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7.0 Introduction-

Maharashtra housing and area development authority constructed various houses for Economic weaker section (EWS), Lower income group (LIG), middle income group (MIG), Higher income group (HIG), in Aurangabad region. It has also provided civic facility under various government schemes. Present chapter concluded on basis of findings and observations of the scheme of MHADA, the similarly perception of beneficiary. Performance of MHADA are very important which help for urban development in Aurangabad region.

7.0 Finding on Basis of MHADA scheme in Aurangabad region

- In Aurangabad district maximum investment of Rs. 1394.448 laces is done by MHADA in the year 2000. This investment is maximum compare to year 2000 to 2010. The lowest amount of investment was of Rs. Rs 92.040 laces in the year 2008 but for housing development scheme it was invested with Rs 4861.26 laces in the year 2008 by MHADA.
- Hence we may infer that maximum housing expenditure on MHADA projects is done by Aurangabad housing and area development Authority in Aurangabad districts as compare to all districts.
- In Aurangabad district, maximum financial provision is done by MHADA in 10 year along with actual expenditure.
- Maximum number of housing construction and plots development is done by MHADA in Aurangabad region.
- In LIG scheme total 8871 (46.72%) number of tenements and plots constructed by Aurangabad housing and area development authority which is maximum compare to other scheme.
- In EWS scheme total 6907 (36.37%) number of tenements and plots, in MIG scheme total 2250 (11.85%) number of tenements and plots, in HIG scheme total 813 (4.28%) number of tenements and plots constructed by MHADA in Aurangabad district.
- It has observed that in year 2009-2010 maximum number 275 i.e. 91.66% of plots out of total 1365 development under various scheme in Aurangabad districts.
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It has observed that in year 2002-2003 minimum number 34 i.e. 2.49% out of total 1365 of house developed under various schemes by MHADA in Aurangabad district.

- It has also observed that in year 2000-2001 total number 378 i.e. 27.69% out of total 1365 of tenements developed under various schemes by MHADA in Aurangabad district.

- It has observed that in year 2006-2007 minimum number 76 i.e. 13.30% out of total 571 of house and 25 i.e. 8.33% out of total 300 plots developed under various schemes by MHADA in Jalana district. It is maximum if we compare with other year in Jalana district.

- It has observed that in year 2007-2008 maximum number 112 i.e. 65.88% out of total 170 of plots developed under various schemes by MHADA in Parbhani district. It is maximum compare to other year in arbhani district.

- It has also observed that in year 2009-2010 minimum number 30 i.e. 15.30% out of total 196 of house and in year 2008-2009 minimum number 58 i.e. 34.11% out of total 170 plots developed under various schemes by MHADA in Parbhani district.

- It has observed that in year 2004-2005 maximum number 89 i.e. 75.42% out of total 118 of plots developed under various schemes by MHADA in Beed district. This is maximum compare to other year in Beed district.

- It has observed that in year 2004-2005 minimum number 18 i.e. 8.57% out of total 210 of house and in year 2008-2009 minimum number 29 i.e. 24.57% out of total 118 plots developed under various schemes by MHADA in Beed district.

- It has observed that in year 2001-2002 minimum number 14 i.e. 5.09% out of total 275 of house developed under various schemes by MHADA in Nanded district.

- It has observed that in year 2005-2006 minimum number 68 i.e. 6.66% out of total 1024 of house developed under various schemes by MHADA in Latur district.
7.1 Finding on Basis of Perception of Beneficiaries of MHADA Projects

- The study found that Majority of respondent’s i.e. 116 out of 274 (42.3%) are from Deolia area from Aurangabad districts.
- The study revealed that Maximum number i.e.144 out of 247 (52.6%) of respondent’s fall under 21 year age to 35 year age group invested in MHADA project.
- The study found that maximum married respondent i.e. 244 (89.1 %) are invest in MHADA project.
- It is noted that Maximum number of the respondent were up to S.S.C educated /less educated i.e.180 (65.7 %) invested in MHADA flats.
- It is found that Maximum number of respondents i.e. 130 out of 274 i.e. 47.4% belong to small family size which contain 4 to 5 members in their family.
- It is found that maximum 101 out of 274 i.e. 36.9 % of respondents belong to middle family size which contain 6 to 7 members in their family.
- It has concluded that 159 out of 274 i.e. 58 % have one earning person in respondents family.
- From the view of respondents, it is found that maximum number i.e. 106 out of 274 (38.7 %) of respondents are from up to Rs 8000 P.M income group
- It is found that 136 out of 274 i.e. 49.6% of respondents satisfy with the price of tenements.
- The study disclosed that, majority 139 out of 274 i.e. 50.7% of respondents neither agree nor disagree about satisfaction with Location of MHADA project.
- It is found that maximum 183 out of 274 i.e. 66.8% of respondents agree about satisfaction with security from fraud of MHADA project.
- It is found that maximum 200 out of 274 i.e. 73% of respondents agree about satisfaction with quality construction of MHADA project.
- It is found that maximum 180 out of 274 i.e. 65.7% of respondents agree about satisfaction with easy loan facility of MHADA project.
- It is found that maximum 148 out of 274 i.e. 54% of respondents neither agree nor disagree about satisfaction with good community factor of MHADA project.
- It clearly reveals that respondents are satisfied with price of tenements, quality construction, easy loan facility and feel secure while investing in MHADA flats.
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- It is found that 123 out of 274 i.e.44.9% of respondents agree about lengthy procedure is disadvantage of buying MHADA flats.
- It is found that 176 out of 274 i.e.64.2% of respondents agree about large legal formality is disadvantage of buying MHADA flats.
- It is found that 185 out of 274 i.e.67.5% of respondents agree about lack of basic amenities are disadvantage of buying MHADA flats.
- It is clearly reveals that lack of basic amenities, lengthy procedure and large legal formality these are disadvantages at time of purchasing MHADA flats.
- It has concluded that 196 (71.5 %) of respondents are agree that compare with PVT builder MHADA sales their flats at low price.
- It has concluded that 184 out of 274 (67.2 %) of respondents are agree that compare with PVT builder purchasing MHADA flats are more secure.
- It has concluded that maximum 204 out of 274 i.e.74.5% of respondents agree about satisfaction with quality construction of MHADA flats compare with PVT builder.
- It clearly reveals that low price, quality construction, security these are advantage of MHADA flats as compare with PVT builder at time of purchase.
- From the study it is found that 172 out of 274 i.e. 62.8% of respondents said that newspaper is their source information.
- It has concluded that 163 out of 274 i.e. 59.5% of respondents said that from last 10 year is their duration of stay in MHADA house.

7.2 Finding on Basis of Performance of MHADA

- In Aurangabad district, according to act 41, Aurangabad housing and area development authority acquired 195.530 hector land out of total 364.652 hector land acquired under Act( section 41). Under government land MHADA acquired 103.430 hector lands out of total 114.250 i.e. 90.52% of the total land acquired from government. In all in Aurangabad district MHADA acquired 298.960 hectors land. This is 57.44% total land acquired by all district together. This is maximum as compare to all districts
- Aurangabad housing and area development authority acquired maximum364.652 hector i.e.70.01% out of total 520.812 hector land by Act (section 41) as compare with all districts.
• In Aurangabad district 102.99 hectors land out of total 274.126 hectors land i.e. 37.57% land acquired by MHADA in Aurangabad district. This is maximum as compare to all other districts.

• The Majority 209 i.e. 37.72% out of 554 of work completed in Hingoli city under Nirmal Bharat Abhiyan Yojana. This is maximum compare to all districts.

• In Nanded city majority i.e.26303 (69.30%) out of total 37958 of sanctions Gharkuls. Maximum work completed i.e. 13662(87.65%) out of total 15586 under BSUP scheme in Nanded.

• In Aurangabad district Under Rajiv Gandhi Gramin Niwara Yojana 1723 i.e. 20.20% houses sanctioned out of total 8527 and finished 1716 i.e.21.06% work of house out of total 8148 houses in Aurangabad district.

• It has concluded that Maximum 1968 i.e. 24.15 % out of 8148 houses build under Rajiv Gandhi Gramin Niwara Yojana( A) in Beed district where total sanctioned work completed.

• In Aurangabad districts Maximum i.e. 4307 out of total 21318 houses sanction under Rajiv Gandhi Gramin Niwara Yojana No B and 1614 out of total 14567 i.e. 11.07% application received.

• It has concluded that under Valmiki Ambedkar Awas Yojana Maximum 2210 out of 5791 i.e.38% houses sanction and completed in latur districts compare to all districts.

7.4. Findings based on hypothesis testing: The researcher has set up four hypotheses for the present study.
(A) The first hypothesis is MHADA has failed to achieve its targets. This hypothesis is tested using two sub hypotheses.

The first sub hypothesis tests significant difference between Provisions of amount made for MHADA projects and actual expenditure on MHADA projects.

Below mentioned are the research findings of this hypothesis:

Parametric paired ‘t’ test was used for testing null hypothesis. It is observed that p value is 0.046 which is less than α = 0.05 (5% significant level). It is also observed that calculated ‘t’ value is 2.052 is greater than +1.96 (table value of at 5% significant level, upper tailed and d.f. 47). Hence we reject null hypothesis Ho at 5%
significant level. On the basis of data it is inferred that Provision of amount made for MHADA projects is greater than actual expenditure on MHADA projects.

The second sub hypothesis tests significant difference between Sanction number of gharkuls under MHADA projects and actual work completed gharkuls under MHADA projects.

Below mentioned are the research findings of this hypothesis:

**Parametric paired ‘t’ test** was used for testing null hypothesis. It is observed that p value is 0.032 which is less than α = 0.05 (5% significant level). It is also observed that calculated ‘t’ value is 2.215 is greater than + 1.96 (table value of at 5% significant level, upper tailed and d.f. 41). Hence we reject null hypothesis Ho at 5% significant level.

On the basis of data it is inferred Sanction number of gharkuls under MHADA projects is greater than actual work completed gharkuls under MHADA projects.

From sub hypothesis 1 it is clear that Provision of amount made for MHADA projects is greater than actual expenditure on MHADA projects. In sub hypothesis 2 we have Sanction number of gharkuls under MHADA projects is greater than actual work completed gharkuls under MHADA projects. Hence we may conclude that **MHADA has failed to achieve its targets.**

**(B)**The second hypothesis is MHADA is facing problem of inadequate funds for their projects. Below mentioned are the research findings of this hypothesis.

**Parametric paired ‘t’ test** was used for testing null hypothesis. It is observed that p value is 0.000 which is less than α = 0.05 (5% significant level). It is also observed that calculated ‘t’ value is 5.10 is less than + 1.96 (table value of at 5% significant level, upper tailed and d.f. 59). Hence we reject null hypothesis Ho at 5% significant level.

Hence we may infer that Total Provision of amount made for MHADA projects is greater than total expenditure incurred on MHADA projects.

From the above finding it is clear that **MHADA is having adequate funds for their projects. In fact MHADA is unable to use its sanctioned fund for their projects.**
(C) The third hypothesis tests significant correlation amongst different factors satisfying respondent regarding MHADA flats.

Below mentioned are the research findings of this hypothesis.

**Parametric Pearson correlation test** was used for testing null hypothesis. It is observed that out of 12 correlations only in 5 cases null hypotheses is rejected at 1% and in remaining 7 cases null hypotheses cannot be rejected at 1% level of significance. Hence it can be concluded that Price of tenements of MHADA property seems to be important factor which is significantly correlated with Location, Quality of construction and Easy loan facility of MHADA property. Also, a good community buyer is another important factor which is significantly correlated with Location and Quality construction of MHADA property.

(D) The fourth hypothesis tests whether Beneficiaries of MAHDA projects are satisfied with different factors related to project.

Below mentioned are the research findings of this hypothesis.

To test above hypothesis one sample ‘t’ test for testing significance of satisfaction of different factors related to MAHDA projects. It is observed that ‘t’ value for null hypothesis is 12.88 which is greater than +1.645 (also greater than +2.326). Also p value is 0.00 which is less than 0.01. Hence we reject null hypothesis at 5% & 1% level of significance. On the basis of above data it can be inferred that Mean rating scores regarding satisfaction of different factors related to MAHDA projects is greater than or equal to 3.5. Hence we can infer that Beneficiaries of MAHDA projects are satisfied with different factors related to project.

### 7.5 Conclusion on Basis of finding

**The housing investment by Aurangabad housing and area development authority**

- It has concluded that maximum housing expenditure on MHADA projects is done by Aurangabad housing and area development Authority in Aurangabad district as compare to all districts.
- In Aurangabad district, maximum financial provision is done by MHADA in 10 year along with actual expenditure
- Maximum number of housing construction and plots development is done by MHADA in Aurangabad region.
• It has concluded that financial Provision of amount made for MHADA projects in Aurangabad districts is greater than actual expenditure on MHADA projects in Aurangabad.

• It has concluded that compared to other districts less provision and zero expenditure is done by MHADA in Hingoli district.

**Details of the Scheme are as**

• Maximum number of tenements and plots are constructed by MHADA in Aurangabad district.

• Maximum number of tenements and plots are constructed for LIG and EWS scheme by MHADA in Aurangabad district.

• Maximum preferences are given by MHADA to below poverty line, lower income group and economical weaker sections.

• Minimum preferences are given by MHADA to middle income group and higher income group.

• It has concluded that lower income group peoples are highly benefited in MHADA scheme in Aurangabad district.

• It has concluded that higher income group people are less benefited in MHADA scheme in Aurangabad district.

**Conclusion on the basis of Satisfaction of occupants (beneficiaries) of MHADA flats**

• It concluded that majority of married respondents are invested in MHADA project.

• It also concluded that maximum respondents having single earning person in their family are invested in MHADA project.

• It also concluded that Maximum houses are built up for economical weaker section and lower income group peoples.

• Price of tenements of MHADA property seems to be important factor because of low price compare to market value. So the people are ready to invest which is significantly correlated with Quality of construction, Location, and Easy loan facilities these attributes satisfied beneficiaries at time of purchase MHADA property.
A good community buyer is another important attribute satisfied beneficiaries (occupants) at time of purchase which is significantly correlated with Location and Quality construction of MHADA property.

Conclusion on the basis of Disadvantages of occupants (beneficiaries) at time of buying MHADA flats:

- It has concluded that lack of basic amenities nearer residential place is a major disavantages attributes to occupants.
- Large documentation, legal formality, lengthy procedure which take large or lot of time, theses are important factor which dissatisfy at time of purchasing MHADA flats.
- It has concluded that maximum EWS and LIG group of people do not give more importance to the on size of area. If it is nearer or close to their work place, they are ready to invest in MHADA flats and save transportation cost.
- The higher income households on the other hand occupy cheaper large area and ready to spend more amount on trasnportation.
- At the time of purchase MHADA flats, Low price, quality construction more security, theses are advantages as compare with PVT builder.
- The EWS groups prefer their residential near to workplace while investing in MHADA flats.
- Major source of information of MHADA beneficiaries is newspaper.

Conclusion on the basis of land acquisitions and sources of funds by government to MHADA:

- It has concluded that under Land acquisition Act (section 41) MHADA acquired 298.960 hectors i.e. 57.44% maximum land in Aurangabad district. This acquisition is maximum compare to all districts.
- It has concluded that MHADA under Nirmal Bharat Abhiyan Yojana completed 100% work and maximum sanitations (toilet) sanction and completed in Hingoli district.
- It has concluded that Nanded city get maximum benefit under BSUP schemes.
- Less than 50% work completed compare to sanctioned numbers of Gharkuls under BSUP/IHSDP husoro.
- Sanctioned numbers of Gharkuls under MHADA projects is greater than actual work completed by them. Hence I conclud that MHADA has failed to achieve its targets.
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- It is clear that MHADA is having adequate funds for their projects. MHADA doesn’t utilized all its sanctioned fund for their projects.
- It has concluded that Beed district got maximum benefit under Rajiv Gandhi Gramin Niwara Yojana A were all sanction work completed.
- It has concluded that under Valmiki Ambedkar Awas Yojana latur districts got maximum benefit.

7.6. Recommendations and suggestions:
✓ Provision of deposit amount should be based on income group not on cost of houses.
✓ To enforce taxes on late construction of houses after final approval of housing scheme.
✓ Remove reservation conflict which helps to build houses with a great success.
✓ Provision of development including basic amenities within the jurisdiction of the Authority if it is done by local authority. This will reduce the total price of tenements and also help for housing loan for EWS section.
✓ Provision of drinking water facility after approval of housing scheme which helps to increase the demand for scheme.
✓ An adequate, safe potable public water supply is essential for public health and thus it needs careful planning and designing.
✓ Every community needs space for small parks, play grounds etc. for children to play, for adult to exercise, for mental inspiration, and recreation and for other community activities which aid the total health of individual and the family.
✓ Pre- defined building period for construction of building.
✓ Provision of minimum time period for approval and construction, possession must be provided.
✓ Special reservation has to be made for women in allotment process.
✓ Provision of facility to the economically weaker section for housing loan.
✓ The houses should have the facilities of self appearance and degree of freedom of action on the part of individual of the family
✓ Restriction of purchase of more than one plot in housing scheme
✓ Provision for reservation of land for MHADA in Master plan of city
✓ Strict control on price of housing schemes