CHAPTER IX

SUMMARY

Testing of hypothesis, conclusions, findings and suggestions.

"A Social status of an individual is confirmed from the House in which he is dwelling."

Prof. Mahajan C. G.
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PRELUDE.

Co-operative organisations are founded for mutual economic help and exist in most countries of the world, in advanced as well as in under developed countries and colonial possessions and in urban as well as in rural areas.

The Co-operative way of doing business takes many forms, ranging from local to centralized and federal organisations and from highly specialized to multipurpose societies.

Since earliest times, people have worked together in large or small groups to attain social, religious or economic objectives, but the modern co-operative moment is not much more than hundred years old.

The co-operative societies Act 1912, made it possible to register other type of co-operative societies in addition to the credit co-operative societies. In India, the origin of the CHM can be traced in 1915 when late Mr. S.S.Talmaki laid a foundation of CHM by forming the first Co-operative Housing Society at Bombay in 1915 by naming it as “Sarswati Co-operative Housing Society limited”. Because of the successful working of this society, Government recognized the importance of CHS and decided to provide financial assistance for that purpose.
TESTING OF HYPOTHESIS.

A hypothesis is a tentative generalisation, the validity of which remains to be tested. In its most elementary stage the hypothesis may be any hunch, guess, imaginative idea which becomes the basis for action or investigation. From the above point of view, it was essential that this research work should have also been carried out by taking into consideration some hypothesis. Accordingly, the present research work is based upon the following hypothesis, which have been taken, keeping in view the importance of the study.

HYPOTHESIS NO. 1.

"The CHM in Yavatmal tahasil have failed to solve the housing problem in Yavatmal tahasil in general".

The hypothesis is proved because of the following reasons –

1) The CHM in Yavatmal tahasil remained limited to Yavatmal town and five nearby villages of Yavatmal Town, which are likely to be merged in Yavatmal town. Out of 192 CHSSs 181 CHSs are registered at Yavatmal town and eleven CHSs are registered at nearby places of Yavatmal town. This fact proves that the CHM in Yavatmal Tahasil failed to solve the housing problem of other villages in Yavatmal tahasil and it remained limited to urban area only.
2) It is observed that the benefit of CHM is largely availed by the service class people. Agriculturist, labourer and businessman and service-men in private sector could not avail the benefit of CHM in proportion to the service class persons. It is observed that the percentage of service-class persons is 89 %, among those whose houses have been completed through CHM.

3) There are 129 CHSs which has just allotted the plots and the construction work is left for the members themselves. It is observed that the main aim of the members in purchasing plots was profiteering. Because of this fact the main objective of CHM could not be achieved.

4) It is also observed that during the span of 33 years, only 3942 houses are constructed through CHM. If this number is compared with the time span of 33 years, it is negligible.

5) The data regarding the loan sanctioned through MCHFS reveals that 60.20 % of the loan is granted in individual capacity. This fact proves that the CHM in Yavatmal tahasil failed to gain the confidence of the people in Yavatmal tahasil.
HYPOTHESIS NO. 2.

"The quality and cost of the construction work of the houses constructed by the CHSs is not satisfactory, consequently it do not serve the inherent aim of CHM”.

The CHM is evolved with a view to provide better houses and to solve the housing problem. The main advantage of co-operative housing is two-fold. First of all, the beneficiaries can effect substantial saving in cost through group action, architectural planning can be done on large scale, building materials can be obtained more cheaply when purchased in large quantities, full utilisation of men and women can be achieved on a project basis, and above all, the profit of middleman or speculator can be eliminated. Secondly, the planning, designing and construction of houses according to approved standards and on a community basis, which is inherent in co-operative housing would facilitate more efficient and more satisfactory community surroundings, minimising the danger of neighbourhoods developing into slum area. Co-operative housing thus should act as a stimulus to better and cheaper housing and also helps in training people in co-operative way of leaving.

In view of the facts mentioned above, the study of Co-operative Housing Movement was undertaken to examine the quality and cost of construction of the houses constructed through the Co-operative Housing Societies in Yavatmal
Tahasil. During the course of study the hypothesis undertaken is found to be true.

In this regard the analysis and interpretation of data given under table No. 6.1 A to 6.1 D and Table No. 6.2 confirms the contention. The findings are given, in brief, in the summery of chapter No.6th.

**HYPOTHESIS NO 3.**

“The interference of the political leaders into the working of CHSSs resulted in the various types of malpractices in working of CHSSs and it has defeated the basic objective of CHM.”

The co-operative societies basically have a democratic setup. Each member have a right to participate into the functioning of the co-operative society. Each member hold one vote irrespective of the number of shares he holds. Since, the co-operatives have a democratic set-up, 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 CHSSs and its effect on the development of CHM.

During the course of study, it is observed that the political interference is there in the working of the CHSSs and ultimately it has affected the working of the CHSSs.
The hypothesis, undertaken, is found to be true. The observations are given in the summary of the chapter number VI.

HYPOTHESIS NO. 4.

"The CHM in Yavatmal tahasil has succeeded in cultivating the habit of regular saving among the members of the CHSs in Yavatmal tahasil."

Infinite are the needs of a human being because of which it becomes difficult for him to make both ends meet. In such circumstances regular saving cannot be think of. The CHM have facilitated the construction of house for an individual, which was not possible for him in an individual capacity, because of various constraints. The CHM is the solution of all those constraints.

In case of CHSs, the houses are constructed by taking the loan from financial institutions, the repayment of which is to be made in regular monthly instalments. Because of this provision the members of CHSs are required to keep away a part of their monthly income for making payment of the loan instalments. This, knowingly or unknowingly, cultivate the habit of saving in the mind of the members of the CHSs.

During the course of study, it is observed that 84.6% of the members are making payment of loan instalments more or less regularly. This fact reveals that the hypothesis taken for
this study is proved. The details are given in the summery of chapter number VIII.

_HYPOTESIS NO .5._

“The CHM in Yavatmal tahasil have generated additional employment for the various classes of the society in the Yavatmal tahasil and consequently it is instrumental for the economic development of the Yavatmal tahasil.”

The generation of employment is not the main object of co-operative housing movement. However, it indirectly contributes to the economic development by generating additional employment. While making survey, it was the object to collect the information in that respect also. It is observed that total 3942 houses were constructed during the period of 1956 to 1989 – 90.

In the earlier period i.e. upto 1979 – 80 the development was slow. However, it is note-worthy during the period of 1980–81 to 1989–90. Total 115 CHSs were registered during this period and out of 3942 houses 2543 houses were constructed during this period.

According to the expert estimation 450 man days work is generated for construction of a house of 550 sq. Ft. built up area. Therefore, for construction of 3942 houses 16,00,000 man days work is estimated to have been generated.

Similarly the employment is also created in the allied services required for the construction of houses.
e.g. employment in business of supplying different type of construction material.

It is also observed that various services are required by the members of CHSs, after taking possession of the houses viz. safety & security, hygienic, medical, conveyance and transportation, communication, provision of daily needs entertainment, ordinary repairs, banking etc.

The above contention proves the hypothesis undertaken for the present study. The details are given in summery of chapter No. VII.

HOSTHESIS NO. 6.

"The CHM in Yavatmal tahasil has failed to solve the housing problem of economically weaker section of the society."

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

A Survey of CHS in Yavatmal tahasil was undertaken, with a view to examine as to what extent the above mentioned objective has been achieved by CHM in Yavatmal tahasil. The information and data collected for this purpose reveals that the upper and average middle class of the society only could enjoy
the benefits of CHM. On the other hand the members form the economically weaker section of the society are far away from the CHM in Yavatmal tahasil. This fact proves that the hypothesis undertaken for study is true.

CONCLUSIONS.

CHAPTER NO. 1 : INTRODUCTION.

The subject matter of this research work is "The study of Co-operative Housing Movement in Yavatmal Tahasil". The first CHSs in Yavatmal Tahasil was formed at Yavatmal in 1956-57 named as "Nutan Griha Nirman Sahakri Society." During the span of 33 years (1956-57 to 1989-90) the number of CHS reached to 192 CHS.

SIGNIFICANCE OF THE SUBJECT

The need for shelter is an important need next to food and clothing. Ancient human being used to take a shelter of caves and spaces in the old big trees. In modern age, the concept of housing is not limited to shelter only but the human being expects a house, which will create a pleasing and favourable atmosphere for living a healthy life.

Since, the housing is one of the basic need of a human being, the problem of scarcity of houses is to be taken as the basic problem, which if solved may help to provide better living to rise the standard of living and to provide for better
health, to give a social status. A social status of an individual is confirmed from the house in which he is dwelling.

The study of Cooperative Housing Movement in Yavatmal Tahasil is undertaken to examine how so for this movement has contributed to solve the housing problem in Yavatmal tahasil. The findings in this study and the suggestions made in that respect may help the Government and the policy makers in forming the “National Housing Policy”.

PURPOSE OF THE STUDY

Research is always known either for its methodology or for its contents. It is felt that this research should be known for both. The purpose of this study is, therefore, to find out not only a suitable methodology for the study of CHSs but also to find-out a theory regarding CHM. There are two purpose of this study,

1) General Purpose
2) Specific Purpose.

The General Purpose is to make a contribution to the methodology of research in CHM and to find out some theories regarding CHM, in transitional Societies like ours. The specific purpose of this study is to find out the main problem of CHM in Yavatmal tahasil and to seek the solutions for it and to find out the measures for augmenting CHM in Yavatmal tahasil.
The main force behind this study is the desire to graphically portray the broad magnitude of the problem in development of the CHM. in Yavatmal tahasil.

**SCOPE OF THE STUDY**

The scope of this research work is decided by taking into consideration the following three important factors.

1) Time available with the researcher.
2) Availability of funds.
3) The manpower that can be employed for research work.

Considering all these three factors the scope of the study is kept restricted for housing movement in Yavatmal tahasil. Similarly, the period of the study is form 1956-57 to 1989-90 covering 192 co-operative housing societies in Yavatmal tahasil.

The scope of this study is also kept limited to Yavatmal tahasil, to get the advantages of micro study. The micro study enables the researcher to go into the depth of the problem and helps to find out detail results.

**LIMITATIONS OF THE STUDY**

The subject matter of this study is related with social phenomena. Therefore, the results drawn out through the social research cannot be so accurate as in the case of physical research in physical sciences. Social research deals with human behaviour and human behaviour is influenced by so
many factors i.e. social, temperamental and psychological that observer is simply confused at complexity of data. It is difficult for him to locate any order, sequence or law in such a confused and complex behavior. In addition to this the present study have its own limitations. Which are as under -

1) The data is collected by observing sample method of survey.

2) Library work is undertaken as given in chapter number one.

3) The data is collected through questionnaire, interview schedules, observation and the record available with the CHSs.

**TOPOGRAPHY OF YAVATMAL TAHASIL.**

Yavatmal Tahasil is a Tahasil which constitutes the part of Yavatmal district. The Government have declared Yavatmal district as a back-ward district and therefore, Yavatmal tahasil is also recognised as backward tahasil. The head quarter of Yavatmal tahasil is at Yavatmal, which is a district place also. The details about this tahasil are given in chapter number 1.

CHAPTER No. II : RESEARCH METHODOLOGY.

**RESEARCH DESIGN**

"Designing ensures against it failures." Research design decides the fate of the proposal and its outcome. If the design is defective, the whole outcome and report will be faulty and
undependable. It is upon the design that nature of data to be collected will very much depend. In a narrow sense, research design refers to the procedure for the collection of data and its analysis. In its broader sense, a research process involves identification and selection of research problem, choice of theoretical framework for research problem and its relationship with previous research, formation of research problem, specification of its objectives, its scope and hypothesis to be tested, design of experiment or inquiry, definition and measurement of variables, sampling procedures, tools and techniques for gathering data, coding, editing and processing of data, analysis of data selected and use of appropriate statistical procedure for summarising data and for statistical inference, reporting research description for research process, presentation, discussion and interpretation of data, generalisation of research findings and their limitations and suggestion for further research.

\textit{RESEARCH DESIGN AND METHODS USED.}

For this research work, exploratory design is used to get the familiarity with phenomenon and to achieve new insight into it, in order to formulate a more precise research problem and to develop hypothesis.
The following important methods and techniques have been used in this research work.

**METHODS**
1) Historical Method
2) Qualitative Method
3) Quantitative Method
4) Comparative Method
5) Public opinion poll method.
6) Field study method
7) Library Method
8) Survey Method.

**TECHNIQUES**
1) Questionnaire
2) Interview
3) Observation
4) Schedule
5) Sampling

**COLLECTION OF DATA.**

The following methods of data collection have been used for feeding this research work.
1) Library method
2) Questionnaire method
3) Schedule
4) Interview
5) Observation method.
METHOD OF SURVEY

There are two methods of survey -
1) Census method 2) sampling method.

In this research work-sampling method is used.

SAMPLING METHOD

Sampling method can broadly be divided into three types
A) Probability sampling B) Non probability sampling
C) Other sampling plans.

In this research work, due care has been taken to see that the samples selected are of representative nature and it represents the universe as a whole.

In this research work, stratified sampling method have been used. Because the nature of CHSs in Yavatmal tahasil is heterogeneous. For this purpose all the 192 CHSs in Yavatmal tahasil have been classified into following four categories.

A) Those CHSs which have taken a loan from MCHFS.
B) Those CHSs which have taken a loan from state Govt.
C) Those CHSs, which have taken a loan, form other financing institutions.
D) Those CHSs which have only sold out the plots and the construction is left to the members at their own accord.

After classifying these societies in to four strata the sample form each strata have been selected on simple random sample basis. This method of sampling is known as stratified sampling method, with the help of random numbers. These
numbers help to avoid any bais in selecting samples. But it is observed that, some of the important CHSs could not be got selected. Therefore, it was felt that the results drawn might not be realistic. Because of this fact, the following types of CHSs have been selected purposefully. This type of selection is known as purposive sampling.

1) Those CHSs, of which construction works is excellent and in which the repayment of loan by the members is regular.

2) Those CHSs which could not complete the construction of all houses and in which the repayment of loan by the members is irregular or the repayment is with-held.

ANALYSIS AND INTERPRETATION OF DATA.

Analysis and interpretation of data is an important aspect for the research work. Analysis of data involves a number of closely related operations that is performed with the purpose of summarizing the collected data and organizing it in such a manner that it will yield answer to the research questions.

Interpretation of data is very specified technique and therefore, the whole work has been done very carefully and consciously so that the conclusions drawn are rational and verifiable. Care has also been taken to see that it is acceptable to the society and do not look ridiculous.
For the purpose of analysis and interpretation of the data statistical measures have been used.

CHAPTER NO III. : FORMATION OF CO-OPERATIVE HOUSING SOCIETY.

A housing co-operative has both social and economic objectives. Fulfillment of its social purpose is very much dependent on its sound functioning as an economic enterprise. Section four of the Maharashtra Co-operative Societies Act 1960 prescribes the criteria for registration of co-operative society. A society is required to satisfy the following conditions prior to its registration.

1. The objects must be the promotion of the economic interest of members or their general welfare.

2. The methods of securing objects must be in accordance with co-operative principles.

In view of the CHSs, the above conditions can be interpreted as under.

1. The economic interest of the members can be promoted by providing houses at cheap rate by eliminating speculation and profiteering.

2. General welfare can be promoted by providing for decent living and proper environment, social amenities, spread of education etc.
To examine the above aspect the CHSs have been classified into following three categories.

X) CHSs which were either formed by the political leaders or having their influence in that CHS.

Y) CHSs which were either formed any the businessman or The builders.

Z) CHSs, which were formed by the members themselves.

The information and data collected reveals that prevalence of the profiteering aim was there in all the three categories. The profiteering percentage of CHSs promoted by businessman and builders is comparatively high which proves that they have formed the CHSs with the main aim to earn the profit. It is also observed that politicians also could not restrain themself from making profit through the CHSs. As regards the CHSs promoted by members themselves the allurement of profiteering did not allow them to observe the basic principles of CHM. However, the percentage of profiteering in this category i.e. Category ‘z’, is comparatively less. "Therefore, it can be concluded that the promotion of economic interest is only possible through the CHSs promoted by the members themselves.

Since, most of the CHSs were formed with the aim of profiteering it resulted in neglecting the importance of amenities, environment for the CHSs. It is noticed that the members are not satisfied with the ammenites provided
through the CHM. Because of this, another basic objective of “Promotion of general welfare of the society in Yavatmal tahasil could not be achieved”.

REGISTRATION OF THE CHSs.

There is no doubt regarding the fulfillment of conditions for registration by the CHSs in Yavatmal tahasil. But the office bearers of the CHSs expressed their problems regarding registration of CHS.

The data collected in this respect reveals that 77% of the office bearers feels the procedure to be complicated and time-consuming. 60.4% of the office bearers opined that the department is non-cooperative.” This fact affects the development of CHM. Registration of CHS is basic necessity for CHS to come into existence and if there are such hindrances at the initial stage, it may discourage the public to form a CHS.

GENERAL BODY MEETING.

Efficiency in working of any organisation largely depends upon the control which is exercised by the General Body of that organisation and this control can be exercised only through the General body meeting. Therefore, the data was collected to observe the regularity in holding the general body meeting of the CHSs in Yavatmal tahasil. In this respect the category-wise findings are as under. The category-wise
percentage of the CHSs in which annual general body meetings were actually held, during the year 1989–90 in ‘A’
category is 48.8 %, in category ‘B’ 92 %, category ‘C’ is
14.5 % and in category ‘D’ 18 %. The percentage of CHSs in
which general body meetings were actually held more is ‘B’
category. This category belongs to the state Govt. employees
and the size is small because members are limited and their is
no room for bogus membership. Because of all these facts
members are alert to protect their rights. Therefore, the
members gives stress for holding the meetings and to get the
information about the working of their CHS.

In category ‘A’ the CHSs financed by MCHFS 84 % of
the CHSs are either formed by builders or by the politicians.
The size of CHSs is comparatively bigger. Because of this
there are instances of fake memberships. Such members are
not interested in the working of he CHSs.

In category ‘C’ and ‘D’ the members do not have any
interest with the CHS, once they are allotted the plots. Due to
this fact they donot insist for holding the general body
meetings.

MANAGING COMMITTEE MEETINGS.

Management of the affairs of the CHS vests in the hands
of committee elected in the general body meetings. During the
survey it is observed that 21.2 % of the members of managing
committee were defaulter. However, they were not qualified
from membership of the managing committee due to their political influence. This is not a fair situation, it affects the working of the CHS. It is also observed that members of the managing committee are involved in unfair practises by giving way to the legal provisions of the Act.

Record of the CHS shows that the elections for the managing committee are held regularly. Whereas the members, while expressing their views, told that the fact is different. The basic structure of any co-operative society is of a democratic nature, but the prevalence of such situation affects the basic requirement, which is not complimentary for the development of CHM.

CHAPTER NO. IV : FINANCE I.

The housing is very expensive commodity, which needs heavy capital outlay and testifies to the vital role of finance in housing sector. In view of this fact, it becomes an essential factor that there should be an institution which will provide housing finance. For this purpose, The Maharastra Co-operative Housing Finance Society limited was registered under the Bombay Co-operative Societies Act 1960. This chapter deals with the contribution of this organisation in development of CHM in Yavatmal Tahasil.

The first co-operative housing society in Yavatmal Tahasil, which have registered its membership with MCHFS is
“Middle Class Co-operative Housing Society Yavatmal”, in 1960. At present there are 39 CHSs which have registered their membership with MCHFS. The number of share purchased by these CHSs is 263 and the total amount of share money contributed by these CHSs is Rs. 1,31,500/-

The data collected reveals that the MCHFS have contributed in solving the problem of finance for the housing construction of lower and middle income group in Yavatmal tahasil. 53.33 % members from the lower income group and 20.67 % members from the middle income group availed the benefit of finance from MCHFS.

It is also observed that the red tapism and vested interest of the personnel empowered to sanction the loan is the main hurdle for the CHSs to get the loan sanctioned from MCHFS. If this fact is taken care of, the percentage of members taking loan from MCHFS may increase.

From the classification of loan distributed by MCHFS in Yavatmal tahasil during the period of 1st April 1993 to 31st March 1994, it reveals that 60.20 % of the loan sanctioned is either to Griicha Taran Sanstha or to individuals. The percentage of such loan is about 2/3 of the total loan sanctioned. These figures confirms that the people prefer to take loan individually and also prefer to construct their houses at their own accord, instead of involving it with the CHSs. Moreover it is also observed that “Individual loan scheme” of
the MCHFS is also becoming popular day by day. These facts and figures prove that the CHM in Yavatmal tahasil failed to gain the confidence of people at Yavatmal tahasil, which has ultimately affected the CHM.

CHAPTER NO. V : FINANCE II.

In this chapter the contribution of the other financing institutions, with regard to the sources of funds for construction of houses, is examined. In this respect, 300 members of the CHSs are such who have taken a loan in individual capacity either from HDFC, LIC, Nationalised Banks or State Govt.

From the data given in table No 5.1, It is observed that out of 600 members, selected for survey, 300 member are such who have taken a loan from the financing institutions other than MCHFS. Out of these 300 members 198 members have taken a loan from state Govt. And out of 198 members 150 members belongs to category 'B'. 48 members are from category 'C'. These members have completed their construction work at their own accord. State Government, as a category of institutions have played a vital part in financing, for construction of houses in the CHSs. It is 66 %. HDFC and LIC are the two leading financing institutions which provides funds for construction of houses. But their contribution is 12 % and 4 % respectively which is negligible.
The contribution of Nationalised Bank is 16%. Though it seems to be higher than the HDFC and LIC it is restricted to their employees only.

The contribution of other financing institutions is meagre, it is just 2%.

In addition to the above sources the members have also taken a loan from money lender and from their friends and relatives. (table No. 5.2). It is noticed that they need the finance, from these sources, at the completion stage of their houses, because the final instalment of loan sanctioned by the financing institutions is released only after producing the completion certificate.

CHAPTER NO. VI : CONSTRUCTION.

This chapter is related with the housing construction activity. It is because the level of satisfaction depends upon the quality of construction, cost of construction, the facilities and amenities available in that house.

The CHM is evolved with a view to provide better houses and to solve the housing problem. The main advantage of co-operative housing is 600% fold i.e. substantial saving in cost through group action and training to the people in co-operative way of living.
In view of the above fact, the study of the CHM was undertaken to examine the quality and cost of construction of the houses, constructed through CHSs in Yavatmal tahasil.

In this respect, the question related to construction work was asked to 300 members, out of them 241 members expressed their dissatisfaction with the quality of construction work. It means that about 80% members are not satisfied with the construction work. The different reasons for their dissatisfaction are given in table No 6.1. and Table No 6.1.A to 6.1. D.

Similarly, out of 300 members 176 Members are not satisfied with the cost of construction. It constitutes 58.67%. If the percentage of category 'C' (Reference Table 6.2) is added to this, it comes to 79.33%. It is near about 80%. It means that 80% members are not satisfied with the cost of construction work.

The comparative study of the construction work undertaken by the CHSs and the construction work undertaken by the members of CHSs individually reveals that the quality and cost of construction work is satisfactory wherever the construction work is undertaken by the members individually. 82% of the such members are of the opinion that their cost of construction is less than the cost of construction undertaken through CHSs. Only 18% of the members quoted that their
cost of construction work is high in the range of 10% to 15%. It is only because of the superior quality of material used.

The above facts proves that the CHM in Yavatmal tahasil failed to create confidence, in the people at Yavatmal tahasil, to construct their houses through CHSs.

Insufficient amenities is one of the major problem of CHM in Yavatmal tahasil. This aspect is dealt with in detail under chapter No. III.

CHAPTER NO. VII: DEVELOPMENT OF CO-OPERATIVE HOUSING MOVEMENT.

Administrative, legal, economic, social & cultural environment & biological and political aspects are closely related with the development of CHM. In this chapter, efforts have been made to study the impact of all these factors on the development of CHM in Yavatmal tahasil.

1. ADMINISTRATIVE ASPECT.

Administrative aspect, in this respect, is considered from the point of view of the Government mechanism established to control and regulate the functioning of CHSs.

In Maharashtra the working of the co-operative societies is being controlled and coordinated by the co-operative department established for this purpose. Similarly, the activities of these co-operative societies are regulated through the Maharashtra State Co-operative Societies Act 1960. During
the course of survey, the office bearers of the CHSs, in Yavatmal tahasil opened that the procedure for registration of the CHSs is complicated and time consuming. There is no guidance and co-operation from the personnel in the office of the Registrar. Moreover the concerned staff expect monetary gain for the services rendered by them. Because of this fact, the CHM could not be developed in the rural area where the percentage of illiteracy is very high.

I.I. AUDIT AND INSPECTION OF CHSs.

In the Act, there is a provision for audit and inspection of the accounts of the co-operative societies. During the survey, it is observed that the audit of CHSs is undertaken by the co-operative department as per the provisions. It is also observed that the department has pointed out certain objections during the course of audit and asked the concerned CHSs for its compliance. But out of 48 CHSs only 14 CHSs have complied with the audit objections regularly. 34 CHSs are such which has not complied with the audit objections since last six years and the co-operative department has not initiated any action against them. This fact proves that the co-operative department is not keen in getting the compliance of the audit objections. This fact may lead to the malpractices and corruption in the working of CHSs and naturally, it will hamper the development of co-operative housing movement.
Other than the audit, there were no such instances of inspection or inquiry conducted by the department, inspite of the fact that there were complaints by the members of CHSs under survey.

1.2 SETTLEMENT OF DISPUTES

The office bearers of the CHSs were interviewed with reference to their disputes with their CHSs. It is observed that 50% of the CHSs are such where there were no disputes at all. However, 61 instances of disputes were quoted by the office bearers of remaining 50% CHSs. 44% of the disputes were regarding “Non completion of construction work in time.” 29% disputes were regarding recovery of loan installments and 27% disputes were regarding unfair quality of construction.

It is noticed that 57% of the disputes were lodge with the registrar and out of that 44% disputes were settled.

For non-lodgment of the disputes and non-settlement of disputes there are various reasons e.g. apathetic nature of members, lengthy and complicated legal procedure, political interference etc. This fact has also affected the development of CHM in Yavatmal tahasil.

2. LEGAL ASPECT.

The working of the CHSs in Maharashtra is regulated and controlled as per the “Maharashtra State Co-operative
Societies Act 1960”. During the survey, the members of the different CHSs opined that the present Act is not comprehensive to provide for the solution to the different problems faced by the cooperative societies. 18% of members expressed the necessity of an independent Act to regulate the activities of CHSs. The similar view was expressed by the 77% of the office bearers. After examining the working of the CHSs in Yavatmal tahasil, it is felt that the contention of the members as well as of the office bearers have some weightage and therefore, the provision of independent Act is essential for development of CHM in general.

3. **ECONOMIC ASPECT.**

The CHM is one of the aspects through which the housing problem of the persons belonging to weaker economic section of the society attempted to be solved. A survey of CHSs in Yavatmal tahasil was undertaken with a view to examine as to what extent this objective could be achieved by the CHM in Yavatmal tahasil. It is observed that 88% members are from either businessman, professionals or service class, whereas 12% members belongs to economically weaker class. (Table No. 7.3) The service class enjoys the more benefit. Whereas, the casual labour class could not find any place in membership of CHSs. This fact is also confirmed from the data given in table No. 7.4 regarding income of the members.
4. SOCIAL AND CULTURAL ASPECT.

The home is a centre point of social environment created by man. Housing promotes family formation. Family is very important social institution, whose important missions are reproduction of human race, rearing of children, provision of privacy and emotional life, and close personal relationship among the members.

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

The past Indian culture reveals that there was a problem of untouchability in the society. The touchables didn’t prefer to have the neighbourship of the untouchables. This problem is being experienced in the rural area, even today. But the data given in table No. 7.5 reveals that the CHM is contributing to solve this problem. It helps in eradicating the social evil in the society. 29% of the member of CHS in Yavatmal tahasil belongs to scheduled caste and scheduled tribe, N.T. and V.J.N.T. community.

5. NATIONAL INTEGRITY AND CHM.

In Indian society, it may be observed that the people from particular religion and cast like to settle in a particular area. Because of this those particular areas are known by
particular religion or caste. e.g. Muslim Mohalls, Khoja colony, Marwadi Mohalla, Budha Nagar etc. This has created isolated group of religion and caste. It creates impediment to the communal hormoney 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 instance of communal riots in between the Hindus and Muslims, on 6th December 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 CHS in Yavatmal tahasil consisting of the different religions remained harmonious. The composition of membership in CHSs of Yavatmal tahasil is given in Table No. 7.6

6. **ENVIRONMENT AND BIOLOGICAL ASPECT.**

The availability of a good environmental and biological facility has a great impact upon the life of a human being. But it is observed that both these aspects are completely neglected in the CHSs of Yavatmal tahasil (Table No. 3.4). This is not a good sign with regard to the development of CHM in Yavatmal tahasil.
7. **POLITICAL ASPECT.**

The co-operative societies basically have a democratic setup. They are closely related with the politics. Therefore, the study was undertaken to find out the political interference in the working of CHSs and its effects on the development of CHM.

During the survey, it is found that the members of the CHSs having political background could get elected as the member of executive committee in majority of CHSs. The promoters of CHSs have took care to see that only those members are elected who will protect their interest. This fact reveals the political interference in the working of CHSs. Other instances of political interferences are given in table No. 7.7

CHAPTER NO. VIII: PROBLEMS OF THE CO-OPERATIVE HOUSING SOCIETIES AND ASSESSMENT OF CO-OPERATIVE HOUSING MOVEMENT.

This chapter deals with the problems of the members of the CHSs. The nature of problems that are being faced by the members of CHS are as under.

1. **PROBLEM WITH REGARD TO PAYMENT OF INSTALMENTS.**

It is observed that the CHSs are facing the problem of repayment of loan by the members. This problem is
particularly faced by the CHSs in category ‘A’. It is observed that 45.34% members in this category are defaulters, whereas 36% members are not in a position to pay the amount of instalments within due date. In other categories this problem is negligible. CHSs of Category ‘A’ are facing the problem because of the following reasons -

1. Due to joint responsibility, the nature of members is apathetic for repayment of loan.
2. Profit motive is the cause of acquiring membership in CHSs. The members have let out the houses.
3. Due to transfer of members at other places they are not regular in payment.
4. Due to political influence of members, the office bearers hesitate to take the legal action for recovery of loan.
5. Negligence on the part of co-operative department is also one of the reason.

In addition to the above facts, low income, big size of family, education of children, marriage of family members, accidents and sickness, reduction in regular income are such other reasons for default in payment of loan instalments.

Similarly, the members have quoted their grievances with regard to -

1. Amount of loan installment is to be high and
2. Improper arrangement for accepting the loan installments.

The particulars are given under table No. 8.3
Moreover, one important aspect of CHM is that it has developed a good habit of regular saving among the members of CHSs, in general. Particularly the members of CHSs which are being financial by the state Govt. or the members of CHSs who have taken the loan in individual capacity are found to be more regular in payment of loan installments.

2. **PROBLEM WITH REGARD TO PROPER MAINTENANCE OF ACCOUNTS AND OFFICE RECORD.**

Proper maintenance of accounts depends upon the appointment of well-trained staff. It is observed that 66.67% CHSs have not appointed any staff for maintenance of accounts and office record. 10.41% CHSs have appointed full time staff and 22.92% CHSs have appointed part time clerks for that purpose (Table No. 8.6). It is also observed that the staff appointed is not fully qualified. Because of this fact the problem of maintenance of accounts and office record is being badly faced by the CHSs in all the categories.

3. **PROBLEM WITH REGARD TO THE TASK OF MAINTENANCE.**

The 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 CHSs. It provides better conditions and healthy atmosphere to the dwellers. During the survey it is observed that no one CHS
in Yavatmal tahasil has made any provision for the task of maintenance.

4. **PROBLEM WITH REGARD TO SETTLEMENT OF GRIEVANCES.**

Co-operative housing society is a mini structure of a democratic setup. In democratic setup every one has a right to express his views and to struggle for his legitimate rights. This basis concept empowers the members to get their grievances settled. The findings of the survey reveals that the members of the CHSs in Yavatmal tahasil have also their grievances. The nature of grievances are mainly related with the quality and cost of construction and the elections to the managing committee (Table No. 8.4.).

For solving the grievances of the members it is essential to have some mechanism (as quoted earlier). During the survey, it is observed that there is no such type of machinery established in any of the CHSs in Yavatmal tahasil, by which the grievances of the members 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 the co-operative court.

5. **PROBLEM WITH REGARD TO TRANSFER OF OWNERSHIP.**

The basic condition for transfer of ownership of houses from one member to another is that transferee should be the
member of that CHS. If the transferee is not the member of the concerned CHSs, then the executive committee is required to pass the resolution, admitting that person as a member.

During the survey, it is observed that there are 81 members who got their houses transferred from the original members. It constitutes the 13.5% of the members. The percentage of transfer is found to be more in ‘A’ and ‘B’ category (Table No. 8.5). The problems faced by the members are quoted by them, in answer to the Q.No. 6.3 b are given in the chapter No.VIII.

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

Insufficient amenity is one of the major problems 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 No. 3.4).

It is also observed that the majority of members of CHSs are not satisfied with the amenities provided by these CHSs. Average 62.17% member quoted that the amenities available, are unsatisfactory, where as 26.67% members expressed their satisfaction, 10.14% felt it to be good and only and 0.75% members thinks it to be excellent (Table No. 3.5). The above data reveals that the level of dissatisfaction is significant, which cannot be neglected.
7. PROBLEM WITH REGARD TO ADMINISTRATION AND MANAGEMENT.

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 the 5 CHSs have appointed the regular full time staff, whereas 11 CHSs appointed part time staff and 32 CHSs have not appointed any staff for the managerial work. In such CHSs the chairman or secretary himself perform the activity of writing work and other official work (Table no. 8.6).

The above fact reveals that these CHSs have neglected the importance of managerial work in CHSs.

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

The administrative aspect is already dealt with in the earlier chapter No. III.

8. PROBLEM WITH REGARD TO COMMUNAL HARMONY.

The problem of communal harmony is one of the burning problems faced by our country. But in case of CHSs in
Yavatmal tahasil, it is observed that, this is not the significant problem. Only 2.83% of the members quoted this problem.

It has been 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 all these facts there is no such instance, which reveals any sort of social conflict among the members of the CHSs, which may affect the communal harmony.

4. FINDINGS.

A study of CHM in Yavatmal tahasil was undertaken to find out its effectiveness in solving the housing problems in Yavatmal tahasil. Similarly, it was also aimed at to give suggestions for development of the CHM in general. From this point of view the findings are given hereunder.

1. The CHM is developed at Yavatmal town (which is the district headquarter) and at the villages nearby Yavatmal town only.

2. The housing problem is being faced by rural dwellers also, but no efforts are made to solve their housing problems.

3. The working of the CHSs in Yavatmal tahasil is not according to the co-operative principle. (Some CHSs are exception to it).
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3. The working of the CHSs in Yavatmal tahasil is not according to the co-operative principle. (Some CHSs are exception to it).
4. The CHM in Yavatmal tahasil has been instrumental for generating the employment in Yavatmal tahasil.

5. The CHM in Yavatmal tahasil failed to solve the housing problem in Yavatmal tahasil in general.

6. The quality and cost of the construction work of the houses constructed by the CHSs is not satisfactory, consequently it do not serve the inherent aim of CHM.

7. The interference of the political leaders in the working of the CHSs resulted in the various types of malpractises in the working of CHSs and it has defeated the basic objective of CHM.

8. The CHM in Yavatmal tahasil has succeeded in cultivating the habit of regular saving among the member of the CHSs in Yavatmal tahasil.

9. The CHM in Yavatmal tahasil have also failed to solve the housing problem of economically weaker section of the society.

10. Wherever the number of member of CHS is large, there found to have been lack of co-ordination among the members. In such CHSs, instances of bogus membership were also noticed. These bogus members were replaced by admitting new members after the completion of construction work.
11. Wherever there is a joint responsibility of repayment of loan, apathy is found to be more among the members in that respect.

12. In most of the CHSs, the accounts and other records is not maintained properly, due to non appointment of well trained staff.

13. In almost all the CHSs, the construction work is entrusted to the contractor, who is responsible to appoint necessary masons, carpenters and labours at his end. It is observed that the difference between the amount received by the contractor and the amount paid to the workers ranges in between 25 to 40 %. There is the exploitation of worker on large scale.

14. In some cases, it is observe that the member of the CHSs are already having their own house in Yavatmal town itself. They have acquired the membership with the profit motive. Because of this fact the needy persons are deprived of from the benefit of CHM.

15. In almost all the CHSs in Yavatmal tahasil the environmental as well as biological aspect is neglected.

16. As far as question of release of loan instalment, the final loan instalment is released, by the financial institutions, after submitting the completion certificate from the engineer/architect. This system causes the hardship to
the members. The members are required to obtain the loan from other sources at high rate of interest.

17. Transfer of ownership of houses or plots was found to be more in case of CHSs of ‘A’ and ‘D’ category. ‘A’ category is that category in which construction work is carried out by taking loan from MCHFS and ‘D’ category is category in which, only plots are allotted to members, construction work is not undertaken.

18. The registration procedure is complicated and it takes much time. Because of this rural society is far away from CHM.

19. The service class belonging to middle income group have a prominent role and that class is the main beneficiary, whereas there is a least involvement of the economically weaker section.

20. The CHM have contributed to change the social culture in the society and it has been helpful in cultivating the spirit of national integrity in the society.

5. SUGGESTIONS.

In view of the findings mentioned above, it may be concluded that the CHM in Yavatmal tahasil was not so effective in its performance because of which it is not developed to the desired level. For the development of the CHM, in general, following suggestions are made.
1. For development of CHM in rural area and popularising it among the rurals, purposeful efforts are required to be made i.e. —
   a) Facility of loan at low rate of interest is to be made available.
   b) Use of new techniques of low cost construction are required to be adopted.
   c) Propaganda of the CHM among the rural is required to be made at government level. For this purpose, seminar and conferences may be organised for them.
   d) A very simplified procedure of registration and requirements of legal compliance to a minimum.

2. There should be limit on maximum number of member in a CHS. It is suggested that this number should not be more than 50 members in one CHS. If it is necessary, there may be more than one unit at the same place, the working of each unit will be independent. For making available common facilities, each unit will contribute its share.

3. To avoid bogus membership and profiteering the concerned member should be asked to submit his affidavit that he will not sale his house within a particular time limit, he will not let out that house to any other person during that period. If he do so, the CHS
should have a right to take that house in its possession and

a) If it is to be sold, it should be sold by auction by giving proper notice in local newspapers. The highest bidder fulfilling the normal conditions will be admitted as a member and what so ever the profit is there it will be shared on 50:50 basis by the CHS and the out going member.

b) If it is to be let out, it should be let out by adopting the same procedure and a specific percentage of that amount along with the amount of loan instalment will be recovered by the CHS first and the remaining amount will be paid to the concerned member through the CHS.

4. While sanctioning the loan, there should not be the joint responsibility for repayment of loan.

5. Audit and inspection of CHSs on the part of the Registrar of co-operative societies should be made more effective so that accounts and other records of these CHSs will be maintained properly.

6. The co-operative department should organise the short term courses for giving basic education of maintenance of accounts and records of CHSs. After successful completion of the course the participant be issued a
certificate which will entitle him for his appointment on the CHSs either as part-time clerk or a full-time clerk.

7. The purposeful efforts are required to be made to form the co-operatives of workers in the construction industry and the work of construction of the CHSs be interested to such co-operatives of workers. The elimination of the contractor will facilitate lower cost of construction and the increased wages to the workers.

8. For the smooth functioning of the CHSs, different sub-committees should be formed for different types of works i.e. - material purchase committee, finance committee, construction supervision committee etc.

9. The study of the foreign co-operative housing societies reveals that they have given due importance to the environmental and biological aspects, while forming the CHS. The same fact is equally important for the CHSs formed in India also. Necessary provisions in that respect are necessary.

10. The financial institutions should release their final instalment of loan on submission of the utilisation certificate for the loan released by them earlier.

11. The provisions in the present co-operative societies act are not enough to solve the problems of CHM. It is
therefore necessary that the new Act is enacted in this respect, or one additional chapter is added to the present Act.