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**A STUDY OF HOUSING DEVELOPMENT PROGRAMMES IN KANCHIPURAM DISTRICT, TAMILNADU**

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**ABSTRACT**

*Housing policies and programmes of the central and state governments play a major role in deciding housing location and prioritizing housing development. The successive public housing policies aim to slum clearance, removal of squatter settlements, etc. Tamil Nadu Housing Board was formed to achieve the goal of providing 'One house for each family'. Bharat Nirman, Indira Awas Yojana, Valmiki Ambedkar Awas Yojana, State Run Housing Policies etc. plays a major role in India for providing house building for the roofless people. The main objective of this study is to analyze the nitty-gritty of housing development programmes to develop the housing in Kanchipuram District.*

**KEYWORDS**

Housing policies, housing programmes, upgradation, poverty alleviation, assistance.

**INTRODUCTION**

After independence, India underwent a rapid population rise which has stabilized somewhat in recent decades. The number of households has been growing largely due to increase in family size and hiving of families accompanied by the important phenomenon of urbanization. To meet the housing needs of the lower segment of the population, including slums, a more dedicated approach will be required. Explicit Government support, in the form of subsidies and infrastructure provision will considerably leverage investments in housing from the individuals as well as the lending institutions. It is estimated that 40 percent of the Indian population will be residing in the urban India by 2030. Migration of rural residents to the urban centres in search of jobs and employment will continue to pose challenge to urban planning and housing, towards mitigating the housing shortage projected at 26.53 million units in urban areas by 2012, the Government at the Centre and the State levels are implementing programmes in both urban and rural areas.

The economic importance of housing in India is reflected in its contribution to income and employment generation, and to capital formation. The housing and urban development sector has been a thrust area of economic planning in India. It has got a better deal in most of the five year plans. The investments were stepped up regularly but the share in plan outlay has remained stagnant at 2.5 percent.

**REVIEW OF LITERATURE**

**UNCHS, Nairobi (2000)**, has pointed out that "Homelessness represents the most obvious and severe manifestation of the unfulfilment of the human right to adequate housing. While estimates on scale of homelessness are invariably difficult to ascertain with precision, it is generally mentioned in the relevant United Nations documents that there are about 100 million homeless persons in the world. Few countries, if any have entirely eliminated homelessness and in many nations this phenomenon is clearly increasing rather than declining, and further action is clearly required to uproot homelessness".

**Manoj P.K. (2008)**, study makes an attempt to analyze the role of micro finance in housing and poverty eradication with Indian and global experience. The study makes an overview of housing situations in India from an international perspective and the major national and global trends in housing. The study made an analysis about housing loan disbursement by various institutional agencies and also mentioned the house price indicators of several countries.

**Planning Commission (2008-09)**, indicates that housing besides being a very basic requirements for urban settlers, also holds the key to accelerate the pace of development. Investments in housing like any other industry have a multiplier effect on income and employment. It is estimated that employment generation in housing sector is 8 (eight) times of the direct employment. The estimated housing shortage for EWS and LIG categories at the turn of the eleventh plan was 24.71 million. To this, has to be added the estimated increase in housing requirements of 1.82 million during the years 2007-12, making the total 26.53 million units at the end of the eleventh plan period.

**OBJECTIVES**

1. To investigate the National Housing Development Programmes to solve the housing problem and shortage.
2. To study the role of housing development schemes in the promotion of houses.
3. To elicit the opinion of housing beneficiaries of the various housing programmes in Kanchipuram District.

**METHODOLOGY ADOPTED**

The present study is mainly concerned with the steps taken by the government to solve the housing problems and shortages by introducing National Housing and Habitat Policy and various housing programmes viz., IAY, VAMBAY, Bharat Nirman, State-run housing policies etc. The collection, analysis, interpretation and presentation of the primary and secondary data are the main keys to arrive the findings of the study. The main emphasis of the analysis is to examine the opinion of housing beneficiaries, benefitted through state and central housing programme in Kanchipuram district in Tamil Nadu.

This study used primary as well as secondary data. Questionnaire technique was used to collect information from the beneficiaries of home loan from Kanchipuram district. The primary data was collected from 200 beneficiaries of the selected Housing Development Programmes connected to the parameters such as procedures, selection, and facilities etc. The study covers the period from 1999-00 to 2009-10. A few Housing Programmes since their inception are covered under the period. For the purpose of analyzing the primary data collected and to test the hypothesis to achieve the objective of the study, Kruskal Walli's Chi-square Test and Cluster Analysis are used.

**HOUSING DEVELOPMENT PROGRAMME IN INDIA**

The planning commission under the aegis of Ministry of Rural Development set up a Group on rural housing for the 11<sup>th</sup> plan in 2007, which in their draft report inter-alia recommended increased capital assistance under IAY, launching loan scheme for just above poverty line rural borrowers i.e., EWS and LIG segments

setting up of National Rural shelter fund, introduction of title indemnity scheme and interest subsidy scheme etc. Thus affordable housing continued to be the major consideration behind the various policy measures taken during 2009-10 by the Government, Reserve Bank of India (RBI) and the National Housing bank (NHB)

### BHARAT NIRMAN PROGRAMME

The Government of India launched its Bharat Nirman Programme as a time bound plan for rural infrastructure in partnership with the state governments and Panchayatraj Institutions for the period 2005-09. The programme envisages development in irrigation, roads, rural housing, rural water supply, rural electrification and rural telecommunication in a target oriented manner. Under this programme, 15.52 lakh units were constructed/ upgraded as against the annual target of 14.41 lakhs rural houses for the year 2005-06. Towards this, a sum of Rs.3, 653.90 crores was utilized by the states during 2005-06 of which the total share of central government was Rs.2,907.53 crores. Bharat Nirman with its six schemes is an important initiative for bridging the gap between the rural and urban areas and improving the quality of life of people particularly the poor, in the rural areas. An amount of Rs.48,000 crore has been earmarked for rural infrastructure programmes under Bharat Nirman for the year 2010-11.

**TABLE 1: BUDGETARY ALLOCATION OF FUNDS UNDER BHARAT NIRMAN FROM 2005-06 TO 2010-11**

Year	Targeted / constructed / upgraded units (in Lakhs)	Amount (Rs. in crores)
2005-06	14.41	3653.90
2006-07	15.00	18696
2007-08	15.00	24603
2008-09	15.00	31280
2009-10	15.00	47850
2010-11	15.00	48000

Source: Annual Reports National Housing Bank

Table 1 show that each and every union budget allocate huge amount for housing development under Bharat Nirman Programme. Bharat Nirman Programme has not only resulted in positive impact on ancillary industries such as steel, cement, brick etc., and the secondary chain of industries, but has also been responsible for generation of additional employment.

**TABLE 2: BHARAT NIRMAN – KANCHIPURAM DISTRICT FROM 2005-06 TO 2010-11**

Year	No. of houses constructed / upgraded
2005-06	300
2006-07	876
2007-08	1378
2008-09	1400
2009-10	1412
2010-11	1418 *

Source: Kanchipuram District – Survey Register

\* work in progress

Table 2 indicates that the number of houses constructed / upgraded under Bharat Nirman Scheme in Kanchipuram District, from 2005 to 2011. Under this scheme the houses are constructed through the Panchayat Board of this district based on the beneficiaries economic status. The number of houses constructed in 2005-06 is only 300 but it is increased to 1418 in 2010-11. It reveals that along with the Central Government the State of Tamil Nadu has also taken due care for constructing more number of houses to solve the housing problems of Kanchipuram District.

### INDIRA AWAS YOJANA (IAY)

The government of India has been implementing Indira Awas Yojana since the year 1985-86 with an objective to provide dwelling units free of cost to the members of scheduled castes and scheduled tribes in rural areas. From the year 1993-94 the scope of the scheme has been extended to cover other classes subject to the condition that the benefit to non-scheduled castes and scheduled tribes shall not be more than 40 percent of IAY allocation. Benefits of the scheme have also been extended to the ex-serviceman of the armed and paramilitary forces killed in action. Three percent of the houses under the scheme are reserved for the below poverty line, disabled persons living in rural areas. The ceiling on construction assistance under the Indira Awas Yojana is Rs.20000 per unit for plain areas, Rs.22000 for hilly / difficult areas during the year 2000-01.

IAY, a flagship rural housing scheme of Government of India was launched in 1985-86 as a sub scheme of Rural Landless Employment Guarantee Programme (RLEGP) and from 1989, as a sub scheme of Jawahar Rojgar Yojana (JRY) became independent scheme from 1<sup>st</sup> January 1996. IAY is a cash subsidy scheme for rural BPL families for construction of dwelling units on their own using indigenous design and technology. During 2005-06 per unit assistance is enhanced to Rs. 25,000 in plain areas and Rs.27,500 in hilly areas. Funding under the scheme is provided by centre and the state in the ratio of 75:25.

**TABLE 3: BUDGETARY ALLOCATION OF FUNDS UNDER IAY**

Year	Constructed / Upgraded unit (in lakhs)	Amount Rs. (in crores)	Subsidy Per Unit	
			Plain Areas (Rs.)	Hilly Areas (Rs.)
1985 to March 2006	146	26959	20000	22000
2006-07	41.13	2480	25000	27500
2007-08	51.77	3060	35000	35000
2008-09	75.1	5400	35000	35000
2009-10	82.3	8800	35000	35000
2010-11	85.4	10000	45000	48500

Source: Compiled from NHB's Annual Reports.

The above Table 3 reveals that there is a gradual increase of number of houses constructed / upgraded under the scheme from 2006 to 2011. The amount of subsidy given by the rural poor for house construction also increased from Rs.20,000 (2006) to Rs.45,000 (2011) in plain areas and Rs.22,000 to Rs.48,500 in hilly or difficult areas (2006 to 2011).

Since the inception of the scheme in 1985-86 and till the end of March 2006, a total of 146 lakh houses have been constructed/upgraded against the target of 153 lakh houses with a total (Central and State) budgetary expenditure of Rs.26,959 crores. Taking note of the increase in the cost of construction, the allocation for unit cost under the scheme has been increased to Rs.45,000 for the plain areas and to Rs.48,500 for hilly or difficult areas. Also the allocation under the scheme has been increased to Rs.10,000 crore for the year 2010-11. Public sector Banks were advised to include IAY houses under the Differential Rate of Interest (DRI) Scheme and lend up to Rs.20,000 per unit at an interest rate of 4 percent per annum.

TABLE 4: INDIRA AWAS YOJANA – KANCHIPURAM DISTRICT FROM 2008-09 TO 2010-11

Year	No. of families benefited	Cash subsidy per unit (in Rs.)
2008-09	558	35,000
2009-10	1007	35,000
2010-11	1275 *	45,000

Source: Kanchipuram District – Survey Register

\* work in progress

Table 4 shows that the benefits of IAY in Kanchipuram District from 2008-09 to 2010-11, those who are willing to construct houses in their own land only are eligible to get the cash subsidy. Hence limited number of people only gains this scheme benefit. The cash subsidy is increased from Rs.35,000 (2008-09) to Rs.45,000 (2010-11).

### VALMIKI AMBEDKAR AWAS YOJANA (VAMBAY)

Valmiki Ambedkar Awas Yojana (VAMBAY) scheme was announced by the honorable Prime Minister of India while addressing the nation on the 15<sup>th</sup> August 2001 as an important measure for providing permanent residences to urban poor similar lines of “Rural Housing Scheme” that was in operation in rural areas. The scheme announced by government of India, provides for subsidy to an extent of 50 percent of the project cost to an identified beneficiary and the balance 50 percent to be contributed by the state government. The state government was given the option of mobilizing its matching portion of 50 percent either by budgetary provision or from other sources like local bodies, loans from other agencies, contribution from the beneficiaries or NGOs etc., the subsidy portion of Government of India will be released only after the states matching share of 50 percent has been mobilized or released. The subsidy under the scheme is on 1:1 basis with loan. Housing Development of VAMBAY scheme from 2001 to 2006 is given below:

TABLE 5: PROGRESS OF VAMBAY SCHEME 2001-02 TO 2005-06

Year	Total Funds (Rs. in crores)		Physical Achievements (in numbers)	
	Allocated	Net Releases	Houses	Toilets
2001-02	69	68.7	25219	4212
2002-03	256.8	193.3	105444	21398
2003-04	238.5	238.3	108276	3170
2004-05	280.6	269.4	112143	35086
2005-06	249	96.4	60335	381
<b>Total</b>	<b>1093.9</b>	<b>866.1</b>	<b>411417</b>	<b>64247</b>

Source: Trend and Progress of Housing in India, National Housing Bank 2006, Annexure XIII, page 91.

Table 5 exhibits that Rs.69 crore allocated by the government for construction of 25,219 dwelling units and 4,212 toilets, of this Rs.68.7 crore is released by the year 2001-02. But it was increased more than 15 times during the year 2006. It reveals that this scheme was implemented properly and benefited by the people belonging to weaker sections.

As on 31.12.2005, GOI released subsidy of Rs. 866.16 crores as against the allocation of Rs. 1093.93 crores under the scheme covering construction/ up gradation of 4,11,417 dwelling units and 64247 toilets of these dwelling units and 2,34,669 dwelling units have been completed

TABLE 6: VAMBAY (JNNURM) – KANCHIPURAM DISTRICT FROM 2001-02 TO 2005-06

Year	No. of Houses	No. of Toilets
2001-02	1165	1540
2002-03	1187	1500
2003-04	1170	1700
2004-05	1286	1825
2005-06	1298	60

Source: Kanchipuram District – Survey Register

In Kanchipuram District most of the areas come under rural limit and limited areas only come to the limit of urban and sub-urban. This scheme is meant for urban poor. So limited number of people only gains housing benefit through this scheme.

VAMBAY has been subsumed into a new scheme called Integrated Housing and Slum Development Programme (IHSDP) along with Jawaharlal Nehru National Urban Renewal Mission (JNNURM). However, VAMBAY will continue till IHSDP is implemented in full force.

### JAWAHARLAL NEHRU NATIONAL URBAN RENEWAL MISSION (JNNURM)

The Jawaharlal Nehru National Urban Renewal Mission was launched on December 3, 2005, as a main vehicle for improving urban infrastructure. JNNURM is a flagship programme of the Central Government in concert with the state governments and urban local bodies. The budgetary allocation of JNNURM has been increased from Rs. 5842 crores in 2007-08 to Rs.6866 crore in 2008-09. Allocation under this scheme was stepped up by Rs.12,877 crore in the union budget 2009-10

### STATE-RUN HOUSING SCHEMES

Many states have been implementing their own rural housing schemes. Nearly 15 states/UTs are financing their own schemes enabling them to increase the coverage to a much larger group than what is possible under IAY. Most of the state-run rural housing schemes broadly follow the IAY pattern, of providing subsidy for construction of houses and are financed through state budgetary allocations. However, the ceiling on assistance varies from state to state. In the state of Tamil Nadu majority of the housing development activities are done through the following schemes.

### PERIYAR NINAIVU SAMATHUVAPURAM

To promote social justice and spread Thanthai Periyar’s message of social equality, a housing scheme called Samathuvapuram was launched by Government of Tamil Nadu in the year 1997-98. Under the scheme, model habitations called ‘Samathuvapuram’ are established in rural areas in which all the communities live with unity and brotherhood and share all basic infrastructure and amenities without discrimination. Government constructs houses and also allotted among the beneficiaries belonging to different communities at random.

The first Samathuvapuram was inaugurated on 17<sup>th</sup> August, 1998 in Melakottai Village of Madurai by the Hon’ble then Chief Minister. Till now, 145 Samathuvapurams have been established in the State.

Under the scheme, a habitation consisting of 100 houses shall be constructed-complete with basic infrastructure like Street lights, Drinking water with OHT, CC roads and Public Distribution Shop. Each house shall have a separate toilet and an appropriate disposal system like septic tank with soak pit. The Committee for selection of beneficiaries for Samathuvapuram will seek applications from those eligible people who will be willing to stay at Samathuvapuram on permanent basis. While selecting the beneficiaries for Samathuvapuram, the persons living in houses with 1) mud walls with thatched roof, 2) brick walls with thatched roof, 3) mud walls with tiled roof, and 4) brick walls with tiled roof will be given priority in the above order as such persons are considered to be poor. No such

persons who have been the beneficiaries of IAY houses or other housing schemes such as Fishermen free housing Scheme, Tribal housing through Adi Dravidar and Tribal Welfare Department will be eligible for getting house under Samathuvapuram. The beneficiaries list will have to be finally approved by the District Collector.

The entire cost of the Samathuvapuram will be met by the Government of Tamil Nadu. 29 Samathuvapuram at a cost of Rs.75 crores had been constructed in 2008-09. In 2009-10 a sum of Rs.75 crores was spent for 30 Samathuvapuram and Rs.75 Crores for 2010-11 for 36 Samathuvapuram.

TABLE 7: PERIYAR SAMATHUVAPURAM – KANCHIPURAM DISTRICT

Year	No. of houses constructed / upgraded
Upto 2000	300
2009-10	200
2010-11	20 *

Source: Kanchipuram District – Survey Register

\* work in progress

Out of 145 Samathuvapurams 5 of them were in Kanchipuram District itself. Now, there is a proposal to construct another one in the same district. For this nearly 20 houses were in progressing stage.

### KALAINAR VEEDU VAZHANGUM THITTAM (KVVVT) (PASUMAI VEEDU THITTAM)

Kalaignar Veedu Vazhangum Thittam' is a landmark scheme which aims at replacing all the huts in Tamil Nadu with permanent houses over a 6-year period between 2010-11 and 2015-16. Tamil Nadu will, thus, earn the distinction of being the first 'hut free State' in the country by 2016. The Scheme was formally inaugurated by the Hon'ble Chief Minister on 03.03.2010 at Tiruchirappalli.

The permanent houses will be constructed in site and no land acquisition is envisaged under the Scheme, Only people with proper title for their house sites will be eligible. KVVVT houses will be built with RCC roofing and a separate toilet. The area of a house will be 200 sq.ft. and the unit cost will be Rs.60,000 per house, like IAY, the houses will be constructed by the beneficiaries themselves and there will be no tendering. Three lakh houses will be constructed under KVVVT during 2010-11 with a budget provision of Rs.1,800 crores.

TABLE 8: SOCIO-ECONOMIC PROFILE OF SAMPLE BENEFICIARIES

Particulars	Category	Nos.	Percentage
Gender	Male	122	61
	Female	78	39
Age (Years)	< 30	13	6.5
	31-40	52	26
	41-50	79	39.5
	51-60	44	22
	>60	12	6
Community	SC / ST	86	43
	MBC	104	52
	BC	10	5
Educational Status	Uneducated	110	55
	Educated	90	45

Source: Primary Data

Table 9 shows that the housing programmes schemes implemented in Kanchipuram District by the Central and State Government. The above table projects that out of the total beneficiaries 105 (53%) availed the benefit through the State Run Housing Policies, 52 of them gain the benefit through Indira Awas Yojana (IAY), 23 of them gain the benefit through Bharat Nirman and 20 of them gain the benefit through VAMBAY scheme.

TABLE 9: HOUSING PROGRAMMES

Sl. No.	Housing Programme	Respondents	
		Nos.	%
1	Indira Awas Yojana	52	26
2	VAMBAY	20	10
3	Bharat Nirman	23	11
4	State Run Housing Policies	105	53
	Total	200	100

Source: Primary Data

TABLE 10: SELECTION OF HP BENEFICIARIES

Sl. No.	Basis of Allocation	Nos.	%
1	Income Basis	64	32
2	Community Basis	22	11
3	Need Basis	20	10
4	Random and Income Basis	78	39
5	Random and Community Basis	6	3
6	Income and Community Basis	10	5
	Total	200	100

Source: Primary Data

Table 10 shows that selection criteria of housing programme beneficiaries. The above table projects that majority (39%) of the beneficiaries were selected applying Random and Income Basis and nearly 32 percent were selected applying income basis and the remaining were selected applying community basis, need basis, income and community basis and Random and Community basis.

**TABLE 11: PROCEDURES TO AVAIL THE HP SCHEME**

Particulars	Nos.	%
Highly complicated	8	4.0
complicated	44	22.0
Not sure	18	9.0
simplified	121	60.5
Highly simplified	9	4.5
Total	200	100.0

Source: Primary Data

Procedures to avail the housing programme Schemes benefit is exhibited in the above Table 11. Nearly two-third of the beneficiaries said that the procedures are simplified and highly simplified but nearly one-fourth of them said that the procedures are complicated and highly complicated.

**TABLE 12: PREFERENCE OF HOUSING PROGRAMME BENEFITS - AGE WISE DISTRIBUTION**

Age		Preference among H P		Total
		Constructed House	Cash subsidy	
30 Years or lesser	Count	11	2	13
	Row %	85	15	100
	Col %	9	3	6
31 - 40	Count	25	27	52
	Row %	48	52	100
	Col %	20	35	26
41 - 50	Count	58	21	79
	Row %	73	27	100
	Col %	47	27	40
51 - 60	Count	23	21	44
	Row %	52	48	100
	Col %	19	27	22
above 60 Years	Count	6	6	12
	Row %	50	50	100
	Col %	5	8	6
Total	Count	123	77	200
	Row %	61	39	100
	Col %	100	100	100
<b>Chi-square = 13.882</b>		<b>Significance Level = 0.008</b>		

Source: Primary Data

**HYPOTHESIS**

Association between age group of the beneficiaries and the preference among housing programme benefits either constructed houses or cash subsidy. Table 12 indicates that constructed houses are preferred by respondents with age of 30 years or less, and between 41 and 50 years. Both constructed house and cash subsidy are equally preferred by the respondents in the age groups of 31-40 years, 51-60 years and more than 60 years. To validate the hypothesis Pearson Chi-square test is used. The test result reveals that there is close association between age group of the beneficiaries and the preference of the housing programme benefits ( $p < 0.05$ ).

**TABLE 13: BASIS OF ALLOCATION – COMMUNITY WISE DISTRIBUTION**

Basis of Allocation		Community			Total
		SC / ST	MBC	BC	
Income Basis	Count	23	40	1	64
	Row %	35	63	2	100
	Col %	27	38	10.0	32
Community basis	Count	9	8	5	22
	Row %	43	33	24	100
	Col %	10	7	50	10
Need basis	Count	14	5	1	20
	Row %	70	25	5	100
	Col %	16	6	3	10
Random and Income basis	Count	32	43	3	78
	Row %	39	56	5	100
	Col %	35	41	40	38
Random and Community basis	Count	3	2	1	6
	Row %	50	33	17	100
	Col %	5	2	2	3
Income and Community basis	Count	4	5	1	10
	Row %	40	50	10	100
	Col %	6	5	3	5
Total	Count	86	104	10	200
	Row %	43	52	5	100
	Col %	100	100	100	100
<b>Chi-square = 31.002</b>		<b>Significance level = 0.006</b>			

Source: Primary Data

**HYPOTHESIS**

Association between “community of the beneficiaries” and “the basis of allocation of housing programme benefits”.

Table 13 describes the basis of allocation of housing programme benefits based on community of the beneficiaries. Majority of the SC / ST beneficiaries said that the housing programme benefits are allocated on the basis of need (70%), random and community (50%), and community itself (43%). But the beneficiaries from MBC community said that housing programme beneficiaries are selected based on income and random basis. Backward community beneficiaries express that benefits are allotted mostly on the basis of ‘community’ and ‘Income’. Pearson Chi-square test result reveals that there is close relationship between community of the beneficiaries and basis of allocation of housing programme benefits ( $p < 0.05$ ).

**TABLE 14: LOCATION OF THE HOUSE AND FACILITIES – SCHEME WISE DISTRIBUTION**

Schemes	Location				Facilities			
	Yes		No		Yes		No	
	N	%	N	%	N	%	N	%
India Awas Yojana	48	27	4	20.0	29	29.9	23	22.3
VAMBAY	8	4	12	60.0	8	8.2	12	11.7
Bharat Nirman	21	12	2	10.0	4	4.1	19	18.4
State run Housing Policies	103	57	2	10.0	56	57.7	49	47.6
Total	180	100	20	100.0	97	100.0	103	100.0
<b>Chi-square = 9.453</b>				<b>Chi-square = 0.148</b>				
<b>Significance level = 0.002</b>				<b>Significance level = 0.700</b>				

Source: Primary Data

**HYPOTHESIS**

Relationship between ‘Housing Scheme’ and location of the house in a convenient place and facilities of the house.

Table 14 indicates that more than 57 percent of the beneficiaries of State Run Housing Policies said that the houses which are constructed under the Housing Programme Schemes are situated in a convenient location and facilities of the housing programme schemes are adequate. 27 percent of the beneficiaries of Indira Awas Yojana said that the houses are located in a convenient place and facilities are adequate. To test the hypothesis Kruskal Wallis Chi-square test is used. The test result reveals that there is a close association between Housing Schemes and location of the house in a convenient place ( $p < 0.05$ ). But in case of facilities the results are not statistically significant ( $p > 0.05$ ).

**CLUSTER ANALYSIS – PRIMARY DATA**

The cluster analysis indicated the presence of two clusters in the data set. The first cluster consists of 107 respondents and the second cluster has 93 respondents. A detailed explanation is given in the Table 15.

**TABLE 15: NO. OF BENEFICIARIES IN EACH CLUSTER**

Cluster	No. of cases
1	107
2	93
<b>Total</b>	<b>200</b>

The number of variables and its percentage of the two clusters are given in the table presented below. The Levene’s F-test has been employed to test whether the cluster differ one another for each one of the items listed in the 10 variables and its significance level. It is assumed that the number of aspects and its percent are the same for the two clusters. The hypothesis of equality of the number of aspects and its percent is rejected if the significance value of the test is less than 0.05. Here again, the variances are assumed to be equal for each one of the 10 aspects of the two clusters. The following table provides details of the F-tests carried out between the two clusters for all the items included in the 10 aspects.

TABLE 16: CLUSTER DISTRIBUTION OF HOUSING PROGRAMME SCHEMES

		Clusters			
		Cluster 1		Cluster 2	
		N	%	N	%
Schemes under which HP availed	India Awas Yojana	52	49	0	.0
	VAMBAY	19	18	1	1
	Bharat Nirman	23	22	0	.0
	State run Housing Policies	13	12	92	99
<b>Total</b>		<b>107</b>	<b>100</b>	<b>93</b>	<b>100</b>
		Clusters			
		Cluster 1		Cluster 2	
		N	%	N	%
Procedures to avail the HP scheme	Highly complicated	8	8	0	.0
	complicated	14	13	30	32
	Not sure	15	14	3	3
	simplified	61	57	60	65
	Highly simplified	9	8	0	.0
<b>Total</b>		<b>107</b>	<b>100</b>	<b>93</b>	<b>100</b>
Benefits of H P	Constructed House	31	29	92	99
	Cash subsidy	76	71	1	1
<b>Total</b>		<b>107</b>	<b>100</b>	<b>93</b>	<b>100</b>
Availed mode of the HP Schemes	Through the Govt.	74	69	93	100
	Through N.G.Os.	2	2	0	.0
	Through Panchayats	31	29	0	.0
<b>Total</b>		<b>107</b>	<b>100</b>	<b>93</b>	<b>100</b>
Facilities of HP Schemes are adequate	Yes	47	44	50	54
	No	60	56	43	46
<b>Total</b>		<b>107</b>	<b>100</b>	<b>93</b>	<b>100</b>
Random Basis	Yes	1	1	83	89
	No	106	99	10	11
<b>Total</b>		<b>107</b>	<b>100</b>	<b>93</b>	<b>100</b>
Income Basis	Yes	64	60	87	94
	No	43	40	6	7
<b>Total</b>		<b>107</b>	<b>100</b>	<b>93</b>	<b>100</b>
Community Basis	Yes	21	20	16	17
	No	86	80	77	83
<b>Total</b>		<b>107</b>	<b>100</b>	<b>93</b>	<b>100</b>
Need Basis	Yes	20	19	0	.0
	No	87	81	93	100
<b>Total</b>		<b>107</b>	<b>100</b>	<b>93</b>	<b>100</b>
		Clusters			
		Cluster 1		Cluster 2	
		N	%	N	%
Houses constructed under the Housing Programme Schemes are situated in a convenient place.	Yes	90	84	90	97
	No	17	16	3	3
<b>Total</b>		<b>107</b>	<b>100</b>	<b>93</b>	<b>100</b>

The above table indicates that the two clusters differ from one another in all the 10 parameters like schemes, procedures, benefits and facilities of HPs allotment basis, convenient place and maintenance of the house building. The first clusters have significantly higher values in all the 10 parameters than the variables belonging to the second cluster.

## CONCLUSION

In order to achieve the dual objective of women empowerment and reducing the housing shortage the IAY scheme allotted dwelling units to the female member. Bharat Nirman with its schemes was launched for bridging the gap between the rural and urban areas and improving the living quality of the poor people in rural areas. The VAMBAY scheme was introduced for the purpose of providing shelter or to upgrade the shelter for the helpless and hapless people and through this scheme a large number of weaker section were benefited. The government efforts through the implementation of RAY encourage the states to create 'Slum Free India'. Majority of the beneficiaries of housing programme schemes gain the benefits from State formulated Housing Policies through the government. There is a close association between Housing Schemes and location of the house in a convenient place. Majority of the housing programme beneficiaries said that the housing programme facilities are not sufficient. Most of the house roofs are having chinks / crack resulting seepage during rainy season. The built area of the house is very small and insufficient for a joint family. In order to remove the short-fall, 'Housing for All', the housing and habitat policy of India have been formulated. The central and state governments implement various housing programmes to provide shelter for homeless and hapless people of both rural and urban areas.

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