

## RURAL HOUSING

### (Item No. 10)

01. Housing is the basic need for survival of human beings next only to food and clothing. One house per family and shelter for shelterless is the motto of Tamil Nadu Government. The subject of Rural housing includes two aspects (i) House-sites and (ii) Housing. The housing demand in Tamil Nadu is estimated to be 175 lakh units by the year 2011. A look at the housing status of the people of Tamil Nadu in 1994-95 shows that the growth of housing stock (24.3%) had been higher than that of households (22%) during 1981-91. It reflects a fall in the number of households per dwelling unit from 1.03 per cent in 1981 to 1.01 in 1991. Nearly one third of the State population live in urban areas.

02. There is no detailed housing data available for correctly estimating the housing shortage in rural areas and the number of kutchra houses which need replacement. The Census figures are one of the sources to know indirectly about the number of households and available residential houses in rural and in urban areas. As per 1991 Census, number of households per 1000 occupied residents in rural areas was 1008. However, four different type of data are available on the rural housing shortage. The state planning commission in its VIII Five Year plan document estimated rural housing shortage of 13.70 lakh units (1991). Drawing up a National Housing Policy, Society for Development Studies (SDS) estimated the shortage at 10.06 lakh units (1994). Sub-Group on Rural Housing estimated the shortage for rural Tamil Nadu in 2002 to be about 12.24 lakhs units. An Evaluation Report of the DEAR on Rural Housing Scheme put the rural housing shortage at a very high pitch of 22.01 lakh units.

03. Evaluation and Applied Research Department (DEAR) undertook a study on rural housing scheme in December, 1995. As per the report, the total housing needs in rural Tamil Nadu works out to 31.43 lakhs whereas the total housing units created so far works out 9.41 lakhs leaving housing shortage of 22.01 lakhs. The Table - I below presents the district-wise house stock demand and supply gap as on 1.4.1995

**TABLE- I**

**An Estimate of Housing Shortages -By Districts as on 1-4-1995**

<i>District</i> (1)	<i>Total Number of families in need of House</i> (2)	<i>Housing Units Created By</i>				<i>Shortage (Col2-6)</i>
		<i>DRD</i> (3)	<i>Registrar of housing</i> (4)	<i>THADCO</i> (5)	<i>Total</i> (6)	
* Chengai-MGR	227908	42103	23749	4190	70042	157866
* South Arcot	316239	47744	40425	7056	95225	221014
* North Arcot	322932	47103	30878	7653	85634	237298
Dharmपुरi	170834	19402	29845	3174	52421	118413
Periyar	119499	20499	19021	2835	42355	77144
Coimbatore	184854	22650	18714	2834	44198	140656
* Thanjavur	395482	44950	48000	6047	98997	296485
* Tiruchirapalli	258698	36607	39619	8168	84394	174304
Pudukkottai	96733	12492	17336	1863	31691	65042

(1)	(2)	(3)	(4)	(5)	(6)	(Col2-6)
* Madurai	228835	38581	50853	5440	94874	133981
* Ramanathapuram	245071	32070	50278	3488	85836	159235
* Tirunelveli	245596	28911	29497	3650	62058	183538
Kanniyakumari	86258	4697	10590	1011	16298	69960
* Salem	211918	33622	28261	5686	67569	144349
The Nilgiris	32255	3837	5042	1092	9971	22284
<b>TOTAL</b>	<b>3143112</b>	<b>435268</b>	<b>442108</b>	<b>64187</b>	<b>941563</b>	<b>2201549</b>

\* Unbifurcated district.

04. On Supply side many agencies have been augmenting the housesites and housing stock viz., (1) Director of Rural Development provide free housing to Scheduled Castes under Indira Awas Yojana and Jawahar Rozgar Yojana (2) Registrar of Co-operative Societies(Housing) implements the Rural Housing Scheme which promotes housing through loan and subsidy, and (3) Tamil Nadu Adi-Dravidar Housing and Development Corporation (THADCO) extended assistance to SC for housing upto 1989 and thereafter. THADCO scheme was integrated with Rural Development Department Schemes. Further (4) Tamil Nadu Housing Board undertakes Sites and Services scheme and construction of dwelling houses/flats for Economically Weaker Sections (EWS), Low Income Group (LIG), Middle Income Group (MIG) and High Income Group (HIG). (5) Fisheries Department constructs houses for fishermen. (6) Handloom Department provides house cum working place with subsidy. (7) Similarly construction of houses for teachers, police and Backward Classes are taken up by the Government. (8) Besides Government provide house-sites through Revenue, Adi-Dravidar and Tribal Welfare, Backward and Most Backward Classes Departments.

05. It is worthwhile to mention that both the Directorate of Rural Development and Registrar of Co-operative Societies (Housing) undertake the housing construction in the ratio of 50:50. Presently, each organisation is constructing about 40,000 houses annually. It may be noted that the housing shortage is very acute in the districts of Thanjavur, Nagai Quaid-E-Milleth, Thiruvavur, A.T. Panneerselvam, North Arcot Ambedkar, Thiruvannmalai Sambuvarayar, South Arcot Vallalar, Salem, Tirunelveli and Tiruchirapalli.

### Housing Co-operatives:

06. Housing Co-operatives provide financial assistance for construction of houses in urban and rural areas. The Tamil Nadu Co-operative Housing Federation is the apex body implementing the Urban and Rural Housing Schemes. The apex body has so far (1978-79 to 1994-95) provided finance for construction of 427490 houses under Rural Housing Scheme, 18341 houses under Low Income Group and Middle Income Group schemes, 140163 houses under Urban Housing Scheme and 40000 houses under the State Housing Upgradation Scheme for Rural Area (SHUPRA). The Rural Housing Scheme provides financial assistance for the construction of houses to economically weaker section of the society in rural areas. The Tamil Nadu Co-operative Housing Federation borrows funds from HUDCO on Government guarantee and receives the subsidy component from the Government. Total number of houses constructed increased from 7656 in 1978-79 to 4.42 lakhs in 1994-95. Only from 1988-89 the trend in number of houses constructed was consistent.

### Housing for SC\ST:

07. Houses free of cost to the SC\ST population below the poverty line are built under Indira Awas Yojana in clusters along a micro habitat approach so that common facilities can be provided for the clusters. 4.28 lakh houses were constructed in the rural areas over a ten-year period ending with 1994-95 with a total cost of Rs. 594.50 crores. Details are given below:

**TABLE - II**  
**Expenditure and Coverage**

<i>Year</i>	<i>Number of Houses Constructed</i>	<i>Amount spent (Rs.in Crores)</i>
(1)	(2)	(3)
1984-85	28400	17.78
1985-86	19520	22.96
1986-87	59171	51.84
1987-88	48783	53.03
1988-89	68397	70.53
1989-90	41666	59.64
1990-91	47260	66.74
1991-92	40768	83.50
1992-93	14409	46.08
1993-94	20000	38.40
1994-95	40000	84.00
<b>Total</b>	<b>428374</b>	<b>594.50</b>

08. As the population goes on rising, the demand on housing in general will be felt. Access to housing finances in urban areas being better than in the rural areas, the Rural Local Bodies should play a role of facilitator in the identification of house sites for the houseless and organise the housing schematic support along with institutional financial tie up for them. Weaker section of the society namely SC,ST,BC and MBC more specifically those living below the poverty line will receive priority attention of these local bodies. To clear the backlogs in housing and to involve local people more in the housing construction, the Panchayats should construct through local people rather than through contractors. This will reduce the burden on Panchayat Union. In this context, the following entrustment of Powers and functions to local bodies are recommended:

### I. VILLAGE PANCHAYAT

<i>ACTIVITY</i> (1)	<i>ENTRUSTMENT OF POWERS</i> (2)
1. House-sites for the houseless and Rural Housing programmes.	(i) Assess the needs for the household. (ii) Identify the lands for house-site and assist in allotment and distribution of house-sites. (iii) Selection of houseless persons to be covered under Indira Awas Yojana and other housing programmes on Rural Housing for SC, ST, BC and MBC and other weaker sections of the society. (iv) Promote rural Housing to meet the rising demands for houses in the village. (v) Facilitate house building by co-operatives and individuals.

## II. PANCHAYAT UNION

<i>ACTIVITY</i> (1)	<i>ENTRUSTMENT OF POWERS</i> (2)
1. House-sites for houseless.	(i) Co-ordinate with Village Panchayat for the identification of sites for the houseless and facilitate the acquisition and distribute the identified sites.
2. Implementation of Rural Housing schemes	(i) Provide guidance/technical assistance to Village Panchayats to improve quality of housing and economy in costs of construction  ii) Procurement/Purchase of land for house-site distribution/development Village Panchayats and funding agencies should be involved in this activity.  iii) Distribution of building materials for construction houses under various schemes.  iv) Constituting Works Committees for execution of housing projects.
3. Supervision and monitoring of rural housing programmes.	i) Review, monitoring and supervision of construction/quality of works and use of material.etc..and implementation of various schemes for house-sites and housing.

## III. DISTRICT PANCHAYAT

<i>ACTIVITY</i> (1)	<i>ENTRUSTMENT OF POWERS</i> (2)
1. District Planning for the Rural Housing.	i) Draw up a District rural housing plan.  ii) Take over Kattidamayam and operate to develop lowcost efficient house construction designs and materials.  iii) Provide technical guidance/ assistance to Panchayat Union Councils/Village Panchayats in raising housing standards and quality.
2. Review of rural housing programmes.	i) Review the progress of Housing Schemes

### Administrative, Financial and Legal Implications

09. The above recommendations include only transfer of Kattidamayams from DRDA to District Panchayat. Therefore, all staff/officers will come under the control of District Panchayat. At the Panchayat Union level the Union Engineer and his supporting staff will extend technical advice for the construction of houses on contract for SC,ST,BC,MBC and under schemes like IAY and JVVVT.

10. Funds available under the IAY, JVVVT and other schemes to construct rural houses should be allotted to Panchayat Unions. Contracting, accounting and auditing procedures will be followed by Panchayat Unions as per the Government guidelines.

11. Since kattidamayam is registered as a society under the Societies Registration Act and as the recommendations indicate its transfer to District Panchayat, we suggest that chairman of the District Panchayat will be the Chairman of the Kattidamayam. Necessary amendments to the bylaws of the societies (Kattidamayams) should be carried out.