CHAPTER I

INTRODUCTION

THEME OF THE STUDY

Housing occupies an important role in determining the well being of the people of a country. Obviously, provision of adequate shelter with basic services such as water supply, sanitation and waste disposal occupies an important role in the plans for economic and social development of the less developed countries like India. But, in spite of concerted efforts expansion of housing facilities falls very much short of social needs due to rapid population growth on the one hand and paucity of resources on the other.

In India, the problem of housing has assumed serious proportions over the years. The acuteness of the housing problem is exhibited not only in terms of shortage of dwelling units, but also in the poor quality of housing. A large proportion of the available housing stock is deplorable for the underprivileged sections of the society, especially for the Scheduled Castes and Scheduled Tribes. Therefore, in India, in addition to the formation of new construction sites and buildings to meet the growing requirements of the rising population and to provide shelter
to the vast multitude of houseless persons, it is necessary that a substantial proportion of the existing substandard dwelling units has to be replaced year after year by constructing dwelling units confirming at least minimal standards, particularly for the weaker sections.

In the past few decades, the total number of households in India has increased at an alarming rate owing to the acceleration in population growth. Projections show that the rate of increase in the number of households will continue to remain high for quite some time because the factors responsible for high rate of population growth are expected to remain strong until another decade or so. Consequently, the demand for housing units will continue to rise at a high rate. Analysis of data indicates that the supply of usable housing units during the past four decades (1951-1991) has failed to keep pace with the rise in demand. As a result, the unmet demand for shelter has risen by more than three-times during 1951-1995, i.e., during 1951-1995 the backlog of housing shortage has risen from 9 million to 31 million units.¹

Evidences show that the extent of housing shortage which has been worked out in terms of certain minimum standards has not entirely been treated as shelterless because unusable houses also provide shelter to many poor and disadvantaged sections of population who have no better alternative. For instance, of the 122.4 million housing stock in India in 1991, only 108.9 million houses were estimated to be in usable condition and the rest (13.5 million) were unusable in terms of minimum
continues to be a challenging phenomenon in both rural and urban areas of Tamil Nadu. Despite its vigorous attempt to tackle the situation more effectively, the shelter problem continued to worsen and thereby the shortage has increased from 8.67 lakh units in 1951 to 13.83 lakh units in 1991.

The accretion of housing supply until 1971 was almost enough to cater to the additional demand generated by the increase in the number of households. However, in the subsequent decade, the demand for housing outstripped the supply of housing and, as a result, the backlog of housing shortage has increased to 12.15 lakh in 1981 and 13.83 lakh in 1991. It is to be noted that the housing shortage estimated by the National Buildings Organization (NBO) is quite high while compared to the housing shortage worked out by the Department of Statistics in its report on housing requirement by 2001 AD in Tamil Nadu. The inclusion of unusable housing stock in the total supply has actually led to the overestimation of housing supply in Tamil Nadu. As per the estimate made by NBO, about 10 per cent of total supply of housing is in unusable condition and therefore it has been deliberately eliminated from the estimate of total supply of housing irrespective of its usage by the poor who have no better alternative.¹

The Central Government provides policy guidelines for housing programmes for various target groups and supplements the efforts of the state governments by implementing certain central sector/centrally
sponsored schemes mainly for the benefit of rural urban poor. A New National Housing and Habitat Policy (1998) has been formulated which was approved and laid before the Parliament on 29.7.1998. The objectives of the policy are to facilitate construction of 20 lakh dwelling units each year with emphasis on the poor.

Out of 20 lakh additional houses, 7 lakh houses would be constructed in urban areas and 13 lakh in rural areas. Housing and Urban Development Corporation (HUDCO) is expected to meet more than 55 per cent of the target, i.e. 4 lakh units and the balance 3 lakh units per year will be met by other housing financial institutions recognised by the National Housing Bank (NHB) corporate sector and cooperatives. A sum of Rs. 1600 crore has been provided as central outlay in 1998-99 (BE) for rural housing with a target to construct 9,23,908 houses under the Indira Awas Yojana (IAY) in the year 1998-99. The existing housing programme of the IAY for construction of new houses free of cost for the target group below the poverty line comprising SCs/STs, freed bonded labourers and others will continue. In addition, a new component for upgradation of kutcha and unserviceable houses has also been proposed.¹

Comparatively, the housing shortage in Tamil Nadu is more severe in the case of Scheduled Castes and other depressed sections of the population. Considering Tamil Nadu as a whole, for every 1000 households 137 were shelterless during 1951 and they constituted 80 in 1981. However, in 1991, the extent of houseless population or the
unmet demand for shelter in Tamil Nadu has further
number of shelterless households for every 1000 households stood
123 due to the slow pace in the growth of supply in relation to demand.
A greater proportion of shelterless population as well as those living in
substandard dwelling units constituted the weaker sections, viz.,
Scheduled Castes. 5

Vellore is one of the poorest districts of Tamil Nadu. In the rural
areas of Vellore district most of the houses are made of mud, palm
leaves, thatched and grass heaps. Some houses are made without walls
like small huts. As a large number of people live below the poverty line,
they find it difficult to meet their housing requirements. Most of the
existing units lack proper ventilation, drainage, latrines, etc.

As far as the housing scenario of Vellore District (the study area)
is concerned, the qualitative and quantitative aspects of housing is quite
daunting. The increasing number of kutcha houses, inadequacy of basic
amenities and contamination of environment and other similar factors
portray the deplorable housing conditions in Vellore District. The backlog
of housing shortage has shown a continuous rising trend and as a result
there has been a perceptible rise in the index of housing shortage in
both urban and rural areas. In fact, it remained much above the indices
of housing shortage for the State as a whole.

Until recently, investment in housing was considered as
unproductive and, therefore, housing was not given due priority in the
programmes of economic development. However, the increasing pressure on housing, deplorable living conditions and living environment, increasing rate of shelterless population, and above all the introduction of welfare measures by the Government for the upliftment of socially and economically downtrodden people, necessitated the Government to introduce mass housing programmes. Besides, housing itself is considered as a vital component in the national economy, as an industry with considerable employment potential and as one of the essential items that go to make up the social overhead necessary for economic development. Many economists believe that a boost in construction activity is quite essential for accelerating the pace of development.

Although a planned comprehensive effort in the area of housing began in India with the formulation of Five year Plans during the post independence era, until recently, the shelter problem was addressed by a number of piecemeal schemes taken up by different housing agencies. The formation of National Housing Bank, a subsidiary of Reserve Bank of India, with a policy objective of providing shelter for all by the turn of this century, resulted in a spurt in house construction activity. Besides, the easy and timely availability of loans provided by Life Insurance Corporation of India and Housing Development Finance Corporation, Bank, etc. which facilitate the construction of own houses for a wide spectrum of clientele became a bliss even for the lower middle-class.

There are a number of rural housing programmes to motivate and help all the people, particularly homeless sections of the society. Among
these, Indira Awas Yojana gives top priority to Rural Scheduled Castes and Scheduled Tribes and freed bonded labourers who are socially disadvantaged and poorest among the poor.

Objectives of the Study

The main aim of the study is to examine the housing conditions of scheduled castes in Vellore District. The major objectives of the study are:

1. To know about the socio-economic conditions of scheduled castes in Vellore District.

2. To examine their housing conditions.

3. To understand the reasons for continued poor conditions of housing of scheduled castes.

4. To get an insight into their efforts in improving housing facilities.

5. To evaluate the progress of rural housing programmes of the government which are implemented through various schemes specially for the welfare of scheduled castes with crucial infrastructure.

6. To analyse the role of various agencies implementing housing schemes with special reference to Tamil Nadu Adi-Dravidar Housing Development Corporation.
7. To suggest suitable measures for solving the housing problem of scheduled castes.

Hypotheses

In consonance with the above objectives, the following hypotheses are formulated:

1. Housing conditions of scheduled castes are uniformly deplorable across space.

2. Housing conditions of scheduled castes have shown marginal improvement over the years.

3. The impact of better housing conditions are reflected in the health of the people.

Methodology

This is a descriptive-diagnostic study based on both primary and secondary data. The primary data were gathered from the respondents through sample survey. Secondary data were collected from the Census Reports, the Office of the Commissioner of Statistics, State Planning Commission, Tamil Nadu Housing Board, Tamil Nadu Adi-Dravidar Housing Development Corporation, District Rural Development Agency, Cooperative Federation, etc., and from various journal articles, books, reports and theses. In consonance with the objectives, the study was designed in terms of a sample survey of the Scheduled Castes people.
of selected settlements in the rural areas of the Vellore District. The analysis of primary data collected through interview schedules was supplemented by analysis of secondary data, field visit and discussions with community leaders, officials, etc.

Since most of the respondents happened to be illiterate, the data required were collected through interview schedules using a set of pre-determined questions and standardised techniques of recording. Standardisation ensured that all respondents replied to the same question. Nevertheless, mostly close-ended questions were used, but the questions and their answers were pre-determined. After careful examination it was decided to follow three stage sampling. At the first stage a Panchayat Unions was taken as the sampling unit. In all, 4 Panchayat Unions out of a total of 20, (viz Pernampet, Thirupattur, Madhanur and Nemili) were selected on the basis of concentration of scheduled castes. In the second stage, eight villages at the rate of 2 each from the above Panchayat Unions were selected on the basis of concentration of scheduled castes population. In the third stage a household was taken as the sampling unit. The list of scheduled caste households was obtained from the Panchayat Union Office. As the residences of the respondent households were spread over a wide area in eight villages in the four Panchayat Unions, the third stage of sampling proved to be quite laborious. In all 320 respondent households were personally interviewed by the researcher over a period of nine months during 1997-1998.
The data collected from the respondent households through the interview schedules were processed into frequency tables and summary statistics of mean and coefficient of variation were estimated for the important economic variables. One-way analysis of variances (ANOVA) was applied to verify the homogeneity and variability of the economic variables across the districts under study. The analysis was completed with multiple regression to find out the extent of the effect of the determinant factors including regional differences upon housing conditions. The collection of data proved to be exhausting and covered a period of 9 months with visits to the villages of the four Panchayat Unions mentioned and yielded a close insight into their socio-economic life. The involvement of the researcher in the collection of data from the respondents helped to establish a personal contact with the respondents which unfolded the pathetic situation and the problems which they were subjected for many centuries.

Limitations and Uses

Although this study covered four Panchayat Unions, the samples were chosen only from eight villages. The conclusion drawn, therefore, may be specific only to the area covered though broad inferences about the socio-economic and demographic characters the scheduled castes population and the conditions of their dwelling places, may be useful in throwing light on the general socio-economic life and housing conditions.
CHAPTER II

DIMENSION OF HOUSING CONDITIONS OF SCHEDULED CASTES: AN OVERVIEW