Chapter – II

HISTORY OF CO-OPERATIVE HOUSING SOCIETIES AND GROUP HOUSING IN INDIA
2.0 Genesis of Group Housing Projects:

Housing problem is acute since long back in urban areas. In India more than 25% of the Urban population lives in slums and squatter settlements and earn irregular, inadequate and uncertain money. Most of them have no finance to accommodate themselves in buildings. A number of schemes have been launched by the Government time to time to improve the situations in respect of Housing. The continued process of Rural migration to Urban Areas has tended to enlarge slums and squatters.

So far as the situation on Macro-Economic context is concerned, the average house-hold figure is very dismal. The house-hold size was around 5.7% till 1980. During the decade of 1981-91, this further increased at almost 3 per cent per annum. In this decade the overall growth rate is 2.1 per cent per annum. The well-off persons are capable of acquiring their accommodation easily but the low income house-holds face major housing problems in Urban Areas. Such groups in Rural areas can only solve this problem by constructing Kaccha Houses. National income rose in a steeper way at 3.8 per cent annually during 30 years from 1950 and 4.6 per cent year from 1980-85. This rise might be remarkable if rising population did not take away this improvement.

In our country, growth in supply of housing could not meet the demand for housing, leading to substantial backlog at reasonable and
affordable prices. The major reasons for such backlog are non-availability of developed land at affordable prices, death of finance at easy terms and high prices of materials used for construction of building and grievance for imposition of several controls over economy. The trend of investment in housing as per cent of total investment in the economy is in a descending manner. Investment in Housing Sector was 34 per cent in the First Plan while it was 7.5 per cent to the Sixth Plan, though in the Seventh Plan this was marginally raised to almost 9 per cent.

The first Co-operative Law was in force from 1904. Several Co-operative Institutions began to be established from then. The first Co-operative Housing Society was established in the year 1909 in Karnataka State (formerly Mysore State) and the name of the Co-operative Housing Society was the Bangalore Building Co-operative Society. In Bombay a non-official body or association was also formed in the name of Bombay Co-operative Housing Association in the year 1913. This was possible due to effort of the Maharashtra State Government (formerly Bombay State Govt.). The Association took the effort to propagate the Co-operative Housing Movement. The Association took effort to flourish the concept of Group Housing. It propagated leaflets on various aspects of the problems of housing, taught the mass people the Co-operative Movement and enthusiasm to enlighten them also on the advantages of such Co-operatives. But after this till 1947, the year of Independence, no
remarkable progress in construction of group Housing or formation of Co-operative Housing Societies was observed. Because there was no viable organisational set up, non-affection of legal and administrative actions for the purpose of its promotion and co-ordination of its activities. Before our Independence, there were political turmoils throughout the world on account of World War. This caused a major set-back in promotion of Group Housing. Government of the independent country took the matter of housing as a subject of yearly plans. In the First Five Year Plan of India, Housing got its significance. Unless economic growth is attained, such Co-operative movement was bound to be chocked. Other institutional net work within the Housing Sector came gradually and gave rise to a continuous growth in formation of Co-operative Housing Societies. During 1959-60, the number was 5564. These were functioning with a total membership of about 32 million. Working capital of such societies was about Rs.550 million. The calculation of such Co-operative Housing Societies stood at 80,000 almost and the number of membership in these societies stood at about 5 million. The working capital was Rs30,086 million. During the period from 1959 to 1968, number of Primary Co-operative Housing Societies rose from 5564 to 13834 while the total number of members rose from 0.32 million to 0.90 million and the working capital rose from Rs.550 millions to Rs.2070 million. During the period from 1971 to 1980, the number of Co-operative Housing Societies rose from 20234 to 34052 and
the total number of membership was extended from 1.37 million to 1.86 million, while the working capital rose from Rs.5862 million to Rs. 12477 million. Thus the figures rose from 40000 to 80000, 3 million to 5 million and Rs.15000 million to Rs.30086 million during the period from 1983 to 1993.\(^1\)

2.1 Establishment of National Co-operative Housing Federation:

Practically the organisational set up of the movement in Co-operative Housing took a specific shape in 1969. In this year, a federated body was set up named as the National Co-operative Housing Federation of India (N.C.H.F.). The establishment of this Federation was not at the instance of non-official persons but of the Government of India. The Department of works and Housing, Government of India played an important role in co-ordinating and guiding the activities of Housing Cooperatives in the country. In the grass-root level, the primary Co-operative Housing Societies procure land and allot plots of land to its members. The individual member constructs his own house on the plot allotted by such Housing Societies. On the other hand, where land is not so in abundance, the Co-operative Housing Society undertakes Multi-storied Building comprising of many flats for allotment to its members, provided none of the members shall get more than one flat. Generally, such Co-operative Housing Societies adopt two methods in their construction programme. According to the first method, the society itself engages in constructing
building directly under the supervision of the elected Board of Directors
and allot the flat so completed to its members. The other method is that the
Co-operative Housing Society procures loan on behalf of members from
Financial Institutions, mainly the State Level Co-operative Housing
Federation and then advances such to individual members. Thus the whole
Co-operative Housing Society binds itself to the lending Financial
Institution. The main problem in such loaning phenomenon is that the
member who does not take loan is also liable in repayment of such loan, as
the whole society is liable for the same. The Primary Co-operative Housing
Societies are affiliated to the Apex State Level Co-operative Housing
Federation. But it is observed that only those societies which have taken
loan from the Federation get their affiliation to the Housing Federation.
Otherwise no other non-loanee Co-operative Societies becomes members
of the Federation. All these Co-operative Societies become members of the
Federation. All these Co-operative Housing Federations are members of
the N.C.H.F. The number of such State Level Apex Federations are 25.
Actually, the Co-operative Housing structure are based on two-tier system.
These Apex bodies derive loans from different Institutions such as LICI,
N.C.H.F. and the State Government remains as Trustee when such
Federation floats debenture in the market. It has been found from a study
conducted by the National Co-operative Housing Federation of India that
almost 60% of houses or flats constructed in the Co-operative Sector are
occupied by the members coming from economically weaker sections and Low Income Groups.

In Rural areas, some States of India have remarkably done well in construction of Co-operative houses or flats. The States are Meghalaya, Orissa, Punjab, Tamil Nadu and West Bengal where a good many number of Co-operative Housing Societies are located in Rural areas. Following are the remarkable institutions and schemes for promoting housing accommodation in India:

**National Co-operative Housing Federation**:

The National Co-operative Housing Federation of India (NCHF) which was set up in 1969 on the recommendation of the working group on Housing Co-operatives constituted by the Government of India in 1962 to promote, guide, co-ordinate and help the Co-operative Housing Societies in their operations. This Federation since 1969 is pursuing the co-operative ideology and convincing with constant making of awareness to the public of its objectives, organisational activities and achievements in Group Homes in the form of Co-operative Housing Societies.

*The main objectives of N.C.H.F. are the following:*

1. To provide a common forum for dealing with technical, financial and practical problems relating to co-operative housing and to devise ways and means of solving these problems.
2. To propagate and popularise Co-operative Housing movement on the sound co-operative principles and in order to promote such ideas, to arrange publications and periodicals, news bulletin and journals, exchange statistics and information relating to Co-operative Housing.

3. To raise funds by borrowing or otherwise.

4. To grant loans and advances to the members.

5. To co-ordinate and guide the working of members in respect of planning and construction etc. of houses and make available expert advice / services for this purpose.

6. To procure, manufacture, stock and supply of raw materials to its members.

7. To promote Apex Co-operative Housing Federations in those States where such organisations do not exist.

Following services are offered by N.C.H.F. :

1. To assist State Level Federation in raising their resources from the L.I.C. of India, National Housing Bank, Housing and Urban Development Corporation and other funding agencies.

2. To assist State / Union Territory Administration in the matter of setting up of Apex Co-operative Housing Federation.
3. To provide a common forum to member Federations to examine problems of Co-operative Housing Societies and other allied matters.

4. To conduct research studies on various issues of Co-operative Housing Societies.

5. To organise need-based training programme for the personnel of Co-operative Housing Societies.

6. To represent India Co-operative Housing Movement at the National and International Forums.

7. To assist Institutes of Co-operative Management and Junior Training Centres in the matter of organising Training Courses / Programme of Co-operative Housing.

8. To provide guidance to Apex Co-operative Housing Federations and Primary Co-operative Housing Societies on technical and legal matters.

9. To assist Co-operative Housing Societies on General Insurance.

10. To provide guidance in computerisation of activities of Apex Co-operative Housing Federations.

11. To publish books, journals and other periodicals for updating knowledge of the personnel of Co-operative Housing Societies.
In the matter of setting up of State Level Co-operative Housing Federations in their respective States / Union Territories, the National Co-operative Housing Federation assisted the Governments of Andaman and Nicobar Islands, Andhra Pradesh, Assam, Bihar, Chandigarh, Goa, Haryana, Himachal Pradesh, Jammu and Kashmir, Kerala, Madhya Pradesh, Manipur, Meghalay, Mizoram, Pandichery, Punjab, Rajasthan, Uttar Pradesh and West Bengal. This N.C.H.F. takes initiatives for augmenting flow of funds to the housing sector. It requests the planning commission, Government of India for allocation of fund for the purpose in Five Year Plans. It takes up the matter with Life Insurance Corporation of India to allocate funds as financial assistance to Co-operative Housing Societies. It publishes guidelines for raising loans by Apex Co-operative Housing Federations from the National Housing Bank (N.H.B.) under its refinance scheme. The Federation also requests the Ministry of Urban Affairs and Poverty Alleviation and other State Governments to increase Govt. contributions towards share capital to be kept in the State Level Apex Co-operative Housing Federation. In the score of strengthening financial base and enabling to increase borrowing and loaning capacity of such State Level Federations, the N.C.H.F. organises All India Co-operative Housing Congress which is the highest forum for reviewing and progress of Co-operative Housing Movement.
2.2 State Level Co-operative Housing Federation:

The Apex Co-operative Housing Federation is the main source of finance of the Primary Co-operative Housing Societies in States. It provides financial assistance to these Primary Societies. The function of the Federations are the following:

1. To finance the affiliated Primary Co-operative Housing Societies for:
   a) Purchasing land and preparing lay-out and sites;
   b) Advancing loans for the construction of houses to either the Co-operatives or its members or to individuals;
   c) Effecting additions and improvements to existing houses of its members, which will add to their value and render them more comfortable to live in;

2. To undertake and promote the construction for various types of houses in the State either directly or through the affiliated Co-operative Societies.

3. To act as the Central Financing Institution for all the affiliated Co-operative Housing Societies in the State.

4. To co-ordinate, guide and supervise the affiliated Co-operative Societies in the State.
5. To cause a survey to be made in the State regarding:
   a) The availability, type and quality of raw materials used in the building industry in different parts of the State;
   b) The need for establishing House-Building Co-operative Societies in different parts of the State;
   c) The type of houses that are suited to be built in different parts of the State.

6. To arrange for supply of developed land to Housing Cooperatives at affordable prices and assist them in proper planning of lay-outs and buildings.

7. To arrange for manufacture and stocking of standardized building materials in suitable localities and to arrange for their supply to the affiliated Co-operative Societies in the State with a view to economizing cost of construction.

8. To organise research work regarding the improvement of local building materials.

9. To scrutinize the loan applications of affiliated Co-operative Housing Societies and passing them on payment.
10. To take provision for periodical inspection and scrutiny of the accounts of the affiliated Co-operative Societies and buildings constructed on them.

11. To offer free technical advice to the members of Co-operative Societies.

12. To assist and encourage artisans engaged in building industry to form their own societies and to supply them at cost price the necessary implements etc. required by them.

13. To procure building materials on a large scale at affordable rates, wherever possible and to stock and supply or cause the same to be supplied to members of the Co-operative Societies.

14. To serve as an information bureau of raw materials and finished articles relating to Housing-Building Industry; and

15. To secure from Govt. exemption of Taxes, Stamp Duty, Registration fees etc.³

Some State Co-operative Housing Federation is providing effective technical guidance to the member affiliated Co-operative Housing Societies. It has prepared a set of model type of designs so that the Co-operative Housing Societies save time and money in preparing plans and getting the approval of local authority for starting the construction activities. Some of such Federations have started undertaking construction
activities. These Federations include Madhya Pradesh, Jammu & Kashmir, Punjab, Rajasthan State Co-operative Housing Federations.

### 2.3 District Co-operative Housing Federations:

In a few States in India, District Co-operative Housing Federation exists. The States are Maharashtra, Gujrat and Uttar Pradesh. These Federations are involved in assisting Primary Co-operative Housing Societies in the concerned District. The District Co-operative Housing Federations of the above States render following services to:

1. Guide and advise members of the Public in the matter of organisation of Co-operative Housing Societies.
2. Supply of various forms of Model Bye-Laws required for formation of Co-operative Housing Societies.
3. Formulate registration proposals of Co-operative Housing Societies.
4. Guide the Chief Promoters of organized Housing Societies in the matter of holding first General Meeting and conduct of proceedings thereof.
5. Advise members of the new committee in holding first meeting and the proceedings to be conducted thereof.
vi) Formulate proposals of Co-operative Housing Societies for raising loans from the Apex Co-operative Housing Federation of the State.

vii) Supply various forms, registers and account books required by Co-operative Housing Societies and guidance in maintaining the same.

viii) Advise Co-operative Housing Societies in the matter relating to assessment and payment of Municipal Taxes, Local Taxes, Income Tax etc.

ix) Guide Co-operative Housing Societies in the matter of amendment of their Bye-Laws.

x) Guide Co-operative Housing Societies relating to provisions of the Co-operative Societies Act and Rules there under and their own bye-laws.

xi) Guide Co-operative Housing in solving their general as well as individual problem.

xii) Publish literature on such co-operatives, latest development relating to the Co-operative Housing Movement, including case laws on these Co-operatives, amendment to Acts and Rules etc.
xiii) Hold conferences, seminars, symposia on matters of importance to the Co-operative Housing Societies.

xiv) Mobilise public opinion on matters relating to Co-operative Housing Societies through press and other media.

xv) Deal with common problems affecting majority of Co-operative Housing societies and taking up matters with authorities of the Central Government, the State Government, the Municipal Corporations, Municipal Councils and Local Authorities with a view to securing maximum advantages for them.

2.4 Housing Schemes for Economically Weaker Sections:

In 1957, a “Subsidised Industrial Housing Scheme” was launched by the Government of India. In the Scheme, rental housing facilities were extended to industrial workers and this was in operation till 1971. The Housing scheme for the economically weaker sections of the Society was launched in 1962. The former scheme was subsequently merged with the later scheme in 1971. The salient feature of the scheme was the following:

i) It provided for financial assistance to the approved agencies through the State Governments.
ii) The financial assistance was to the extent of 50 per cent of the approved cost as loan and the balance 50 per cent as the subsidy.

iii) National Housing Bank may give refinance facility to the State Governments, Co-operative Housing Societies and other agencies.

iv) The income limit was initially fixed at Rs.350/- per month revised in the VIII Plan at Rs.1250/- per month – further revised in the IX Plan at Rs.2500/- per month.

v) Loan component was also raised to Rs.40,000/- for construction Rs.20,000/- for addition and Rs.15,000/- for repairs of dwelling units.

2.5 Indira Awas Yojana:

National Rural Employment Programme (N.R.E.P.) was introduced in the 1980. In this programme, one of the important item is the construction of houses in the form of Rural Landless Employment Guarantee Programme (R.L.E.G.P.), It began in 1983. The Indira Awas Yojana (I.A.Y.) was launched during 1985-86 as a Sub-scheme of R.L.E.G.P. This Yojana was then merged as a sub-scheme of Jawahar Rozgar Yojana (J.R.Y.) which has been launched in April, 1989.
The main aspects of the Indira Awas Yojana (I.A.Y.) are the following:

a) **Objectives**:

The Scheme is for construction / upgradation of dwelling units of Scheduled Castes or Scheduled Tribes, freed bonded labourers and also other than those who are below the poverty line. In this Scheme Grant-in-Aid is provided.

The Scheme was also extended with its benefits to widows or the next-of-kin of Defence Personnel and para-military Forces who have been killed in war-time activities. No income bar is imposed. The eligibility criteria is that the beneficiaries must be from Rural Areas, houseless or in need or renovation /up-gradation of their existing house and any other similar scheme of shelter rehabilitation is subjected to them. This Scheme is also extended to Ex. And Retired members of Para-military Forces with above eligibility conditions.

(b) **Selection of beneficiaries**

Beneficiaries are identified by Zilla Parishad. District Rural Development Corporation (D.R.D.C.) on the basis of target fixed and allocations made for construction or up-gradation of houses. The Primary Level Gram Panchayat is also utilised in identifying beneficiaries. In identifying beneficiaries priority is given on following categories e.g.
i) Freed Bonded labourers.

ii) (a)Scheduled Caste and Scheduled Tribe house-hold who are victims of atrocity.

(b) S. C. and S. T. house-holds managed by widows and un-married women.

(c) S. C. and S. T. house-holds affected by natural calamities like flood, draught, fire, earth-quake, cyclone etc.

(d) Other S. C. and S. T. house-holds.

iii) Families / widows of personnel from Defence Services or Para-Military Forces, who have been killed in action.


v) Physically and mentally challenged persons.

vi) Ex-Servicemen and retired members of the Para-military Forces.

vii) Displaced persons on account of development project, nomadic, semi-nomadic and denotified tribals, families with physically or mentally challenged members, subject to the condition that these house-holds belong to the below poverty line.
Such dwelling units are allotted in the name of female member of the beneficiary house-hold. Otherwise, both husband and wife may be jointly allotted.

In this Yojana, assistance of Rs. 20,000/- and Rs. 22,000/- is provided for plain areas and hilly areas respectively for construction of housing including sanitary latrine and smokeless chula along with cost of infrastructure and common facilities.

For up-gradation of existing house, a maximum assistance of Rs. 10,000/- is provided to the beneficiary for commission of un-serviceable kutchha houses into semi-pucca / pucca house and to provide sanitary latrine and smokeless chulha in it.

The I. A. Y. is a centrally Sponsored Scheme funded on cost sharing basis between the Central Government and a State Government in a ration of 3 : 1. In case of Union Territories, the Central Govt. provides the entire resource. But this housing scheme for Rural areas is for the upliftment of some individual eligible persons. It could not associate persons in groups. The Scheme is implemented in scattered way. The selection of beneficiaries is done by non-official persons who in most cases select their own men.
2.6 Credit-cum-subsidy Scheme for Rural Housing:

Beside the eligible house-holds under the Indira Awas Yojona, a large number of house-holds in Rural areas need housing. But there was no such scheme for their benefit. Further, these Rural House-holds can not approach the Housing Finance Institutions for lack of their capacity to repay any loan to such Institutions. This Credit-cum-Subsidy Scheme is part credit and part subsidy based. Thus the scheme facilities to construct housing in a term to repay less amount than that is provided to a beneficiary.

The individual State is at liberty to independently decide the area or areas where the scheme may be implemented. Definition of rural area in the credit-cum-subsidy scheme is the area which is at least 20 K.M.S. afar from the Metropolitan Towns and 5 K.M. afar from medium and small towns. The task of implementation of the Scheme is given upon many agencies like State Housing Board / Corporation, DRDC or Zilla Parishad, Housing Finance Institutions, Scheduled Commercial Banks etc.

The maximum limit of the scheme amount is Rs.40,000/- per household in which the subsidy is upto Rs.10,000/-. Flow of the Scheme money may be through any of above agencies. The State Government may also act as the implementing and loaning Agency.
The assistances of the Central Government and the State Govt. are in the ratio of 3:1.

2.7 Samagra Awas Yojana:

The Samagra Awas Yojana is to improve the quality of life of the people and over all habitat in Rural Areas. This is to provide convergence to existing rural housing sanitation and water supply schemes with special emphasis on technology transfer, human resource development and habitat improvement with peoples’ participation.

As a Pilot Scheme, every State is required to implement in its two Districts. In identified blocks, at first step, the State Govt. and District Administration are to be consulted for higher allocation for these schemes. One Rural Building Centre in each such block is proposed to be set up for utilizing cost effective and environmental friendly building centre. This centre shall also function as production centre for these materials. It also shall provide training for rural artisans engaged in the construction sector. For the fruitful implementation of the scheme innovative Rural Housing projects are to be taken up also.

The scheme is monitored by the Ministry of Rural Development through State Governments or District Authorities.

Various components of this scheme are implemented by different Departments like Housing, Public Health, Agriculture, Forest, Rural
Development etc. So, the District Magistrate is given the supervising task for implementation and co-ordination of the Scheme.

The purpose of the scheme is for standardizing and popularising or replicating or propagating cost effective, environment friendly house construction technologies, designs and materials and evolving ideal types of sustainable rural human settlement consistent with agro-climatic variation and rural disaster proneness. This scheme not only gives rise to mere construction of four walls with a roof, it involves development of suitable, sustainable habitats.

Recognized educational or technical institutions, corporate bodies and autonomous societies with experience in the technology promotion and application may apply for project assistance under the innovative scheme. Further, the Panchayat Institutions, District Statutory Bodies, Co-operative Societies, other Developmental Institutions and NGOs with experience and good record in such rural housing construction and habitat development are also eligible to participate in implementing this project.

The broad guidelines for project formulation are the following:

i) The project should contain innovative elements, especially in regard to convergence of shelter and habitat development and
inter-departmental and inter-disciplinary implementation at the ground level.

ii) The project should also process potential of replicability after the plot strange is over.

iii) The project relating to areas which are remote, inaccessible disaster affected and extremely backward in social and economic infrastructure, shall be preferred.

iv) The project should be beyond the normal features which can be covered by the on going Rural Housing Programmes in general.

v) The project document should clearly spell out the management structure, monitoring provision and specify implementation responsibilities.

vi) A maximum grant of Rs.20 lakh will be admissible to a non-Governmental Organisation and Rs.50 lakhs to eminent educational / technical research institutions and Governmental agencies including DRDA’s (now DRDC) and Zilla Parishads, etc.

vii) The total duration of the project should not, in normal circumstances, exceed two years.
viii) The recurring costs of post(s) or maintenance expenditure should not be admitted in the project. However, the project document must clearly specify as to how or from where it is proposed to be met.

ix) Project must contain a well planned strategy based on a thorough assessment of the local situation and resources to tackle specific problems such as depleting biomass, housing quality, detoriating habitat etc.

The implementing agency shall be provided with necessary funds in three instalments in a specified manner after its project has been approved by the Project Sanctioning Committee.

2.8 Pradhan Mantri Gramodaya Yojana – Gramin Awas:

The Scheme Pradhan Mantri Gramodaya Yojana is generally based on the pattern of the Indira Awaj Yojana for implementation in the Rural areas of India.

The target group for houses under the scheme is the people who are living Below Poverty Line (B.P.L.) in Rural areas. They are Scheduled Castes or Scheduled Tribes, freed bonded labourers and non-Scheduled Castes or Non-Scheduled Tribes categories. For construction of dwelling houses of Non-Scheduled Caste and Non-Scheduled Tribe below Poverty Line families, not more than 40% of the total allocated fund during a
financial year can be utilised. For the benefit of B.P.L disabled persons, 3% of the said fund may be ear-marked.

At first the DRDC or Zilla Parishad will decide how many houses will be constructed Gram Panchayat-wise. The decision shall be intimated to the concerned Gram Panchayat. The selection of beneficiaries is done by the Gram Sabha. It, at first, prepares a list of eligible house-holds, restricting this number to the target allotted. The Panchayat Samity is kept informed of the list of beneficiaries.

The female members of the beneficiary house-holds will be allotted such dwelling units. Otherwise, the allotment is made in the names of husband and wife jointly.

Under the scheme of Pradhan Mantri Gramodaya Yojana, dwelling units are normally built on individual plots in the main habitation of the village. In the form of Group Housing, the Scheme is implemented as a cluster within a habitation, so as to facilitate the development of infrastructure, such as internal roads, drainage, drinking water supply and other common facilities. For ensuring safety, security and proximity to place of work, such houses are constructed.

The proposals of construction of dwelling houses on individual plots or in a cluster scheme of Group Housing under the scheme are to be forwarded by a State Government to the Government of India. The
proposal shall also include provision of internal roads, drainage, drinking water, plantation, improvement of habitation and for making houses which may be resistant to cyclone and earthquake. The cost of these infrastructure provisions shall not exceed 10% of the total cost of a proposal. For conversion of unserviceable Kutcha houses into pucca or semi-pucca houses, an amount not exceeding 20% of the amount sanctioned against such proposal may be utilised. In this scheme, a Group Housing on a compact area is very much effective.

The Pradhan Mantri Gramodaya Yojana has given a beneficiary complete freedom in construction of his house. For construction of dwelling units no promoter or contractor shall be engaged. The Govt. Departments or Board or Authority may extend technical assistance in such construction but shall not be engaged in it. Rather these authorities may arrange for coordinated supply for raw materials such as bricks, cement, sand, steel, if the beneficiaries so require. To minimise the cost, efforts should be made to utilise local materials and cost – effective technologies. The plinth area of the houses should not be less than 20 square metres. There is no specification of type design for dwelling units. The lay-out, size and type design of dwelling units shall depend on the local conditions and the preference of the beneficiaries. The houses are to be designed as per wish of beneficiaries and in keeping in view of the climatic conditions and the need to provide ample space, kitchen, ventilation, sanitary facilities
and smokeless chulahs also, the community perceptions, preferences and cultural attitudes. Designs are to be drawn keeping in view of the nature of areas susceptible to natural calamities (fire, flood, cyclones and earthquakes, etc.)

The ceiling of assistance of construction under the scheme is Rs.20,000/- per unit for plain areas and Rs.22,000/- per unit for hilly or different areas. For the conversion of unserviceable Kutcha houses into Pucca or Semi-pucca houses, the maximum assistance is limited to Rs.10,000/- per unit of such houses.

2.9 Housing Institutions:

In our country a good many number of institutions are directly or indirectly involved in the construction of dwelling houses for delivery to needy persons. Mainly these institutions can be categorised in three sectors like Public Sector Institutions, Co-operative Sector Societies and Private Sector Institutions. The Public Sector as well as the Private Sector Institutions are providing dwelling houses to individuals and groups of individuals under Group Housing Schemes. Besides some prominent employers including some Government Departments are providing Group Housing under Welfare Scheme to their employees. The serving employees get benefits of such scheme. Moreover in many cases, the Welfare Scheme also provides Group Housing to its employees for permanent settlement of
their families during the service period or even after retirement. In such cases, the employee enjoys the title and right of a quasi-owner.

a) Public Sector Institutions:

The Public Sector Housing Institutions in a State Government include the Housing Board, Development Authorities, Improvement Trusts, Institutions in joint venture of the Government and Private Institutions / Companies. Most of these Institutions do their works in Urban and Semi-Urban areas. Rural people are not benefited much from the performance of such Institutions. The Housing Board, Improvement Trust, Metropolitan Development Authority, Urban Development Department obtain land by way of acquiring by the State Government. Some of these Institutions have master plans for development of notified areas and so takes a big area of land and develop the area. For this purpose, they carry out internal development works of water-supply, drainage, sewerage, local road construction, market, park etc. and ear-mark separate areas of land for separate types of works and infrastructure development. Thus, a separate area is earmarked for construction of housing either on individual plots or in multi-storied buildings. Now-a-days for severe scarcity of land, the scheme for allotting individual plots, is seldom undertaken by these authorities. The plots could be obtained by sub-dividing the developed land into plots of different size and these are allotted or sold to the public for construction of their houses on such
allotted plots according to plan approved by the authority. The most acceptable scheme is the construction of flats of various sizes according to the capacity of the public of different income-groups. Some such buildings with several sizes of flats comprise a compact area in which other amenities like water, electricity, security are available. These are handed over to the owners in a ready to use condition, though some persons capable of expending more to such flats, decorate with other materials. These authorities apart from getting land by way of acquiring land under the Land Acquisition Act, enter into contract with any individual person for acquisition of land by purchase, lease or exchange of his rights and interests in such land either wholly or in part only, on payment of computation proportionate to the loss or deprivation caused to the enjoyment of the land. A housing scheme provided by such authorities / institutions shall include the following :-

i) acquisition by purchase, exchange or otherwise of any property necessary for the scheme.

ii) Construction or re-construction of buildings.

iii) Sale, letting out or exchange of any property included in the Scheme.

iv) Roads, drainage, water-supply, lighting, parks, play grounds and open spaces within a housing scheme.
v) Reclamation or reservation of lands for market, gardens, school, dispensary, hospital and other amenities in a housing scheme.

vi) Accommodation of any class of inhabitants.

vii) Collection of such information and statistics as may be necessary for successful implementation of the scheme.

(b) Co-operative Societies:

As has been discussed supra, the collection of individual efforts for construction of dwelling houses is materialised by forming Co-operative Institutions. The Co-operative Housing Societies are the particularised Co-operative Societies in this sphere. The Co-operative Housing Movement is about a century old. From a beginning of the CO-operative Housing Society in the year 1909, in Karnataka, the Housing Movement has now spread to all parts of our country. By the figures of achievement we may justify the position. During 1959-60, only 5564 Primary Co-operative Housing Societies were functioning with a membership of 0.32 million and a working capital of Rs. 550 million. By the year 2001, these figures had come to 92000 Co-operative Housing Societies whose membership was 6.6 million and total working capital was Rs. 52,000 million.
As has been discussed, members of Co-operative Housing Societies get their finance from State Co-operative Housing Federation, or from employers or from own fund and other financing agencies.

(C) Private Sector Institutions:

In the field of construction of housing, builders and real estate developers are the private sector Institutions. Their operations are generally confined to areas in and around big towns and Metropolitan Cities where large number of intending purchasers of higher income groups are available. In States, there are Acts by which the operations of these builders and developers are regulated. In some States, a license is granted to each developer having actual possession of land, for carrying out house construction works. They are required to deposit development charges with the State Govt. which extends services like water supply, roads, electricity, sewerage and similar Trunk services net-work. The operation of the developers are closely monitored as per the Act and severe penalties and punishments are imposed on erring operators. Such strict controls help in eliminating various malpractices and ensures delivery of houses along with better amenities and services for better satisfaction of customers.

Some reputed employers are now constructing dwelling houses for delivery to its employees while in service and even after retirement on sale. Various types of employers of both Central and State Government Officers
Organisations and Private Sector entrepreneurs construct housing units of different sizes at their manufacturing or production or marketing centres and allot them to their employees on rental basis. Usually such housing units are provided in some integrated complexes where many other related social and physical infrastructures are also provided along with houses. These housing colonies are usually closer to the work centres and easily merge into a common works and shelter environment benefiting both employers and employees. These houses are allotted on rental basis to the employees while in service and thereafter after retirement, these houses are vacated for re-allotment to another employee. In another scheme, the employer sells on moderate or subsidised price flats to the employees who are already retired or who have a small span of time to retire. These employers include the Railway Department, Govt. of India, Defence Department, etc. Some Central Public Sector Undertakings have extended housing facility to their employees. They set up their manufacturing or other allied facilities at remote places having no easy access to towns where schools, hospitals, markets are available. As a result it becomes expedient to develop township for providing the facilities of schools, houses, hospitals, shops, markets etc. Thus they established townships some of which subsequently grew in population and employment and became a full-fledged towns and cities necessitating the establishment of appropriate administrative set-ups for city management and services which
include the police administration for security, law and order, transport, high education, medical assistance etc. Examples of such township are Bokaro, Bhilai, Rourkella, Jamshedpur etc.

Employees of some reputed institutions are also provided with houses in Group Housing on rental basis. These are some Universities, Medical Colleges, Indian Institutes of Technology, IIMs, RECS, CSIR (Research Institutions of the Council of Scientific and Industrial Research), ICAR (Indian Council of Agricultural Research), Atomic Research Stations, Space Research Organisation, Central and State Govt. Departments, Central Autonomous Bodies, Corporations, State Public Undertakings, Development Corporations, Local Bodies/ Municipal Corporation, State Electricity Boards, etc. Some factories also like Co-operative Sugar Factories or Federations, other Federation of Agricultural, Dairy Fishery, Fertilizer Co-operative Societies have provided houses to their workers at factory premises.
Endnotes:


2. Constitution of National Co-operative Housing Federation of India.

3. Bye-laws of some State Co-operative Housing Federation including West Bengal State Co-operative Housing Federation Ltd.

4. Bye-laws of Mumbai District Co-operative Housing Federation Ltd.