

## Tahdco Welfare Schemes In Virudhunagar District: Its Activities And Impact On Empowerment Process Of Depressed Class People – A Study

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### Abstract

Scheduled Castes and Scheduled Tribes are the two groups which always become various socio-economic victims like discrimination, disabilities, untouchable practice, treatment of impure and polluted community, inequality etc. In the post independent period, Government of India is taking various efforts to uplift these weaker sections by providing Special Central Assistance (SCA) and designed Scheduled Castes Sub Plan (SCSP) and Tribal Sub Plan (TSP) as an umbrella strategy. In Tamil Nadu, SCSP and TSP are implemented through TAHDCO. The schemes of TAHDCO are designed for financial assistance to individual and Self-help Groups with combination of subsidy and Commercial Bank loans. The Commercial Banks play a vital role in providing financial assistance jointly with Tamil Nadu Adi Diravidar Housing and Development Corporation Ltd (TAHDCO) for the socio-economic development of depressed class in Virudhunagar. TAHDCO is an exclusive agency for the upliftment of depressed class, it was incorporated in 1974 for the purpose of improving socioeconomic development of SC/ST through implementing welfare schemes regarding financial assistance for income generating activities, skill development training and financial assistance for competitive exams and construction activities etc. Since 1981, TAHDCO has been implementing and formulating need based socio-economic development schemes for the benefit of SC/ST and brings them better standard of living from below poverty line. At present, TAHDCO offers various schemes such as Land Purchase and Development Schemes, Economic Assistance to Individuals and Self Help Groups, Self Employment Programme for Youths etc.

**Keywords:** TAHDCO Schemes, Virudhunagar, Depressed Class, Tamilnadu, socio-economic, Labourers

### Introduction

Unlike the opposite groups, the depressed class people have economically very backward. They have neither wealth nor assets of their very own, except in some uncommon instances and primarily they're tied down to the soil. Majority of them are agricultural labourers in every day wages, depending entirely upon the grace of the land lords. The financial situation of this period was usually destitute of any placing prevalence. The elements that introduced about modifications have been super not for their spectacular nature; but for the slow intensity in their cumulative outcomes. The trendy economic system of the Virudhunagar district is typically determined by using elements, specifically monsoon and change. The geographical features of the towns played a massive function within the financial prosperity. The luxury and comfort of remoted cities stood in contrast with the all round poverty within the United States of America. Government and people others determined to improve their economic conditions, began Co-operative Societies, and provided lands, residence web sites, drinking water facilities, burial grounds and pathways. They additionally tried to get them completely hired via following a policy of reservation of seats in employment. As a result of all these measures, it turned into predicted that their economic situation might be stepped forward and they'd play their rightful role in society. After the independence the various development schemes launched and the development registered in numerous sectors of the Virudhunagar district economic system over time are treated in detail beneath the relevant headings for the upliftment of depressed magnificence human beings. Here positive extensive functions inside the development registered in certain of the essential sectors of the district economy of depressed magnificence underneath the effect of the primary and 2d Five-Year Plans are briefly reviewed. While looking at the economic reputation of depressed elegance, it changed into visible that repute of depressed class humans became about not same to different groups in historical instances. It became decrease in put up-Vedic age. In medieval duration there was no unbiased monetary status of Depressed Class. Efforts had been made started

out to improve the economic repute of depressed class at some point of the British rule and they became extra complete in unbiased Tamilnadu. Now adjustments have passed off purple of their financial popularity at Virudhunagar in Tamilnadu. To grow to be economically independent they were paintings as agricultural labourers in companies. Some of the respondents' paintings as made servant in upper- caste residence a few other respondents be given dairy farming and goat farming. The respondents try and come to be economically independents. This paper is an attempt to expose the various developmental schemes of TAHDCO and to reveal the perceived impact and empowerment process among the depressed class beneficiaries of TAHDCO in Virudhunagar District of Tamil Nadu.

### **Establishment of TAHDCO**

The Tamilnadu Government established the Tamilnadu Harijan Housing and Improvement Organization (THADCO). This organization was incorporated under the Corporations Act, 1956<sup>1</sup>. The company commenced operations with effect from 1<sup>st</sup> March, 1974. This company supplied apartment buildings for the depressed classes. The DMK government has decided to construct one Lakh houses through THADCO within two years. as a result of the State Budget, Rs.1 Crore was allocated during 1974-75<sup>2</sup>. The houses were to have a plinth area of 240 square meters, equipped with living rooms, a shop with a kitchen, hygiene supplies and toilets. The houses were given for free. during the entire DMK rule, 25,154 depression lesson houses were built. The estimated cost of one million houses has gone up to 30 million rupees. From 1949 to March 31, 1975, 2,35,949 residential sites covering 15,331.24 acres of land were acquired for house construction. The DMK authorities wanted to extend Housing Centers to the depressed classes. THADCO schemes were implemented in the length of Determined. This scheme was considered a milestone for Depressed Class Housing Centers in Tamilnadu<sup>3</sup>.

TAHDCO had an exceptional agency for the upliftment of depressed class people and scheduled tribes; was established in 1974 to strengthen the socio-monetary development of DC/ST by supporting social programs related to monetary support of income-earning activities, education in the field of skill development and financial assistance for competitive evaluation and creation of sports and so on. whereas in 1981 TAHDCO promoted and formulated entirely socio-economic improvement programs for the benefit of DC/STs and brought them to a below poverty line lifestyle. As a gift, TAHDCO offers a number of programs such as land purchase and development programs, economic assistance to people and self-help organizations, self-employment program for teenagers, etc. For these sports, TAHDCO provides financial assistance up to 25% or difficulty of Rs 2,25,000 as subsidy for a referral fee in connection with a financial institution loan. In some schemes, TAHDCO provides hundred percent subsidies. This economic assistance has various impacts on many SC/ST beneficiaries in terms of their occupation, earnings, education, asset building, savings etc.<sup>4</sup>.

### **Schemes and Activities of TAHDCO Organization**

To improve the socio-economic status of SC/ST, TAHDCO provides various need-based programs which can be divided into three: first is financial assistance to individuals and second is financial assistance to Self Help Groups (S.H.G) and third is skill development training. (S.D.T). These schemes include the following activities:

#### **a) Financial Assistance to Individuals**

Land Purchase Scheme and Land Development Scheme (LPS & LDS); Entrepreneurial Development Programme (EDP);

Self Employment Programme for Youth (SEPY);

Managing Director/District Collector's Discretionary Fund Fast Track Power Supply (Electric Board Deposit) for Agricultural pump sets

#### **b) Financial Assistance to Self Help Groups**

Revolving Fund to Self Help Groups

Economic Assistance to Self Help Groups

#### **c) Skill Development Trainings**

Skill Development Training (Manufacturing of Apparel, Plastic products, Footwear and leather, Beautician and Tailoring etc.) and Development Training for various competitive examinations. A house is more important for everyone because it is a place to live. Many people suffer without food, water, clothing and housing. After independence, many people did not own houses. Especially depressed class people and depressed class people had no house; nor the country. Most of the people lived in the wastelands (the land of Pormpokku). Both state and union resource policies have transformed Indian society. Since the independence housing plan did not attach much importance to the government or the private sector. When the Government of India introduced the Adi-Dravida Housing Department (A.D.H.D), people slowly raised this issue. According to the 2001 census, the Adi Dravidar literacy level was only 39.47% in Virudhunagar district<sup>5</sup>.

The Tamil Nadu Adi-Dravidar Housing and Development Corporation has been functioning since February 1974 for the exclusive development of Depressed and Scheduled Tribes. In Virudhunagar district this department is functioning since 1985<sup>6</sup>. The company has two wings viz. Technical wing and development wing. The technical wing carries out construction works, houses for depressed people and homeless, hostels, school buildings and laboratories, teachers' quarters, social halls, balwadis in depression classes, classrooms etc<sup>7</sup>. In 1980-1981, the Development Wing of the Corporation introduced welfare programs for the economic development of the Depressed Class and Scheduled Tribes by formulating need-based economic development programs for the economic development of the target group<sup>8</sup>.

In 1989, this scheme was introduced by the Rural Development Department through Panchayat Unions under *Jawahar Velai Vaippu Thittam*, Indira Awas Yojana with central and state funds<sup>9</sup>. This Ministry has provided an amount of Rs.4000/- per house from the state funds for providing concrete roof to the houses. This regime was under the control of the Ministry of Rural Affairs<sup>10</sup>. During 1985-2000, a District TAHDCO Action Plan was prepared and implemented by District Collectors in Virudhunagar District based on local needs and opportunities available in the district. The selection of beneficiaries was decentralized and the selection took place at the block level. The houses had a main hall, a kitchen and a bedroom<sup>11</sup>. The focus of the programs has shifted from benefiting individual beneficiaries to women self-help groups (SHGs) by allocating 75% of the District Action Plan allocation to Adi-Dravidar and Tribal SHGs. Under the Individual Beneficiary Scheme, a total assistance of Rs 80,000 per enterprise was provided to 1,849 individuals during 1996-2003<sup>12</sup>.

**Impact of TAHDCO Scheme on Depressed Class People**

The TAHDCO scheme has different impacts on depressed people; financial aid had a step towards enriching their standard of living and changes in their status. The impact of TAHDCO programs and bank finance on professional activities can be found through occupation, education, income, spending pattern, wealth building, savings habit, bank linkages, social contacts, political interactions and cultural changes. These ten factors are unique to people in the depressed class. The study is an attempt to reveal the current status of impact of TAHDCO schemes and empowerment of depressed class people through financial support in Virudhunagar district of Tamil Nadu. The study focuses on the socio-economic structure of the depressed class people, the trend in distribution of grant funds by TAHDCO, the impact of TAHDCO schemes and the economic, social, cultural, political, educational and environmental empowerment of the depressed class people. The results of the study will be immensely useful to planners, government apparatuses, researchers and social scientists in designing plans and implementing appropriate strategies for DC/S.T and other weaker sections of the society. An environment is created for the development of DC/S.T through financial support from TAHDCO to establish occupations, improve children's education, income generation, increase expenditure pattern, create new savings, create banking linkages, expand social contacts, aware of political knowledge, TAHDOC assesses the change in cultural behavior, the ability to build assets and clusters and collaborators<sup>13</sup>.

**Depressed Class People Living Places**

It has been claimed that 90 percent of the Depressed Class and Scheduled Tribe people live in shacks built on squatters' land or on land belonging to some village owners. The huts had half-open thatched roofs with mud walls and mud floors without any kind of sanitation, ventilation or lighting<sup>14</sup>. Since independence, successive governments of the people have paid attention to the economic situation of the depressed class, and since 1949 it has been a priority to give them houses<sup>15</sup>. Every year a specific target was fixed for this purpose and special Tasildars (Adi Dravidar Welfare) were appointed to give pattas at the house site. However, full power was vested in the district selectors, who had the chairman of the district committee for private meetings<sup>16</sup>.

**Beneficiaries of House Site Pattas for Depressed Class People**

Provision of Rs. 7.52 million crowns were spent on the implementation of this plan in 1996-1997. In 1997-1998, 4,427 pattas were issued at a cost of Rs. 13.23 million. During 1998-1999, an amount of Rs. 18.69 million crowns were allocated<sup>17</sup>. Free meatballs have been given out for years to Depressed Class and Scheduled Tribes in Virudhunagar district.

**Beneficiaries of House Site Pattas from 1985-2000**

Year	Year Expenditure For Each person	No. Benefited	Area
1985-1986	2,300	52	Virudunagar
1986-1987	2,300	92	Virudunagar
1987-1988	2,300	119	Virudunagar
1988-1989	2,500	56	Virudunagar
1989-1990	2,500	769	Virudhunagar

1990-1991	2,500	1,126	Virudunagar
1991-1992	3,000	178	Virudunagar
1992-1993	3,000	310	Virudunagar
1993-1994	3,500	104	Virudunagar
1994-1995	3,500	107	Virudunagar
1995-1996	4,000	206	Virudunagar
1996-1997	5,000	302	Virudunagar
1997-1998	5,000	166	Virudunagar
1998-1999	6,000	186	Virudunagar
1999-2000	6,300	208	Virudunagar

(Sources: Performance of TAHDCO, Virudhunagar District)

This Scheme was implemented through the Department of Rural Development with financial assistance from the Central and State Governments. During 1985-2003, an amount of Rs. 29.34 Lakhs was spent on roofing costs and an amount of 48.67 Lakhs was allocated for the distribution of free house Pattas<sup>18</sup>. Because of Pattas houses poor depressed class and scheduled tribe people became the house owner. They have good and ventilated houses along with sanitary facilities<sup>19</sup>. They used to live in thatched huts surrounded by unsanitary conditions. The government provided basic amenities such as roads, sewage system, electricity, burial grounds and drinking water facilities to improve life<sup>20</sup>.

#### **Water Facilities for upliftment of Depressed Class People**

Denial of access to common water resources has been, and in many places still is, a major source of discrimination against Depressed Class people in Virudhunagar district. To overcome this problem, the Government of Tamilnadu has been trying to overcome this problem since the beginning of the planning process in the country<sup>21</sup>. Since the progress in this direction is unsatisfactory, the provision of drinking water has been included in the twenty-point program as a proper priority. In addition, a national drinking water mission was launched in 1986 to specifically address the problem of rural water supply<sup>22</sup>. Current standards for rural water supply are 40 liters of potable water per capita per day (LPCD) and a public stand or hand pump for 250 people. Furthermore, there should be a source of water supply within 1.6 km. horizontal distance in plains or 100 meters elevation in hills<sup>23</sup>.

The problem of the depressed class did not end with the provision of a common source of drinking water in the dwelling. As mentioned earlier, one of the main forms of discrimination against the depressed class was the lack of access to these sources of safe drinking water. Women in particular faced the main problem of this problem in rural areas<sup>24</sup>. So the government decided to give drinking water to depressed people separately. TAHDCO has taken the responsibility of providing drinking water to the lower castes. TAHDCO planned wherever it built domestic drinking water facilities<sup>25</sup>. Drinking water was included in the government's comprehensive village water supply system. These were two above-ground tanks and one underground tank for water supply 39 and one hand pump for public taps. Monthly water tax Rs. 30 per house was also collected regularly<sup>26</sup>.

#### **Conclusion**

Most of the farmers belonging to depressed class in Virudhunagar region are illiterate and live in nuclear family. It has been suggested that there is a huge opportunity for the depressed class people in the Virudhunagar district area to apply scientific knowledge and approaches to improve their economic status. Changing occupations from parental occupations helped respondents gain financial benefit from previous age and expertise was key to improving financial situation with multiple folds after controlling for money, resource stock, age, family size, rural land ownership, and so on. It can be assumed that better employment opportunities, especially in the field of development and independent work, will bring profit to the families and thus expand the expectation of daily comfort of the families of the depressed classes in the rustic regions. Not only should that, but the issue of relocation also be addressed. It is an undeniable fact that the profession of depressed people is very valuable. Thus, sufficient measures should be taken to prepare respondents by training. In order to create a better occupation is in Virudhunagar areas. TAHDCO is lack of awareness among the urban depressed class, therefore TAHDCO and government should create more awareness among the urban depressed class people.

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