CHAPTER VIII

PROBLEMS OF THE CO-OPERATIVE HOUSING SOCIETIES

AND ASSESSMENT OF CO-OP. HOUSING MOVEMENT.

"To construct a house means to create an environment to maintain mental and physical health of a human being."
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3. SUMMARY.
1. INTRODUCTION.

The main object of the CHS is not only to build up a roof and four walls for its members, but also to provide something more than that. Efforts should have been made to create an environment for genuine co-operative communities. For creating an environment for genuine co-operative communities, it is essential to keep the problems of the members to the minimum, after the completion of construction work. Similarly, efforts should be made to provide all such facilities and amenities which may lead to the comfortable living, giving the maximum level of satisfaction to the dwellers.

2. NATURE OF PROBLEMS.

In the above context, the data was collected from 600 members, through the questionnaire. These members have expressed various types of their problems, which they are experiencing today. The nature of problems quoted by these members are as under.

2.1 Problem with regard to payment instalment.
2.2 Problem with regard to proper maintenance of accounts & office record.
2.3 Problem with regard to task of maintenance.
2.4 Problem with regard to settlement of grievances.
2.5 Problem with regard to transfer of ownership.
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2.7 The problem with regard to administration and management.

2.8 The problem with regard to communal hormoney.

During the survey, it is observe that the nature of problems of the members of the CHS differs from category to category. However, the problems mentioned above are conceptual. One can not have exact idea about the problems mentioned above. Therefore, each problem has been dealt within detail hereunder.

2.1 PROBLEM WITH REGARD TO PAYMENT OF INSTALLMENT.

Question number 5.2, 5.3, & 5.4 (abc) were asked to the members, through questionnaire. Question number 5.2, asked to the members, is concerned with the payment of instalment in time. The data obtained in this respect is as under.
Table No. 8.1

Table showing the particulars regarding the payment of installments.

<table>
<thead>
<tr>
<th>Category</th>
<th>Category</th>
<th>Total No.</th>
<th>%</th>
<th>Total No.</th>
<th>%</th>
<th>Total No.</th>
<th>%</th>
<th>Total No.</th>
<th>%</th>
</tr>
</thead>
<tbody>
<tr>
<td>Particulars</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Payment before due date</td>
<td></td>
<td>02</td>
<td>1.33</td>
<td>-</td>
<td>-</td>
<td>05</td>
<td>3.33</td>
<td>-</td>
<td>-</td>
</tr>
<tr>
<td>Payment on due date</td>
<td></td>
<td>26</td>
<td>17.33</td>
<td>146</td>
<td>97.33</td>
<td>121</td>
<td>80.67</td>
<td>-</td>
<td>-</td>
</tr>
<tr>
<td>Payment after due date</td>
<td></td>
<td>54</td>
<td>36.00</td>
<td>4</td>
<td>2.67</td>
<td>23</td>
<td>15.33</td>
<td>-</td>
<td>-</td>
</tr>
<tr>
<td>Installments out standing</td>
<td></td>
<td>68</td>
<td>45.34</td>
<td>-</td>
<td>-</td>
<td>01</td>
<td>0.67</td>
<td>-</td>
<td>-</td>
</tr>
<tr>
<td>Total</td>
<td></td>
<td>150</td>
<td>100</td>
<td>150</td>
<td>100</td>
<td>150</td>
<td>100</td>
<td>-</td>
<td>-</td>
</tr>
</tbody>
</table>

(Source: Data collected through questionnaire for members Q. No. 5.2)

From the above table it can be observed that the percentage of defaulter members is higher in category 'A', whereas, it is negligible in case of other categories. The state govt. loan is deductible from salary, therefore, the question of default in payment, in that category, do not arise. In case of category 'C' the loan is sanctioned to the individual members and there is no joint responsibility, therefore each individual see that the instalments are paid regularly. In case of 'D'
category, the construction work is not undertaken, therefore the question of repayment of loan do not arises. The percentage of defaulters, in payment of instalments, in category ‘A’ is higher. The following reasons were noticed, for default in payment, in that category.

2.1.1 REASONS FOR DEFAULT IN PAYMENT OF INSTALMENTS.

I) In this category of CHSs, there is a joint responsibility, because of which the members are apathetic, for payment of instalments.

II) The defaulter members have acquired the houses with a business motive. Total number of defaulter members in this category is 68, out of which 29 members have letout their quarters to earn the rent. While earning from the rent, they did not bother about the payment of instalments.

III) In 12 cases it is observed that the members have acquired the houses for their residential purpose, but due to their transfer in service place they have to letout their houses to others. Since, they are to live at other places, the amount of rent is collected by their friends or relatives which is not deposited with the CHS regularly.

IV) It is observed that, the office bearers of the CHSs hesitate to take the legal action for recovery of loan
due to the political influence of the concerned members.

V) It is also observed that negligence of corporative department, towards recovery of loan, causes for the increase in number of defaulters.

In addition to the above reasons, the following reasons were observed for default in payment of instalments.

Table No. 8.2
Table showing particulars of reasons for default in payment of instalments.

<table>
<thead>
<tr>
<th>Sr. No.</th>
<th>Reasons</th>
<th>No. of members</th>
</tr>
</thead>
<tbody>
<tr>
<td>a)</td>
<td>Low income</td>
<td>03</td>
</tr>
<tr>
<td>b)</td>
<td>Big size of family</td>
<td>02</td>
</tr>
<tr>
<td>c)</td>
<td>Education of children</td>
<td>07</td>
</tr>
<tr>
<td>d)</td>
<td>Marriage of family members</td>
<td>08</td>
</tr>
<tr>
<td>e)</td>
<td>Accident to family members</td>
<td>02</td>
</tr>
<tr>
<td>f)</td>
<td>Sickness of family members</td>
<td>03</td>
</tr>
<tr>
<td>g)</td>
<td>Reduction in regular income</td>
<td>02</td>
</tr>
<tr>
<td>h)</td>
<td>No response</td>
<td>42</td>
</tr>
<tr>
<td>i)</td>
<td>Total</td>
<td>69</td>
</tr>
</tbody>
</table>

(Source: - Data Collected through questionnaire Q.No. 5.3)
The number of members, in default for other reasons is 27 which is 18% of the members in category 'A'. Except the reasons at Sr. No. a, b & d other reasons are such which took place due to creation of certain situation which can be overcome in due course and the payment can be regularised.

In context of the above situation, regarding default in payment of instalments, it is suggested that there should be a provision in the bye-laws that -

1) The members of the CHSs should not be allowed to let out their houses. Because the basic aim of the CHM is to provide houses to the needy persons only. And not the profiteering.

2) If at all, the member is required to let out his house, due to certain unavoidable circumstances, there should be an arrangement for the recovery of rent by the concerned CHS, and after adjusting the amount of loan instalment, for payment of the balance amount to the concerned members. This will help in reducing the number of defaulters.

3) While deciding the quantum of loan, to be sanctioned, the future liabilities of the members should be taken into consideration so that it will help to minimise the number of defaulters.
2.1 (ii) GENERAL OPINION.

The Data regarding the general opinion of the members, regarding – amount of loan instalment, repayment period and arrangement for accepting the amount of loan instalments, has been collected through Q. No. 5.4 given in the questionnaire for the members. The results are as under.

TABLE NO. 8.3 (PLEASE REFER PAGE NO. 8.7A)

2.1 (ii) (a) OPINION ABOUT AMOUNT OF LOAN INSTALMENTS.

The general opinion of the members, regarding the amount of loan instalment is, it is high. They have related it with the cost of construction. In case of construction through co-operative housing societies, the cost of construction remains to be high, because of which the amount of loan is relatively more and if the amount of loan is more the amount of loan instalment will be more.

The CHSs in which the cost of construction is fair the member opined that the amount of loan instalment is reasonable.

2.1 (ii) (b) OPINION ABOUT REPAYMENT PERIOD.

In case of category ‘A’ the majority of the members i.e. 88.67%, given the opinion as reasonable. It is because, in this category, the repayment period is of 20 years. In category ‘B’
TABLE No. 8.3

Table showing the data of the general opinion of the member repayment of loan instalments.

<table>
<thead>
<tr>
<th>Category →</th>
<th>A</th>
<th>%</th>
<th>B</th>
<th>%</th>
<th>C</th>
<th>%</th>
<th>D</th>
<th>%</th>
</tr>
</thead>
<tbody>
<tr>
<td>Particulars ↓</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>a) Amount of loan instalments</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>i) Low</td>
<td>Nil</td>
<td>00.00</td>
<td>Nil</td>
<td>00.00</td>
<td>Nil</td>
<td>00.00</td>
<td>-</td>
<td>-</td>
</tr>
<tr>
<td>ii) Reasonable</td>
<td>34</td>
<td>22.67</td>
<td>42</td>
<td>28.00</td>
<td>66</td>
<td>44.00</td>
<td>-</td>
<td>-</td>
</tr>
<tr>
<td>iii) High</td>
<td>116</td>
<td>77.33</td>
<td>108</td>
<td>72.00</td>
<td>84</td>
<td>56.00</td>
<td>-</td>
<td>-</td>
</tr>
<tr>
<td>b) Repayment period</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>i) Low</td>
<td>17</td>
<td>11.33</td>
<td>64</td>
<td>42.67</td>
<td>73</td>
<td>48.67</td>
<td>-</td>
<td>-</td>
</tr>
<tr>
<td>ii) Reasonable</td>
<td>133</td>
<td>88.67</td>
<td>86</td>
<td>57.33</td>
<td>77</td>
<td>51.33</td>
<td>-</td>
<td>-</td>
</tr>
<tr>
<td>iii) More</td>
<td>Nil</td>
<td>00.00</td>
<td>Nil</td>
<td>00.00</td>
<td>Nil</td>
<td>00.00</td>
<td>-</td>
<td>-</td>
</tr>
<tr>
<td>c) Arrangement for accepting the loan instalment</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>i) Satisfactory</td>
<td>24</td>
<td>16.00</td>
<td>147</td>
<td>98.00</td>
<td>74</td>
<td>49.33</td>
<td>-</td>
<td>-</td>
</tr>
<tr>
<td>ii) Unsatisfactory</td>
<td>126</td>
<td>84.00</td>
<td>03</td>
<td>2.00</td>
<td>76</td>
<td>50.67</td>
<td>-</td>
<td>-</td>
</tr>
</tbody>
</table>

(Source: Data collected through questionnaire for members Q. No. 5.4)
only 57.33% members feels that the repayment period is reasonable. It is because, the state Govt., while dividing the repayment period, the date of retirement of the concerned employee takes into consideration for payment of loan. In category ‘C’ also only 51.33% members feels that the repayment period is reasonable. In this category the members have taken loan from other financing institutions like LIC, HDFC or Diwan Housing. The repayment period of other financing institution is normally of 15 years. In case of LIC it is upto the maturity date of policy of the borrower. Since, the repayment period is low the amount of loan instalment tends to be more. In case of LIC the borrower may opt for payment of interest only, on outstanding amount and the amount of loan is adjusted against the final payment of policy on its maturity.

2.1 (II)(C) OPINION REGARDING THE ARRANGEMENT FOR ACCEPTING THE LOAN INSTALMENT.

In category ‘A’ 84% of the members are not satisfied with the arrangement for accepting the loan instalment. The reason quoted for that purpose are as under:

1) In 18% of the CHS, there is no specific place for office of the CHS. The record of CHS is kept with either the Secretary or the president of the CHS.
2) 82% of the CHSs in which there is an office place but it donot function properly. Office hours are not fixed. The staff of the office is not regular.

3) Many a times, the members have deposited the amount of loan instalment regularly but the said amount is utilized by the CHS for other purpose. Because of which, the member making regular payment is also required to face the litigations.

In case of category 'B' 98% of the members are satisfied with the repayment arrangements. It is because the amount of loan instalments is deducted from the salary of the members directly.

In category 'C' 49.33% members are satisfied with the procedure of repayment. It is because, in case of some financing institutions like LIC. There is an office to receive the amount of loan instalment. 51.67% members are not satisfied with arrangement for repayment of loan. It is because some financing institutions like HDFC, Diwan Housing Finance etc. do not have their Offices at Yavatmal town. Therefore, the amount of loan is required to be paid by post which is inconvenient to the borrowers.

Moreover, one important aspect of the CHM is that it has developed a good habit of regular saving among the members of CHSs in general. Particularly, the members of the CHSs which are being financed by the State Government or the
members of CHSs who have taken the loan in individual capacity are found to be more regular in payment of instalments.

2.2 **PROBLEM WITH REGARD TO PROPER MAINTENANCE OF ACCOUNT AND OFFICE RECORD.**

Proper maintenance of accounts depends upon the appointment of well trained staff for that purpose. From the table 8.6 it can be seen that 66.67% CHSs have not appointed any staff for maintenance of accounts and office record. Only 10.41% CHSs have appointed full time staff and 22.92% CHSs have appointed part time clerks for that purpose. What so ever full time staff is appointed, it is not qualified. Because of this fact the problem of maintenance of account and office record is being badly faced by the CHSs in all the categories.

During the survey the problem was discussed with the members and the office bearers of the concerned CHSs. They mentioned the following reasons in respect of this problem.

I) The insufficient and untrained staff.
II) No proper accommodation for office.
III) Irregular meetings of the executive committee.
IV) Lack of proper control of the Co-operative Department.
V) Apathetic nature of the members.
2.5 PROBLEM WITH REGARD TO THE TASK OF MAINTENANCE.

Task of maintenance is related with the services that are expected to be rendered by the CHSs, after completion of the construction work. It is an essential part in the life of the CHSs. It provides better conditions and healthy atmosphere to the dweller. Actual task of maintenance include the following activities.

a) Keeping the amenities and services in proper order.

b) Keeping buildings and premises in good condition.

c) Employing technical and non technical persons like plumbers, electricians, watchman, mali, sweepers, etc. for running, the amenities and services.

d) Maintaining sanitation and healthy environment for good health of the members.

e) Maintenance of internal roads, garden, street lights, sewerage etc.

f) To assess and recover cost of maintenance from the members.

g) To create necessary reserves for the purpose of meeting expenditure of major repairs and rebuilding of the houses of the society.

3.1 FINDINGS.

During the survey it is observed that no one Co-operative Housing Society, in the Yavatmal talasil, has made any
provision for the above said purpose. This information was
sought through the questionnaire Q.No. 9.7

2.4 PROBLEM WITH REGARD TO SETTLEMENT OF GRIEVANCES.

Co-operative housing society is a mini structure of the
democratic setup. In democratic setup everyone has a right to
express his view and to struggle for his legitimate rights. This
basic concept empowers the members to get their grievances
settled.

4.1 NATURE OF GRIEVANCES.
The Grievances of the members may be of the following
nature.

I) Use of lift by all the members living above the ground
floor but the member living at ground floor having least
utility of it.

II) Open space being used by some member as parking
space.

III) Use of terrace by members living on the top floor.

IV) Consumption of water by members having more inmates
in the house or flat than other members.

V) Two flats having common wall or floor requiring repairs.

VI) Grievance with regard to quality and cost of construction.

VII) Grievances with regard to election of executive
members.
It is therefore necessary that each society should frame regulations with the approval of members in the general meeting in respect of the above items. In absence of the specific regulations, the essence of co-operative movement, which lies in the spirit of self help and community feeling cannot be achieved. To settle the grievances it is not only sufficient to frame the regulations but also essential to have competent machinery to settle the grievances. It may be in any of the following form.

I) Independent grievance committee.

II) Power vested in the hands of executive body.

III) Power vested in the hands of secretary or the president.

IV) Appointment of non member committee.

4.2 **FINDINGS.**

To have the information on the above subject Q.No. 9.8(a) & 9.8(b) was asked to the members through questionnaire and the data was collected. It is observed that the following type of grievances, of the members, were there.
**TABLE No. 8.4**

Table showing the data about the nature of grievances of the members in different categories of CHSs.

<table>
<thead>
<tr>
<th>Nature of Grievances Code No.</th>
<th>A</th>
<th>B</th>
<th>C</th>
<th>D</th>
</tr>
</thead>
<tbody>
<tr>
<td>(150 members from each category)</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>I</td>
<td>1</td>
<td>-</td>
<td>-</td>
<td>-</td>
</tr>
<tr>
<td>II</td>
<td>2</td>
<td>-</td>
<td>-</td>
<td>-</td>
</tr>
<tr>
<td>III</td>
<td>1</td>
<td>-</td>
<td>-</td>
<td>-</td>
</tr>
<tr>
<td>IV</td>
<td>2</td>
<td>1</td>
<td>-</td>
<td>-</td>
</tr>
<tr>
<td>V</td>
<td>-</td>
<td>1</td>
<td>-</td>
<td>-</td>
</tr>
<tr>
<td>VI</td>
<td>122</td>
<td>88</td>
<td>13</td>
<td>-</td>
</tr>
<tr>
<td>VII</td>
<td>59</td>
<td>26</td>
<td>2</td>
<td>18</td>
</tr>
</tbody>
</table>

(Source: Data collected through questionnaire 9.8 (a) & 9.8 (b))

Particulars of code number is given under subheading No. 4.1 regarding nature of grievances.

The grievance cited at Sr. No. I to IV are pertaining to Co-operative Housing Societies which have undertaken the construction work on ownership flat system. The number of societies covered under this type is only two and therefore the number of grievances is negligible.

The grievances at Sr.No. V is only one. There is only one CHSs in which the house is having common wall. Hence it is negligible.
The number of grievances at Sr.No. VI & VII is more. The grievances at Sr.No. VI are related with quality of construction. Grievances at Sr.No.VII are related with election matter.

During the survey it is observed that there is no such type of machinery, established, in any of the CHS in Yavatmal Tahasil, by which the grievances of the member can be settled at the society level itself. The only remedy available, for the members, is to make the complaint with the Co-operative Department or to file a suit with Co-operative Court.

It is therefore suggested that, there should be the provison for an independent grievance committee of member and non-member to settle the grievances of the members at the society level. It will facilitate in the smooth running of the activities of the CHSs.

2.5 PROBLEM WITH REGARD TO TRANSFER OF OWNERSHIP.

The basic condition for transfer of ownership of houses from one member to another is that the transferee should be the member of that CHS. Therefore, if the transferee is not a member of that CHS, he should get himself admitted as a members of the CHS. For that purpose the executive committee is required to pass the resolution to that effect.
During the survey it is observed that instances of transfer of ownership took place in all the four category the data is as under.

Table No. 8.5
Table showing the transfer of ownership (category wise)
(150 member from each category)

<table>
<thead>
<tr>
<th>Sr. No.</th>
<th>Category</th>
<th>No. of Transfers</th>
<th>%</th>
</tr>
</thead>
<tbody>
<tr>
<td>1.</td>
<td>A</td>
<td>21</td>
<td>14</td>
</tr>
<tr>
<td>2.</td>
<td>B</td>
<td>5</td>
<td>3.33</td>
</tr>
<tr>
<td>3.</td>
<td>C</td>
<td>8</td>
<td>5.33</td>
</tr>
<tr>
<td>4.</td>
<td>D</td>
<td>47</td>
<td>31.33</td>
</tr>
<tr>
<td></td>
<td></td>
<td>81</td>
<td>53.99</td>
</tr>
</tbody>
</table>

Average 53.99/4 = 13.5%

(Source: Question for the members. Question No. 6.3(A))

There are 81 members who got their houses transferred from the original member. It constitutes the 13.5% of the members. These members were asked the question No. 6.3(b) with regard to the problems faced by them, while getting there houses transferred in their name. All the 81 members quoted that they had to face the various difficulties during the course of transfer of house in their name. The summary of the reasons quoted by them in that respect is as under.
i) The meetings of the member of the executive committee are not held regularly because of which there is a delay in transfer of ownership.

ii) If the transferor member have any conflict with any of the member of the executive committee, there is delay in transfer.

iii) If litigation is pending with the co-operative court, regarding authenticity of the executive committee, then also the transfer of ownership is delayed.

2.6 **PROBLEM WITH REGARD TO SUFFICIENT AMENITIES.**

Insufficient amenities is one of the major problem of the CHSs in Yavatmal tahasil. During the survey it is observed that only 12 amenities have been provided by the CHSs out of the 24 amenities identified for the research purpose (Table 3.4). It is also observed that the majority of members of the CHSs are not satisfied with the amenities provided by these CHSs. Average 62.17% members quoted that the amenities available are unsatisfactory, whereas 26.67% members expressed their satisfaction, 10.41% felt it good, and 0.75% members thinks it to be excellent (Table. 3.5).

The above data reveals that the level of dissatisfaction is significant which cannot be neglected.

In view of the above facts, it is suggested that there must be the mandatory provisions in the act for providing these
amenities by the CHSs, to its members and any violation of these provisions should attract the penalties for the concerned promoters of the CHS.

2.7 **PROBLEM WITH REGARD TO ADMINISTRATION AND MANAGEMENT.**

The source of democratic authority in a co-operative society is the general body of its members. It is however, the responsibility of managing committee to carry on the day to day business of the co-operative organisation. The administrative function is related with the General body and Executive committee, whereas the management function is related with the staff appointed by the CHSs to look after the day to day problems of the CHSs and to perform the office work of the CHSs.

In this regard, the information have been collected through interview schedule and questionnaire for the members. It is observed that out of 48 CHSs, only 5 CHSs have appointed the regular full time staff, whereas 11 CHSs have appointed part time staff (i.e for writing of accounts), 32 CHSs have not appointed any staff for the managerial work of the CHSs. In such CHSs, the chairman or secretary himself perform the activity of writing work and other official work. The category wise classification of the staff appointed by the CHSs is given here under Table No. 8.6.
TABLE No. 8.6

Table showing the category wise classification of staff appointed by the CHSs.

<table>
<thead>
<tr>
<th>Category</th>
<th>Staff appointed No. of CHSs</th>
<th>Staff not Appointed No. of CHSs</th>
<th>%</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td>Full Time</td>
<td>Part time</td>
<td>Full Time</td>
</tr>
<tr>
<td>'A'</td>
<td>5</td>
<td>7</td>
<td>-</td>
</tr>
<tr>
<td>'B'</td>
<td>-</td>
<td>1</td>
<td>11</td>
</tr>
<tr>
<td>'C'</td>
<td>-</td>
<td>3</td>
<td>-</td>
</tr>
<tr>
<td>'D'</td>
<td>-</td>
<td>-</td>
<td>12</td>
</tr>
</tbody>
</table>

(Source: Data collected through interview schedule Q. No. 19)

From the above data it is clear that 66.67% CHSs have not appointed any office staff for the managerial work of the CHSs. Under category ‘A’ 42% of the CHSs has appointed full time staff, whereas 58% of the CHSs, under the same category have appointed part time staff. With regard to category B & C the number of CHSs which have appointed full time staff is nil, whereas number of societies in ‘B’ & ‘C’ category which have appointed part time staff is very meagre. In case of category ‘D’ there is no appointment of any staff.

The above facts reveals that these CHSs have neglected the part of managerial work in the CHSs. According to them
the role of managerial work is limited to writing of records and recovery of loan. Since, the membership in most of the (CHSs which has not appointed staff) CHSs is less, the function of writing of accounts and recovery of loan is performed by the secretary or the president himself. Out of 45 CHSs the office bearers of 34 CHSs have quoted that they do not have the sufficient funds, because of which they could not appoint any staff for the managerial work of CHSs.

The non-appointment of staff for the managerial work of the CHSs have resulted in the mismanagement of the CHSs.

The administrative aspect have already been dealt with in the earlier chapter No.III and as such it has not been dealt with here to avoid repetition.

2.8 PROBLEM WITH REGARD TO COMMUNAL HARMONY.

The problem of communal harmony is one of the burning problems which is being faced by the country today. Therefore, it is necessary to examine the contribution of CHM in solving this problem. It is observed that the problem of communal harmony have no significance as far as CHM in Yavatmal tahasil is concerned. It is because only 17 members out of 600 members, from all the four category, mentioned for this problem. It constitutes 2.83% of the total members. *

* - Data collected through questionnaire Q.No. 9.9
It is also observed that the members of the CHSs are from different caste & creed, religion and income group.

Similarly, they also differ with regard to their qualifications and occupations. Inspite of this, there is no such instance, which reveals any sort of social conflict among the members of the CHS, which may affect the communal harmony.

The normal picture of the villages and towns, in our country, is that the society was divided in different ‘Mohallas’, which were based on different caste & creed and religions, prior to the inception of CHM.

This situation leads to -
1) create the feeling of separation.
2) create the feeling of insecurity in the mind of minorites.
3) create the feeling of distrust among the society.
4) insympathy for each other.

The ultimate result of all the above facts is that there are instances of communal riots in the society. But it is not the case for CHSs in Yavatmal tahasil. Thus the CHM contributes to develop the communal harmony in the society.
3. SUMMARY.

From the discussion in the foregoing paragraphs it is obvious that the CHSs in Yavatmal tahasil are not free from different problems. These problems created the hurdles in the development of CHM in Yavatmal tahasil in particular and CHM in general also. It is, therefore, earnestly felt that there is a need of independent Act for CHM or at least an independent chapter in the existing Act. Wherein there will be the comprehensive provisions for the management of the different activities of these CHSs. It may help to minimise the problems which are being faced by the CHSs at present.