



A Detailed Study of Economic Opportunities Created by Tamil Nadu Adi Dravidar and Housing Corporation Ltd (TAHDCO) for the Subjective Social class Entrepreneurs to Empower Their Socio-economic Status

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Introduction:

"No Matter Your Social Status or How Powerful You Feel You are. We are All Equal. We Came Here by Birth and Leave in Death"

Welfare economics works in contrast to capitalist ideals. Welfare economics attempts to find the welfare state that will create the highest overall level of social satisfaction irrespective of race, caste, religion, gender, etc among its citizens. The principles of welfare economics give rise to the field of public economics- the study of government policy in order to achieve economic efficiency and socio and economics equity.

The Government of India has followed the spirit of Indian Constitution in establishing a welfare state. The government of India is making determined attempt to correct the socioeconomic inequality through several programmes for betterment and enhancement of quality of life for Adi Dravidar. One such programme is Tamil Nadu Adi Dravidar and Housing Corporation Ltd (TAHDCO).

Subjective Social Status/ Class (SSS) is an "individual perception of his own position in the social hierarchy". In a social structure the social class hierarchy is a form of system that compartmentalises different classes in the society depending on economic status, educational status, religious status, caste status etc. The social class hierarchy has an effect on different classes on their socioeconomic status. The socioeconomic status is measured as a combination of a person's education, income and occupation and the way the individual is treated. The aim of the project is to understand and analyse the role and implications of Tamil Nadu Adi Dravidar and Housing Corporation Ltd (TAHDCO) in moving up the socioeconomic status of the subjective Social Class entrepreneurs.

Who is Adi Dravidar?

Adi Dravidar(Ancient Dravidian) means 'Dalits'. The term is used in the state of Tamil Nadu since 1914. The prefix- Adi means indigenous. The Southern Dalit leaders believed that Dalits were the indigenous inhabitants of India.

Dalits include Scheduled Caste(SC) and Scheduled Tribes(ST). The SCs and STs are designated as disadvantaged people in India and the two terms are recognised in the Constitution of India.

However, India's National Commission for Scheduled Castes says official use of Dalit is 'Unconstitutional', rather it prefers Scheduled Castes. It is argued that the term Dalit has encompassed more communities not only Scheduled Caste.

TAHDCO- What's What

Under the companies Act,1956, TAHDCO was formed into a legal corporation in 1974. It is a Government undertaking corporation; having its head Quarters in Chennai. Initially it was started as a construction company and later it broadened its spectrum of activities ranging from economic development schemes for income generation to skill based development training programmes for Scheduled Caste(SC) and Scheduled Tribes(ST) in the state. The ratio of capital share between the state government and the central government is 51:49. Currently, the paid up share capital is Rs.128.27 crore (Cr) out of Rs 150.00 Cr authorised share capital of the corporation.

As per 2011 census, the share of the Scheduled Castes/Scheduled Tribes in Tamil nadu is 20% out of 7.21 crores. The two main objectives of citizens' Charter of TAHDCO is a) to improve the socio-economic conditions of SC and ST by way of giving (financial assistance) subsidy to the loans availed in the banks b) to educate the SC/ST about the importance and details of Income generating Programmes and human skills training development programmes.

The Ministry of Social Justice and Empowerment, Government of India implements the national welfare schemes through State channelising agency- TAHDCO. The Schemes are:

1. National Schedules Caste Finance and Development Corporation Scheme(NSFDC)
- 2.National Scheduled Tribes Finances & Development Corporation Scheme (NSTFDC)
3. National Safai Karamacharis Finance & Development Corporation (NSKFDC)
4. National Schemes for Liberation & Rehabilitation of Scavengers & Dependents (NSLRS) Scheme

TAHDCO- What it does?

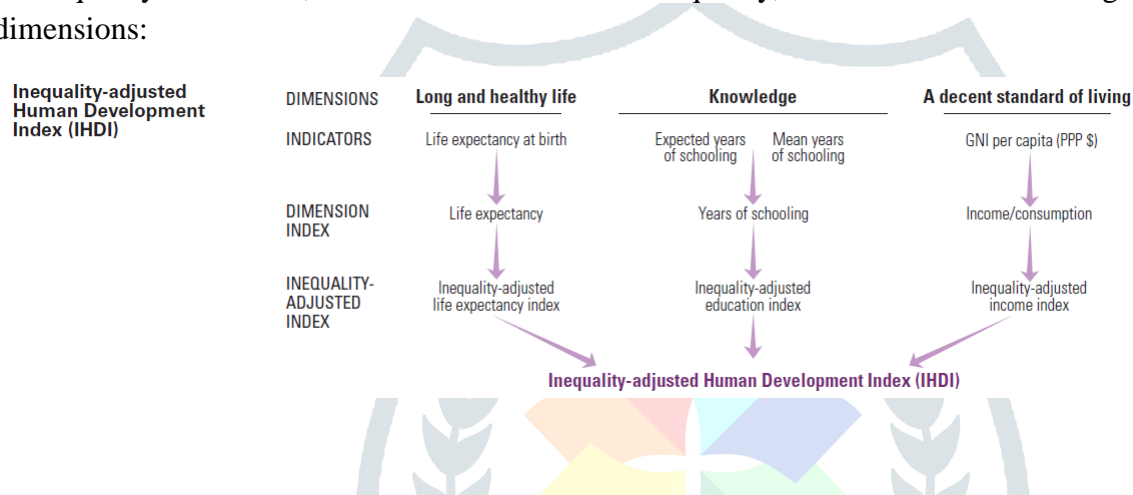
- TAHDCO aspires towards implementing '**Economic Development**' schemes to raise socio-economic conditions of Schedule Caste and Schedule Tribes in the state of Tamil- nadu.
- In order to develop employability skills for job/self-employment to SC and ST youth, TAHDCO provides '**Skill Development Training**'.
- TAHDCO undertakes '**Construction Activities**' entrusted by the government with the task of constructing school buildings, hostels, teachers quarters, laboratories, tribal residential schools, community halls. etc. These amenities are managed by the Department of Adi Dravidar and Tribal Welfare of Government of Tamil nadu.

Activity 1: Economic Development Schemes

The term economic development is used to describe a change in economy's qualitative and quantitative improvements. Economic development is the process by which a country improves the economic, political and social-well being of its people. One of the components of measuring Economic Development is Human Development Index (HDI). Inequality-adjusted Human Development Index (IHDI) derives from HDI.

The IHDI combines a country's average achievements in health, education and income with how those achievements are distribute among country's population by "discounting" each dimension's average value according to its level of inequality. If there is no inequality across people, HDI is equal to IHDI. However, in case of inequalities, the value of IHDI is always less than HDI. The loss to human development due to inequality is the difference between IHDI and HDI. In this sense, the IHDI measures the level of human development when inequality is accounted for.

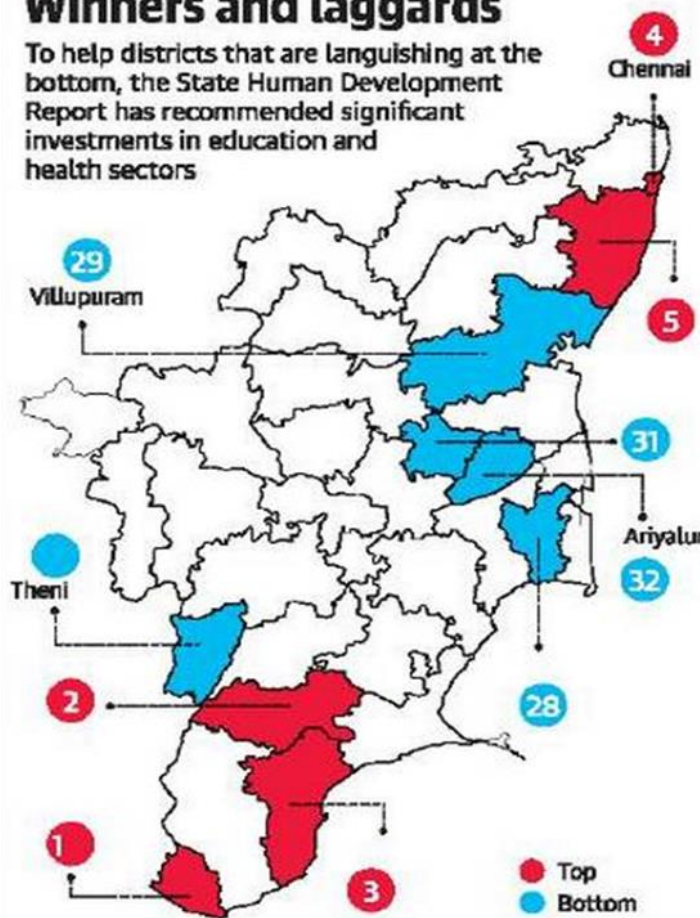
In a list of 151 countries by Inequality-adjusted HDI (IHDI), as published by The UNDP in its Human Development Report, India stands at 101 position with 0.468 (i.e below average 0.582). The HDI is 0.640(Medium HD). The Overall loss (% difference between the IHDI and the HDI) is 26.8%. A recent measure of inequality in the HDI, the coefficient of human inequality, is calculated as an average inequality across three dimensions:



According to the Tamil Nadu Human Development Index 2107, out of 32 districts (then) - now 33rd district is Kallakurichi district split from Viluppuram), Thoothukudi District (Study area) ranked 3rd in the top 5 districts. In the state of Tamil Nadu social group (especially SC/ST) poverty reduced drastically both in rural and urban. A summarised list is given below.

Winners and laggards

To help districts that are languishing at the bottom, the State Human Development Report has recommended significant investments in education and health sectors



HDI INDEX: Top and bottom five districts

Top	Index
Kanniyakumari	0.944
Virudhunagar	0.855
Thoothukudi	0.852
Chennai	0.847
Kancheepuram	0.845
Bottom	Index
Tiruvarur	0.568
Villupuram	0.561
Theni	0.539
Perambalur	0.447
Ariyalur	0.282

SOURCE: TAMIL NADU HUMAN DEVELOPMENT REPORT 2017

Trends in Poverty Reduction (%)

Social group	1993-94	2004-05	2011-12
Rural			
SC/ST	65.8	51.2	24
OBC	-	32.6	13
General*	45.6	22.2	1
Urban			
SC/ST	54	40.5	9
OBC	-	17.3	6.4
General*	30	6.5	1

*GENERAL INCLUDES OBC POPULATION IN 1993-94 AS THE LATTER WAS NOT COUNTED SEPARATELY.

SOURCE: ARTICLE BY KALAIYARASAN A. PUBLISHED IN "ECONOMIC AND POLITICAL WEEKLY" IN APRIL 2014, AS QUOTED BY THE TAMIL NADU HUMAN DEVELOPMENT REPORT 2017

The implementation and acceleration of socio-economic development programmes for SCs and STs by TAHDCO has a major effect on empowering the socioeconomic status in terms of income, education and occupation.

Activity 2: Skill Development Programme

Skill includes to enhance the competency of the Schools Teachers of Govt. AdiDravidar & Tribal Schools and to prepare the un employed graduates of SC/SCC and ST community to prepare them to be ready for employment. The Skill Development Training includes vocational training in different sectors , thus catering to all streams of educated students. ICT Academy of Tamil Nadu joining hands with TAHDCO is honored in taking the responsibility of skilling the students in 4 sectors – IT & ITES, Banking, Retail and Telecom Sectors. The courses have been designed with inputs from industry experts in the respective sectors. The initiative is to train 1200 SC/SCC/ST students across Tamil Nadu.

Activity 3: Construction Activity

The construction wing of the corporation is executing the construction works such as hostel buildings for boys/girls, school buildings, science laboratories, teachers’ quarters and RIDF school and village infrastructure schemes with NABARD assistance.

What is Special Central Assistance?

Special Central Assistance (SCA) to Scheduled Castes Sub Plan (SCSP) is a central scheme under which 100% grant is given to the States/UTs as an additive to their Scheduled Castes Sub Plan (SCSP). The targeted groups of the scheme is the SCs persons living below the poverty line.

The main thrust of the scheme is to implement the family oriented schemes for the economic development of SCs who live below the poverty line. This could be achieved by giving training according to their occupational pattern and providing resources for filling the critical/crisis gaps. In the labour surplus economy like India, this scheme may help in bringing occupational diversification and increasing productivity and so on. As the scheme depends upon localised occupational pattern and economic activities available the States/UTs have been given full flexibility in utilising SCA with the only condition that it should be utilised in conjunction with SCSP and other resources available from other sources like various Corporations, financial institution etc.

The SCA will be released to the state Government/ UT Administration on the basis of following criteria:

(i)

a	On the basis of SC population of the States/UTs.	40%
b	On the basis of relative backwardness of the States/UTs (inverse of State Per Capita Domestic Product	10%
c	On the basis of the percentage of SC families in the States/UTs covered by composite economic development Programmes in the Plans to enable them to cross the Poverty line.	25%
d	On the basis of the Special Component Plan to the Annual Plan as compared to the S C population percentage in the States/UTs	25%

(ii) 2% of the total budget allocation for the scheme will be earmarked for North Eastern States, which implement SCP for SCs.

(iii) 15% of the total SCA released to the states/UTs, on the basis of the criteria a(i) above will be utilised by state governments/ UTs administrations exclusively on the viable income generating economic development schemes/Programmes for SC women.

(iv) 5% of the total SCA released to the States / UTs will be utilized by them exclusively for the economic development of disabled persons among SCs.

(v) 3% of the total SCA released to the States /UTs shall be utilized by the States/UTs for supervision, monitoring and evaluation of economic development schemes implemented with the support of SCA funds.

(vi) Second installment of SCA should be released to the States/UTs after ensuring expenditure of cumulative opening balances of the previous year and 75% of the first installment for the current year.

Conclusion:

In conclusion, the Tamil Nadu Adi Dravidar Housing and Development Corporation (TAHDCO) plays a vital role in the socio-economic development of the Adi Dravidar community in Tamil Nadu. TAHDCO focuses on providing affordable housing, financial assistance, infrastructure development, skill training, educational support, and entrepreneurship promotion to uplift the marginalized section of society.

Through its construction activities, TAHDCO constructs schools, hostels, community halls, and other necessary infrastructure for the benefit of the community. The corporation also facilitates land purchase schemes and provides economic development opportunities, including loans, subsidies, and market linkages. TAHDCO's efforts contribute to creating a more inclusive and equitable society, empowering the Adi Dravidar community to lead better lives and achieve their aspirations.

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