CHAPTER III

REVIEW OF LITERATURE

3.1 INTRODUCTION

The review of related literature is an important dimension of research work. The study of literature implies locating, recording and evaluating relevant research carried out previously. This gives the investigator an understanding of the previous research work already done at international, national and local level.

3.2 REVIEWS ON CO-OPERATION

It is difficult to convey the correct meaning of co-operation in its technical sense because the term co-operation has assumed different shapes in different countries, according to circumstances there which gave birth to co-operation. Even then, some of the familiar definitions of co-operation are given below:

3.2.1 National

Co-operation is as old as humanity and co-operation is older than the co-operative movement. The co-operative movement is only one example of human co-operation among others. The meaning of co-operation varies from thinker to thinker and from one sphere of human activity to another. To the Sociologists, it is a social economic movement, for the socialists, it is a social order in which man is free from class struggle, economists believe that, it is a form of business organization in which there is no scope of being exploited by middlemen. The lawyers take it to be an organization in whose membership one enjoys the special privileges and concessions conferred by law. (Kulkarni.K.R.1960).

Although the idea of co-operation is basically the same all over the world, its form and content varies from country to country. Co-operation emerged in different countries among people with different economic interests and for performing different economic functions. Everywhere, however, it originated as a defensive bulwark against exploitation of the weak by those in a stronger economic position. Co-operation has rightly been regarded as one of the least noticed economic miracles of
the last century. Co-operation implies that a well differentiated and specialized society with diversified human needs and activities may be so organized that, “ Each may work for all and all for each”. Co-operation involves all aspects of human behavior-political, religious, economic and cultural. Co-operation is the very life and it is the foundation of all human conducts and is the mortar which cements various parts of the body that is called society. (Smith. 1987).

Man is a social animal imbued with desires and aspirations and which can be fulfilled within society. Co-operation is basic to the development of human beings and ultimately to the progress and prosperity of society at large. Human body system is a good example of perfect co-ordination among the different organs. Similarly, hu7man beings have to co-operate for the happier and healthier life.

Basically the concept of co-operation is derived from a Latin word‖ co-operation means working together with another or others for a common purpose or an association of persons who unite to do some work together in order to achieve some purpose. Generally speaking, Co-operation “living, thinking and working together”.(Mathur.S.B.1990).

International Co-operative Alliance, Geneva (1995) – has defined so: ‘A co-operative is an autonomous association of persons united voluntarily to meet their common economic, social, and cultural needs and aspirations through a jointly owned and democratically controlled enterprise. Co-operatives are expected to function based on the value of self-help, self-responsibility, democracy, equality, equity and solidarity. In the tradition of their founders, co-operative members believe in the ethical values of honesty, openness, social responsibility, and caring others’. Thus, co-operatives are better than private and public enterprises to serve the common goal due to their commitments to the values and principles in handling their business. After all, effective functioning of these co-operatives depends on the effective utilization of their resources.

3.2.2 International Studies

“A co-operative society is an association for the purpose of joint trading, originating among the weak and conducted always in an unselfish spirit, on such terms that all, who are prepared to assume the duties of membership, may share in its rewards, in
proportion to the degree in which they make use of their association”. (Fay C.R 1908).“Co-operation is a form of organization, wherein persons voluntarily associate together as human being on the basis of equality, for the promotion of economic interests of themselves”. (Calvert H. 1915).

“Co-operation is a way of life whereby people unite democratically in the spirit of mutual aid to get the largest possible access to things and services they need”. Warebasse J.B., (1946).

Arnold Boner (1961) wrote in ‘British Co-operation’ that a new moral world based on principles of co-operation and human fellowship which according to Boner was to supersede the old immoral world of ruthless competition and merciless exploitation and usher in a millennium of universal benevolence and content.

“Co-operation occurs when, by emitting activities to one another, or by emitting activities in concert to the environment, at least two men achieve a greater total reward than either could have achieved by working alone”. (Homans G.C. 1961).

Nourse E.G. (1957), observed, that “ the co-operative movement grew out of the circumstance of the industrial revolution, capitalism and the attendant irrational equality and was a reaction against early abuses or at least rigors of the capitalistic industrial system.

“From the most primitive to the most sophisticated community throughout the world we come across some or the other form of co-operation among the people living in a particular area or region be it for some agricultural operations or of social, economic, or political activity. Co-operation has rightly been regarded as one of the least noticed economic miracles of the last century (Smith, Louis P.F 1961)

“Co-operative societies are enterprises formed and directed by an association of users, applying within it, the rules of democracy and directly intended to serve both, its own member and the community as a whole”.(Lambert Paul, 1963).

“Co-operation is a joint or collaborative behavior that is directed towards some goal in which there is common interest or hope of reward”. (Nisbet R. 1968).
International Encyclopedia of Social Sciences (1972) defines Co-operation as a joint or collective action of people directed towards some specific goal in which there is common interest or hope of getting some reward. Such co-operation may be voluntary or involuntary, direct or indirect, formal and informal but there always is a combination of efforts towards a specific end in which all the participants have a stake, real or imagined.

The International Labor Organization (2008) defines co-operative society as “an association of persons usually of limited means who voluntarily joined together to achieve a common economic end and through the formation of a democratically controlled organization making equitable contribution of the capital required of accepting a fair share of rights and benefits of the undertakings”.

Watkins, W. P, a former director of the International Co-operative Alliance, defined co-operation as a “system of social organization based on the principles of unity, economy, democracy, equality, and liberty.”

3.3 REVIEWS ON HOUSING CO-OPERATIVE AND HOUSING

3.3.1. National

Mathur, G C (1980) in his article entitled ‘Housing the Poor’, has analyzed the underlying reasons for the housing shortage and the very slow pace of housing development in India. He has observed that to improve the housing conditions of the poor, it is essential to have a realistic approach in view of the scarce resources. The most effective strategy is to go for self-help to the maximum possible extent in construction of houses in stages and provision of essential services, community facilities, and public utilities. The vital significance of low-cost houses for the rural and urban poor is highlighted.

Boregowda.P, Mahadev P.D. (1981) Examiners the spatial pattern of development induced by co-operative societies and assessed their role in fringe development of Bangalore City. They also stressed processed of landuse change from agriculture to residential to commercial in the process; the urban edge is pushed further into agricultural lands.
Siddhartha Sen (1992) in his work, ‘Housing NPOs, The state and the poor- The case of India’ examines the types of non-profit organization (NPO), strategy and orientation that yield the best results in ameliorating India's low-income housing problems, and discusses the NPO role in implementing India's new Draft Housing Policy by analyzing a series of case studies selected from a sample of 29 NPOs. First, the analysis presented has important policy implications because NPOs are currently encouraged by the international agencies and the Indian government to construct housing for the poor, upgrade low-income housing, and deliver housing-related services to the role of NPOs in ameliorating low-income housing problems in India. Third, it examines what application the current analytical literature has on other types of non-governmental organizations (NGOs) can have for NPOs involved in housing.

Nair, Tara S. (1999) in her commentary on ‘Housing: The Missing Concerns’ has pointed out that the unfortunate part of Indian housing scenario is the financial imprudence of the political leaderships in the country. She argues that the real gainers of the budgetary sops offered by the government are the urban middle class, middle-income housing projects and housing finance institutions; not the poor who really need housing finance.

Rajiv Gandhi Institute of Contemporary Studies (RGICS) (2003) study looks at urban housing that is dependent on availability of low-cost land, credit, & finance for construction and legal issues. Inadequate availability of land is a major factor affecting housing construction. This is due to complex regulations, various legal procedures, and controls that restrict efficient functioning of land markets. In addition, the existing structure of housing finance is inadequate to meet the needs of such high demand for housing. Thus, the private sector is becoming increasingly important. The study first reviews the existing land related laws and then examines the success or failure of the recent reforms in these laws. Besides the above core issues related to housing sector, the study also looks at the Indian model of housing development and compares it to other international models. The last section of the study suggests reforms to central government to develop an efficient and systematic land & housing policy.

Manoj (2004) has systematically traced the growth and development of the housing finance India. The significance of housing to the economy, prospects of the industry,
the risk factors and challenges to housing finance (along with suitable remedial strategies) are explained. It has been suggested that models like ‘Grameen bank’ of Bangladesh should pick up in India also for faster and inclusive housing development.

Urmie Sengupta (2005) studies on Government intervention and public-private partnerships in housing delivery in Kolkata noticed that public-private partnership (PPP) is the most prominent urban housing policy that has emerged in the last decade in India. Housing reforms in Kolkata under the flagship of PPP has taken the city into a different league after decades of ineffective housing policy. He investigates the dynamics of PPP policy in Kolkata, where public housing agencies have assumed both facilitator and regulator roles within a socialist institutional setting to achieve a balance between market forces and the needs of the low-income people. At the performance level, the joint sector brings together the efficiency in production and technical and marketing expertise of the private sector with the accountability and righteousness of the public sector.

Indian Co-operative Movement -a profile (2006) says, Co-operative housing society is an organization of persons with limited economic needs, who have a common interest of building a house according to approved standards and on a society base. Housing co-operatives make available the residential houses to their members, members share the responsibility and risk of ownership, through them collective purchases of land and building material takes place. This makes substantial saving in cost through group action.

National Urban Housing and Habitat Policy 2007 (NUHHP), is the official policy on urban housing and habitat of the Ministry of Housing and Urban Poverty Alleviation, Govt. of India. It gives a detailed account of the status of urban housing in India, the problem of housing shortage etc. NUHHP seeks to promote sustainable habitat in the country and delineates specific areas of action and action plan towards achieving ‘Housing for All’ – its ultimate goal. IFMR (Research Report on HMF in India) (2007) discusses the potential of HMF in providing housing finance to the poor and also the risk factors involved in it.

Uttam K. Roy, et al. (2007) observes that in developing countries the housing problems are manifold and a key factor in influencing quality living. The mainstream
formal housing needs a faster production system of housing, maintaining quality of houses and economy to overcome the huge shortage. Government’s role has been changed to enabler from provider during the last couple of decades and that is reflected in national plans. He analyses the housing shortage and supply system and identifies the need of a faster system of housing delivery and attempts to determine the appropriate form and process for industrialized housing, which can cater the need, in Indian context.

Khurana M. L. (2010) studies on Co-operatives – An Answer to Housing Problems of Slums noticed that India is confronted with multiple problems of housing shortage, unemployment, and poverty. The Planning Commission of India and Census of 2001 shows that over 20 million households do not have affordable and adequate housing facilities and 260 million people below poverty line, are unable to afford the consumption of essential food for their survival. 67 million of them are residing in urban areas; the urban poor are facing problems of lack of affordable shelter, unsafe building structures, insecurity of tenure, lack of basic services, limited access to credit and formal job opportunities. He suggested the holistic approach for overall development of slum dwellers and urban poor by not only providing them shelter, but also improving and upgrading their access to basic amenities, and extending opportunities for self employment. As a first step, these poor people need to be organized at community level into co-operatives which will enable them to find solutions to their problems through their collective and voluntary efforts. The National Co-operative Housing Federation of India (NCHF) which has thus, a co-operative for housing to the targeted population in order to achieve the desired results.

Manoj P K (2010) Housing problem in India is very chronic, particularly among the low income and such other marginalized groups who are beyond the reach of the formal institutional agencies for housing finance. Nearly the whole of the housing shortage in the country is as high as 99.84% and relates to the above underprivileged group. In the above context, an overall study of the HMF initiatives all over the world and a more detailed study of the Indian scenario in this regard, and lastly to make an empirical study with reference to “Bhavanashree” of the Government of Kerala is required to suggest a few strategies for a faster growth of HMF in India and rapid
housing development in the country, and thus contribute to national economic development.

Anuja Bapat (2011) stated that safety is an important factor and it cannot be ignored in Co-operative Housing Societies (CHS). Lot has been spent in the construction, beautification of both interior and external of CHS. It is found that safety and security fails to receive attention which becomes a threat to safe living. His research study on safety aspects of co-operative housing societies in Kaluyan Dombivli Muncipal Corporation, Maharashtra point out the need of providing well planned safety and security measures for the real good living to the members of the CHS.

3.3.2. International

Marta Cruz (1971) in his article explores the Circumstance as a starting point to a wider reflection about the importance of architectural design as an instrument of programmatic and social mixed urban spaces. In Portugal, the co-operative economic housing sector was largely invested both by architects and the population in order to counterweigh the private housing market as well as the distant and insufficient public offer. Being sure that the processes by which these co-operative houses were conceived and built, it is a key to understand both the value of a moderate participation of the future inhabitants and the importance of an early comprehension of population’s specific needs and preferences. It focuses mostly on the richness of the architectural project as a vehicle and a condenser. The approach is based on case studies that allow the confrontation of the architectural device and the user experience. This being said, approach fits under the socio-ethno-architectural methodology and the prost occupancy evaluation in order to nurture an architectural reasoning on the potentialities of space as a significant frame of possibilities for families. Typological diversity and the importance of a spare room are some of the topics that structure the referred architectural reasoning anchoring on concepts such as inhabitant competence diversity/complexity of need use and device.

Anna C Vaki (1994) addresses the question of how housing co-operatives might contribute to women’s shelter and development by presenting some of the results of a study of five urban housing co-operatives conducted in Zimbabwe. The differences between three male-only and two mixed-gender organizations are described and
evidence is presented which suggests that housing co-operatives hold potential as providers of shelter for women and other low-income groups. The nature of women’s membership and participation in the co-operatives is discussed and suggestions provided on how housing co-operatives could improve women’s access to shelter, while also playing a role in women’s social development.

Buckley, Robert M. (1996) in his book ‘Housing Finance in Developing Countries’ has examined in detail the housing policy in developing countries, at a time when their systems had started facing unprecedented changes; particularly because of the wide-spread economic liberalization the world over, and also in the backdrop of the failure of many centrally planned economies. He has pointed out the utmost significance of the role played by non-budgetary Government policies on the provision of housing.

Harvard University (HMF Report) (2000) gas reviewed HMF initiatives of various countries in Asia, Latin America and Africa. The report has highlighted remarkable growth of HMF initiatives worldwide in the last two decades. It gives background information for those involved in (or planning to enter into) HMF activities.

Karine Shellshear (2001) study sets out to identify the links between people and place, the sense of connection between people and their environments, within the context of a culturally specific, co-operative housing community, “Hope, Faith and Love”. A major focus is on understanding the ties of kinship and mutual support, the connection of members to other members and how communities of reciprocity serve to improve the quality of life within this model of social housing. The study looks to gain understanding of this model from the respondents’ perspective and experience. In doing so, it examines some of the unique cultural qualities of a Tongan Housing Co-operatives. The study looks to gain understanding of this model from the respondents’ perspective and experience. In doing so, it examines some of the unique cultural qualities of a Tongan Housing Co-operatives. The study seeks to understand the significance of the shared relations between people that give substance to the notion of ‘community’. A key question posed by this study is, why the model of co-operative housing is important to such a community and what is it delivering that is different? As part of this research process, the respondents are encouraged to tell their own stories as these relate to their experience of housing and culture.
Sophie Odelstierna & Carolina Stenbeck (2005) observe that since 1994, the Government of south Africa has added housing to its priorities and abroad housing delivery programme has been implemented based on a subsidy scheme. Despite this measure, the backlog of housing is today increasing by about 100,000 units annually due to increasing urbanization, population growth, and unemployment. The government’s aim is to eliminate the backlog of housing by 2014. The approach of how to solve the backlog of housing is highlighted. This approach is co-operative housing. In South Africa co-operative housing is a relatively new phenomenon and experiences within the sector are few. Along with the co-operative movement, a different view of housing development is being adopted. This means that the beneficiaries themselves are involved throughout the whole process. South Africa’s first registered housing co-operative, East London Housing Management Co-operative (ELHMC) has organized the construction of their first housing project. This is a pilot project with the final aim of becoming a replicable and sustainable model for co-operative housing. ELHMC has today approximately 1,800 members of whom 216 have been allocated to the newly built houses in Amalinda outside of East London. Due to the fact that this is a new model in South Africa, it is of crucial importance that an evaluation is done so that future co-operative housing projects can learn from ELHMC’s failures and successes.

Markus Mandle and Sascha Hempe (2006) study the requirements of younger people who possible could be members of housing co-operatives in the future. It is about the knowledge; the attitudes, and the needs, younger housing demanders have regarding housing co-operatives. As an element of the target group of young housing demanders, students were interviewed. Their image was not old-fashioned. The students were rather open-minded and attributed the housing co-operatives a very attractive combination of steadiness, authenticity and well-pricing. With regard to their needs the students prefer a good standard of accommodation. One problem for housing co-operatives is that students do not primarily relate them to the favored good standard of accommodation. That seems to be a starting-point for purposeful marketing activities. In this way the analysis of the students’ opinion is a basis for strategic reflections and decisions.
Boguslawa, et al., (2007) demonstrate in their study that during the thirty years of existence of housing co-ops in Portugal the social objective to promote houses for low-income individuals has changed considerably and the target resident the houses has also changed. This leads us to question if the social objective of housing co-ops is being achieved. For this they used a questionnaire to discover why people look for co-operative housing, what the advantages of cooperative housing are and what the income level of the members is.

Balakabir and S.A. Bustani (2009) in their study observe that in a developing country like Nigeria, the housing problem basically relates to quantitative and qualitative inadequacies. On the supply side, various government policies in the past have been formulated towards overcoming the huge shortage through several Housing Reform Programmes. Despite these past efforts, housing continues to be a mirage to ordinary Nigerian. Currently, there are various mass housing delivery Programmes such as the affordable housing scheme that utilize the public – private partnership effort and several private finance initiative models could only provide for about 3% of the required stock. This paper reviews the past and current housing delivery Programmes in Nigeria and analyses the demand and supply side issues. It identifies the various housing delivery mechanisms in current practice and suggests a holistic programme to address the huge housing shortage in Nigeria.

Daniel Adeniyi Alao (2009) suggests mass housing developments as a solution to shelter the growing urban population and also to provide a re-settlement scheme for the original settlers of the area. The main aim of this study is to find out why the mass housing schemes in Abuja, Nigeria are not successful by the analysis of the situation of mass housing environments in Abuja, which were developed by the federal government, and to see if they qualify as sustainable development or not and if not, find out how sustainability can help in solving the problems created by these mass housing developments and suggest some solutions according to the design considerations for sustainable mass housing developments. In trying to do this, an analysis of the situation of mass housing is done through literature review of existing data, and also, some selected case studies, which include the Gwarimpa Estate, Lugbe Estate and The Re-settlement scheme, have been analyzed in terms of socio-cultural, physical and economic development, through site survey.
Olotuah, A. O. and Bobadoye, S. A. (2009) point out that the housing situation of the urban poor is a source of deep concern in Nigeria, as in most less developed countries (LDCs). However, as studies have shown, the problem of housing is a universal one, as virtually all countries are faced with the problem of providing adequate accommodation for their citizens. The plight of the urban poor has not been adequately addressed in spite of the activities of government in housing delivery, and private sector participation as well. This paper reviews the intervention of the public sector in housing in Nigeria and critically examines the impact on the general populace; especially the urban poor. It asserts that the bottom-up approach, involving the direct participation of the local communities, is vital in ensuring sustainability in housing provision.

Rumiati Rosaline Tobing(2009) are of the opinion that housing still faces many problems particularly on seeking suitable patterns due to community conditions. Housing cooperative is one of the systems which had been adopted by the government and implemented in some large cities in Indonesia (Jakarta, Bandung, Surabaya, and others) As a result of housing co-operative research done in Bandung and Jakarta, it was found that housing co-operative pattern as a policy in producing houses for low income group is significantly successful, if, influenced by community participation in the housing development process. The research concluded that housing co-operative pattern which has been adopted from European countries worked successfully and became a better policy for cities in Indonesia. But several changes must be done, especially in management quality by the co-operative, support from government, and community behavior.

Ademiluyi, I. A. (2010)attempts to show an overview of the housing delivery strategy taken by government in Nigeria over the years, revealing that Nigeria’s impressive housing policies and programs are rarely implemented or haphazardly implemented. The housing delivery strategy in the country is, therefore, a classic example of politics of many words, but little action. The paper suggests that urgent steps need to be taken to bring about the much needed improvement and transformation in the Nigerian housing sector. It also advises the government to back up its many lofty initiatives and efforts with necessary political will and commitment, using co-operatives, development agents, and partnerships through Public Private Sector Participation (PPP).
Olotuah, A. O (2010) appraises housing development and the degeneration of the environment in Nigeria. He highlights that there is monumental deficiency in housing in Nigeria’s urban centers as a result of population explosion, which is a consequence of the rapid rate of urbanization occurring in the country. Many buildings are inadequate qualitatively and are located in unsanitary environments. He examines a sustainable housing construction process based on sustainability principles, which could be applied in the conception, construction and the use of buildings. Olotuah, A. O. asserts that urban development and restoration should be a major concern of the government in order to reduce the environmental stress experienced in the urban centers and recommends that most Nigerian Urban centers require extensive urban renewal programmed. The aim is to improve the environment in which the houses are situated, and the programmes should entail the redevelopment, rehabilitation, or renovation of buildings in slum conditions.

Chuba O. Oduma, Eziyi O. Ibemb (2011) study observe that Co-operative societies across the world have age-old tradition of assisting members to gain easy access to vital resources and services through collective efforts and explores the strategies adopted by public sector worker’s co-operative society in securing urban land for housing development. His study is motivated by dearth of empirical studies on strategies used by low and middle income earners in overcoming myriad challenges against access to urban land and housing in Nigerian cities. They used a qualitative research method to carry out an empirical investigation through one-on-one interviews with purposively selected members of Land Acquisition Committee (LAC) of the NEPA District Co-operative. Finding show that a mixture of customary, informal, and formal practices involved in securing land from indigenous landowners was principally aimed at ensuring customary and statutory legitimacy as well as secured tenure. The paper concludes that co-operative approach has great potentials in addressing problems of multiple payments for land, “indigenous land owners’ factor”, and high cost of urban land in Nigeria, and therefore, should be encouraged and promoted among disadvantaged urban residents in developing countries.

Richard Lang1, Andreas Novy (2011) examines the role of third sector housing for social cohesion in the city. With the joint examination of an organizational and an institutional level of housing governance, the study is an inter disciplinary, multi-level
research approach which aims at contributing to a comprehensive understanding of social cohesion as a contextualized phenomenon which requires place-based as well as structural (multi-level) solutions. Using a large-scale household survey and interviews with key informants, the analysis shows an ambiguous role housing co-operatives play for social cohesion: with the practice of “theme-oriented housing estates,” non-profit housing returns to the traditional co-operative principle of Gemeins Chaft. In this respect, co-operative housing represents a crucial intermediate level that strengthens the linking social capital of residents and provides opportunity structures for citizen participation. However the study reveals that it is the responsibility of both managements and residents to revitalize the existing democratic governance structures of co-operative housing before they will be completely dismantled by market liberalization and privatization. In contrast to other European cities, third sector housing in Vienna has the potential to give residents a voice beyond the neighborhood and the field of housing.

Jimoh Richard Ajayi. (2012) study sought answers to the causes for unsuccessfully implementation of the co-operative housing approach through the use of ‘triad model’ that has to do with the ideology of co-operatives, the praxis, and the organizational structures of the various housing co-operatives. The study was domiciled in a pragmatic paradigm, using the mixed methods research approach by conducting a three-stage research whereby convergent parallel design was adopted as the methodology. Questionnaires were administered to the chairpersons of the housing co-operatives using the purposive non-probability sampling method. The final stage was the survey among the members of the housing co-operatives interviewed. It was discovered, that the membership of housing co-operatives was not voluntary: policy and legislative documents on social housing were biased against the co-operative approach exists among officials of government responsible for the implementations and a lack of training to members of the housing co-operatives by agencies of government responsible for propagating the approach was evident. Based on the findings, framework for sustainable housing co-operatives in South Africa was proposed from the strategies identified. The Strategies identified were classified into the following factors: Policy and legislation; support services; education, training and information; and governance.
Mashoko Stephen Grey (2012) main objective of the study was to evaluate the role of the low income urban housing delivery schemes in curbing the housing problem in the city of mutare, Zimbabwe. Through document interrogation, interviews, questionnaires and field observation it was established that although various housing delivery schemes have been implemented by local authorities, housing co-operatives, employers and donors, they have yielded little in alleviating the housing problem. Worse still, there is much deterioration of the existing ones mainly inhabited by the low income population. This study recommends the adoption of vertical housing development to overcome the major setback of land, injection of more finance and to deal with the income problem to surmount non-affordability of housing by majority of the low income population.

José Coimbra and Manuela Almeida (2013) in their study observe that the co-operative housing sector is directed at low and medium income residents who cannot afford to buy their homes in the regular private market. Due to social housing legislation, it is possible to build co-operative housing below regular market costs and use tax benefits, therefore providing affordable dwellings to their owners. Traditional Co-operative housing used to provide less comfort and higher running costs in indoor and domestic hot water heating than in standard construction. However, co-operative housing has started to change its method of traditional construction towards sustainable construction, in order to benefit from the savings on energy consumption and domestic. Results showed an expected decrease of the operational costs of natural gas and electricity, obtained by the use of efficient building systems and equipment, as well as a decrease of the payback period for each situation.

3.4 SUMMARY

From the above literature survey, it is clear that most of the work carried on Economics and Co-operation. These studies stressed on housing co-operative finance, architecture ecology etc. but none of the review, appraisal or work has been able to make an integration into the field of geography, showing how the housing co-operative societies is responsible for the growth and development of city.

In view of this, an attempt is being made to study the role of housing co-operative societies and land developers in the growth and development of cities and is therefore being chosen for the research.