APPENDIX I

HISTORY OF THE CO-OPERATIVE HOUSING MOVEMENT.

A study of the co-operative housing movement in Europe reveals that the concept of co-operative housing is as far back as 1850. The first co-operative housing society was founded in the year 1862 in Humbarg on unlimited liabilities on members. As the law imposed unlimited liabilities on all members the co-operative housing movement could make a very slow progress. After the year 1889, when German law on CHS introduced limited liability, their number increased rapidly. In the year 1968 there were 1436 CHSs with 1.4 million members.

In Sweden, where co-operative housing play a vital role, the first co-operative housing society was founded in Gothenburg as long as in 1872. Setting an example it was quickly imitated by a number of other societies which were founded in Stockholm from 1874. The H.S.B. was established in 1923, H.S.B. is the abbreviation for the National Association Tenants saving and Building societies. It has achieved a notable success in the country due to its size, high efficiency and its excellent achievement as a pioneer in the building industry. The organisational setup of the H.S.B. movement has been looked upon as a model for co-operative housing by organisations in many other countries.

The British system of building societies goes back in history to 1780 and 1790. However, these societies were deprived of their rights to build and administer houses, hence became just banking organisations for
housing. The best known and most successful co-operative society engaged in the building industry are the co-operative credit organisation, today known as building societies such as Co-operative Permanent Building Society. The CPBS formed in 1844 is the third largest building society in Great Britain. It has taken initiative to solve the acute problems of housing.

The first co-operative association was the Burrington Apartment Association formed in 1882 in New York city. The co-operative housing movement in the U.S.A. is a powerful force and has many achievements. N.B.S. (National Building Society) organised itself in U.S.A. on a pattern similar to the swedish H.S.B. system, the N.B.S. similar to the H.S.B. supervises and assists in the technical and financial aspects as well as planning and administering of house building programmes.
LOCATIONS SHOWING THE CHSS IN YAVATMAL TAHSIL.

Name of Town & Code No.

Villages:

- Yavatmal - I
- Umarsara - II
- Wadgaon - 27
- Lohara - 14
- Pimpal gaon - 16
- Kinh - 44
REVENUE CIRCLES OF YAVATMAL TAHASIL AND THE
VILLAGES IN IT WITH CODE NUMBER

Revenue circles -
I. Yavatmal Rev. circle  II. Hiwari Rev. circle  III. Kolambi Rev. circle  IV. Yerabara Rev. circle

Villages with code numbers -
I. Yavatmal Rev. circle

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Thinking people think alike

(By Our Housing Correspondent)

Nagpur, August 25: The very thought of an integrated and well-coordinated neighbourhood fascinates them. They look forward to such a place where petty barriers do not daunt human relationship and where architecture and nature form a pleasant union. And they all feel that even in these days where serious approach is the first casualty of commercialism, such a modern neighbourhood is possible. Talking to such people, the inevitable conclusion is: “Thinking people think alike.”

They are all prominent citizens, achievers, leaders in their respective fields. They have one more thing in common: they have given a deep thought to what they should expect from a modern housing complex, should they really live in one. Their expectations are high and exacting and should make any builder flinch for a moment. This correspondent met dozens of them in the last few days, as part of a survey on modern housing. They all believe that the facilities they expect from a housing scheme are plausible.

The spectrum of thoughts of these persons is interesting. They think about the location of the complex, social strata of the residents, size of the neighbourhood, special amenities and social amenities. They do not live in flats and few of them would never do that in the future. But their thoughts on the subject on contemporary neighbourhood is uniformly crystallised.

So, here we come to the six-some who think alike:

Mr. Mohan Adige, Chief Executive (Operations) of Firth India Steel Company, is a proud owner of a decent flat in Nagpur. But when asked if he is happy with his flat, he said, “Well, that is not my dream flat, you know. I am happy where I am, in my own sweet home.”

But unfortunately, the flat scheme in which I live does not offer suitable physical environment. There is no proper garbage disposal system. There is no proper parking place for the cars and other vehicles. There is no play area for kids inside the premises and there is hardly any arrangement for babysitting. Whenever there is any social function in our neighbourhood we have a problem accommodating the guests. My dream flat should have all these facilities. My kids should have playing area. There should be proper parking arrangements and there should be spaces for greenery so that the neighbourhood becomes a good place to live in.” Mr. Adige stressed further that he would be happy to have a good shopping facility close by but which does not disturb the quiet of the residential area. “This is only the basic I would look for in my dream flat scheme,” Mr. Adige said as an epilogue.
semblance of a garden. And I would expect a club-house sort of thing in a modern neighbourhood where there would be week-end parties and sporting events. A community cable TV channel would just be a superb addition to the facilities which then naturally would need a very strict security system.” Mr. Malak stressed the importance of a flat system having a sports area exclusively meant for the residents of the neighbourhood. “May be a swimming pool, you know, and possibly a tennis court and badminton hall”, Mr. Malak added.

Mrs. Sudha Diwan enjoys a very special place in the beauty-conscious circles of Nagpur. Her ‘Chic’ Beauty parlour leads the rest all the way. When asked what she would expect from a modern flat system, she said, “For me, a health club and a beauty parlour are the most important things. And of course a creche where working women can leave the kids. And if a scheme offers a nursery school, nothing like it. I would be all for such a scheme. I may not expect covered parking space in a flat system but I would certainly expect enclosed parking. I don’t give much to the talk about privacy for, once you get inside your own flat, you have privacy. Perhaps, architects may not have a complete solution to the problem of missing privacy. But they surely can solve the community problems and I would look to such a flat system.”

Dr. Vinay Waikar, has created ripples in Vidarbha’s literary circles with his series of short stories based on various war experiences. He said “I would not expect anything super special, I am aware of the limitations of our situation. I would look for community space in a flat system, a sporting area, a school for children and creche. But more important I would expect a clean water supply, good sewer lines so that dirt of the flats is washed away in the proper manner. These are the bare minimum expectations of a health conscious person.” Dr. Waikar’s complaint is that builders do have enough money to do many good things but hardly any vision. “That is the bane”, he remarked.

Mr. A.S. Malhotra, Chief of Training & P.R. and Chief Vigilance officer of the Manganese Ore India Ltd., said “I have lived in a really good flat for the past decade and a quarter and may build a house for myself. Yet, because I am aware of the problems most flat owners face, I may say that there should be special arrangements for baby sitting, for indoor sports, for a community centre and library for the exclusive use of the residents. I would also expect telephone booths to be installed at several places since all the residents may not have their individual phones.” Mr. Malhotra said. He would be happy, he added, to know the flat systems should have facilities such as fire extinguishers, fire alarms etc.”
Mr. Amir Malak, the U.S. trained proprietor of the prestigious Vimal showroom "Mangaldap," will perhaps never live in a flat scheme in Nagpur. In the United States, and later in Madras, Mr. Malak lived in flats though and has his definite ideas of what to expect from a modern flat system. In his extremely polished and sophisticated style, Mr. Malak, who heads the small but well...

Wg. Cdr. Jehangir Contractor, popular for his wit & gait and Mrs. Mahabanoo Contractor, a glamorous and efficient Company Secretary for the famed Nagpur Engineering Company, are firm believers in Buddhist Philosophy and have always lived in Air Force Colonies. If they were to live in a modern housing complex, they would expect the place to ensure enough privacy to residents. In modern community living in highrise apartments the need is often there for the inmates to have enough space to conduct social ceremonies, enough space for the kids and adults to get involved in sports & similar activities, enough space to park the vehicles properly & securely, enough space for a school for small kids, reasonable enough facilities for shopping & enough space for facilities such as health club and beauty parlours meant exclusively for the residents. This would mean some additional expenditure on the part of the developer of the estate; that should be taken as necessary investment if "We are to make our...

knit Mehdipagh Colony of Nagpur, stated "I cannot think of any place to live in without a front and a back yard and a garden. There should be sufficient space where one can create at least a...

Creative Vision
Where does one find all these virtues unless pieced together in a prospective flat owner a feeling of complete satisfaction?

A year ago a creation began of just one such place, a neighbourhood may not be exactly a paradise or an El Dorado - but a spot nevertheless that is replete with all the basic living and social amenities for happy, comfortable corporate living. "Utkarsha Nirman"

a creation consciously designed and executed for those who wish to live in such a place - a neighbourhood!

In the forthcoming months see this marvellous creation emerge into reality brick by brick. And in 18 months an envious edifice could be solely yours! "Utkarsha Nirman". If you so choose!

SPECIAL FEATURES
1) Penthouses with front & back yard.
2) Creche / Nursery
3) Health Club / Gymnasium
4) Recreation / Reception / Sports hall
5) Flats with open terrace
6) Maximum Privacy for every flat
7) All bed room to have outer view
8) Internal play area
9) Fixed cost
10) Quality construction
11) Out door illumination & landscape
10) Two nos. of six passenger capacity lifts
11) Adequate water storage arrangements
12) Exclusive entry and exit to residential zone.

"Utkarsha
NIRMAAN"
Mangalwari, Sadar, Nagpur

SPECIAL AMENITIES:
1) Common antenna with 3 channel VCR
2) Standby Generator
3) Intercom facility
4) Association office
5) Ample covered and open parking area
6) Internal tarred road for easy vehicular movement.
7) Adequate fire fighting arrangement
8) Security posts at entrance & exit
9) Separate transformer room / area

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105, Mount Road, Sadar, Nagpur
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बहुतांश गृहनिर्माण संस्थाना नियमान्चे वाव्हे!

(जर्नल महाजन यांकडून)
ऑर्गनायझ. ना. १० - ऑर्गनायझ आर्थिकपत्र हे गृहनिर्माण संस्थाना मुंबई मध्ये वेळा यांमध्ये घडला पहाडामंगळ होती होती. त्या समस्या सोहळी साहित्य, गृहनिर्माण संस्थाने संबंधित लेख मंगळ ध्वननाचो वेळा परिशोधणे झालेले निहार. अन्य विकासप्रगत गृहनिर्माण संस्थानाचे विशेषतः लेख, ध्वनन, परिशोधणे केल्या जाणार अस्वीकृत, पावमध्ये अनेक गृळकोटे उठविली सेवाची श्रद्धा असे.

सरकार अध्यक्ष ए. जी. तात्विकात्मक सभादृष्टि संपत्ती संबंधित लेख, परिशोधणे ग्रामीणता आणि बांधकाम निवडतांना मिळती असावी, उद्देश्याने सरकाराला प्राप्त होणार लेखांचे परिशोधणे केलेल्या असे. साथिक प्रश्नात गृहनिर्माण संस्थानांच्या लेख तरी साहित्याचे संबंधित लेख, ध्वनन, परिशोधणे केलेल्या असा साहित्याच्या पावसामध्ये ध्वनन गुणवत्ता असेल किंवा बांधकामाची ध्वनन हे निवडतांना मिळती असावी, उद्देश्याने सरकाराला प्राप्त होणार लेखांचे परिशोधणे केलेल्या असा साहित्याच्या पावसामध्ये ध्वनन गुणवत्ता असेल किंवा बांधकामाची ध्वनन हे नीतीचे वापर नाही. श्रीमती बांधकामाची ध्वनन आमंत्रित करणाऱ्या अनेक बांधकाम गृहनिर्माण संस्थानांना साहित्याच्या पावसामध्ये ध्वनन, गुणवत्ता असेल किंवा बांधकामाची ध्वनन हे नीतीचे वापर नाही.

तीन वर्षांत लेख वरील नियमान्चे नाही

अध्यक्ष, मूल व इंद्र संबंधित सदस्य महाजन जी. झोपडे आणि निपटावली संबंधित मुंबई मध्ये घडलेली संबंधित गृहनिर्माण संस्थानांच्या लेखांचा संबंधित परिशोधणे केलेल्या असे. सार्वजनिक प्रज्ञानाने अनेक गृहनिर्माण संस्थानांना संबंधित परिशोधणे केलेल्या असा साहित्याची विकल्प असेल किंवा सरकाराची ध्वनन नीतीचे वापर नाही. तीन वर्षांत ह्यांचे लेख वरील नियमान्चे नाही.

तुम्ही फसलापक

काही संस्थानांच्या धार्मिकप्रौढचे कार्यरतांनी केलेल्या तत्वेंचे संबंधित स्थळांतर आहेत. अनेक गृहनिर्माण संस्थानांना स्थळांतर आहेत. तीन वर्षांत ह्यांचे लेख वरील नियमान्चे नाही.
APPENDIX V

"A STUDY OF THE CO-OPERATIVE HOUSING MOVEMENT IN YAVATMAL TAHASIL"
(1956-57 To 1989-90)

Researcher
Prof. S. R. Sharma
M.Com. B.A.B.Ed.M Phil.D.B.M.
Amolakchand Mahavidyalaya,
Yavatmal.

Guide
Prof. S. N. Bodhankar
M.Com. M.A. (Eco) Ph.D.
Sahitya Visharad,
P.G. Diploma in Gandhian thought
Head of the Deptt. of Commerce
C.P. & Berar College, Nagpur.

Note: Proposed survey is only for study purpose and this information will be kept confidential and will be used only for research work. Please tick in appropriate boxes wherever provided.

Questionnaire (For members)

Name of the housing society: _______________________

1.0 Personal
1.1 Name: _______________________
1.2 Address: _______________________
1.3 Caste: SC/ST/NT/VJNT/OBC/NBC
1.4 Religion: Hindu/Muslim/Sikh/Christian/Boudha/Parsi/
1.5 Qualification: (educational): NON-SSC/SSC/HSSC/
Graduate/Post-Graduate/ ___________
1.6 Occupation: A) Service - Private/Govt./Semi Govt.
B) Business - Wholesaler/Retailer/Hawcker/
Agriculturist
C) Professional: Engineer/Architect/Lecturer/Doctor/Advocate/Teacher/other.

1.7 Marital Status: Married / Unmarried

1.8 Annual Income at the time of Membership: Rs. ________

1.9 Total number of family members:
     Earning _________ Non-Earning ___________

1.10 Membership acquired:
     a) Before formation of the Society
     b) After formation of the Society
     b (I) Before Completion of Const. work
     b (ii) During Completion of Const. work
     b (iii) After completion of Const. work

1.11 Do you celebrate the religious functions? Yes / No

If Yes,
     a) Does the members from other religion participated & Contributed. Yes/No
     b) Any other matter you want to quote in this respect.

2.0 Construction

2.1 Type of house: A Type     B Type     C type
     Above 800 sqft.  600 to 800 sqft. below 600 sqft.

2.2 Area of plot: Sq.ft. Below 2000/2000 to 3000/ 3000 to 5000 & 5000 above.

2.3 Cost of construction: a) Total Cost
     b) Cost per sq. ft. ___________________
2.4 Your assessment about Cost of Construction

Less than 10% / 15% / 30%
More than 10% / 15% / 30%

2.4 a) Year of construction: ________________________

2.5 Are you satisfied with the cost of Construction? Yes / No
If Yes reasons -
a) The cost of construction is comparatively low. ☐
b) The construction is superior than other. ☐
c) Due to inflation the cost seems to be reasonable. ☐
d) other reasons ________________________ ☐
If No, reasons -
e) The cost of construction is comparatively high. ☐
f) The quality of construction is inferior than others - ☐
g) Other reasons ________________________ ☐

2.6 Are you satisfied with the construction work? Yes / No
If No, Reasons -
a) Bad quality of material used. ☐
b) Bad masonry work. ☐
c) Carpentary work not pleasing. ☐
d) Architectural design. ☐
e) High cost of construction. ☐

2.6 A. Mention the name of the material which you mean bad - ________________________

B. What are the reasons for unfair carpentry work. ________________________
C. What are the reasons for dissatisfaction towards architectural design

2.7. If you are not satisfied with the const. work please mention defects.
   a) There is no cross ventilation.  
   b) Arrangement of rooms is not proper.  
   c) Insufficient light.  
   d) Bad sanitation arrangement.  
   e) Slab of the room is not at proper height.  
   f) Position of the doors is not proper.  
   g) Height of the doors is not proper.  
   h) Size of the windows.  
      i) Very big  
      ii) Very small.  
   j) No inbuilt almirah.  
   k) Improper electrification.  
   l) Improper water tap fitting.  
   m) Height of plinth -  
      i) Below road level.  
      ii) Not at proper height.  
   n) Size of the room not spacious.  
   o)  

2.8 Is there any problem after completion of construction work?  
   Yes / No  
   If Yes its nature -  
   1) There is a leakage in the roof / walls.  
   2) Rooms are not airy.
3.0 **AMENITIES**

Please mention whether the following facilities are available.

If yes please give your opinion. Tick appropriate column.

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<td>Play area for kids</td>
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<td>Space for social function</td>
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<td>Security system</td>
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<td>3.15</td>
<td>Facility of creche</td>
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<td>Fire extinguishers</td>
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<td>3.17</td>
<td>Fire Alarm</td>
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<td>3.18</td>
<td>Telephone facility</td>
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<td>3.19</td>
<td>Shopping facility</td>
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<td>Health club</td>
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<td>3.21</td>
<td>Beauty parlour</td>
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<td>3.22</td>
<td>Community cable TV</td>
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<td>3.23</td>
<td>Swimming pool</td>
<td></td>
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<tr>
<td>3.24</td>
<td>Tennis coard &amp; Badminton hall</td>
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</tbody>
</table>

3. b. Does after completion services are available?  Yes / No

If yes its nature

1) Repairs to house
2) Due care of sanitation
3) Security
4) 
3.c. Do you feel that the services available are sufficient? Yes / No.

4.0 **ENVIRONMENT**

Please give your opinion on the following points.

(Please tick appropriate column)

<table>
<thead>
<tr>
<th>Sr.No.</th>
<th>Item</th>
<th>Unsatisfactory</th>
<th>Satisfactory</th>
<th>Good</th>
<th>Excellent</th>
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<tr>
<td>4.1</td>
<td>Physical Environment</td>
<td></td>
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<td>4.2</td>
<td>Social Environment</td>
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<td>4.3</td>
<td>Sanitation</td>
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<td>4.4</td>
<td>Health &amp; Hygiene</td>
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<td>4.5</td>
<td>Location of the housing society</td>
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<td>4.6</td>
<td>Recreation</td>
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</tbody>
</table>

5.0 **LOANS** - Source of Funds for construction.

<table>
<thead>
<tr>
<th>Source of Funds -&gt;</th>
<th>Own Fund 1</th>
<th>MCHFS 2</th>
<th>HDFC 3</th>
<th>L.I.C. 4</th>
<th>Bank 5</th>
<th>Employer 6</th>
<th>Other Govt.</th>
<th>Money Lender 7</th>
</tr>
</thead>
<tbody>
<tr>
<td>Particulars</td>
<td>Amt. Rs.</td>
<td>Rate of Intt.</td>
<td>Repayment of Inst.</td>
<td></td>
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<td></td>
<td></td>
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<tr>
<td>Source of Funds -&gt;</td>
<td>Friends &amp; Relatives</td>
<td>Other Agency</td>
<td>Total</td>
<td></td>
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<td>Particular</td>
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<td>10</td>
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<tr>
<td>Amt. Rs.</td>
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<td>Rate of Intt.</td>
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<tr>
<td>Repayment of Inst.</td>
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</tbody>
</table>

5.2 Payment of instalments

a) Before due date  

b) On due date  

c) After due date  

d) Instalments out standing  

e)  

5.3 If you are a defaulter, please give reasons.

(a) Low Income  

(b) Big size of family  

(c) Education of children  

(d) Marriage of family members  

(e) Accidents to family members  

(f) Sickness of family members  

(g) Reduction in regular income  

(h)  

5.4 Do you feel any problem in payment of loan instalments. Yes/No
If yes, its nature -
a) Amount of loan instalments, is high
b) Repayment period is more
c) Arrangement for accepting the loan instalment is not convenient
d) Rate of interest is high
e) Procedure for sanction the loan is complicated
f) Time required for sanctioning loan is more
g) Amount of loan sanctioned is insufficient
h) Other reasons

6.0 MEMBERSHIP
6.1 Date of obtaining the membership

6.2 Nature of membership:-
a) Householder b) Non household

6.3 A) Are you original owner of the house Yes/No
If no, from whom you have purchased it?
a) Relative b) Friend c) None of this

B) Did you face any problem for transfer of house in your name - Yes / No.
If Yes, reasons

6.4 Excess amount if any paid by you Rs.
6.5 Why you preferred to join this co-op. housing society?

a) Situation of the housing society
b) Locality in which it is situated
c) Low construction estimate
d) Quality of construction
e) Reliability of promoters & office bearers
f) Environment of the society
g) Good social status of the members
h) Desire of the friends & Relatives
i) Desire for communal harmony
j)

6.6 Does the election of managing committee held regularly

Yes / No

If No, Reasons-

a) Promoters are dictator.
b) Members are elected unanimously.
c) Lack of interest among the members to get elected on
Managing Committee.
d) ____________________________

6.6 A) Have you taken part in voting? Yes / No.

If No, reasons

1) No interest  2) Gunda Gardi.
6.7 Have been an executive member of the society? Yes / No.
If Yes, terms availed -

6.8 Are you aware with the rights and duties of a members of an executive body of co-operative society? Yes / No.

6.9 Do you know the provision of the co-operative society act? Yes / No.
If No, why?

a) Not interested

b) 

7. MEETINGS

7.1 Does the meetings of your housing society are conveyed regularly? Yes / No.

7.2 Do you attend the AGM & SGM regularly? Yes / No.

7.3 Are you provided with the annual reports & Financial statement at the time of meeting. Yes / No.

7.4 If Yes, does it present a proper and fair picture of the society? Yes / No.
If no, why?

7.5 Are you served with the notice of meetings as per procedure? Yes / No.

7.6 Does the business of meetings recorded properly? Yes / No.

7.7 Do you feel that the meetings are conducted properly by following rules and regulations of the co-op. society Act? Yes / No.
7.8 Have you shared in decision making during the meetings?  
Yes / No.

If yes, its nature ________________________________
If no, why? ________________________________

8.0 POLITICAL INTERFERENCE.

8.1 Is there any political interference in the working of your co-op. housing society?

If yes its nature  
1) Admission of members.  
2) In construction work.  
3) In financial matters.  
4) Election of office bearers.  
5) Conduct of meetings.

8.2 Please mention the name of the political leader who is members of your housing society.

<table>
<thead>
<tr>
<th>Name</th>
<th>Party</th>
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<tbody>
<tr>
<td>1.</td>
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<td>2.</td>
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</table>

9.0 MISCELLANEOUS.

9.1 Have you letout the part of your house?  Yes / No.
If yes monthly rent ____________

9.2 Have you made any additions to the original plan?  Yes / No.
If yes a) Nature ________________________________
      b) Square ft. area __________________________
c) Cost of construction

9.3 How many members are there in your society?

9.4 Your opinion about size of society Reasonable / manageable / unmanageable.

9.5 Do you know the location of the office of the co-op. Deptt.? Yes / No.
If no why?

9.6 Do you know the designation of the officer in the co-op. Deptt., who deals with the matter of co-op. housing society? Yes / No.

9.7 Do you feel that your housing society has been formed with business motive? Yes / No.
If yes, reasons -

1) Promoter himself is a builder.

2) The relatives of the builder are office bearers

3) Most of the original members are replaced by present members.

4) Excess amount paid for construction.

5) Inferior work of construction.

9.8 Does the society have any machinery for settling of grievances? Yes / No.
If yes, its nature -

1) Independent grievance committee formed.

2) Powers rested in executive body.

3) Power vested in security or the president.

4) Appointment of non-members.
9.8 (a) Do you have any grievances with the members of CHS?

Yes / No.

If yes its nature –

1) 

2) 

9.9 Other problems, You want to quote.

1) Problem with regard to communal Harmony.

2) 

3) 

4) 

9.10 Your suggestions for improvement in the working of the co-op. housing society?

1) 

2) 

3) 

4)
APPENDIX VI

A STUDY OF THE CO-OPERATIVE HOUSING MOVEMENT
IN YAVATMAL TAHASIL.
( 1956 - 57 TO 1089 - 90 )

Researcher
Prof. S. R. Sharma
M.Com. B.A.B.Ed.M.Phil.D.B.M.
Amolakchand Mahavidyalaya,
Yavatmal.

Guide
Prof. S. N. Bodhankar
M.Com. M.A. (Eco) Ph.D.
Head of the Deptt. of Commerce
C P. & Berar College,
NAGPUR.

Note: Proposed survey is only for study purpose and this information will be kept confidential and will be used only for research work.

Interview Schedule (For office bearers)

1. Name and address of the Co-operative Housing Society

2. Name of the office bearer -

3. Position held by him -

4. Date of Establishment -

4A. Date of Registration -

4B. If there is delay reasons for delay in registration -

1) Lack of guidance.

2) Monetary expectation of the staff.

3) Lack of co-operation from office of Registrar

4) Other.
5. Total number of members
   a) Members having Houses
   [ ]
   b) Nominal members
   [ ]

6. Total number of houses constructed:
   A type (above 800 sq.ft.) [ ]
   B type (600 to 800 sq.ft.) [ ]
   C type (below 600 sq.ft.) [ ]

7. Year of commencement of construction. ________________

8. Year of completion of construction ________________

9. Number of houses remained incomplete ________________

10. Number of houses of which construction is to begin __________

11. Per sq.ft. cost of construction ________________

12. Mode of construction work undertaken:
    1) On departmental basis [ ]
    2) By a contractor [ ]
    3) By a member himself [ ]

13. If it is by the contractor whether on:
    1) Labour rate contract [ ]
    2) Labour and material contract [ ]

14. Name of the contractor ____________________

15. Name of the Financing Institution ____________________
16. Reasons for taking loan from this specific agency.

17. Repayment of loan
   a) Number of regular paying members
   b) Number of defaulter members.
      b (i) Defaulter below 3 monthly instalments.
      b (ii) Defaulter for 3 to 12 monthly instalments.
      b (iii) Defaulter for 12 to 24 monthly instalments.
      b (iv) Defaulter for more than 24 monthly instalments.

18. Meetings
   a) Does the meeting of executive committee are regularly held ?
      Yes / No.
   b) If No, reasons –
      1) 
      2) 

19. Do you attend the meetings regularly ?
    Yes /No.
    If No, reasons –
    1) Not interested.
    2) Political interference.
    3) 

20. Nature of allowances paid to the members managing committee.
    1) Conveyance allowance.
    2) Daily allowance.
3) Seating allowance.

4) 

21. Does the society makes the payment of honorarium to committee members?  
   Yes / No.

   If yes Amount ___________________

22. Are the accounts of your housing society maintained properly as per law?  
   Yes / No.

   If no why?
   a) Non qualified staff.
   b) Unawareness of the members.
   c) Rules & Regulations are not clear.

22. Who maintains the account—
   a) By appointed & paid clerk.
   b) By the secretary.
   c) By the treasurers.
   d) By the President.
   e) By any other member of society.

24. Are the accounts of your co-operative housing society audited by audit deptt. regularly?  
   Yes / No.

   If no why—
   1) For how many years, audit is pending? ______
   2) Reasons for non audit of the accounts.
1) 
2) 

If yes

1) are there any audit objection? ______________
2) If yes have you complied with the objections?
   Yes/No

3) If no how many years the objections are pending? ______________

25. Is there any instance for calling special general meeting by registrar? Yes/No.
   If yes give reasons -
   1) 
   2) 

26. Is there any appointment of administrator on your co-op. Housing society? Yes/No.
   If yes, reasons -
   1) ______________
   2) 

27. Is there any inspection by the co-operative department? Yes/No.
   If yes - Nature of irregularities pointed out.
   1) 
   2)
28. Does the members in your housing society belong to different religion? Yes / No.
   If yes, is there any instance of communal conflict? Yes / No.

29. Are you aware with the co-operative societies act? Yes / No.
   29 a) If yes, do you want to suggest any amended? Yes/No.
   29 b) If yes its, its nature
       1) 
       2) 

30. Is there any dispute in your society. Yes / No.
   If yes, Nature of dispute -
       1) Non completion of construction in time.
       2) Recovery of loan instalment.
       3) Unfair quality of construction.
       4) Objections against the elected office bearers.
       5) Misappropriation of funds.

31. Is that dispute registered with the registrar of CHS.
    Yes / No.
    If No reasons -
       1) Lack of unity among the members.
       2) Ignorance of legal rights.
       3) Self guarding attitude of the members.
APPENDIX VII

INTERVIEW SCHEDULE FOR
SOME LEADING PERSONALITIES
IN THE SOCIETY

Researcher
Prof. S. R. Sharma
M.Com. B.A.B Ed. M.Phil. D.B.M.
Amolakhand Mahavidyalaya,
Yavatmal.

Guide
Prof. S. N. Bodhankar
M.Com. M.A. (Eco) Ph.D.
Head of the Deptt. of Commerce
C.P. & Berar College,
NAGPUR

Note: Proposed survey is only for study purpose and this information will be kept confidential and will be used only for research work.

1.0 Personal.

1.1 Name: ________________________________

1.2 Address: ________________________________

1.3 Qualifications: ________________________________

1.4 Social status: ________________________________

2.0 Are you a member of any housing society? Yes / No.

If Yes, -

2.a. Name of society ________________________________

2.b. Type of house A / B / C

2.c. Cost of const. ________________________________

2.d. Quality of const. Good / Satisfactory / Bad.

2.e. Finance. Self / MCHFS / HDFC / LIC / Other ________________________________

2.f. ________________________________
If No,
2.1. Quality of const. Bad const.
2.2. High rate of const.
2.3. Malpractices in working.
2.4. Liking for own plan & design.
2.5. ______________

3. Do you feel that the co-op. housing societies can solve the housing problem. Yes / No.
If yes, why?
1) Loan facility is there.
2) Member need not to take trouble for const. & sanctioning the loan & to comply with legal required.
3) Cost of construction is low.
4) Good quality of construction.
5) Area development.
6) Provision of other amenities.
If no why -

a) Co-op. societies are the houses of corruption.
b) High cost of construction.
c) Low quality of construction.
d) Many of the houses remain incomplete.
e) There is a political influence.
f) Caste based formation of housing societies.
g) They are not run on the co-op. principle.
h) Lack of active participation of the members.
i) No care is taken for area deve. & providing amenities.
4. Do you want to suggest any other source by which housing problem can be solved?
   If yes 1) ____________________________
   2) ____________________________

5. Have you tried ever to form a co-op. housing society?
   If yes, its result 1) ____________________________
   2) ____________________________
   3) ____________________________
   If no, why?
   a) ____________________________
   b) ____________________________
   c) ____________________________

6. Are you aware with the Co-op. Societies Act? Yes / No.

7. If yes, do you want to suggest any amendment? Yes / No.

8. If yes, its nature 1) ____________________________
   2) ____________________________
   3) ____________________________

9. Do you feel the necessity of Govt. initiative in deve. of co-op housing movement? Yes / No.
   If yes, its nature 1) Subsidy for weaker section.
   2) To make available loan at lower rate.
3) To provide efficient machinery to check the malpractises.

If no, why -

a) Govt. interference hamper the basic principle of co-op.

b) There will be more corruption & malpractises.

c) Govt. interference causes the delay in implementation.

d) ____________________________

10. What is your opinion about participation of nationalised bank in financing -

1) ____________________________

2) ____________________________

11. Any more suggestions - ____________________________

1) ____________________________

2) ____________________________
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