

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

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## Chapter I

### RESEARCH DESIGN

#### 1.1 INTRODUCTION

For every human being food, clothing and shelter are the three basic necessities. Accordingly it becomes the responsibility of the Government to see that every person is fed well, clothed well and housed well.

House is a basic necessity of every one, whether he is rich or poor or whether he is in rural areas or urban areas. Everyone needs a house to protect his life and property and also to develop himself in the society.

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

The term "House" connotes wider meaning than the physical structure in terms of walls, roof and scores of lifeless materials of stores, bricks, sand, concrete etc. Houses do a great deal than merely housing the people. They establish human relationship horizontally as also vertically in the society. 'House' is an integral part of the society and is not an isolated structure. It forms



of the neighbourhood, the total community and metropolis. This leads us to the concept of a house being the focal point in the environment of human settlement.

## 1.2 NEED FOR STUDY

"Today unfortunately housing conditions in the country are extremely unsatisfactory. The city life in India is congested. The development of cities in India is hap-hazard resulting into innumerable slums with insanitary huts of flimsy construction and sub-standard houses. The houses are poorly ventilated and over congested and often lacking essential amenities".<sup>1</sup> "The observation of working group will indicate that there is an enormous shortage of housing in the country and the problem continues to grow worse from year to year with the growth of urban and rural population, depreciation of the existing houses and rising building costs and land prices."<sup>2</sup>

Construction of houses requires a lot of preparation before the real construction starts. It requires land, labour, money, building materials and technical know-how. It needs supervision and services of the contractor. The restrictions imposed by the Rent Control Acts and the burden of Estate Duty have made investment in housing unattractive. There is a shortage of finance. You, as an individual cannot solve all these problems at your own level up to

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1. D.D. Naik, "Co-operative Housing in India" New Delhi, The national Co-operative Housing Federation Ltd., October, 1971, P. 5.

2. Ibid., P.7.

the mark. So all this weakness of the individual action can be overcome by group action.

Co-operative action helps you to overcome individual weakness and helps to gain greater strength and speed in all efforts. The problems of men, money and materials can be solved co-operatively. It provides houses to members. It will create co-operative atmosphere among the members. It cultivates mutual help amongst the members. Housing through co-operative societies can secure proper standards and experience full community life.

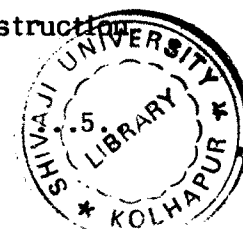
Co-operative housing society is an estate of houses created by the members for the need of members. The person who are in need of houses come together and form the housing co-operatives. In order to solve housing problem, co-operative housing society is the suitable way. Members come together at will to build up a new community. In this new community, the common factor is community and co-operativon among themselves. "In fulfilling its economic objectives, a housing co-operative provides its members with suitable housing accommodation at a reasonable cost and at easy terms of payment. It also creates a new environment of its choice so that the physical, social, economic and spritual needs of its members can be best met in the newly created conditions. In this process, it lays out roads, playgrounds, schools, parks, dispensaries, gas stations, market centres and other social amenities."<sup>3</sup>

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3. D.D. Naik, "You and your Housing Co-operatives" Opcit, P. 93.

These ideal conditions may not always exist in practical situations. Members may lack in co-operation from other members. Members are ignorant to understand aims and objectives of housing co-operatives. The authorities of the housing co-operatives think that what is achieved is due to their individual efforts. They give less importance to members. There are various difficulties before the housing co-operatives, organisational, accounts, finance land, building construction and facilities provided by the society to its members. For the promotion of society, promoters face the number of difficulties, from members to the management, money to material, co-operative housing society to apex co-operative housing society etc. Members also get benefits as well as problems. These problems are mainly related to finance, construction, the relations among the society members and towards the housing co-operative societies.

"Socio-economic aspect of housing problem requires survey and evaluation of assessment to what extent co-operative housing societies are solving in releasing the housing needs of the low income groups and economically weaker sections of the community. Another aspect of this problem is to study to improve the environmental conditions of the members of the housing co-operatives and provision of common services by the housing co-operatives. The economic aspect of the problem requires a closed study of the scheme of the housing co-operatives in respects of reducing the cost of construction.



and maintenance of high quality of construction."<sup>4</sup>

In short, it can be said that housing co-operatives gives economic-social benefits to the members, but they have to face a number of difficulties. The study of working of co-operative housing societies is the need of time and this issue calls for a scientific investigation.

### **1.3 OBJECTIVES OF STUDY**

The objectives of the study are

1. To study the development and working of co-operative housing societies in Osmanabad city.
2. To study the organisational structure of co-operative housing societies.
3. To examine the adequacy of funds with the co-operative housing societies and to study the sources of funds for such societies.
4. To study the financial difficulties and problems of co-operative housing societies.
5. To suggest the ways and means for effective working of co-operative housing societies.

### **1.4 METHODOLOGY OF STUDY**

We purposely selected the co-operative housing societies scheme for studying "The working of co-operative housing societies in Osmanabad City."

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4. Dr. V.B. Lal, " Co-operative Housing Problems and Solutions", "Housing Times", Published by The Mumbai District Co-operative Housing Federation Ltd., Vol XIII NO. 12 July, 1979.

For analysing the performance of the co-operative housing societies in respect of progress, structure of co-operative housing societies, problems and prospects of co-operative housing societies as its objective primary and secondary data were collected.

We purposely select 20 co-operative housing societies for our study. Our study relates with primary data which is collected through questionnaire and secondary data collected from different sources.

A) PRIMARY DATA :

The primary data is collected with the help of questionnaire.

We interviewed the Chairman, Secretaries and members of co-operative housing societies for our study.

B) SECONDARY DATA

The secondary data has been collected from

1. Books
2. Periodicals
3. Journals
4. Annual Reports
5. Maharashtra co-operative Housing Societies Act, 1960.

**1.5 SCOPE AND LIMITATIONS**

The scope of the study is limited to the Osmanabad city area only. The researcher has taken selected co-operative housing societies. There were eighty two co-operative housing societies in Osmanabad city by the end of March 1992.

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**Our** study is limited to five years period i.e. 1987 to 1992.  
It is limited to 20 co-operative housing societies i.e. fifteen Grih-  
Nirman and five Grih-Taran co-operative housing societies.

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