club
   a. Conducting classes on moral education
   b. Coaching classes to help the children with their studies.
c. Environmental education and locality cleaning.

d. Sports and games for children

e. Educational tours and summer camps.

**iv. Health Services**

a. A clinic runs by this agency at Velachery.

b. Immunization of children, general health checkup, conduct of eye camps.

c. Health education and awareness on the symptoms of basic diseases, family planning, etc.

**3. Gems Foundation**

Health, sanitation and environmental education, maintenance of P.C. units,

Employment training, Handicapped welfare etc.

**4. Women's Desk of TELC**

This organization concentrated on house upgradation work at Kodunkaiyur resettlement colony. Under the house upgradation work, this agency undertook the construction of additional room, flooring and blasting and supplying of building materials and skilled manpower with the people’s participation. In this regard the NGO spent Rs.5000 per family. So far they have spent Rs.50 lake in house upgradation work. They are also running a nursery school in this resettlement site and conducting self employment training programmes for the women in leather crafts and export garment making besides, helping in social adjustment of the people in the new habitat.
5. Panjabi Association

Banjabi Association running a Family Welfare Centre adjacent to the project area and covered the entire scheme area at Velachery under the family welfare programmes.

6. Building Centre (Registered Society of TNSCB)

The Building Centre imparted employment oriented training related to manufacturing of low cost building materials for the women and youth in the resettlement site. This building centre is also involved in experimentation of low cost sanitation facilities to the resettlers by using "U drain system" for clearing the sewage water from each and every house (1993:31-34).

CONCLUSION

Though the welfare schemes are being carried out by various agencies since 1972, still the problems arising out of congestion remains. There is no proper coordination among the agencies involved in improvement or clearance of slums. A well-planned and coordinated approach is the need for the hour for complete removal of slums in Madras.