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CHAPTER III
REVIEW OF LITERATURE AND CONCEPTS

3.1 INTRODUCTION

Before going deep into the research work, it is necessary that the scholar must have a good idea of the basic concepts related to her research topic. For that the scholar must go through the relevant literature on the area of her interest. Reviews of related studies enable the scholar to get indepth knowledge of the topic and to conduct his/her study in a different approach from that of the existing studies in her area of interest. This enables the scholar to carry on her study in an untouched field.

A shelter with basic amenities is the most essential need of a human being. The poverty and socio-economic backwardness are the basic factors responsible for the formation of slums. The influx into the city is caused primarily due to the flow of unskilled laborers from the neighboring rural areas in search of jobs. Due to lack of required skills and their meager income they occupy vacant government purambuke / private lands near their work place and put up hutments. These settlements lack proper sanitation facilities resulting in Katcha houses amidst unhygienic surroundings, which develop into slums. The slums continue to proliferate due to the growth of population and continued migration from rural areas. In this context, the TNSCB was set-up with the objective of clearance and improvement of slum areas. The various schemes undertaken by the TNSCB may be divided into Slum Clearance Programme, Environmental Improvement of Urban Slums, Fire-Proof Sheds, Shelter For Shelterless, Mass Housing Scheme,
Land Bank Scheme, Cash Loan scheme, Nehru Rozagar Yojana, TamilNadu Urban Development Project, VAMBAY and other development activities like Employment and Training Programme, Child Labour Elimination Project, Entrepreneurial Development Programme, AIDS Awareness Programme, and Adult Literacy.

The study of the housing problem in Tirunelveli District is the first of its kind. However, there are certain studies related to this topic in India both for urban and rural areas. Such studies have enabled the researcher to identify some concepts relevant to the present study. Here, an attempt is made to review some of the studies already conducted on this subject matter.

3.2 REVIEW OF LITERATURE

The study entitled “Slum Improvement: The Hyderabad Experience” was undertaken by Dr Mala Reddy. In the study, the researcher has outlined the improvements implemented in the slum through the urban community development programme in Hyderabad city. The hypothesis framed for this study was that slum improvement in Hyderabad had brought qualitative and quantitative changes in the living conditions of the slum dwellers. This hypothesis is positively proved through her study. The study mainly focuses on the role of urban community development in slums and analyzes its achievements. For this the researcher has used both primary and secondary data. As primary sources she has collected the necessary data with the help of a systematically prepared questionnaire through personal interview with the slum dwellers of Hyderabad city. Secondary data has been collected from the published and unpublished sources. The study comes to the conclusion that the urban community
introduced by the government. To uplift the socio-economic conditions of the slum people. They conclude that the National Building Organization should expand its activities to states and set up separate research wings to work on rural housing.

Joop W. de wit, in his book "Poverty, Policies and Politics in Madras Slums" has outlined an anthropology study of slums and slum policy in Madras city. The author makes an attempt to study the slum realities and efforts undertaken to improve slum conditions in Chitra Nagar, which is situated in Chennai. This study examines the ways and means in which the slum people cope with poverty policy and their political behaviour. It clearly examines the impact of slum policy on slum people of both sexes and on both the richest and the poorest slum groups, slum dwellers of ruling as well as opposition parties. The study comes to the conclusion that many members of poor urban households live under extremely difficult and poor conditions. Many slum people live in neglected and dirty areas and under insecure conditions.

The book entitled "Slum Networking: An Innovative Approach to Urban Development" is the project study conducted by Himanusha Parikh, Memorial Square, and Coalville. This project was conducted in the cities of Indore, Baroda and Ahamadabad. According to this author, in these three cities a slum free India could be created within ten years, as they follow a new way of creating slum drainage system. This drainage system provides a starting point for the upgrading of citywide infrastructures, water supply and sewage systems, as well as the improvements in health, road networks and housing. The author has stressed the fact that the lacks of will, inappropriate priorities, inadequate institutional network, unsuitable delivery mechanisms and lack of resources have been the main
obstacles which can be rectified by way of introducing the slum networking. Slum networking has a clear vision. Slum networking aims at eradicating slums from the cities developing countries. In order to achieve a slum free city, three conditions have to be satisfied. Firstly, a workable physical concept has to be there which is economic, sensitive to the community, practical and can transcend from micro and macro scale. Secondly, resources have to be mobilized. Thirdly, there must be planned development of cities. Thus, slum-networking aims at removing these obstacles and for that purpose, the whole-hearted support of the slum population is the basic prerequisite.

Dr. Mrs. P.V.L Ramana's work entitled “Women in Slums” is a comprehensive study on the status of slum women in the city of Visakhapatnam in, Andhra Pradesh. Specifically it focuses on the ways in which slum women lead their lives, the problems they encounter and the mechanisms they adopt to face the situation. This study focuses on gender issues, analyzing the nature of gender gap, gender discrimination and gender oppression in a slum situation. It also deals with the growing up process of females in slums. The nature of human rights violations in slum is such that women suffer silently and resign to their fate. This study emphasizes the need to strengthen various developmental programmes to enhance the status of slum women.

Dr. Veena explains in her study “A Need for Reconstructing of Housing Policy in India”, that housing is a basic need of human life, next to food and clothing. She is of the opinion that house is not only a consumption commodity but an investment commodity too. Housing sector generates assets, employment and income for the society. Still, this sector is not considered as a high priority.
sector. The author concludes that there is a strong need for new approaches to strategy, policy, programme and project in order to solve the problem of housing shortage and to channelise the integral process of development and social justice.

S.D. Maurya has brought out a book “Population and Housing Problems in India”. According to this study, there is a need for radical orientation of all policies relating to housing. The most important among them are the provision of finance for house construction and development of suitable land sites in urban areas on a large scale. He further argues that this is an urgent need for an integrated development strategy for housing especially for the weaker sections, and low-income groups.

The National Sample Survey Organization has conducted a nationwide survey relating to slums. The survey aimed at analyzing some general particulars like ownership of land, area, type of structure, living facilities of slums and their proximity to the nearest road, educational facilities, hospital and health centers and changes in the conditions of slums during the last five years. This survey arrived at the conclusion that there are 1,17,227 declared slums and undeclared slums in the country as a whole. Out of them 60,916 (52 percent) are in the rural sector and 56,311 (48 percent) are in the urban sector. Nearly 5 percent rural slums and 36 percent urban slums are specified as undeclared slums by appropriate civic authorities. The study laments that the facilities available in the slums are very poor and deplorable.

R. Radhakrishnan of Sardar Patel Institute of Economic and Social Research conducted an exploratory study on slums in Ahmedabad. This case study
gives a clear picture about the employment, poverty and socio-economic conditions of Ahmedabad slum dwellers. It also examines the varied aspects of their life style, namely, levels of living and the extent of poverty, prevalence of addiction to liquor, pattern of consumption, the nature of employment and earnings. The study gives emphasis on the liquor consumption of the slum dwellers. This study recommends that suitable measures should be undertaken by the government to prohibit the marketing of liquor in and around slums and then only the living conditions of the slum people can be improved and ultimately it will improve the economic well being of these families also

The socio-economic survey of the slum areas of Moga city was conducted by the Economic and Statistical Organization in Punjab. The main object of the survey is to study the socio-economic and housing conditions of the residents of selected slum areas in the towns. The survey reveals the fact that the socio-economic and housing conditions of the slum dwellers are generally very poor and they face many problems. The most prominent feature of the problems of the people of this slum is the absence of civic consciousness. The survey concludes that education and good habits are the two important tools to maintain neat and tidy conditions in the houses as well as in the neighbourhood. In order to achieve these objectives it is necessary to meet their basic needs like medical aid, water, light and drainage facilities

Deepak Parekh in his book “Housing and Financial Intermediaries” states that almost all governments with different political persuasiveness in the developing and developed countries have similar objectives for their citizens. They are very particular that all the citizens have decent houses in a suitable living
environment. The author highlights the role of institutions, which provide housing finance such as HUDCO cooperative societies, HDFC and the advances provided by employers.

“Reports of the Socio-Economic Survey” of the slum dwellers in Old Delhi reveals the health consciousness of slum dwellers. The main focus of this survey is on the socio-economic conditions of the slums in Old Delhi. It also deals with some other factors like the income and expenditure, education, health and housing accommodation available in the study area. They arrive at the conclusion that slum condition prevails in different parts of the city. According to the survey it is the migrant families, which occupy three-fourth of the slum population. They are headed by persons who do not by birth belong to Old Delhi. The survey points out that the slum dwellers are not quite health-conscious. This area has become a breeding place of diseases. The slum dwellers generally live in tenements. By religion 89 percent of the entire slum families are Hindus. The occupants are mainly of the labouring classes including petty hawkers, rickshaw-pullers, tongawallas, and construction labourers. They belong to the lowest social and economic stratum and live in extreme misery and want. The study comes to the conclusion that certain remedial measures are urgently needed to uplift the socio-economic conditions of the slum dwellers in Old Delhi.

The book entitled “Community Participation and Slum housing” by Vandana Desai is a sociological study of slums in Mumbai. This book deals with the housing and servicing needs of the slum dwellers in Mumbai and how these needs are articulated and satisfied. The main focus of this study is on the impact of community mobilization on slum upgradation and the rate of participation of
residents on slum improvement programmes. This study is conducted with the aspiration of providing an understanding and insight into the problems that may paralyze the efforts of community participation among the slum dwellers. By examining the application of community participation the author seeks to discover whether state and community involvement can be harmonized or whether the two approaches are authenticable. Field data are collected from the slum by way of participant observation methods, informal conversations and interaction with informants.

The book entitled “Social Organizations in an Indian Slum” by Ratna N. Rao describes the slum as an organic unit of the larger urban social system. It examines the inter-relationships within the smaller system of the slum and the larger system, namely, the slum and the city. The author tries to find out how the changes in the larger system affect the changes in the smaller system. The findings are the result of a field study undertaken by the author in the slum of weavers or stonecutters and builders who had emigrated from the northern parts of Karnataka to the metro politician city of Pune in Maharashtra. The study comes to the conclusion that all effective slum development programmes require the participation of the affected people. Most of the slum dwellers in general and their leaders in particular are ready to accept this responsibility. The study shows that nearly 70 percent of the people in a slum fall below the poverty line, and therefore, it can be broadly called a poor man’s area. The author concludes that the physical environment of the slum dwellers may be improved in many ways depending upon the financial conditions of the city and state. Important among them are rehousing the slum dwellers, slum improvement and providing sites and services.
The scholar Mr. Siddiqui M.K.A. in his work entitled "The Slum of Calcutta", has studied the problems of Calcutta busteeys. He says that busteeys are in all respects well integrated social units of the community. They have vital links both in economic and social areas with their surroundings in the city. The busteeys are not reorganized areas; they have not come into existence to cater to the needs of the vagrant, criminals, prostitutes and the chronic alcoholics and drug addicts in need of rehabilitation. They are on the other hand more in the nature of the segregated areas of the less privileged than anything else who suffers from discrimination, rejection and lack of integration rather than disintegration.

A finding of Sandhu in the study "Urban Poor in Amirtsar City" demonstrates that the slum dwellers of Amirtsar had plans for the improvement of their living conditions. They aspired to give better education to their children and they wanted their children to get well-paid and socially respectable occupations. They were structurally but not culturally marginal. They were organized and did not live in darkness and despair. They had been ignored by the government and received little attention from the policy makers.

Kalpana Sharma has brought out a book "Re-discovering Dharavi-Stories from Asia’s largest Slum". Asia’s largest slum is Dharavi in Bombay city. In this book she has clearly pictured the poor and pathetic living conditions of slum dwellers. She argues that the growth of places like Dharavi is the direct and simple result of the state’s refusal to acknowledge that urban centers like Bombay are, and in the foreseeable future will continue to be, targets for those seeking employment. She writes that it is always the responsibility of the state to ensure that decent and
affordable housing is made available to job seekers. She concludes that in Bombay the state comprehensively abdicated its responsibilities in providing for the poor.\textsuperscript{18}

The study conducted by Bunch, Martin. J is about the slums in Madras. This study contributes to an understanding of slums in Madras city by employing raw data from 1986 survey of slums in Madras Metropolitan area to investigate whether there are organizing principles in social economic and environmental characteristics of slums. The data is collected through the use of Geographical Information System (GIS). Grouping of slums, particularly around industrial areas, is also observed in this study. In addition, this research has produced a typology of slums, by way of a K-means clustering of scores of slums on principal components of the environmental profile database. These classifications of six distinct forms of slums should prove useful to those requiring an understanding of the ecology of slums in Madras such as Government agencies and researchers.\textsuperscript{19}

Dr. K. Krishnaiah, in his study on Thirupathy city with many slums entitled; "An Ill Health Environment to the Pilgrim Centre", has outlined that industrialization results in increasing urbanization. The accumulation of wealth and availability of more economy and job opportunities in the urban centers have resulted in the concentration of the population in the congested Metropolitan areas and thus the formation and growth of big slum areas. These slum centers, when combined with industrial sectors, become more hazardous from the standpoint of environmental degradation and pollution. In the present study emphasis is on the ratio of the total number of slums. The author cautions that the higher the density of slum in the pilgrim center, the more will be the ill health environment in terms of spread of diseases. The study is based on both primary and secondary data. The
secondary data has been collected from the Thirupathi municipality office, Thirupathi urban development office and Census Hand Book of Chittor district. The primary data were related to the structure pattern and growth of slums and socio-economic aspects of slums dwellers were collected with the help of schedules 20.

Shuji Suejoshi, Department of Welfare and Ryutaro Obitsuaka, Department of Human Ecology- Japan conducted a fieldwork in the Maligawatta, which is a typical slum community in Colombo. In this study a preliminary survey was conducted and the author interviewed the head of three hundred households comprising of 1717 members and collected the details in two aspects. The survey reveals the data regarding their place of birth and migration history of all families and their current economic status, that is, the principal occupation, income, expenditure etc. The study focuses on the demography growth and the socio-economic characteristics of the inhabitants 21.

3.3 CONCEPTS

The following concepts are operationally defined for the purpose of the present study.

3.3.1 Caste

Caste may be defined as a small and named group of persons characterized by endogamy, hereditary membership and a specific style of which sometime includes the pursuits by tradition of a particular occupation and is usually associated with the more or less distinct ritual status in a hierarchical system.
3.3.2 Religion
A system of beliefs, practices and philosophical values concerned with the definition of the sacred, the comprehension of life and salvation from the problem of human existence. Religion is essentially an institutionalized or traditional path of salvation.

3.3.3 Joint family
More than one family living together under one roof and sharing joys and sorrows, income and food.

3.3.4 Nuclear family
The basic unit of family organization composed of a married couple and their offsprings. The nuclear family may be a separate family.

3.3.5 Educational status
The educational status of the sample household has been classified as illiterate, primary; middle, high, higher secondary and collegiate education.

3.3.6 Illiterate
It is defined as a person who does not know how to read or write any language

3.3.7 Occupation
It refers to the nature of work, which the person has to perform.

3.3.8 House
Every structure, tent, and shelter is a house irrespective of its use. It may be used for residential or non-residential purpose or both or even may be vacant.
3.3.9. Hut

The dwelling place with thatched roof and having either a mud wall or an enclosure made of thattis, Bamboo mats with wooden frames.

3.3.10 Tiled House

The dwelling place with tiled roof and having either a mud wall or brick wall.

3.3.11 Own House

People who own a house of their own or flat in which they live.

3.3.12 Credit

Credit refers to loans, which have been advanced by the bank or Board or by any other financial agencies for its members.

3.3.13 Income

The term income is defined as money income derived from property, wages and salaries agriculture, and self-employment.

3.3.14 Expenditure

The term expenditure here in defined as family size expenditure and investment expenditure.

3.3.15 Savings

Savings are current income minus consumption after meeting all daily expenses.
3.3.16 **Beneficiary**

Beneficiary is a person who enjoys the fruits of the different schemes implemented by the TNSCB.

3.3.17 **Beneficiary Participation**

A person who gives labour material or any other help during the course of construction of building.

3.3.18 **Household**

A group of persons normally living together and taking food from a common kitchen will constitute a household. The members of a household may or may not be related by blood to one another.

3.3.19 **Household size**

The number of normally resident members of a household is its size. It will include temporary stay-ways but excludes temporary visitors and guests.

3.3.20 **Pucca structure**

A pucca structure is one whose walls and roofs are made of pucca materials such as cement, concrete, over burnt bricks, stone, stone blocks, jack boards, iron and other metal sheets, timber, tiles, slate, corrugated iron, zinc or other metal sheets, asbestos cement sheets etc.

3.3.21 **Katcha structure**

A structure, which has walls and roof made on non-pucca materials, is regarded as a katcha structure. Non-pucca materials include un burnt bricks, bamboo, mud, grass, leaves, reeds and/or other thatch.
3.3.22 Slum

A slum is a compact area with a collection of poorly built tenements, mostly of temporary nature, crowded together usually with inadequate sanitary and drinking water facilities in unhygienic conditions. Such an area will be considered as undeclared slum for the purpose of survey if at least 20 households live in that area.

3.3.23 Squatter settlement

An unauthorized settlement with unauthorized structure put up by squatters and not categorized as slum is treated as ‘squatter settlement’.

3.3.24 Environmental Improvement of Urban Slums (EIUS)

To make the slum area habitable basic amenities like water supply, road, streetlight, public convenience units are provided as a short time measure in unhygienic urban slums on “as is where is” basis at an average cost of Rs.2,000/- per family. This programme is being implemented out of the budgetary support provided by the govt. every year.

3.3.25 Fire Proof Sheds (FPS)

To avoid frequent fire accidents in the slum areas the government has directed the board to provide A.C. sheet roofing with enclosure walls for the thatched huts at the rate of Rs.15,000/- per house. The entire cost is extended as grant.
3.3.26 Valmiki Ambedkar AwasYojana (VAMBAY)

The Government of India have recently-announced a new housing programme, namely, Valmiki Ambedkar housing scheme which envisions the construction of new shelter units for the urban slum families. This programme will be funded with 50 percent grant from govt. of India, forty percent will be obtained as a loan from the HUDCO and the balance ten percent will be from the beneficiaries as their contribution. The loan component of Rs.16,000/- has to be repaid at Rs.180/- P.M. for 15 years. The beneficiary has to mortgage his land with proposed building to TNSCB as security.

3.3.27 Shelter for Shelter less (SSL)

This scheme was meant for the homeless people under economically weaker section. Under this scheme self-contained houses measuring 224 sq feet, houses with tiled roof houses are provided at the cost Rs.29,500/- per unit. The beneficiary has to repay Rs.256/- p.m. for 22 years.

3.3.28 Land Bank Scheme (LBS)

In certain major housing projects formulated by the TNHB, some EWS plots have been earmarked to be allotted to service sector such as dhobbies, housemaids, coolies, daily labourers, barbers etc to help the beneficiaries under HIG, MIG and LIG categories. TNSCB has provided the developed plot measuring around \( \frac{1}{4} \) cents to the eligible beneficiary with toilet facility.

3.3.29 Cash Loan Scheme (CLS)

Under this scheme a loan assistance of Rs.8000/- has been given as loan to the beneficiary to construct a new house in his or her own land. To avail the
assistance from the board, the beneficiary has to pledge the document to TNSCB as a security. The loan amount has to be repaid at Rs.86/- P.M. for 20 years.

3.3.30 Nehru Rozagar Yojana (NRY)

House improvement loan assistance of Rs.4150 (including a grant of Rs.1000/-) was given to the beneficiary to carryout improvement works, toilet, and to upgrade the existing dwelling unit. The beneficiaries have to repay the loan at the rate of Rs.45/- per month for 10 years.

3.3.31 Tamil Nadu Urban Development Project (TNUDP)

Under the scheme, basic amenities like roads, water supply, streetlight, public convenience units were provided by the TNSCB. Further, slums were legalized; their inhabitant's ownership deed enumerated and eligible households granted the provisional ownership deed (patta) called lease-cum sale (LCS) agreement. The beneficiaries have to repay the cost according to the area possessed by them.

3.3.32 Housing and Urban Development Corporation (HUDCO)

Slum Clearance Board avails of loan assistance from HUDCO, which is a premier Financial Corporation of National status.

3.4CONCLUSION

From the literatures reviewed above, it is clear that housing is not a luxury but an absolute necessity. It should be treated that as a part of the physical services of the community. The phenomenon of rapid urbanization in conjunction with industrialization has resulted in the growth of slums. The sprouting of slums occur
due to many factors such as the shortage of developed land for housing, the high prices of land beyond the reach of urban poor, and a large influx of rural migrants to the cities in search of jobs and so on. The existence of urban slums is one of the major problems faced by almost all the metropolitan cities throughout the world and Indian cities are no exception. This dissertation takes an attempt to analyse the benefits of the various schemes implemented by the Tamil Nadu Slum Clearance Board Tirunelveli Division to uplift the socio-economic condition of the slum dwellers. It is the intention of the Tamil Nadu Government that the poor slum dwellers, when rehoused in storeyed tenements, should enjoy all the modern amenities and the feeling that they are second-class citizens should be completely erased out of their mind.
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