

**C H A P T E R - I V**

**ANALYSIS OF COLLECTED DATA**

## Chapter IV

### ANALYSIS OF COLLECTED DATA

Co-operative housing societies plays an important role in providing housing facilities to houseless peoples. The development of co-operative housing societies is depends upon the economic and industrial development of the city. Though the first co-operative housing society, it was started in 1960 in Osmanabad but in three decades the progress of co-operative housing societies, it was negligible because of the economic and industrial backwardness of the city. After the bifurcation of Latur district the industrial and other type of development took place. As a result of these developments housing co-operatives are in progress. In Osmanabad, the Grih Nirman and Grih Taran co-operative housing societies make good progress.

TABLE NO. 1

STATEMENT SHOWS THE  
NO. OF HOUSING SOCIETIES IN OSMANABAD CITY

Sr.No.	Type of Society	No. of Societies	Percentage
1.	Grih Nirman Co-operative Housing Societies	63	76.83%
2.	Grih Taran Co-operative Housing Societies	19	23.17%
	Total	82	100%

It is seen from the above table that there are 82 Co-operative housing societies in Osmanabad city by the end of 31st march 1992. The break-up of co-operative housing societies is in two groups. These groups are as :

- 1) Grih Nirman Co-operative Housing Societies.
- 2) Grih Taran Co-operative Housing Societies.

Out of total housing co-operative societies 63 (77%) housing societies, it comes in the category of Grih-Nirman and only 19 (23%) Societies are from Grih-Taran.

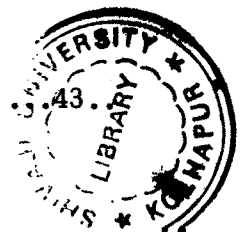


TABLE NO.2

STATEMENT SHOWS THE

DEVELOPMENT OF CO-OP. HOUSING SOCIETIES IN OSMANABAD CITY

(1987-92)

Sr.No.	Year	G.N.	G.T.	Total
1.	Up to 1987	38	5	43
2.	1987-1988	3	3	6
3.	1988-1989	2	1	3
4.	1989-1990	6	4	10
5.	1990-1991	4	2	6
6.	1991-1992	10	4	14
	TOTAL	63	19	82

The above table shows the development of Co-operative Housing Societies in Osmanabad city during 1987 to 1992. It was observed that upto 1987, 43 co-operative housing societies were registered out of that 38 housing societies comes in the category of Grih Nirman. During the 5 years period in the year 1989-90, 10 societies were registered and in the year 1991-92, 14 societies were registered. As compared to the remaining years registered societies are more in these years.

TABLE NO.3.

STATEMENT SHOWS THE SIZE OF HOUSING SOCIETY(According to Membership)

Sr.No.	Number of Member's	G.N.	G.T.	Total	%
1.	Up to 11	0	1	1	5%
2.	12-31	5	2	7	35%
3.	32-51	2	0	2	10%
4.	52-71	5	2	7	35%
5.	71 and above	3	0	3	15%
	TOTAL	15	5	20	100%

The above table indicates the size housing co-operatives according to its members. The membership of housing co-operatives is classified into 5 brackets. Out of our sample societies 35% societies, it comes in the group of 12 to 31 members and same proportion is observed in the group of 52-71 members. In the sampled societies 60% societies are having more than 31 members.



TABLE NO. 4

STATEMENT SHOWS THE TYPES OF MEMBERSHIP

Sr.No.	Occupation & Profession	G.N.	G.T.	Total	%
1.	Servicemen	53	20	73	73%
2.	Businessmen	6	2	8	8%
3.	Agriculturist	12	1	13	13%
4.	Other (Advocates, Doctors etc.)	4	2	6	6%
	TOTAL	75	25	100	100%

The above table highlights the types of membership in our selected samples. Here we cover five members from our sampled societies. It is observed that 73 percent members are the servicemens. The percentage of other member i.e. businessmen, advocates, doctors is just 8 and 6 percent.

**TABLE NO.5**

STATEMENT SHOWS THE ANNUAL INCOME OF MEMBER'S

Sr.No.	Annual Income Rs.	G.N.	G.T.	Total	%
1.	1 to 35000	30	12	42	42%
2.	35001 to 70000	30	9	39	39%
3.	70001 to 1,05,000	9	3	12	12%
4.	1,05,001 and above	6	1	7	7%
	TOTAL	75	25	100	100%

The above table shows the income of the members. For studying the economic conditions of the members, we classify the members according to their income groups. Out of total 100 members 81 percent members are in the income group of upto 70,000 i.e. 81 percent members, it comes in the lower income group. The interesting fact is that proportion of members in the lower income group bracket is same in Grih Nirman and Grih Taran.

TABLE NO. 6

STATEMENT SHOWS THE BUILT UP AREA OF HOUSE IN SQ.FT.

Sr.No.	Built up area in Sq.Ft.	G.N.	G.T.	Total	%
1.	1 to 500 sq.ft.	6	3	9	9%
2.	501 to 1000 sq.ft.	40	4	44	44%
3.	1001 to 1500 sq.ft.	17	11	28	28%
4.	1501 to 2000 sq.ft.	6	6	12	12%
5.	2001 and above	6	1	7	7%
	TOTAL	75	25	100	100%

This table enables us to find the size of house (i.e. built up area) and number of members of the society. It is observed that 44 percent members had constructed their houses in the built up area bracket i.e. 501 to 1000 sq.ft. Twenty eight percent members, it comes in the built up area bracket of 1001 to 1500 sq.ft.

In the Grih Nirman system out of 75 members (more than 50 percent) comes in the built up area of 501 to 1000 sq.ft. But in the Grih Taran in the same built-up area category only 16 percent members had constructed their houses.

In the built-up area of 1001 to 1500, 17 members (26 percent) constructed their houses in Grih Nirman system and in Grih Taran system 11 members (44 percent) had constructed their houses.



TABLE NO. 7

STATEMENT SHOWS THE SAVING AS SOURCE OF FINANCE

Sr.No.	Saving ratio in construction cost	G.N.	G.T.	Total	%
1.	0	5	2	7	7%
2.	1 to 20	13	5	18	18%
3.	20 to 40	19	3	22	22%
4.	40 to 60	15	6	21	21%
5.	60 to 80	9	4	13	13%
6.	80 to 100	3	1	4	4%
7.	100	11	4	15	15%
	TOTAL	75	25	100	100%

It is observed from this table that there are 7 percent members who do not built their own resources for construction of houses. 15 percent members who constructed thier houses with their own resources. In our sample majority of the members had collected thier own resources for the construction of houses.

TABLE NO.8

STATEMENT SHOWS THE LOAN AS SOURCE OF FINANCE

Sr.No.	Loan ratio in construction cost	G.N.	G.T.	Total	%
1.	0	11	4	15	15%
2.	1 to 20	3	1	4	4%
3.	20 to 40	9	4	13	13%
4.	40 to 60	15	6	21	21%
5.	60 to 80	19	3	22	22%
6.	80 to 100	13	5	18	18%
7.	100	5	2	7	7%
	TOTAL	75	25	100	100%

This table shows percentage of loan towards the total cost of construction. There were 85 percent members who required loan for house construction. There were 7 percent members who required 100 percent loan. 22 percent members required nearly 70 percent loan.

It is concluded that nearly 60 percent members got loan less than 80 percent of their total cost of house.

**TABLE NO.9**

**STATEMENT SHOWS THE**  
**NUMBER OF MEMBERS CLASSIFIED ACCORDING TO SOURCE OF LOAN**  
**AND TYPE OF SOCIETY**

Sr.No.	Source of Loan	G.N.	G.T.	Total
1.	M.S.C.H.F.C.	34	25	59
2.	Banks	15	2	17
3.	Provident Fund	2	2	7
4.	Friends and Relatives	5	1	6
5.	G.I.S.	25	-	25
6.	Credit Society	28	11	39
7.	Any Other	5	1	6

It is observed from the above table that 59 members took loan from Maharashtra State Co-operative Housing Finance Corporation. Next to that members depended upon credit society and G.I.S. They also depended upon Banks, friends and relatives, provident fund and other (i.e. pension and gratuity )

It is observed that some members borrowed loans from M.S.C.H.F.C. and at the same time from credit society. Some members from Banks and from credit society.

TABLE NO.10

STATEMENT SHOWS THE PAYMENT OF INSTALMENT'S

Sr.No.	Respondents	G.N.	G.T.	Total	%
1.	Regularly paid	62	20	82	82%
2.	Irregular	13	5	18	18%
	TOTAL	75	25	100	100%

The above table enables us to find that 82 percent members paid their instalments regularly and 18 percent members could not pay their instalments regularly. Thirteen member's from Grih Nirman Society and five members from Grih Taran Society could not repay their loans regularly.

TABLE NO.11

STATEMENT SHOWS THE TENDENCY TO RENT THE HOUSE

Sr.No.	Respondents	G.N.	G.T.	Total	%
1.	Yes	17	13	30	30%
2.	No	58	12	70	70%
	TOTAL	75	25	100	100%

It is observed from the above table that 30% members had a tendency to rent their houses either partly or fully. There were 70 percent members who had not rented their houses partly or fully to anybody. The tendency to rent the house is seen in Grih Nirman and Grih Taran Societies, but there is an increasing tendency to rent their house in Grih Taran Societies.

Majority of members are using their houses for there own residence.

**TABLE NO. 12**

**STATEMENT SHOWS**

**WHETHER THE SOCIETY'S ADMINISTRATIVE WORK -**  
**SATISFACTORY OR NOT**

Sr.No.	Respondents	G.N.	G.T.	Total	%
1.	Yes	66	22	88	88%
2.	No	9	3	12	12%
	TOTAL	75	25	100	100%

It is observed from the above table in all the sampled housing societies the administrative work (i.e. conducting General meeting, grivances handlying, circulars records etc.) is at satisfactory level. Out of total sampled members 88 members has given positive answers and only 12 members are not satisfied about the societies working. The same percentage is observed in Grih Nirman and Grih Taran housing societies.



**TABLE NO. 13**

STATEMENT SHOWS THE DISPUTE WITH THE SOCIETY

Sr.No.	Respondents	G.N.	G.T.	Total	%
1.	Yes	9	3	12	12%
2.	No	66	22	88	88%
	TOTAL	75	25	100	100%

This table enables us to find the percentage of members who had dispute with the society. Out of total sample members the 12 percent members who had dispute with the society i.e. 9 members from Grih Nirman societies and 3 members from Grih Taran societies. 88 members of housing societies have had good relations with society. They do not have any dispute with societies working.

**TABLE NO. 14**

STATEMENT SHOWS THE TENDENCY TO SELL THE HOUSE

Sr.No.	Respondents	G.N.	G.T.	Total	%
1.	Yes	7	2	9	9%
2.	No	68	23	91	91%
	TOTAL	75	25	100	100%

It is found from the above table that only 9% members desired to sell their houses and 91% members are unwilling to sell their houses. Out of 9 members who desired to sell their house 7 members belongs to Grih Nirman Society and 2 members belongs to Grih Taran Society. It is observed that only few members are willing to sell their houses this is due to transfer of jobs and earthquakes in Osmanabad districts.



TABLE NO. 15

STATEMENT SHOWS THE CONTINUATION OR DISSOLUTION

Sr.No.	Respondents	G.N.	G.T.	Total	%
1.	Yes	72	23	95	95%
2.	No	3	2	5	5%
	TOTAL	75	25	100	100%

From the above table it is observed that 95 percent sample members answered about the continuation of the society. Only 5 percent members answered negatively that is about the dissolution of the society. It shows that members of the society realise the importance of society in solving their problems and provision of services.

**TABLE NO. 16**

**STATEMENT SHOWS THE**  
**SATISFACTION FROM VARIOUS FACILITIES PROVIDED**  
**BY THE SOCIETY**

Sr.No.	Respondents	G.N.	G.T.	Total	%
1.	Yes	67	-	67	67%
2.	No	8	25	33	33%
	TOTAL	75	25	100	100%

The above table shows that 67 members out of 75 are satisfied with the various facilities and services provided by the society with the help of local self Government bodies. Only 8 members in Grih Nirman are not satisfied with the societies services. The question does not arise in the case of Grih Taran Society because in Grih Taran society the plots of members are not located in the same area. In this system houses are located in different localities.

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**TABLE NO. 17**

**STATEMENT SHOWS THE NO. OF SOCIETIES CLASSIFIED**  
**ACCORDING TO CONSTRUCTION MADE BY MEMBER'S**  
**AND SOCIETIES**

Sr.No.	Constructed by	G.N.	G.T.	Total	%
1.	Members	7	5	12	60%
2.	Society	8	-	8	40%
	TOTAL	15	5	20	100%

Construction work of the housing societies is completed by through society and by individual members. From our sample 60 percent houses are constructed by members itself. In Grih Taran in all the five societies, houses are constructed by members. The society construction is observed in Grih Nirman the percentage it comes 40 percent. In Grih Nirman out of total sample nearly 55 percent houses are constructed by the society and 45% by the members.

TABLE NO. 18

STATEMENT SHOWS THE AUDIT WORK

Sr.No.	Respondents	G.N.	G.T.	Total	%
1.	Regular	11	5	16	80%
2.	Irregular	4	-	4	20%
	TOTAL	15	5	20	100%

It is found from this table that 16 Co-operative housing societies who has regularly audited and 4 Co-operative housing societies had not audited in time.

These not audited societies are from the Grih Nirman category. In Grih Taran 100 Percent societies completing their audit work regularly.

**TABLE NO. 19**  
**STATEMENT SHOWS THE**  
**NO. OF SOCIETIES CLASSIFIED ACCORDING TO VARIOUS FUNDS**

Sr.No.	Types of Fund	G.N.	G.T.	Total
1.	Reserve Fund	8	4	12
2.	Repairs Fund	1	-	1
3.	Building Fund	2	1	3
4.	Repayment Fund	-	-	-
5.	No Reserve	7	1	8

From the above table it is clear that 12 Co-operative housing societies have created reserve fund and 8 housing societies they had not created any type of fund. There is one Grih Nirman society who have created repairs fund. There are 2 Grih Nirman societies and one Grih Taran society who had created Building fund. There is no co-operative housing society having Repayment fund.

Surprisingly, there is no provision of repayment fund in both type of societies.

TABLE NO. 20

STATEMENT SHOWS THE NO. OF SOCIETIES GETTING THE  
BENEFIT OF CONCESSIONAL RATE OF INTEREST

Sr.No.	Respondents	G.N.	G.T.	Total	%
1.	Yes	8	1	9	45%
2.	No	7	4	11	55%
	TOTAL	15	5	20	100%

From the above table it is observed that 9 societies (45 percent) are getting the benefit of concessional rate of interest. These societies includes the housing societies of employes of D.C.C. Bank, employes in Collector office (under G.I.S. scheme) and employes in M.S.E.B. 55 percent housing societies are not getting the benefit of concessional rate of interest.

TABLE NO. 21

STATEMENT SHOWS THE MEDIA OF INFORMATION

Sr.No.	Medium	G.N.	G.T.	Total	%
1.	Advertisement	3	1	4	20%
2.	Persuation	9	3	12	60%
3.	Reputation	3	1	4	20%
	TOTAL	15	5	20	100%

The housing co-operatives are the organisations of houseless peoples. The above table indicates that how the members of housing societies get the information. Out of total sample 60 percent members get the information through persuasion. The percentage of members get the information about the housing co-operatives through advertisement and reputation is similar (i.e. 20 percent)

In the development of housing co-operative in Osmanabad persuasion is the best media.

TABLE NO. 22

STATEMENT SHOWS THE NO. OF SOCIETIES CLASSIFIED  
ACCORDING TO CAUSES FOR DELAY OF LOAN

Sr.No.	Reasons	G.N.	G.T.	Total
1.	Delay in documents	-	2	2
2.	Faults in documents	3	2	5
3.	Lengthy office procedure	7	2	9
4.	Non availability of funds	6	-	6
5.	No delay	4	-	4

The above table indicates the factors responsible for delay of loans. Out of total housing societies only 4 housing societies get the loan facility in time. Remaining 80 percent housing societies are not getting loan facilities in time on account of delay in documents, faults in documents lengthy office procedure and non-availability of funds. Nearly 50% society members express their views that the lengthy office procedure is responsible for delay in loans.

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**TABLE NO. 23**

**STATEMENT SHOWS THE REPAYMENT OF LOAN**

Sr.No.	Respondents	G.N.	G.T.	Total	%
1.	Yes	12	3	15	75%
2.	No	3	2	5	25%
	TOTAL	15	5	20	100%

This table shows us the percentage of co-operative housing societies which paid their loan regularly or irregularly. It is clear from the above table that 15 co-operative housing societies repay their loan regularly and 5 co-operative housing societies could not repay their loan regularly.

Majority of the housing societies from our samples (i.e. 75% percent) are repaying the loan instalments regularly.

**TABLE NO. 24**

**STATEMENT SHOWS THE**

**CONSTRUCTION WORK OF CO-OPERATIVE HOUSING SOCIETIES**

Sr.No.	Construction	G.N.	G.T.	Total	%
1.	Completed	3	1	4	20%
2.	Incomplete (In progress)	12	4	16	80%
	TOTAL	15	5	20	100%

The above table shows the position of construction work of sample housing societies. The table clarifies that 80 percent housing societies are not able to finish their construction work. Only few sample societies (i.e. 20 percent) had completed their construction work. Different factors are responsible for incomplete construction work of housing co-operatives.

**TABLE NO. 25**  
**STATEMENT SHOWS THE**  
**NO OF SOCIETIES CONDUCTING ELECTIONS**

Sr.No.	Respondents	G.N.	G.T.	Total	%
1.	Yes	13	4	17	85%
2.	No	2	1	3	15%
	TOTAL	15	5	20	100%

It is seen from the above table that 17 co-operative housing societies conduct elections. The percentage of these societies is 85 percent. There are 3 co-operative housing societies who do not conduct elections. The percentage of these societies is 15 percent.

It is observed from the above table that most of the housing co-operative societies are applying the democracy principle in practice.



**TABLE NO. 26**

**STATEMENT SHOWS THE EMPLOYEMENT OF SALARISED PERSONS**

Sr.No.	Appointment of Employees	G.N.	G.T.	Total	%
1.	Appointed	7	3	10	50%
2.	Not appointed	8	2	10	50%
	TOTAL	15	5	20	100%

This table shows the break-up of co-operative housing societies who appointed and not appointed employees.

Surprisingly it is observed from the above table that the 50 percent housing societies had appointed the salarised persons and 50 percent societies are not appointing the salarised persons. For the routine work and smooth functioning of the society some appointments are necessary.

**TABLE NO. 27**

STATEMENT SHOWS THE MEMBERSHIP CONTINUED OR RESIGNED

Sr.No.	No. of Societies	G.N.	G.T.	Total	%
1.	Resigned	11	1	12	60%
2.	Continued	4	4	8	40%
	TOTAL	15	5	20	100%

This table shows the break-up of co-operative housing societies, the member's of which resigned and not resigned. Few members of 12 co-operative housing societies resigned their membership and this resignation is due to transfer of jobs.