CHAPTER IV

PROGRESS OF RURAL HOUSING SCHEMES

Housing is a complex area of study and a variety of approaches serve to explain different dimensions. Economic studies of the housing market have taken many forms. There have been those which concentrate on macro-behaviour through the formulation and econometric estimation of aggregate demand and supply relationships. The micro aspects of housing market behaviour, especially its spatial dimension, tend to receive special attention. Still others have taken specific aspect of marketing behaviour as their focus of attention and examined them from either purely theoretical or from partly theoretical and partly empirical point of view.

However, it is significant to note that all these theories and models are of little useful to analyse the housing problem in the less developed countries like India. Basically in the developed countries the housing problem is more qualitative in nature, whereas in the developing countries like India the problem is both quantitative and qualitative. The developing countries have not only to face the housing problem quantitatively but the existing dwellings are extremely bad and even the minimum standard is not yet attained. In India the urgent problem is not
nearly increasing the quality of the existing stock rather than it is the provision of shelter to the homeless millions.

Bakshi D. Sinha made a study to determine the housing shortage in India. He also analysed the role of housing in the economic development of India. Similarly B. Baskara Rao made an assessment of India's housing needs by the year 2000 AD. According to his study, between 1971 and 2000 AD, households are expected to increase anywhere between 102 and 125 million. The study has taken into account the number of completions and demolitions in the housing stock, besides the influence of population and economic growth rates between 1971 and 2000 AD in estimating the housing needs. The completion by 2000 AD are estimated at 53 million housing units under unfavourable conditions and 79 million housing units under favorable condition. The demolition for the same periods may vary anywhere between 1.5 million and 20 million units depending upon the demand for and supply of housing.

Subsidised Scheme for Plantation Workers

The Plantation Labour Act 1951 envisage that every, planter should provide rent free housing to the resident workers. Since all planters are not in a position to extend this facility a scheme of Plantation Labour Housing Scheme was introduced in 1956. This scheme was revised in
1966 and renewed as subsidised Housing Scheme for Plantation Workers. Under this scheme planters in South India were given a loan to the extent of 50 per cent of the cost of construction along with 37.5 per cent subsidy. Under this scheme planter in South India were given a maximum of Rs.3,200/- per house while North Indian Planters get Rs.4,000/- per house. Central Government assistance up to 90 per cent as subsidy will be available through housing co-operatives.

Village Housing Project Scheme

A village housing project scheme was initiated during the Second Five Year Plan in 1957 to provide loan at low interest to the rural people up to two-thirds the cost of a new house or to improve the existing dwelling by the Central Government. Through this scheme, as a first step, the landless agricultural labourers are given houses either free of cost or at a nominal price, and also given loans to construct houses and financial aid for laying of roads and drains to improve the environmental conditions in the villages. The scheme utilises locally available building materials along with the principles of self help through community development blocks in selected villages. Monetary assistance is given to the extent of 80 per cent of the cost of construction to a minimum of Rs. 4,000/- per house. Technical advice and guidance without changes are extended to the villagers through rural housing cells and also by Block Development Authorities.
Free House Sites for Landless Labourers

A Scheme for free House sites to landless labourers was initiated during 1971. The Government of India gave financial assistance for providing such benefits to the landless labourers in rural areas. Normally a maximum of 100 square yards is given allowed to each family.

Provision Under Minimum Needs Programme and 20 Point Economic Programme

From the Fourth Five Year Plan the minimum needs programme (MNP) was taken which included provision of free house sites to poor rural landless families. In successive Plans provision of assistance for construction has been also included in the programme. The minimum needs programme (MNP) and 20 point programmes have given priority to the rural housite-cum-house construction. Under this scheme, the assistance was provided to the extent of Rs. 500/- per family for the provision of developed house sites of 90 square meter and assistance at Rs.2000/- per family towards construction cost. All labour inputs will have to be provided by the beneficiary. The 20 points economic programme from 1975 gave further imparts to the time bound implementation of the rural house sites scheme and construction assistance programme.

Housing Under Integrated Rural Development Programme (IRDP)

Housing improvement should be given high priority and included as a component of Integrated Rural Development Programme (IRDP). The following are included in the above mentioned scheme:
i. Improvement in the physical layout of village aiming to remove congestion and proper planning of new habitation and villages.

ii. Improvement, repair and reconstruction of existing large housing stock and construction of new low cost houses.

iii. Decentralised development of indigenous building materials industries as household, cottage and small-scale of building to make available cheaply and boost employment opportunities.

**Housing under Jawhar Rozgar Yojana (JRY)**

The Jawahar Rozgar Yojana announced in 1989-90 seeks to provide intensive employment in backward districts with acute poverty and unemployment. The earlier programmes namely National Rural Employment Programme (NREP) and Rural Landless Employment Guarantee Programme (RLEG) have been merged with the new programme called Jawahar Rozgar Yojana (JRY) which was initially implemented in 120 districts of the country and aims at providing further employment opportunities to at least one member of each family living under poverty line who seeks unskilled employment in economic activities including housing generation of additional gainful employment creating of productive community assets including housing units and improvements in the overall quality of life.³
Indira Awass Yojana

Indira Awass Yojana construction of group houses for Scheduled Caste, Scheduled Tribes and freed bonded labourers is one of the major activities of Rural Landless Employment Guarantee Programme (RLEGP). The distribution of population in rural and urban area is in the rate of 80 percent and 20 percent respectively. In the multifaceted strategy for the upliftment of the scheduled castes and scheduled tribes adopted in this state, Provision of low cost housing forms an important and integral part. Provision of housing for SCs/STs is one of the important points under 20 point programme.

This housing programme will simultaneously fulfil several of our Plan objectives. Besides providing shelters it will raise the quality of life and meet the most important felt need of the neglected section of our population. Housing creates a favourable climate for such crucial objectives as health, family planning, education and sanitation. Housing promotes the habit of saving by generating a new prosperity to seek material advance. Housing turns out to be a highly labour-intensive venture and eminently fulfil the objectives of increased employment and housing provides equity in terms of minimizing urban rural difference, interpersonal and inter regional differences. Performance of Indira Awass Yojana is given in Table 4.1.

During 1998-99, allocation under IAY was Rs. 1484 crore with a target of constructing 987022 houses under the scheme. An amount of
<table>
<thead>
<tr>
<th>Sl. No.</th>
<th>Year</th>
<th>Expenditure (Rs in Crores)</th>
<th>No. of Houses Built</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>1985-86</td>
<td>57.93</td>
<td>51252</td>
</tr>
<tr>
<td>2</td>
<td>1986-87</td>
<td>149.18</td>
<td>160197</td>
</tr>
<tr>
<td>3</td>
<td>1987-88</td>
<td>235.37</td>
<td>169302</td>
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<td>4</td>
<td>1988-89</td>
<td>149.65</td>
<td>139192</td>
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<tr>
<td>5</td>
<td>1989-90</td>
<td>188.50</td>
<td>186023</td>
</tr>
<tr>
<td>6</td>
<td>1990-91</td>
<td>213.07</td>
<td>181800</td>
</tr>
<tr>
<td>7</td>
<td>1991-92</td>
<td>263.01</td>
<td>207299</td>
</tr>
<tr>
<td>8</td>
<td>1992-93</td>
<td>238.84</td>
<td>192585</td>
</tr>
<tr>
<td>9</td>
<td>1993-94</td>
<td>481.00</td>
<td>372535</td>
</tr>
<tr>
<td>10</td>
<td>1994-95</td>
<td>500.38</td>
<td>390482</td>
</tr>
<tr>
<td>11</td>
<td>1995-96</td>
<td>1166.36</td>
<td>863889</td>
</tr>
<tr>
<td>12</td>
<td>1996-97</td>
<td>1385.92</td>
<td>806290</td>
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<tr>
<td>13</td>
<td>1997-98</td>
<td>1596.44</td>
<td>767649</td>
</tr>
<tr>
<td>14</td>
<td>1998-99</td>
<td>769.54</td>
<td>354683</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td></td>
<td><strong>7395.19</strong></td>
<td><strong>4843178</strong></td>
</tr>
</tbody>
</table>

Rs. 1004 Crores has been released to various states/UTS upto November, 1998 and about 354683 houses have been constructed with reported expenditure of around Rs. 769.54 crore. 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 86.4 per cent of the houses constructed under the IAY were occupied and laid in. Again about 84 per cent of the households expressed satisfaction or partial satisfaction with the houses given to them.

Cluster Project and the Habitat Concept

The habitat concept has been followed to ensure planned integrated and co-ordinated provision of services, proper development of the house sites, provision of drinking water supply, provision of toilet facilities with bathing platform, rudimentary drainage, storage, organised cultivation of trees under social forestry programme for supply of fuel, fodder and provision of link roads, street lights and single service electricity connection to the houses were feasible under hutment electrification scheme.

The main objective of the habitat approach is to slow down the influx of population from the rural areas. Policies concerned with the
location of the small-scale industries will also be suitably coordinated so as to encourage and foster the development of small-scale industries near the housing colonies for the SCs/STs proposed under the programme. Once infrastructure is located in these new centres as a decentralised basis, cottage and small-scale industries are bound to be attracted. This would give a further impetus to housing development in the private sector. These three steps of infrastructural building, industrial development and housing development are all employment intensive in character. It has been proposed to take up to construct group houses for SCs/STs with sanitary latrines, bathing platform with basic infrastructural facilities like safe drinking water supply, drainage, road, and street lights.

The house under this programme is constructed as per the type design suitable for the area whether in plain areas with black cotton soil and hilly areas. The type design consists of a small living room, bedroom and a kitchen, kitchen will be provided with a fuel efficient chulha and the action will also be taken to link for sanitation facilities of individuals to the community biogas plants wherever feasible steps will be taken to provide single point electricity (Hutment Electrification Programme) to the houses constructed under this project. Each beneficiary will be induced to take up house stead plantation Feeder, Fuel and fruit varieties under social forestry programme, where even sufficient space is available for tree planting.
Organizational Framework

The District Rural Development Agencies are implementing the projects through the Block Development Offices, who are already implementing various other development programmes like IRDP, NREP, RLEG and biogas. Further it is proposed to get the works executed through beneficiaries themselves as they will also get advantage of involving themselves in these house construction besides getting employment and wages for their works. In case if the beneficiary is not willing to take up the construction work, the work will be executed through local Panchayat and local voluntary agency with established reward of service by engaging the beneficiaries and the local labourers. By involving the beneficiaries in the construction they can take care of their interest in construction of the houses. Besides the project will achieve the main objective namely improve and expand employment opportunity to the rural landless poor (local) particularly SCs and STs. As the project is indeed to benefit the individual beneficiary of the rural landless poor of the locality. Creates, water supply etc., would be provided and cost will not verify from the non-wage component of the project.

Rural Sanitation

Improved sanitation is considered as a necessary requirement for socio-economic development and an important element of the basic need of the people. Lack of proper sanitary facilities, especially with an
emphasis on upholding the dignity of women. Each house in this programme will be provided with a low cost latrine. In evolving the design for these low cost toilet for the individual is hygienic and environmentally safe, technically and scientifically appropriate, socially and culturally acceptable, economically affordable and simple in construction and maintenance.

Bio Gas Plants / Smokeless Chulha

Each house will be provided with a smokeless chulha free of cost. Individual or community bio gas plants will also be put up on each of near villages as far as possible taking advantage of subsidies under the national biogas programme. Wherever necessary, adequate number of milch cow loans will be given to the scheduled castes and scheduled tribes beneficiaries under Integrated Rural Development Programme (IRDP).

Community Center and Social Building

Under National Rural Employment Programme (NREP) provisions have been made to construct primary school building wherever possible in the new housing villages proposed under this programmes will be taken to see that the benefits reach these housing villages.

The Government of Tamil Nadu has embarked on a policy of meeting the demands of shelter, which is one of the basic needs, as a prime duty. In order to achieve the ambitious goal of providing "a house
for each family", new schemes are being implemented. The demand for housing is on the increase day by day due to population growth and also migration towards urban centres in search of better employment. Added to this, in the changing circumstances, there has been an increased demand and desire to own houses. So the policy includes facilitating the provision of adequate houses, house sites, financial assistance and cost effective and environment friendly technologies to all categories of people. Tamil Nadu Housing Board, Tamil Nadu Slum Clearance Board, Tamil Nadu Rural Housing Corporation, Tamil Nadu Cooperative Housing Societies and Tamil Nadu Cooperative Housing Federation are formulating and implementing suitable schemes with coordinated drive and commitment.

As per the 1991 population census, in Tamil Nadu people reside in 125 lakh houses. It is estimated that the requirement of houses may increase to 175 lakh during the year 2011 A.D. Every year, Tamil Nadu needs an additional 2.50 lakh houses to bridge the gap. The National Housing Policy also reiterates this aspect. To accomplish the above goal, all financial institutions, banks and cooperative societies should play a major role with the Government. The district construction centers provide cost effective building materials and appropriate technology to construct houses for economically weaker sections.

The Government of Tamil Nadu provide basic services as well as measures to improve the environmental conditions of the slum families
which are neither recognised nor resettled for decades. Suitable
housing facilities are provided to the families living in highly objectionable
areas, particularly, river banks, drainage canals and other canals with
all basic amenities and security of tenure. To protect the people from
the fury of natural calamities and frequent fire, permanent measures are
are taken. Further, necessary steps are taken by the govt. to prevent
mushrooming of huts in the City. To accelerate the housing stock and
complete the short-fall of houses, Government of Tamil Nadu encourage
private sector also to undertake economically viable enterprises.⁴

Tamil Nadu Rural Housing Corporation

Tamil Nadu Rural Housing Corporation has been formed for
development and improvement of housing in rural areas. Its registered
Office is functioning at Chennai City. The Tamil Nadu Rural Housing
Corporation has been registered under Section 25 of Indian Companies

Objectives

1. To introduce the low cost technology for improving housing facilities
in rural areas in Tamil Nadu through Building Centres and other
technical agencies.

2. To assist the people in rural areas in obtaining loan from financial
institutions for house construction, purchase and renovation of houses.
3. For improving the quality of the building materials and making low cost building materials by using latest technology and fixing the quantity of building materials.

4. To promote rural housing, assist other related agencies and formation of community Management Groups, Building Centres and Non-Governmental Organisations (NGOs).

5. To arrange to provide technical consultancy service on cost effective technology related to quality housing schemes and environment.

6. To establish building centres in the Districts, coordinate them and monitoring their performance.

7. To impart technical training to the unemployed youth and physically handicapped in the rural areas. The training programme include Mohanty Carpentry, Barbending and Fabrication of precast concrete doors, window ferro-cement and water tank.

Achievements of Tamil Nadu Rural Housing Corporation.

1. The 33 Building Centres of the State have so far trained 18,156 rural youth in building activities. During the course of the Training, they have produced building materials to the value of Rs.626.47 lakh.

2. The building centres have executed various rural construction works to the tune of Rs.52.506 crore.
Future Plan for 1999-2000

1. Provide financial assistance for construction of 56 houses at Kalzhinjur, 120 houses at Tirur, 19 houses at Valachery and 58 houses at Thiruvannamalai.

2. Tamil Nadu Government have adjudged Thiruvannamalai as model building centre and provided Rs. 35 Lakh. Added to this, to impart training for rural youth, Rs.5 lakhs will be provided every year.

3. Formation of new Building Centres in Theni, Thiruvarur and Namakkal Districts. A sum of Rs.20 lakhs will be sanctioned by HUDCO for forming the Building Centres in the above three Districts.

4. A sum of Rs.5 lakhs will be sanctioned for purchasing Tools and Machines for making building materials in each Building Centre in the Districts.

5. Tamil Nadu Rural Housing Corporation will function as the Apex Body to coordinate and monitor the Building Centres in all Districts

6. The Building materials like cellular concrete bricks, joint bricks, funicular cells, doors, windows and cement water tanks with iron mesh will be manufactured at Building Centres and supplied for house construction in Rural areas.
TAMIL NADU ADI-DRAVIDAR HOUSING AND DEVELOPMENT CORPORATION LIMITED, (TAHDCO)

The Tamil Nadu Adi-Dravidar Housing and Development Corporation Limited (TAHDCO) was registered under the Companies Act, 1956 and has been functioning since 15.02.1974. It was started with the following objectives.

Objectives

i. To provide housing facilities to Adi Dravidars

ii. To undertake construction of hostels, schools community halls, and baivaldis to Adi Dravidars.

iii. To implement income generating economic development schemes for the benefit of downtrodden Adi-Dravidars so as to enable them to cross the poverty line.

iv. To undertake another specific items of perk for the upliftment of Adi-dravidars entrusted by the Government from time to time conceived originally for the construction of houses for poor Adi-Dravidars. This Corporation has been implementing multi-dimensional economic development schemes aimed at ameliorating poverty and to raise the standard of living of Adi-Dravidars in the state since 1960-1961. Various income generating and employment oriented
schemes launched in stage have created a tremendous impact among Adi-Dravidars. From 1989-90 onwards the task of construction of houses has been taken up by the Rural Development Department under "Jawahar Velai Vaippu Thittam" (Jawahar Rozgar Yojana).

Financial assistance is given to Adi-Dravidars both men and women in the forms of subsidy from TAHDCO under special central assistance linked with bank loan for venture ranging from petty shop to printing press, from fruit stall to photography, from broiler unit to brick industry, from mini Diary to motor van, from rural textile centres to co-operative spinning and from tyre carts to tractors in order to improve their social and economic status.

The authorised share capital of this corporation is Rs.25.00 crores and paid up capital is Rs.2,41,04,1000/-

Administrative Set-up

This Corporation has got two wings, viz.:

i) Technical Wing  ii) Development Wing

i) Technical Wing

The Technical wing is headed by the General Manager (Technical) in the cadre of the superintending Engineer.
ii) Development Wing

The Development wing is headed by the General manager (Development). Technical wing of TAHDCO was engaged in the construction of houses for Adi-Dravidars from its inception to 1989-90. After some time the scheme of house construction was done through the Districts managers who are under the control of the General Manager (Development) from 1989-90 onwards the task of construction of house has been taken up by Rural Development under Jawahar Vellai Vaippu Thittam (Jawahar Rozgar Yojana).

Development Wing

Since 1980-81, this Corporation has embarked upon the programme of formulating and implementing need based comprehensive package of assistance with a thrust on economic development of the poor and the downtrodden Adi-Dravidars in the state. This strategy is to implementation of target oriented schemes formulated and implemented by TAHDCO through its district machinery directly on the one hand and TAHDCO schemes implemented by other departments for the benefit of Adi Dravidars on the other. All the schemes are taken up only after getting due approval by the Government under this scheme. The valuable expertise and the technical know how available with other departments have been judiciously channalised to wean away the Adi Dravidars from their traditional avocation of agricultural labour, tanning etc., and to employ
them in gainful economic ventures after imparting training suitable to their skill and aptitude.

**Action Plan**

The annual action plan formulated every year by TAHDCO on the basis of demographic phenomenon and infrastructure available in the districts, with due approval by the government form the basic framework for implementation of schemes in the state. It is both time bound and target oriented. It is subject to analyses and review every year. Periodic evaluation studies conducted by reputed organisation in the districts have enabled this organisation to take corrective steps on the problems and short comings identified. Based on the performance of the past and reception of the schemes among the target group, new and innovating

**Table 4.2 Details of house construction taken up by TAHDCO**

<table>
<thead>
<tr>
<th>Sl.No.</th>
<th>Wing</th>
<th>Year</th>
<th>No of Houses Constructed</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Technical Wing</td>
<td>1975-79</td>
<td>41,668</td>
</tr>
<tr>
<td>2</td>
<td>Technical Wing</td>
<td>1988-89</td>
<td>7,875</td>
</tr>
<tr>
<td>3</td>
<td>Development Wing</td>
<td>1981-88</td>
<td>29,175</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td></td>
<td></td>
<td><strong>78,718</strong></td>
</tr>
</tbody>
</table>
schemes are introduced in compatibility with modern development and technological sophistication.

TAHDCO is implementing the following schemes with the financial assistance in receive under special central Assistance on an average of Rs.15 to 16 crores a year.

1. Self Employment Scheme.
2. Self Employment Training scheme.
3. Agricultural and Allied activities.
4. Individual Entrepreneur scheme.
5. Petty Trade Scheme.
6. Scheme implemented through other departments.

Identification of Beneficiaries

The schemes enumerated above are implemented after identification of the target group viz., the right Adi-Dravidar beneficiaries. TAHDCO attaches paramount importance for identification of right beneficiaries for providing financial assistance under various schemes. It is our endeavor to see that the benefits of the schemes percolate to the poorest of the poor among the Adi Dravidars, a sizable section of whom are unlettered and languish in poverty without any job to fall back upon and to lift them above the poverty line. The Government in their G.O.Ms.No.1949, Adi-Dravidar and Tribal Welfare Department dated
27.11.90 have constituted a District level committee to identify proper beneficiaries. The District Manager (TAHDCO), with the assistance of extension officer (ADW) the Block level functionary, collect the application and places them before the screening committee for selection. The committee interviews the applicants in order to find out the viability of the scheme and their capacity to take up. The progress of housing programme implemented by TAHDCO is given in Table 4.3.5

Co-operative Housing

The Rural Housing Scheme is by far a major one complemented by the co-operative housing societies. Besides the Rural Housing Scheme, the Co-operative Housing Societies are implementing other schemes such as houses for low and middle income groups, Urban Housing Scheme, State Housing Upgradation Scheme for rural areas and reconstruction of houses for flood victims. Achievements by the Co-operative Housing Societies are shown in Table 4.4.

Department of Rural Development (DRD)

Group Houses are being constructed for the benefit of scheduled Castes and Scheduled Tribes and freed Banded Labourers below the poverty line. The Department of Rural Development which is implementing the scheme had so far constructed 5.49 lakhs houses during 13 year period ending 1996-97, an expenditure of Rs. 907.54 crores. Relevant details are presented in Table 4.5.
<table>
<thead>
<tr>
<th>Sl. No</th>
<th>G.O.No/C-8 Date</th>
<th>Cost per hour</th>
<th>No.of houses constructed</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>G.O.ms.No/. 794/SWD/</td>
<td>Rs.4000/</td>
<td>30022</td>
</tr>
<tr>
<td></td>
<td>dt.10 10.1975</td>
<td></td>
<td></td>
</tr>
<tr>
<td>2</td>
<td>G.O.ms.No/. 417/SWD/</td>
<td>Rs.4000/</td>
<td>2997</td>
</tr>
<tr>
<td></td>
<td>dt.20.5.76</td>
<td></td>
<td></td>
</tr>
<tr>
<td>3</td>
<td>G.O.ms.No/. 619/SWD/</td>
<td>---do---</td>
<td>1255</td>
</tr>
<tr>
<td></td>
<td>dt.31.7.76</td>
<td></td>
<td></td>
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<td>4</td>
<td>G.O.ms.No/. 850/SWD/</td>
<td>---do---</td>
<td>175</td>
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<td></td>
<td>dt.7.10.76</td>
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<td></td>
</tr>
<tr>
<td>5</td>
<td>G.O.ms.No/. 1054/SWD/</td>
<td>---do---</td>
<td>250</td>
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<td></td>
<td>15.12.76</td>
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<td>G.O.ms.No/. 301/SWD/</td>
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<tr>
<td></td>
<td>30.3.77</td>
<td></td>
<td></td>
</tr>
<tr>
<td>8</td>
<td>G.O.ms.No/. 159/SWD/</td>
<td>Rs.6000/</td>
<td>5000</td>
</tr>
<tr>
<td></td>
<td>6.3.78</td>
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<td></td>
</tr>
<tr>
<td>9</td>
<td>G.O.ms.No/. 716/SWD/</td>
<td>---do---</td>
<td>1623</td>
</tr>
<tr>
<td></td>
<td>26.7.79</td>
<td></td>
<td></td>
</tr>
<tr>
<td>10.*</td>
<td>G.O.ms.No/. 205/SWD/</td>
<td>---do---</td>
<td>29701</td>
</tr>
<tr>
<td></td>
<td>23.3.81</td>
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</tr>
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<td>11</td>
<td>G.O.ms.No/. 1030/SWD/</td>
<td>Rs.10000/7875</td>
<td>79244</td>
</tr>
<tr>
<td></td>
<td>11.4.88</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

* (Constructed by Development Wing)

Source: TAHDCO, Report, Chennai.
Table 4.4 Distribution of the scheme of housing financial assistance, expenditure pattern and houses constructed by Tamil Nadu co-operative housing society.

<table>
<thead>
<tr>
<th>Sl.No.</th>
<th>Scheme</th>
<th>Financial Assistance</th>
<th>Number of Houses constructed</th>
<th>Expenditure incurred Rs. Crores</th>
</tr>
</thead>
<tbody>
<tr>
<td>(1)</td>
<td>Rural housing scheme Hills</td>
<td>14000</td>
<td>4,54,662</td>
<td>284.52</td>
</tr>
<tr>
<td>(2)</td>
<td>Houses for low &amp; middle income groups</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>LIG</td>
<td>55000</td>
<td></td>
<td></td>
</tr>
<tr>
<td></td>
<td>MIG</td>
<td>80000</td>
<td>31713</td>
<td>111.37</td>
</tr>
<tr>
<td>(3)</td>
<td>Urban Housing Scheme</td>
<td>400000 to 500000</td>
<td>201084</td>
<td>1047.86</td>
</tr>
<tr>
<td>(4)</td>
<td>State Housing Upgradation for Rural Areas</td>
<td>2580</td>
<td>40000</td>
<td></td>
</tr>
<tr>
<td>(5)</td>
<td>Reconstruction of Houses for Flood Victions of 1992 and 1993</td>
<td></td>
<td>18000</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Total</td>
<td>7,75,479</td>
<td>1,443.75</td>
<td></td>
</tr>
</tbody>
</table>

Table 4.5 Expenditure and coverage of Tamil Nadu state.

<table>
<thead>
<tr>
<th>Sl.No.</th>
<th>Year</th>
<th>Number of Houses</th>
<th>Annual Spent (Rs. in Crores)</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>1984-85</td>
<td>28400</td>
<td>17.78</td>
</tr>
<tr>
<td>2</td>
<td>1990-91</td>
<td>47260</td>
<td>66.74</td>
</tr>
<tr>
<td>3</td>
<td>1991-92</td>
<td>40768</td>
<td>83.50</td>
</tr>
<tr>
<td>4</td>
<td>1993-94</td>
<td>20000</td>
<td>38.40</td>
</tr>
<tr>
<td>5</td>
<td>1994-95</td>
<td>40000</td>
<td>84.00</td>
</tr>
<tr>
<td>6</td>
<td>1995-96</td>
<td>56885</td>
<td>143.98</td>
</tr>
<tr>
<td>7</td>
<td>1996-97</td>
<td>63959</td>
<td>169.06</td>
</tr>
</tbody>
</table>


Housing Requirement during the Ninth Five Year Plan

A conservative estimate shows that housing demand could be in the order of 29.68 lakh 18.61 lakhs in rural areas and 11.07 lakhs in urban areas during the 9th five year plan. Housing requirements during Ninth Five Year plan is given in Table 4.6.6
Table 4.6 Rural and urban distribution and number of units

<table>
<thead>
<tr>
<th>S.No</th>
<th>Area</th>
<th>Number of Unit (in lakhs)</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Rural</td>
<td>18.61</td>
</tr>
<tr>
<td>2</td>
<td>Urban</td>
<td>11.07</td>
</tr>
<tr>
<td></td>
<td>i Minimum housing requirement</td>
<td>7.54</td>
</tr>
<tr>
<td></td>
<td>ii Inadequate housing due to over crowding</td>
<td>1.53</td>
</tr>
<tr>
<td></td>
<td>iii Replacement shortage and others</td>
<td>2.00</td>
</tr>
<tr>
<td></td>
<td>Total</td>
<td>29.68</td>
</tr>
</tbody>
</table>

* Source: Economic Appraisal 1996-97, pp. 228 to 231.

**Type of Houses in Rural Areas of Vellore District**

In Vellore District majority of the scheduled castes people are living in Thatched houses with mud wall, mud floor and palmyrah thatched roof houses. Because this is the only material available in the target areas. Even people used to use the palm trees as roots, pillars and ropes and grass spread. Hence palmyrah trees playing a vital role in the rural areas of North Arcot district. With in the house there will be only one room to keep their things, vessels and cooking there itself and there is little
place for bathing and washing in front of the house. With in the house they have to keep their castles and birds.

Inside the house there is no proper ventilation. But the only thing is light facilities through hut service one light scheme. Only because of this majority of the people are having electricity light facility in their house. The materials used in the houses are palm leaf pillars, palm tree roots, palm ropes, palm lives thatched roof. Some people are used bamboos as roots.

And the next majority of the people is having semi pucca houses with mud wall with cement plastered tiled roofs. There are three types of roofs in the semi pucca houses. In this category majority of the houses are given by group Housing schemes and some houses are constructed by themselves with their own funds. In the semi pucca we can classify the roof into three types namely mud casting tiles Mangalore tiles and asbestos roof sheets. In the roof sheet there is another type of roof namely tar sheet roof. The above mentioned roofs are used in the rural areas in the semi pucca houses we can see mud wall with tiled roof, brick mud wall with cement plastering and tiles brick cement wall and aspects roof sheets pucca wall with semi pucca roof. Recently the government sanctioning free houses to scheduled caste, scheduled tribes and freed bonded Labourers with minimum basic amenities with cement plastering roof houses.
In the rural areas of Vellore district there is few houses as pucca with RCC roof. Just like a pumpshed without basic amenities and inadequate ventilation. These few types of houses are used by the scheduled castes people in the above target area.

So, types of houses play finest role in Vellore district. Even now a days, we can see some houses without wall and without door in the scheduled caste houses. From all this, majority of the people live in Thatched roof houses with insanitary conditions. In the rural areas of vellore district, some houses are made of mud walls and grass roof and grass spread. The only speciality is, we can see in each house one small hall and both front and backside of the house we can see a small verandah known as Thinnai. In the case of roof houses (huts) there is nendungal, two wooden beam, 3 wooden beams, 5 wooden beams.

In the rural areas, houses are constructed in an improper manner in the streets, drylands, separate lands. Few houses are constructed in their own land, that is, cultivated lands. Some houses are scattered around, the village. Group houses are constructed in uniform model with minimum basic amenities.

Quality of the House

In the rural areas of vellore district the quality of the houses are very poor. They use only the locally available materials. In this regard
palm trees play a vital role in Constructions of houses. Palm thatched, palm pillars, palm roots and palm ropes. After construction of the houses, grass is used as roofspread. It gives more protection from the sunlight, rain, heavy storm and cyclone. But every year it needs proper maintenance.

b. Quantitative Aspects Of The House (Size)

Due to quantitative aspects of the house there are so many type of houses such as one pillar, Two pillars, Three pillars and Five pillars houses. In the case of one pillar it is like a tiny house. Two pillars houses are ment for small families. Three pillars houses are meant for medium family and Five pillars houses are engaging large families. So, quality of the houses are influencing the size of the family and density of population of the said family.

In the rural areas people used to construct their houses used in front of the plot, rest will cover only one third of the total area, and the remaining part will be used for some other purpose like kitchen, garden, open bath, sanitary pit, and solid wastes pits.

Surrounding Conditions

Most of the houses are constructed in the edge of the streets. In front of the street there will be drainage for sewerage water, poles with street light public water taps and trees like coconut or
Majority of the houses we can see the Drumstick trees, because this is multi vitamin food for the rural inhabitants.

In the village we can see the post office, Telecommunication, Radio, Television and over head tanks (drinking water). Recently infrastructural facilities are taking poplarity in the rural areas we can frankly say last four decades. We don't have such a facilities in the rural areas.

Maintenance of the House in Rural Areas

Especially in rural areas people take care of their houses only during the period of the rainy season and storm, flood etc.,

Usually people used to whitewash their house only once in a year that is during the festival seasons. Repair and Maintenance are during the same period. Only a few people maintain their house clearly in their day - to day life with strict advise and warning to their family members regarding the use and maintenance of the house.

Durability of the House

Durability of the house is based on the depth of the foundation pit with material used for foundations. pillars, raw materials and quality wood rooofs, quality ropes, roof materials and roofs spread. The above aspects are qualitative. If we use good quality raw materials and we can construct good houses.
In the rural areas nobody takes care of the durability, but they want only one shelter for their livelihood. They are trying to satisfy the most crucial need that is “Food”. After having their minimum standard with minimum facilities (shelter) they will try to get food. They won’t care about other crucial infrastructural facilities both inside and outside house.

Unless their children get married they won’t extend their house (Physical structure). After their children get married they dry to extend their house with one extra room. In the rural areas of Vellore district we can see only one main room with a small verandah with mud stoves. Backside of the house, they will keep fire woods for cooking. One room is considered as living room, bed room, kitchen and bathing room. For all these purpose they have only one room.

**Overall Conditions of the House**

There is no noticeable classifications in overall conditions of the house in the rural areas of Vellore District. All are getting the same satisfaction due to their housing conditions. But their real satisfaction is only based on their job and earnings. If they earn more they keep their house and maintain their house in a clean manner.

From all these sources the overall housing condition of the target people is a little satisfactory during the last five decades. Due to the above facts, the following is the real condition of the house in the rural areas of Vellore District.
STRUCTURE OF THE HOUSE

FOUNDATION

Type-1 After digging, the foundation pit it is filled with mixed Black soil (mud) and block stones. After curing, walls are raised are mud (semiliquid). This process is being adopted by vast majority of the scheduled castes people in the rural areas of Vellore District. The next majority is adapted type two foundation.

Type-2 Foundation pit is filled with cement or sand with clay or stones.

Type-3 Foundation pit filled with cement, bricks pieces and stone powder.

Type-4 Foundation pit filled with red soil and black stones.

TYPE OF WALL

Type-1 Only mud walls soil with black soil and water mixing.

Type-2 The Second type wall consists of Red Soil, Brick, little Sand.

Type-3 The third type wall construction is done with lake soil and brick with little sand and water.

Type-4 The fourth type wall construction is with brick sand cement with water. This is what is known as pucca wall.
PILLARS

Type-1 In the rural areas people used to construct their houses with wooden pillars. They will choose the quality wood, for the above purpose, like palmyrah and Neem trees. These two trees are most useful during the construction of the rural houses.

Type-2 In the semi pucca houses people used to use centre steel pipe or rod at the top of the joint of the roots.

Joint Roots

In the rural areas, people used to construct their houses with the help of palmyrah roots and Bamboo sticks. These are the only chief durable roots available in the rural areas and some sand.

Roofing Pattern

There are three type of roofs in the rural areas of Vellore district namely Pucca, Semipucca and Thatched roofs.

The pucca roof Consists of terssed RCC roof with steel rods cement sand stone chips mixture.

Semipucca roof Roof made of Tar sheets and synthetic fibre.

Thatched Roof Thatched roof consists of palmyrah thatched with grass spread fully grass roof and coconut thatched roof.
Type of roof model, shape, structure of the roof, size of the roof and quality of the roof are influencing the health condition of the people in general. Because the health condition of the household member is based on the roofing pattern. Roof only protect the man from the elements and weather extremes and the worth of the house and the quality of the house is based on the structure and materials used of the said roof. From all this, roof play a dominant role in the housing sector. Because it protect the man from the rain, flood, cold, heat and wind etc.

Size of the House

Size of the house is influencing the overall quality of the house and the quality of life of the household members. Because majority of the houses are poor, light, poor ventilation and inadequate space are available for the household members. Unless adequate air and ventilation, human being cannot manage their day-to-day life in a right manner. Size of the house will engage more members of people and Protect them from weather extremes and natural disasters.

Living Conditions and housing conditions of the Scheduled Caste Household in the Study Area

In the rural areas of Vellore District the living conditions and living environment of scheduled caste respondent household is not an appreciable one for Social development. Because majority of the
Scheduled castes people are living in kutcha type with mud walls and thatched roof houses with single room that is for all purpose. Poor ventilation and lack of Basic Amenities. Both qualitative and quantitative aspects of the houses are very poor due to poverty, illiteracy, lack of awareness and lack of knowledge about the importance of housing to raise their quality of life. In Vellore district majority of the rural houses are not clean due to kitchen smokes dusts and people are not in a position to know about the cleanliness and also not aware of the environmental conditions of their own house.

In the rural areas there is no adequate ventilation within the houses. In and around the houses there is insanitary condition and there is no sanitation facilities in the rural areas. Majority of the people used open field systems within the public and private place of the villages. Majority of the houses are not constructed on the streets and some houses are constructed on the public places in a scattered manner. Few people construct the house from their own lands.
NOTES AND REFERENCES


3 Shelf of projects for South India, Housing and urban development corporation, New Delhi, 1990, pp.19-22.

4 Annual Report 1998, Ministry of rural development, New Delhi, p.36.
