

C H A P T E R - I V

ANALYSIS  
OF  
COLLECTED DATA

---- X ----

C H A P T E R -IV

ANALYSIS OF COLLECTED DATA

In the previous three chapters I have dealt with the theoretical part of the housing co-operatives. In this chapter I propose to analyse the collected data in respect of the research work concerning the housing co-operatives in the city of Kolhapur. The data collection is in the form questionnaire prepared by me with the help of my guide. I approached selected all the co-operative housing societies and have interviewed concerned members also.

(I) GENERAL:

TABLE - 1

NO.OF HOUSING CO-OPERATIVES IN KOLHAPUR CITY

Sl. no.	Type of society.	No.of societies	%
1.	Tenant ownership co-op.housing society	115	61.82
2.	Scheduled caste tenant ownership co.op housing society.	15	8.06
3.	Other Backward class tenant ownership co-operative housing society.	4	2.17
4.	Nomadic tribes Tenant ownership co.op. housing society.	4	2.17
5.	Co.operative tenant co-partnership housing society.	46	24.73
6.	House Mortgage society.	2	1.05
TOTAL		186	100.00

It is seen from the Table No.1 that there were 186 co-operative housing societies in the Kolhapur city by the end of July, 1982. The break-up of co-operative housing societies is in six sub-groups. There were three main groups. These groups are as - (a) Tenant ownership co-op. housing society, (b) Co-operative tenant co-partnership housing society, (c) House mortgage society.

This table indicates that nearly, 75% co-operative housing societies are plot type (sr.No.1 to 4) and 25% belongs to flat type and house mortgage type.

TABLE -2  
SIZE OF HOUSING SOCIETY

Sl. no.	No. of members	No. of societies.
1.	11-20 ..	5
2.	21-30 ..	5
3.	31-40 ..	2
4.	41-50 ..	1
5.	51-60 ..	3
6.	61-70 ..	1
7	71-80 ..	2
8	81-90 ..	1
9	91-100 ..	0
10	101-110 ..	0
11	111-120 ..	1
12	121-130 ..	1
	TOTAL ..	22

Above table enables us to find the size of housing society. The size of housing society depends upon the no. of members

It is found that size of housing society is small, mostly, early 20 or 50 members.

(II) MEMBERS:

(A) GENERAL

TABLE-3

OCCUPATION AND PROFESSION OF MEMBERS

Sl. no.	Occupation and Profession of members.	Plot	S.C. Plot	OBC Plot	N.T. Plot	Flat Mort gage	Total	%	
1.	Servicemen	50	8	-	1	10	5	74	74
2.	Businessmen.	14	-	1	1	2	2	20	20
3.	Household.	1	1	1	-	1	-	4	4
4.	Advocate and Agriculturist	2	-	-	-	-	-	2	2
	TOTAL	67	9	2	2	13	7	100	100

This table shows the break-up of occupation and profession of members. There were 74% members are servicemen, from all the type of societies. Next to servicemen group is the percentage of businessmen group is 20%. The percentage of house hold group is 4%. There were 2% members from Advocate and agriculturist group. It is found from the above table that nearly  $\frac{3}{4}$  members are servicemen and  $\frac{1}{5}$ th members from businessmen group. The percentage of househd group and advocate and agriculturist group is very small i.e. 6%

... 55/-

TABLE-4

ANNUAL INCOME OF MEMBERS

Sl. no.	Annual Income Rs.	Plot	Sc. Plot	OBC Plot	N.T Plot	Flat	Mort gage	Total	%
1.	1 - 10000	32	5	1	2	-	1	41	41
2.	10001-20000	23	4	1	-	12	6	46	46
3.	20001-30000	11	-	-	-	-	-	11	11
4.	30001-40000	1	-	-	-	1	-	2	2
TOTAL		67	9	2	2	13	7	100	100.00

This table indicates about the annual income of members. The percentage of first group is 41% (i.e. Rs. 1 to 10,000/-) In the second group (i.e. Rs.10,000/- to 20000) percentage is 46%. The percentage of next two groups is 11% and 2% respectively.

It can be concluded that the percentage of lower income group is 41% as compared to higher income group percentage is 46%. The percentage of third group is 11%, and the percentage of the last group is 2% it means that in total 13% members belongs to top income group.

TABLE-5

BUILT UP AREA OF HOUSE IN SQ.FT.

Sl. no.	Built up area in sq.ft.	Plot	S.C. Plot	OBC Plot	N.T. Plot	Flat	Mort gage	Total	%
1.	Below one	2	-	-	-	-	-	02	02
2.	1 - 500	13	5	1	2	4	3	28	28
3.	501-1000	24	4	1	-	9	4	42	42
4.	1001 - 1500	17	-	-	-	-	-	17	17
5.	1501 - 2000	7	-	-	-	-	-	07	07
6.	2001 - 2500	1	-	-	-	-	-	01	01
7.	2501 - 3000	1	-	-	-	-	-	01	01
8.	3001 - 3500	1	-	-	-	-	-	01	01
9.	3501 - 4000	1	-	-	-	-	-	01	01
TOTAL		67	9	2	2	13	7	100	100.00

This table enables us to find the size of house (i.e. built-up area) and number of society members. There were 2% members who have not constructed their house. There were 28% who have built their house below 500 sq.ft. The 42% members have built their house 5000 sq.ft. to 1000 sq.ft. including plot, flat, and mortgage society members. However, the percentage of other groups is seen in only plot type societies. It indicates that 70% members built their house below 1000 sqft.

(B) FINANCE

TABLE-6

SAVING AS SOURCE OF HOUSING FINANCE

Sl. no.	Range of saving	Plot	SC Plot	OBC Plot	N.T. Plot	Flat	Mort gage	Total	%
1.	Not constructed	2	-	-	-	-	-	2	2
2.	Zero	7	1	-	-	-	1	9	9
3.	1 - 20	4	1	-	-	5	4	14	14
4.	20-40	19	3	1	-	3	1	27	27
5.	40-60	11	4	1	-	4	1	21	21
6.	60-80	12	-	-	-	1	-	12	12
7.	80-100	1	-	-	1	-	-	2	2
8.	Hundred	11	-	-	1	1	-	13	13
TOTAL		67	9	2	2	13	7	100	100.00

It is observed from this table that 2% members have not constructed their house. There were 9% members who did not depend upon savings as source for housing finance. There were 13% members who fully depend upon savings as a source for the housing finance. Nearly there were 1/4 members require 50% savings for the construction of house.

It indicates that 13% members utilised 100% saving. The 21% members utilise their 50% savings for the construction of house towards the total cost.

TABLE - 7

LOAN AS SOURCE OF HOUSING FINANCE

Sl. no.	Range of loan.	Plot	SC. Plot	OBC Plot	N.T. Plot	Flat	Mort gage	Total	%
1.	Not constructed	2	-	-	2	-	-	2	2
2.	Zero	11	-	-	-	1	1	13	13
3.	1 - 20	1	-	-	1	-	-	2	2
4.	20-40	9	-	-	-	-	-	9	9
5.	40-60	16	-	1	-	4	-	21	21
6.	60-80	16	7	1	-	3	2	29	29
7.	80-100	5	1	-	-	5	4	15	15
8.	Hundred.	8	1	-	-	-	-	9	9
TOTAL		67	9	2	2	13	7	100	100.00

This table indicates percentage of loan towards the total cost of house. There were 85% members who require loan for house construction. There were 9% members who require 100% loan and 29% members require nearly 70% loan. It is observed from the table that nearly 61% members get loan, less than 80% of their total cost of house.



TABLE - 8

NO. OF MEMBERS CLASSIFIED ACCORDING TO SOURCE OF LOAN AND  
TYPE OF SOCIETY

Sl. no.	Source of Income.	Plot * (55)	SC Pl * (9)	OBC Plot * (2)	NT Plot * (1)	Flat * (12)	Mort gage * (6)	Total * (85)	%
1.	Bank	8	4	-	-	8	-	20	
2.	Provident fund	21	2	-	-	6	-	29	
3.	L.I.C.	3	1	-	-	-	-	4	
4.	Relatives and friends.	20	3	-	-	2	-	25	
5.	Finance Corpn.	36	-	2	1	6	-	45	
6.	Credit society	4	-	-	-	2	-	6	
7.	Pension & Gratuity	2	-	-	-	2	-	2	
8.	Government loan	1	8	-	-	1	-	10	
9.	Govt. subsidy.	-	8	-	1	-	-	9	
10.	House mortgage society.	-	-	-	-	-	6	6	

\* Figures in the bracket indicate the members who have taken loan from the various sources of a particular type of society.

It is observed from the above table that 50% members take loan from housing finance corporation. Next to that members depend upon provident fund and relatives and friends they also depend upon Banks, LIC, Pension and gratuity. Some members depend upon Government loan and subsidy. It is concluded that members have to depend on the other sources of loan e.g. P.F. L.I.C., Govt. etc.

TABLE-9  
REGULAR PAYMENT OF INSTALMENT

Sl. no.	Response	Plot	S.C. Plot	OBC Plot	N.T. Plot	Flat	Mort gage	Total	%
1.	Yes	47	8	2	1	12	4	74	74
2.	No	20	1	-	1	1	3	26	26
	TOTAL	67	9	2	2	13	7	100	100.00

The above table enables us to find that 74% members pay<sup>s</sup> their instalment regularly, and 26% members could not pay their instalment regularly. There were 16 ~~22~~ plot type societies members can not repay their loan regularly. One member from flat type society and three members from house mortgage society ~~can~~<sup>could</sup> not repay their loans regularly.

We can conclude that nearly  $\frac{1}{4}$  members of the housing societies can not pay their instalment regularly.

TABLE-10  
TENDENCY TO RENT THE HOUSE

Sl. no.	Response	Plot	S.C. Plot	O.B.C. Plot	N.T. Plot	Flat	Mort gage	Total	%
1.	Yes	22	3	-	-	-	-	25	25
2.	No.	45	6	2	2	13	7	75	75
	TOTAL	67	9	2	2	13	7	100	100.00

It is found from this above table that, 25% members have a tendency to rent their house either fully or partly. There were 75% members who have not rented their house fully or partly to anybody. The tendency to rent the house is seen only in plot type societies, excluding OBC and N.T. societies.

It is seen from the above table that nearly 25% members have a tendency to rent their houses.

*Ready*

(C) SOCIETY:  
-----

TABLE - 11

WHETHER THE SOCIETY'S WORK SATISFACTORY OR NOT

Sl. no.	Response	Plot	S.C. Plot	O.B.C. Plot	N.T. Plot	Flat	Mort gage	Total	%
1.	Yes	62	8	1	2	10	7	90	90
2.	No.	5	1	1	-	3	-	10	10
	TOTAL	67	9	2	2	13	7	100	100.00

This table suggests that 90% members <sup>are</sup> satisfied with the society's work. There were 10% members from the selected housing societies, have not satisfied with the society's work. *Handwritten mark*

It is concluded that 90% of members are satisfied with the society's work.

TABLE - 12  
DISPUTE WITH THE SOCIETY

Sl. no.	Response	Plot	S.C. Plot	O.B.C. Plot	N.T. Plot	Flat	Mort gage	Total	%
1.	Yes	8	-	1	-	1	-	10	10
2.	No.	59	9	1	2	12	7	90	90
TOTAL		67	9	2	2	13	7	100	100.00

This table enables us to find the percentage of members who have ~~got~~ dispute with the society. There were 10% members, who have ~~got~~ dispute with the society. There were 9 members who have ~~got~~ dispute with the society. They belong to plot type societies including one member from other backward class society. There is a only one member from flat type society has got dispute with society. *Pratik*

To conclude we can say that 10% members have got dispute with the society.

TABLE - 13  
TENDENCY TO SELL

Sl. no.	Response	Plot	S.C. Plot	O.B.C. Plot	N.T. Plot	Flat	Mort gage	Total	%
1.	Yes	4	-	-	-	1	-	5	5
2.	No.	63	9	2	2	12	7	95	95
TOTAL		67	9	2	2	13	7	100	100.00

It is found that from this table, only 5% members desire to sell their house. Nearly 95% members are unwilling to sell their house. The tendency to sell the plot is seen in case of plot and flat type societies. Four members belong to plot type societies and are from flat type society.

In conclusion, we can say that the tendency to sell the house is very limited.

TABLE - 14

RESPONSE TO ~~DESOLVE~~ THE SOCIETY

Sl. no.	Response	Plot	SC. Plot	O.B.C. Plot	N.T. Plot	Flat	Mort gage	Total	%
1.	Yes	5	-	1	-	1	-	7	7
2.	No.	62	9	1	2	12	7	93	93
TOTAL		67	9	2	2	13	7	100	100.00

This table indicates the response to desolve the society. There were 7% members from the various housing societies of the opinion that they desire ~~desolve~~ <sup>desolve</sup> their society. There were 93% members who are of the opinion not to ~~desolve~~ their housing society.

This table suggests that the tendency to desolve the society is very limited.

(D) MISCELLANEOUS:

TABLE - 15  
FEAR OF ROBBERY AND GUNDAS

Sl. no.	Response	Plot	S.C. Plot	O.B.C. Plot	N.T. Plot	Flat	Mort gage	Total	%
1.	Yes	58	9	2	2	12	7	90	90
2.	No.	9	-	-	-	1	-	10	10
TOTAL		67	9	2	2	13	7	100	100.00

It is seen from the above table that there is fear of robbery and gundas among the members. The percentage is 90%

It is concluded that generally, 90% members are afraid of robbery and gundas.



TABLE -16

SATISFACTION FROM VARIOUS FACILITIES PRODUCED BY THE SOCIETY

Sl. no.	Response	Plot	S.C. Plot	O.B.C. Plot	N.T. Plot	Flat	Mort gage	Total	%
1.	Yes	61	8	2	2	13	-	86	86
3.	No	6	1	-	-	-	7	14	14
	TOTAL	67	9	2	2	13	7	100	100.00

The above table interpretes that 86% members are satisfied with the various facilities provided by the society with the help of local self-government bodies. The question does not survive in the case of house mortgage society. It means that (after deducting members of house mortgage society) 7% members are not satisfied.

Generally it is concluded that majority of the members are satisfied with the various facilities provided by the society.

(III) SOCIETY

(A) ORGANIZATION:

TABLE - 17

NO. OF MEMBERS AND PLOTS/FLATS AND CONSTRUCTION COMPLETED PLOTS/FLATS

Sl. no.	Item	Plot	SC Plot	OBC Plot	NT Plot	Flat	Mort gage	Total
1.	No. of members	682	89	175	21	137	74	1178
2.	No. of plots/Flats	659	88	150	12	137	68	1114
3.	No. of plots/flats completed.	446	88	19	12	113	15	693

This table enables us to conclude that in case of all types societies number of members is more than number of plots/flats. It means that these societies require more land to fulfil their demand for land.

In case of S.C. plot and N.T. plot societies number of plots are equal number to number of plots which have completed construction. However, in case of plot type and O.B.C. plot type societies construction is incomplete. There are only 15 members who have taken loan from house mortgage society and completed their construction of house.

It is found that few societies require additional land and some societies are under construction.

TABLE - 18

*Handwritten mark*

NO. OF SOCIETIES SHOWING THE DIFFERENCE BETWEEN NO. OF MEMBERS AND NO. OF PLOTS/FLATS.

Sl. No. of Plots/ no. flats.	Plot	S.C. Plot	O.B.C. Plot	N.T. Plot	Flat	Mort gage	Total
1. Negative	2	-	-	-	-	-	2
2. Zero	6	1	-	-	5	-	12
3. 1-10	3	1	-	1	-	1	6
4. 11-20	1	-	-	-	-	-	1
5. 21-30	-	-	1	-	-	-	1
TOTAL	12	2	1	1	5	1	22

It is seen from the above table that there are two plot type co-operative housing societies having number of plots more than number of members. There are 8 co-operative housing societies where number of members is more than the number of plots/flats.

In conclusion, we can say that there are only two societies having more plots/flats than members. In another case number of member is more than the member of plots/flats.

*Handwritten mark*

TABLE - 19

NO. OF SOCIETIES WITH COMPLETE AND INCOMPLETE CONSTRUCTION

Sl. no.	Type of society	Construction completed	Construction incomplete.	Total
1.	Plot	7	5	12
2.	S.C. Plot.	2	-	2
3.	O.B.C. Plot.	-	1	1
4.	N.T. Plot.	1	-	1
5.	Flat	4	1	5
6.	Mortgage.	-	1	1
	TOTAL	14	8	22

This table enables us to conclude that, 14 co-operative housing societies have completed their construction of house. There are eight co-operative housing societies having incomplete construction. Out of these eight societies *Reason* 5 belong to plot type and one belongs to O.B.C. plot type society. There is one flat type housing society is under construction, one house mortgage society is under progress.

In general we can conclude that 1/3 co-operative housing societies are having incomplete construction.

**BEBLE-20**

**NO.OF SOCIETIES SHOWING PERIODICITY OF MEETING OF  
MANAGING COMMITTEE.**

Sl. no.	Period	Plot	S.C. Plot	O.B.C. Plot	N.T. Plot.	Flat	Mort gage	Total
1.	Quarterly	1	-	-	-	1	-	2
2.	2 months	1	-	1	-	1	-	3
3.	monthly	8	1	-	1	3	1	14
4.	Fortnightly	1	-	-	-	-	-	1
5.	Occasionally	-	1	-	-	-	-	1
6.	Nil.	1	-	-	-	-	-	1
TOTAL		12	2	1	1	5	1	22

It is found from the above table that 21 co-operative housing societies conduct meetings of the managing committee. There are 2/3rd co-operative housing societies conduct monthly meetings for the managing committee.

In general, it can be said that the meetings of the managing committee ~~are~~ held regularly.

TABLE - 21

NO. OF SOCIETIES HAVING SPECIAL GENERAL MEETINGS.

Sl. no.	Range	Plot	S.C. Plot	O.B.C. Plot	N.T. Plot	Flat	Mort gage	Total	%
1.	Zero	-	-	1	1	2	-	4	18.00
2.	1 - 5	9	2	-	-	3	1	15	68.50
3.	6 - 10	1	-	-	-	-	-	1	4.50
4.	11-15	1	-	-	-	-	-	1	4.50
5.	16-20	1	-	-	-	-	-	1	4.50
TOTAL		12	2	1	1	5	1	22	100.00

It is seen from the above table that 4 co-operative housing societies did not require special general meetings. There were 15 co-operative housing societies required special general meetings up to 5 times. There were 3 co-operative housing societies who required special general meetings more than 6 times up to 20 times.

We are enable to conclude that 82% co-operative housing societies require special general meetings.



TABLE - 22  
REGULARITY OF AUDIT

Sl. no.	Response	Plot	S.C. Plot	O.B.C. Plot	N.T. Plot	Flat	Mort gage	Total	%
1.	Yes	10	2	1	1	4	1	19	86.36
2.	No.	2	-	-	-	1	-	3	13.64
TOTAL		12	2	1	1	5	1	22	100.00

It is found from this table that there are 19 co-operative housing societies who have regular audit. There are 3 co-operative housing societies face the problem of audit. Out of three these societies 2 belongs to plot type and one from flat type society. The audit is held regularly. The percentage of this group is 86.36%. According to these co-operative housing societies, their audit is irregular. The percentage of this group is 13.64%

It is concluded that very few societies face the problem of audit. Accordingly to their opinion their audit is not regularly held.

TABLE - 23

NO. OF SOCIETIES HAVING PROFIT AND LOSS ACCOUNT

Sl. no.	Item	Year 1979-80	Year 1980-81	Year 1981-82
1	Profit	9	10	9
2.	Loss	8	6	7
3.	Not audited	2	2	2
4.	Not available.	3	4	4
TOTAL		22	22	22

It is observed from the table that there are 2 co-operative housing societies have not audited and the data is not available in case of nearly 4 co-operative housing societies. Out of remaining 16 societies nearly 50% societies are getting profits and remaining are at loss. This was the tendency for the above years.

It is observed that nearly 35% societies getting profit and 35% societies are getting loss and data is not available in case of 30% housing societies.



(B) FINANCE:

TABLE - 24

NO. OF SOCIETIES CLASSIFIED ACCORDING TO TYPE OF FUND AND  
TYPE OF SOCIETY

Sl. no.	Type of fund.	Plot	SC Plot	OBC Plot	N.T. Plot	Flat	Mort gage	Total
1.	Reserve fund	10	2	1	1	4	1	19
2.	Sinking fund.	3	-	-	-	-	-	3
3.	Repairs fund.	1	-	-	-	-	-	1
4.	Development fund,	2	-	-	-	-	-	2
5.	Garden fund.	1	-	-	-	-	-	1
6.	Depreciation fund	2	-	-	-	-	-	2
7.	Investment fund	-	-	-	-	1	-	1
8.	Welfare fund.	1	-	-	-	-	-	1
9.	Education fund.	2	-	-	-	-	-	2
10.	Building fund.	6	-	-	-	-	-	6
11.	Repayment fund.	-	-	-	-	1	-	1

This table shows that 19 Co-operative housing societies have kept reserve fund. There are 6 plot type societies have credited Building fund, and 3 societies have created sinking fund. There are two plot societies who have created education fund and depreciation fund. There are very few societies who have created different funds e.g. repairs fund, garden fund, development fund, and welfare fund. There are two flat type societies who have created investment fund and repayment fund. It is concluded that majority of housing societies have created reserve fund. There is no uniformity in creation of other funds.

TABLE - 25

NO OF SOCIETIES HAVING CONCESSIONAL RATE OF INTEREST

Sl. No.	Response	Plot	S.C. Plot	O.B.C. Plot	N.T. Plot	Flat	Mort gage	Total	%
1.	Yes	-	2	-	1	-	-	3	13.60
2.	No	12	-	1	-	5	1	19	86.40
TOTAL		12	2	1	1	5	1	22	100.00

The above table enables ~~to~~ us to find that there are 3 plot type societies have (S.C.plot and N.T.plot) received concessional rate of interest from housing finance corporation. This percentage is 13.6% There are other 19 co-operative housing societies have not received concessional rate of interest.

It is clear from the above table that only S.C. plot and N.T.plot societies received concessional rate of interest.

TABLE - 26

NO. OF SOCIETIES HAVING DELAY OF LOAN

Sl. no.	Response	Plot	S.C. Plot	OBC Plot	N.T. Plot	Flat	Mort gage	Total	%
1.	Yes	4	2	-	1	3	-	10	45.46
2.	No	8	-	1	-	2	1	12	54.54
	<b>Total</b>	12	2	1	1	5	1	22	100.00

It is seen from the above table that, 10 co-operative housing societies received loan with delay. This percentage is 45.46% However, 12 co-operative housing societies received loan in time. This percentage is 54.54%.

It is concluded that nearly 50% housing Co-operatives received loan with delay.

*Ramesh*

TABLE - 27

NO OF SOCIETIES HAVING REGULARITY OF REPAYMENT OF LOAN

Sl. no.	Response	Plot	S.C. Plot	O.B.C. Plot	N.T. Plot	Flat	Mort gage	Total	%
1	Yes	9	-	-	1	2	-	12	54.54
2.	No	3	2	1	-	3	1	10	45.46
TOTAL		12	2	1	1	5	1	22	100.00

It is observed from this table that 12 co-operative housing societies repay their loan regularly. This percentage is 54.54% There are 10 co-operative housing societies can not repay their loan regularly.

It is found that nearly 50% co-operative housing societies repay their loan regularly.

*100% repaying made?*

TABLE -28

NO.OF SOCIETIES HAVING RELIEF UNDER TAXATION

Sl. no.	Taxes	Plot	SC Plot	OBC Plot	NT Plot	Flat	Mort gage	Total
1.	Stamp duty	10	1	1	1	3	-	16
2.	Registration Charges.	10	1	1	1	3	-	16
3.	Urban Land(CR)Act	1	2	-	-	1	-	4
4	Municipal taxes.	-	-	-	-	-	-	0
5.	Property tax.	-	-	-	-	-	-	0
6.	Rent Control Act	-	-	-	-	-	-	0
7.	Property Act.	-	-	-	-	-	-	0
8.	Income tax.	-	-	-	-	-	-	0

It is observed from the above table that 16 co-operative housing societies benefited by stamp duty and registration charges. There were 4 co-operative housing societies received the facilities under the urban land (CR) Act. There was not a single society benefited by municipal taxes, property tax, rent control act, property act, and income tax.

In conclusion it can be said that some societies were benefited by stamp duty and registration charges. There were few societies received benefits under urban land (C.R.) Act. There was not a single society benefited with other taxes.

(C) CONSTRUCTION

TABLE - 29

NO. OF SOCIETIES WHO HAVE PURCHASED BUILDING MATERIAL FROM  
CO-OPERATIVE SOCIETY

Sl. no.	Response	Plot	S.C. Plot	OBC Plot	N.T. Plot	Flat	Mort gage	Total	%
1.	Yes	2	1	-	1	1	-	5	22.73
2.	No	10	1	1	-	4	1	17	77.27
TOTAL		12	2	1	1	5	1	22	100.00

It is seen from the above table that 5 co-operative housing societies purchased building material from co-operative society. This percentage is 22.73%. There were 17 co-operative housing societies have not purchased building material from the co-operative society. This percentage is 77.27%

*Handwritten notes:*  
along with  
...

It can be said that  $\frac{1}{4}$  co-operative housing societies have purchased building material from the co-operative societies.

*Handwritten notes:*  
...

TABLE - 30

NO. OF SOCIETIES PAYING EXTRA MONEY TO PURCHASE BUILDING MATERIAL

Sl. no.	Response	Plot	S.C. Plot	O.B.C. Plot	N.T. Plot	Flat	Mort gage	Total	%
1	Yes	3	-	1	-	-	-	4	18.18
2.	No	9	2	-	1	5	1	18	81.82
	TOTAL	12	2	1	1	5	1	22	100-00

It is observed from the above table that 4 plot type societies have paid extra money to purchase building material. There were 18 co-operative housing societies have not paid extra money to purchase building material. The percentage 18.18% represents for the societies who have purchased the building material after paying more than controlled rates.

It is found that only 4 co-operative housing societies have paid extra money to purchase building material.

TABLE - 31

NO. OF SOCIETIES WHO HAVE COMPLETED CONSTRUCTION IN TIME

Sl. no.	Response	Plot	S.C. Plot	O.B.C. Plot	N.T Plot	Flat	Mort gage	Total	%
1	Yes	2	-	-	-	2	-	5	22.73
2.	No.	9	2	1	1	3	1	17	77.27
	TOTAL	12	2	1	1	5	1	22	100.00

There were 5 co-operative housing societies who have completed construction in time i.e. in the estimated period. This percentage is 22.73%. There were 17 co-operative housing societies have not completed their construction activity in time.

It indicates that 1/5 co-operative housing societies ~~have~~ completed construction in time.



TABLE -32

NO. OF SOCIETIES HAVING POSITIVE, NEGATIVE AND ZERO DIFFERENCE BETWEEN ACTUAL AND ESTIMATED COSTS.

Sr. Difference no. in costs.	Plot	S.C. Plot	OBC Plot	NT Plot	Flat	Mort gage	Total
1. Positive	7	1	1	1	2	-	12
2. Zero	1	1	-	-	3	-	5
3. Negative	2	-	-	-	-	-	2
4. Under construction.	1	-	-	-	-	1	2
5. Not available.	1	-	-	-	-	-	1
TOTAL	12	2	1	1	5	1	22

It is observed from the table that out of 22 co-operative housing societies 5 co-operative housing societies completed their construction activity in the estimated costs. There were 2 co-operative housing societies, completed their construction below the estimated cost. There were 12 co-operative housing societies who required more actual cost than the estimated cost.

It is concluded that nearly 1/10 co-operative housing societies required less amount for construction than estimated cost, and nearly 1/2 co-operative housing societies required more actual cost than the estimated cost.

(D) MISCELLANEOUS:

TABLE - 33

FACILITIES PROVIDED BY NO.OF SOCIETIES ACCORDING TO TYPE OF SOCIETY

Sl. Facilities no. provided by Society	Plot	SC Plot	OBC Plot	NT Plot	Flat	Mort gage	Total
1. Library	4	1	-	-	-	-	5
2. Training to members.	2	-	-	-	-	-	2
3. Training to officials.	5	2	-	-	2	-	9
4. School	1	-	-	-	-	-	1
5. Providing Chowkidar.	4	-	-	-	2	-	6
6. Recreation hall.	3	-	-	-	1	-	4
7. Lectures.	5	-	-	-	-	-	5
8. Any other.	3	-	-	-	-	-	3

There were 5 plot type societies who provide library facility to members and 2 plot type societies have given training to members. There were 5 co-operative housing societies, have given training to officials. One plot type society had provided facility of school. There were 4 plot type and 2 flat co-operative housing societies had provided chowkidar. The facility of recreation hall is seen in 3 plot and one flat type society. There 5 plot type co-operative housing societies conducted lectures for members and 3 plot type co-operative housing societies provides the facility of entertainment programme e.g. drama, festivals, etc..

In general it is concluded that above facilities were provided by plot and S.C. plot type societies except O.B.C. plot and N.T. plot societies, and mortgage type societies. Few facilities were provided by flat type societies.

TABLE -34

NO.OF PLOTS ACCORDING TO TYPE OF SOCIETY AND  
TOTAL PLOTS SOLD.

Sl. no.	Item.	Plot	SC Plot	OBC Plot	NT Plot	Flat	Mort gage	Total	%
1.	No.of plots/ flats.	659	89	150	12	137	68	1114	91.50%
2.	No.of plots/ flats sold.	73	3	-	-	19	1	96	8.50

There were 96 plots/ flats were sold from the total *1114* plots/flats. This percentage is 8.50% There were two types of co-operative housing societies (i.e. O.B.C. & N.T) from which not single plot is sold.

It indicates that the percentage to sale the plot  
{Flat is 8.50%.

TABLE - 35

NO. OF SOCIETIES CONDUCTING ELECTIONS

Sl. no.	Response	Plot	S.C. Plot	OBC Plot	N.T. Plot	Flat	Mort gage	Total	%
1.	Yes	11	1	-	1	5	1	19	86.36
2.	No.	1	1	1	-	-	-	3	13.64
	Total	12	2	1	1	5	1	22	100.00

It is seen from the above table that 19 co-operative housing societies conduct elections. This percentage is 86.36%. There are 3 co-operative housing societies who did not conduct elections. This percentage is 13.64%

It is concluded that majority <sup>86%</sup> of the co-operative housing societies conduct elections.

TABLE - 36

NO. OF SOCIETIES PAYING OFFICE BEARERS.

Sl. no.	Response	Plot	S.C. Plot	OBC Plot	N.T. Plot	Flat	Mort gage	Total	%
1.	Yes	11	2	-	-	2	1	16	72.73
2.	No.	1	-	1	1	3	-	6	27.27
TOTAL		12	2	1	1	5	1	22	100.00

There are 16 co-operative housing societies who pay<sup>d</sup> their office bearers. This percentage is 72.73% There are ~~are~~ 6 co-operative housing societies who ~~can~~ not pay their office bearers. This percentage is 27.27%

It enables us to conclude that nearly 70% co-operative housing societies pay<sup>d</sup> their office bearers.

*conclude that nearly 70% co-operative housing societies pay their office bearers.*