



A Geographical Study on Positive And Negative Role of Private Housing Cooperative Societies in Mysore City

K.K. Somashekara

Department of Studies in Geography, University of Mysore, Manasagangotri, Mysore-570006

B.N. Shivalingappa

Department of Studies in Geography, University of Mysore, Manasagangotri, Mysore-570006

ABSTRACT

People's preference and opinion on the sites and layouts developed by Government agencies and Private Housing cooperative Societies has been compared. Mysore city has 1048 private housing co-operative societies and land developers functioning in 72 villages. The number of sites developed is for middle class citizens. However both government and Private housing societies are responsible for unequal aerial expansion of Mysore city. The poor performance and delay by government agencies has indirectly encouraged private participation. The negative effects on the growth and development of Private Housing Cooperative Societies are more pronounced as compared to positive effects.

KEYWORDS

Housing Co-operatives, Government, Private Societies, Positive, Negative, Ranking

Introduction

Housing is one of the three basic needs of man; other two are food and clothing. Proper shelter exercises a profound impact on people's health and helps develop a strong character in them. In Mysore city the shelter to the public is mainly provided by governmental agencies like MUDA and KHB and by private through housing cooperative societies. The value of the houses in Mysore city varies from area to area and from city center to peripheral areas. The value chiefly depends on whether it is by MUDA or by Private housing cooperatives. Although there is no such work carried out in India, similar reports have been presented in different parts of the country.

Acharya. (1987) on The Indian Urban Land Ceiling Act, Bawa et. al., (2011) "on the role of private sector participation in achieving anticipated outcomes for low-income group: A comparative analysis of housing sector between Malaysia and Nigeria. CDP(2011) and Revised Master Plan Mysore Nanjangud, Local Planning Area; Centre for Micro Finance at the, (IFMR); Chennai (2007) "A Report on Low Income Housing in India: Challenges and Opportunities for Microfinance for Habitat for Humanity India."; Durand-Lasserve, (1987) Land and Housing in Third World Cities; Eziyi Offia Ibem-(2010) on "An Assessment of the Role of Government Agencies in Public-Private Partnerships in Housing Delivery in Nigeria; Harris, (1998) on "The Silence of the Experts: Aided Self-help Housing", 1939-1954; Mohammed et. al., (2013) (UTHM) "Extent Of Tangible And Intangible Affordability Elements In Determining Low Cost Housing Ownership In Batu Pahat", Malaysia; Mohammed et. al., (2012) "Insight of Poverty Income Line as a Determinant of Prudent Home Ownership in the 10th Malaysian Plan" Department of Real Estate Management; Naik. (1971) on "Cooperative Housing in India"; Ramin et al., (2005) on "Enabling housing markets or increasing low income access to urban land: lessons from Iran"; Shobna (1986) on "Housing problem in Bhopal City"; UN-HABITAT (2006). "Enabling shelter strategies-Review of experience from two decades of implementation United Nations Human Settlements Programme" and Scott & co. Ltd. (1999) on "National housing policy study republic of Armenia, background study for the Armenian municipal development project are some of the few reports on private housing cooperative societies that need to be mentioned.

This paper is an attempt to know the people preference and opinion on the site or layouts developed by the governmental agencies like MUDA/KHB and by Private Housing cooperative

societies. The unequal aerial expansion due to these activities is also discussed. There are absolutely no reports on these aspects of the study.

Mysore Urban Development Authority – MUDA

The City of Mysore owes its rich heritage and good planning to erstwhile City Improvement Trust Board (C.I.T.B.) which was founded by His Highness Sri Nalwadi Krishna Raja Wodeyar - IV and it holds the proud distinction of being the oldest planning institution in Asia. Innovative planning combined with a humanitarian approach had been the hallmark of this City Improvement Trust Board. The present inheritor of the C.I.T.B. is the Mysore Urban Development Authority (MUDA) which aspires to carry forward the same high standards set by the C.I.T.B. along with adopting new technology and techniques to take Mysore on a steep growth curve. Mysore can boast of having set up the first City Improvement Trust Board (CITB) in the country way back in 1903. On account of this Act the city has better planned extensions and housing. Under the Town and Country Planning Act 1961 - regulation and planned growth of land-use and development of Town Planning Schemes commenced from 1966. MUDA was constituted on 16th May 1988. Mysore Urban Development Authority (MUDA) combined in itself the planning functions of the City and Planning authority and the development functions of the erstwhile MUDA.

As per the KUDA Act 1987, the Commissioner is the Chief Administrator and Chief Executive of MUDA. The Chairman heads the MUDA. Mysore is growing rapidly in all sectors. To fulfill the housing requirements of the ever-increasing population, changes of land-use need to be envisaged, and development needs to be planned accordingly. The supporting services like water supply, sanitation, electricity, transportation, etc, need to be planned. MUDA is in the process of revising the Comprehensive Development Plan. The Mysore Urban Development Authority performs planning and development functions in the areas within the limits of MUDA. At present MUDA has developed more than 23 layouts in an area of 8.56% of the Mysore city and has distributed more than 35000 sites of different dimensions KHB - Karnataka Housing Board, established under Karnataka Housing Board Act 1962 as a successor to Mysore Housing Board was constituted in 1956. The primary objective of KHB is "to make such schemes and to carry out such works which are necessary for the purpose of dealing with and satisfying the need of Housing accommodation". With this directive KHB endeavors

to provide housing to the people of Karnataka at affordable-cost and is therefore recognized as the most important agency for housing throughout Karnataka.

KHB is headed by a Chairman and a Board comprising 13 members. KHB undertakes layout formation, housing schemes and land development schemes as envisaged in the Act and subject to the control of the State Government. The schemes are Composite Housing Schemes (CHS), Group Housing Schemes, Multi-storied Apartments, Labor Housing Schemes Sites & Services Schemes, Satellite Towns and Layouts and Commercial Plazas. KHB endeavors to meet the housing requirement to all classes of people viz., Low Income Group (LIG), Middle Income Group (MIG) and High Income Group (HIG) categories. KHB townships are provided with basic infrastructure such as asphalted roads, drinking water, electricity, underground drainage etc. KHB townships provides civic cum-commercial complexes in developed areas. At present KHB has developed more than 9506 sites and houses in and around Mysore city by acquiring an area of 8623 acres of land.

Private housing co-operatives

A private co-operative housing society is an organization of persons with limited economic needs, who have a common interest of building a house according to approved standards and on a society base. Housing co-operatives make available residential houses or sites, to their members. Members share the responsibility and risk of ownership. Through them collective purchase of land takes place. This makes a substantial saving in the cost and also getting the sites at cheaper price in less duration of time which is easy through group action. In the fourth type only the site to the member is allotted. Collective purchase of land from the land owner, permission for conversion of land from the concerned authority is obtained by the society and later the layouts are formed as per the ap-

proved plan by the concerned department and sites are distributed to the members. This makes substantial saving in cost through group action. This predominantly exists in Mysore city. At present Private housing cooperative societies have developed more than 828 layouts in an area of 8.50% of the Mysore city and have distributed more than 65000. Sites of different dimensions.

Analysis of the Questionnaire Survey.

The questionnaire survey was conducted to obtain the result regarding the facility provided by the Pvt. Housing cooperative societies and land developers in Mysore city. The preference for Pvt. Housing, Positive and negative impact of pvt. Housing cooperative on Mysore city, member's relationship with the societies etc were analysed under the following headings.

Response to facility provided by the Pvt. Society

89% of the private housing cooperative societies and land developers are residents of Mysore city and only, 75% are the original owners and rest are purchased from others. The layouts are located at an average distance of 10-15 km from the city. Out of the 857 layouts only 15% of the layouts were taken over by MCC which were developed at the initial stage. The response of the facilities provided by the Private Housing Co-operative Societies to its members was analysed through a Garette Ranking Technique (Table 1). Development of roads, providing electricity and developing Underground drainage were the top three services that were addressed. Providing play grounds and water supply were rated 4th and 5th. Developmental activities for parks, Educational institutions and social security were low, while provision for bank facilities was rated last. Nevertheless members chose to opt for private housing societies with the development of basic amenities. This is an indication that private societies functioned better than government organizations.

Table 1. Garette ranking for the response to facilities provided by the Private Housing Co-Operative Societies and Land Developers

Service	Good	x81	Poor	x70	Low	x63	Very Low	x58	Total	Average	Rank
Water supply	41	3321	23	1610	23	1449	13	754	7134	71.34	5
Electricity	68	5508	16	1120	11	693	05	290	7611	76.11	2
UGD	56	4836	29	2030	10	630	05	290	7486	74.86	3
Roads	39	3159	40	2800	18	1134	22	1276	8369	83.69	1
Parks	19	1539	39	2730	12	756	30	1740	6765	67.65	6
Worship place	51	4131	19	1330	16	1008	14	812	7281	72.81	4
Educational Institutions	20	1620	34	2380	16	1008	30	1740	6748	67.48	7
Banks	11	891	21	1470	33	2079	35	2030	6470	64.40	10
Social security	10	810	29	2030	26	1638	35	2030	6508	65.08	9
Marketing	09	729	41	2870	27	1701	23	1334	6634	66.34	8

Number of respondents 100, x Garet ranking table values Preference and Impact of Private housing cooperative societies and Land developers

Growth and development of Private housing cooperatives societies and land developers has both positive and negative impact on the growth and development of Mysore city. The results obtained from the primary survey reveals that higher numbers were in favour of the private housing cooperative societies. The strong reason behind this is the choice of location of sites and assured allotment of sites. As the private housing cooperative societies and land developers are blooming in around most of the villages of Mysore City, there is ample choice for the costumers to choose the location of the layout. Additionally if once they become a member of the society they are of assured of getting a site.

The environmental aspects also matters much in this regard, as the nearby city centres are overcrowded, congestion, air

and noise pollution. The new layouts developed outskirts of the city are free from all these problems also has an influence on the opinion. The other positive impacts are, as and when the new private housing cooperative societies develops it solves the housing problems of the Mysore city dwellers is the reduction in the rents of the houses. This in turn helps in horizontal and vertical development and as well as in the infrastructural development of Mysore city.

Negative Impact

The growth and development of Pvt. Housing cooperative societies not only has positive effects but also has some of the negative effects on Mysore city. Nearly 25% of the result of the primary survey is of negative opinion. The strong reasons are (90%) distance (table.2) from CBD, causes in booming in real estate's especial land developers and land grabbing, and land owning farmers will become labourers. Problem in providing basic amenities such as Water, Road, Electricity, and En-

environmental aspects such as encroachment of agricultural land becomes very high. Administration and social security are the other reasons for their negative opinion.

Table.2 Preferences and Impact of Private housing cooperative societies and Land developers Positive Impact

Do you prefer the Pvt. housing cooperative societies	75% yes
Sure of getting sites	85%
Growth and development of Mysore city	87%
Infrastructural development	65%
Creating new sites in solving the housing problem	71%
Availability and more choices free to choose locations of the layouts	93%
Reducing the cost of sites in the open market	78%
Reducing the rent of the houses	67%
Environmental aspect such as- Fresh air, free from noise pollution, Congestion.	89%

Table 3 Negative Impact

Do you prefer the Private housing	25% No
Administration Problem	75%
Social Security	79%
Problem in providing basic amenities such as Water,Road,Electricity.	83%
Distance as criteria	90%
Booming in real estate's especial land developers	91%
Environmental such as encroachment of agricultural land	81%
Land owning farmers will become labourers	90%

Table 4 Member's relationship with Private Housing Societies

Service	Yes	No
Why do you prefer Pvt. To MUDA	89% Guarantee/ Easy in getting	11% Better than MUDA.
Have you applied site to MUDA 5 years back 10 years back 15 years back 20 years back	79% Yes 35% 23% 16% 26%	21% No
Are you satisfied by the instalment scheme	85% Yes	15%No
Is society provides any finical help from Bank	65% Yes	35% No
Is layout is properly planned and maintained. (Streetlights, Drainage Waste collection, Road.)	55% Yes	45% No
How is your relation with the society	65%Ok	35%Not good

Member's relationship with Private housing is as strong as of 89%. The preference of the costumers to private housing rather than to MUDA is 89%. The guarantee and easy in getting of sites are the strong reasons for it, only 11% says it is better than MUDA. About 79% of the costumers say that they have applied and waiting since 10-15 years for sites from MUDA but not got the sites in evitable option is private housing. As the private housing cooperative societies and land developers provides easy instalments and also extends bank facilities which is very much essentials for the middle class and poor people. The inhabitants of the layouts are having good relationship with the societies but not satisfied with maintenance of streetlights roads and waste disposal.

Summary:

This study has examined the Positive and negative impact on Role of Private Housing Cooperative Societies and Land Developers in the Growth and Development of Mysore City. Mysore is heritage and cultural capital and has provided shelter to nearly nine lakh people. The population of Mysore city is increase from year to year. In 1981 it was 414568 and increased to 914,919 in 2011. The increasing in population and households demands the shelter of their own. Realizing the need of the people the private housing cooperative societies and land developers started developing layouts. At present there is a 1.48 lakhs of people have applied in request for the site to MUDA where it has failed to provide. The private housing cooperatives societies and land developers in the process of providing land or houses to its members acquires the land of near by villages of Mysore city. In turn they not only solve the housing problem of the city but also alter the urban land use and contribute for the vertical as well as horizontal urban expansion. To some extent these societies have provided good roads, electricity and underground drainage.

Important Findings:

1. At present in Mysore city there are 1048 private housing cooperative societies and land developers are functioning in 72 villages with an average distance of 15 to 20 km from CBD.
2. More number of sites developed by the Private housing cooperative societies and Land developers are middle class people's range of 30X40. As they are more members and trust more in them, naturally middle class people are more beneficiaries. In comparison to government societies, Private Housing co-operative societies are functioning in a better way and are providing sites to the poor and middle class citizens.

Conclusion

The theme of the study is to analyze the public opinion and the positive negative role of Private Housing Co-Operative Societies in Mysore City. Both The Private housing co-operative societies and Land developers with population growth are responsible for unequal aerial expansion of Mysore city. This reflects the administration of the urban authority. It is they who is responsible for providing housing to its inhabitants but show their inability to do so its inability which indirectly encourages the private participation. The private co-operative societies have provided good roads, Electricity and underground drainage facilities in the initial stages and have gained popularity. Large number of citizens has therefore opted for private firms in comparison to government agencies. There is a need for strict planning and administration of rules and control over the private co-operative housing societies in an unequal development of the city. If this done, certainly the private cooperatives societies and land developers will positively contribute to the better growth and development of Mysore city and at the same time help in solving housing problems of the city.

Acknowledgements: The authors are grateful to K.V. Prabhakara, Principal for facilities, and to the Convener, Research Cell for the guidance in preparation of the manuscript.

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