Realising that there are many EWS people living in non-slum areas requiring shelter, the housing programme which came late during the early 70s was taken up seriously by the Chennai Metropolitan Development Authority. This resulted in the SSS taking a firm footing in Chennai. The thrust by World Bank the financing of Urban Development Schemes, if only they included SSS/Poor people housing, accelerated the process and 59474 shelter units were planned in MUDP I, II and later in TNUDP. The in situ slum improvement/clearance schemes were location specific and exclusively for people in the declared slum areas, while the Tamil Nadu Housing Board, which was given the responsibility of planning and providing housing not only in urban as well as rural areas of Tamil Nadu, had been following a concept of providing housing for low income, MIG and HIG. Those schemes which worked on ‘no loss no profit’ basis, could not generate money for increasing investment on its own. Dependent upon state collaboration for each scheme it envisaged to take up, the board could contribute only for about four percent of the demand. Moreover, the density achieved as a result of their higher standards adopted was low, leading to less efficient use of scarce land and the benefits therefore were limited. In those layouts the investments made on providing infrastructure were either under utilised or unutilised. It is in this backdrop the CMDA with the active assistance of World Bank took up SSS.
The major objectives of the poor housing is as follows:

1. To produce with public funds more affordable shelter for new and existing low income households.

2. To achieve a significant reduction in the population living in the unserviced hutment areas.

3. To maintain a level of public investment in the shelter programme consistent with the constraints in finance and implementation capacity.

4. To reduce the level of subsidy in shelter programmes and increase cost recovery so as to maintain the future level of investment in the shelter programme.

In the later part of 1970's most of the countries in the Third World clearly understood that shelter for the urban poor should be provided within the affordable limits, so that they get the benefit of the same. They also insisted that there should be a strict cost recovery, even though the element of subsidy is omnipresent in many of the sites and services schemes. Other interesting findings relate to incremental housing construction, made out of the resources available to the households including tenancy rentals.

Every country felt that housing projects require a supply of land, distinct from the one of ‘land supply’, but programmed on a rolling basis in a good location on large quantities. Political interventions in certain cases have helped faster settlement process, because of the clout they have with the poor in those countries. Speculation is found in places, where the housing demand of higher income bracket are not fully met with.
Consequently, higher vacancy rates are reported. Various studies have clearly brought out that certain basic parameters and variables are required to be selected, based on local conditions, for studying the housing characteristics so that the principal components of the research could be captured.

The shelter projects in Chennai, prior to 1975, addressed only the LIG, MIG and HIG. In case of TNHB projects, the open developed plots tried during early 50s meant only for EWS did not take off well due to poor accessibility and the small extent of land developed. In the case of TNSCB projects, slum improvement was done as in-situ sites with out any programme addressing EWS living in the non-slum areas of the city prior to 1990. Thus SSS with core housing and other basic services was reviewed favourably by the policy makers. The timely intervention by the World Bank, in the form of provision of finance for implementing SSS in Chennai, required to be acknowledged as it had opened up different ways of looking upto the housing projects. Thus it has brought about an attitudinal change among various actors on housing.

The schemes so far undertaken under SSS clearly shows that a project with a minimum population size of about 12,000, will sustain the provision of basic services relating to education, health and shopping. The need for transparency in the allotment procedure was acknowledged in the Chennai SSS projects right from the first scheme itself. In order to guarantee the same, the applicants were asked to be present in an auditorium where the lots were drawn in their presence and announced immediately, thereby avoiding any apprehension about political or any other manipulation by the agency which undertakes the allotment. The system has been continued in all the schemes, as it was found to be fool proof.
Majority of the plots were allotted to EWS (around 65 per cent). Other income groups were brought in, to have cross subsidy so that EWS and LIG plots could be within the affordable limits of the poor, besides making it a composite community, rather than making it as an a residential community on the poor. The SSS has brought about a radical change in the approach to shelter by the professionals in terms of reduced standards of facilities and size of plots to make it a workable proposition to provide housing for low income population instead of the age old normative approach to standards.

The existence of experienced lead agency in the form of TNHB, helped the speedy and timely implementation of the schemes. Time and cost over runs have been kept to the minimum as we find that many of the projects were fairly completed within a record time of 2 to 3 years.

Sites and Services Schemes are innovative and educative programme in which the designs of the core units were evaluated on a continuous basis and the changes are incorporated in subsequent projects. This indirectly reflects the official acceptance of the users' views on the schemes components.

All the schemes were either totally on public lands or atleast a major part of it was under public ownership. This facilitated the speedy execution besides reducing the over all cost over-runs.

The Arumbakkam and Villivakkam schemes developed contiguous to the existing urban growth were situated close to well connected arterial roads with good mass transportation facilities. Villivakkam had the additional advantage of sub urban rail services at the northern side of the site. Arumbakkam was linked to the arterial road by new buses to the site.
itself from the very inception of the scheme, which encouraged a faster settlement process. In the case of Kodungaiyur II and Mogappair West, the poor transport coupled with the perception of the people had an influence on the rate of settlement.

After 15 years the occupancy rate in the scheme areas was 99 per cent in Arumbakkam, 45 per cent in Kodungaiyur-II and 28 per cent in Mogappair East. Perception of the people has played a significant role in the settlement rate. For example, the existing Kodungaiyur in the past has been perceived as an area inhabited by anti-social elements; physically low lying and hence not suitable for settlement. The same feeling persists about the new SSS at Kodungaiyur II, and hence the slow settlement process.

Across the schemes, there are variations between the sale of plots, and the type of plots. The percentage of sold out plots reveal that the EWS are the most vulnerable group, when it comes to the question of selling the plots. For example, the Arumbakkam scheme which is the earliest one, has 65 per cent of EWS and 1 per cent MIG plots sold at the end of 20 years. Similar trend is visible in the other two schemes also.

During the sample survey, the households were asked to indicate the primary reason for the sale of plot. For three fourths of the respondents the high price obtained for the plot was the primary reason for the sale. Considering the intricate reasons for sale of plots which require to be analyzed further at a personal level, 5 case studies were taken-up for analysis (Appendix 2). It was found that nearly 81 per cent, account for the individual pressure, prevalent customs and values such as the status endowed with the ownership of a house and the conduct of marriage especially of their daughters in time (normally it is customary to get the daughters married between the average age of 18 to 22). Incidentally the
increase in the land value also acted as a catalyst in the selling process. While 9 per cent reasoned that they had to spend the proceeds for their children's education, remaining 10 per cent cited other reasons.

Out of the total households who had moved out of Arumbakkam 45 per cent still continue to live in rented house, while 55 per cent are in ownership house. By and large, those who had moved for ownership residence, have gone out to the outer city areas, not only to buy a plot, but to save money for construction of a house. At the same time, the renters' priority was staying within the city, nearer to business or work place. Invariably, the plot and built-up area of ownership housing of movers are the fringes of the city are found to be larger than the one they had earlier owned in sites and services scheme, as the cost of the land was less. However, they had reconciled to the absence of water supply and other community facilities in the new location. But they had water closet with septic tank in the new plots. They depend on the nearby area for education and health facilities.

It is also ascertained that they have invested in other household items like television, refrigerator, videocassette recorder, mixie, two wheelers and wet grinder indicating that the process had facilitated them to procure and also to improve in their quality of life (Appendix 2).

The salaried class both government and private sector opt for serviced plots, due to nearness to employment and services. In the absence of alternative options for acquiring a plot within their affordable level, they have accepted these plots eventhough they felt that they are small in size.

Use of recycled building materials was more in Arumbakkam than in Kodungaiyur II and Mogappair East. The EWS housing require smaller
quantities of building materials such as doors and window frames, which are not sizeable enough to be supplied/manufactured exclusively. Hence, in the new scheme areas the use of second hand materials are found to be popular as it has helped reduce the cost as well to quicken the construction process. The absence of such facilities, had hampered to some extent, the phase of construction in the scheme areas in the initial stages.

The EWS units by and large have been bought by the next higher income group. It was found that in case of buyers, as much as 60 per cent of them are living in 2 roomed housing, and the same was around 25 per cent for the original allottees. For buying the plot/house in the scheme area, the average amount spent by the individual buyer is about Rs.1 to 1.75 lakhs for the vacant plots and Rs.2.25 to 2.75 lakhs for the partially or fully constructed houses. Considering the above it could be said that at an average each buyer had invested on the property about Rs.1.75 to Rs.2.00 lakhs.

In the areas of investment too, there is a gap between these groups. On an average, 50 per cent of the buyers have invested around Rs.50,000 and 25 per cent up to Rs.1.5 lakhs. This figure was again varying between the three schemes. For example in Arumbakkam, about 55 per cent had investe Rs.50,000 for housing, whereas in the other two schemes, it was 70 per cent. The same for the original allottees who could invest less the Rs. 50000 towards house construction was 70 per cent. However, to some extent locational advantages as well as the income level of the buyers do play a role.

The advance from the tenants varies from 10 to 15 times of the rental values. Actually the values differ with the study areas. In Arumbakkam it is from Rs.300 - 1500 for a multi-purpose room and two
roomed house in MIG/HIG plot. Among the study areas Arumbakkam and Mogappair East have more percentage of tenants in one room with kitchen. In Kodungaiyur II, 68 per cent with two rooms have rented the house for Rs.400-750, and it indirectly shows that the lower rental value increases the accommodation of renters.

With the advance paid by the tenant even the buyer could invest. The buyers, invariably employed small time contractors, as they felt that it was not possible for them to spend full time on house construction. The original allottees (around 50 per cent) on the other hand engaged construction workers but supervised, and procured materials themselves, for the construction. This aspect could be considered for future schemes.

In Arumbakkam SSS, the design population of 12000 had increased to 3 times in 20 years. As of now, there is 100 per cent occupancy and 87 per cent plots have changed hands. As a consequence, the original commercial and market space could not meet the requirements, resulting in 10,300 sq.mt. additional area getting converted to commercial use in scheme area. In case of Kodungaiyur II, since the transfer and occupancy is in the order of 12 and 54 per cent, the land use change is only marginal when compared to that of the other two schemes.

Since the buyers are from better off income groups, they were able to add additional space to the shelter unit which is reflected in the ratio of renters to each plot. In Arumbakkam, it is 1:3.8 in case of buyers. The same is reduced to 1:2.5 in case of original allottees and 1:1 for allottee non-occupants.

In the schemes other than Arumbakkam, the allotted commercial areas were not developed as per the original plan.
The buyers category is able to add to their income by way of rent collection at an average of Rs.1000 per month, while the original allottee occupant and the allottee non-occupant get Rs.750 and less than Rs.400 respectively as they have not made any additions to their house.

Arumbakkam is popular with monthly wage/salaried category as they are able to obtain large space than what they have had inside the city. The new area has also been perceived as a better environment for their children.

In Kodungaiyur, the unit rent as well as the ratio of plot to households is lower because, only about 40 per cent of plots are occupied and hence many of the common uses have not come into fruition.

The sale of plots do not show any specific spatial pattern in all the three case study schemes. Only 7 per cent have single storyed buildings, while 53 per cent is with first floor and 38 per cent with ground plus 2 floors. The remaining 2 per cent have ground plus 3 floors. Since all the services are available, the reluctance of people to live in first and upper floors is slowly vanishing. This attitudinal change could be exploited in the future schemes.

Among the infrastructure, since water supply is critical the additional requirement due to increased population is being met with by deep borewell with hand pumps in 60 per cent of the plots. Similarly in sewage pumping too, the hours of pumping have been increased. Arumbakkam and Kodungaiyur II being part of the city corporation the garbage is cleared by the corporation, while Mogappair East comes under Ambattur Municipality which is not attuned to such large development.
Inspite of these drawbacks people still expressed satisfaction, because they always make comparison with their earlier residences in the city where even this level of facilities were not available.

The present scenario reveals that the SSS has almost been given up in Chennai. No new scheme has been undertaken. It appears as if the demand for EWS is either fulfilled or it is not there or else the scheme is a failure either because adequate land is not available or the organisation is not capable of taking up further schemes. One is made to think whether its policy has been changed? If it is a useful scheme, then one has to see what are the impediments in its continuation. Other questions relate to, whether scale of scheme could be brought down? Whether already laid out areas could be taken up for infrastructure provision? Could the construction system be improved and the quality of houses enhanced? Should one discuss about participatory process through cooperative, at the shelter or at the layout level? Whether informal financing could be explored? Whether the houses were bought and built or whether the existing ones were demolished and built a new - which means a waste of material or had they tried to retain and expand over the existing one?

In this context, some argue whether it is worth-while to subsidise the shelter programme for the poor, who in any case were not retaining the shelter. Two issues are clubbed in this arguments, namely the question of providing subsidy and the one relating to their transfer of plots, shelter unit or what one calls it non-retention by the beneficiary.

The transfer takes place even in the case of other schemes. Therefore, there is very little substance in insisting that transfer should not take place in SSS. The argument further gets weakened, when retention is insisted on the plea that the shelter units were given to them through
subsidy. Subsidy is only a means to provide the poor access to shelter. Hence, it should not or cannot therefore be couched with any other conditions as long as such pre conditions are not there for other schemes. Since there is no difference in opinion providing the poor access to shelter, it has to be seen whether even after the removal of subsidy, the EWS will have access to shelter if not, this issue has to be dropped. The next issue is whether transfer should be stopped. It has to be seen not only as an administrative and moral issue but from the whole perspective of housing and quality of life. The research findings reveal that they still continue to have a house elsewhere and in the process have been able to fulfill some of their social commitments too. (Probably one may argue whether there is any attempt in the allotment conditions to prevent sale? If they are contravening it, then it has to be seen from the administrative point. If there are premature sale against those conditions, the reasons and causes for that may have to be studied before any recommendations are made on the withdrawal of the subsidy). However, it could be suggested that, whenever the sale is effected, an amount equivalent to the present value of the subsidy can be collected from the beneficiary. But all these things may not stand scrutiny, when one realises that the buyer and mover at as the catalyst for the growth taking place in the SSS areas and elsewhere.

**Question of replicability**

The unfulfilled housing demand is 70 per cent. The open market as it operates today would not be inclined to provide access to housing of the EWS. The public agencies are not able to float new schemes as they do not find large scale land available in the vicinity of the city, without encumbrances. Most of the land has already been subdivided and sold. The only saving grace is that they have not been built yet (Thangavel 1997).
The process of land acquisition even assuming that land is available, is cumbersome. Unless an attitudinal change comes about in all the actors concerned, it is going to be difficult to procure land. What could be done then? Since the buyers have come into the SSS, besides other reasons, mainly because of the availability of the services, the need for infrastructure in any other sub division also is required to be accorded top priority. The SSS also has brought about a radical change in the minds of the users as well as officials.

Immediately after independence, the political tone was that people of free India are second to none and should be provided with the best of facilities available elsewhere. However, over the years a realisation has come that instead of aiming at normative programmes and providing for a minimum population, it is better to go in for pragmatic standards which could spread its tentacles to a much larger population at affordable levels. It is at this juncture, the research finding reveals that the SSS though, criticised in the initial stages for lowering the standards for roads, plots size and community facilities, has now proved beyond doubt that people have come to accept these standards.

So far the SSS has been operated purely more as a project rather than, considering it as a continuous on going programme. Due to the lack of long term perspective and a global view of the housing system including procurement of land, mobilisation of resources, alternative schemes from the present project mode have not been thought of. Till now they were receiving World Bank assistance for the projects had taken up. With the termination of World Bank funds the organisation is suddenly finding itself at a dead end to identify the monetary resources as well as land to take up additional schemes. On the contrary a protracted argument is given that some of the latter SSS have not taken off as quickly as the other schemes under MUDP
I and II. One out of the eight TNUDP projects is located away from the contiguous city development, hence the approach to marketing and promotion of development should have been taken up on an aggressive basis. The organisations involved are preoccupied more with the development of SSS and allotment as they do not have the required experience in the marketing and promotional activities.