HOUSING IS THE BASIC AS WELL AS UNIVERSAL NEED.

म्हटलं ही जागा सोयीची नाही... चांगली सोलाबद्दीची जागा बघा... म्हटलं...!
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CHAPTER I

INTRODUCTION

“Adequate shelter is essential for human dignity. The home provides the physical frame-work in which the human, social, economic and cultural resources of the individual are released, enriched and integrated. Because adequate housing re-enforces human dignity and status, it creates political and social climate for orderly development of the society.”
1. INTRODUCTION.

Co-operative organisations are founded for mutual economic help and exist in most countries of the world, in advanced as well as in underdeveloped 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 movement is not much more than hundred years old.

In India, the plan to establish co-operative societies in every village embodied the national policy to assign a major role to co-operative in achieving economic development.

2. HISTORY OF THE CO-OPERATIVE HOUSING MOVEMENT.

History of co-operative housing movement in India is having its roots in the earlier Bombay state. It is only after having passed The Co-operative Societies Act of 1912, people began to take interest in co-operative housing societies. The objectives of the co-operative societies Act of 1904 was only limited to the co-operative credit societies, because of which no
other co-operative societies could be formed. The Co-operative Societies Act of 1912 made it possible to register other type of co-operative societies in addition to the co-operative credit societies. The history of the co-operative housing movement, in brief, is given at appendix No. I.

2.1 *THE FIRST CO-OPERATIVE HOUSING SOCIETY - 1915.*

Late Mr. S.S.Talmaki laid a foundation of co-operative housing societies in India. He formed the first co-operative housing society in India at Bombay in 1915, by naming it as “Sarswat Co-operative Housing Society Limited.” * This was the co-ownership or co-partnership housing society. It can be taken as a model housing society for such type of co-operative housing Society. This was the co-operative housing Society, because of whose successful working, government recognized the importance of CHS and decided to provide financial assistance to the CHSs.

It was only because of the efforts of some non-government institutions and workers that the foundation of co-operative housing movement can be laid down. Such type of efforts have taken place for the first time at Bombay. During 1913, these peoples established “Bombay Co-operative Housing Association.

The main objective of this organisation was to work to develop the CHM. Mr.J.P.Acor, I.C.S. was the chairman and Mr.Raobahadur Talmaki was the Secretary of this association.*

Bombay Co-operative Housing Association prepared and published literature about Co-operative Housing Movement to attract the people towards this movement. The association prepared model bye-laws and tried to get aids and reliefs from the government for CHS, but the government could do nothing except giving long term loan to such CHSs. BCHA made efforts to solve the problems of CHSs. While preparing new bye-laws for the CHSs there were some legal hindrances which if not removed, it was not possible, the formation of new CHS.

At the beginning, while preparing bye-laws of CHS there was a legal problem in respect of legal right of the members and the CHS. It was the problem, how to prepare the bye-laws by keeping in view the rights of the members and CHS. It was in 1922 that the bye-laws can be prepared by overcoming that problem.

* - *Ibid - P-16.*
2.2 AFTER FIRST WORLD WAR.

After first world war, due to scarcity of houses in urban areas people started thinking of the co-operative housing movement to solve their problem of housing, because of which this movement can have some progress. But up till 1922, due to some problem in preparing bye-laws, this movement could not have a real progress. From 1922 and onwards the CHM show progress. Particularly, because of announcement by the government to grant long term loan for CHS, the CHS have been established to a great extent. The then Bombay state Government, vide G R. No. 4493 Dt. 12 August 1922 of Revenue Department, declared government aid. According to this G.R. the government decided to provide long term loan on the suitable conditions. The decision of the government proved helpful for development of CHM.

2.3 WORLD DEPRESSION PERIOD 1929-39.

During the period of depression, it has became very difficult, to make the repayment of loan, for those CHSs, who has taken a loan from the government. Since the people could get the independent place outside the CHS, the members started leaving the place of CHS and started acquiring outside place. During this time the private house-owners build additional houses for giving on hire, because of which people could get
cheaper place than CHS and therefore they preferred to live in private houses instead of living in CHS.

Because of such situation, the CHSs were unable to make the repayment of loan of the government and therefore government stopped financing new CHSs and gave some facilities to the old societies, with a view to help these CHSs, to overcome the crises. This condition continued until the beginning of the second world war.

2.4 \textit{SECOND WORLD WAR PERIOD 1939-45.}

During the second world war the Britain was ruling over our country and therefore the arms and ammunitions industries were established in India also to have a part of efforts under taken by Britain to win the war. Since these industries created additional employment there was a rush of people from village to town. But during this period the shortage of dwelling houses was felt and due to scarcity of construction material new houses could not be constructed. The increasing population has also worsen the situation. Because of this situation, people attracted towards the CHM.

From 1944 demand for housing began to increase rapidly and the new CHSs came in to existence. There was a remarkable growth during 1943-44 to 1948-49. The number of co-operative housing societies reached to 486 from 114 during
this period. *

Due to scarcity of construction material and increasing cost of construction material, it has become difficult for the CHS to build the houses.

After independence, the Government of India introduced various schemes to meet the housing problem. Some state governments also began to assist housing co-operatives with their own schemes. All these schemes were meant to specially meet the housing needs of the weaker sections of the community. Under these schemes loans or subsidies or both were granted to the co-operative housing societies for the construction of houses for their members.

Assistance given by government to co-operative housing societies induced the formation of a large number of co-operative housing societies in some of the states. Very soon such government assistance was found insufficient to meet the growing financial demands of the housing co-operatives. Some of the states, like Maharashtra, Gujrat, Mysore, Orrisa and Tamilnadu, therefore, took the initiative in setting up apex housing Co-operatives. These apex societies have been functioning as financing agencies for affiliated housing co-operatives.

* - Ibid P 20
Earst while Bombay state, Mysore, Orissa and Tamilnadu were the states, which took a lead in forming such apex societies. Arrangement for provision of finance through apex societies helped to actuate CHM in these states. Today, such apex societies exist in eleven states of which some have been formed very recently. Supervising federations have also been formed, at some places, to guide the primary housing co-operatives in their function. It is well-known that in Europe, particularly in the Scandinavian countries, notable progress has been made by the housing co-operatives. In India, however, the progress has not been steady. While co-operative housing has gained some momentum in Gujarat, Maharashtra, Tamilnadu and Mysore, it has not made any notable progress in other states. The statistical statements relating to co-operative movement in India, issued by the Reserve Bank of India, for the year 1969-70 indicates that the number of housing co-operatives in India as on 30-6-1970 were 16308 with a membership of 11,11,029. Their working capital was Rs. 224.94 crores. The total number of houses built by housing co-operatives up to June 1970 is reported to be 172,169 at an approximate cost of Rs. 222.50 crores.

The number of CHSs and the number of houses build by

them during the period 1959-60 to 1977-78 has been published by the National Building Organization on the basis of the Book of statistical statement relating to co-operative movement in India part 2 of Reserve Bank of India.

3.

HISTORY OF CO-OPERATIVE HOUSING MOVEMENT IN YAVATMAL TAHASIL.

It was in 1956-57 that the first co-operative housing society in the Yavatmal, named “Nutan Gruha Nirman Sahakari Society”, was formed. ** This was the beginning of the CHM in Yavatmal tahasil. Similarly, the first backward class CHS in Maharashtra state is also registered in Yavatmal tahasil in the year 1958 named as “Dalit Gruha Nirman Sahakari Sanstha”. During the co-operative year 1956-57 there was only one co-operative housing society in Yavatmal tahasil. In 1989-90, this number has been reached to 192. The CHM have achieved its development as under.

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* - सहकारी ग्रुह निर्माण आयोगी वर्ष 25 वर्ष से. महाराष्ट्र को. आयुष्मान हासकारण फाइल्म इतिहास 1960-1985 - By Shri D. D. Naik

** - From the record available with Deputy Registrar of Co-operative Societies
### TABLE NO 1.1

Table showing the development of CHS in Yavatmal tahasil.

<table>
<thead>
<tr>
<th>Sr. No.</th>
<th>Years (Period)</th>
<th>Progressive number of Co-operative housing societies</th>
</tr>
</thead>
<tbody>
<tr>
<td>1</td>
<td>1956-57 to 1959-60</td>
<td>1</td>
</tr>
<tr>
<td>2</td>
<td>1960-61 to 1969-70</td>
<td>1 + 31 = 32</td>
</tr>
<tr>
<td>3</td>
<td>1970-71 to 1979-80</td>
<td>32 + 45 = 77</td>
</tr>
<tr>
<td>4</td>
<td>1980-81 to 1989-90</td>
<td>77 + 115 = 192</td>
</tr>
</tbody>
</table>

(Source: Information obtained from the office of Dy. Registrar of Co-operative societies Yavatmal)

Thus, from the above particulars, it can be seen that during the span of thirty three years, the number of CHSs increased to 192 CHSs in Yavatmal tahasil. The following graph shows the growth of CHS in Yavatmal tahasil.
GRAPH No. 1.1

Graph showing the development of CHSs in Yavatmal tahasil.

End of the Year

- 1956 - 57 to 1959 - 60
- 1960 - 61 to 1969 - 70
- 1970 - 71 to 1979 - 80
- 1980 - 81 to 1989 - 90
From the graph given above, it can be clearly seen that the growth of the CHSs, in Yavatmal tahasil, in each phase is continuously increasing. During the first span of 1960-61 to 1969-70 it is increased by 31 CHSs, during the second span of 1970-71 to 1979-80 it is increased by 45 CHSs. Whereas during the third span of 1980-81 to 1989-90 it is increased by 115 CHSs. From the above trend we may conclude that in the later period, the co-operative housing movement is being adopted by the people more in comparison to the earlier period.

While going through the particulars of these CHSs, it has been observed that most of the CHSs are formed either at Yavatmal or at near-by places of Yavatmal town. (Please see map of Yavatmal tahasil in which location of the CHSs is shown). Appendix II. Yavatmal is a District place also, of which most of the population is white collared whereas, in case of other places in Yavatmal tahasil the main constituents are farmers and agricultural labour. Because of this fact the CHSs are not developed in other places in comparison to Yavatmal town.

From the map it may be observed that out of 192 CHSs 181 CHSs are registered in Yavatmal town where as the CHSs registered at other places is as under.

Wadgaon     -  04
Lohara      -  03
Pimpalgaon  -  02
Total 11 CHSs are established at the places other than Yavatmal Town. The CHSs established in Yavatmal town is, 181. However, only 63 CHSs are there which have either undertaken the construction work or completed the construction work. Out of this, 44 CHSs have completed the construction and the number of houses completed is 3942.

4. SIGNIFICANCE OF THE SUBJECT.

4.1 GENERAL.

Housing shortage and consequential miseries were there even during the palmy days of British rule in India. But after 42 years of independence also there is a problem of housing. Due to the setup of large scale industries and increasing tendency of urbanization, the problem of housing has become acute.

4.1.1 NATURE OF URBANISATION IN YAVATMAL TAHASIL

It has been observed that the process of urbanisation remained limited to Yavatmal town itself and to the adjoining villages there to, in a significant manner. As far as other villages in Yavatmal tahasil are concerned the impact of urbanisation is not significant. In this respect question arised as to what may be
the reasons for the urbanisation of this particular area in Yavatmal tahasil. After due observation the following reasons have been traced-out.

4.1.2 REASONS FOR URBANISATION OF YAVATMAL TOWN AND ITS ADJOINING VILLAGES.

1) The Yavatmal being a district place, it is the head quarter for most of the government offices, because of which number of service class persons is increased.

2) The ultimate effect of the above is that necessary infrastructure for the urbanisation is developed. Similarly, the service class of the people providing allied services have also been developed.

3) Educational facilities such as Medical, Engineering, Polytechnic, Industrial Training Institute, Physical Education and higher education in other discipline are available only at Yavatmal, which are not available at any other places in Yavatmal tahasil.

4) Since the better and high remunerative employment opportunities are more available at Yavatmal, in comparison to other places in Yavatmal tahasil, there is an in-flow of the people for seeking employment.

Because of the above mentioned reasons, the population at Yavatmal is continuously increasing. Originally, the area of
Yavatmal town is limited and therefore it is not capable to accommodate the increasing population. Because of this, the adjoining villages are being preferred by the immigrants from other places for their dwelling, which has resulted in urbanization of the adjoining villages also.

4.2 SCARCITY OF HOUSES.

It is not the case that the housing problem exist in the cities and towns only. In villages also there is a big problem of housing and the village people have to face the problem of scarcity of houses. The problem is becoming day by day more acute. In addition to the problem of scarcity of housing they have to live on slum and to face the problem of health and cleanliness. In this context the facts recorded by vitlley commission in 1930 are, as it is, today also. The reference given by vitlley commission is as under.

"Neglect of sanitation is often evidenced by heaps of rolling garbage and pools of sewage, whilst the absence of latrines enhances the general pollution of air and soil. Houses many without plinths, windows and adequate ventilation, usually consist of a single small room, the only opening being a door way often too low to enter without stooping. In order to secure some privacy, old kerosene tins, gunny bags are used to form screens which further restrict the entrance of light and air in
dwellings, such as these, human beings are born to sleep, eat, live and die”.*

The Health development and survey committee have also expressed its opinion in this respect. The committee says, “Housing conditions in India present a deplorable picture. The single room tenement is a common feature of even many of the more recently constructed housing accommodation in industrial areas. It often houses more than one family and in any case has to use as a living room, kitchen, and bedroom. The sanitation of such tenements is usually inadequate and of very rudimentary nature. Even where blocks of single rooms have been built for workers, the latrines and washing accommodation is usually quite insufficient. The war has greatly aggravated overcrowding in the great industrial areas. Thousands of workers have been drawn to them by new war industries or by the expansion of old ones, but little attempt has been made to provide the additional accommodation required. The result is that condition are indescribable and intolerable. Thousands are without home or shelter and have to live and sleep on pavements, or verandahs, in open spaces, under trees in cowsheds or in any temporary shelter.” **

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** - Ibid P - 3.
As per the survey report undertaken by the National Building organisation it is revealed that at the end of the year 1985 there will be a scarcity of 5.6 million houses in the urban area and 18 million houses in the rural area.

The backlog of housing shortage has been increasing year after year due to low rate of dwelling construction in comparison to increase in house-holds both in rural and urban areas.

As per estimates made by the National Building Association, the housing shortage as at present is of the order of 29.9 millions being 20.1 millions in rural areas and 9.8 millions in urban areas.

From the information and reports as quoted above, the importance of the housing problem can be judged very well.

Co-operative housing scheme is one of the methods by which the problem of housing shortage is sought to be overcome, at least to some extent. From this point of view the subject under study assumes a place of great importance.

4.3 **HOUSE IS A BASIC NEED.**

Food clothing and shelter are the three basic needs of a human being. The need for shelter is an important need next to

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** - Niwara April 90, Page – 19.
food and clothing. Ancient human-being used to take a shelter of caves and spaces in the old big trees and that time it alone was sufficient. But now, the time is changed and along with that the concept of housing has also been changed. Now it has not remained limited to shelter only but the human being expects more than that from the modern housing.

Since the housing is one of the basic needs 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, 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. A well constructed house creates a pleasing and favourable atmosphere for living a healthy life.

4.4 GENERATION OF EMPLOYMENT.

The importance of the co-operative housing is also from one more point of view. Housing construction is one of the businesses which provides employment to the people. This business has provided the employment to many persons. According to expert estimation 450 man days work is generated for construction of a house of 550 sq.ft. built-up area.

In addition to this, it provides the employment to the persons engaged in the business of the bricks, sand, metal,
cement, wood work etc., the material required for the construction of houses. This proves that the housing construction is having a great potential to provide employment to the unemployed persons in the society.

4.5 **EDUCATION OF CO-OPERATION.**

“One for all and all for one”, is the basic principle of co-operative movement. Co-operative movement is aimed at the upliftment of the economic condition of the economically backward persons. There is more stress on service than profit earning. In co-operatives people comes together with a common aim and to solve the common problems. The working of the co-operatives is on the purely democratic basis. “One man one vote” principle is observed. Thus, the CHM helps in promoting the feeling of co-operation in the society.

4.6 **CONTRIBUTION IN MAINTAINING SOCIAL PEACE IN SOCIETY.**

A well constructed house provides stability to the family and to the life of an individual. If an individual is not having a good house for his residence, it disturbs his life, it creates hindrances in his development and it leads to compel him to live a povertial life. These bad effects do not remain limited only to those houseless individuals but it also affects the whole society. The existing facility of health and hygiene, sanitation, general
cleanliness cannot copup with the increasing demand and hence it leads to the social conflicts. The problem of housing of such persons becomes a National problem. Therefore, it is of utmost importance to solve the problem of housing of such persons.

4.7 **CONTRIBUTION IN ECONOMIC DEVELOPMENT OF SOCIETY.**

A well constructed house provides better way of living. The better way of living increases the efficiency of an individual which ultimately results in the economic development of an individual. This ultimately, may lead to the economic development of the Nation.

4.8 **SOLUTION TO THE PROBLEM OF NATIONAL IMPORTANCE.**

Today, to built a house has not remained an easy job. If an individual wants to construct a three-room house of the following dimensions it may require about Rs 1.5 lakhs to build a house.

<table>
<thead>
<tr>
<th>Room</th>
<th>Dimensions</th>
<th>Area</th>
</tr>
</thead>
<tbody>
<tr>
<td>One Drawing Room</td>
<td>18' x 12'</td>
<td>216 Sqfts</td>
</tr>
<tr>
<td>One bed room</td>
<td>12' x 10'</td>
<td>120 --&quot;--</td>
</tr>
<tr>
<td>One kitchen</td>
<td>13' x 11'</td>
<td>143 --&quot;--</td>
</tr>
<tr>
<td>One latrine</td>
<td>3' x 4'</td>
<td>12 --&quot;--</td>
</tr>
<tr>
<td>One Bathroom</td>
<td>3' x 5'</td>
<td>15 --&quot;--</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td></td>
<td><strong>506 Sq.fts</strong></td>
</tr>
</tbody>
</table>
In addition to Rs. 1.5 lakhs for construction, he will have to face too many problems during the course of construction, as well as while taking the decision to construct a house. The problems may be related to -

1) Finding out a suitable plot at reasonable price in good locality.

2) To find-out skilled labours.

3) To make arrangements for drinking water and water for construction.

4) To collect essential material for construction.

5) To arrange for electric supply.

6) To think about roads, if the locality is underdeveloped.

7) To think about play ground for the children.

8) To think for social security.

9) To take care regarding the facility for the education of the children.

10) To make provision for sanitation from the hygiene point of view.

From the above discussion, it is evident that it is very difficult for a common man to think of constructing his own house.

The CHM have emerged to have a solution to this problem of National importance and as such there is the importance of the subject under study.
4.9 CONTRIBUTION OF CHM IN NATIONAL WEALTH.

The CHM not only fulfills the demand for houses, by the needy persons, but it also contributes towards the national wealth. The total number of house constructed by CHSs during the period from 1959-60 to 1977-78 was 483,385.* This proves that the Co-Operative Housing Movement may play a significant role in development of National wealth by constructing houses for the needy persons. This is also one of the aspect because of which the study of CHM in Yavatmal becomes momentous.

4.10 CONCLUDING REMARKS ON THE IMPORTANCE OF SUBJECT UNDER STUDY.

The present study of the CHM in Yavatmal tahasil may give some further ideas in respect of defects in the existing pattern of the CHM and may also enable to give some suggestions to make the CHM more effective. In addition to this, the subject under study may help to evaluate the contention, referred in the above mentioned paras, with regard to the importance of the housing problem as well as significance of the well constructed house in the life of a human being.

* Statistical statement relating to the co-operative movement in India. Part-II Published by RBI.
5. 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, for its methodology as well as for its contents. The purpose of this study is therefore, to find-out not only a suitable methodology for the study or the CHSs but also to find-out a theory regarding CHM. There are two purposes 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 problems of CHM in Yavatmal tahasil, and to seek solution for it and to find-out the measures for augmenting CHM in Yavatmal tahasil.

Co-operative organisations are founded for mutual economic help. These organisations are found in most countries of the world. There are so many forms of co-operative organisations. Its nature is decided upon the objectives undertaken by that co-operative organisation. The co-operative housing society is one of its form. The co-operative housing societies came into existence to solve the housing problem of the society.
India is a developing country which is groaning and moaning under the impact of population explosion, urbanisation and money inflation and therefore housing in India has some specialty. For majority of the Indians, housing has become only an empty dream or a castel in the air. In such a situation the co-operative housing movement can be a solution to the growing need of houses of the masses.

The main force behind this study is the desire to graphically portray the broad magnitude of the problem in development of the co-operative housing movement in Yavatmal tahasil. It has been observed that most of the co-operative housing societies are either formed at Yavatmal or at the near by places at Yavatmal but there is no development of the co-operative housing societies in villages of Yavatmal tahasil. (Map of the Yavatmal tahasil showing location of C.H.S. given at appendix no. II) Now the question is that “Is there not any problem of housing in the rural area?” Efforts have been made to find out the solution to this problem. In addition to this so many questions crip-up in mind in respect of the co-operative housing movement. Some of the most hammering questions are as under.

i) Has the co-operative housing movement succeeded in solving the housing problem in Yavatmal tahasil?
ii) Are these CHSs really performing according to the principles of co-operative movement?

iii) Are these CHSs free from political interference?

iv) Are these CHSs really successful in providing the house to the needy persons?

v) Can the CHM help in rising the standard of living of an individual?

While finding-out the solution to the above problems the study has also been focused to see whether there can be any improvement in the existing system of the co-operative housing movement and to make suggestion in that respect.

6. SCOPE OF THE STUDY.

According to Shri. BAV SHARMA & Dr. Prasad “the scope of any investigation is dependent on several factors such as the time and money available to the investigator, availability of the sample, accessibility of the investigator to the respondents, the amount of time the respondents can spare for the investigation etc”.* While deciding the scope of the study a researcher must keep in his mind these major factors, otherwise it would become an unmanageable task for him which he will never be able to complete.

*Research methods in social sciences. by BAV Sharma & DR. Prasad P-73.
It is not the case that the Co-operative Housing Societies exists only in Yavatmal tahasil but they are founded all over India and not only all over India, but abroad also. In such a situation, one may under take a study of Co-operative Housing Movement in India or in the world. But there are three major factors, which play an important role in deciding the scope of the study. These major factors are

i) Time available with the researcher.

ii) Funds that can be allotted for the research work.

iii) Man power which can be used for the research work.

Keeping in mind all these major factors, it has been decided to under take the study of the Co-operative Housing Movement in Yavatmal tahasil only. Till the end of co-operative year 1989-90, there were 192 CHSs in Yavatmal tahasil. Hence, the scope of the present study is limited to these 192 CHSs and that only in Yavatmal tahasil.

The idea of micro study influenced the researcher to keep the study limited to the housing movement in Yavatmal tahasil only. The micro studies have its own advantages. The results drawn out through micro study are of specific nature whereas the results drawn out through macro study are of general nature. The micro study enables the researchers to go into the depth of the problem and helps to find out the detailed results. Thus, by using
the micro-method for the research, the conclusions drawn out through the study of the co-operative housing movement in Yavatmal tahasil will be helpful to the government to find a solution to the problem in development of the co-operative housing movement in India, and to formulate the suitable policy for this movement. In view of this fact, the scope of the subject under study have been kept limited to Yavatmal tahasil.

7 LIMITATIONS OF THE STUDY.

It is an acknowledged fact that social sciences in their present state of development are far behind the physical sciences.* Social research deals with social phenomenon. It is not the same as physical phenomenon upon which the man has complete control and which can be put to laboratory test under guided conditions. Therefore, the results drawn-out through the social research cannot be so accurate as in the case of physical research. Social research deals with human behaviour and the 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 behaviour.

In addition to the above, the present study have its own limitations as given below.

1) There are 192 CHSs in Yavatmal tahasil. Efforts have been made to contact all the CHSs in Yavatmal tahasil, but due to the limitations on man power & funds it has became impossible to contact each and every CHSs in Yavatmal tahasil. Therefore, by selecting samples, as per the procedure explained under the chapter of “Research Methodology”, the data has been collected. Because of this, the conclusion of the study, undertaken, are of representative nature.

2) For the library work, literature and information available at Amaravati University, Nagpur University, Pune University, Vaikunthlal Mehata Institute of Co-operation and Management Pune, library of Co-operative training college Nagpur is used. Besides this, the facilities available with the local Libraries have also been used.

3) One of the source of the data collected is the questionnaire, got filled-in from the members of the selected CHSs and Interview schedules used for obtaining the data from the office bearers of the CHSs and the office bearers of the Co-operative department and other eminent personalities in the society. While getting the questionnaire filled in, it is observed that the members
hesitate to give the information. The reasons, for this, were found to be as given here under.

i) Due to the Political influence of the promoters they hesitate to give the information.

ii) Goondaism and terrorism on the part of the builders puts some restrictions on the correctness of the information provided by the members.

iii) The members having personal relations with the promoters, hesitate to provide the factual information of their CHS.

iv) The members hesitate to provide such information which discloses the personal status of the members.

Due to above reasons, there remains the possibility of subjectivity in the data collected, to some extent. To eliminate this deficiency efforts have been made to tally the available data with the information sought through the observation method and from the record available with the concerned CHS. The researcher has also tried to create confidence among the members, so that they can feel free while giving the information.

8. **TOPOGRAPHY OF YAVATMAL TAHASIL.**

Yavatmal Tahasil is a tahasil which constitutes the part of Yavatmal District. The Govt. have declared Yavatmal District as a backward district and therefore, Yavatmal tahasil is also to be
recognised as a backward tahasil, in view of the Govt. declaration.

There are 127 villages which can be classified on the basis of population as under:

**Table No. 1.2**

Table showing classification of villages on the basis of population.

<table>
<thead>
<tr>
<th>Particulars</th>
<th>No. of Villages</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Less than 200</td>
<td>10</td>
<td>7.87</td>
</tr>
<tr>
<td>200 to 499</td>
<td>35</td>
<td>27.56</td>
</tr>
<tr>
<td>500 to 1999</td>
<td>68</td>
<td>53.54</td>
</tr>
<tr>
<td>2000 to 4999</td>
<td>12</td>
<td>9.45</td>
</tr>
<tr>
<td>5000 to 9999</td>
<td>01</td>
<td>0.79</td>
</tr>
<tr>
<td>10,000 and above</td>
<td>01</td>
<td>0.79</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>127</strong></td>
<td><strong>100</strong></td>
</tr>
</tbody>
</table>

(Source: Census of India 1991. District Census hand book Yavatmal, Page 10 to 13.)

The head quarter of the Yavatmal tahasil is at Yavatmal, which is a district place also. The Yavatmal town itself is connected with some villages viz. Wadgaon, Lohara, Waghapur,
Pimpalgaon, Bhosa, Umarsura, Godani & Jamb. It has been observed that majority of the CHSs registered in Yavatmal tahasil have been located either at Yavatmal or at these villages. Please see map at appendix No. II.

It has an area of 1131.55 sq. Km and a population of 264 137, according to 1991 census. Number of occupied residential houses is 52658. Among the 14 tahasil of Yavatmal district, Yavatmal tahasil tops in respect of numbers of houses.

The Tahasil is known as Yavatmal after the head quarters of the tahasil. According to Ain-I-Akabari, it derived its name from ‘Yot Lohara’, Yot being an urdu corruption of Yavata the original name of the town & Lohara, the name of another village about 5 K.M. to its west. Subsequent to merger of the village lohara in the town, it came to be known as Yavatmal from yavat, the original name of the town & Mal being a corruption of Mahal or Pargan town. It might also have been derived from Marathi word ‘Mal’, meaning a, ‘Plain’ and the town having been known a ‘plains’ of Yavat or Yavat Plains i.e. Yavatmal.

** - Gazetteer of India - 1951
***The section on Geography contributed by Prof. B Arunachalam, Bombay A-1197-1-A.