CHAPTER II
DIMENSION OF HOUSING CONDITIONS OF
SCHEDULED CASTES: AN OVERVIEW

Importance of Housing

The importance of housing has been universally recognised from the dawn of history. Even the neolithic man who lived between 1000 and 2000 BC, built durable habitations like pit-dwellings, lake-dwellings and beehive huts. However, its functions increased manyfold over the years. Primitive man sought some kind of protection against wild animals and natural elements. When the institution of private property came to be recognized, housing received a big boost.

With the advancement of knowledge and civilization, man began to give importance to particular about sanitation, environment, privacy and location of his house. He became conscious of better facilities which make his life easy and comfortable. Houses become useful in various ways. A house is the place where one can take rest, sleep and cook food. A house can also be used partly as shop, workplace or place for business of any kind. A significant part of recreational activities have been brought into the house by Television, Radio and recorded music.
computers etc. Housing also promotes family formation. In short, it can be said that house is part and parcel of man's life.¹

In the modern society, housing occupies a most important place in the welfare of the people. No human being can survive in the society without shelter or housing. It is one of the basic needs or necessities of human beings, next to food and clothing. Housing is a socio-economic and a civic problem. Good housing reflects the general welfare of the individual, family, community as well as the society. Bad housing or unsatisfactory housing conditions leads to serious consequences such as diseases, immorality, juvenile delinquency, wrecking of marriages and it leads to many urban problems like improper disposal of waste, improper sanitary conditions, drainage etc. Apart from this, it also leads to urban social problems like alcoholism, drug addiction, prostitution and other illegal activities.

Mere provision of housing facilities to the people is not sufficient. More than one billion people in the developing countries live without adequate shelter or in unacceptable housing conditions. More than 1.4 billion lack access to safe water and more than 2.9 billion people have no access to adequate sanitation, all of which are essential for good hygiene.²

Housing facilities along with other infrastructure facilities only will promote the general welfare of the community. Water, parks, community halls, street lights and transport will really promote the general welfare
of the community. The main cause for shortage of housing, is urbanisation and industrialisation and good housing is highly essential for the healthy life. The family is by far the most important group, in the society. Family is the basic unit in which the individuals receive most of their personal satisfaction and in which the personality of the child is formed. Good housing reflects the personality and general welfare of an individual as well as the family. In some of the well developed countries, the community itself participates in constructing houses for themselves in order to have a better standard of living with all infrastructural facilities. For every community, housing is highly essential whether the community is rich or poor.

Housing is the first unit of society and it is the primary unit of human habitation. House is built to gain protection against wind, weather and give to insurance against physical insecurity of all kinds. It is a basic need for human beings. It plays an important role as framework of family and of social life. Gautama Budha, the ancient sage and philosopher once described shelter as the "root of happiness," perhaps he knew that without shelter, human being cannot develop emotionally, intellectually and spiritually Man's dwellings and the layout of his settlement reflect both the constraint and necessitates, imposed by the environment and mode of subsistence and his concept of individual family and communal life. Shelter protects man from the elements and from harmful beasts.
Housing in General

Housing has been recognised as one of the basic needs along with food and clothing. It is essential to recognise housing as a basic necessity of human life. It stimulates employment brings about balanced growth and social justice. After Independence the main goal of the Indian polity has been democracy and growth with social justice. It has been recognised that a well planned and hygienic living condition keep down mortality rates and check epidemics; it helps in increasing productivity and creates a favourable environment for better income opportunities and better living conditions. Housing in the modern concept includes not only physical structure of shelter, but also the immediate surrounding and related community services and facilities.

Economic of Housing

House construction occupies dominance not only as the end but also as the means of economic development. Housing strongly motivates savings and capital formation and generates large-scale employment opportunities. The value of housing as a contributor of human capital was recognised by classical economists. The expenditure on food, clothing and shelter which maintain worker’s productivity is getting wider recognition as capital formation. In the modern society, a house represents a complex set of an organizational relationship-economic, social, political and legal. There is a proverb "man build house and house mould him."
Housing has got economic value not only because of its contribution to national income but also due to its distributive effects. As housing is largely a labour-intensive investment, it helps to generate gainful employment. Therefore, housing is a valuable instrument of economic redistribution. The acquisition of tangible real assets brings social status as well as human dignity which are important motivating factors in development. As housing improves the efficiency of workers through improved physical, mental and cultural conditions, it is a strong motivator of human capital formation.

Housing is known to make substantial contribution to Gross National Product (GNP) and Gross Capital Formation (GCF) of a nation and has far reaching consequences on the efficiency of the economy. Accordingly, housing needs to be treated as a priority area for increasing the productivity of people and human settlements. Housing, being highly capital and labour intensive, would need making available enormous resources to increase the operational efficiency of housing market. To create such an environment and market, Government would have to create an enabling environment by declaring housing as a priority area. National Housing and Habitat Policy (1998) does precisely that and is a vital step in the direction of achieving the universal target of shelter.

Housing Scenario in India

During the last five decades of post-independence era, India have seen enormous growth of urban areas in general and metropolitan
centres in particular. Urban population during 1951-91 has grown from 62 million to 217 million as against the total population growth from 361 million to 844 million. The annual urban population growth during the last decade was placed at 3.1 per cent as against 1.8 per cent for rural areas. Thus, it can be seen that urban centres have emerged as critical areas so far as population concentration and growth of human settlements are concerned. According to the recent data India’s population has already reached the 1 billion mark and the Urban population has reached about 300 million. It has also been observed that India’s urban population will double in about two decades and as a result urban areas will face enormous population stress in the years to come. Much of the addition to urban population is due to the migration of rural poor and accordingly urban areas are fast emerging as centres of poverty. It has been estimated one third to the fifth of urban population essentially consist of people who are the below poverty line.

With the emphasis on liberalisation and globalisation of the Indian economy, the urbanisation level is bound to increase due to massive investment coming up in the large urban centres. The Ninth Plan Working Group on Housing has estimated the investment requirement for housing in the urban areas is around Rs.1,51,000 crore. In addition, housing sector would need an investment of the order of Rs.2,50,000 crore in the next ten years out of which only 10 per cent would be available from Government sources. This leaves enormous gap between investments
required and resources available through reorganised channels which would marginalise the poor in their search for affordable shelter.

Slum and homeless population would accordingly increase in the future. Besides the quantitative shortage of housing in India, qualitatively the housing sector would need much more improvement. Nearly 70 per cent of urban household live in one and two room dwellings with more than two persons occupying one room. There are large number of kutch houses. Adding to this the housing stock which would require replacement, the housing requirement would go up considerably. Looking at the number of households which are water supply, without toilet facilities, lack of sewerage facilities, electricity, roads, drainage and sanitation the housing and infrastructure scenario in India appeals to be grim. It requires radical steps and multi-pronged strategy on the part of the concerned agencies to tackle the emerging housing and related infrastructural problems of the country.9

Housing Shortage in Rural Areas

According to the 1991 census the rural housing shortage was 13.72 million consisting of 3.41 million households without houses and 10.31 million living in unserviceable kutch houses. It has also been estimated that another 10.75 million houses would be needed to cover the population growth during 1991-2002, at the rate of annual growth of 0.89 million houselessness. Thus, a total of 24.47 million houses need to be constructed and upgraded to achieve the target of providing shelter
to all in the rural areas by 2002 A.D. Of the 24.47 million houses, 5 million houses have been added by various agencies until 31.3.1997. It is anticipated that around 6.17 million houses will be added by different agencies by 2002. Thus, the housing shortage to be tackled is 12.60 million houses, of which 10.3 million houses need up-gradation and 2.29 million new houses will need to be constructed.

**Government Action to Improve Rural Housing**

From the beginning of the planning, the government has been taking various steps to improve the quality and quantity of housing stock in India. But recently a few specific programme for the benefit of the rural poor have been launched by the government. Among this the Indira Awaas Yojana (IAY) is the important component of Rural Landless Employment Guarantee Programme (RLEGP) implemented effect from 1985-86. Under this scheme the construction of dwelling units are done free of cost for the poorest of the poor belonging to the Scheduled Castes and Scheduled Tribes and freed bonded labourers. Houses under Indira Awaas Yojana, as far as possible, are to be built in clusters as per Micro Habitat Approach so that common facilities can be provided by the clusters.¹⁰

The Government of India is implementing Indira Awaas Yojana (IAY) since the year 1985-86 with the objective of providing dwelling units free of cost to the members of Scheduled Castes, Scheduled Tribes and freed bonded labourers living below poverty line in rural areas. From the year
1993-94, its scope has been extended to cover non Scheduled Caste and Scheduled Tribe rural poor. The benefits of the scheme have also been extended to families of servicemen of the armed and paramilitary forces killed in action. 3 per cent of the houses are reserved for the below poverty line disabled persons living in rural areas. Indira Awaas Yojana operates as a 100 per cent subsidised centrally sponsored programme with the resources being shared on 80:20 basis between centre and the states. Funds under the scheme allocated to the States/Union territories are further distributed to the districts in proportion to the SC/ST population in the district.

The allotment of houses under this scheme is done in the name of the female member of the beneficiary household. Alternatively, it can be allotted in the joint name of both the husband and wife. The beneficiaries are to be involved from the very beginning in construction work and have to make their own arrangements for construction to suit their requirements. As far as possible, houses are built in clusters so as to facilitate provision of common facilities. The permissible construction assistance per houses is Rs.20,000 in plain areas and Rs.22,000 in hilly or difficult areas.

District Rural Development Agencies/Zilla Parishads, on the basis of allocations made and targets fixed, shall decide the number of houses to be constructed Panchayat-wise under IAY during a particular financial year. The same is initiated to the Gram Panchayat. Thereafter, the
Gram Sabha select the beneficiaries from the list of eligible households according to IAY guidelines and as per priorities fixed, restricting this number to the target allotted. No approval of the Panchayat Samiti is required. The Panchayat Samiti is, however, sent a list of selected beneficiaries for their information."

During 1998-99 allocation under IAY stock at Rs.1484 crore with a target of constructing 9,87,022 houses under the scheme. An amount of Rs.1004 crore has been released to various States / Union Territories upto November, 1998 and about 3,54,683 houses have been constructed with an estimated expenditure of around Rs.769.54 crore till date. In addition to regular monitoring of the programme by the Ministry, the programme has been evaluated by the Programme Evaluation Organisation of the Planning Commission which carried out a quick study of the IAY in 1992-93. According to the evaluation done by the Planning Commission, 85.4 per cent of the houses constructed under the IAY were occupied. Again about 84 per cent of the households expressed satisfaction/partial satisfaction with the houses given to them.

**Housing Problems of Scheduled Castes**

The Scheduled Castes are socially segregated and separated from the upper castes; and they are forced to live in ghettos outside the villages well earmarked either by road or lane at a distance from the main village. The place where they live is called colony. It is mostly seen that the colonies are located either on the eastern side or southern side
of the main village. As per religious sanction both these directions are considered as inauspicious. Having realised the housing conditions of scheduled castes, the Government has formulated a number of housing policies and programmes. Accordingly, free house sites and free houses are being provided to them to bring about an egalitarian society. The concept of housing is the provision of comfortable shelter and clean surroundings to keep people healthy and cheerful. Contrary to these, even basic civic amenities are not available in the scheduled caste

Table 2.1 Basic Civic Amenities Not available in Villages

<table>
<thead>
<tr>
<th>Sl.No.</th>
<th>Type of facilities</th>
<th>Number of colonies</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Drinking Water facility</td>
<td>2754</td>
</tr>
<tr>
<td>2</td>
<td>Street light facility</td>
<td>2085</td>
</tr>
<tr>
<td>3</td>
<td>One hut-one light facility</td>
<td>9919</td>
</tr>
<tr>
<td>4</td>
<td>Burial ground facility</td>
<td>2123</td>
</tr>
<tr>
<td>5</td>
<td>Pathway to Burial ground</td>
<td>3076</td>
</tr>
<tr>
<td>6</td>
<td>Link roads to the main village</td>
<td>2309</td>
</tr>
<tr>
<td>7</td>
<td>Medical facility</td>
<td>6889</td>
</tr>
<tr>
<td>8</td>
<td>Noon meal centre</td>
<td>2667</td>
</tr>
</tbody>
</table>

settlements. Table 2.1 furnishes data on the non-availability of the basic civic amenities in the colonies of the Scheduled Castes.

In 1974, the Tamil Nadu Adi-Dravidar Housing and Development Corporation was formed with a view to providing housing facilities to Scheduled Caste and Scheduled Tribes. This Corporation also constructs hostels for students, schools, buildings, community halls etc. These houses are not completely free, but they are liberally subsidised. Besides, wherever available, Government has assigned "Poramboku Lands" as house sites. Where such lands are not available, private lands have been purchased and distributed to the Scheduled Castes and Scheduled Tribes; and pattas giving Title Deeds have also been given to these people. The policy of the Government is that 80 per cent of such lands should be allotted to Scheduled Castes 10 percent to Backward Communities and 10 per cent to the poor from other section.

Provision of House Sites for Adi-Dravidars

The scheme of provision of house sites to houseless Adi Dravidar is implemented as an ongoing scheme every year with the intention to help the poor Adi Dravidars who do not own a house site of their own. Every year specific target is being fixed for this purpose and the Special Tahsildars (Adi Dravidar Welfare), who are the land acquisition officers, are implementing the scheme as per the provisions made in the Tamil Nadu Act, 31 of 1978 invoked through G.O.Ms.No.143 (Adi Dravidar and Tribal Welfare Department), dated 1.8.1995 and through private
negotiations for which special powers have been vested to the District Collectors in G.O.Ms.No.146, (Adi Dravidar and Tribal Welfare Department), dated.14.8.95. The Collector is the Chairman for the District Committee for Private Negotiations. A provision of Rs.18.69 Lakh has been made for 1999-2000 for implementing this scheme. Figures in Table 2.2 shows the details of amount spent and number of pattas issued.

**Table 2.2 Houses Built Under Jawahar Rozhar Yojana**

<table>
<thead>
<tr>
<th>Sl.No.</th>
<th>Year</th>
<th>Amount Spent (Rs.in lakhs)</th>
<th>Number of house Sites distributed</th>
<th>Number of house sites assigned by Rev.Dept.</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>1992-93</td>
<td>452.31</td>
<td>48748</td>
<td>111767</td>
</tr>
<tr>
<td>2</td>
<td>1993-94</td>
<td>568.69</td>
<td>66165</td>
<td>111937</td>
</tr>
<tr>
<td>3</td>
<td>1994-95</td>
<td>738.94</td>
<td>81557</td>
<td>107414</td>
</tr>
<tr>
<td>4</td>
<td>1995-96</td>
<td>2023.73</td>
<td>162124</td>
<td>56649</td>
</tr>
<tr>
<td>5</td>
<td>1996-97</td>
<td>1345.44</td>
<td>853091</td>
<td>10343</td>
</tr>
<tr>
<td>6</td>
<td>1997-98</td>
<td>1696.78</td>
<td>80806</td>
<td>74880</td>
</tr>
<tr>
<td>7</td>
<td>1998-99</td>
<td>1878.91</td>
<td>68499</td>
<td>81604</td>
</tr>
</tbody>
</table>

Fig. 2.2 Houses built under Jawahar Rozgar Yojan
In addition to this, a sum of Rs.520 crore has been spent as enhanced compensation. Houses are provided to Adi Dravidars and Tribals who do not have own houses. TAHDCO was formed in February 1974 and it started implementing the housing schemes for Adi Dravidars since 1974-75. Upto 1988-89, Tamil Nadu Adi Dravidar Housing Development Corporation has constructed 78,673 houses. Presently Government are providing concrete roofed houses to Adi Dravidars free of cost dispensing with the practice of providing, tiled houses. From 1989-90 onwards, this scheme is being implemented by Rural Development Department through Panchayat Unions under Jawahar Rozhar Yojana, Indira Awas Yojana with Central and State Funds. A sum of Rs.4,000/- per house has been given from State Funds to provide concrete roofing for the houses constructed under Jawahar Rozhar Vajana. From the year 1994-95 onwards, Rs.7,000/-has been given per house for providing RCC roof. This scheme has been continued during 1997-98 by Rural Development Department. As per the revised pattern a house costs Rs.21,000/- in plain area and Rs.22,800/- in black cotton soils, hilly and difficult areas. Presently the per unit cost of group house is Rs. 32,000/- in plain areas and Rs. 35,000/- in hilly areas. Figures in Table 2.3 shows the number of houses constructed for Scheduled castes from 1992 to 1998-99.

Samathuvapuram

In the direction of creating a casteless society, the Government have gone a step further to set up “Samathuvapuram” village in 50 places


Table 2.3 Houses constructed for scheduled castes

<table>
<thead>
<tr>
<th>Year</th>
<th>No. of Houses Constructed</th>
</tr>
</thead>
<tbody>
<tr>
<td>1992-93</td>
<td>14409</td>
</tr>
<tr>
<td>1993-94</td>
<td>33758</td>
</tr>
<tr>
<td>1995-96</td>
<td>64249</td>
</tr>
<tr>
<td>1996-97</td>
<td>60000</td>
</tr>
<tr>
<td>1997-98</td>
<td>48247</td>
</tr>
<tr>
<td>1998-99</td>
<td>38984</td>
</tr>
</tbody>
</table>


throughout the state, at a cost of Rs.17.50 crore where different communities viz., Scheduled Castes, Scheduled Tribes, Backward Classes, Most Backward Classes and others will live side by side harmoniously and peacefully sharing all the common facilities like drinking water, electricity, community hall, school, burial ground etc. Each beneficiary will be given a subsidy of Rs. 35,000 for construction of houses. In 1998-99 50 new places has been selected for Samathuvapuram. A sum of Rs.18.31 crore has also been provided for this purpose in the year 1999-2000.12
Fig. 2.1: Houses constructed for selected past years

- 1998: 99
- 1997: 98
- 1996: 97
- 1995: 96
- 1994: 94
- 1992: 93

No. of Houses constructed

0 20000 40000 60000 80000
The scheme of provision of houses is implemented for Tribals also. Since the Tribals are living in hills and forest areas, the houses are constructed through respective Panchayat Unions adopting the Jawahar Rozhar Vajana pattern. At present a house in plains costs Rs.28,000/- and Rs.29,000/- in hills. Full cost of the scheme for Tribals is borne by the Department.

Drinking Water Wells

The Government have been taking steps to supply protected drinking water to Scheduled Castes and Tribes. The maximum financial limits for sinking a well is Rs.7,500/-. In addition to drinking water well, ground level reservoirs are also provided in their habitations wherever necessary; the maximum limit for ground level reservoirs with dug well set is Rs.15,000. If it is fitted with centrifugal pump set, additional cost will be Rs.13,000. To the extent possible, bore wells are being provided instead of ordinary open wells and pipelines are extended if over head tanks are available nearby. In 1998-99 a sum of Rs.35 lakh has been provided for providing drinking water facilities, in Scheduled Caste habitations and Rs.6 lakh for Tribal areas.

Public Health (Pathways & Burial Grounds)

Pathways to Adi Dravidar habitations and pathways to burial grounds are provided under this scheme. Funds are provided for
<table>
<thead>
<tr>
<th>Sl.No.</th>
<th>Year incurred</th>
<th>Expenditure works</th>
<th>No.of (Rs.in lakhs)</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>1992-93</td>
<td>23.21</td>
<td>341</td>
</tr>
<tr>
<td>2</td>
<td>1993-94</td>
<td>25.98</td>
<td>300</td>
</tr>
<tr>
<td>3</td>
<td>1994-95</td>
<td>24.92</td>
<td>332</td>
</tr>
<tr>
<td>4</td>
<td>1995-96</td>
<td>24.95</td>
<td>230</td>
</tr>
<tr>
<td>5</td>
<td>1996-97</td>
<td>18.00</td>
<td>216</td>
</tr>
<tr>
<td>6</td>
<td>1997-98</td>
<td>21.07</td>
<td>280</td>
</tr>
<tr>
<td>7</td>
<td>1998-99</td>
<td>32.42</td>
<td>18</td>
</tr>
</tbody>
</table>


acquiring and purchasing land for this purpose. Panchayat unions are also providing basic amenities to Adi Dravidar habitations from their funds. For this purpose, 15 per cent for drinking water facilities and 10 per cent for pathways are given as contribution of this Department. For the above two schemes, a sum of Rs. 227.21 lakhs has been provided in the Budget Estimate for 1998-99.
Community Halls

Community Halls are constructed in a phased programme from 1971-72 onwards in Adi Dravidar colonies to cater to the needs of Adi Dravidars for the purpose of conducting marriages, social functions, meetings etc. Figures in Table 2.5 shows the details of construction since 1992-93 to 1998-99.

Payment of Funeral Rites

The Government have sanctioned a scheme for grant of financial assistance to Scheduled Castes, Scheduled Caste Converts to Christianity to meet expenditure connected with funeral rites on the death of a member of a family. Only from the year 1997-98, the financial assistance has been increased from Rs.200/- to Rs.500/-. A sum of Rs. 445.95 lakh is provided for the year 1999-2000.13

Review of Studies on Rural Housing

There are many research studies at the regional as well as national level analysing the problem of rural housing. Every plan has emphasized for the importance of housing facilities for the rural masses, particularly for the weaker sections like Schedule Castes and Scheduled Tribes. In the Ninth Plan, specific measures have been emphasized for improving housing facilities for the poor. The International Seminar on shelter for the homeless was organised by from 25th to 27th February, 1987 focus on the need for the Non-Government Organisation to take concerted bold
<table>
<thead>
<tr>
<th>Sl.No.</th>
<th>Year</th>
<th>Districts</th>
<th>No. of Community Halls Constructed</th>
<th>Amount Spent (Rs.in lakhs)</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>1992-93</td>
<td>Kanchipuram</td>
<td>1</td>
<td>3.40</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Salem</td>
<td>1</td>
<td>3.40</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Cuddalore</td>
<td>1</td>
<td>3.40</td>
</tr>
<tr>
<td>2</td>
<td>1993-94</td>
<td>Dharmapuri</td>
<td>1</td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td>Vilupuram</td>
<td>2</td>
<td>10.00</td>
</tr>
<tr>
<td>3</td>
<td>1994-95</td>
<td>Kanchipuram</td>
<td>1</td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td>Cuddalore</td>
<td>1</td>
<td>10.00</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Madurai</td>
<td>1</td>
<td></td>
</tr>
<tr>
<td>4</td>
<td>1995-96</td>
<td>Dharmapuri</td>
<td>1</td>
<td></td>
</tr>
<tr>
<td></td>
<td></td>
<td>Tuticorin</td>
<td>1</td>
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<tr>
<td></td>
<td></td>
<td>Vilupuram</td>
<td>1</td>
<td></td>
</tr>
<tr>
<td>5</td>
<td>1996-97</td>
<td>Madurai</td>
<td>2</td>
<td>10.00</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Tirunelveli</td>
<td>1</td>
<td></td>
</tr>
<tr>
<td>6</td>
<td>1997-98</td>
<td>Madurai</td>
<td>1</td>
<td>10.00</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Sivagangai</td>
<td>1</td>
<td></td>
</tr>
<tr>
<td>7</td>
<td>1998-99</td>
<td></td>
<td>10</td>
<td>50.00</td>
</tr>
</tbody>
</table>

and imaginative action for bettering the condition of humanity. The Government and Voluntary Organizations have already adopted new programmes and strategies focusing on the need for shelter for the poor and under-privileged sections of the society.

The problem of rural housing in general and the housing of Scheduled Castes and Scheduled Tribes in particular has attracted the attention of scholars, research institutions, government departments/agencies, non-governmental agencies etc. Although some of the studies are general in nature, there are quite a few studies on the dimensions of the housing conditions of Scheduled Castes and Scheduled Tribes. Some of the studies are based on fieldwork and evaluation of the various programmes implemented by the Government over the years. The following section reviews the important studies related to rural housing in general and housing conditions and problems of Scheduled Castes and Scheduled Tribes in particular.

Parvathammal Sathya Narayana examined housing pattern in relation to economic and social structures of the villages, besides analysing the differences in living conditions of houseless persons. The study covered three groups of people in villages in relation to housing in each of the eleven districts taken up for the study: (i) the houseless people, and (ii) those living in other types of houses. It concluded that houseless often goes with poverty and these together would not only affect the physical but also social environment. The study revealed that Indian households are also subjected to much division and fragmentation apart from over-crowding.
D.R. Veena highlight the crisis of housing shortage and the major and salient features in housing plan policy and programmes. She emphasised the need for action simultaneously on several fronts such as planned structuring of financial and administrative set up and application of suitable legislation for housing construction in order to improve the housing conditions of the poorer sections of the society.\textsuperscript{15} R.B. Mandal examined the importance of Gandhian way of planning in improving the housing conditions of the rural poor. It suggested that Gandhian plans are in the right direction for a populous country like India which needs work to each hand and food to every mouth. This study investigated the quality of existing environment and the problem of rural settlements and rural inhabitations.\textsuperscript{16}

During the first National Consultation of the National Campaign for Housing Rights held in Bombay between 5th and 8th May 1987, after elaborate consultation with respect to development objectives and underlying thrust grave concern was shown for the necessity to improve the housing conditions of the rural masses.\textsuperscript{17} Meera Metha and others examined in detail the proposal for the setting up of a National Housing Bank. They also studied the manner in which funds could be allocated for housing, and examined measures needed to achieve that purpose; They also recommended the mode of creation of housing finance institutions, and suggested fiscal incentives considered necessary for encouraging housing activity.\textsuperscript{18}
A survey of about 4,000 households in nine slums in Bombay revealed that nearly 40 per cent had two to four persons packed into one room another 35 percent households had five to nine persons cramed into one living room, and one per cent had 10 or more persons living in one room. ¹⁸

In a national survey of settlements patterns of the urban poor Rakesh Mohan (Housing Expert and Consultant Commission) has concisely summarised the underlying logic and evolving priorities. "The poorest are mainly interested in location. Being near job markets saves on transport costs. In their highly uncertain situation is job security. The only amenity they need is space for sleeping".²⁹ The task force reviewed the history of the social housing scheme introduced from the First Five Year plan onwards. The study revealed that the bulk of investments has gone towards construction of formal housing by Government, semi-Government agencies and co-operatives.²¹

In a study on socio-economic dimensions of Rural Housing in Karnataka, Hanumappa and Ninans tried to find out social and economic characteristics of rural households in relation to house types and to explore possibilities of identifying difference among different social and economic groups again by using house types as an index. The study revealed that there has been a link between caste and occupation in the Indian rural society which determined the levels of living.²²
Hanumappa and Adams have found that lack of awareness among rural populations with regard to hygiene and therefore the prime need was importing education to understand the importance of health issues. The problems of scheduled castes and Scheduled Tribes living in poor households would have to be tackled separately as a major social problem. This study has revealed that there remained much to be done in this direction by not only the Governmental agencies but also by voluntary bodies.

A study by Hanumappa that examined the existing housing situation on the various socio-economic correlates including land owner's income, household size and occupation of the household in selected villages of Kurnool District. This study revealed that better housing was desired and should be provided for whenever it was feasible and inevitable.\(^{23}\)

In another study concerned with housing parameters and correlates based on samples from two districts of Andhra Pradesh (Kurnool and Melpaul Nagar) found that more housing units of better quality tended to have more floor space available per person.\(^{24}\)

K.K. Kurian in his study on housing in Kerala, it came to the conclusion that provision of better housing facilities had led to substantial improvement in their living conditions.\(^{25}\)

Rangarajan in his study on rural housing for Tamil Nadu tried to examine the housing condition in rural areas. The main objectives of the
study were (1) to study the condition of housing and housing stock and 
(2) the dimension of poverty in relation to housing in Tamil Nadu. It 
concluded that the programme undertaken by the Government to improve 
the position of housing made only a small dent on the total requirement 
of houses. Further the development of village through physical planning 
and housing has been posing numerous difficulties. Even more serious 
there was hardly any awareness in the minds of villagers about the need 
for better environment and housing facilities.²⁶

The study on housing and slums in Tamil Nadu by K.Nagaraj and 
Rukmani that problem of housing in this sense is not purely a physical 
or infrastructure problem, but it is basically an economic problem.²⁷ The 
need for a body of engineers to examine the existing codes, bye-laws 
standards and to develop minimum standards for Institutional and 
Industrial housing is obvious. It concluded that the preparation of minimum 
standard is an important task and time spent on rationalising the building 
standard would result in considerable comfort for people.²⁶

S. Laitha tried to understand the affordability of people belonging 
to the economically Weaker Sections in finding proper dwellings. The 
objective of this study was to evaluate the objectives of sites and services 
programme with respect to affordability and cost aspects. The study 
concluded that the economically weaker sections needed much more 
attention in order to improve their living environment.²²
A study on rural housing in India by K.N. Raj evaluated the rural housing scenario obtaining in the country. It underscores the need for giving higher priority to rural housing and extension of essential facilities to such housing and calling for the active involvement of NGO's in building rural houses. The author cautioned against the hostility of vested interest to cost effective technologies. It concluded that improvement of rural housing posed formidable problems in India.30

C.V. Ananda Bose, in his study on rural housing states clearly that, with emphasis on the Nirmithi movement in Kerala underlined the need for propagating cost effective, environment-friendly building technology to tackle the problem of rural housing. He also emphasises the need for bringing about new design and construction culture avoiding unnecessary cost and eliminating wrong notions.31

In a policy paper on rural housing R.N. Iyengar suggested technological approach as the right answer. Such an approach would be rooted in a human policy of sustainable development, employment generation and people's participation. The in-depth discussion on policy, professional and technological issues unraveled the various dimensions of the problem. The author as an Research and Development Engineer believed in the technological approach as the correct approach to handle the rural housing problem confronting the country.32

S.K. Sharma in his study on human right to housing processes, stressed the need to evolve a new approach to habitat issues. The author
pointed out that lasting solution lied in the empowerment of the people to enable them to have access right housing processes. Lack of empowerment and poverty have direct correlation. People's participation at various stages of decision making and implementation would make development sustainable. Laurie Baker in his study on rural housing thought that it would be stupid to suggest that a rural family needed less interior accommodation than an urban family.

V.R. Krishna Iyer emphasised that there should be residential privacy and other essential facilities for healthy and peaceful life. According to him, dignity of the individual and life of the family were very important. He concluded that sincere and effective plan of rural housing could not be done. One should from a city office desk go to the village and plan for the rural mass. G.Dhawan in his study on victims of poverty and homelessness the gravity of the housing problem against the back drop of population rise. The author suggested a series of remedies to be adopted with utmost care. Redistribution of land and social reformation in the villages were badly needed to increase the housing capacity of the rural folk.

Neela Mukherjee analysed the domestic technologies which are eco-friendly in making the life of the poor comfortable. According to him most State Governments were not keen to implement land reforms which is the key to alleviation of rural poverty. The state has to protect the poor against exploitation and repression by powerful groups. Merely
constructing houses would not solve the problems of the poor; instead basic infrastructure like safe drinking water, sanitation and sewerage, power, roads and transport facilities have been provided to make their living comfortable. The poor participation of poor households in designing and planning of their houses farmend an essential pre requisite.\textsuperscript{37}

In a study on rural housing problems and perspectives, A.K. Sharma highlighted the fact that the challenges of homelessness and urban slums were largely the spill over problems of inadequate rural habitat. The author suggested measures to improve the rural housing scenario. According to him poverty, low income, population growth, westernisation, changes in values and environmental factors were the major reasons for houselessness and low quality houses in the rural areas.\textsuperscript{38}

Another study on housing, in Wardha by Vinod Kaley came to be that conclusion that wardha type houses, which are cost-effective, could withstand floods, rains, hailstorm and high velocity wind.\textsuperscript{39} In a study Krishna Singh traced the roots of the problem of housing, While admitting the role of the state governments in resolving the housing problems enveloping the divergent parameters, she strongly advocated the active participation of NGOs. The government should gradually take the role of a facilitator, instead of taking up direct construction activity. The need of the hour is the availability of rural housing policy accommodating the
changing environments, and the subsequent needs. It concluded that the task of providing suitable shelter to all should be an achievable goal.41

In his study on "Designing clean and Green Village Amita Singh expressed deep anguish at the rapid spread of concrete structures in rural India; at the cost of Exquisite techniques house not only added to the problem of rural housing but also created the problem of drainage, sewerage and related health issues and also. She stated that rural housing should keep in view of the paucity of material resources, abundance of labour and an employment she stressed the need for active community participation. She also stated that rural housing couldn't ignore the special needs of women in the layout. The art of village housing would become a living experience only when it is deeply rooted in the soil in which it gives.41

G. Swarna Rani analysed the housing situation came to the conclusion that a large number of homeless persons would create serious problems. According to him, although the government intervention to help the poorer sections of the society to own a house has improved the situation to some extent, the state should be recouped to ensure that there would be no homeless persons in the country.42 Navin Chandra Joshi, in his study on housing the rural millions stated that a tiny house of one's own is still a distant dream for millions of rural folk in the country. The major problems related to non-availability of land resources, building materials, technology and finance. Thus the underlining the need was
for developing a viable and self-reliant housing finance facility in the villages. The author called for popularisation of the concept of low cost housing by encouraging the use of substitutes and cheaper building materials.⁴³

Baidyanathmisra highlighted that housing formed a crucial part of the strategy for the alleviation of rural poverty. The author observed that a lot more remains to be done to improve the housing facility for the poor. The present scenario called for the formulation of a comprehensive housing policy. the study concluded that it might be possible to improve housing activity to provide adequate shelter to all those who needed it and which were economically and environmentally sustainable.⁴⁴

S.N. Mishra, concluded that the success of the rural housing policy lied in the decentralisation of economic and political power ensuring the vigorous involvement of rural people in the administration. Any scientific housing policy should encompass, among other things, acquisition of land, plugging the loopholes in ceiling laws to prevent land grabbing, provision of financial assistance, consideration to eco-issues, building materials, family norms, and correlation between large village and small towns. Providing a livable and livable house benefiting human dignity, health consideration, local traditions and habits, should be the government’s immediate concern.⁴⁵

S.C. Lahiry, in his study on rural housing the rising cost has a dampening effect in the housing sector and the need of the hour is to
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promote low cost and environmentally appropriate technology and use of indigenous resources. As the housing concept undergoes drastic changes, the skills of the rural people to take up new housing technologies are to be developed with the involvement of NGOs. A change in the mind-set is absolutely necessary. Lack of adequate finance and infrastructural facilities being the main constraints the author called for adequate government supports in financing rural housing. R.K. Wishwa Karma, in his study on rural housing highlighted that the problem of rural housing has been assuming alarming proportions. The author pointed out that the housing policy with its co-ordinated approach might help in curbing urban migration, urban slums and degraded environment.

J. George, in his study on rural housing analysed the problem of strongly pleaded for a paradigm shift even though the transition would neither be smooth nor easy. The stereo typed approach like that of the Minimum Needs Programme (MNP) was not enough to sail through the difficult problems of housing and need a target free approach for rural housing which will ensure a human face to the problem. G. Shankar, in a study on Nirmithi movement housing found that the innovative approach will bring about drastic and revolutionary change in the realm of mass housing. The impact of Nirmithi’s model housing prompted the Central Government to set up building centres in all the districts in India and the concept is an integral part of the National Housing Policy.

T.N. Sushma, voiced the need for an integrated approach to the problem of housing. The author stated that the special requirements of
women and children should be taken care of while building a house. A dwelling unit must fulfil the basic needs of healthy living. The conditions of rural women could be considerably improved by reducing drudgery in household work, stressing that locally available materials should be focused on. According to for the dream of a home for every one might come true if are place him hope on mind.50

Sweta Mishra tracing the housing problem in the historic perspective outlined the strategies to solve the crucial issue and stressing the need for the formulation and implementation of a sound policy. The author stated that regular interaction between NGOs and the Government would quicken the process of rural housing.51 Debabrata Lahin in his study on rural housing pointed out that the categorization of houses as pucca, semi-pucca, kutcha, and semi kutcha. Would light on the status of houses. owning pucca houses. He emphasised that service facilities, availability of safe drinking water facilities and toilets and appropriate technology suited to the construction of low cost houses has to be evolved as the National Housing Policy invokes.52

Ashok Kumar in his study on housing the poor masses in rural India found that good policies alone would not ensure good results; there was the need to improve the delivery system for rural housing and the housing policy should be reviewed periodically to tackle effectively the problem of shortage of dwelling units. Analysing the various aspects of the Indira Awass Yojana the author stated that the widening of the
scheme to cover more people should not affect the interest of the SCs / STs. K.D. Gaur in his study on housing for the rural poor clearly pointed out that the removal of poverty and houselessness have to be tackled simultaneously. Planning for housing for the poor should be part and parcel of planning for economic and social development the author concluded that no rural housing policy would succeed without the decentralisation of economic and political power.

S.R. Pillai Kalathil, found that acceptance of the National Housing Policy by the government is a welcome change. However, good policies on their own did not ensure good results, therefore the next step was to look at the ways to improve the delivery systems for rural housing at the same time, continuous, reformulation of housing policies was required. Manohar Golpei while hailing the National Housing Policy as a step in the right direction, called for a co-ordinated approach to the problem of rural housing and he proposed a new strategy to involve people in building their own houses as also to orient the bureaucracy with the rural milieu to make housing a people's programme. Usha Patel in her study on rural housing stated that, in the changing socio-economic scenario, rural housing should be treated substantial improvement in the quality of life of the rural folks. She stressed the need for innovative planning to evolve appropriate architectural designs for rural housing. She also suggested the setting up of a working group to go into all the aspects of financing for rural housing.
Aditya Sen in his study on the global strategy for shelter and rural housing in India stated that, the plan action to be adopted by the UN conference on human settlements would not be binding on the member countries it would help to democratize the problems of housing and to view human settlements as an integral part of overall development. The concept of habitat has become multidimensional involving an integrated approach comprising health, sanitation, employment stressing the need to encourage participation by the beneficiaries to promote self help housing schemes, in all stages is essential to make the global strategy for shelter a reality. S.R. Dhawan, found that over one billion people around the world inadequate conditions without piped water, electricity, security of land tenure, access to roads or health facilities. In many parts of world, the means available for production and financing of housing and urban infrastructure are too limited to meet basic needs.

There is another contemporary view on housing and sustainable development by Bains D.R. and Sansar Chand. The authors stated that the concept of sustainable development has deep roots in the early 20th century theory of renewable resource management, and World Conservation Union caring for the earth to improving the quality of human life while living within the carrying capacity of supporting ecosystems. This implies that the challenges of global change and sustainable development highlighted by the Rio Summit could be viewed in various perspective-economic, human / social environment/physical and technological.
According to M.N. Chopra, low cost rural housing contributed significantly towards imparting further momentum to the National Rural Housing Project and providing a roof over the head of the landless and other poor people in rural areas. So important for the improvement of the quality of their life stressed.\textsuperscript{60}

The Housing Ministers Conference held at Simla has recommended that a beginning be made in the matter of raising the standards of rural housing. The Conference has also recommended that in order to implement the programme of setting up aided self-help model villages or houses and of improving or reconstructing the existing houses. The Central Government should give a 25 per cent subsidy and a 50 per cent loan on condition that the State Governments find a matching subsidy of 25 per cent.\textsuperscript{61}

M. Sebastian, in his study on liberating the Caged Dalit Panther described that although some economic changes since Independence have definitely taken place, there has been no sustainable improvement in altering the conditions of the oppressed and suppressed. The reality is that several measures taken to develop these people did help some sections of the scheduled castes to come up in life and to get into the mainstream of the Indian society.\textsuperscript{62}

Another study on low income rural housing by Veena concluded that housing has not been considered under the "high priority sector", it constituted a very minor share of capital investment to the total investment
in the economy. It also concluded that the serious crisis of housing shortage and the major and silent crisis in housing plan, policy and programme needed action simultaneously on several fronts such as planned expansion of activity, technological changes, restructuring of financial and administrative set up and application of suitable legislation for housing construction.⁵³

According to A.K. Danda, in the overall hierarchical system of the village when the relative positions of castes in the first and second segments were determined by their degree of purity and special provisions were made for constructing better houses for the poor harijans.⁵⁴ Sivalinga Prasad in his study on Panchayats and development found that the houses of Harijans and Erukulas were only an indication of their poverty.⁵⁵

Nirmala Bhai in her study on harijan women in Independent India stated that among the harijan women, possession of new items of wealth, land and housing architecture were found to facilitate the status identification for these women in a more visible manner.⁵⁶

According to her conditions of housing have been a matter of serious concern from the point of view of one’s own capabilities and backgrounds.⁵⁷ Moreover the nature and type of houses, the materials of housing and the mode of architecture adopted in making houses, were very important as status symbols of Indian character.⁵⁸
W. Arthur Lewis found that the density of the rural houses were less than urban houses.\textsuperscript{69}

Susan Charles pointed out that houses are assets which the demanded for the flow of services they produce over their life time and also focus that housing gives a diverse bundle of services associated with shelter and comfort, independence and privacy status and like all durables services of a security and investment nature.\textsuperscript{70}

M. Sebastian, expressed the view that the Scheduled Castes and Tribes were formed are fourth of this country lived for a millenium and more in isolation, utter poverty, ignorance and serfdom. It is unfortunate that they continue to be in the same conditions even after free India.\textsuperscript{71}

Mohinder Singh that there is no doubt that the government has taken several measures to tackle the housing problem, particularly of the weaker sections in rural areas. But it still poses a big challenge. Among other steps to solve this problem, this prime focus should be on making a separate rural housing policy, providing sufficient loan amount and giving emphasis on quality house building while still keeping the cost within the reach of rural poor.\textsuperscript{72}

N.L. Murthy, found that 60.4 per cent of the rural families were residing in kutchha houses and the total housing shortage of the country was 13.72 million.\textsuperscript{73} According Bedabati Mohanty the standard of living of any individual is gauged by assessing the types of acquisition of bare
minimum Roti, Kapada and Makan.\textsuperscript{74} N.L. Murthy and K.V. Narayana that with woefully inadequate housing, medical, educational, transport, irrigation, land-man ratio and other infrastructural facilities, the physical quality of life in India for the poorest of the poor are sometimes borders along the physical quality of animals.\textsuperscript{75}

Bedabati Mohanty in his study on employment perspectives in rural India pointed out that for rural households in most of the developing Asia, employment is available partly (though largely) through on - farm and partly through non-farming activities.\textsuperscript{76} Robert W. Procter et al. found that there was a little change in skill acquisition and huma performance. These plateaus led Bryan and Harter to characterise skill acquisition, as the development of a hierarchy of habits.\textsuperscript{77}

Sriram and Maheswari in a study on 'rural development in India' pointed out that 6 per cent of the total resources under the Jawahar Rozgar Yojana were as a rule set aside for the construction of rural houses for the poor including groups comprising scheduled castes and scheduled Tribes and freed bonded labourers.\textsuperscript{78} Mohamad Shabir Khan in a study on current problems of Indian economy says that the problem of housing must be considered in its proper perspective. People should not only be provided with houses but also some of the basic services like drinking water, sanitation, drainage and if possible electricity has to be made available.\textsuperscript{79}
According to S.K. Thorat, the level of poverty in fact was as high as 60 per cent among agricultural labour which contributed more than half of all Dalit workers. Even after 50 years of political independence Dalits still suffer from undernutrition and malnutrition on a massive scale. Such a high level of poverty among the Dalits indicated an utterly hopeless situation as far as economic security is concerned. The author also asked a question whether or not fifty years of independence has brought any noticeable change in the economic and social life of Dalits in India.\footnote{118}

These studies on housing paid attention to the various aspects of rural housing conditions. The bulk of homeless population belongs to economically weaker section as well as socially exploited groups. One of the basic needs of people et al. found which today is linked with the overall process of socio-economic development. It is also closely linked with overall quality of life. It offers income earnings opportunities for low income families especially weaker sections that is Scheduled Castes and Scheduled Tribes. The Government of India laid special emphasis for the provision of housing to the poor. In India the bulk of homeless population belongs to economically weaker sections who mainly inhabit the rural areas and the landless population. Among rural housing scheme Indira Awaas Yojana (IAY) aims to provide housing for the poorest among the poor that is scheduled Castes and Scheduled Tribes. Therefore the present study makes an attempt to analyse housing conditions of Scheduled Castes in Vellore District (Tamil Nadu).
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