CHAPTER VIII
SUMMARY AND CONCLUSIONS

Gerald Aungier's City, Bombay, was founded by the colonialists because of their own perverted interests; perverted from the viewpoint of people colonised. Their prime consideration was nothing like developing city systems and using the same as a catalyst of all pervading growth with ripple effect toward rural hinterland. The city grew quite "naturally", in the profoundest sense of the word. People in-migrated from villages because they had nothing tangible back home to fall upon when the terrorising countenance of famine, drought and other calamities appeared on the periphery of their habitat. In-migration was not all the function of push factors alone; pull factors also played its part. The City gradually gained an industrial and commercial base, wherein secondary, tertiary and quaternary sectors shared productional activities. But from very beginning little was done to plan functions and systems. Haphazard growth, severe overcrowding, insanitary conditions, killer diseases were obvious end-products. It all continued unabated till the advent of the twentieth century. Not that the twentieth century experienced some messianic transformation of scene of Bombay; situation simply worsened to force City, its people, its administrators out of long siesta. Thus the
city of Bombay has for us a chequered history. A history of astigmatism, perverted interests, extreme insouciance to future considerations. The first three decades of this century saw some queer developments like enactment of Town Planning legislation, yet unenforcement of the same till a disaster; constitution of Improvement Trust and its untimely dissolution because of morbidity of its financial base. Environment has been one of misplaced priorities, sheer indifference to take the city in its totality and, to cap it all, administrative enunchoid. Notwithstanding various committees, commissions, Task Forces etc. situation has been constantly locomoting toward point of explosion and ultimate disintegration.

Outwardly development plans have been drafted, statutes enacted, Commissions and Committees appointed to study the problems vexing the metropolis and last but not least various organisations have been constituted to effect an equilibrium between needs and supply of housing services. But approach continues to rely traditional theorems incorporating outdated close system values. It has been assumed that mere constitution of organisations would wish away housing problem of Greater Bombay. Little has been done to create an environment, an eugenic milieu, for organisations so constituted to function within and effect desired transformation. No thought has been given that if administrative and legal framework is outdated with reference to today's realities, if financial base of organisations is correct
pondingly narrow, if housing is viewed as a lost cause organizations cannot perform super-humanly to result a miracle.

Strangely Max F. Wilikan et al. have still fidel followers around while Gunnar Myrdal gropes in darkness for support in the form of administrative action. Housing has remained the stepchild of economic planning. While the importance of other sectors and the fact of resource constraint cannot be denied, housing has not been given a fair deal. Keagre resources were earmarked for housing in Five Year Plans and yet meagre amounts were actually made available. Per capita actual expenditure on housing during Third Plan was less than Rs. 3. Outlay on housing in Five Year Plans has never been more than 5 per cent of total plan outlay. Punctiliously it vacillated around 2 per cent of the sum. Since low income housing inventory will have to be generated by organisations like Maharashtra Housing Board and because inflow of funds into such organisations cannot be said to be totally unrelated phenomenon, the obvious conclusion and desideratum is to assign more value to housing in economic planning. Now far well known "investment in housing uneconomic" thesis and argument of resource constraint do not exactly dovetail with developments in and around. It has been effectively demonstrated that right leadership, right amount of interest can transform shape of things, change the form of housing inventory and above all bring about much desiderated denouement of misery
and incredible living patterns in slum settlements etc. 2 Resource constraint proposition, as a matter of fact, has given a licence to concerned people to slash the housing outlay in order to arrange financial resources for projects in core sector. Actually housing has been continuously underplayed in parleys of scholars and economic planners alike.

In the name of a housing policy identifying areas of action, catalyst agents, modalities to attain objectives and sources of inputs there are sterile programmes, anachronistic building codes and building standards, ineffective policy guidelines and emaciated organisations. Housing finance is still as big a question mark as ever notwithstanding disclaimers that funds are aplenty for the purpose. The State Government which made a public announcement that funds were aplenty had to eat its words when BBMB found itself in the wrong corner. A number of projects of BBMB were withheld all over Greater Bombay because of obvious reasons. So much so that it had to pass a resolution with effect to requesting the Government to provide necessary funds immediately. Unless there is unhindered flow of inputs into the system the quantum and quality of end-products coming out of organisation are bound to suffer.

There is quite a confusion as to the individual role of slum clearance, slum improvement, urban renewal and
generation of fresh inventory in bringing about homeostasis in housing sector. Still there is no consensus how the housing problem would be solved. Urban renewal has not taken its due place in the housing policy. Otherwise there is no reason why BBHAB was constituted for only ten years. Unless agents bringing about desired changes are specifically identified and armed to the teeth to combat problem successfully it would be all an exercise in futility. In this connection a reference to the report of legislative Joint Committee on the Maharashtra Housing and Area Development Authority Bill 1976 may be made; wherein the Committee felt that the Regional Bombay Board of the proposed Authority itself might not be able to undertake BBHAB's functions. Instead of appointing a Technical Committee, as suggested by the above Committee, BBHAB may be left as it is. As a matter of fact it may be made a body corporate as the Evaluation Committee had suggested.

Unnecessarily high building standards has forced MHBA at least once to curb drastically its activities in the related field. MHBA was asked to construct housing units for industrial workers under Subsidized Industrial Housing Scheme. Although MHBA received both loan and subsidy for the purpose but the Central Government enjoyed the privilege to decide matters such as, design and layout of housing units and rent structure. In fact rent of housing units was so low that it proved uneconomical for MHBA which could not increase it. Despite MHBA's representation the
appropriate authority neither revised the rent structure nor shared losses incurred by HAB, which forced HAB to curb its activities.

Land is an essential component of housing inventory. But because of its limited supply it has been an ideal hunting ground for profit seekers. Time and again it has been pointed out that existing arrangements vis-a-vis urban land were far too inadequate "in the context of India's changed social setting". But precious little has been done to correct anomalies. Urban land policy must define the modalities related to land acquisition, land development, land disposal and land compensation so that land is acquired at the societally right cost, developed and disposed to right agency/individual for right purpose. But facts are different. Antediluvian modalities of land acquisition took a heavy toll of housing resources in Greater Bombay and qualified the performance patterns of organizations concerned. HAB, for example, was denied the right to improve slum settlements located on private lands. The obvious outcome was continuance of slum conditions therein because landlords succeeded to get stay orders/injunctions against HAB. Not only HAB's output seems to be moderate because of all these but more importantly housing inventory remains uncouth, under-utilized and unrevitalized. Undoubtedly individuals' right to property should be preserved to the extent it maintains a social balance. Once individual benefits overamount to overwhelm the
societal benefits needful need be done to ensure the preserverance of wider interests instead of unbridling individual/sectional advantages.

No less important is the development of land plots especially when city systems are in a state of flux. For some time MMR was developing land sites but the same arrangement was summarily discontinued for reasons best known to authorities. The Development Plan for Greater Bombay (1964) had relied heavily on this specific arrangement of land development by MMR to project that co-operative housing inventory with necessary financial assistance from MCHFS will be generated in large numbers in order to bring about desired changes in demand-supply conditions. In the years to come the nascent co-operative housing societies of Greater Bombay had to run literally from pillar to post to locate developed land plots or get it developed through its own efforts and doubtful expertise. Easy availability of land plots would have surely set into motion a chain of action/reaction leading to further activities in housing sector; and which would have placed order on MCHFS to provide more assistance and further generation of housing inventory.

Three out of four organisations studied, namely, MMR, BBMR and MISID, are governed by statutes enacted by the State Government for the purpose. The other organization, MCHFS, is governed by the Maharashtra Co-operative Societies
Act, 1960 and its own Byelaws, which delimit and define its areas of function and provide for other pertinent matters necessary to achieve objectives set therein. Thus all four organisations function within predetermined framework, in the sense that nothing can be attempted beyond that framework. These frameworks/statutes are not necessarily relevant and reactive to tremendous changes to be experienced in this metro centre. An Act enacted in late 1940's, the Bombay Housing Board Act to be exact, provides that the concerned organisation could accept grants, loans, subventions and gifts from Government, municipal bodies et al. in the form of inputs necessary for intermingling it with other inputs and to transform them all into end-products. These provisions would have been relevant to situation obtainable in 1940's and 1950's. But 1960's and 1970's experienced convulsive transformation of urban scene and together with that housing situation. Demand-supply situation deteriorated to an all time worse. With it obviously increased the responsibility of organisations like WHB. But for its financial inputs it had been reduced to a virtual alms-seeker. Inflow of funds did not match changing realities; but changing realities added more responsibilities. WHB at the very last was allowed to raise funds from outside for expanding its activities. No suitable amendment was made in the statute governing its function in order to award it more managerial liberty.

Repairs and maintenance of housing inventory although
a vital function and necessity has remained a neglected subject, because the Bora Committee's recommendations are still enforceable. As a matter of fact the Committee was appointed in 1958 and during intervening eighteen odd years the cost of repairs and maintenance has skyrocketed. To cap it all, total (actual) construction cost of housing units computed for determining Current Repairs or Special Repairs has been repeatedly under-amounted, thus proving a limiting factor on the part of M&H to maintain its inventory properly.

BBA&B Act, 1969 makes fulfilment of a score of formalities obligatory on the part of BBA&B before it can actually go ahead with its reconstruction projects. So much that it almost throws back all such projects. The Evaluation Committee appointed by the Government noted that there were no less than 20 steps before reconstruction job could be initiated in actuality. Such provisions are out and out self-defeating. Minimum which could be done is to make them relevant. Therefore, it would not be impartial to blame these organisations for their such act of omission or commission if these background facts are not taken into consideration.

Housing is a combination of various services put together because it does not mean merely four walls around and a roof on top. It includes other services like water, electricity, roads, sewerage et al. Since these services
are made available by different organizations a system for facilitating flow of these services towards housing units/housing colonies can hardly be over-stressed. In Greater Bombay such a system/ framework has been absent restricting positive exploitation of housing resources therein. Many housing colonies though financed by MCHF could not locate these services without any hoopla thus giving an incomplete character about its inventory. In Greater Bombay responsibility to make available water and sewerage connection to each building structure is nobody's. The Bombay Municipal Corporation Act, 1888 does not make it obligatory on the part of the Municipal Corporation to do the needful; albeit it is allowed to levy the property taxes which include water tax, water benefit tax, sewerage tax etc. Individuals and nascent co-operatives have been muddling in the marshland of misunderstanding that the Municipal Corporation is statutorily obliged to supply these services at no cost. This has proved quite a sophisticated limiting factor for effective generation of co-operative housing inventory therein.

BBHREB, which was empowered by the BBHREB Act, 1969 to demand such help and assistance from the Municipal Corporation of Greater Bombay as it may require for carrying out its duties and functions, has been denied the same time and again. The Municipal Corporation which is required to pay an annual contribution of Rs. 1 crore and 60 lakhs has not been making available funds regularly causing unnecessary
delay in execution of projects. Many projects were shelved; one of causatives being financial constraint. Hence, a framework/system co-ordinating activities of all administrative units and organizations directly or indirectly related to housing production activities is prerequisite for effective management of housing resources. Somewhat on similar lines the Working Group on Housing Co-operatives had pleaded way back in 1967 which was of course never implemented.

Influx of people into the metropolis has been unmitigated, uncontrolled and unplanned. But there is no evidence of any attempt to restrain it; if putting back the clock could be an impossible proposition. Unplanned in-migration has been preceded by unplanned expansion of secondary, tertiary and quaternary sectors within the metropolis. During 1901-71 population of Greater Bombay increased by more than 500 per cent and obviously it was not function of natural growth only. During this intervalum industrial and commercial functions kept on enlarging and proliferating. No wonder within five years (1961-65) productive capital employed in Greater Bombay escalated from Rs.42,223 lakhs to Rs. 95,165 lakhs and its share in the total productive capital employed in the State increased from 67 per cent to 70 per cent. So increased its share in State employment. Instead of proscribing and/or curbing location and/or expansion of industrial and commercial activities the new location policy earmarked 15,063 hectares for such
functions against 14,150 hectares earmarked by the earlier BMR plan. Even otherwise the State administration itself has been violating its own guidelines quite punctiliously. Employment in Government offices, for example, increased from 3,47,000 in 1961 to 4,24,000 in 1967 recording 22 per cent growth against 8 per cent increase recorded in industrial employment during the same period. Needless to say, as soon as a household/individual moves into the system it distorts further the demand-supply imbalances, responsibility to correct which is of MHB, BRHB, MDIS, KCHFS et al. No organisation can combat the problem when problem keeps on multiplying while its own strength at the best remains stagnant. Need is to give these organisations a new deal, to inject fresh doses of power and, along with the same, control the seriousness of problem.

In short there is an utmost necessity to create a conducive milieu wherein these organisations can function effectively. mere constitution of an organization would be akin to planting the seedling into the soil system without bothering impact of environmental factors. A minimum favourable milieu is essential. Surely environment cannot be controlled absolutely for there are myriad factors which qualify it and which are beyond any single body. Most importantly, if housing is treated like a lost cause in planning forums, if urban land is allowed to pamper to the questionable interests of profit seekers, if administrative and legal framework are ineffective and insensitive to
social realities and if Greater Bombay is allowed to grow unremittingly and explode as a result of influx of people resulted by faulty locational arrangement of secondary, tertiary and quaternary sectors the whole clamour and cry would be an exercise in verbosity, mock sympathy and pseudo concern. Greater Bombay and its people surely deserve a better deal.

Notwithstanding the fact that environment, as seen in above paragraphs, in which an organization functions qualifies its capacity to attain predetermined objectives, managerial systems of the organisation do have potential to lead it toward desired direction. Even in a somewhat unfavourable milieu sophisticated systems can strive for objectives by "dealing with uncertainty, with ambiguity". In following paragraphs achievements or failures of managerial systems of organisations studied is summarized.

Maharashtra Housing Board

As on 31st March 1974 it had produced 93,342 housing units all over the State of Maharashtra out of that 59,633 housing units could be located within Greater Bombay. More than half of housing inventory was generated for industrial workers and slum inhabitants. Emphasis on industrial workers' housing could be attributed to putative linkage between labour productivity and labour housing. But causally generation of housing inventory for low income households suffered. A shift of emphasis may be effected;
which is not to suggest that housing for industrial workers and slum dwellers be neglected. Need is to strike a balance between extremities.

Besides narrow financial base of MHB about which has been said and which warrants immediate attention, there are certain loopholes and inconsistencies in its technical and organizational levels. It was found that on more than one occasion productional activities were postponed or shelved because of some grotesque causatives. Causatives which should not have disturbed, at the first instance, productional activities of an organization functioning in a situation where whole gamut of astoundingly sophisticated know-how is available. MHB did not put into service decision making tools e.g., Production Planning, Market Research, to name a few, which incidentally constitute technical system of an organization. Seemingly MHB has been subscribing to the notion that market research et al. are conditioned to assist only private sector organisations and profit seekers. Unquestionably such antediluvian approach should not find place in management of valuable and vital resources. Instead of generating housing inventory haphazardly without understanding choice patterns of the ultimate users of inventory MHB should refashion and revitalise its technical system. Disorganization of technical system caused end-products to be limited, ineffective and purely uneconomical; which must fittingly be controlled for overall efficiency and positive exploitation of resources.
MHB has been quite insouciant about financial and professional background of contractors who are supposed to generate inventory on its behalf. This caused undue delay or disruption of productional activities. After a quite long time MHB adopted the list of contractors followed by the Building and Communications Department of the State Government.

Its efforts to make available postal, banking and shopping facilities at the tenants’ doorsteps deserve accolade. It has also constructed more than ten community halls. Yet such facilities are available in a few colonies. Of course certain facilities cannot be provided in each and every colony. Nonetheless shopping and medical facilities could be provided in almost every other colony. More importantly, where residents of a colony club together to establish a particular service/amenities MHB must encourage the same the way it deems appropriate. The bitter experience of people of Kannamwar Nagar, Vikroli must be avoided.

Confidence gap between MHB and its employees, which constitute a vital sub-system, and lack of effective control over behaviour/attitude of such employees were very much evident during this study. The way some Rent Collectors of MHB have been harassing bonafide residents in certain colonies is unquestionable evidence of ineffectiveness of its organisational level. It is further underscored by alleged interference and questionable strategies adopted by some employees to ensure fiasco of MHB’s scheme of
Outright Sale of Tenements. This scheme was allegedly manoeuvred in such a fashion that it died, overtly a natural death, and as a result few people became owners of housing units, ownership of property remained vested with MHB and no employee thereof was laid off. Such developments are extremely disturbing and should be rightly controlled if MHB must prove socially responsible unit.

MHB has not ensured the inflow of inputs, other than funds, for transforming the same into the end-products. For example, it has not been submitting plans and blueprints to the Municipal Corporation of Greater Bombay which is obligatory according to the Bombay Municipal Corporation Act, 1888. In many instances schemes were shelved because water connection was not available therein. Submitting such plans etc. is the first step toward demanding facilities like water supply. As a matter of fact non-compliance of the provisions of the Act rules out any ground for flow of such services, if at all.

Bombay Building Repairs and Reconstruction Board

BBRAB had 6,089 buildings on its Priority List during 1973-74. Only 3,543 buildings were on the Priority List during 1971-72. During 1973-74 out of 3,417 buildings on which repair work was initiated more than 50 per cent of job was over in 3,156 cases. Corresponding figure for 1971-72 was 1,317 and 856. Pace of repair work undertaken by BBRAB was quite satisfactory notwithstanding gaps in its
organizational chart. BBMB issued No Objection Certificates to those residents who wished to undertake repairs under Section 56(1) of the BBMB Act, 1969 under their own supervision. More than 193 buildings stood repaired by BBMB during 1973-74 under such arrangement. BBMB has been guilty of emphasizing its repair function; and it has been undertaking repair of out and out dilapidated structures. Reconstruction function must be stressed; although formalities around the same must be pruned first of all.

Reconstruction projects have been far between and execution of projects quite slow - function of a host of formalities interwoven around the same as mentioned above. During 1971-72, schemes sanctioned by Government were 23 against 50 during 1973-74. But BBMB could work on only 5 and 19 schemes respectively. Very little, about 1,000 residential and 50 non-residential units during 1973-74 to be exact, was added to existing inventory in the form of reconstructed housing units; which indicates requirement to pace up reconstruction activities.

BBMB has not enunciated a system for inspection of work-sites. Day to day supervision by the architects has not been enforced which proved a causative to many structural collapses at the time of repairs. Irregular inspection of work being done by contractors permitted enough room for many irregularities, impact of which was negative on resources. BBMB has been target of scathing criticism for its casual approach to repair and reconstruction work.
Although it is not singularly responsible for all disconcerting situations, it has not co-ordinated and integrated constituents of its technical system. Repair and reconstruction function warrant high professional acumen and know-how which most of contractors asked to execute projects simply do not possess. BBRB did not start its own construction cell to ensure some regularity and predictability, which was recommended by the Evaluation Committee also. Further BBRB did not encourage unemployed graduate engineers to take up the contract themselves after they have been recruited on contract basis to work as site supervisors for one/two years, another suggestion of the Evaluation Committee.

Owalwadi Experiment placed resident of a building to be reconstructed and a senior official of BBRB face to face to deliberate various aspects of the job to be executed; but strangely this tremendously successful experiment was not extended to other nodes of the metropolis. Numerous doubts persist in the mind of people as to BBRB which it has not bothered to clarify and obtrude a better image with right kind of action. Getting a structure repaired/reconstructed by BBRB is considered tantamount to finding ceiling of the structure leaking at the oddest place, vacating the premise during the period BBRB works on it and shifting to a Transit Camp on the outermost ring of the suburbs. All these doubts are not very baseless and which qualify its chances to give a new shape to existing dilapidated inventory. Because people have not come out in the numbers they should
have to let BBHB work on their premises. Image must be corrected through proper action on performance, and also possibly public relations, fronts.

Transit Camps of BBHB are mostly located on the periphery of metropolis, by-producing a strong aversion on the part of the residents of buildings to be repaired/reconstructed to move therein. BBHB must have a few camps in immediate proximity of South Central Bombay. It must also see that number of unauthorized tenants in transit camps is brought down. In 1973-74 more than two-thirds of actual rent of tenements of transit camps remained outstanding, which is a forbiddingly large sum.

BBHB undertook some slum clearance projects; work was although of a preliminary and exploratory nature. It appointed a team of architects to prepare development layout plans for some slum areas. Especially when PHB and MSIB were more than involved in such projects, it is a moot point if BBHB for the better would have left slum clearance job to be handled by them.

Maharashtra Slum Improvement Board

MSIB started functioning from October 1974. 139 schemes were sanctioned by it during 1973-74 out of which more than half were executed in Greater Bombay. 56 per cent of people covered by these schemes were residents of this metropolis and 60 per cent of total expenditure was spent therein.

2,95,870 persons in Greater Bombay against 5,06,582 persons
all over State were covered under various schemes of KSIIB during 1974-75. About 5 lakh persons were expected to be benefited during 1975-76 against 5,96,118 all over State. As against only five cities coming under purview of the KSIIB Act, 1973 to start with, there were seventeen urban centres in 1975-76.

KSIIB's decision to extend purview of the Act from five cities to seventeen in all fits with systems view of the problem. But very little work has been undertaken in smaller urban centres. KSIIB should see that more than extension of purview of the Act something tangible is done in these smaller urban centres. Greater Bombay must remain its principal area of action although.

With reference to criteria laid down by U.N. Seminar on Slum Improvement and Uncontrolled Settlements it may be said that KSIIB's functions have been confined to short term improvemental measures, that is, provision of drinking water, electricity, roadways etc. It has not planned to provide other necessary community facilities, e.g., schools, hospitals, parks and playgrounds etc. KSIIB must design programmes for making available these facilities because provision of water and electricity do not complete the character of ideal housing inventory.

KSIIB's failure to co-ordinate and integrate task performance of its technical system is evident in the striking chasm between the quanta of amenities made available in
Nagpur and Handed, notwithstanding the apparent fact that at both centres almost equal amount of money was expended. It indicates malfunctioning in organizational level of the managerial system which needs to be corrected for optimum utilization of resources.

MSID's decision to revoke financial and regulatory functions of Slum Panchayats appears to be a decision based on very immediate interests. There may be dearth of right quantity and quality of money and men but withholding further constitution of Slum Panchayats tantamounts to being insouciant toward as much vital aspect of problem. Recent research studies in behavioural patterns of slum dwellers have invalidated the much popular notion that a culture of poverty onslaughts slum settlements, where as a result, inter alia, local life is disengaged from other major societal institutions and alternative institutions develop therein. Slum dwellers do need some assistance from without but they do have potential to manage their own lives and their own habitat, if rightly assisted. Slum Panchayats can fill that infrastructural gap. MSID's failure/unwillingness to take into these considerations are unwelcome. Incidentally even the Kunte Committee (1975) recommended for constitution of Panchayats in Slum Improvement Areas which was obviously not implemented.

MSID has been doing well to establish fruitful linkages with like-minded organisation/body of citizens, like UPH&HI
and National Social Services of University of Bombay. MSIB does more in the form of involving knowledgeable people and dedicated organizations in its functions. Lately various social organizations and also national banks have entered the scene and doing commendable jobs. But MSIB has done little to establish a platform for positive interaction among them all. Although MSIB Act, 1973 does not provide any positive reference on this subject, MSIB may impress the appropriate authority to get its permission and do the warranted.

Apparently MSIB did not experience much financial constraints. But it can be examined if it is possible to integrate myriad funds to be found meant for slum improvement works. Funds like one constituted under the Maharashtra Vacant Lands (Unauthorised Occupation and Summary Eviction) Act, 1975 and fund created following slum census of January 1976 may be pooled together, if feasible. MSIB must take initiative in this regard; the success of which would ensure continued flow of funds for execution of projects undertaken by it. MSIB's failure to take any positive step in this field is disturbing. Within given environment it should strive to achieve the best possible and for the same it must design effective modalities.
average around 3,000 housing units were constructed. More than Rs. 7,400 lakhs were advanced by it till 1973-74.

During ten-year period ending with 1973-74 the quantum of loan advanced by MCHFS experienced an eight-fold increase. Rs.4,141 lakhs were made available for generation of housing inventory in Greater Bombay against Rs. 2,662 lakhs for the same purpose outside Greater Bombay. Lately MCHFS has been emphasizing growth of housing inventory outside Greater Bombay, in small urban centres and mofussil areas. Because of this shift generation of housing inventory in the metropolis has been on low key during later sixties and early seventies in particular. During 1973-74 more than half of affiliated societies were located outside Greater Bombay in sharp contrast to 1970-71 till when it was otherwise. There has been significant de-escalation in number of formal requests received by MCHFS for granting loans to member societies located in Greater Bombay. But nonetheless much of co-operative housing production with assistance from MCHFS would remain, ceteris paribus, concentrated in Greater Bombay. This calls for special attention to the idiosyncratic needs of housing co-operatives of this metropolis about which MCHFS has been demonstrating lukewarm attitude.

Construction of housing units with assistance from MCHFS has been markedly slow. Almost every year more than 60 per cent of housing units for which funds were made available were under production. There is a strong case for fixing a time limit within which productional activities
got to be over; failing which, except exceptional cases, erring party could be penalized. Those societies which stick to the schedule determined could be allowed some rebate/benefit. As now, large resources should not be left with societies without ensuring time bound execution of projects; MCHFS has been quite indifferent about which all these years.

In a very undynamic and disinterested fashion MCHFS has just kept its functions confined to making available funds to member societies without any apparent keenness in the objectives/goals set in its constitution. It does not stand exonerated because it duly managed to pass on moneys it received from LIC or Government etc. to affiliated member societies. Although the constitution (Byelaws) of MCHFS provides for a much wider role for it, conforming to systems approach to the problem, it has failed to recognize the vistas open to it to grow and effectively fill in the leadership vacuum in the movement at the forefront of which it stands. MCHFS, after consultations with appropriate authorities, should do the warranted to guarantee the availability of suitable land sites for nascent societies. Misunderstanding with relation to property taxes proved very disconcerting in Greater Bombay yet none including MCHFS and Municipal Corporation came forward to provide the right perspective. MCHFS could have done the needful to come to help of its affiliated societies at least and ward off postmonement of production of inventory.
In the name of co-ordination, guidance and supervision of the working of affiliated societies KCMPS has been convening informal meetings, which as a matter of fact is right but an incomplete beginning. Instead of engineering these societies to a state where they are almost immune from myriad problems which afflict unled and unguarded ones, such meetings have been merely discussing problems which have already made an effective dent. Kind of a monitoring and guidance cell could be established to disseminate right information at the right time as well as monitor the behaviour at subsequent periods also.

Growth through internal elaboration is one of the most distinct characteristic of all open systems. As Von Bertalanffy notes, "In organic development and evolution, a transition toward states of higher order and differentiation seems to occur." This is as true for social systems as for biological systems. An organisation should encompass within its boundaries additional activities in order to limit uncertainties and to ensure its survival it should extend its boundaries to new areas. Humus must crack the shell of complacency and conservatism which it has built around itself and come out, fight and exist as a living organisation. Without that entropy may be delayed but it would remain inevitable.

In short demand-supply imbalance obtainable in housing sector of Greater Bombay, if it can be put that way, is the
function of mutations taking place in the environment as well as ineffectiveness of managerial systems of organizations constituted to strike an equilibrium. First and foremost statutory and administrative framework should be readjusted with actual situation; inflow of inputs viz., money, material and information regularized and needful be done to limit the consequences of uncertainties about demand of housing services. Last named by formulating an effective line of action to arrest inflow of human beings into city with assistance of sensitive urbanization and industrial locational strategies. Organizations constituted to strike the much vaunted equilibrium on housing front must tighten their belts by refashioning, re-invigorating their managerial systems. Much of housing resources has been prey of mal-functioning of technical and organization levels of managerial system of respective organization. Need is to have a system perspective of the functions of organization. These organizations must shed their unshakable belief in traditional theorems. They must recognize their wider responsibilities and should have faith in growth through internal elaboration and, adaptive and maintenance mechanism. Housing situation or management of housing resources should be viewed with system, gestalt perspective. Nomenclature of organizations constituted for the purpose is irrelevant, what is relevant is obvious. Greater Bombay cannot afford to wait any longer for deus ex machina to release it from the stronghold of close system values.
1. Burns and Grebler pull up both Housers and Economists for their extreme views and resultant "Housers Versus Economists" controversy. On the basis of a study conducted by one of them they emphasize structural housing improvement, including better sanitation instead of generation of fresh inventory on a large scale. Leland S. Burns and Leo Grebler, "Resource Allocation to Housing Investment: A Comparative International Study", Economic Development and Cultural Change, (The University of Chicago Press), Vol. 25, No. 1, October 1976, pp. 95-122.

2. Seemingly insoluble problem of Jhuggi-Jhopri in New Delhi was given a new deal. Such Jhugi Jhopri and analogic settlements as were in a very unhygienic condition were cleaned and residents therein were resettled in a much better milieu.