

Report of the Regional Seminar on  
**DEVELOPMENT OF  
COOPERATIVE HOUSING**

**Baguio (Philippines)**

November 10 - 30, 1977



INTERNATIONAL COOPERATIVE ALLIANCE

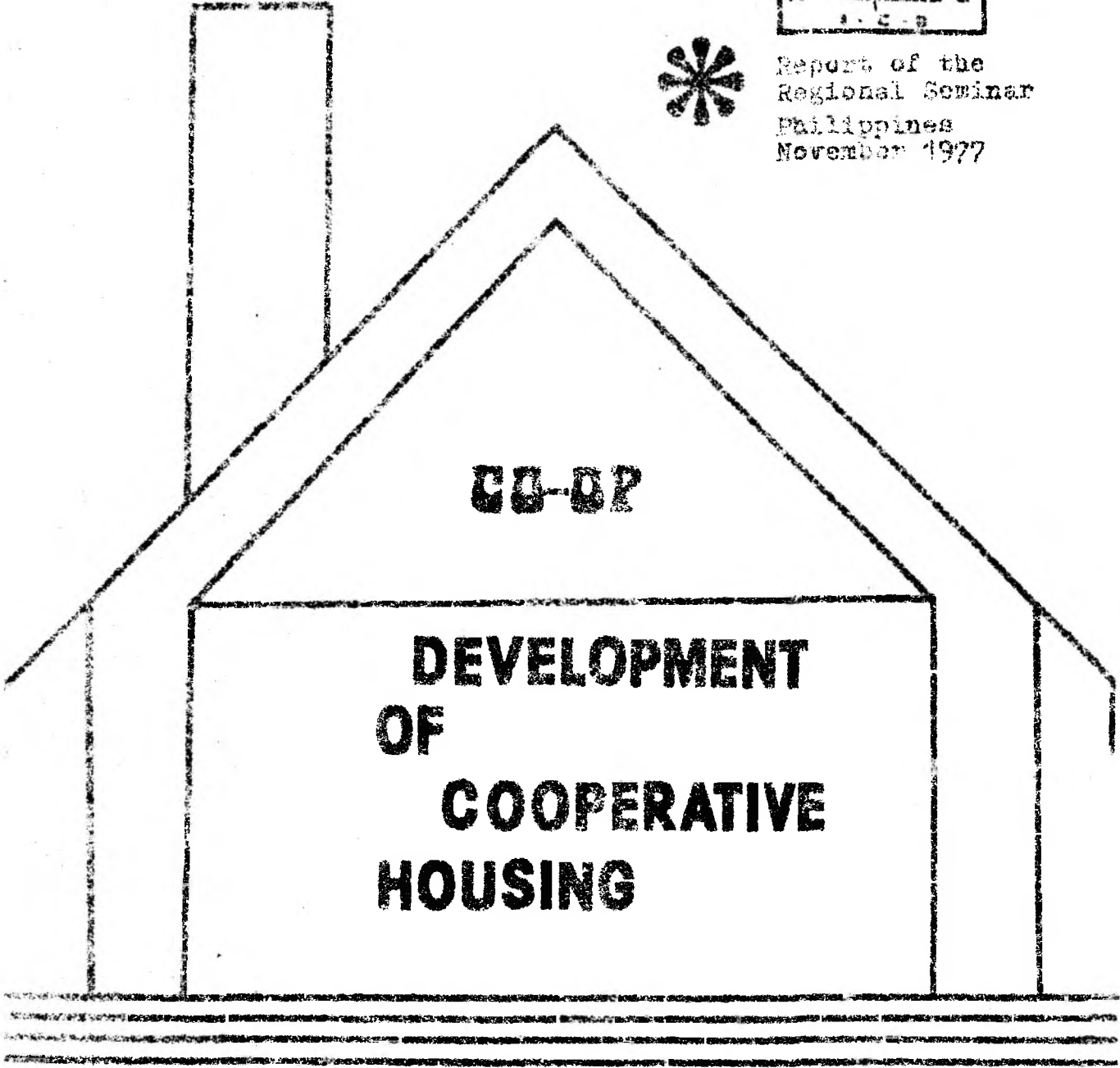
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November 1977



**CO-OP**

**DEVELOPMENT  
OF  
COOPERATIVE  
HOUSING**

**INTERNATIONAL COOPERATIVE ALLIANCE**  
Regional Office & Education Centre for S-E Asia  
Post Box 3312, 42 Friends' Colony, New Delhi 110 014



REPORT OF THE

REGIONAL SEMINAR ON THE "DEVELOPMENT OF COOPERATIVE HOUSING"

Manila (Philippines)

10 - 30 November, 1977

RAPPORTEUR

Lionel Gunawardana  
Joint Director & Specialist in  
Agricultural Cooperation,  
ICA Regional Office & Education Centre,  
New Delhi-110-065

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REGIONAL SEMINAR ON THE "DEVELOPMENT OF COOPERATIVE HOUSING"

Manila (Philippines)

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International Cooperative Alliance  
Regional Office & Education Centre for S-E Asia  
43, Friends Colony, New Delhi-110065.

REPORT OF THE REGIONAL SEMINAR ON  
THE DEVELOPMENT OF COOPERATIVE HOUSING  
PHILIPPINES - 10-30 NOVEMBER, 1977

Introduction

A regional Seminar on the "Development of Cooperative Housing" was held by the ICA Regional Office and Education Centre for South-East Asia in collaboration with the Cooperative Movement of the Philippines from the 10th to 30th November in the Philippines. The preparatory part of the seminar (the first three days) was held in Manila and the rest of the seminar in Baguio. In Manila the seminar visited a housing project sponsored by the San Dionisio Credit Union.

Delegates from Bangladesh, India, Malaysia, Philippines, Singapore, Sri Lanka and Thailand participated. In addition, observers from International Cooperative Housing Development Association (ICHDA), International Labour Organisation (ILO) and Food and Agriculture Organisation (FAO) and Sweden participated. Messrs. Lionel Gunawardana, D.D. Naik and Sven Kypengren<sup>§</sup> participated in the seminar as resource persons. The Director of the seminar was Mr. Sten Johnsson, the Specialist in Cooperative Housing in the ICA Regional Office and Education Centre for South-East Asia.

The seminar was inaugurated by Hon. Dr. Orlando J. Sacay, Under-Secretary, Department of Local Government and Community Development, Government of the Philippines. He represented Hon. Jose A. Ronen, Secretary, Department of Local Government and Community Development and read the inaugural speech of the Secretary.

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<sup>§</sup> Designations of the Resource Persons are given in the list of participants.

### Housing situation in the Region

The seminar reviewed the Cooperative Housing situation in the participating countries of the region. The seminar noted that rapid population growth, increasing industrialization and massive urbanisation had led to serious housing shortages in the region. Many countries in the region were experiencing a rapid growth of their major cities and to a lesser extent of their smaller urban centres. At the same time there is movement from urban to urban and from rural to other rural areas, resulting in the development of new population settlements in the less densely settled regions. There was severe congestion and overcrowding in urban centres, formation of slums and squatter settlements, spiralling of urban land prices which had made the housing problem more acute in some countries than in other parts of the region. Provision of housing for the low-income groups, which constitute an overwhelming majority of the population of the region, is an imperative need. The housing problem is acute in the rural areas also though to a lesser extent. Much need to be done to improve the existing dwellings in the rural areas.

Governments in most of the countries of the region had undertaken direct public housing and physical planning programmes for ameliorating the critical housing situation and problems associated with rapid urbanisation. In spite of growing interest in the improvement of housing conditions, the relatively low priority given to housing is a common feature in many countries. Most governments has not been able to extend to housing the priority it deserves, mainly because of financial constraints.

### Role of Housing Cooperatives

Some countries in the region have recognised housing cooperatives as one of the agencies for the implementation of national housing policies. Cooperative housing organisations are being used to involve private initiative and encourage the people to solve their housing problems through their own efforts. However, in most countries of the region this form of organisations



are not being used to the extent of their positive potential. In some countries the housing cooperatives have yet to receive due recognition and encouragement from their respective governments as their trusted agencies for the implementation of the national housing policies.

A brief review of the cooperative housing in the participating countries in the Region.

Bangladesh

The People's Republic of Bangladesh emerged on the map of the world on the 16th of December, 1971, as an independent Sovereign State with a territory of 55,126 sq. miles and with an estimated population of 75 million. The present density of population is 1,360 per sq. mile, which is one of the highest in the world and is having a growth rate of population 2.9% per annum. Thus, there is an addition of 2.25 million every year.

But the present arrangement of housing and settlement is quite inadequate in view of the pressure of the population.

The cooperative housing has been developed with two characteristics, viz.:

a) Sectarian Basis - only for Ismailia Community

b) Cosmopolitan Basis - for all communities

All the societies, at present, are of primary type.

a) Number of cooperatives	....139
b) Number of members	....12,812
c) Share capital	....Taka 11.24 lacs
d) Thrift deposit	....Taka 14.47 lacs
e) Reserve fund	....Taka 8.98 lacs
f) Loans held	....Taka 19.62 lacs
g) Houses built by cooperatives	....1,504
h) Houses built by members	.... 997

US \$ 1 = Taka

Government, generally assist coops in obtaining lands by way of acquisition.

The problems of cooperative housing are of various nature and types and they vary from area to area. The main problems are as follows:

- a) Scarcity and high cost of land
- b) Lack of finance
- c) Inadequate supply and soaring prices of building materials
- d) Lack of managerial and technical skills
- e) Absence of any controlling or supervisory or coordinating agency/ Organization to promote cooperative housing.

The existing deplorable housing situation is further deteriorating due to frequent natural calamities, like cyclone, flood, tornadoes and tidal bores, etc. In order to encounter the multifarious problems of Housing Cooperatives, the Bangladesh Jatiya Samabaya Union initiated an Action Programme to form sub-divisional/Regional Coordinating bodies and also an Apex Organisation. The Government of Bangladesh has also taken some positive steps to cope with the Housing problems:

- i) by reducing the rate of interest on house building loans of the Cooperative Societies;
- ii) by relaxing the terms of repayment up to 25 years for multi-storied cooperative complexes;
- iii) by increasing the quantum of loans up to Taka 2.5 million; and
- iv) very recently the government has declared as a matter of policy that the groups of individuals forming cooperative societies will get preferential treatment in getting allotment of Khas land, as well as government acquired land in the urban areas of important cities of the country.

In view of the government policy the Cooperative Department is giving special attention to the problems of Housing Cooperatives.

#### India

The Cooperative Housing movement was initiated in India more than half a century ago. The first cooperative housing society was registered in the country in the year 1915. The movement owes its development to the

programmes under the five year plans. As on 30 June 1975, the number of housing cooperatives in India was 25,633 with a membership of 1,636,441. The working capital was 6364.48 million rupees. The total number of housing units built by cooperatives up to June 1975 was 352,283. Primary cooperative housing societies on the basis of their ownership of the land and building can be classified into:

- i) tenant ownership housing societies in which land is owned by the societies on the leasehold or free hold basis and the houses are owned by the members.
- ii) tenant co-partnership housing societies in which the societies owned both the land and buildings and the houses built are allotted to their members with a permanent right of occupancy.
- iii) House mortgage societies which lend money to their members for construction of houses for dwelling.
- iv) House construction and house building societies in which the societies spend money on behalf of the members for building the houses which are handed over to them when ready and the money spent is recovered as loan.

The main difficulties that impede the progress of cooperative housing in India is the inadequacy of financial resources. At present various sources of finance available to the cooperatives included:

- i) share capital contribution and down payment from members,
- ii) government assistance by way of loan or subsidy for certain housing schemes,
- iii) short term loans by Central Cooperative Banks ,
- iv) loans from the Life Insurance Corporation of India,
- v) finances from the Housing and Urban Development Corporation of India.

Organizational pattern of the cooperative housing structure in most of the states in India consists of a two-tier federal structure with an apex society at the State level and the primary societies at the base. The functions of the apex societies include provision of finance to primary societies and general guidance and advice in administrative, technical and legal matters, assistance in procurement of building materials to primary societies and general supervision and coordination of their activities. So far State level

apex housing finance societies have provided finance to their primaries to the extent of Rs. 2,024.82 million.

The Cooperative housing movement has made considerable progress in big industrial towns and cities. It is also spreading in rural areas. With the spread of the movement apex cooperatives were registered in many States and they have been playing a significant part in providing the necessary finance and guidance to the housing cooperatives in their respective States. A National Cooperative Housing Federation has been established which is expected to coordinate and guide the activities of the State level institutions. It is also promoting cooperative education in the housing field.

#### Malaysia

Cooperative movement was introduced in 1922. Tremendous increase in population after the close of the war and the movement of people into major towns without corresponding increase of dwelling houses led to the active formation of housing cooperatives.

It must be remembered that the cooperative movement has been interested in the promotion of home ownership even before the establishment of housing cooperatives. Home ownership was promoted by providing loans by credit societies. The price of houses and initial down payment were high and the interest rate was exorbitant while the repayment period allowed was short resulting in big monthly instalments.

Salary earners, with the responsibility of providing their families with suitable housing realized that the housing cooperatives were the best instruments for acquiring houses.

The switch over to multi-purpose cooperatives, encouraged by the government, led to the formation of more cooperatives. House ownership in a cooperative way is achieved in the following ways.

- i) Cooperatives carry out housing schemes and sell the houses to members,

- ii) Cooperatives purchase houses constructed by private and other development agencies at a discount and then sell them to members,
- iii) Cooperatives grant loans to their members to buy houses of their own choice.
- iv) Cooperatives grant loans to members to finance constructing of houses of their own on land owned by them.

The activities of housing cooperatives are complex in nature and problems of all sorts keep emerging from time to time. The problem of raising adequate finance at reasonable interest rates ranks second only to the problem of land. Besides there density control, administrative delays, professional fees, and the shortage of building materials have increased the cost of houses.

All housing development projects require a substantial amount of finance. Commercial banks from the very start were reluctant to provide loan-term finances except providing overdrafts. The Malaysian Insurance Cooperative Society and the Cooperative Central Bank have assisted wage earners to purchase houses at reasonable terms and conditions.

The Cooperative College is undertaking educational and training programmes to equip the employees of housing cooperatives to discharge their duties in an efficient and dedicated manner. These training programmes in due course, it is hoped will solve the problem of trained personnel.

The future progress and healthy development of housing cooperatives will depend to a large extent, as in the case of most other industries, on the ability of the Society to anticipate, and overcome successfully the complexities and uncertainties. Building activities are taking place at an enormous pace. Several private building agencies and enterprises are at work. Competition is extremely keen. Under the circumstances, housing societies, if they are to survive and to compete with private developers, have to provide amenities and services comparable to those offered by them.

### Philippines

Cooperatives were introduced in the Philippines in 1907.

Just like any other country in the region, the Philippines also have

experienced frustration in cooperative development. The present cooperative development programme is observed by most cooperative experts to be a mixture of experiences and practices of cooperative movements all over the world.

Presidential Decree No.175 and Letter of Implementation No.23, the present legislation under which cooperatives function, emphasise only on five (5) major types of cooperatives namely consumers', producers', marketing, credit and service. One feature of the Philippine cooperative movement which may not be found in other cooperative movements is the Samahang Nasyon or Barrio Association, a pre-cooperative organisation for capital build up, motivation and discipline. The Presidential Decree, referred to above required all cooperative organisations registered under the previous cooperative laws to apply for re-registration with the Department of Local Government and Community Development. There were some 6,000 cooperative organisations of all types (agricultural and non-agricultural) before the Presidential decree was issued. 2,500 of these applied for re-registration. These cooperatives, however, were not involved in housing.

The government has undertaken several measures to meet the existing housing shortage. Government employees were assisted with housing loans from the Government Service Insurance System (GSIS), while the private employees have been assisted through the Social Security System (SSS), the Development Bank of the Philippines and the Home Financing Corporation. Many sub-divisions and housing projects were realized out of the assistance of said institutions, but as more houses were built, more demands were being felt.

To meet these needs, Presidential Decree No.957 was promulgated with the primary objective of consolidating all government agencies involved in housing undertakings under one office known as the National Housing Authority. To support its conceptual frame work, the Joint Venture Programme was created to seek the cooperation of entities participating in the housing effort.

Due to the government's trust on housing programmes many private developers and financial institutions came in to undertake massive housing projects ranging from low-cost to middle income housing projects. As a result, urban centres of the country became the target of land and housing speculations giving the government various problems.

The President underscored this felt need in his last birthday anniversary when he directed the multiplication and establishment of housing cooperatives in distressed areas of the country. This provided a favourable climate to the cooperative movement. Different housing cooperatives came up with their respective programmes. At present, there are seven housing cooperatives.

The government, private and cooperative sectors have a common goal in their strategies in the financing acquisition of housing units though some differences may be observed in their implementation. These may be outlined briefly as follows:

A. Home Financing Type:

- i) provides for systematic savings;
- ii) grants long-term loans for housing purposes; and
- iii) reserves option to purchase from outgoing members.

B. Group Development Type undertakes the purchase and development itself, sells or lease to members further classified into as follows:

Sub-Type "A"

- i) provides for systematic savings;
- ii) purchases and sub-divides land;
- iii) constructs houses according to set standards;
- iv) sells house-and-lot units to members;
- v) reserves option to repurchase from outgoing members.

Sub-Type "B"

- i) provides for systematic savings,
- ii) purchases residential lots or lands;
- iii) constructs apartment houses or tenement buildings;

- iv) sells apartments or flats, the title to the land and common facilities being held collectively (condominium).
- v) reserves option to repurchase from outgoing members.

Sub-Type "C"

- i) provides for systematic savings;
- ii) purchases residential lots, or land for sub-divisions;
- iii) constructs houses, apartments or tenements;
- iv) leases to members at minimum rentals on joint ownership through the cooperatives.

Problems of Housing Cooperatives

Not exempted from the usual hazards and difficulty of housing cooperatives, the Philippine housing cooperative movement has many problems, some of which are:

1. Difficulty in acquiring land.
2. High cost of construction materials and labour.
3. High cost of financing.
4. Lack of management and technical expertise.
5. Lack of linkages and coordination among agencies.

Singapore

The Cooperative Movement in Singapore was introduced by the Government in 1925.

There are altogether a total of 78 Cooperative societies with a total membership of 100,677 as at 31st December, 1976. Of the 78 societies registered, 3 are cooperative housing societies with a total membership of 4,702. The other societies are mainly thrift and loan and consumers'. Housing cooperatives were introduced in the country after the Second World War when Thrift and Loan Societies, especially these well established and financially sound, had introduced provisions in their constitution to provide mortgage loans to enable their members to own houses.



As the mortgage loans from thrift and loan societies were limited to 25 to 30 percent of the subscribed capital, it was felt desirable to establish housing cooperatives.

The Three Housing Cooperatives registered were as follows:

1. The Singapore Government Officers' Cooperative Housing Society in December 1948.
2. The Singapore Cooperative Housing Society in June 1956.
3. The "Sharikat Berkerjasama Perumahan Kenggsaan Singapura Dogan Berhad" in November 1964.

Cooperative housing societies in Singapore acquire land, develop them and construct houses and ultimately transfer them to members when their loans are fully and completely settled. So far six housing-estates totalling 596 units have been developed and sold to the members. The prices of houses ranged from 10,000 to 34,000 Singapore dollars. In addition, about 1,500 units of houses were bought from private developers and sold to members at the buying price.

The voluntary officials of the Cooperative Housing Societies are elected yearly at Annual General Meetings. The members of the society are eligible to purchase or take a loan only once to buy a house. The loans given are normally 75% of the cost of the house and the maximum period of repayment by instalments is not more than 20 years.

As there is scarcity of land in Singapore the Government in its efforts to solve the housing problem of the country has undertaken a direct public housing and physical planning programme.

In 1960 the Government formed the Housing and Development Board and as on 31st March 1977 over 120,000 units of flats of various types ranging from one room to five rooms have been built and sold to the public. This public housing scheme was introduced to assist the lower and middle income group to be home owners.

In 1968 the Government permitted the use of Central Provident Fund towards the purchase of the Housing and Development Board flats as initial down payment and payment of monthly instalments.

The HDB charges a low interest rate of  $6\frac{1}{4}$  % <sup>per</sup> annum and the loans are repayable between 5 to 20 years.

As on June 1977, 58% of the population has been housed in HDB apartments. The Singapore's public housing scheme provides an excellent example of a massive public housing programme, financed and implemented effectively within the limits of national resources without recourse to Foreign Funds.

However, cooperative Housing Societies can still play an effective role in the field of maintenance and renovations of the public housing scheme.

### Sri Lanka

Housing in Sri Lanka has reached the level of a major problem. The problem has become more acute during the last 25 years. Three sectors can be identified when considering the housing problem in general. Viz: Urban, Rural and Estate or Plantation sectors.

Major problem of housing is in the urban sector where 20% of the population of 13.8 million live. There is a shift of population from rural to urban areas aggravating the problems of housing and employment.

The slow rate of house construction about 20-24,000 units per year has failed to make an impact on the housing situation. The high backlog has made the problem worse. In 1961 the backlog was estimated at 300,000 units for the Island. In 1972 the needs of the urban areas alone was put at 300,000. The annual gap between supply and demand for houses is estimated at about 40,000 units. This has resulted in the emergence of slums and squatter settlements in the cities.

The Cooperative Movement in Sri Lanka has a long history and the movement has branched out to various fields of activity - credit and thrift, consumer, agriculture, industries, banking, etc. Development in the field of housing has not been significant. The first housing society was established in 1948 but by 1974 the number of societies was 47 and most were inactive. There has been isolated successes with exemplary performance but they have not been repeated. Majority of the societies are for middle class government employees.

The Government has recognised the role of cooperatives in the national development in general. References to Cooperative Housing has been made in development plans. Apparently due to lack of consistent housing policy with a definite role not much headway has been made.

A national seminar was held in 1971 to promote cooperative housing in Sri Lanka. A major difficulty facing Cooperatives is financing. Others in brief are the inability to effect savings by prospective house builders, obtaining suitable land, acute shortage of building materials and also education of the public in house ownership through the Cooperative way. There is a need to gap the resources within the cooperative movement supported by active state assistance.

#### Thailand

The Bangkok Cooperative Housing Society Limited is the only housing cooperative in Thailand. It has 3,000 members. This cooperative was formed in 1914. Later the Bangkok Cooperative Housing Society was formed in 1966. This organisation functions as a non-profit housing society and has seven projects for building about 2,900 dwelling units.

The Bangkok Cooperative Housing Society is a permanent type of cooperative in which the members are provided the opportunity to acquire dwellings. First the cooperative establishes houses through building contractors by using funds raised from members and loans from outside sources. After the members have paid the full price of houses, the houses are transferred to them with the absolute ownership of the building.

At the national level, the National Housing Authority has been established to solve the housing shortage problem. It has not accepted non-profit housing implicitly in its housing policies, and has not provided any financial aids for housing through cooperatives.

The Bangkok Cooperative Housing Society is facing a severe shortage of finance, land scarcity and shortage of specialized personnel in the field of estate management and administration.

### Types of Housing Cooperatives in the Region

The seminar discussed the different types of housing cooperatives that are found in the region and listed the following major types :

1) Permanent Type

This type of housing cooperatives undertake all activities such as financing, acquiring, and development of land, construction of houses, provision of common services and maintenance of houses.

This type can be divided into two sub-types namely co-ownership where houses are owned by the society and individual ownership type where ownership is transferred to individual members after they have repaid the loans.

2) Terminating Type

In this type, the society is liquidated after the completion of the housing project and the ownership is transferred to the individual members. In some cases the society is liquidated after the completion of the building of the houses and the members repay their loans direct to the lending organisation and in other cases, the society is liquidated only after the loans have been fully repaid.

3) Housing Land Development Societies

These societies undertake acquiring and development of land collectively. Once the land is developed it is distributed among members and building is done by members.

4) House Mortgage Societies

In this type the society lends money to its members for construction of houses. The members have to make their own arrangements for building their houses.

5) Producers House Construction Cooperative Societies

These are producers cooperatives. Their members are artisan, building workers such as brick layers, carpenters, painters and other workers. The societies build houses with finance obtained from financial institutions for sale or for rental.

In addition to these types, different types of cooperative societies in other fields such as consumer, agriculture, and multi-purpose societies undertake various activities connected with housing.

The seminar was of the view that the permanent type of cooperative housing societies are the most suitable. This includes both types of permanent housing cooperatives, viz. co-ownership and individual ownership types. The seminar emphasised that it is essential that when a housing project is completed, maintenance of the houses and other services required by the community living together should be provided by the society.

#### Cooperative Housing Among Low Income Groups

The seminar recommended the following steps to encourage development of housing aiming at low income groups.

Induce governments interest to use cooperative as a means of procuring low cost housing for the low-income groups.

Promote and encourage formation of more housing cooperatives for the low-income groups initiated by themselves.

In the allocation of funds by the cooperative housing societies, special consideration should be paid to make available more funds for housing for low-income groups.

A lower rate of interest should be charged from the low-income groups as compared to higher income groups.

Longer periods of repayment should be provided for low-income groups.

#### Role of Government in Housing Low-Income Groups

- i. The government should provide housing sites at a nominal cost and give preferential considerations to housing cooperatives in the allocation of state owned and/or acquired lands.
- ii. Provide funds for loaning purposes at low rates of interest and also subsidise housing cooperatives to build low-cost housing projects for the low-income groups.
- iii. Revolving funds should be maintained by the government to finance cooperative housing societies through the apex level housing organisations.

- iv. Government should subsidise housing cooperatives by providing managerial expertise on a receding basis.
- v. In view of the housing shortage, laws relating to density controls for low income housing should be suitably amended so as to allow more units to be constructed.
- vi. The Government should exempt low cost housing from taxation, registration fees, licencing fees and stamp duties due and payable.

The government should assist these cooperative housing activities by providing financial assistance and other government services either to improve existing slums/squatters areas or arrange for proper resettlement of people when necessary. Part of government assistance for housing should be channelled through housing cooperative societies to maximise the pooling of resources of both the people and the government in meeting the housing needs of the community.

#### Role of International Agencies

International agencies concerned with development of cooperative housing should start pilot projects in developing countries funded by them. When such projects are completed, the finances obtained by sale of houses can be used as revolving funds for other projects. International assistance should be channelled through Government or Apex organisations of the countries concerned.

International agencies such as ICHDA should undertake pilot projects especially for economically backward classes in the developing countries and these projects should be coursed through the cooperative movement or apex organisations of the housing cooperatives in the respective country.

#### Problems of Development of Cooperative Housing

The seminar discussed the problems faced by the housing cooperatives of the countries of the region and identified the following :

##### Lack of adequate finance

The financial resources of housing cooperatives are very limited. Savings of members and financial assistance from funding agencies are not adequate to meet the needs.

Scarcity of land

The dwellings of the cities are rapidly increasing with the influx of rural population thus creating more constraints on available urban lands. As a result cost of land has increased beyond the reach of the vast majority of the population.

Increasing cost and non-availability of building materials

The non-availability and the high cost when available hinders the cooperative housing activities.

Lack of Management and Technical Expertise

Lack of management and technical expertise in housing cooperatives - and high cost of these services when available - create obstacles in the growth of housing cooperatives.

Absence of Apex Cooperative Housing Organisations

Due to the absence of coordinating bodies and apex organisations to promote cooperative housing and to coordinate their activities in some of the countries of this region, development of housing cooperatives cannot progress effectively. In some countries government policies do not facilitate the development and activities of housing cooperatives.

Education and Training

Due to inadequacy of education and training facilities in the field of cooperative housing, development of managerial and technical personnel in the field of cooperative housing has not taken place to the desired extent.

Administrative delays

The long and cumbersome procedures for obtaining approval on conversion of lands, layouts, sub-divisions and issue of titles increase the cost of house construction.

Density

Enforcement of density control results in less number of houses being built.

COOPERATIVE HOUSING FROM AN INTERNATIONAL VIEWPOINT

The seminar was informed by Mr. Sven Kypengren of the working of the

Housing Committee of the International Cooperative Alliance and by Mr. Graham Alder of the working of the International Cooperative Housing Development Association (ICHD). A brief description of these two organisations are given below.

#### INTERNATIONAL COOPERATIVE HOUSING COMMITTEE

The International Cooperative Alliance (ICA), which is the all embracing international organisation for the cooperatives throughout the world, has set up various auxilliary committees for the various forms of cooperation. There are at present eight such Committees. The Housing Committee is one of them.

The Housing Committee was formed in 1952 and is the functional arm for bringing together cooperatives operating in the field of housing. It has its own constitution and terms of reference, which are agreed by the ICA governing bodies. Its task is to promote cooperative housing and to represent the cooperative housing idea on the international level. At its formation and since then this has been of great importance as the UN regional Economic Commission for Europe (ECE) had set up a special Committee for Housing, Building and Planning to be a forum for interchange of experience between the countries in the reconstruction of housing following the devastations during World War II. Thus, the Committee has been appointed to represent the ICA at all the meetings of this United Nations Committee.

The Committee comprises 27 ordinary members and 7 supporting organisations. It has a Board of ten meeting regularly. The supreme body is the Full Committee Meeting, which is composed of two representatives of each participating organisation.

The work of the Committee, apart from representing the housing cooperative interest on international level and disseminating internationally made findings as to housing and building is to be a forum for exchange of experience made in the various countries in the promotion of cooperative housing. It also promotes cooperative education and studies the scope of activities of cooperative housing organisations in various countries. It promotes exchange of experience and services between the organisations of developed countries and those of developing countries.



To perform these tasks, the Committee has established a Secretariat of its own, which is located at the headquarters of the member organisation of the Chairman. Since its establishment, the Secretariat has been domiciled with the Swedish HSB organisation.

The reports and documents of the Committee are published in English, French and German which are also reproduced in the quarterly Cooperative Housing Bulletin.

The Committee has established working groups, which are studying and preparing reports on issues of particular interest to the members. There is a working group dealing with financing of cooperative housing and related matters. There is also one group for problems regarding methods of work and management of cooperative housing and various aspects of this subject. In conjunction with the holding of quadrennial ICA Congresses, a general Conference on Cooperative Housing is convened to which all cooperators having an interest in development of cooperative housing are invited.

THE INTERNATIONAL COOPERATIVE HOUSING  
DEVELOPMENT ASSOCIATION (ICHDA)

ICHDA was set up in 1966 by six members of the ICA Housing Committee. It is a cooperative and its major objective is to promote low-cost cooperative and self-help housing in developing countries. It now has 17 members, mainly located in Europe. It also has members in India and Latin America. In assisting in the development of projects its principal resource is the fund of human skills resident in its member organisations and the accumulated experiences of 11 years work. Since 1976 the Executive Office of ICHDA has been at the headquarters of the ICA in London. Some members of ICHDA, such as DESWOS (Federal Republic of Germany), FCH (U.S.A.) and HSB (Sweden) also have bi-lateral programmes.

Highlights of the work programme over the past 11 years include:-

- a) In 1967 a study was carried out for the U.N. Centre for housing, building and planning entitled "Sources of Finance for Cooperative Housing in 10 selected countries".
- b) A field study in Tanzania for the U.N. was followed by a pilot sites and services project in Dar-es-Salaam.

- c) A memorandum of Understanding was signed with the U.N. in 1970 and also with the Economic Commission for Africa.
- d) A study was carried out for UNIDO entitled "Jobs Building Materials and Housing through Integrated Construction and Housing Cooperatives".
- e) A mission was undertaken to the Ivory Coast for the ILO.

#### Cooperative Housing in Sweden

The seminar discussed the working of the housing cooperative movement in Sweden. A brief description of the cooperative housing movement in Sweden is given below.

#### HSB a Cooperative Housing Organisation on Three Levels

HSB's organisation structure is in three levels - HSB housing cooperatives, local (HSB) societies and the (HSB) National Association.

#### HSB Housing Cooperatives

The task of the housing cooperative is to provide members with housing and to administer its property.

The housing cooperative is made up of members who are occupants of apartments or detached houses in housing estates held by the cooperative - which means that the members individually do not own the flats they live in but have an indefinite occupancy right to it. The property as such is held by the housing society, the title of which is jointly owned by the members. The local HSB society and its board members can also be members of the housing cooperative.

There is a working agreement between the HSB housing cooperative and the local HSB society under which business such as accounting, administration of finances and terms of tenancy, are dealt with by the local society on behalf of the housing cooperative.

#### Local HSB Societies

The local HSB society plans new housing. On a local level it also manages savings activities and assists the housing cooperatives with administrative work.

The local society has the legal status of a cooperative. Membership is held by individuals and other legal persons. An individual who seeks membership in the HSB organisation enters at this level and when he obtains

a flat for occupancy right he also becomes a member of the Housing Cooperative. This means that the membership of the local societies is made up of individuals who seek to obtain housing but who are as yet not housed. When such an individual is housed he is a member of a local society as well as of a housing cooperative. Each member should hold at least one share.

Members take part in financing building by making down payments. This is in line with cooperative ownership. In most Local societies members can save for the down payment by taking active part in the so called home savings programme.

Members participate in the activity of the society primarily through the Annual General Meeting where the rule is: one member - one vote. In larger Local Societies the functions of the Annual General Meeting can be transferred to a body of delegates elected by the shareholders.

The Board of Directors is elected at the Annual General Meeting. The auditing is performed by an auditor elected by the members together with the Auditing Bureau of the National Association.

If the housing cooperative is in receipt of loans granted by the State, the municipality is entitled to appoint one member of the Board of Directors and also an auditor.

A special Advisory Council may be appointed of which one half of the members shall be "persons of good repute locally, with an active interest in housing questions and not members of the society".

In the HSB structure a great number of members hold honorary posts on boards, committees, advisory councils and sub-committees.

#### The National Association

The National Association is a cooperative of local HSB societies. Its task consists of assisting the societies in technical, administrative, financial and legal matters concerning building and management and savings activity among members. It also manufactures and sells certain building material and carries out auditing of the society's business.

### COOPERATIVE PRINCIPLES AS RELATED TO HOUSING

The seminar discussed the principles of cooperation which were required to be observed by the housing cooperatives to maintain the cooperative character of the organisation. The following principles with their application to housing cooperatives were discussed.

- i) Voluntary and open membership
- ii) Democratic control
- iii) Limited interest on Capital
- iv) Equitable division of surplus
- v) Cooperative education
- vi) Cooperation among cooperatives

The seminar observed that the housing cooperatives in application of cooperative principles to their business practices should aim at the following:

1. To cultivate self-help
2. To provide to the members decent accommodation with secured occupancy at as low a cost as possible.
3. To encourage members and others to save, and channel such money into the financing of house building.
4. To ensure quality and improve standards in housing.
5. To create necessary amenities of life.
6. To eliminate speculation.
7. To create suitable environmental conditions.
8. To foster community spirit among members.

### FINANCING OF COOPERATIVE HOUSING

The seminar discussed the financing of Cooperative housing. At the beginning it studied the financing pattern in Sweden.

In Sweden, there are three sectors in housing. That is, the private, the cooperative and the governmental sector. The cooperative sector is treated as a separate sector and is not grouped under the private sector. In discussing the Swedish system of house financing the meaning of two terms of understood in the Swedish system need to be explained. They are (a) Housing Estate - a housing estate could be defined as plot(s) with house(s). An estate

is, according to the Swedish system, is not divisible which means that there can not be individual ownership. (b) Capital cost - Capital costs is interest and repayment instalments, of mortgages and loans. Financing can, as far as the estates are concerned, be divided into two phases. The first phase is during the erection of building and when the houses are ready comes the long-term financial aspect, which is the second phase.

Short-term financing is usually provided by commercial banks in the form of building credit which is usually for a duration of two years or the building time. The procedure is, when the building of an estate begins an application for credit corresponding to the cost of the whole project is made to a commercial bank. If the loan is granted the Bank will release the credit gradually in accordance with the progress of the building, in this way the Bank has the security for the loan in the form of constructions completed. Usually, they will only supply credit up to 80 or 85% of the total production costs which means that the cooperative will have to obtain supplementary building credit. This is obtained within HSB.

When the estate is already built these short-term credits are exchanged for long-term loans. The long-term loans are provided as far as the first and second mortgages are concerned by a special mortgage institution. That institution is semi-governmental where commercial as well as private and cooperative interests are represented. The interest on the first and second mortgages are at present in the bracket of 8 to 9% and usually a fixed period of repayment is not stipulated. The third mortgage is provided by the government through a special housing financing agency. This loan is repayable over a period of 30 years and the interest is about half per cent higher than on the first and second mortgage. The top finance has to be provided by the builder or the owner of the estate. The upper mortgage limit of the third mortgage varies according to the owner of the estate. A private owner gets up to 85-90% of the production costs, cooperative gets up to 99% and a municipality gets up to 100%. That would in theory mean that the initial deposit required of a member in a cooperative housing society would be 1 per cent of the cost of the unit he occupies. In reality though the state financing agency which fixes the credit value of the estate is not prepared to accept the actual production

cost as credit value. At present, this means that there is a gap of about 10 per cent which also must be covered by initial deposit by the member. The government subsidises housing in form of guaranteeing the capital costs below the market conditions as quoted above. The capital cost for a newly built estate is guaranteed at 3.9 per cent and the difference between that and the actual credit costs is covered by the estate. The 3.9 per cent guarantee is for the first year and is increased by 0.15% year but after the first year up to prevailing capital cost in the market.

The seminar after due consideration of the structure of financial institutions on cooperative housing that exist in some of the countries of this region, recommended that there should be a National Cooperative Bank for financing the housing cooperatives in each country.

In cases where a National Cooperative Bank is in existence, the seminar felt that it can start a separate department for financing the housing cooperative sector. This bank will either have branches or member banks in the provinces to provide services to the Primary Housing Cooperative Societies or individual members by processing the loan applications and other formalities and also to mobilise savings from members and general public.

The Government should assist in the formation of such a cooperative bank by contributing shares of not more than 49% of its initial capital. The remaining 51% of the share capital should be purchased by the primary societies.

This bank can mobilise resources for financing the cooperative housing in the following ways:

- a) accepting Savings from members and general public.
- b) by floating of debentures and by issuing of saving certificates for cooperative housing in collaboration with the National Bank/ State Bank and the Government.
- c) by arranging funds from specialised financial institutions.
- d) from regular allocation of funds by the government.
- e) the commercial banks in each country can earmark a certain percentage of their loan operation especially for financing housing cooperatives. This should be channelled through the National Cooperative Bank.
- f) by obtaining resources from International Funding Agencies.

The National Cooperative Bank should act as the financier for all cooperative housing in the country and all finances for this purpose from other sources must be channelled through the Bank.

The National Cooperative Bank should channel its funds through intermediary member banks or branches to be primary housing cooperatives.

### SAVINGS

In order to make it possible for the members to meet the requirements of paying the necessary initial deposit, it is very important that a pre-savings scheme is introduced. That, however, must not mean that their chances of getting a house is dependant on the amount saved. The condition should be that they enter into a savings scheme. The minimum savings required should be fixed at a realistic level so that this could be achieved by the members.

Savings deposits should, however, not be stopped when the house is acquired. Members should be encouraged to continue saving within their cooperative housing society. The aim for their savings at this stage could be towards acquiring various items related to their dwellings. Their savings deposits could be collected at the same time they pay their rents. The momentum of savings when savings were made for the initial down payment should be maintained.

The seminar suggested that savings may be generated for housing activities in the following manner:

- a) persons with fixed income may be encouraged to save certain percentage of their income with the society.
- b) persons having no fixed income could save up to an agreed limit within a specific period of time for the initial payment for a house. This may be the minimum requirement. However, they should be encouraged to continue to save.
- c) a successfully completed cooperative housing scheme could be an attraction for non-members to join in and save for a house in the future projects.
- d) financial institutions could promote savings for housing by floating bonds, issuing saving certificates in collaboration with the government or a national bank.
- e) opening up of savings by parents in the name of their children.

- f) encourage savings through other credit cooperatives.
- g) credit unions and multi-purpose cooperatives can generate savings from its members for housing activities.
- h) young people on beginning to earn could commence savings for a house with a housing cooperative or a financial institution specially designed to finance cooperative housing projects.. This form of savings could be continuous.

#### SIDE ACTIVITIES WITHIN A COOPERATIVE HOUSING SOCIETY

The housing cooperatives aim to create new forms of urban or rural life with better standards of living and improved human relations based on cooperation mutual aid, equality and progressive social institutions. The seminar observed that housing cooperatives undertake side activities which are auxiliary and subsidiary to their main objective of providing housing so as to build up a healthy and progressive community life.

The main task of the housing cooperatives is to provide to their members suitable housing accommodation at a reasonable cost and easy terms of payment. While doing this they also aim to create improved environmental conditions by laying out roads, drains, better sanitary conditions, provision for water etc. They also try to provide basic amenities like provision of electricity, tap water, gas, street lighting, garbage disposal etc. The seminar observed that housing cooperatives are generally situated in such localities which may be away from a main city or urban centres and therefore may not be provided with basic civic amenities. Housing Cooperatives, therefore, may have to endeavour to provide such amenities to their members and in that context may have to undertake to arrange for transport and marketing facilities, run health centres, provide laundry services etc. Cooperatives may undertake such activities depending upon the needs and resources of their members.

Inculcation of spirit of cooperation and building up a healthy community life being the main motto of all cooperatives, the seminar felt that housing cooperatives should undertake educational and cultural activities so as to build up a progressive social life to their members. Instances were cited in this regard of many cooperatives running kindergarten schools, primary level schools, keeping libraries, playgrounds, recreation centres and organising youth clubs etc.



In order to promote cooperativism within cooperatives, the housing cooperatives should promote other types of cooperatives within their area of operation wherever it is not possible for them to undertake any particular activity directly. The types of cooperatives which can generally be promoted by housing cooperatives are consumers' and credit cooperatives.

#### EDUCATION PROGRAMME AND METHODS

Seminar discussed in detail the education and training needs of the housing cooperatives. The seminar observed that some arrangement for cooperative education and training existed in all the countries of the region. However, with regard to cooperative housing, more than in other fields, the existing facilities suffered from the limitations of means, methods and resources.

Education needs to be a permanent activity in the functioning of a cooperative. It must involve every member of the cooperative and must be planned according to the needs at each stage of the development of a housing project. Where the cooperative housing movement has not gathered sufficient momentum, special attention must be given to training prospective members in the basic postulates of the movement and in group dynamics. Cooperative housing administration should also be taught to prevent disasters caused by faulty management at the start. As housing cooperatives required the services of dedicated persons, the seminar recommended that it is necessary that the education and training programmes meant for the leaders of the movement and the managers of cooperatives should provide for imparting adequate knowledge about social, economic and other related objectives of the movement as also giving practical guidance in planning and execution of housing projects and in other aspects of management and administration of housing cooperatives. The education programmes should also provide for intensive training to the executives and employees of the housing cooperatives in day-to-day administration.

The seminar recommended that the subject of cooperation should be integrated in the curricula of the schools and colleges. Those cooperative institutions and organisations responsible for promotion of cooperative education should arrange for pro-membership education. Special training

courses of short term and long term duration should be conducted for training the personnel of the cooperatives at various levels including the executives entrusted with managerial duties. Wherever feasible special schools and colleges for training in cooperative housing should be established for imparting training to the personnel of housing cooperatives.

The seminar observed that the short-term activity in the education programme may take the form of group and panel discussions, seminars and symposia. Audio-visual aids like radio, television, film shows, slides, posters, exhibitions etc. should be used as a part of the method of implementing education programmes.

#### ROLE OF APEX ORGANISATIONS

- i. the apex organisation should provide primary societies with assistance in financing, legal matters, technical services, and also in the procurement of building materials. It also should provide general guidance and advice in the administration of primary societies.
  - ii. It should act as the channel through which funds are made available to primary societies and also solicit funds from state and financing organisations. It should work to obtain the commitment of government to guarantee when the apex society floats debentures and loans for cooperative housing societies.
  - iii. It should be its responsibility to undertake continuous education of members in the cooperative housing societies from primary level to apex level.
  - iv. It should serve as a liaison between primary housing societies and government or non-government agencies.
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International Cooperative Alliance  
Regional Office & Education Centre  
for South-East Asia,  
"Bonow House", 43 Friends Colony (East),  
New Delhi-110-065, India

REGIONAL SEMINAR ON THE "DEVELOPMENT OF COOPERATIVE HOUSING"  
10-29 November, 1977

PHILIPPINES

FINAL PROGRAMME

SESSIONS :

Mornings : 0930 - 1230

Afternoons: 1430 - 1730

BREAKS :

Morning Tea : 1100 - 1130

Lunch : 1230 - 1430

Afternoon Tea : 1600 - 1630

Thu, November 10

Arrival of participants at Tropical Palace  
Resort Hotel, Metro Manila.

Fri, November 11

Forenoon

Study visits to San Dionisio Credit  
Cooperative and Cooperative Housing Project,  
Paranaque, Rizal.

Afternoon

Return to Hotel

Sat, November 12

Forenoon

Short introduction and presentation of  
Seminar.

Afternoon

Sight-seeing tour of Manila & suburbs.

Sun, November 13

Forenoon 0830

Departure from Hotel to Baguio City by coach.

Lunch

(en route) Fiesta Restaurant, Sison Pangasinan

Afternoon

Arrival at Villa La Maja Hotel, Baguio City.

Mon, November 14

Forenoon

Inauguration  
 Hon. Jose A. Rono, Secretary, DLGCD  
 Guest Speaker

Programme and working methods of the seminar.

Afternoon

Presentation of country papers.

Tue, November 15

Forenoon

Presentation of country papers (continued)

Afternoon

Discussions

Wed, November 16

Forenoon

Cooperative Housing from an International  
 Viewpoint - Sven Kypengren

Afternoon

Cooperative Housing in South-East Asia -  
 Lionel Gunawardana

Thu, November 17

Forenoon

Cooperative Principles as Related to Housing  
 Sten Johnsson

Afternoon

Discussions

Fri, November 18

Forenoon

Cooperative Housing Organisations - how  
 should they be organised? - Sten Johnsson

Afternoon

Discussions

Sat, November 19

Organising working groups

Sun, November 20

F R E E

Mon, November 21

Forenoon

Education Programme and Methods - D.D. Naik

Afternoon

Savings Programme - Sten Johnsson

Tue, November 22

Forenoon

Financing of Cooperative Housing - Sten  
 Johnsson

Afternoon

Group Work

Wed, November 23

Forenoon

Plenary on Group Work

Afternoon

Side Activities within a housing  
cooperative - D.D. NaikThu, November 24

Forenoon

Role of State in Cooperative Housing -  
Abelardo S. Resurreccion

Afternoon

Group Work

Fri, November 25

Forenoon

Standardisation of building components and  
Joint Purchase of building materials -  
Sten Johnsson

Afternoon

F R E E

Sat, November 26

Plenary on Group Work

Sun, November 27

F R E E

Mon, November 28Final Plenary  
Reading of the Draft Report  
EvaluationTue, November 29

Departure of participants for Manila



4 August 1978

REGIONAL SEMINAR ON THE "DEVELOPMENT OF COOPERATIVE HOUSING"

Philippines : 10-30 November, 1977

LIST OF PARTICIPANTS

Mr. Sten Johnsson (COURSE DIRECTOR)  
Specialist in Cooperative Housing  
and Course Leader of the Seminar,  
ICA Regional Office & Education Centre for S-E Asia,  
43, Friends Colony (East),  
New Delhi-110-065  
India

BANGLADESH

1. Mr. Quasi Abdus Salam,  
167, Sher-e-Bangla Road  
Khulna
2. Mr. A.H.M. Shafiqul Mowla,  
Executive Secretary  
Bangladesh Jatiya Samabaya Union  
9/D Motijheel Commercial Area  
Dacca-2
3. Mr. Md. Shafiulla Patwary,  
C/o Registrar of Cooperative Societies  
9/D Motijheel Commercial Area  
Dacca-2

INDIA

4. Mr. H.K. Kumara Swamy,  
Chairman  
National Cooperative Housing Federation Ltd,  
President, Karnataka State Cooperative Housing  
Corporation Limited,  
Basavanqudi No.3, Dawan Madhava Rao Road  
Bangalore 560-004

MALAYSIA

5. Mr. K. Vickramasingam,  
General Treasurer,  
CUEPACS Multi-purpose Cooperative Society Ltd,  
Wisma Cuepacs, Jin Gajah Pudu, Kuala Lumpur
6. Mr. Syed Azman Bin Mohamed,  
Labrooy House  
P.O. Box 359, Post Office Road,  
Ipoh, Perak

## PHILIPPINES

7. Miss Leonor Luna,  
President  
Kasanyangan Service Cooperative,  
Jolo, Sulu
8. Antonio G. Manikan,  
General Manager,  
Olongapo Credit Cooperative  
1040 Rizal Ave., Olongapo City
9. Don Rustico Badilla, Jr.  
President,  
Kabahay-Guro Kilusang Bayan, Inc.  
3-C Recto St., TS Cruz Sub-division  
Novaliches, Metro-Manila
10. Pesto C. Labis,  
284 Corrales Ave. Extension  
Cagayan de Oro City  
President - Oro Housing and Service  
Cooperative
11. Nicanor R. Santos,  
President  
Bagong Barrio Housing and Service Cooperative  
207 Malolos Ave., Bagong Barrio,  
Caloocan City, Metro Manila
12. Victor Rodriguez, Sr.  
Director  
National Publishing Cooperative  
784 P. Burgos St., San Nionisio  
Paranaque, Metro Manila
13. Reynaldo B. Balatbat,  
Senior Cooperative Development Officer  
Bureau of Cooperatives Development  
Ablaza Bldg., 117-E Rodriguez Sr. Ave.  
Quezon City
14. Rodolfo Cajucom,  
Far Eastern University Consumers Cooperative,  
Nicanor Reyes Sr. St.,  
Manila
15. Mariano Noriel,  
San Dionisio Cooperative Credit Union,  
Paranaque, Metro Manila.

## SINGAPORE

16. Mr. Neoh Teik Hong,  
188 Joo Chiat Terrace, Singapore 15.
17. Mr. Xavier Samy,  
No. 15-B, Block 9,  
Gloucester Road, Singapore 8.



- SINGAPORE
18. Mr.Markandu Kanapathippillai,  
Block 54, No.54 No.3597-B,  
Geylang Bahru,  
Singapore 12.
- SRI LANKA
19. Mr.D.G. Premachandra,  
Deputy Commissioner of Cooperative Development,  
P.O. Box 419,  
Colombo 1.
20. Mr.S.H. Uluwatta,  
Staff Officer,  
National Cooperative Council of Sri Lanka,  
455 Galle Road, Colombo 3.
- THAILAND
21. Mrs.Manit Kamolvej,  
Chief, Technical Division,  
Cooperative Promotion Department  
Ministry of Agriculture & Cooperatives  
Bangkok 2.
22. Capt. Pibulsak Boonchoochuay RTN  
4/141 Sikapiban 2 Bangkokpi,  
Bangkok
- RESOURCE  
PERSONS
23. Dir.Sven Kypengren,  
HSB:s Riksforfund,  
Fack, 104 20 Stockholm,  
Sweden
24. Mr.D.D. Naik,  
Hon.Secretary  
National Cooperative Housing Federation Ltd,  
Temple Bar Building,  
70, Dr.V.B.Gandhi Marg, Fort,  
Bombay 400-023 (India)
25. Mr.Abelardo Resurreccion,  
Executive Assistant,  
National Housing Authority,  
Diliman, Quezon City.
- OBSERVERS
26. Mr.Graham Alder,  
Executive Officer,  
International Cooperative Housing Development  
Authority (ICHDA), C/o International Cooperative Alliance,  
11 Upper Grosvenor Street, London W1X 9PA,  
United Kingdom

## OBSERVERS

27. Mr. Robert Van Raaij,  
Programming Officer,  
International Labour Organisation (ILO),  
P.O. Box 2965,  
Metropolitan Bank Building, 4th Floor,  
6813 Ayala Ave., Makati, Metro Manila,  
Philippines.
28. Mr. Zeev Unger,  
FAO/UNDP,  
c/o Bureau of Cooperatives Development,  
Ablaza Bldg., 117 E. Rodriguez Sr. Ave,  
Quezon City
29. Mr. Dyneshwar R. Khaire,  
Director,  
Maharashtra Cooperative Housing Finance Society Ltd.,  
Vashani Chambers, 3rd Floor,  
47, New Marine Lines,  
Bombay 400-020 (India)
30. Mr. Jose Gonzaga,  
Treasurer,  
Cooperative Insurance System of the Philippines,  
Rm. 300 de la Merced (Delta) Building,  
West Avenue, Quezon City, Philippines.
31. Mr. Publio Tibi, Jr.  
Kabahay-Guro Kilusang Bayan,  
494 Sta. Monica, Ermita,  
Metro-Manila, Philippines.
32. Gen. Domingo C. Tutaan,  
President,  
Cooperative Management System, Inc.  
3rd Floor, De la Merced (Delta) Building,  
West Avenue, Quezon City, Philippines.
33. Ms. Perla Sarmiento,  
Cooperative Specialist,  
Planning Service,  
Dept. of Local Govt. & Community Development,  
13th Floor, City Hall, Quezon City, Philippines.
34. Col. Manuel Tucay,  
Philippine Military Academy,  
Baguio City.
35. Atty. Bienvenido P. Faustino,  
General Manager,  
Central Cooperative Exchange, Inc. P.O. Box 1968,  
Manila
36. Atty. Andres F. Estacio,  
Head, Administration & Operations,  
Cooperative Insurance System of the Philippines,  
Rm. 300 De la Merced (Delta) Bldg), Quezon City, Phil.

CENTRAL  
COOPERATIVE  
EXCHANGE, Inc.

ICA REGIONAL OFFICE &  
EDUCATION CENTRE FOR  
SOUTH-EAST ASIA

SEMINAR SECRETARIAT

37. Mr.Lionel Gunawardana,  
Joint Director  
ICA Regional Office & Education Centre  
for South-East Asia, "Bonow House",  
43, Friends Colony (East),  
New Delhi-110-065 (India)
38. Mr.Ashok Kandhari,  
Seminar Secretary,  
ICA Regional Office & Education Centre,  
43, Friends Colony (East),  
New Delhi-110-065 (India)
39. Mrs.Rosalinda S. Giron,  
Advisory Board, Cooperative Education  
and Training Fund,  
C/o BCOD, 4th Floor, Ablaza Bldg,  
117 E. Rodriguez Sr.Avenue,  
Quezon City, Philippines.
40. Mr.Saturnino C. Dela Cruz,  
Advisory Board, Cooperative Education and  
Training Fund,  
c/o BCOD, 4th Floor, Ablaza Bldg,  
117 E. Rodriguez Sr.Avenue,  
Quezon City, Philippines
41. Mr.Roberto Quinones,  
Cooperative Insurance System of the Philippines,  
Rm.300 De la Merced (Delta) Bldg,  
West Avenue, Quezon City, Philippines.
42. Miss Nita Bailon,  
Villa La Maja Hotel,  
15th St.Outlook Drive,  
Baguio City, Philippines
43. Mr.Juanito Quinones,  
Cooperative Insurance System of the Philippines,  
Rm.300 De la Merced (Delta) Bldg,  
West Avenue, Quezon City, Philippines.