CHAPTER VII

DEVELOPMENT OF CO-OPERATIVE HOUSING MOVEMENT.

(Administrative, Legal, Economic, Social & Cultural,
Environment & Biological and Political Aspect)

"House is a centre-point of social environment created by a man."
CONTENTS

1.0 INTRODUCTION.

2.0 ADMINISTRATIVE ASPECT.
   2.1 Role of co-operative department.
   2.2 Power of registrar.
   2.3 General opinion of office bearers of co-operative housing societies.
   2.4 Rural concept regarding registration.
   2.5 Audit of account by co-operative department.
   2.6 Inquiry & inspection.
   2.7 Settlement of disputes.

3.0 LEGAL ASPECTS.

4.0 ECONOMIC ASPECTS.
   4.1 Findings.
   4.2 Conclusions.

5.0 SOCIAL AND CULTURAL ASPECTS.
   5.1 Prelude.
   5.2 Indian culture & co-operative housing movement.
   5.3 National integrity & CHM.

6.0 ENVIRONMENT AND BIOLOGICAL ASPECT.
   6.1 Prelude.
   6.2 Environment aspect.
   6.3 Biological aspect.
   6.4 Environment & Biological aspects in other countries.

7.0 POLITICAL ASPECT.
   7.1 Prelude.
   7.2 Nature of political interference.

8.0 SUMMARY.
1. INTRODUCTION.

The development of the Co-operative Housing Movement mainly depends upon the administrative, legal, socio economic, political and cultural aspect in the state. If the administrative setup in the state is sound then it may naturally help in development of the Co-operative Housing Movement. Similarly, the provisions of the different Acts may also affect the development of the co-operative housing movement and at the same time the favorable socio-economic environment acts as the prominent factor for the development of the Co-operative Housing Movement. All the above mentioned factors have been dealt with, with reference to the Co-operative Housing Movement in Yavatmal Tahasil.

2. ADMINISTRATIVE ASPECT.

Administrate aspect, in this respect, is considered from the point of view of government mechanism established to control and regulate the functioning of the CHSs. In the state of Maharashtra, the co-operative department is there to regulate and control the activity of the co-operative societies in the state. At the district level the Registrar for co-operative societies is the chief functionary to control and regulate the co-operative societies. The efforts has been made to assess the contribution
of the co-operative department in the development of the CHM in Yathamal tahasil.

2.1 ROLE OF CO-OPERATIVE DEPARTMENT.

The Registrar of the co-operative societies is an authority who guides and supervises the activities of co-operative societies and also keeps discipline in their functioning. He is also responsible for the development of the co-operative movement in the state and for the administration of the Co-operative Societies Act. The Registrar, therefore, plays an important role in the promotion, development and management of co-operative societies. His relationship with the co-operative is unique as he steps-in at birth and ends-up at death. He enjoys wide powers which have direct bearing on the working of the co-operatives. The success of co-operatives depends upon the qualitative performance of the Registrar of co-operative societies.

2.2 POWERS OF REGISTRAR.

For discharging the duties efficiently and effectively the co-operative societies Act vests the Registrar with the important powers, such as -

i) Registration of the Co-operative societies.
ii) Amalgamation, transfer, division or conversion of societies.

iii) Power to call the Special General Body meetings.

iv) Supervision of the societies.

v) Power to audit the accounts.

vi) Enquiry and inspection into the constitution, working and financial status of a co-operative society.

vii) Settlement of disputes.

viii) Winding up of the co-operative society.

ix) Power of hearing appeal.

x) To issue necessary directives.

To assess the contribution of the co-operative department in development of the co-operative housing movement in Yavatmal tahasil, interviews of the office bearers of the co-operative housing societies were undertaken.

2.3 GENERAL OPINION OF OFFICE BEARERS OF CHSs.

Office bearers of the 48 Co-operative Housing Societies were interviewed, by contacting one office bearer. (Either president or secretary) from each co-operative housing society. Out of them 16 office bearer expressed that the Registrar office donot co-operate fully for the registration of the co-operative societies. Even there is no proper guidance from the Registrar himself. 24 office bearers pointed-out the above mentioned fact
and at the same time told that there is a considerable delay in getting the societies registered. Six of the office bearers mentioned that there is no proper guidance as regard to the documents to be submitted, hence it causes delay in registration. Two office bearers told that there are expectations, of monetary gain, by the staff for registration of the societies. *

From the above given facts, it is observed that there should be such a procedure of registration which can be easily understood by even a lay man. Procedure should be such, if it is completed, one should be in a position to claim that he must get the registration for his CHS.

2.4 RURAL CONCEPT REGARDING REGISTRATION.

During the Survey, it has been observed that all the 192 CHSs have been established either at Yavatmal town or at suburban area adjoining the Yavatmal town. To find out the reasons for non establishment of the CHSs in other area a survey of five big villages (having population over 3000 people and having Z.P.High School and Primary Health Centre) have been undertaken. Patwari, Gram Sevak, Sarpanch, Police Patil and big agriculturists in those villages were interviewed. It has been observed that the people in these villages have some

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* - Data collected from office bearers of CHSs through Interview Schedule Q.No. 2B.
misconcepts regarding the registration procedure such as –

1) The procedure of registration is complicated.

2) It takes more time to get the society registered and consequently they will have to visit the Registrars office frequently.

3) The Political influence or the recommendation of the reputed personality is essential to get the work done.

4) Number of various documents are required to be submitted.

5) Various legal aspects are to be followed during the functioning of the CHSs.

In view of the above facts it is essential that the people in the rural area should have real concept about the registration procedure of the CHSs. For this purpose, it is suggested that, there should be guide-line, from the appropriate authority, to the Registrars to hold the camps in rural areas, to give the detailed knowledge of registration of the CHSs. It will motivate the people in the rural area to form the CHSs. It will also help to promote the National Housing Movement, and will contribute to increase the standard of living of the rural people and to improve the social environment and also to improve the national income.
2.5 *AUDIT OF ACCOUNTS BY CO-OPERATIVE DEPARTMENT.*

It has been observed that out of 48 CHSs only 2 CHSs are such in which audit is being conducted during the intermittent period. The reasons for that were-

1) There were no financial transactions during that period.
2) Similarly, the co-operative department has also not insisted for the audit work.
3) Negligence on the part of the office bears is one of the main reasons for non-audit of the accounts of these two societies. It is mainly due to the clashes among members.*

In case of the audit of all the 48 CHSs, it is observed that there are the audit objections. Only 14 CHSs have complied with the audit objections regularly. Remaining 34 CHSs have not complied with the audit objections. Out of this Nine CHSs have not complied with the audit objections for last six years. In case of 21 CHSs it is pending since last two years and for 4 CHSs it has never complied with the audit objections. **

From the above facts it can easily be seen that the co-operative department is least interested in getting compliance to

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* - *Data collected through the interview schedule for office bearers Q.No. 14C.*
** - *Data collected through the interview schedule for office bearers Q.No. 14E.*
their audit objections. If the co-operative department is not keen in getting the compliance of the audit objections, pointed out by them, then the very purpose of audit becomes meaningless. It may lead to malpractice’s and corruption in the working of the CHSs and naturally it will hamper the development of the co-operative housing movement.

It is, therefore, suggested that for the healthy development of the co-operative housing movement and to avoid the corruption and malpractice in the CHSs, the co-operative department should strictly insist upon the compliance of the audit objections, raised by its auditors.

2.6 ENQUIRY AND INSPECTION.

The Registrar can initiate an enquiry into the constitution, working and financial states of a co-operative society either on his own motion or on the application of the majority of the committee or specified number of members. Further he can also order an inspection of the working of the CHSs at any time.

During the survey, no such instances were noticed, with regard to the enquiry or inspection in to the working of the CHSs by the co-operative department.

The Members of the six CHSs have informed that there are instances of misappropriation and irregularities in the working of the CHSs. The complaints were made to the
Registrar's office, but no action has been taken by that office. They also informed that they have applied to the office of the registrar to appoint the administrative officer for their co-operative housing society. But, the office did not take any action. From the information supplied by them, it appears that the appointment of the administrative officer was essential.

The Registrar of the Co-operative Department should have looked into the grievances of the members and action should have been taken. Otherwise, such instances may cause hinderance in development of the co-operative housing movement.

2.7 SETTLEMENT OF DISPUTE.

Any dispute among members and society touching the constitution, management or business of the society is to be refereed to the Registrar for decision and no court shall have the jurisdiction to entertain any suit or other proceedings in respect of such dispute. The Registrar may—

i) Decide the dispute himself.

ii) Transfer it for disposal to any person especially authorised for this or

iii) Refer it for disposal to one arbitrator.

Appeal against the award given by the arbitrator rests with the Co-operative Tribunal / Co-operative Court.
During the course of survey of the CHSs the following types of disputes were observed.

i) Non completion of construction in time.

ii) Recovery of loan installments.

iii) Unfair quality of construction.

iv) Objections against the elected office bearers.

v) Misappropriation of funds.

The office bearers of the CHSs were interviewed with reference to the disputes in their CHSs. The findings are as under—

Table 7.1

Table showing the nature of disputes in the CHS.

(With reference to interview with the office bearers of 48 CHSs)

<table>
<thead>
<tr>
<th>Sr. No.</th>
<th>Nature of disputes</th>
<th>No. of Grievances</th>
<th>%</th>
</tr>
</thead>
<tbody>
<tr>
<td>i.</td>
<td>Non completion of construction in time</td>
<td>10</td>
<td>20.83</td>
</tr>
<tr>
<td>ii.</td>
<td>Recovery of loan instalments</td>
<td>14</td>
<td>29.17</td>
</tr>
<tr>
<td>iii.</td>
<td>Unfair quality of construction</td>
<td>13</td>
<td>27.08</td>
</tr>
<tr>
<td>iv.</td>
<td>Objections against the elected office bearers</td>
<td>15</td>
<td>31-24</td>
</tr>
<tr>
<td>v.</td>
<td>Misappropriation of funds</td>
<td>15</td>
<td>31-24</td>
</tr>
<tr>
<td>vi.</td>
<td>CHSs in which no dispute at all</td>
<td>24</td>
<td>50.00</td>
</tr>
<tr>
<td>Total</td>
<td></td>
<td>61</td>
<td>127.08</td>
</tr>
</tbody>
</table>

(Source: Data collected through Q.No. 20 of interview schedule)
Office bearers of the 48 CHSs were interviewed. However, the number of grievances given in table 6.1 is 68. It exceeds by 33 numbers. It is because there are six such CHSs which have disputes at sr. no. 1 & 4. Three CHSs are such which have a dispute at Sr.No 1 & 3 and two CHSs are having the disputes at Sr.No. 1, 3 & 5.

From the above data it is observed that about 50% CHSs are such where there is no dispute at all. This reveals that the working of about 50% CHSs is smooth. 20.83% CHSs have dispute of non completion of construction in time 29.17% CHSs have a dispute regarding recovery of loan instalments and 27.08% expressed the disputes regarding unfair quality of construction. Whereas, there seems to be the dispute with reference to the -

1) Objections against the elected members

2) Misappropriation of funds.

An enquiry was made as to whether these disputes were lodged with the Registrar of Co-operative Societies or not, to assess the role of the Registrar in resolving the problems of the CHSs. The findings are as under.
Table No. 7.2

Table showing the lodgment of disputes with the Registrar of the Co-operative Societies.

<table>
<thead>
<tr>
<th>Sr. No</th>
<th>Nature of disputes</th>
<th>No. of disputes</th>
<th>No. of disputes logged</th>
<th>%</th>
<th>No. of dispute settled</th>
<th>%</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Non completion of work in time</td>
<td>10</td>
<td>6</td>
<td>60</td>
<td>4</td>
<td>66.66</td>
</tr>
<tr>
<td>2</td>
<td>Recovery of loan instalments.</td>
<td>14</td>
<td>8</td>
<td>57.14</td>
<td>3</td>
<td>37.50</td>
</tr>
<tr>
<td>3</td>
<td>Unfair quality of construction</td>
<td>13</td>
<td>7</td>
<td>53.85</td>
<td>2</td>
<td>28.57</td>
</tr>
<tr>
<td></td>
<td><strong>Total</strong></td>
<td></td>
<td><strong>170.99</strong></td>
<td></td>
<td><strong>132.73</strong></td>
<td></td>
</tr>
<tr>
<td></td>
<td><strong>Average</strong></td>
<td></td>
<td><strong>44.24</strong></td>
<td></td>
<td><strong>56.66</strong></td>
<td></td>
</tr>
</tbody>
</table>

(Source - Data collected through interview schedule for office bearers.)

From the above table it can be seen that all the disputes are not lodged with the Registrar of Co-operative societies for settlement. Only the 56.66% (Average) disputes have been lodged with the Registrar of Co-operative Societies. The enquiry about the non-lodgement of the disputes with the Registrar, revealed the following reasons.
i) Lack of unity among the members.
ii) Ignorance of legal rights among the members.
iii) Self guarding attitude of the members.
iv) Internal and External political pressure.
v) Indifferent and negligent attitude of the members.

The above reasons reflects the attitude of the members towards, working of their CHS. Such type of attitude protects the interests of the promoters and builders of the CHSs and it ultimately hampers the development of CHM in general.

From the above table it can also be observed that only 44.24% of the disputes lodged with the Registrar have been settled. The problem of nonsettlement of the disputes was discussed with the Registrar. The out come of the discussion is-

   i) Lengthy and complicated legal procedure.
   ii) Political interference.

3.0 LEGAL ASPECT.

The main object of a CHS is to make available, its members, suitable housing accommodation at a reasonable cost. In pursuit to achieve this objective, the housing co-operative has to secure land, draw plans, appoint architect and
contractors, obtain loans and execute the construction work. For performing all the above activities one has to deal with a number of legal proceedings. It is observed that the working of the CHSs is affected, to a great extent, because of the various enactment’s, rules and regulations by the central and the state Government.

Some of the important Acts with which the housing co-operative has to deal with are as under.

i) State Co-operative Act 1960  
ii) Indian Registration Act 190  
iii) Indian stamp Act 1899  
iv) Urban Land (ceiling & Regulation) Act 1976  
v) Income Tax Act  
vi) Rent control Act  
vii) Municipal Laws &  
viii) Rules and regulations of the town planning office.

The CHSs in Maharashtra State are registered under the Maharashtra State Co-operative Societies Act 1960. The working and activities of the CHSs are regulated by the provision of the Act, Rules and bye-laws of the concerned Co-operative Society. The registration gives the CHSs a Legal Personality and states. It is the first responsibility of the CHS to abide by and observe various provisions of the Co-operative
Societies Act & rules and discharge all obligations and responsibilities cast upon them.

The breach of any provision by CHS makes it liable for punitive action by the Registrar. The Co-operative law, inter alia, contents Provisions regarding minimum number of persons required for registration of a CHS, Constitution of a committee of management, election of office bearers, mode of calling meetings, limit of borrowings, rights, duties and liabilities of members and office bearers, procedure of settlement of dispute, utilization of funds, appropriation of profit etc.

However, the present Co-operative Societies Act do not have specific provisions relating to some of the important aspects of the CHSs causing a variety of operational difficulties. Similarly, CHS is to observe the provisions of the other various Acts as already mentioned above. In view of the above facts and the distinctive nature of functioning of CHSs there is a need for a special legislation or provision of a separate chapter in the present Maharashtra State Co-operative Societies Act, to regulate the working of the CHSs.

In order to overcome the lacuna, the Govt. of India in the ministry of urban Development, constituted Drafting Committee to draft a Separate Model Chapter on Housing Co-operative. This Drafting Committee has since prepared the Draft Separate Model Chapter and Submitted to the Ministry of Urban
Development for their consideration and approval. The National Co-operative Housing Federation assisted in preparing this Draft Model Chapter. This Draft Model Chapter was also considered and approved by the conference of the state secretaries and the Minister-in-charge of co-operation, held in July, 1992 in New Delhi. The Draft Separate Model Chapter on Housing Co-operative is at present under the consideration of the Government of India for finalization. After that it will be sent to all the state Governments and union territory administration to incorporate the same in the state Co-operative Societies Act.

The member of the different CHSs also opined that the present Act “Maharashtra State Co-operative Societies Act 1960” is not comprehensive to provide for the solution to the different problems which are being felt by them in the day to day working of these CHSs. While answering to question No.9.10, in the questionnaire for members, 18% members expressed the necessity of an independent Act to regulate the activities of the CHSs. Similarly the office bearers of the CHSs also expressed their views regarding inadequacy of provisions in the MCS Act 1960, to regulate the activities of the CHSs. While answering to the question No.17, 77% of the office bearers are of the view to have independent Act to regulate the working of
the CHSs, so that it will give momentum to develop the CHM in general.

4. ECONOMIC ASPECT.

The basic aim in formation of the co-operative societies is the upliftment of the socio-economic status of its members, who belong to the weaker economic section of the society. The co-operative housing movement is also one of the aspect through which, the housing problem of the persons belonging to the weaker economic section of the society is attempted to be solved.

Housing co-operative seriously endeavor to accomplish the economic, social and cultural task, which they have set upon themselves by their own decisions. To achieve this aim, they operate with the following main objectives

i) To cultivate self-help.

ii) To provide to its members decent accommodation with secured occupancy at, as low cost as possible.

iii) To encourage members and others to save and channelise such money in to the financing of house building

iv) To ensure quality and improve standers in construction of housing.

v) To create necessary amenities of life.

vi) To eliminate speculations.
vii) To create suitable environment.

viii) To foster community spirit among member.

A survey of CHSs in the Yavatmal tahasil was undertaken with a view to examine as to what extent the above mentioned objectives could be achieved by the CHM in Yavatmal tahasil.

During the survey, it has been observed that the house dwellers can be categorized as under:

i) Servicemen in Govt. and Semi Govt. undertaking and Private, Govt. aided institutions.

ii) Business men.

iii) Proffessionals.

iv) Industrial workers.

v) Agricultural labour.

vi) Pedlar and foot path retailers.

vii) Servicemen in private business like kirana & cloth shop, stationary shop & hotels.

viii) Other casual labours.

ix) Agriculturist.

x) Others. The information regarding the category wise number of the members was collected through the questionnaire served to 600 members of the four different categories of CHSs. The data collected is as under -
TABLE No. 7.3

Table showing classification of members according to their sources of lively-hood.

<table>
<thead>
<tr>
<th>Class Code No.</th>
<th>Class of Members</th>
<th>Classification of members</th>
<th>TOTAL</th>
<th>%</th>
</tr>
</thead>
<tbody>
<tr>
<td>I.</td>
<td>Service man (Govt./semi Govt./Govt. aided institutions)</td>
<td>94 150 68 38</td>
<td>350</td>
<td>58.34</td>
</tr>
<tr>
<td>II.</td>
<td>Businessmen</td>
<td>12 - 33 59</td>
<td>104</td>
<td>17.34</td>
</tr>
<tr>
<td>III.</td>
<td>Professionals</td>
<td>31 - 19 24</td>
<td>74</td>
<td>12.33</td>
</tr>
<tr>
<td>IV.</td>
<td>Industrial workers</td>
<td>03 - 04 08</td>
<td>15</td>
<td>02.50</td>
</tr>
<tr>
<td>V.</td>
<td>Agriculture labours</td>
<td>- - 02 02</td>
<td>02</td>
<td>0.33</td>
</tr>
<tr>
<td>VI.</td>
<td>Pedlars &amp; Foot path retailers</td>
<td>- - 05 01</td>
<td>06</td>
<td>1.00</td>
</tr>
<tr>
<td>VII.</td>
<td>Servicemen in Private business</td>
<td>03 02 07</td>
<td>12</td>
<td>2.00</td>
</tr>
<tr>
<td>VIII.</td>
<td>Other casual labours</td>
<td>- - - -</td>
<td>-</td>
<td>-</td>
</tr>
<tr>
<td>IX</td>
<td>Agriculturist</td>
<td>04 07 09</td>
<td>20</td>
<td>3.33</td>
</tr>
<tr>
<td>X</td>
<td>Others</td>
<td>03 12 02 17</td>
<td>50</td>
<td>8.83</td>
</tr>
<tr>
<td>XI</td>
<td>Totals</td>
<td>150 150 150</td>
<td>150</td>
<td>09.00</td>
</tr>
</tbody>
</table>

(Source – Data collected with the help of questionnaire for members Q.No.1.6.)
4.1 FINDINGS.

From the data given in the table No. 3 following facts are revealed.

4.1.1 IN CATEGORY A.

62.66% member are from service class, 20.66% members are from professional class, 8% are from business class and 8.66 are from remaining seven classes, but there is no representation of the class code No. v, vi & viii.

4.1.2 IN CATEGORY B.

Category B represent CHSs which are financed by the state Government, to its employees, to construct the houses. Because of this there is a 100% membership for service class.

4.1.3 IN CATEGORY 'C'.

45.33% members are from service class; 22% members are form business class and 12.66% members are professionals. The remaining seven classes represent 20% out of which the class code No V & VIII do not have any representation.

4.1.4 IN CATEGORY 'D'.

39.33% members are from business class, 25.33% members are from service class, 16% members are from
professionals and 19.34% members are from remaining seven class codes out of which class code No. 8 do not have any representation.

4.2 CONCLUSIONS.

From the above findings, it can be concluded that in all the four categories (A,B,C & D) service class plays a major role. Average percentage of this class is 58.34%. The second rank goes to the class code no ‘II’ of businessmen, it is 17.34% in average. Class code No.’III’ of the professional stand III having 12.33% in average. If the total of these three class codes is taken together then the total number of members is 528 out of 600 members, surveyed for this purpose. The average percentage of these three categories is 88% & the remaining seven class codes represents only 12%.

The above explanation reveals that the service class enjoys the more share with reference to the membership of CHSs. Whereas, the casual labour class could not find any place in that reference.

The members from ‘Businessmen’ and professional class could not find the usual place. The remaining other categories have a nominal place with reference to the membership of the CHSs.
The above data shows that the member from the upper average middle class of society only could enjoy the benefits of the CHM. On the other hand, the members from the economically weaker section of the society are far way from the cooperative housing movement in Yavatmal talasil.

The above conclusion can be confirmed from the data collected regarding the income of the members of the CHSs.

The following table shows the income-wise classification of the members of CHSs.

**TABLE NO. 7.4**

Table showing the income wise classification of the members.

(***Monthly Income***)

<table>
<thead>
<tr>
<th>Sr.No.</th>
<th>Income Group</th>
<th>No.of members</th>
<th>%</th>
<th>Remarks</th>
</tr>
</thead>
<tbody>
<tr>
<td>1.</td>
<td>upto 1000</td>
<td>002</td>
<td>0.33</td>
<td>Lower Income</td>
</tr>
<tr>
<td>2.</td>
<td>1001 to 3000</td>
<td>121</td>
<td>20.17</td>
<td>Group</td>
</tr>
<tr>
<td>3.</td>
<td>3001 to 5000</td>
<td>242</td>
<td>40.33</td>
<td>Middle Income</td>
</tr>
<tr>
<td>4.</td>
<td>5001 to 7000</td>
<td>187</td>
<td>31.17</td>
<td>Group</td>
</tr>
<tr>
<td>5.</td>
<td>7001 to 10,000</td>
<td>029</td>
<td>4.83</td>
<td>Upper Income</td>
</tr>
<tr>
<td>6.</td>
<td>Above 10,000</td>
<td>019</td>
<td>3.17</td>
<td>Group</td>
</tr>
</tbody>
</table>

(Source data collected through questioner from members of the Co-operative HSS. Q.No.1.8)
From the above data it reveals that 71.50% members from the middle income group. 20.50% members from lower income group and 8 members from upper income group availed the facility of CHM.

The above data confirms the contention that the average middle class society have enjoyed the benefit of CHM in Yavatmal tahasil. On the other hand the members from economically weaker section (lower income group) of the society are far away from the benefits of CHM in Yavatmal tahasil. It is also observed that 13 members from the upper income group already have their sizable houses in the prominent area of the town, even though they become the members of the CHS and got the house in their name. It is also observed that they are using these houses for letting purposes and earning by way of rent. Three members told (unofficially) that they intend to sellout their house in CHS if some one is prepared to pay them good amount. This proves that the main aim of these members in becoming the members of CHS, is of profiteering.

Under the present circumstances, there is a need of purposeful efforts, which will give impetus to the movement of forming the CHSs for the weaker section. In this context the following steps may be taken.

i) To make available the land at a cheaper rate.

ii) To make available the funds at a lower rate of interest.
iii) The technical know how should be made available free of cost by the Govt.

iv) Govt. should appoint the field officers to ensure to develop the co-operative environment to create awareness of co-operative movement among the weaker section of the society. It will indirectly help in development of CHM.

v) Seminars should be arranged to impart the training in co-operative movement, especially for the weaker section of the society.

vi) To arrange exhibition & public meetings to propagate the CHM.

vii) To give publicity to CHM by different means such as –
   a) T.V   b) Radio   c) Posters   d) Films etc.

viii) It should be ensured that the membership of such CHSs is strictly restricted to the persons belonging to the weaker section of the society. If some one other than these, gets the admission in such CHSs by manipulating the facts, then there should be provision of heavy punishment for such members. The due publicity should be given to this fact, so as to avoid the entry of persons belonging to higher income group.
5.0 SOCIAL & CULTURAL ASPECT.

5.1 PRELUDE.

The 'Home' is a basic need of a human being. Every human being he may be rich or a poor, rural or urban requires 'Home' for security of his life and property and for increasing the standard of living. Because the social status of a human being mainly depends upon his standard of living.

The concept of 'Home' is more important than the stone, bricks and sand used for its construction. From the point of view of a human being the concept of home is more wide. Home is a medium of interaction in between the human being. Home is an element of neighbours, local society and a town. With reference to the above fact, Ravindra Nath Tagore has rightly said that "The Home is the center point of a social environment created by man". The sociological significance of housing in the words of Mr. K. V. Varghese "Housing Promotes family formation. Family is very important SOCIAL INSITUTION, whose important missions are :- reproduction of human race, rearing of children, provision of privacy and emotional life, and close personal relationship among the members". *

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5.2 INDIAN CULTURE & CHM:

During the survey it has been observed that the CHM have contributed in promoting the feeling of social & national integrity among the members of CHSs. The members of the CHSs belong to different caste, creed and religion, even though there is a harmonious relationship among the members. The analysis of members according to their caste is given in the following table.

**TABLE NO. 7.5**

<table>
<thead>
<tr>
<th>SR.NO.</th>
<th>CASTE PARTICULARS</th>
<th>NO. OF MEMEBRS</th>
<th>%</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>Scheduled Caste</td>
<td>82</td>
<td>13.7</td>
</tr>
<tr>
<td>2</td>
<td>Sheduled Tribe</td>
<td>65</td>
<td>10.7</td>
</tr>
<tr>
<td>3</td>
<td>Nomadic Tribe</td>
<td>19</td>
<td>3.2</td>
</tr>
<tr>
<td>4</td>
<td>Vimukla Jati &amp; NT</td>
<td>10</td>
<td>1.7</td>
</tr>
<tr>
<td>5</td>
<td>Other Backward class</td>
<td>296</td>
<td>49.4</td>
</tr>
<tr>
<td>6</td>
<td>Non Backward Class</td>
<td>128</td>
<td>21.3</td>
</tr>
<tr>
<td>7</td>
<td>TOTAL</td>
<td>600</td>
<td>100</td>
</tr>
</tbody>
</table>

(Source: Data collected through questionnaire for members Q.No.1-3)
From the above table, it can be seen that 70.7% of the members are from other backward & non-backward class. These two groups are combined together because the other backward class did not have to face the problem of untouchability. Therefore, as far as the problem of touchability & untouchability is concerned these two groups are homogeneous.

It may be seen that, in the past Indian culture, the touchables did not prefer to have neighbourhood of the untouchables. Even today, this problem is being experienced in the rural area. But from the above data, it can be seen that the CHM is contributing to solve this social problem. It helps in eradicating the social evil in the society. There is a provision in the Co-operative Societies Act regarding the reservation of membership for the backward class, while registration of the co-operative society. This provision helped to solve the above said problem of untouchability. During the survey, it has been observed that 29.3% of the members belong to the scheduled caste & scheduled tribe, NT & VJNT community. This confirms the above-mentioned contention. The caste wise analysis given in the table No.7.5 can also be explained by the following graph.
Graph No. 7.1

Graph showing the classification of caste of members.

1 - Shceduled Caste - 13.7%
2 - Shceduled Tribe - 10.7%
3 - Nomadic Tribe - 3.2%
4 - Vimukta Jati & NT- 1.7%
5 - Other Backward Class 49.4%
6 - Non Backward Class- 21.3%

Source: - Data collected through questioneer for members Q.No. 1.3.)
5.3 NATIONAL INTEGRITY & CO-OPERATIVE HOUSING MOVEMENT.

India is a nation in which people belonging to different religions, live together as Indians and share equal rights regarding social, cultural, religious and political aspect. It may be seen that while establishing in different towns and villages people from particular religion and caste have been settled in a particular area (Mohalla) which belongs to their religion. Because of this, different areas are known with the name of that particular religion or caste i.e. Marwadi Mohalla, Muslim Mohalla (area), khoja colony, Buddha Nagar, etc. This has created the isolated groups of different religions and caste. It creates impediment to the communal harmony and creates the communalism in the country. There are instances of communal riots during the religious functions, especially in between the Hindus and Muslims. The recent instances of communal riot, in between the Hindus & Muslims, on 6th Dec 1993 in Bombay and in different parts of the country was a direct threat to the National integrity. But in such situation also the relations in between the members of the CHSs, consisting of the different religions remained harmonious. In this context the reference of the “Bombay Taxi-Man co-operative housing society Ltd.” Bombay, may be given. There are 656 members in this CHS. These members belongs to different religions, caste and creed. Out of these 656 members, there are 250 Muslim families and
remaining families belongs to Hindu, Christian, Sikh & Buddha religion. However, they maintained peace and harmonious relations during the period of riot.*

With reference to the above, a study of CHM in Yavatmal tahasil was undertaken. It has been observed that in CHSs of Yavatmal tahasil also, the members are from different religion. The data is given here under.

**TABLE 7.6**

The table showing the religion-wise classification of the members.

<table>
<thead>
<tr>
<th>Sr.No.</th>
<th>Religion</th>
<th>No. of Members</th>
<th>%</th>
</tr>
</thead>
<tbody>
<tr>
<td>1)</td>
<td>Hindu</td>
<td>492</td>
<td>82.00</td>
</tr>
<tr>
<td>2)</td>
<td>Muslim</td>
<td>23</td>
<td>3.83</td>
</tr>
<tr>
<td>3)</td>
<td>Christian</td>
<td>7</td>
<td>1.16</td>
</tr>
<tr>
<td>4)</td>
<td>Boudha</td>
<td>73</td>
<td>12.17</td>
</tr>
<tr>
<td>5)</td>
<td>Parsion</td>
<td>-</td>
<td>-</td>
</tr>
<tr>
<td>6)</td>
<td>Sikh</td>
<td>5</td>
<td>0.84</td>
</tr>
<tr>
<td>7)</td>
<td>Total</td>
<td>600</td>
<td>100</td>
</tr>
</tbody>
</table>

(Source: Data collected through questionnaire members)

* Niwara, monthly magazine, publication of June 94, published by MCHFS.
From the above table, it can be observed that the major share i.e. 82% of the total membership goes to Hindu religion. Though the Hindus are in majority, the members from other religions could also get the place in these CHSs.

To examine the relationship in between the members of the CHSs, a question was asked, during the survey, to the member. With reference to the question asked, the attitude of the members seems to have been positive in maintaining the relations with each other. According to them -

i) The various religious functions are celebrated by them jointly.

ii) The members participate in the religious functions of other religions also.

iii) The members who do not participate, they also take efforts to see that there will not be any such instance which may disturb the peace in the CHS.

iv) The members of the CHSs remained aloof, from the communal riots, whenever such instances took place in the town.

v) In nine co-operative Housing societies, the Non Hindu members also contributed for the temples & towards the religious functions organised by the Hindus.
vi) Hindus also participated & encouraged the celebration by providing necessary aid for the religious functions of other communities.

The above facts confirm that the CHM is a channel to develop the relationship among the society belonging to different sects, which ultimately helps in motivating the National Integrity.

6.0 ENVIRONMENT & BIOLOGICAL ASPECT.

6.1 PRELUDE.

One of the most significant social contribution made by housing co-operatives in some advanced countries is the creation of new environment for the development of family life. They try to do this by organising various community facilities on co-operative lines, with in each project, e.g. shops, laundries, nurseries and provisions of social, educational & cultural services like kinder gartens, playing fields, recreation rooms, cinemas, study groups, youth clubs etc. *

6.2 ENVIRONMENT ASPECT.

In this regard, the data was collected, through questionnaire, to study the environmental & biological aspect of the CHSs in Yavatmal tahasil. The data collected in this respect is given in the table no. 3.4.

From the table no. 3.4, it reveal that the environment facilities are negligible in the CHSs in Yavatmal tahasil. The availability of environment facility have a great impact upon the life of a human being. A child is given birth in a house where he spends his adolescent period. The influence, the tracing that he receives and the physical and mental health that he enjoys during the period will have life long effluence on him. It is rightly said that “Man builds houses but houses moulds man.” Thus family formation and development of personality are some of the very vital functions of housing”. *

6.3 BIOLOGICAL ASPECT.

During the survey it has been observed that the biological aspect is totally neglected by the CHSs in Yavatmal tahasil. The negligence of the biological aspect may cause several fatal diseases like tuberculosis, measles, diarrhea and enteritis. Because of which death rate and infant mortality rate may be accelerated. It can adversely affect both physical and intellectual growth.

6.4 ENVIRONMENT & BIOLOGICAL ASPECT IN OTHER COUNTRIES.

The study of the foreign co-operative housing societies

* - Housing problem in India, by Dr. K. V. Vargese. P – 12.
reveals that they have given due importance to the environmental and biological aspect while forming the CHSs. An outstanding example in this regard may be quoted of “Sikun Workers Housing Company” in Israel. For offering the social benefits aimed at by the society, it undertook the creation of entirely new plant labour communities, instead of merely erecting better houses for individual workers. These settlements have come to be called the “Workers Garden cities” and they provide a healthy basis for improving the material welfare of residents, civil responsibility, education, cultural activities etc. In this “Garden City” a considerable number of public buildings have been erected for community facility and services such as a mother and child welfare centers, kinder gartens, elimentary schools, secondary schools, vocational schools, co-operative market, hall, clinic with dispensaries, libraries, play grounds etc.”

7.0 POLICTICAL ASPECT.

7.1 Prelude.

The co-operative societies, basically have a democratic setup. Each members have a right to participate in the functioning of the co-operative society. Each member hold one

* - Management of housing co-operatives By D.D. Naik P – 141
vote irrespective of the number of shares he holds. Since the co-operatives have a democratic setup, they are closely related with the politics. It is because, the democracy and politics are the two sides of the same coin. Therefore, the study was undertaken to find out the political interference in the working of the CHSs and its effect on the development of CHM.

7.2 NATURE OF POLITICAL INTERFERENCE.

Members of the committee of the co-operative housing society are invariably un-paid. It is, therefore, necessary to ensure that they are genuinely interested in their society and are prepared to make some sacrifice of time and energy to serve it. But during the survey, it is found that the members of the CHSs having political background could get elected as the members of the committee, in majority of the CHSs. The promoters of the CHSs have took care to see that only those members are elected, who will protect their interests. Because of which there seems to be a political interference in the working of the CHSs.

The above fact can be confirmed with the information, collected through questions asked in the questionnaire for members. The data in this respect is as under.
Table No. 6.7

Table showing the nature of political interference in the working of the CHSs.

<table>
<thead>
<tr>
<th>Sr. No.</th>
<th>Nature of interference</th>
<th>No. of members responded (total No. of members 600)</th>
<th>%</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>In admission of members</td>
<td>348</td>
<td>58</td>
</tr>
<tr>
<td>2</td>
<td>In construction work</td>
<td>402</td>
<td>67</td>
</tr>
<tr>
<td>3</td>
<td>In financial matters</td>
<td>216</td>
<td>36</td>
</tr>
<tr>
<td>4</td>
<td>In election of office bearers</td>
<td>484</td>
<td>67</td>
</tr>
<tr>
<td>5</td>
<td>In conduct of meeting &amp; proceedings</td>
<td>109</td>
<td>18</td>
</tr>
</tbody>
</table>

(Source: Data collected through questionnaire for members. Q No - 8.1)

From the above table it is observed that there is a political interference, in the working of the CHSs on large scale. It is as under.
7.2.1 With regard to the admission of members, it is observed that the members have to use their political influence for getting the membership of the CHS. As far as the construction work is concerned, it is observed that the contracts, either for supply of building material or for the construction work, were given to only those people who have political influence.

7.2.2 It is also observed that, those CHSs which are having political support could get the loan sanctioned, from the financial institutions very easily. On the contrary, if there is no political support it becomes very difficult to get the loan sanctioned.

7.2.3 It is observed that the leaders of the different political parties have taken keen interest in the election of the CHSs, for electing their party persons. It has been done to protect their political interest.

7.2.4 While conducting the meetings of the CHSs, it is observed that, the members belonging to political parties, have taken much interest in the proceedings of the meetings. In this respect the researcher have also adopted the observation Method of research methodology to draw the conclusions. For this purpose the researcher have also attended the Annual General Meeting of the CHSs.
8.0 SUMMARY.

In this way different aspects as mentioned earlier have been examined with reference to the CHM in Yavatmal tahasild.
It is observed that –

8.1 The registration procedure is complicated and it is time consuming because of which the rural area is far away from the CHM. whereas it has been fairly responded in the urban area and in the adjoining area to it. The people in rural area are illiterate and there is no proper guidance and help, because of which there is no co-ordination among the people and the co-operative department. Therefore, there is a need to create awareness among the rural people.

8.2 Existing provisions in the MCS Act 1961 are not comprehensive to cover all the necessary aspects regarding the CHM. It is therefore necessary to have a separate Act in this respect or at least independent chapter in this existing Act, for this purpose.

8.3 The service class belonging to middle income group have a prominent role and that class is the main beneficiary, where
as there is a least involvement of the economically weaker section. Under the present circumstances there is a need of purposeful efforts in this respect. There is a prevalence of profiteering motive in the upper class belonging to higher level income group.

8.4 The CHM have contributed to change the social culture in the society and it provided helpful in cultivating the spirit of National integration in the society.

8.5 The CHM in Yavatmal tahasil failed to maintain the environment and biological aspect to a desired level.

8.6 Political interference in the working of the CHSs affected the development of CHM adversely.