

# *Chapter - 1*

## **CHAPTER - 1**

### **INTRODUCTION AND RESEARCH METHODOLOGY**

1.1 Introduction

1.2 Origin

1.3 Housing Situation in India

1.4 Housing Problem in Urban Areas

1.5 Maharashtra Housing and Area Development Authority (MHADA)

1.6 Review of Related Literature

1.7 Statement of Problem

## **CHAPTER -1**

### **INTRODUCTION AND RESEARCH METHODOLOGY**

#### **1.1 Introduction:**

Food, clothing and shelter are the prime requirement of human being. In India about 27 percent of population has below poverty line. Such population is unable to solve their housing need on their own risk. At the same time it is not possible for every individual to build a house on his own effort. One of the solution for this is the Co-operative Housing Scheme. Now a day a shelter does not mean just a primitive shelter but the adequate quality, quantity and the type of house is also observed.

The world suffers from a growing shortage of housing. There is a wide gap between construction and demand for housing. In developing Countries a contribution of various factors make the housing problem severe and serious.

Experience shows that man spend a good part of his life time in his house. As per the estimated of E.E Wood “ A man working 44 hours a week, 50 week in the year, 30 minutes from hour, spend from minimum of one third to a maximum of substantially over two third of his time at home. In illness or unemployment increase the fraction”. This indicates that a house is part and parcel of man’s life.

#### **1.2 Origin:**

Housing is a basic need of man. In importance it is second offer to food. The importance of housing was universally recognized from the dawn of history even the Neolithic man who lived between 1000 and 2000 B.C built durable habitations like pile dwelling lake dwellings, and believe huts. However, its functions increased manifold over the years.

Privities man sought some kinds of protection against wild animals and natural elements for example; people living in arctic and tropical regains need housing protection more than anything else. Housing protection is sought against enemies as well as, for instance, cliff dwelling American sought strong houses mainly to protect them from their enemies.

When the institution of private property come to be recognized housing a big boost. With the advancement of knowledge and civilization man became particular about sanitation, environment, privacy and location of his house. He became conscious of better facilities which make his life easy and comfortable. He began to bring electricity, toilet, bath, wash basin etc. within the walls of the house.

Houses become useful in various ways. A house is the place where one can take rest, sleep and cooking food, a house can also be used partly as shop, work place or a place for business of any kind. In industrialized countries executive bring their work home in brief cases and get it done in the home at night. A significant function of recreational activities is being brought into the house by television, radio, recorded music etc.

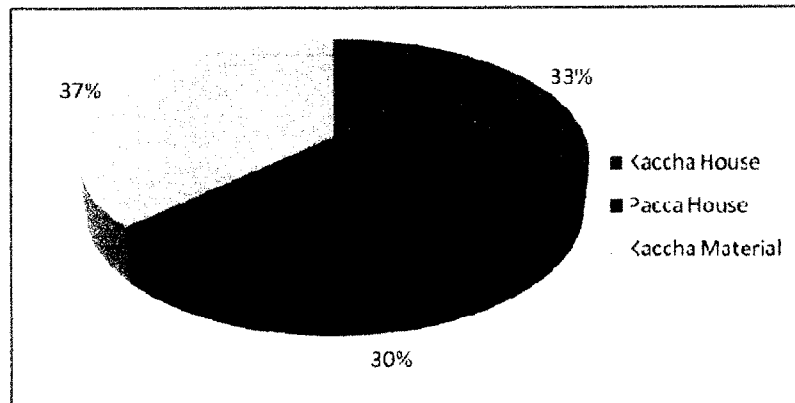
### **1.3 Housing situation in India**

Shri. D. D. Naik the well known co-operator stated in the following words "To a modern man comfortable shelter with all amenities and conveniences of modern life and surroundings as would keep him healthy and cheerful thought the year"

However in India housing inadequacies have both quantitative and qualitative aspects. According to estimates of National Building Organization (NBO) there was the shortage of 23.3 Millions houses in the year 1981 and 31.0 Millions houses in the year 1991. According to, Dr. M.L. Khurana, 33% houses in India are Kaccha House, and nearly (30%) Houses are Pacca House and remaining 37% houses were prepared by Kaccha Material. This clearly shows that the requirement of quality houses in India.

## Graph Showing the Types of Houses on the Basis of Material

Graph No.1.1



### 1.4 Housing Problem in Urban Areas:

The problem of housing in rural and urban areas are different. The nature of problems faced in urban areas are as under below;

1. Inadequate housing facility
2. Congestion
3. Unsatisfactory level of water supply
4. Lack of sewerage facility
5. Lack of sanitation

The rural area suffers from absence of essential services and poor environmental conditions of course; the shortage of sufficient space is the common problem in both the areas.

This problem can be solved by the public and the private sector. Also the problem can be solved by the way of Co-operative Housing. The Government is trying to solve the housing problem through its agencies and corporations, such as Housing and Urban Development Corporation (HUDCO), and City and Industrial Development Corporation. People coming from higher income group build their houses on private lives. But for the common man who comes from lower and middleclass there is no way to solve this problem.

In modern times, housing has become a complicated task because of high cost of land and building material and cost labour charges. "At the same time, he has to depend on expert assistance and services of qualified architectural and experienced building contractor, man cannot build his house anywhere as he desires. He has to obtain the premises of local authorities before commencing the construction of his house".

#### **1.4.1 Why Housing has become a problem?**

Housing problem has assumed serious problem in India during the last 40 to 50 years due to following reasons;

1. Inflation has pushed up cost of housing.
2. Rising price of urban land, cement, steel and other construction materials.
3. Wages and cost of finance, interest rates have all witnessed a steep rise during the last few years.

#### **1.5 Role of Maharashtra Housing and Area Development Authority (MHADA)**

Development of housing in a particular state is never without the needed boost of the housing authorities. They are the premier boards in the state that strives to promote the welfare of the people by providing them housing facilities. In Maharashtra, it is the Maharashtra Housing Board which is called the Maharashtra Housing and Area Development Authority (MHADA) that is responsible for the improvements to the residential segment, shelter is one of the basic necessities of human living. And in modern days, it is the initiative of the builders, the State Government Departments, and the various NGOs that are changing the way people live.

This department was incepted in the year 1977 to develop and expand the housing prospects of the people. This housing authority in Maharashtra over the years have involved to be a premier institution that inculcates co-operate efficiency, modern housing strategies, and expanding the real estate market prospects throughout Maharashtra. The most important venture of the housing board of in Maharashtra has been working with a prompt administration that functioned as along as per the departments division. The various sub- divisions are the Bombay Building Repairs and Reconstruction Board, the Maharashtra Slum Improvement Board. This has

facilitated significant growth of the housing market in Chandivali, Oshiwara, and Pawai.

The MHADA housing has displayed immense efficiency in the repair and remodeling of existing home that had on old foundation. The slum dwellers benefited highly with the assistance of funds and resources that was provide by Maharashtra Housing and Area Development Authority. The low cost hygienic home in these areas allowed sanitarly cleaning living space. The scenario changed a little with the people being instilled with awareness of havirng a clean living of good living. The clearance of debris along all houses complexes in the state is also an initiative of the Maharashtra Housing Authority.

### **1.6 Review of Related Literature**

The aim of the present research work is to study of the housing scheme of MHADA for the weaker section to Kolhapur city. The pertinent researchers conducted on relevant topic in India are reviewed here as follows.

The dissertation entitled, 'Some Aspects of Co-operation Housing Societies in Ahmadabad City' by **Prof. Mahesh Bhatt and V.K Clawala (1970)**<sup>1</sup> The authors take into account the problems of member of housing cooperative on the basis of cast, age, income and occupation. They had emphasised on the problems of land values and cost of construction. In the concluding part they suggest measure to solve the problems of cooperative housing Societies in Ahmadabad.

Unpublished Ph. D Thesis entitled, 'Co-operative Housing' to Poona University', by **Dr. V.V Ghavekar (1990)**<sup>2</sup>, Researcher deals with problems of co-operative housing societies in Poona city. It was an empirical research. It was comparative study of the problems of co-operative housing. The studied the problems of land, finances, construction management, Audit and Account etc.

**Beyer C.H (1958)**<sup>3</sup>, in paper entitled 'Housing: A Factual Analysis' reported that housing was important because of the four distinct aspects, viz. physical, psychological, economical and social. Physical and psychological housing was an important factor as it helps in maintaining that all real development of one personality and also maintain physical and mental health of the people. It has been pointed out in the report of the Madras Provincial Housing Committee that the character and stander

of housing provided will determine the lines of people for generation to come. Proper housing will create happiness and provide a good atmosphere for the healthy growth of the rising generation.

**Mittal. B. R (1977)** <sup>4</sup> opined that the problem of housing is increasing day by day. It exists not only in big cities, but also in smaller towns and rural areas. The condition of housing throughout the country is very poor.

Explaining the nature of problem of housing **Mathur. G. C (1981)** <sup>5</sup>, stated that the problem of rural housing in one country is diverse in nature and enormous in magnitude. In many respects housing conditions in rural areas are far from satisfactory. Low cost rural dwellings are usually small, unsanitary, often in dilapidated conditions. Houses are made of locally available materials that are family and non durable requiring frequent repairs.

**The Concrete Association of India (1963)** <sup>6</sup>, states that the chief reason for this gigantic problem of housing in India are the population explosion, refugee influx, increased urbanization, cessation of building construction and extreme poverty.

**Varghese K V (1980)** <sup>7</sup>, remarks that housing has abundant sociological, biological and economic importance. A dynamic housing program is indispensable for a stable economic growth, which ultimately helps in providing healthy environment for families.

**Saini and Renu (1978)** <sup>8</sup>, organized a survey on "A Study of Housing Values and Satisfaction of Rural House Owners" aesthetics, economy, external privacy, external convenience, family centrism, internal privacy, internal convenience, social prestige, health and religion, values were considered. Respondents from low and high income group were somewhat similar in ranking of values as they gave same ranks to internal convenience, family centrism, health and economy values however, middle income group respondents were entirely different in ranking of the housing values.

**Dhar and Raing (1981)** <sup>9</sup>, planned, "A study of the existing housing condition and house plans as related to the selected household activities of rural households of Jammu and Kashmir State" Rural households from low income and middle income were selected from two villages of Jammu and Kashmir State. Interview schedule was used to cover following aspects A) House plans in relation to total built-up area B)



Types of the house C) Orientation D) Lighting E) Ventilation F) Entrance of the house G) Sanitary condition H) Drinking water facilities I) Storage facilities J) Place utilization for different activities K) Satisfaction of the home members derived from the place utilized for the these activities.

Study revealed existence of inadequate day light, poor ventilation, poor sanitary facilities and prevalence of kachha house in majority of the households.

**Nagarjun. R (1976)**<sup>10</sup>, Housing standards gives guide line for housing planning decided having a direct physiological and psychological influence on the occupants. Standards helps in achieving maximum overall economy in building in term of cost, human efforts, time consumption of essential material and greater use of locally available material. They also ensure Maximum convenience in use, defining requisite level of quality. Describing the importance of housing conditions,

**Memoria (1981)**<sup>11</sup> mention that only when hard working citizen have comfortable housing and living condition, can they recuperate from wore, fatigué and the hectic strain of metropolitans living and contribute their best to the production of wealth to the essential work for providing personal services to efficient administration and what is of supreme consideration, to social harmony and individual satisfaction.

**Prof. Mandalia**<sup>12</sup>, in her research paper, showing the importance of group housing for people employed in private firms and limited companies, both in urban areas and rural townships under the frame work of Co-operative Housing Societies.

**Shri K. L. Punjabi**<sup>13</sup>, in his research paper tries to make out a strong case for high priority given to co-operative housing societies in the matter of providing finance, land, building materials, relief in taxation and grant of subsidies.

### **1.7 Statement of Problem:**

The present study entitled "A STUDY OF THE HOUSING SCHEME OF MHADA FOR THE WEAKER SECTION IN KOLHAPUR CITY". The performance of MHADA housing scheme is beneficial to the weaker section. The impact of MHADA in slum area is most important of weaker section in study area. The main problem of MHADA scheme is weaker section not got proper benefit from such scheme. There are also others problems such as damage system sanitation, drainage

and other social problems. We are studied also the role of MHADA in poverty alleviation in weaker section in Kolhapur city. The research will attempt to study the problems of weaker section regarding Housing and poverty alleviation.

### 1.7.1 Objectives of the Study

The Study has following objectives;

1. To study performance of MHADA in Kolhapur.
2. To study the social –economic condition of weaker section of study area..
3. To study the benefits of the housing scheme for the weaker section in the study area.
4. To examine the problems of the weaker section regarding the housing and poverty alleviation in the study area.

### 1.7.2 Hypothesis of the Study

The MHADA has enormously contributed to the welfare of the weaker section through its decent housing programme of a step towards poverty alleviation.

### 1.7.3 Period of The Study

**Table No.1.1**  
**Sampling Design**

No.	Location	No. of Houses Constriction	Collect 10% Sample
1	Rajendra Nagar	486	49
2	Vicharemal	82	8
3	Swadhara Nagar	36	4
4	Salunkhemal	210	21
5	Nimbalkarmal	84	9
6	Rankala-Khanbag	104	11
	Total	1002	102

#### **1.7.4 Methods of Data Collection**

The present study is mainly based on both primary and secondary source of data collection.

##### **a) Primary Data**

The researcher has collected the primary data through questionnaire. The primary data has been collected from 10 % sample from six location of Kolhapur city.

##### **b) Secondary Data:**

The secondary data collected from different Government Officials. The main source of secondary information is of District MHADA Office, Kolhapur and Kolhapur Municipal Corporation office. Additional information collected from the book, journals, Government Publication Library and Internet etc.

#### **1.7.5 Statistical Tools:**

The information collected from primary and secondary sources has tabulated, coded and decoded in excel and used SPSS for analysis. The percentage is the main techniques used for simplifying and interpreting.

#### **1.7.6 Chapter Scheme of the Study:**

##### **Chapter - 1: Introduction and Research Methodology.**

In the present chapter researcher has discussed Introduction and Research Methodology with following point. The sub points in this chapter are Introduction, Origin, and Housing situation in India, Housing Problem in Urban Areas, Role of Maharashtra Housing and Area Development Authority, Review of Related Literature, Statement of Problem, Objective of the Study, Hypothesis of the Study, Methods of Data Collection, and Statistical Tools.

##### **Chapter - 2: Role and Function of the MHADA.**

In the present chapter researcher has discussed Role and Functions of MHADA with following point. The sub point in this chapter are Historical Perspectives of MHADA, Jurisdiction of MHADA, Set up of MHADA, Administration, Boards Under

MHADA, Functions of MHADA, Power Duties and Functions of Boards, Control, Power of State Government to Order Inquiries, Rules, Regulations and By-Laws.

### **Chapter - 3: Role of MHADA in Development of Weaker Section.**

In the present chapter researcher analysed the various housing schemes. The housing schemes are National Slum Development Programme, Two–Million Housing Programme, Twenty Point Programme-1986, Rajiv Awas Yojana, Valmiki Ambedkar Awas Yojana, Integrated Housing and Slum Development Programme (IHDSPP), Basic Services to the Urban Poor (BSUP), and Lok Awas Yojana

### **Chapter - 4: Performance of MHADA in Kolhapur.**

In the present chapter researcher analysed and interpreted the data collected from different sources. To analysis more meaningful the graphical presentations is also undertaken. The hypothesis has been tested with the descriptive test of analysis in this chapter.

### **Chapter- 5: Conclusion and Suggestions.**

In the present chapter researcher has discussed Conclusion and Suggestion. Deals with some important conclusion derived from the whole study. The suggestions are made on the basis of conclusions for further development Researcher has suggested development MHADA housing Scheme.

### References:

1. Prof. Bhatt A and Prof. Chavala(1970), 'Some Aspect of Cooperative Housing in Ahamadabad City', University School of Social Science, Gujarat University, Ahamadabad.
2. Dr. Ghavekar (1990) Unpublished Ph.D thesis, University of Poona.
3. Bayer C H (1958). 'Housing: A Factual Analyses', The Macmillan Company, New York P.174, 177
4. Mittal. B (1977), 'Houses for Tomorrow', Khadi Gramodyog, The Journal of Rural Economy, Vol. XXIII, No.5, P.258.
5. Mathur. G (1981), 'Houses for the Rural Poor', Rural new and Views, Published by Gandhi Peace Foundation Vol.3, No.2, P.47.
6. IBID p. 176
7. Verghese K.V (1980), 'Housing Problem in India', India Dissertation Abstracts, Vol. IX No 1 and 2.P.4.
8. Saini and Renu (1978), ' A Study of Hosing Values and Satisfaction of Rural House Owners', A Dissertations Submitted in Partial Fulfillment of the requirements for the degree of Master of Home Science, 1978, M. S. University of Baroda.
9. Dhar and Raina (1981) 'A study of the existing housing conditions and house plans as related to the selected household activities of rural households of Jammu and Kashmir State' A Dissertation Submitted in partial Fulfillment of the requirements for the degree of master of Home Science, 1981. M.S University of Baroda.
10. Nagarjun R. (1976), Standards in Building, Pitam Publishing, Australia. P.1.
- Memoria C. B (1981), Social Problems and Social Disorganization in India, Kitab Mahal, Allahabad P 586-587. Arthur Birnle (1965), 'An Economies History of the British Isles', University paper Books, Methuen and Company, Ltd. London,

11. Belare H. M, Research in Co-operation A Revenue, India comcit of Social Science Researcher New Delhi, p. 176
12. D. D. Naik (1976) 'You and Your Housing Co-operatives Bombay', The nation Co-operative Housing Federation Ltd. P.5
13. D. D. Naik, (1981) 'Housing Finance' Commerce, Pamplet -163 Bombay. Ed. Yadilal Dagli, P.3
14. Eduth Elmer Wood (1940), 'Introduction to Housing Facts and Principles', Feed Works Agency United States Housing Authority, Washington. D.C, P. IX