

**INTERIM REPORT**

**STUDY ON HOUSING COOPERATIVES  
IN  
ASIAN COUNTRIES**

*SPONSORED BY*  
**THE INTERNATIONAL COOPERATIVE ALLIANCE,  
REGIONAL OFFICE FOR ASIA  
AND  
THE PACIFIC**

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KHEL GAON MARG,  
NEW DELHI - 110 049

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## **PREFACE**

The rapid growth of population and the resource constraints have posed a challenging task for the Asian Nations in providing housing to their masses. Most of these countries have recognized the cooperative housing as an effective instrument in tackling their housing problems of their multi-ethnic population. Cooperative Housing has also been recognized for their role in national development and national integration. It has excellent record not only in building construction but also in maintenance and in providing infrastructural facilities through cooperation and mutual understanding. Though the activities of housing cooperatives have been well developed in many Asian countries their experiences have not been adequately documented.

The International Cooperative Alliance, Regional Office in Asia and the Pacific (ICA-ROAP) sponsored a research project and asked Dr.M.L.Khurana, *Managing Director, National Cooperative Housing Federation of India (NCHF)* to document the status and experiences of housing cooperatives in various Asian countries.

### **Countries Identified**

1. BANGLADESH
2. INDIA
3. INDONESIA
4. JAPAN
5. MALAYSIA
6. MYANMAR
7. PAKISTAN
8. PHILIPPINES
9. SINGAPORE
10. SRILANKA
11. THAILAND

### **Areas Identified for the Study**

The following areas were identified for this study:

1. History and growth of Cooperative Housing Movement in the country.
2. Role of National and Provincial Governments and Local Bodies and cooperatives for the development of housing cooperatives.
3. The number of housing cooperatives - different types and their structure at various levels - procedure for registration.
4. Pattern of membership - share capital, admission fee etc.
5. Method of construction of housing units/flats and their allotment to members.
6. Housing Finance System - Financial support from government - from members and from other financial organizations - rate of interest and mode of repayment.
7. Legal framework for housing cooperatives viz. procurement of land, mortgage system, registration and transfer of land/flats and allotment of land to housing cooperatives.

8. Management of housing cooperatives as per cooperative societies acts, rules and by-laws.
9. System of maintenance of housing complexes and common services.

### **Methodology**

A questionnaire (Annexure - II) was prepared and finalized in consultation with ICA. A set of questionnaire was sent to the authorities concerned and housing cooperatives of the identified countries for sending information/data as per the questionnaire. It was also considered useful to visit some countries for discussing with concerned officials about the functioning of housing cooperatives and also to see their actual working and progress.

As per questionnaire the data/information were received from India, Pakistan, Japan, Indonesia, Thailand and Malaysia. The concerned departments of housing development in Singapore and Myanmar have informed that there are no housing cooperatives in their countries. Information from Sri Lanka, Bangladesh and Philippines have not been received so far. The concerned departments have been requested to send information as per the questionnaire. Information included in this Study about Bangladesh has been taken from other sources.

### **Countries**

I visited Thailand, Indonesia and Malaysia to study the working and progress of the housing cooperatives in these countries and held discussion with their concerned officials of Housing Cooperatives and Apex Federations. In Thailand "The Cooperative League of Thailand", "The Bangkok Housing Cooperative Limited", "The Building Together Association" and "National Housing Authority of Thailand" were visited. In Indonesia "The Indonesian Cooperative Council", "Housing Project Site in BEKASI", "BINA KARYA SETTLEMENT HOUSING COOPERATIVES" IN BANDUNG AREA (Around 250 km from Jakarta), and in Malaysia "The Cooperative Union of Malaysia", "The Railway Cooperative Multi-Purpose Society Limited" and "Cooperative Insurance Society Malaysia" were visited.

### **Data Analysis and Preparation of Report**

The data received from different countries were analyzed at the Secretariat of the National Cooperative Housing Federation of India. Since the data as per questionnaire were not received from all countries as per our requirements, the results of this interim report are not uniform. However, I am making further requests to the department heads of some of the countries to send the remaining data to be incorporated in the final report.

### **Acknowledgement**

I first extend my thanks to Mr.G.K.Sharma, Regional Director, ICA who offered me to undertake this study of housing cooperatives in Asia and to Mr.Malte Jonsson, Senior Development Adviser who extended me all possible supports in finalizing the questionnaire and made my visits to some of these countries successful. I also extend my thanks to Mr.Narong Marukatut, Director, Cooperative League of Thailand, Mr.Chantana Chanond, Director, Foreign Loans Project Management Office, Bangkok (Thailand), Mr.Harsidi Ketua, President, Bina Karya Settlement Housing Cooperative, Bandung (Indonesia), Mr.J.K.Lumunon, Director, International Affairs, the Indonesian Cooperative Council and Mr.K.Paramesvaran, Vice President, The Cooperative Union of Malaysia Ltd., and Mr.T.S.Nathen, Director, Cooperative Union of Malaysia and Mr.K.R.Somasundaram, Chief Executive, National Land Finance Cooperative Society, Kuala Lumpur, Mr.B.Sahadevan, General Manager, Plantation Division, National Land Finance Cooperative Society, Kuala Lumpur (Malaysia) and Mr.L.Meyyappan, General Manager,

Malaysian Cooperative Insurance Society. I also extend my thanks to the Chairman and members of various housing cooperatives visited during my tour to these countries.

I extend my thanks to Mr.Aye Manng, Chief Executive Committee Member, Central Cooperative Society, Myanmar, Mr.U.Z.Taseer, Secretary, Sind Government Employees Cooperative Housing Society (Pakistan), Mr.Masao Ohya, Executive Director, Japanese Consumer Cooperative Union and Mr.Lim Hung, Registrar, Cooperative Societies, Singapore for sending information regarding cooperative housing in their countries.

I am grateful to Mr.G.I.Patel, Ex-M.P, Chairman of the National Cooperative Housing Federation of India, New Delhi, who extended me all moral support for conducting this study.

I extend my special gratitude to Mr.B.S.Manhas, Vice-Chairman, NCHF, for personally guiding me during my visit to Indonesia, Thailand, and Malaysia.

I am thankful to Anuradha, my wife, who deserve special mention for her moral support. No words can even describe her contribution to my intellectual pursuit.

I acknowledge the services of Mr.R.K.Gupta, Consultant and Mr.Sreekumar.B., Research Officer for research inputs and Mr.S.P.Kumar/ Mr.B.S.Nair for logistical support and other staff of NCHF who have assisted me in conducting this Study.

New Delhi  
November, 1994.

Dr.M.L.Khurana



## CHAPTER - I

### INTRODUCTION TO COOPERATIVE HOUSING

A housing cooperative is a legally incorporated body of persons in which the membership is voluntary and the control democratic, formed for pursuing the common economic purpose of housing development for the members. It is a non-profit institution aimed at social cause of providing good housing at affordable cost. Voluntary and spontaneous formation, group responsibility, equality of rights and duties, common ownership, permanent or temporary, and common services are marks of the housing cooperatives.

Formation of cooperative housing societies for house building activities have many beneficial effects for the public, especially those whose income are limited. In a situation where the public agencies are unable to cater to the housing demand and the private agencies look for profit maximization, one alternative available to the people to be self reliant is forming housing cooperatives for construction of their dwelling units and other related housing activities. Housing cooperatives have excellent record not only in building construction but also in maintenance and repair of infrastructure facilities, collection of repayment, and in organizing the residents for common goals in social, cultural and economic areas.

Housing cooperatives can be formed to undertake a variety of housing activities such as slum improvement, rural housing, social rental housing, commercial property development, infrastructure development etc. There are many types of housing cooperatives or a single society can take up a variety of cooperative housing activities. Some of the common types of housing cooperatives are House Mortgage Societies, House Construction and House Building Societies, Tenant Ownership Housing Societies or Tenant Co-partnership Housing Societies. In one form of cooperative housing, as soon as the members pay off the debt they become the absolute owners of their property, which in another form the cooperative is a permanent body, the houses are collectively owned by the cooperative, not individually by each of its member, and each member is both a joint owner of the housing estate and a tenant of the house or flat he occupies.

Housing Cooperatives are recognized for their positive role not only in national development but also in national integration. They have offered commendable services in rural areas and among low income communities in the urban areas, where neither the public agencies nor the private agencies or interested are capable of providing creative contribution.

Among the Asian Countries, cooperative housing is most developed in India and Pakistan. In some of the Asian countries the cooperative housing sector is well organized and in some countries they obtain government patronage in the form of preferential allotment of resources such as land, housing finance, and incentives such as tax rebate. In most of the countries, the cooperative sector has been recognized as a priority sector by the government and the financial agencies.

The housing cooperatives being democratic institutions in which members participate in decision making and in implementation of housing projects, a sense of pride and responsibility can be inculcated among the members who identify themselves with the societies activities. They also generally help in economic welfare of their members and in their educational, health and cultural needs.

A study of the housing cooperatives in various countries would help in documenting their experiences and in comparing and contrasting their mode of development, their diverse management practices, government policies towards housing and their implications and deeper understanding of the elements of cooperation in these organizations in different countries. It is also important for policy formulation for international agencies in the field of housing and in devising strategies to alleviate the housing problems in these countries.

## CHAPTER - 2

### BANGLADESH

Bangladesh is a developing country in Asia with a population of about 113 million and an area of 144,000 sq.kms. Only 15 per cent of its population live in urban areas and the economy is agriculture based. It is a country with low per capita income, high population growth rate, large scale unemployment and poverty. About two fifth of the country's population are landless, and most of the farmers are marginal farmers. Dhaka is the Capital of Bangladesh and the Currency is Takka.

Bangladesh became separated from Pakistan and become an independent country in 1971.

### HISTORY AND GROWTH OF COOPERATIVE IN BANGLADESH

In 1904 the cooperative network in Bangladesh became a three-tier system under the Registrar of Cooperative Societies. Later in the mid 1960s, a new two-tier cooperative structure came into existence following "comilla Model" known as IRDP/BRDB Cooperative. The administration of the network was under IRDP/BRDB, but the Registrar of Cooperative Societies was the legal regulatory authority.

Cooperative movement gained momentum after the independence of Bangladesh in 1971. It started receiving finance from international agencies like the World Bank, Norwegian Agency for Development, Asian Development Bank etc.

Bangladesh has at present 130,000 primary cooperatives with a membership of 7.13 million, 1072 central cooperative societies and 19 National level Cooperatives. There are two types of cooperatives in Bangladesh - "ISD Cooperatives" and "Natural Cooperatives". ISD stands for "Imposed, subsidized and dictated"; they receive funds from the government and donor agencies and are controlled by these agencies; they are loan based cooperatives. The "Natural Cooperatives" mobilize their own resources and also receive loans from commercial banks and utilize them under the framework of the Cooperative Laws. Many of them are functioning effectively in their operations.

Some of the Natural Cooperatives operating in Bangladesh are Bangladesh Cooperative (General) Insurance Ltd, Housing Cooperatives, Rickshaw Pullers' Cooperatives, Cooperatives running Market Complexes, Employees Cooperatives, Cooperative Multi-purpose Societies, Saving and Credit Cooperative Societies, Primary Milk Cooperative Societies and Handicrafts Cooperatives. There are a number of training institutions for Cooperative Management Training under the government, including one Cooperative College and eight cooperative zonal institutions. Besides these, the Bangladesh Academy for Rural Development, Rural Development Academy and Rural Development Training Institution impart cooperative training through their academic programmes.

The main problems faced by the Bangladesh Cooperatives are the lack of capital resources, experience and expertise in cooperative management, coordination among the various tiers of the system and motivated membership and also illiteracy of the people.

## **Cooperative Housing**

in 1993, there were 131 primary housing cooperatives in Bangladesh with a total membership of 28,005.

## **GOVERNMENT'S ROLE IN PROMOTING COOPERATIVES**

The Government of Bangladesh has directly sponsored many cooperatives and also supports cooperative development through many supportive legislation and administrative measures. A National Cooperative Policy is formulated for development of cooperatives. The Policy aims at helping formation of new cooperatives, making the cooperatives self-reliant, autonomous, well trained and well managed and also at improving their role in poverty alleviation, national development etc. It has recognized the cooperative movement as an effective instrument for bringing about the social and economic welfare of the low income communities and the disadvantaged groups in the society.

The department of cooperatives of the government has initiated a two year action plan for the development of the cooperatives. The action plan aims at bringing about discipline in finance and administration of the societies. It also plans to encourage the cooperatives to take up schemes for socio-economic development and poverty alleviation of the masses.

## CHAPTER - 3

### INDIA

India is a South Asian peninsular country having a population of more than 840 million. It has a rich cultural heritage and the civilization dates back to thousands of years B.C. since the time of Indus valley civilization. Majority of the population follow Hindu religion while the other major religions are Islam, Buddhism, Jainism, Sikhism and Christianity. It is a country with diverse cultures and languages. Hindi is the national language.

India is rich in natural and mineral resources, manpower being the most important among them. Even then being a country with low national income and relatively low industrialization, it is far behind the western countries as far as living standards are concerned. In recent years due to liberalization and introduction of free market economy, the country is moving towards economic prosperity with increased inflow of investment from abroad.

### HOUSING SCENARIO

India has acute housing shortage. The rapid growth of its population, which is the second largest in the world and the low affordability of the people have aggravated the situation.

The National Buildings Organization in 1991, has estimated the housing shortage to be 31 million units with break-up of 20.6 million in rural areas and 10.4 million in urban areas. Only 5 percent of the rural house-holds and 67 percent of the urban households have access to treated piped water supply. About 92 per cent of rural households and 33 percent of urban households do not have toilet facilities. There were about 11.4 million unserviceable "Kutcha"\*\*\* Houses including 1.1 million in the urban areas. About 48.1 million persons live in slum and squatter settlements and about 40 per cent urban families live in one room tenements.

The housing shortage figures would touch a level of 64 million housing units in 2000 A.D. and the investment needed for building so many housing units would be equivalent to US\$ 63,391 million.

### COOPERATIVE HOUSING IN INDIA

The origin of the Cooperative Housing Movement in India dates back to the beginning of this Century. The first cooperative housing society was set-up in the former Mysore State (now Karnataka) in 1909, and it was known as the Bangalore Building Cooperative Society. Bombay State (now Maharashtra) took initiative in this field by forming a non-official body in the year 1913. This was known as Bombay Cooperative Housing Association; this association did some pioneering efforts in enlightening the masses on the advantages of cooperative housing. The model bye-laws framed by this Society guided the housing cooperatives in organizational management in the following years. This Society also brought in financial participation of the government in Cooperative Housing Movement for the first time in India.

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\* "Kutcha" houses are those houses of substandard nature made of non-durable building materials such as thatch, mud etc.

Until 1950s, the Cooperative Housing Movement could not gain momentum due to various reasons related to absence of growth opportunities, economic problems brought about by the World War and so on. Since 1950 the movement registered rapid growth in number of societies, memberships, housing activities undertaken and resources mobilized.

In 1959-60, there were 5564 housing cooperatives in India with a total membership of 0.32 million and working capital of Rs.550 million (equivalent to US\$ 17.5 million\*\*). In 1991 the number of cooperative housing societies were 80,000 and total membership was 5 million and Share Capital equivalent to US\$ 688 Millions.

The Cooperative Housing Movement in India is well organized at present, with primary cooperatives, district federations, state level federations and National Cooperative Housing Federation of India at the apex level.

### **Achievements**

The housing cooperatives in India have played a significant role in rural housing and low income housing areas. They have assisted in constructing 1.3 million houses and flats, with about 50,000 housing units being added to the housing stock every year. The rural cooperative housing societies and state level apex federations in the States of Tamil Nadu, Karnataka, Kerala, Andhra Pradesh, Orissa, Punjab, Maharashtra and Rajasthan have made significant contribution in rural housing particularly for the low income groups.

A Study conducted by National Cooperative Housing Federation of India reveals that 72 per cent of the houses constructed by the housing societies in India benefitted the economically weaker sections and low income groups. In certain States of India more than three quarters of all houses built are for low income categories.

### **Administration and Management**

The primary cooperatives are to be registered with the Registrar of Cooperative Societies under the State Cooperative Societies Act. There are mainly four types of primary societies.

- ☛ Tenant Ownership Housing Societies in which the land is held either on leasehold or freehold by the societies and houses are owned by members.
- ☛ Tenant Co-partnership Housing Societies in which Societies possess both land and building either on leasehold or freehold and allot the same to their members.
- ☛ House Mortgage Societies in which the societies lend money to members for house construction and members build their houses themselves, and thus these societies are actually credit societies.
- ☛ House Construction and House Building Societies in which the society spends money on behalf of the members for building their houses. Houses built are transferred to the members and the loans are recovered from them.

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\*\* At current exchange rate (See Annexure -1 )

District Federations help the public in organizational matters of cooperative housing, the primary societies in obtaining loans from State level Apex Federations and discuss various problems faced by the primary cooperatives and liaison with local bodies regarding these. The State level Apex Cooperative Housing Federations finance the primary societies in purchasing land and constructing houses, coordination, guidance and technical assistance to member societies, information compilation and dissemination, and conduct of research work for the development of the primary societies.

The National Cooperative Housing Federation of India (NCHF) set up in 1969, assist state level federations in raising resources from the LIC, assist the States Governments and Union Territories in setting up of state level federations, provide a common forum to discuss their problems, grant loans to members, guide the apex and primary societies in technical and legal matters, and help Cooperative Training Colleges in conducting courses/programmes on Housing Cooperatives. NCHF organizes many seminars and workshops in financial and legal aspects of housing cooperatives and put significant efforts in raising funds for the cooperative housing sector.

### **Resource Mobilization in The Housing Cooperative Sector**

The Apex Federations borrow housing loans from the Housing and Urban Development Corporation (HUDCO), Housing Development Finance Corporation (HDFC), Life Insurance Corporation of India (LIC), National Housing Bank (NHB) and Commercial/Cooperative Banks. The Apex Federations also receive funds through government loans, share capital by primary cooperative housing societies etc. In 1992, 71 per cent of the funds mobilized by the Apex Federations came from LIC.

As on March 31, 1991 the apex housing federations in India had mobilized Rs.21,620 million (US\$ 685 million). Out of this, 8 per cent was share capital, 5 per cent was deposits collected and debentures issued and 87 per cent was loans from various agencies. 41 per cent of the share capital came from the State Government and rest from primary cooperatives. The loans came from the Life Insurance Corporation of India (LIC) (79%), Nationalized and Cooperative Banks (8%), HUDCO (6%) State Governments (5%) and other sources. 52 per cent of the loans went to Low Income Groups and Economically Weaker Sections, 36 per cent to Middle Income Groups and 12 per cent to Higher Income Groups.

The primary housing cooperatives receive loans from the Apex Federations, Share Capital, Member contribution, deposits from members and loans from financing agencies. The National Cooperative Housing Federation of India has set a norm that the share capital, which is the financial base for starting a society, shall be 6 per cent in case of low income housing cooperatives, 10 per cent for middle income and 12 per cent for the higher income groups housing cooperatives. The members contribution to the cost of the houses account for 30 to 40 percent of the total capital of the primary cooperatives. Though the primary societies are empowered to accept fixed deposit from members, they rarely make use of this facility.

### **Life Insurance Corporation of India (LIC)**

Life Insurance Corporation of India, the main lender (79%) in housing cooperative sector is a fully owned Government of India enterprise. LIC gives loans to apex cooperative housing federations to the tune of 12 times their paid-up share capital plus reserve funds and building funds less accumulated losses, subject to the borrowing power of apex federations as per their bye-laws. It is mandatory that all members of the primary societies are covered by Life Insurance Policy to obtain housing loans. The rate of interest is around 13 per cent with a twenty year repayment period. As on March, 31, 1992, LIC's contribution to Apex Cooperative Housing Federations is equivalent to US\$ 575 million.

## **National Housing Bank (NHB)**

National Housing Bank was established in 1988 to promote and develop housing finance institutions, for mobilizing resources and extending credit for housing. The National Housing Bank provides finance to State Apex Cooperative Housing Federations (ACHF) through its Re-finance Scheme for lending for housing to primary level tenant ownership/co-partnership housing societies and to house mortgage societies which give housing loans to their members and to house construction societies which build houses for their members. The Interest rate to be charged to the ultimate beneficiary of NHB loans have been stipulated as 16.5 per cent for project loans (refinanced through commercial banks and housing finance institutions) to Cooperative Housing Societies;\* whereas the Apex Cooperative Housing Federations have to pay 15.5 per cent to NHB. It is obligatory that all members of the primary housing societies have joined the Home Loan Account (HLA) Scheme of the NHB. Preferences are given to projects with smaller size dwelling units, and those located in small and medium sized towns, societies which already possess land and have obtained necessary approvals from the authorities and for viable projects which are well planned and well designed.

## **Housing and Urban Development Corporation (HUDCO)**

HUDCO, the third major source of finance for the apex housing federations, is an apex techno-financial public sector organization under the administrative control of the Ministry of Urban Development. HUDCO's focus is on low income and low cost housing. 55 per cent of the resources allocated HUDCO are for economically weaker sections and low income groups and 92 per cent of dwelling units sanctioned are for these income categories. It has earmarked 10 per cent of the annual loans sanctioned for the cooperative housing sector. Housing Finance assistance is available to the apex federations and registered primary housing cooperatives for undertaking construction of dwelling units and for purchase of ready built flats/houses for their members. HUDCO charges differential rate of interest, repayment and loan amount limits to different income groups. The rate of interest varies from 7 to 9.5 per cent for economically weaker sections to 17 per cent for High Income Groups.

## **Other Sources of Finance**

### **Housing Development Finance Corporation (HDFC)**

HDFC, a public limited company set up in 1977, jointly by ICICI (Industrial Credit and Investment Corporation of India), IFC (International Finance Corporation, Washington) and His Highness the Aga Khan, is a major housing finance institution in India. It offers a number of attractive housing loan schemes to borrowers, which include innovative packages to cater to the requirements of different categories of borrowers. Some of these schemes include:

- (i) Home Loans (individuals)
- (ii) Step-up Repayment Facility.
- (iii) Telescopic Loan Plan.
- (iv) Short Term Bridging Loan.
- (v) Home Savings Plan.
- (vi) Home Improvement Loans.
- (vii) Home Extension Loans.

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\* 1992-93 Annual Report



HDFC is an important source of housing finance for middle and higher income groups in India. It offers mortgage finance to members of housing cooperatives at interest rates varying from 12.5 per cent to 16 per cent per annum and repayment period varying from 5 to 20 years.

Commercial Banks in India working under the guidelines of Reserve Bank of India(RBI) have earmarked certain amount for housing finance. The banks are obliged to provide housing finance at lower costs to socially and economically weaker sections of the population. This finance is also an alternative source for housing cooperatives for their construction activities.

## **GOVERNMENT'S POLICIES AND PROGRAMMES IN HOUSING**

The private sector was the main player in housing sector in India before its Independence in 1947. After Independence the Government of India, through its Five Year Plans of economy allocated resources to housing sector. Though the first five year plan contained resource allocation of 34 per cent of total investment in the national economy for housing sector, in subsequent plans the share of housing was progressively decreased.

The Government of India realizing the gigantic nature of the housing problem to provide houses to the teeming millions of homeless through public agencies is now following a policy of supporting the housing activities rather than direct provision of housing through public agencies. In recent years, there has been phenomenal growth in housing finance companies and schemes and this has addressed the fund problems to a large extent. Legal and technical constraints are being slowly removed to help housing cooperatives to bring about more initiatives in housing sector.

The National Housing Policy (NHP) formulated by the Government of India recognizes group based or cooperative activity as the principal form of housing activity in large urban areas and in rural settlements and suggest that the housing cooperatives be encouraged to play a greater role in housing activities through preferential allotment of land and finance. In States of Delhi and Madhya Pradesh, the governments have decided to provide the cooperatives about 30 to 40 per cent of the acquired land at reasonable prices. Housing Cooperatives in India has a good track record in loan recovery and according to the Cooperative Act, they can go for arbitration and thus avoid protracted legal battle. Keeping with the spirit of ongoing liberalization policies, the Government of India is in the process of liberating housing sector from irrational controls such as Rent Control Act, Urban Land Ceiling Act etc. The drastic improvements in the housing finance system of the country brought about by the proliferation of housing finance institutions, has received additional boost recently with the interest rates for lending being deregulated by the Reserve Bank of India. These changes, while improving the access to finance for housing to the people, would also give competition to Apex Cooperative Housing Federations, thus prompting them to adopt new strategies and become more competitive in their services.

## **CONCLUSION**

In India the cooperative housing sector is well developed and is well organized with 25 apex state cooperative housing federations and an apex national cooperative housing federation. It is an important sector for low income housing, slum improvement, social rental housing and rural housing areas neglected by private agencies due to low profits margins in these areas. However, there are many impediments to its growth and functioning, including difficulty in getting land for construction activities, lack of proper training in cooperative management for the primary cooperative executives, large number of government regulations in land, legal and planning and such other problems. These problems would be overcome partly as and when government removes these hurdles in obtaining land, and allocate more resources to cooperative housing sector.

## CHAPTER - 4

### INDONESIA

The Republic of Indonesia is an archipelago consisting of 135,000 (6000 inhabited) islands, extending some 5150 km. along the equator in the Indian and the Pacific Oceans. It covers an area of 1.9 million-sq.km.

The population of this country is about 184 million. Islam, Christianity and Hinduism are the major religions. Its literacy rate is about 77 per cent. The languages spoken include Bahasa Indonesian, Dutch, English and Javanese. Its per capita income is only US\$ 580 per annum. Jakarta is its capital and Rupiah is its currency.

Indonesia was a Colony of Netherlands Kingdom before the World War II. During the war, it came under Japanese occupation. After the War, the nation became independent from the Dutch.

Indonesia has rich natural resources. Mineral deposits include tin, oil, bauxite, nickel, gold and silver. Forest products are major foreign exchange earners. Agriculture is the main occupation of the people.

### HOUSING SCENARIO

About one third of the population in Indonesia lives in the urban areas. The housing shortage in the urban areas is estimated to be around 500,000 housing units. Slums are a common sight in the cities. At present there are about 37 million house-holds in this country and the total housing stock is about 16 million dwelling units.

### COOPERATIVE HOUSING IN INDONESIA

The origin of the Cooperative Housing Movement in Indonesia can be traced back to 1970, when the first cooperative was formed under the leadership of Mr. Ali Thoyib. This cooperative was started among the textile workers, after a labour strike in Southern and Eastern Bandung.

A brief case study of Bina Karya Settlement Housing Cooperative, the first housing cooperative of Indonesia is given below:

### THE BINA KARYA SETTLEMENT HOUSING COOPERATIVES

The Bina Karya Settlement Cooperative (BKSC) was started in 1979 under the guidance and active support of Mr. Ibnu Sujono (the then Chief of Research and Development of Cooperative and Trade Department), Mr. Muslimu Nasution (Secretary of State Minister for Cooperative) and Mr. Adi Sasono (Institute for Development Studies).

Initially there were 120 members in the cooperative. The cooperative mobilized 21 million Rupiah ( US\$ 9790) from its members. Two hectare land was acquired for a housing project. Each member was to get a house on a plot of 100 sq.mts. The progress of the construction work was extremely slow initially, because the cooperative could not collect all the money required for the construction from its members. The problem was partly overcome when they managed to get a loan from an NGO in Germany. In spite of this, the cooperative could not deliver the goods due to lack of experience for its organizers in running a housing cooperative and shortage of funds and got entangled in Court cases. It took 7 years to complete the housing

project. After completion of the project the beneficiaries were reluctant to move in because the project was located far away from their work place. This also led to dissatisfaction among them and Court cases followed. Nevertheless, Bina Karya Settlement Cooperative achieved success in subsequent projects and therefore received further patronage from members.

The beneficiaries who belong to low income groups, found it difficult to manage the down payment and loan repayment. Down payment was made by selling house-hold articles. House-wives who worked for garment factories in the locality helped repay the loans. The responsibility for loan repayment was also entrusted with a residents association called "Tang Gung Renteng". In this system if a member defaults in repayment of loans, the association would take care of it and pay back the loan to the bank.

At present the Bina Karya Settlement Cooperative (BKSC) has the following units:

- ☛ 'Housing unit' which undertakes land development, Building construction and marketing.
- ☛ 'Supplier unit' which supplies tiles, bricks etc.
- ☛ 'Education and Health Service unit' which provides social infrastructure facilities.
- ☛ 'Business unit' which develops infrastructure and help in economic development of the community.

In 1992, the BKSC had 252 members; it had 630,000 Rupiah (US\$ 308) as main savings from its members and realized a profit of 48 million Rupiah (US\$ 23438). It has also undertaken income generation programmes such as garment business, tailoring, keeping livestock, mushroom cultivation and building material industry for its members.

## THE KAMPUNG IMPROVEMENT PROGRAMME

Some of the major development in housing sector can be witnessed in Kampung Improvement Programme (KIP) initiated by the Indonesian Government to improve the housing conditions in low income settlements. Housing projects implemented under KIP have been acknowledged world-wide for their successful implementation and are being replicated by the Governments elsewhere. Community participation was the outstanding feature of the projects under KIP.

Kampungs are informal low income housing areas. Typically the low income families of Kampungs start with simple basic dwelling units which they improve at later into permanent better quality houses. The urban expansion converts rural villages into urban Kampungs. This informal and traditional process of self help housing covers 85 per cent of annual housing needs of the cities. There is a mix of socio-economic groups in Kampungs and their population densities could be over 1000 persons per hectare.

The Kampung Improvement Programme was started in the 1920s to prevent the spread of epidemics from the Kampungs to the neighbouring better-off residential areas. The KIP in the present form was adopted on a nation-wide basis in 1979. The Government is planning to launch these programmes in about 500 towns and cities of Indonesia. There are three types of KIPs:

1. People self help projects.
2. W.R.Soepratman Projects.
3. Urban Kampung Improvement Programme.

About 10 per cent of the Kampung Improvement Projects are peoples' self-help projects. Government assistance is limited to providing information and guidelines for the projects. People self-help projects are typically undertaken in wealthier Kampung where the residents are capable of raising the funds.

In WR Soepratman Projects, the local government provides 50 per cent finance and the community is encouraged to initiate self help projects, particularly in constructing roads and other infrastructure, 20 per cent of the Kampung Improvement Projects are of these types. 1000 schemes have been successfully completed, mostly in better off localities, with participation of the community.

Urban Kampung Improvement Programme constituting 70% of KIP projects is mainly for lower income communities; they are funded by local, provincial and the central government and also the World Bank.

The main elements of the KIP are:

1. Physical and environmental improvement of the Kampung.
2. Community participation and involvement.
4. Role of Women.
5. Planning and monitoring.

Physical improvement of Kampung involves construction of pathways, roads, footpaths, side-drains, water supply and sewerage networks etc. and facilities like public bathing, toilet and washing.

### **People's Participation**

Community participation is the key element in the Kampung Improvement Projects. It starts at the planning stage of the projects. Implementation starts only after the community gives full approval for the projects. The community contributes to the projects by offering time, labour and finance. One third of the investment for the projects comes from the community. Besides these, aesthetic improvement of the settlement in the form of tree plantation, rubbish collection and street lighting are undertaken by the residents themselves.

The people's participation in KIP has helped to improve the education, health and general living standards of the community significantly. Above all the achievements made in these projects are sustained; the maintenance work being carried out efficiently even after 10 years by the members themselves. Infrastructure services and pay-and-use toilets are well maintained in the colonies.

Women's participation is another notable feature in these projects, women are involved in construction supervision, in providing food and drinks to the workers, keeping the streets clean and in tree plantation and beautification of the colonies. Small businesses such as tailoring, shops, beauty salons, home made food supplies and other home industries are run by women as income generation activities. The reason for the success of Kampung Improvement Programme has been attributed to the community participation.

The funds for the KIP are mobilized in the form of soft loans from the World Bank and other international funding agencies like UNEP and UNICEF and also from the beneficiaries themselves.

## GOVERNMENTS POLICIES AND PROGRAMMES IN HOUSING

Two sectors which are well developed in housing field in Indonesia are the household sector and the formal government sector. 80 percent of the houses are constructed by the household sector without any direct assistance from the government or formal housing sector. A state agency in housing sector named Perum Perumnas have provided heavily subsidized houses to civil servants and the upper income groups. BTN, the State Mortgage Bank financed and promoted high income housing at subsidized rate. In 1987-88, BTN provided a total subsidy of \$ 70 million in its loans. Subsidizing higher income groups has been now accepted to be a negative policy measure.

The main government programmes in housing include (a) provision of housing and settlement program which include both development of urban housing and rural housing. Developing sites and services, low cost housing (RS) and very low cost housing (RSS) (low income housing programmes) in which houses have plinth area between 21 square metre to 70 square metre and low-cost flats and rental housing forms part of this programme. (b) Housing and Settlement Improvement Programme aimed at improvement and renewal of urban housing and rehabilitation of rural housing and settlement. This includes slum development in urban areas and provision of roads and electric power in villages (c) Settlement Environmental Sanitation Programme which covers waste water management, solid waste management etc. (d) Programme of Water Supply and Management covering water supply for urban and rural areas. The government has also embarked on programmes such as City Planning Programme, Building Layout Programme, Programme of Developing Law in the field of Housing and Settlement, Programme of Research and Development, Land Management Programme etc.

The National Housing Policy Board (BKPN) formulates policies in the housing sector and its members are mostly ministers of various departments. The National Public Housing Corporation is involved in building houses mainly for low income groups. The savings Bank (BTN) provides home loans for the low income families with a maximum monthly income of Rp.300,000 (US\$ 146). It finances 90 per cent of the house cost and charges interest at 8.5 per cent to 11 per cent per annum for a repayment period of 5 to 20 years. The Papan Sejahtera Bank (KPR) provides loans for middle and upper income groups whose monthly incomes are between Rp.500,000 (US\$ 244) to Rp.2,000,000 (US\$ 977) with an interest rate 18 per cent per annum and repayment period of 5 to 15 years. The other players include Indonesian Association of Real Estate Developers and the Civil Servants Housing Savings Policy Board (Taperum-PNS).

Government plays direct as well as indirect roles in improvement of the housing situation in the country. It has set a target for constructing 500,000 dwelling units in a programme called Repelita VI covering core housing, very low cost housing (RSS) and low cost Housing(RS), besides, it has also envisaged to improve 21,250 hectare slum areas in 125 cities in densely inhabited areas; water supply services is to be made available to 22 million people in the urban areas and 16.5 million people in the rural areas.

In Indonesia, the housing cooperatives are mainly focussed on low income community shelter projects. The societies usually purchase land from land owners using its own funds or bank loans. Bank Bukopin is a cooperative bank which lends credit for housing cooperatives to undertake housing projects. The societies have to obtain necessary permission from the local governments and city planning authorities and submit a project proposal to the bank for obtaining housing loans. The Department of Cooperatives of the Indonesian Government and the State Governments gives guarantees for bank loans borrowed by the societies. Bank Bukopin lends credit to housing cooperatives for both land purchase and house construction and while lending

credit the projects are appraised for their viability. The loans are sanctioned after completing the necessary formalities with the mortgage bank BTN.

Bank Bukopin is closely associated with Bina Karya Housing Cooperative. It lends credit for land purchase for the cooperatives. It charges 18 per cent per annum interest on its loans with a two-year repayment period. The Bank also finance many small business enterprises set-up by residents of Bina Karya settlement for improvement of their economic conditions. It has also financed building material production units and infrastructure projects.

The policy of the government is to reduce its direct role in providing shelter to people, by encouraging the community to undertake construction activities through formation of housing cooperatives and follow self help mode for housing themselves.

## CONCLUSION

Indonesia has a very congenial environment for the growth of cooperative housing sector with supportive government policies and people's willingness to participate in Cooperative Housing Movement. The experience of the Bina Karya Settlement Housing Cooperatives has proven the advantages of cooperative housing vis-a-vis other modes for low income shelter projects. The BKSC has been successful in providing shelter to its members, creating employment opportunities and facilitating all round development for the community. Besides raising the living standards of its members, it has also helped in character building and cohesion among them. The housing cooperatives in Indonesia may be used as instruments for providing affordable shelter and integrated development of low income communities and non-government organizations may be encouraged to help low income communities to form such cooperatives. It is also necessary to remove the major constraints for development of cooperative housing movement like shortage of funds, problems in obtaining land, lack of affordability of people and need for better management. An Apex body should be formed to coordinate the efforts of housing cooperatives and derive maximum resources for the cooperative housing sector in Indonesia.

It has been suggested that the area of housing where most of the attention should be directed at first is in provision of infrastructure facilities like water supply and electricity. Other measures required are the rationalization of the land and planning regulations, limiting the subsidies to low income groups, that too only when they are necessary, strengthening the housing finance system of the country and supporting the informal sector housing activities. It is also necessary to develop the private sector in house construction activities and remove the blocks for low-income communities in accessing the formal housing finance. As cooperative sector has been found to be the best mode for housing for low-income and slum communities, it is necessary to encourage the cooperative housing sector through various incentives and inputs. It is necessary to enact necessary legislation on housing cooperatives to support and promote their activities. Cooperative educational institutions should be established to impart training and undertake research work for the benefit of housing cooperatives.

## CHAPTER - 5

### JAPAN

Japan has a population of 124 million and over 77 per cent live in the urban areas. Tokyo is its capital and its currency is Yen. It is the richest and the most industrialized country in Asia.

#### HISTORY AND GROWTH OF COOPERATIVE MOVEMENT IN JAPAN

The cooperative movement in Japan started in 1868 at the time of the economic crises which had led to the decline of feudalism of shogunate. Farmers activists organized credit operations by collecting funds for helping the farmers and small scale merchants affected by the economic crisis and these were the first cooperatives. The Meiji Administration (1868-1912) promoted Raiffeisen style credit business and enacted supporting legislation. The enactment of the Industrial Cooperative Society Law in 1900 resulted in rapid growth in number of industrial cooperative societies. During the recession period in the aftermath of World War I, the government supported industrial cooperatives and many consumer cooperatives originated in urban areas. Before World War II, many cooperatives collapsed due to financial crises of 1929. The pro-democracy movement after the war helped growth of cooperatives once again. The rapid economic growth of Japan in the 1960s and the oil crisis of 1970s brought about drastic changes in the nature and activities of the Agricultural Cooperatives and Consumer Cooperatives.

Total membership of cooperatives affiliated with the ICA in Japan is 25 million, or one fifth of Japan's population.

At present cooperatives have touched most areas of human activities in Japan and have become indispensable part of daily life. There are many kinds of cooperatives operating in Japan including Agricultural Cooperatives, Fisheries Cooperatives, Consumer Cooperatives, Housing Cooperatives, Cooperative Banks etc.

#### HOUSING SCENARIO

There are at present over 37 million households in Japan. The average size of a family is 3.3. The total housing stock is about 42 million houses/flats out of which about 38 million of them are permanent structures.

#### HOUSING COOPERATIVES IN JAPAN - AN OVERVIEW

Housing Cooperative Movement was started in Japan in 1958 at the initiative of the trade union in Miyazaki city. By 1965, the cooperatives in this country had already constructed 16,000 housing units.

The main objective of the Housing Cooperatives in Japan is to improve the living conditions of their members through the spirit of cooperation. The activities of the housing societies are:

- to deal with the business assigned to them by the Japan Worker's Housing Association.

- ☛ to develop or purchase and allot housing units to their members either on lease or on sale.
- ☛ use Pension Welfare Service Public Corporation's funds to finance house construction for members participating in the Welfare Pension.
- ☛ provide infrastructure facilities, offer services of maintenance and repair, educate the members and provide them with necessary information required for their development.

### **Administration**

Ministry of Health and Welfare of the Japanese Government is the authority that looks after the affairs related to housing cooperatives and there is no separate ministry for cooperative sector.

The housing cooperatives in Japan are registered with the competent authority of the government which is the Cooperative Department. The members contribute share capital equivalent of US\$ 100 to US\$ 500 to obtain membership. It is not possible for more than one member from the same family to join a society as its members.

### **Growth and Achievements**

At present there are about 48 primary housing cooperative societies in Japan and one at the national level, and a total membership of about 1077 thousand. The national level federation of the housing cooperatives, known as the National Federation of Housing Cooperative Societies is situated in Tokyo. The total share capital from members is about US\$ 18 million and there is no contribution from the Government.

The cooperative housing societies have constructed a total of 146,900 houses and some 2500 houses are under construction at present. The total number of permanent employees in these cooperative societies are about 500, including male and female employees.

### **Execution of Housing Projects**

The Cooperatives execute the construction works through a private contractor or a Labour Construction Society. The housing complexes built by the societies are maintained by Maintenance Service Organizations in the residential colonies or through contract given to private parties. Housing Finance is generally availed from agencies such as Housing Finance Corporation, Labour Banks and the Pension Fund Welfare-Use Corporation. The societies can obtain a maximum loan equivalent to US\$ 250,000 at a rate of interest of 4.06 per cent per annum, with a repayment period varying from 25 years for wooden houses to 35 years for other types of houses. The repayment is to be made either monthly or half yearly. The management of the cooperative societies is undertaken by a Board of Directors or Managing Committees.

Land is generally procured by the societies through purchase from land owners. The societies negotiate the land prices with the owners, there is no government prescribed rates for land allotted to the housing societies. The registration fee for a piece of land bought at a price of US \$ 150,000 comes to roughly US\$ 5,000.

### **NATIONAL FEDERATION OF HOUSING COOPERATIVE SOCIETIES AND JAPANESE WORKERS HOUSING ASSOCIATION**

The National Federation of Housing Cooperative Societies of Japan, established in 1969 is known as ZENJUREN. It is a federation of housing cooperatives, related cooperatives and



cooperative unions. At present there are 48 primary housing societies participating in ZENJUREN. The main objectives of this federation are to strengthen the housing cooperatives by imparting managerial training, information dissemination, coordination and networking among the societies, and promotion of the societies by obtaining various kinds of supports from various agencies for them. ZENJUREN conducts research on cooperative management, collects information on housing and cooperatives, and helps its members in planning and administration of the cooperatives.

The Japanese Workers Housing Association is known as KINJUKYO. It was established by a legislation introduced in the Japanese Parliament (Diet) in July, 1966. KINJUKYO was established by labour unions, labour banks and Cooperative Unions for administration of funds from Housing Loan Corporation. The National Council of Workers Housing (estd. 1965) urged the government to accept the recommendations of the International Labour Organization on housing and enact Workers Housing Cooperative Law.

The Japanese Worker's Housing Association (JWHA) and the National Federation of Housing Cooperatives (ZENJUREN) are two important agencies in the cooperative housing sector in Japan. JWHA assists housing cooperatives in financial and business matters while ZENJUREN is concerned with managerial and organizational guidance to the societies. The former plays an important role in promoting workers' housing. The capital for its activities come from labour banks, consumer cooperatives and other labour organizations. Its projects are usually financed by soft loans provided by Housing Finance Corporation (HFC). JWHA builds and sells houses to individuals, who repay the loans thereafter. Within 10 years since its inception, it had constructed 60,000 dwelling units in collaboration with housing cooperatives. It builds apartments in cities and individual houses in villages and small towns. JWHA obtains the housing loans and the building projects are entrusted to the housing cooperatives, who get their construction works done through building companies. The main problem faced by this organization and the housing cooperatives is in getting suitable land for their housing projects.

## CHAPTER - 6

### MALAYSIA

Malaysia is situated at the Southern end of Malay Peninsula in South East Asia. It is a Federation of 13 States. The population is approximately 19 million and area is 330,434 sq.km. Languages spoken are mainly Malay, English, Chinese and Tamil. Its literacy rate is 80% and per capita income is \$ 2,320 per annum, Islam, Hinduism and Buddhism are the major religions. Its Currency is Ringgit.

Malaysia has a multi-racial population which comprises of 55% Malaysians, 33.4% Chinese, 10% Indians and the rest others.

Malaysia is rich in natural resources. It is the largest producer of rubber, tin and palm oil and it is the World's largest exporter of pepper and timber. Major mineral resources include Iron ore, Gold, Limonite and Bauxite. Recently, industrial production has been speeded up with foreign investment inflow.

### HISTORY AND GROWTH OF COOPERATIVE MOVEMENT IN MALAYSIA

The cooperative movement was introduced into Malaysia in 1922 with the passing of the Cooperative Societies' Ordinance by the Government of Malaysia. But the first housing cooperative was established only in 1949. After the war there was an acute shortage of housing due to rapid rise of population, slowing down of building activities, migration into towns from rural areas etc. There was steep rise in rents and problems existed in getting cheap housing finance. Thus there was a move among salary earners to form housing cooperatives to build houses. Housing Cooperatives had experience in thrift and loaning operations and could build houses more cheaply compared to private developers. In 1975, there were 485 multi-purpose cooperatives, 170 Thrift and Loan Cooperatives and 80 housing cooperatives in the country. In 1990, there were 3333 cooperatives in Malaysia with a total membership of about 2.7 million.

Initially cooperatives were considered as benevolent institutions for saving and obtaining loans at low interest rates. From 1960 to 1966, the number of cooperatives swelled from just over 906 to 3144 - a phenomenal three fold increase. From 1967-74, there was a consolidation phase, during which the asset base of the cooperative movement increased from \$ 308 million in 1967 to \$ 776 million in 1974, thus having a benevolent effect on the movement.

Multi-purpose Cooperative Societies form the largest group among the cooperative societies. The other kinds of cooperatives are Credit Cooperatives, Consumer Cooperatives, Land Development Cooperatives, Fishermen Cooperatives, Agri-based Cooperatives and Housing Cooperatives.

The guardianship role of the cooperatives is played by the Department of Cooperative Development, Malaysia. The Cooperatives are registered with the Registrar of Cooperative Societies, Malaysia.

### COOPERATIVE UNION OF MALAYSIA (CUM)

A National Cooperative Organization called Cooperative Union of Malaysia (CUM) was formed in 1953 to coordinate the development of the cooperative movement. Its membership was open to State and Regional Cooperative Unions, Secondary Cooperative Societies and Federation of Cooperatives. At present CUM has 12 members which comprise 4 Regional

Unions and 8 Secondary Societies. The main activity of CUM is to propagate principles and practices of cooperation and promote the establishment of cooperative institutions. It has helped the formation of many cooperative societies such as Cooperative Central Bank Limited (COB) and Malaysian Cooperative Insurance Society Limited (MCIS) which are important agencies in national cooperative movement. It has also established many other cooperative societies.

CUM has broadened its objectives and restructured its strategies recently and fixed growth targets for member societies in financial, commercial, industrial, business and related services sectors. New business opportunities were identified through research and market studies. CUM is effectively functioning as the mouthpiece of its member societies.

## **ANGKASA**

The establishment of the National Cooperative Front (ANGKASA) in 1971 as West Malaysia's national cooperative organization is considered as a significant step in the cooperative movement in Malaysia. In 1976, ANGKASA consisted of 780 member cooperative societies having more than 500,000 individual members and more than US\$ 300 million paid-up share capital. As the national cooperative organization it receives a mandatory 1% or a maximum of \$ 250 from the annual net surpluses of all cooperative societies. ANGKASA is managed by a National Executive Committee consisting of President, Deputy President and three Vice Presidents elected by the General Assembly of members, Chairmen of eleven functional groups and chairmen of eleven State Liaison Committees.

ANGKASA has been acting as an effective pressure organization particularly in the interest of the agro-based cooperatives. It also undertakes educational activities, publicity, management consultancy and auditing services for members, promotes of new cooperative societies such as school cooperatives etc. and acts not only as a representative body but also a service organization for its members. It has also taken over from the government the task of collecting payments from government servant members of their cooperatives.

## **HOUSING COOPERATIVES IN MALAYSIA**

There are at present 120 cooperatives carrying out housing projects in Malaysia, of which 47 are housing cooperatives. These 47 housing cooperatives have a membership of 27,864 persons; and the houses which they had built could be provided to the members at prices 20% to 30% lesser cost than prevailing market rates.

The main activities undertaken by housing cooperatives in Malaysia are executing their own housing schemes or purchasing large number of houses from private and other builders and sell to their members, and making available loans to members who may buy or build their own houses.

Housing cooperatives in Malaysia are registered under the General Cooperative Act of 1922. The Cooperative Act ordinance provides for incorporation and confers them powers usual to corporate bodies, including the right to own land and other property, to buy and sell, and to borrow and lend. It also determines the rights and obligations of members, establishes democratic control, lays down norms for the use of profits, and provides for the supervision and audit of the cooperative by the Department of Cooperatives. Within these confines a housing cooperative may draw up any bye-law which it considers useful.

The housing cooperatives borrow from the Cooperative Central Bank and the Malaysian Cooperative Insurance Society to overcome the shortage of capital for their projects. The Cooperative Union of Malaysia, in collaboration with the Cooperative College undertakes

education and training programmes for employees of housing cooperatives, to overcome their shortage of trained personnel for management.

The main problems faced by the housing cooperatives in Malaysia are lack of full recognition and backing from the government, competition private developers, acute shortage of building materials, land and finance, government regulations causing delays and need for better management.

#### **NATIONAL LAND FINANCE COOPERATIVE LIMITED**

National Land Finance Cooperative Society Limited is one of the larger cooperatives in Malaysia with a total membership of 70,037 in December, 1993. Though its prime activities are in plantation sector in palm oil, rubber, cocoa, copra etc. it is also very much involved in housing development. The Society builds houses for its members and workers.

The Society's total profit in 1993 was RM 15,424,197 (US\$ 5.9 million). and turnover in 1993 was RM 31,029,197 (\$ 12.12 million). In 1993, it completed the construction of Bagem Paris Housing Scheme with 336 housing units. The Society has a Land Development Scheme; recently it has entered into an agreement for the development of 80 acres of land at Rinching Estate, in which it proposes to construct 263 low cost housing units, 445 medium cost houses, 78 semi detached houses, 55 bungalows and 34 shop houses. This project is expected to be completed in 3 years.

Wisma Tun Sambanthan is one of the major projects in commercial property development launched by the Society. The income from this project in 1993 was RM 4,373,755 (\$1.71 million). Wisma Tun Sambanthan is considered the flagship of National Land Finance Cooperative Society Limited.

#### **GOVERNMENT POLICIES AND PROGRAMMES**

Government has set up a special fund of RM 500 million (\$ 195 million) for housing for low income groups. Seven projects worth RM 74 million (\$ 29 million) as total project cost with 3,956 housing units have been approved by the coordinating body appointed by the Central Bank. Developers have shown keen interest in the scheme.

In the National Development Plan of Malaysia, assurance has been given on Government support to the cooperative sector. In addition to the encouragement given the establishment of new cooperatives, support is also provided by establishing institutions for training in cooperative management and by providing loans to cooperatives from the cooperative revolving fund for Capital for their operations. Cooperatives are also encouraged to undertake housing development projects for their members and become self sufficient financially.

## CHAPTER - 7

### - PAKISTAN

Pakistan is a South Asian country with a population of about 118 million. Its capital is Islamabad. Its urban population is only about 31 per cent of the total population. Population growth rate is on an average 3 per cent per annum.

Pakistan was born as an independent Nation in 1947 when the colonial rule of Britain ended in the peninsula. Pakistan is an Islamic republic and majority of the population are Muslims. Its per capita income is about US\$ 336. The Currency is Rupee.

### HOUSING SCENARIO

The total housing stock in the country is about 12.58 million out of which 9.03 million are in the urban areas. Housing shortage has been worked out to be 6.25 million units out of which 1.94 million is in urban areas and 4.31 million is in rural areas. There are at present 4 million houses made of permanent structures and 8.58 million houses made of temporary structures.

The annual housing demand is 580,000 housing units (400,000 in rural areas and 18,0,000 in urban areas). The annual housing production is 430,000 housing units (296,000 units in Rural areas and 133,500 units in Urban areas). As the cost of construction is quite high in urban areas, people are now resorting to low cost technology for housing.

### HISTORY AND GROWTH OF COOPERATIVE MOVEMENT IN PAKISTAN

The cooperative movement in Pakistan is said to have started as early as 1900 in Punjab province which was then under the British rule. An Act was passed in 1904 to meet the needs of primary credit societies, which were popular among the peasants at that time. The Act was amended later as Cooperative Societies Act of 1912 which made distinction between rural and urban societies, and extended its application to societies other than Credit Societies by permitting their registration with objects other than furnishing credit; new provision was introduced for the registration of association for the supervision of finance of primary cooperative societies. Cooperative Societies Act of 1912 was applicable to cooperatives in Punjab, North Western Province and Baluchistan and the Bombay Cooperative Societies Act was applicable to the cooperative societies in the province of Sind and Karachi Federal Area. The cooperative societies in the then East Pakistan were governed by the Bengal Cooperative Societies Act, 1940.

### HOUSING COOPERATIVES

Many cooperative housing societies were started in the region, what is now known as Pakistan, between 1930 and 1947.

There was an acute shortage of housing after independence (1947) due to migration of more than one million people from India. The population of Karachi swelled from 300,000 to 2 million. In 1951, an improvement trust was set up by the government which allocated house building sites and preference was given to housing cooperatives in the matter of allocation of sites. In 1961-62, there were in all 320 housing cooperatives in Pakistan with 87,483 members and a total working capital of Rs.60 million (US\$ 1.8 million). More than half the total number of societies, half of their members and more than 80 per cent of the capital were in Karachi.

In earlier stages the housing was generally undertaken in the form of planned estates on a large scale. In 1955, three societies in Karachi, having membership of 12,000 persons developed a "Cooperative Township" with an area of 4,000 acres and population of 350,000. All infrastructure facilities including water supply, drainage, electricity, garbage collection, street cleaning and epidemic control were provided by the cooperatives and the development costs were recovered through various charges and fees paid by the members. The societies undertook this task without seeking any external help even though they did not have any legal powers with respect to collection of taxes and service charges. The societies finally found it difficult to carry on with these activities, and made representations to government for the conversion of the Township into a "Town Area" with municipal powers. From 1957 onwards tenants cooperatives were formed with the object of building houses and flats for sale to their members. By 1980 there were 22 such cooperatives and some 800 flats and 500 small family bungalows were constructed by them.

Housing Building Finance Corporation set up in 1951 provided long term loans at moderate interest rate. Cooperative Mortgage Bank, established in 1961, finance purchase of real estate against mortgages secured on building or other assets. There exists a Saving Loans and Building Cooperative Association also to strengthen the cooperative housing sector in Pakistan.

### **Present Situation**

In 1990, there were 2,016 registered housing cooperatives in Pakistan with a total membership of 736,689 persons and share capital equivalent of US\$ 5 million. They have constructed houses and flats for their members also mosques, schools, libraries and reading rooms in the housing colonies.

### **Administration**

The housing federation at national level in Pakistan is The Karachi Cooperative Housing Societies Union. Its main activities include purchasing and developing land on behalf of the member cooperatives. Member Cooperatives allocate plots to individuals, collect development charges and maintain amenities in residential areas.

The housing societies are registered under the Registrar of Cooperative Societies of the Region concerned. For example, a Cooperative Housing Society in Karachi has to be registered with the Registrar of Cooperative Housing Societies of Karachi Region. At least 30 members are required to form a housing society. Two or more members of the same family can become members of a society. Admission as a nominal member requires payment of Rs.10/- (\$ 0.30) as entrance fee. Every member should hold at least one share of Rs.25 (US\$ 0.78) in the society.

The construction works are executed through private contractors or the labour construction society. Commercial Banks, private housing financing agencies and Housing Building Finance Corporation(HBFC) are the chief agencies in housing finance sector and they have sanctioned several hundred thousand Rupees for real estate development. The housing societies in Pakistan were formed out of the realization that the housing problems could not be solved by the government agencies alone. The magnitude of the housing problem was quite large while the resources available, whether financial or other forms, were very much limited to deal with the acute shortage in housing and related services. Under these circumstances, the government realized that the best way to tackle the problem of housing its increasing number of homeless people, is to encourage the formation of housing societies which would be a viable mode of self-help housing for the people.

The average cost of construction in Pakistan for a dwelling unit works out to be:

1 Room Set	US\$ 1818
2 Room Set	US\$ 3152
3 Room Set	US\$ 4000
Above 3 Rooms	US\$ 5636

The most common form of housing society formed in Pakistan is the tenant-ownership housing society wherein societies acquire land, carve out plots, develop and allot the plots to their members on leasehold and the members themselves construct their houses. Other forms of housing societies also exist, though in comparatively lesser numbers.

One of the largest housing cooperatives in Pakistan is The Sind Government Employees Cooperative Housing Society Limited. A brief case study of this housing cooperative is given below:

#### **The Sind Government Employees Cooperative Housing Society Ltd.**

This housing cooperative functioning from the year 1970, was started by some Government Officers after a convention, attended by 300 Government employees of Sind province, decided to form a housing cooperative. The society was registered under the Cooperative Societies Act of 1925.

The society has 10,000 enlisted members; it has a total land area of 763 acres in the largest housing scheme of Sind at Karachi. The objects of the society are to carry on the trade of building, and of acquiring, buying, selling, hiring, letting, and developing land in accordance with the cooperative principles and to establish and implement social, recreational and educational works for with its tenants.

The society has undertaken land development activities which include construction of water tanks, sewerage and water supply works, arranging electric supply, planting trees and developing rose gardens and parks in the settlement area. A public school for providing secondary and higher secondary education to children and a polytechnic institute are being set up by the society. It is also proposed to introduce solar water heating systems in 10,000 houses.

#### **GOVERNMENTS' POLICY AND PROGRAMMES IN HOUSING**

The Housing Policy of Pakistan aims at providing houses to every shelterless family in the country. It lays emphasis on low income housing.

Recently the government formulated a housing programme to provide 150,000 housing units to the shelterless people. National Housing Authority (NHA) submitted another plan for providing 300,000 housing units to the homeless. Thus it can be inferred that the governments' policy towards housing the shelterless is encouraging but due to the very limited resources it has under its disposal, as compared to the gigantic nature of the housing problem, the Pakistan Government has ultimately realized that supporting self-help housing through the housing cooperatives is the best way to deal with housing problem.

#### **Housing Agencies**

The chief government agencies in housing sector are the Estate Office, Pakistan Public Works Department and the National Construction Limited (NCL). The Estate Offices are responsible for providing accommodation to government employees in their respective regions. Their duties are to allot government accommodation to the government employees, acquire

private houses for allotment, and collect rents. Pakistan Public Works Department constructs residential buildings and execute maintenance and repair of these buildings on behalf of government agencies. NCL, a public sector construction company, has also executed large number of projects in Pakistan. The National Housing Authority (NHA) under the Ministry of Housing and Works is responsible for planning and coordinating government housing programmes.

## **CONCLUSION**

The cooperative housing activities are fairly widespread and well organized. There is a need to make available adequate land and financial resources, facilitate better coordination among the various government departments and local bodies in the matter of supply of water, electricity etc. and input better training for the housing societies in the management of housing cooperatives and in designing low cost housing projects for lower income communities.



## CHAPTER - 8

### SINGAPORE

Singapore is an island at the southern most tip of the Malayan Peninsula. Its population is over 2.7 million and it covers an area of over 639 square kilometer. It is a relatively affluent country among the far eastern countries, its per capita income being US\$ 13,000 a year which is second only to Japan in Asia. Its population density is quite high at 4323 persons per square kilometer. Singapore is a highly urbanized country with cent per cent of the population living in urban areas.

Singapore City is the Capital of Singapore. It has a composite population comprising 12 per cent Malays, 78 per cent Chinese and 7 per cent Indians. Major religions include Buddhism, Hinduism, Islam, Christianity and Taoism. The languages spoken include Malay, Chinese, Tamil and English. Literacy rate is as high as 90 per cent. It is a highly industrialized country. Its main export items are rubber and tin. It has the world's biggest container port and third biggest oil refinery centre.

Singapore is a very controlled society with the state taking charge of many aspects of peoples lives. The positive outcomes of this can be seen in the low crime rates, non-existent acts of vandalism or graffiti and absence of ethnic tension.

#### HOUSING SCENARIO

The housing situation is quite good in Singapore. 87 per cent of all citizens live in flats constructed by the public housing authority of Singapore. 81 per cent of the population are owners of their flats.

At the time of independence in 1959, the housing situation in Singapore was very grim. The Government launched many housing welfare schemes thereafter and presently there is practically no housing shortage in this country.

#### GOVERNMENT'S POLICIES AND PROGRAMMES IN HOUSING

The Government's direct intervention in the housing sector and the outstanding success it has achieved in providing housing to its population are the main features of the housing scenario in Singapore. The Housing and Development Board (HDB), a statutory body set up by the government did a commendable job in housing sector by constructing over 682,000 dwelling units till date. The houses built by HDB are comparable in quality to that of private sector built ones. Due to HDB's efforts, now people do not complain about housing shortage any more.

The HDB could achieve such spectacular success in housing only because of government support. Between 1976-1990, the country spent, on an average 15 per cent of its annual budget on housing. The HDB houses are mostly high rise buildings, but unlike that of other countries, these buildings are not allowed to deteriorate, because of high quality of maintenance and repair works undertaken regularly. These dwelling units are mostly located in satellite townships and such townships are provided with all infrastructure facilities and adequate facilities to carry out commercial ventures, industrial activities, car parks, sports and recreational facilities and other community services. The construction works are usually executed through private contractors. Housing colonies are maintained by HDB branch offices set up in their premises and the government carefully monitors the management of these services.

Mechanized construction methods such as prefabrication technology are adopted for construction so that the works are completed at a rapid pace. Using high technology such as prefabrication, a single apartment block could be completed in about a month. Computerization and automation of supporting services like lifts are other features of HDB houses.

The settlements are well planned and designed to provide the inhabitants maximum comfort. Every care is taken to see that the facilities are maintained impeccably.

The main sources of finance for the HDB are the government loans and grants. The deficits in HDB's accounts are met by the government grants. In 1991-92, the government grants amounted to US\$ 89 million.

## **COOPERATIVE HOUSING MOVEMENT IN SINGAPORE**

The Housing Movement in cooperative sector started in Singapore in 1948, initiated by some Government officers. The first and last cooperative was the Singapore Government Officers Cooperative Housing Society Limited. This organization is no more functioning at present. There are no housing-cooperatives in Singapore undertaking housing development at present. In fact, the Singapore Government could remove the housing shortage entirely through public housing agency's efforts without bringing in other sectors.

However, Singapore's new government has declared its intention to allow more participation to the people in decision making processes. In recent years there has been deliberate attempts to reduce the presence of government in many areas, and transfer the responsibilities to the people. The new approach is reflected in the housing sector also.

In order to make people more responsible for the maintenance of their houses and living environment Town Councils which are democratic associations of the residents are formed to undertake these tasks. Town Councils now maintain the common properties of HDB's residential and commercial centres, car parks, essential services etc. There are at present 27 Town Councils which are entrusted with the responsibility of all residential flats, commercial units and hawker stalls constructed by HDB together with maintenance and upkeep of commercial areas. The HDB still retains a management role through its 20 branch offices and continue to provide services such as rent and mortgage payment collection, maintenance of rental properties, control of renovation works and management of markets and hawker centres. The Singapore Sports Council is given the management of 35 sports and recreational complexes. Cooperative activities are also undertaken in residential colonies by some voluntary organizations of the residents like Residents Committee (RC), Community Centre Management Committees and Citizen's Consultative Committees. Resident's Committees(RC) have objectives of promoting neighbourhoods, racial harmony and cohesiveness among the community in HDB colonies. RCs organize social activities like senior citizen outings, festival gatherings and children's parties. An RC generally consists of 10 to 30 volunteer members and cover about 1500 houses. The Community Centre Management Committees provide various facilities to the residents for participating in music, sports, dance, theater, health and fitness, and are participated by the volunteers from among the residents of the HDB estates. Citizen's Consultative Committees coordinates the efforts of RCs, Community Centre Management Committees and other local volunteer organizations so as to derive maximum benefits out of the volunteer activities.

## **CONCLUSION**

There are practically no cooperative activity in housing sector in Singapore at present. The Government has been directly providing houses to the citizens until now. But the Government of Singapore recognizes the potential of housing cooperatives in undertaking such activities like the maintenance of community services and infrastructure facilities in housing

estates and in promoting racial harmony and communal cohesion and established institutions such as Town Councils to undertake these tasks. In fact the executives of housing cooperatives elsewhere can look upon Singapore's housing colonies as models for their own projects for the high quality of their design, technology and maintenance of infrastructure facilities.

## CHAPTER - 9

### THAILAND

Thailand has a population of about 60 million (1991), half of which live in urban areas. Bangkok is the capital of Thailand. It covers an area of 513,120 sq.km. The predominant occupation is agriculture with rice as the principal crop; cash crops like tobacco, cotton and teak are also grown. Mineral wealth include tin, manganese, tungsten, antimony, lignite and lead. Buddhism and Islam are the major religions. Languages spoken include Thai, Chinese, English and Malay.

Thailand is a developing country with per capita income of about US\$ 1466 per annum, far below western countries and its more affluent neighbours like Japan. Its infrastructure base and the housing situation needs to be improved substantially. The cities have developed in unplanned and haphazard manner resulting in lack of adequate infrastructure services and causing pollution and congestion in the cities.

Thailand was formerly known as Siam. In 1948, the Country assumed the present name Thailand. It is the only country in South East Asia which was not under an European power. It has a rich cultural heritage and its art and architecture are well known all over the World. Its culture has been enriched by assimilating customs and traditional values from many cultures far and wide, notably the Hindu, Cambodian, Burmese, Malaysian, Indonesian and Chinese.

### HOUSING SCENARIO

There is an acute housing shortage in Thailand. A large number of people live in slum areas in the cities. The slum population of Bangkok is about 1.26 million. The National Housing Authority estimates a demand for 376,000 housing units in Bangkok, a demand which can be satisfied only by constructing on an average 75,000 housing units per annum. The estimated demand for housing in other cities works out to be 750,000 housing units, and this demand can be satisfied only if 150,000 housing units are constructed per annum.

### HISTORY AND GROWTH OF COOPERATIVE MOVEMENT IN THAILAND

The Cooperative Movement in Thailand was started in 1916. The first cooperative was a village credit cooperative, the Wat Chan Cooperative with unlimited liability of the Raiffeisen model was formed among the poor farmers in Tambou Wat Chan, Muang District, Pitsamulak. The Movement was initiated by the Government which was an absolute monarchy at that time, to help relieve farmers from indebtedness and prevent their mortgaged land from being foreclosed by the money lenders. The first cooperative registered under the Civil Association Act (Amendment) of 1916, was successful in clearing old debts of its members. Within a few years many other cooperatives were started and the Cooperative Societies Act, B.E. 2471 was enacted by the Government in 1928, to pave the way for registration of other types of cooperatives. In 1968, the Cooperative Societies Act, B.E. 2511 was promulgated and the earlier Act 1928 was replaced.

There are at present six types of registered cooperative societies - agricultural cooperative, land settlement cooperative, Fisheries Cooperative, Thrift and Credit Cooperative, Consumer Cooperative and Service Cooperative. The cooperative structure is vertically organized into primary societies at the local level, secondary societies at provincial level and the apex societies at the national level. The Cooperative League of Thailand (CLT) is one of the

National level Cooperative Federation in Thailand. Three or more primary societies can together form a secondary federation at provincial level. The secondary federations undertake joint activities on behalf of their primary affiliates. At the national level apex societies coordinate the affairs of the societies in their respective areas.

## HOUSING COOPERATIVES

Among the agencies playing crucial role in housing cooperative sector in Thailand, National Housing Authority (NHA), Cooperative League of Thailand, Bangkok Cooperative Housing Society, Building Together Association (BTA) are some of the important ones.

There are at present about 10 cooperative housing societies in the country. The societies are to be registered with the competent authority of the Government and are bound by the Cooperative Law. For starting a housing society, a minimum of 50 people are required to be registered as members. More than one person per family (like Husband and Wife) can become the members of a society. An admission fee of 10 bahts (US\$ 0.39) has to be paid by a member for registration. 50 Bahts (US\$ 1.97) are required to be deposited as Share Capital by each member.

### Administration

The main objective of the housing cooperatives in Thailand is to provide houses to its members at reasonable prices. The societies execute construction works through private contractors. The housing complexes are maintained through contracts given to private parties on annual basis. The main financing agencies in housing are the banks. They charge an interest of 12 per cent per annum on the loan amount with 15 to 20 years repayment period. For getting housing loan for the housing societies, land and building have to be mortgaged. The cost of a building of 40 sq.mt. with 2 living rooms, one kitchen and one bath comes to be around 7 million Bahts (US\$ 0.28 million).

Brief case studies of one cooperative housing society and one NGO engaged in promoting housing cooperatives in slums and presented below.

#### 1. BANGKOK HOUSING COOPERATIVE LIMITED

The acute shortage of housing in the aftermath of the World War II, prompted some members of the community to form an association for availing land and constructing houses at reasonable cost and avoid the profit-minded and exploitative private construction agencies. The Bangkok Housing Cooperative Limited was thus established in the cooperative sector in 1966 for developing housing for its members. Initially its role was limited as a savings cooperative. There were only 192 members most of whom were government officials working in various ministries. By 1986, the membership in the society has gone upto 5000 and the share capital of the members amounted to 15 million bhat.

The organization is now one of the most important and the biggest housing cooperative in Thailand. It has 6,000 members at present, its Managing Committee consists of 149 persons and 9 administrators. **This Society is involved in housing for all income groups.**

#### Bye-Laws and Administration

Any profits generated by the society through its activities would be distributed to its members in proportion to their contribution. The Society holds annual conferences of its members in which they are free to discuss various problems and participate in decision

making process. At these annual meetings, the members choose a person from among themselves as Managing Committee Member and also appoint several staff members. "Kahabal" or maintenance committees are set up to look after the affairs of maintenance of services in the housing estates of the societies. The members of the Kahabal are chosen through elections held every 2 years. The conditions for admitting an applicant aspiring to become a member of the society are:

- ☛ He/She should not be an owner of a house wants to be the owner of one.
- ☛ He/She should have sufficient monthly income to meet the demand of rent etc.
- ☛ He/She should be able to make a down payment of 20 per cent of the cost of a house,
- ☛ He/She should be a resident of Bangkok.

The membership applications are processed by a Committee who ultimately take decision on granting memberships. An application fee of 10 Bahts (US\$ 0.39) is charged for membership. It is also mandatory that a member should hold at least one share of 50 Bahts (US\$ 1.97) initially and continue to acquire 1 share each every month until two hundred shares are acquired. The members are entitled to receive an interest of 8 per cent on their deposits in addition to the share of profits of the society.

The Society does not receive any financial support from the government. The main source of funds are deposits and stocks and loans from banks and other agencies. The Society has been at present involved in hectic construction activities. The Society executes its housing projects through private contractors.

## 2. BUILDING TOGETHER ASSOCIATION (BTA)

The Building Together Association is a non-profit organization, started in 1987, whose primary objectives are to promote low income housing activities and to organize the low income communities for self help activities. The main activities of BTA include urban community development projects, rural housing and social development. The members of BTA are volunteers who desire to help the poor by contributing their knowledge and expertise for low income shelter programmes. Many members are well qualified professionals from backgrounds, as varied as government, academic and research.

### **BTA's Efforts in Organizing Slum Communities of Bangkok into Housing Cooperatives.**

The BTA has taken up the task of organizing the low-income communities, particularly the slum communities into housing cooperatives. It has joined hands with a Canadian partner called Canadian Cooperative Association(CCA) to launch a project for organizing of housing cooperatives in Bangkok slum communities.

During the two year implementation period of this project, four slum communities are to be assisted in formation of housing cooperatives. BTA would give inputs in the form of organizing and training the community members, coordinate among the government and non-government organizations and facilitate networking of the newly formed housing cooperatives. Close monitoring and documentation of the project would be undertaken in order to obtain useful feedbacks for future housing programmes. The communities

would be initially organized into savings groups. Training would be imparted to NGOs working with the slum communities in forming housing cooperatives. Information dissemination through leaflets, posters, newsletters etc. and organization of seminars would be undertaken as part of the project. In addition to imparting training and strengthening the savings groups, BTA would also be undertaking community development, registration assistance, financial arrangements, land acquisition and such other activities. It would coordinate with the government offices and the non-government officials involved in housing cooperative development, including the Cooperative Promotion Department (CPD), the Cooperative League of Thailand (CLT) the Asian Institute of Technology (AIT), the Crown Property Bureau (CPB), the Government Housing Bank (GHB), the National Housing Authority (NHA) etc. Coordination is to be done by holding meetings, exchanging resources and conducting joint seminars with participation of various agencies.

Its Canadian partner, CCA, besides providing expertise and sharing experiences with BTA, would provide financial assistance to the tune of CDN\$ 126,695 (US\$ 93,709) for the project while the local contribution would be CDN\$ 8,900 (US\$ 6,582) and the total project cost has been worked out to be CD\$ 135,595 (US\$ 100,292).

### **GOVERNMENT'S POLICIES AND PROGRAMMES IN HOUSING**

The Government of Thailand has initiated many slum improvement programmes. In 1992, 64 projects comprising 26,336 units were targeted by the National Housing Authority (NHA) under slum improvement programmes and 48 projects comprising 18,191 units have been completed. The Government also supports formation of housing cooperatives. There is a Government Housing Bank (GHB) in Thailand which provides loans for promoting housing activities. In 1992, the NHA in collaboration with several NGOs and community organizations started a project provides education and promote awareness of self help and community development. NHA also involves in land development and urban renewal projects and rental housing construction. Research and Development projects are initiated to study the effects of relocation on slum improvement, attitudes towards rental housing projects etc. and statistics related to housing are compiled. Government is thus keenly interested in improving the quality of life and living conditions of the people, particularly the lower income strata of the society.

### **CONCLUSION**

Though a well diversified cooperative movement exists in Thailand, its vast potential, particularly in housing sector, to organize the low income communities to self help housing is yet to be tapped. Much work remains to be done among slum communities and low income groups to improve the living conditions in the slums. The successful experiences of Bangkok Cooperative Housing Society and BTA in organizing slum communities into housing cooperatives needs further analysis for replication and extension of their slum improvement projects. The successful projects executed by these organizations would also give impetus to housing cooperative movement in the country. It was still felt that larger resources should be channelized into housing cooperative sector, particularly among the low income communities in order to strengthen the sector. Non-governmental organizations should be encouraged to organize the low income communities to form housing cooperatives. Information should be disseminated regarding the experiences of other housing cooperatives and training should be provided for better management of the societies so that they can provide better services to their members.

Substantial differences exist among the Asian countries in the degree of development of Housing Cooperative Movements, the structure and management practices of their housing cooperatives, nature of activities undertaken by them and the government policies towards their housing cooperative sectors. At one end of the spectrum we see active cooperative housing sectors thriving in countries like India and Pakistan, while at the other end we see the case of Singapore which has successfully dealt with its housing problem through Public Housing Agencies alone without any efforts from the housing cooperatives.

The role of Housing Cooperatives in the housing sector also varies among these countries. In India and Pakistan, Housing Cooperatives have involved in housing activities for all income groups, while in Indonesia they are mostly active in the housing for low and middle income groups. In Singapore, Town Councils limit their areas of activity to maintenance and repair of infrastructure services and loan recovery from the beneficiaries in the housing estates built by the public housing agency, HDB. In Thailand, the Bangkok Cooperative Housing Limited undertakes housing activities for all income groups while the Building Together Association concentrates on developing the slum communities cooperatives. In Japan and Indonesia the Workers Cooperative Housing Societies are well organized and are playing active role in Workers housing.

In most of these countries the origin or gaining momentum of the Housing Cooperative Movements resulted from certain incidences causing great hardships to the communities. In many countries the movements started during acute housing shortages which have arisen in the aftermath of wars or during labour problems which prompted the workers to form associations to undertake house building activities through self-help. In India and Pakistan, the partition following their Independence from the British rule resulted in mass migration, which resulted in housing shortages and formation of housing cooperatives was people's answer to their housing problems. In Indonesia industrial workers formed housing cooperatives after a labour strike in an industrial firm, causing great hardships to workers to build houses for workers through self help and cooperation.

In many countries like India, at initial stages, the housing cooperatives' activities were limited to lending credit but later on they diversified into building and maintenance. In India, Indonesia and Thailand, there are notable housing activities undertaken by the housing cooperatives for low-income groups and slum communities.

In India, there are 4 main types of housing cooperatives viz. (i) Tenant Ownership Housing Societies (ii) Tenant Co-partnership Housing Societies (iii) House Mortgage Societies (iv) House Building Societies. In Pakistan the main types are (i) Tenant Ownership Societies and (ii) Tenant Co-partnership Housing Societies.

The degree of government patronage for cooperative housing sector varies among these countries. In countries like India, Pakistan and Indonesia the governments are actively supporting the cooperative housing sector through incentives, tax rebates, preferential allotment of resources and supportive policies. In Singapore, recently the government is giving more role to people's organizations in housing, mainly infrastructure maintenance though earlier it has handled the housing situation without encouraging cooperative housing.



As per information received from the identified countries, in 1993, Japan had 48 primary housing cooperatives with a membership of 0.9 million persons. These societies had constructed 146,900 housing units for their members. In Pakistan there were 2016 housing cooperatives with a membership of 0.74 million. In all 139,564 housing units had been constructed. Indonesia had 17 housing cooperatives which had constructed 95,546 housing units. Thailand also had 10 housing cooperatives. In India there were 80,000 housing cooperatives with a membership of 5 million. These cooperatives had constructed 1.3 million dwelling units for their members. In Malaysia the construction boom of the seventies stimulated great interest in cooperative housing and there are 47 housing cooperatives with 27,864 members in 1990. In addition, the multi-purpose cooperative societies are also undertaking housing construction activities.

In Singapore a housing cooperative was organized in 1948 by some Government officers for meeting their housing needs. The working of this cooperative was not successful and therefore it was liquidated. The Public sector is actively involved in supporting housing to needy people. The Housing and Development Board, a statutory body set up by the Government, constructed over 682,000 dwelling units till date. At present there is no housing cooperative in this country but it is felt that housing cooperatives may be developed in Singapore to provide low cost housing to their members at a lower cost as compared to that of HDB. These cooperative may also undertake promotional, insurance, developmental and maintenance works in housing.

#### Status of Housing Cooperatives in Asian Countries

TABLE - I

Country	HOUSING COOPERATIVES		
	Numbers	Member-ships	Units developed
(1)	(2)	(3)	(4)
INDIA	80,000	50,00,000	1,300,000
BANGLA DESH	131	28,005	12,364
INDONESIA	17	-	95,546
JAPAN	48	1,076,832	146,900
MALAYSIA	47	27,864	-
PAKISTAN	2016	736,689	139,564
SINGAPORE	1	2,522	-
THAILAND	10	-	-

Year of Starting	Number of members required to form Coop.	Member-ship fee (US\$)	Members Share Capital US\$	Whether two persons per family is allowed membership
(5)	(6)	(7)	(8)	(9)
1909	10+	-	-	-
-	-	-	-	-
1979	20	2.5 MONTHLY	20	No
1957	-	-	100-500	No
1949	-	-	-	-
Before 1941	30	0.30	0.78	YES
1948	10	-	-	-
-	50	0.39	1.97	Yes

## INDICATORS FOR DEVELOPMENT OF HOUSING COOPERATIVES IN VARIOUS COUNTRIES.

It has been possible to develop certain indicators to understand the development of Housing Cooperative Movement in Asian countries, based on the numerical data available from these countries. As the economic condition, population, housing stock and housing shortage of these countries are different, to compare the housing cooperatives' status, it is necessary to have some indicators. The numerical figures may not provide full picture but are helpful in understanding the level of development of housing cooperatives to certain extent (refer Table 2). These indicators are:

### 1. **Average Membership per Housing Cooperative:**

This helps in understanding the average size of the cooperatives in terms of membership. From the data available we see that there is large variation among the countries, the ratio being 22434 for Japan, 62.5 for India, 213.8 for Bangladesh and 365 for Pakistan and 592 for Malaysia..

### 2. **Ratio of Number of Cooperatives per Million Population :**

This helps in comparing the number of housing cooperatives with respect to the population of the countries. In Indonesia the ratio is 0.09, which is very low. The ratio for India is 94.5, Pakistan is 17, Malaysia 2.5, Thailand 0.17 and Japan is 0.39.

### 3. **Population - Membership Ratio:**

This gives the comparison of the countries, in terms of peoples' participation in the Housing Cooperative Movement. In Bangladesh only one person in 4059 has membership in the housing cooperatives (India 169, Japan 115, Malaysia 675 and Pakistan 160).

### 4. **Average Dwelling Units (D.U) Constructed/Plots developed per Housing Society:**

Indicates the average amount of work done or output of housing cooperatives. Indonesia tops this list with 5620 Dwelling Units built/plots constructed as against 16.3 of India. (Japan 2938, Pakistan 69 and Bangladesh 94.4).

### 5. **Ratio of Membership to Dwelling Units Built/Plots Developed:**

Gives the amount of work done by a society in a country in comparison to average membership in the society. In Japan, the figure is 7.3 while in Bangladesh it is 2.3 (Pakistan 5.3 and India 3.8).

One limitation in the above analysis is the lack of data from some countries for developing housing indicators for certain relevant questions on housing cooperatives. Singapore which has practically no housing cooperatives developing residential facilities in that country, stands out in a comparison exercise on Cooperative Housing Movement. The indicators developed in the study are not exhaustive and there are possibilities to develop many more indicators, particularly those which can capture some relationship between economic conditions of these countries and development of cooperative housing sector in these countries.

These indicators help in identifying the countries giving relatively greater attention in developing cooperative housing sector; the countries where the management of cooperatives require more attention, including improving output, productivity etc. the Governments which can afford to support housing cooperatives in their countries financially and those which might require outside help. Unfortunately, regarding formal training facilities existing in these nations, further data will be required to compare the manpower development inputs. Further extension of this research can bring out more information that will enable the governments of these countries, and international development agencies to draw up Action plan for boosting the cooperative housing sector for helping homeless people access shelter and infrastructure facilities.

## STATUS OF HOUSING COOPERATIVES IN ASIAN COUNTRIES

TABLE - 2

### INDICATORS

Country	Member ship per coop,	Ratio : Cooperatives		Ratio: Member ship	Average Ratio : Dwelling Units	
		Population per coop.	Coop. per 1 million pop.		Built per Society	Membershi p/ D.U. built
INDIA	62.5	10,500	94.5	169	16.3	3.8
BANGLADE SH	213.8	867,817	1.15	4059	94.4	2.3
INDONESIA	-	10,840,176	0.092	-	5620	-
JAPAN	22434.0	2,575,240	0.39	115	2938	7.3
MALAYSIA	592.4	400,000	2.5	675	-	-
PAKISTAN	365	58,592	17	160	69	5.3
SINGAPOR E	-	-	-	-	-	-
THAILAND	-	5,760,000	0.17	-	-	-

### RECOMMENDATIONS

Many Asian countries are faced with common problems like high population growth, low national income, inadequate infrastructure and low level of technology development. These countries have many similarities not only in their economic conditions but also in socio-cultural aspects of their citizens. This calls for sharing their experience, expertises and resources in housing for their common benefits. The indirect and intangible benefits could be in addition to socio-economic welfare of the people, positive political approaches towards one another and consequently better international relations. It is, therefore, necessary to develop cooperative housing sector in these countries so that people are encouraged to adopt self help mode for handling their housing problems.

Based on the findings of the Study I make the following recommendations for strengthening Cooperative Housing Movement in Asian Countries.

**1. Regional Committee on Housing Cooperatives.**

A Regional Committee on Housing Cooperatives may be set up by the ICA for strengthening Cooperative Housing Movement in Asian Countries. The main objective of this Regional Committee shall be to promote Cooperative Housing Movement through following measures.

**(i) Establishment of a Training Institute**

The Regional Committee may undertake the establishment of a Training Institute for Human Resources Development of the Housing Cooperatives, Apex Housing Federations, and Cooperative Housing Departments of Asian Countries for undertaking various activities.

**(ii) The Regional Committee may collaborate with the ICA Housing Committee for:**

- intensive interchange of ideas and professional experiences among member organizations.
- distribution of international and national information.
- promotion of cooperative housing on an international level and in the countries affiliated to the ICA.
- promotion of cooperative housing in developing countries by encouraging funding from international sources and by mobilizing self-help and all available local resources for the benefit of the under privileged families in the Third World.

**(ii) Study Visits**

Study visits may be organized for the Policy Makers and Officials of the Governments, Senior Managers of Housing Cooperatives and Apex Federations in these countries to see for themselves the working of Housing Cooperatives in different countries.

Study visit can give valuable insights regarding the factors responsible for growth of Housing Cooperative Movement in various countries, significant management practices followed by their housing cooperatives, their achievements, modus-operandi etc. They are crucial for sharing experiences and increased inter action among them and in giving fillip to the cooperative housing sector in these countries.

**(iv) Seminars**

Seminars may be organized on Cooperative Housing, in which participants from various countries can present papers and discuss the major issues pertaining to Cooperative Housing. The papers presented could be published and circulated among the people involved in cooperative housing.

(v) **Research Studies**

The Regional Committee in collaboration with the International Cooperative Alliance may undertake Research Studies on Cooperative Housing. These Studies can bring out the major weaknesses affecting the housing sectors in Asian countries, compare and contrast their experiences on Cooperative Housing, suggest policy level changes and innovative management practices and thus contribute in enlarging the existing knowledge-base on Cooperative Housing. The proposed Regional Committee on Housing Cooperatives can thus play an active role in coordination of Cooperative Housing related activities in Asian countries, and act as a Resource Centre for these countries for developing their Cooperative Housing Sector.

2. **National Cooperative Housing Federations**

National Apex Cooperative Housing Federations may be set up in all Asian Countries to develop their cooperative housing sector. These apex federations may act as advisory bodies for their governments and develop model bye-laws for housing cooperatives in these countries. The Apex Cooperative Federations should coordinate the activities of the housing cooperatives and constantly keep in touch with the proposed Regional Committee on Housing Cooperatives, national governments, international agencies and other important actors in the housing sector in order to expedite the growth of Cooperative Housing Movements. Their representatives could participate in sharing experiences and expertise under programmes of the proposed Regional Committee and help each other to function efficiently.

3. **Cooperativization of Slums**

Cooperative Housing is a very effective instrument for housing for low income communities, and therefore it is important to organize the low income communities in Asian Countries into housing cooperatives. India and Indonesia have vast experience in developing housing cooperatives among low income communities.

The Slum housing cooperatives can not only help their inhabitants in shelter construction and maintenance of social and physical infrastructure in the slums, but also contribute to their overall economic and social welfare. This is because the housing cooperatives integrate the communities through their projects undertaken with cooperation and participation of their members who make dedicated contribution to the improvement of health, education, sanitation and environment of the slum communities.

Non-Governmental Organizations could be encouraged to participate in Slum Improvement Programmes to organize the communities into housing cooperatives, since they have grass-root level experiences among low-income communities. Governments of Asian Countries may be assisted in project formulations, designs and execution of projects and in developing supportive policy framework for helping the low income communities to form housing cooperatives.

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**ANNEXURE - I**

**BANGLADESH**

<b>COUNTRY</b>	::	<b>GANA PRAJATANTRI BANGLADESH</b> People's Republic of Bangladesh
<b>CAPITAL</b>	::	Dhaka
<b>AREA</b>	::	Total Area :: 144,000 Sq.km. Cultivated :: 59.84 per cent Forest :: 13.43 per cent Pasture :: 4.47 per cent
<b>TOTAL POPULATION</b>	::	Population 1990 :: 113,684,000 Density :: 789.47 per Sq.km. Urban :: 14.8 per cent Crude Birth Rate :: 38.7 per 1000 Crude Death Rate :: 13.6 per 1000 Growth Rate :: 2.7 per cent Infant Mortality :: 108 per 1000 Life Expectancy :: 53 years.
<b>LITERACY RATE</b>	::	Total Literacy :: 34.5 per cent Males :: 47 per cent Females :: 22 per cent
<b>INTERNATIONAL RELATIONS</b>	::	Member of the UN, the Common wealth, the Colombo Plan, ADB and Islamic Conference.
<b>CURRENCY</b>	::	Taka (Tk)(BDT) Exchange March,1993 :: US\$ 1 = BDT 39.30
<b>PRODUCTION AND PRICES 1990</b>	::	GDP at Market Price :: US\$ 22,788 million Per Capital Income :: US\$ 200 GDP Real Growth :: 6.6 per cent Agriculture % of GDP :: 36 per cent Industry % of GDP :: 10 per cent
<b>WORKFORCE</b>	::	Total 1990 :: 36.48 million Agriculture :: 52.9 per cent

FOREIGN TRADE 1991	::	Total Export	::	US\$ 1,693 million
		Total Import	::	US\$ 3,408 million
		Foreign Reserve	::	US\$ 1,282.4 million
		Foreign Debt	::	US\$ 12,016 million
		Public Debt Service	::	29.2 per cent

MAJOR IMPORTS :: Machinery, Wheat, Medicines, Petroleum, Soyabean Oil, Transport Equipment, Rice etc.

MAJOR EXPORTS :: Textiles, Jute, Tea, Leather, Fish, Clothing etc.

#### COOPERATIVE MOVEMENT IN BANGLADESH

S. No.	TYPE OF SOCIETIES	YEAR	PRIMARY SOCIETIES	INDIVIDUAL MEMBERSHIP	SHARE CAPITAL
01.	Agricultural Coop.	1993	108,895	5,900,000	13
02.	Fisheries Coop.	1993	3,302	379,745	-
03.	Banking Coop.	1993	216	783,000	-
04.	Workers Productive	1993	1,913	350,720	-
05.	Multi-purpose Coop.	1993	3,798	697,735	-
06.	Consumer Coop.		-	-	-
07.	Housing Coop.	1993	131	28,005	-
08.	Insurance Coop.		-	-	-
09.	Service Coop.	1993	343	31,049	-
10.	Other Cooperatives.	1993	11,424	361,679	1
TOTAL			130,022	7,131,933	14

#### NOTE:

1. Primary Societies and Individual Membership are in actual.
2. Share Capital in Million US\$
3. Exchange rate : US\$ 1 = BDT 38.75
4. Source of Information : Member Organization and Country paper on Cooperative Movement by Md.Azizul Hque Bhuiyan, registrar.



## INDIA

COUNTRY	::	BHARAT Republic of India	
CAPITAL	::	New Delhi	
AREA	::	Total Area	:: 3,287,587 Sq.km.
		Cultivated	:: 52 per cent
		Forest	:: 11.1 per cent
		Pasture	:: 4.3 per cent
TOTAL POPULATION	::	Population 1991	:: 846,302,688
		Density	:: 257.42 per Sq.km.
		Urban	:: 27 per cent
		Crude Birth Rate	:: 30 per 1000
		Crude Death Rate	:: 10 per 1000
		Growth Rate	:: 2.1 per cent
		Infant Mortality	:: 88 per 1000
		Life Expectancy	:: 60 years.
LITERACY RATE	::	Total Literacy	:: 52.11 per cent
		Males	:: 64 per cent
		Females	:: 40.22 per cent
INTERNATIONAL RELATIONS	::	Member of the UN, the Common wealth, the Colombo Plan.	
CURRENCY	::	Rupees (Rs.)(INR)	
		Exchange March,1994	:: US\$ 1 = INR 31.40
PRODUCTION AND PRICES 1990	::	GDP at Market Price	:: US\$ 302,525 million
		Per Capital Income	:: US\$ 358
		GDP Real Growth	:: 5.5 per cent
		Agriculture % of GDP	:: 34 per cent
		Industry % of GDP	:: 20 per cent
WORKFORCE	::	Total 1990	:: 314 million
		Agriculture	:: 52.2 per cent

FOREIGN TRADE 1991 :: Total Export :: US\$ 17,366 million  
 Total Import :: US\$ 20,252 million  
 Foreign Reserve :: US\$ 4,191.2 million  
 Foreign Debt :: US\$ 60,495 million  
 Public Debt Service :: 24 per cent

MAJOR IMPORTS :: Petroleum Products, Machinery, Pearls, Precious and Semi-Precious Stones, Iron and Steel, Chemicals, Edible Oils, Vehicles, Fertilizers etc.

MAJOR EXPORTS :: Pearls, Jewellery, Clothings, Machinery, Vehicles, Metal Products, Tea, Malt, Iron Ore, Cotton Products, Petroleum, Precious and Semi-precious Stones, Handicrafts, Leather, Shell Fish, Rice etc.

#### COOPERATIVE MOVEMENT IN INDIA

S. No.	TYPE OF SOCIETIES	YEAR	PRIMARY SOCIETIES	INDIVIDUAL MEMBERSHIP	SHARE CAPITAL
01.	Agricultural Coop.	1991	86,860	16,310,000	15,939
02.	Fisheries Coop.	1991	9,142	920,000	123
03.	Banking Coop.	1991	34,222	40,570,000	12,224
04.	Workers Productive	1991	52,032	4,440,000	1,873
05.	Multi-purpose Coop.	1991	88,167	84,770,000	12,996
06.	Consumer Coop.	1991	24,190	7,570,000	7,663
07.	Housing Coop.		80,000	5,000,000	688
08.	Insurance Coop.	1991	-	-	-
09.	Service Coop.	1991	18,509	1,050,000	141
10.	Other Cooperatives.	1991	8,017	5,700,000	121
TOTAL			401,139	166,336,000	51,676

#### NOTE:

1. Primary Societies and Individual Membership are in actual.
2. Share Capital in Million US\$
3. Exchange rate : US\$ 1 = INR 26.17
4. Source: NCUI and Member Organization.

## INDONESIA

COUNTRY	::	REPUBLIC OF INDONESIA	
CAPITAL	::	Jakarta	
AREA	::	Total Area	:: 1,919,443 Sq.km.
		Cultivated	:: 31 per cent
		Forest	:: 30.6 per cent
		Pasture	:: 5.8 per cent
TOTAL POPULATION	::	Population 1991	:: 184,283,000
		Density	:: 96 per Sq.km.
		Urban	:: 31.8 per cent
		Crude Birth Rate	:: 26.6 per 1000
		Crude Death Rate	:: 8.5 per 1000
		Growth Rate	:: 2.2 per cent
		Infant Mortality	:: 65 per 1000
		Life Expectancy	:: 62 years.
LITERACY RATE	::	Total Literacy	:: 77 per cent
		Males	:: 88 per cent
		Females	:: 66 per cent
INTERNATIONAL RELATIONS	::	Member of the UN, OPEC and ASEAN	
CURRENCY	::	Rupiah (Rp)(IDR)	
		Exchange March, 1994	:: US\$ 1 = IDR 2146
PRODUCTION AND PRICES 1991	::	GDP at Market Price	:: US\$ 106,858 million
		Per Capital Income	:: US\$ 580
		GDP Real Growth	:: 7.6 per cent
		Agriculture % of GDP	:: 22 per cent
		Industry % of GDP	:: 35 per cent
WORKFORCE	::	Total 1990	:: 78.01 million
		Agriculture	:: 43.33 per cent

FOREIGN TRADE 1991	::	Total Export	::	US\$ 29,142 million
		Total Import	::	US\$ 25,869 million
		Foreign Reserve	::	US\$ 9,413.7 million
		Foreign Debt	::	US\$ 52,447 million
		Public Debt Service	::	27.8 per cent

MAJOR IMPORTS :: Machinery, Vehicles, Chemicals, Fuels, Raw Materials, Consumer Goods, Rice, Wheat, Textiles etc.

MAJOR EXPORTS :: Petroleum Products, Natural Gas, Plywood, Rubber, Tea, Coffee, Tin etc.

#### COOPERATIVE MOVEMENT IN INDONESIA

S. No.	TYPE OF SOCIETIES	YEAR	PRIMARY SOCIETIES	INDIVIDUAL MEMBERSHIP	SHARE CAPITAL
01.	Agricultural Coop.	1992	8,040	18,333,328	461
02.	Fisheries Coop.	1992	736	67,793	-
03.	Banking Coop.	1992	4,205	685,983	4
04.	Workers Productive	1992	2,834	2,329,500	-
05.	Multi-purpose Coop.	1992	8,596	13,800,000	-
06.	Consumer Coop.	1992	3,592	63,539	-
07.	Housing Coop.		17	-	-
08.	Insurance Coop.	1992	51	5,000	1
09.	Service Coop.	1992	3,800	390,480	-
10.	Other Cooperatives.	1992	395	40,000	-
	TOTAL		32,266	35,715,623	466

#### NOTE:

1. Primary Societies and Individual Membership are in actual.
2. Share Capital in Million US\$
3. Exchange rate : US\$ 1 = IDR 2,010
4. Source of Information : Member Organization.

## JAPAN

COUNTRY	::	NIPPON (or NIHON)	
CAPITAL	::	Tokyo	
AREA	::	Total Area	:: 377,737 Sq.km.
		Cultivated	:: 13.9 per cent
		Forest	:: 66.4 per cent
		Pasture	:: 1.7 per cent
TOTAL POPULATION	::	Population 1990	:: 123,611,541
		Density	:: 332 per Sq.km.
		Urban	:: 77 per cent
		Crude Birth Rate	:: 10 per 1000
		Crude Death Rate	:: 6.7 per 1000
		Growth Rate	:: 0.4 per cent
		Infant Mortality	:: 4.6 per 1000
		Life Expectancy	:: 79 years.
LITERACY RATE	::	Total Literacy	:: 99.7 per cent
		Males	:: 99.7 per cent
		Females	:: 99.7 per cent
INTERNATIONAL RELATIONS	::	Member of the UN, the Colombo Plan and OECD	
CURRENCY	::	Yen (Y) (JPY)	
		Exchange March, 1994	:: US\$ 1 = JPY 105.51
PRODUCTION AND PRICES 1990	::	GDP at Market Price	:: US\$ 2,940,366 million
		Per Capital Income	:: US\$ 23,802
		GDP Real Growth	:: 5.2 per cent
		Agriculture % of GDP	:: 2.6 per cent
		Industry % of GDP	:: 32 per cent
WORKFORCE	::	Total 1991	:: 65,050,000 million
		Agriculture	:: 10.1 per cent
FOREIGN TRADE 1991	::	Total Export	:: US\$ 314,525 million
		Total Import	:: US\$ 236,744 million
		Foreign Reserve	:: US\$ 71,289 million
		Foreign Debt	:: NIL
		Public Debt Service	:: NIL

MAJOR IMPORTS :: Food Stuffs, Fish, Machinery, Petroleum Products, Chemicals, Coal, Textiles, Non-Ferrous Metals, Metal Ores, Lumber etc.

MAJOR EXPORTS :: Vehicles, Office Equipment, Iron and Steel, Chemicals, Scientific Equipment, Optical Equipment, Tape Recorders, Textiles, Machinery, Electronic, Semi-conductors etc.

### COOPERATIVE MOVEMENT IN JAPAN

S. No.	TYPE OF SOCIETIES	YEAR	PRIMARY SOCIETIES	INDIVIDUAL MEMBERSHIP	SHARE CAPITAL
01.	Agricultural Coop.	1993	3,204	8,843,705	10,966
02.	Fisheries Coop.	1993	3,894	836,403	849
03.	Banking Coop.		-	-	-
04.	Workers Productive	1993	113	5,947	7
05.	Multi-purpose Coop.		-	-	-
06.	Consumer Coop.	1993	663	16,252,375	3,033
07.	Housing Coop.	1993	48	1,076,832	18
08.	Insurance Coop.	1993	55	12,000,000	353
09.	Service Coop.	1993	117	1,618,823	180
10.	Other Cooperatives.	1993	1,594	16,893,000	331
	TOTAL		9,688	57,527,085	15,797

#### NOTE:

1. Primary Societies and Individual Membership are in actual.
2. Share Capital in Million US\$
3. Exchange rate : US\$ 1 = JPY 110
4. Source of Information : Member Organizations.
5. Individual Membership (i.e. 12 Million) of ZENROSAI is included in Total

## MALAYSIA

COUNTRY	::	MALAYSIA	
CAPITAL	::	Kuala Lumpur	
AREA	::	Total Area	:: 330,434 Sq.km.
		Cultivated	:: per cent
		Forest	:: per cent
		Pasture	:: per cent
TOTAL POPULATION	::	Population 1990	:: 18,800,000
		Density	:: per Sq.km.
		Urban	:: per cent
		Crude Birth Rate	:: per 1000
		Crude Death Rate	:: per 1000
		Growth Rate	:: per cent
		Infant Mortality	:: per 1000
		Life Expectancy	:: years.
LITERACY RATE	::	Total Literacy	:: 80 per cent
		Males	:: per cent
		Females	:: per cent
INTERNATIONAL RELATIONS	::		
CURRENCY	::	Ringgit	
		Exchange March, 1994	:: US\$ 1 =
PRODUCTION AND PRICES 1990	::	GDP at Market Price	:: US\$ million
		Per Capital Income	:: US\$
		GDP Real Growth	:: per cent
		Agriculture % of GDP	:: per cent
		Industry % of GDP	:: per cent
WORKFORCE	::	Total 1990	:: million
		Agriculture	:: per cent
FOREIGN TRADE 1991	::	Total Export	:: US\$ million
		Total Import	:: US\$ million
		Foreign Reserve	:: US\$ million
		Foreign Debt	:: US\$ million
		Public Debt Service	:: per cent
MAJOR IMPORTS	::		
MAJOR EXPORTS	::		



COUNTRY	::	ISLAMI JAMHURIYA-E-PAKISTAN Islamic Republic of Pakistan	
CAPITAL	::	Islamabad	
AREA	::	Total Area	:: 796,098 Sq.km.
		Cultivated	:: 20.7 per cent
		Forest	:: 0.8 per cent
		Pasture	:: 0.8 per cent
TOTAL POPULATION	::	Population 1990	:: 118,122,000
		Density	:: 148 per Sq.km.
		Urban	:: 31.3 per cent
		Crude Birth Rate	:: 40.6 per 1000
		Crude Death Rate	:: 10.5 per 1000
		Growth Rate	:: 3 per cent
		Infant Mortality	:: 99 per 1000
		Life Expectancy	:: 59 years.
LITERACY RATE	::	Total Literacy	:: 34 per cent
		Males	:: 47 per cent
		Females	:: 21 per cent
INTERNATIONAL RELATIONS	::	Member of the UN, the Common wealth, the Colombo Plan, Regional Co-operation for Development.	
CURRENCY	::	Rupee (PRs) (PKR)	
		Exchange March, 1994	:: US\$ 1 = PKR 30.47
PRODUCTION AND PRICES 1990	::	GDP at Market Price	:: US\$ 39,731 million
		Per Capital Income	:: US\$ 336
		GDP Real Growth	:: 5.3 per cent
		Agriculture % of GDP	:: 26 per cent
		Industry % of GDP	:: 19 per cent
WORKFORCE	::	Total 1990	:: 31.81 million
		Agriculture	:: 51.15 per cent



FOREIGN TRADE 1991	::	Total Export	::	US\$ 6,471 million
		Total Import	::	US\$ 8,427 million
		Foreign Reserve	::	US\$ 325.1 million
		Foreign Debt	::	US\$ 18,537 million
		Public Debt Service	::	25.6 per cent

MAJOR IMPORTS :: Machinery, Petroleum, Chemicals, Vehicles, Edible Oils, Iron and Steel, Electrical Products, Armaments, Fertilizers, Tea etc.

MAJOR EXPORTS :: Cotton Products, Rice, Leather, Woolen Carpets, Synthetic Textiles, Fish Products, Sport Goods, Petroleum Products etc.

#### COOPERATIVE MOVEMENT IN PAKISTAN

S. No.	TYPE OF SOCIETIES	YEAR	PRIMARY SOCIETIES	INDIVIDUAL MEMBERSHIP	SHARE CAPITAL
01.	Agricultural Coop.	1990	39,076	1,412,790	5
02.	Fisheries Coop.	1990	55	8,485	-
03.	Banking Coop.	1990	6	43,559	6
04.	Workers Productive		-	-	-
05.	Multi-purpose Coop.	1990	3,793	237,686	2
06.	Consumer Coop.	1990	385	59,713	-
07.	Housing Coop.	1990	2,016	736,689	5
08.	Insurance Coop.	1990	1	83	-
09.	Service Coop.	1990	1,577	56,513	-
10.	Other Cooperatives.	1990	15,022	799,242	6
TOTAL			61,931	3,354,760	26

#### NOTE:

1. Primary Societies and Individual Membership are in actual.
2. Share Capital in Million US\$
3. Exchange rate : US\$ 1 = PKR 24.60
4. Source of Information : Member Organizations.

## SINGAPORE

COUNTRY	::	REPUBLIC OF SINGAPORE	
CAPITAL	::	Singapore	
AREA	::	Total Area	:: 639.1 Sq.km.
		Cultivated	:: 1.7 per cent
		Forest	:: 4.5 per cent
		Pasture	:: N/A
TOTAL POPULATION	::	Population 1991	:: 2,762,700
		Density	:: 4,323 per Sq.km.
		Urban	:: 100 per cent
		Crude Birth Rate	:: 15.9 per 1000
		Crude Death Rate	:: 5.5 per 1000
		Growth Rate	:: 2.1 per cent
		Infant Mortality	:: 7.5 per 1000
		Life Expectancy	:: 74.5 years.
LITERACY RATE	::	Total Literacy	:: 90 per cent
		Males	:: 95 per cent
		Females	:: 85 per cent
INTERNATIONAL RELATIONS	::	Member of the UN, the Common wealth, the Colombo Plan and ASEAN.	
CURRENCY	::	Dollar (S\$) (SGD)	
		Exchange March, 1994	:: US\$ 1 = SGD 1.56
PRODUCTION AND PRICES 1990	::	GDP at Market Price	:: US\$ 35,130 million
		Per Capital Income	:: US\$ 12,963
		GDP Real Growth	:: 8.2 per cent
		Agriculture % of GDP	:: 0.3 per cent
		Industry % of GDP.	:: 31 per cent
WORKFORCE	::	Total 1990	:: 1,524,300 million
		Agriculture	:: 1 per cent
FOREIGN TRADE 1991	::	Total Export	:: US\$ 59,846 million
		Total Import	:: US\$ 66,108 million
		Foreign Reserve	:: US\$ 34,132.9 million
		Foreign Debt	:: US\$ 3,481 million
		Public Debt Service	:: 0.8 per cent

MAJOR IMPORTS :: Petroleum Products, Office Equipment, Machinery, Telecommunication Equipment, Scientific Equipment, Optical Equipment, Musical Instruments, Textiles, Manufactured Goods, Vehicles, Consumer Goods etc.

MAJOR EXPORTS :: Office Equipment, Petroleum Products, Telecommunication Equipment, Clothing-Rubber, Electrical Products, Scientific Equipment, Optical Equipment, Electronic Manufactured Goods, Chemicals

### COOPERATIVE MOVEMENT IN SINGAPORE

S. No.	TYPE OF SOCIETIES	YEAR	PRIMARY SOCIETIES	INDIVIDUAL MEMBERSHIP	SHARE CAPITAL
01.	Agricultural Coop.		-	-	-
02.	Fisheries Coop.		-	-	-
03.	Banking Coop.	1993	28	39,780	61
04.	Workers Productive		-	-	-
05.	Multi-purpose Coop.	1993	15	44,392	45
06.	Consumer Coop.	1993	6	290,106	71
07.	Housing Coop.	1993	1	2,522	-
08.	Insurance Coop.	1993	1	350,726	16
09.	Service Coop.	1993	9	3,826	9
10.	Other Cooperatives.	1993	10	18,865	21
TOTAL			70	740,217	223

**NOTE:**

1. Primary Societies and Individual Membership are in actual.
2. Share Capital in Million US\$
3. Exchange rate : US\$ 1 = SGD 1.54
4. Source of Information : Member Organization.

## THAILAND

COUNTRY	::	PRATHES THAI or MUANG-THAI Kingdom of Thailand	
CAPITAL	::	Bangkok	
AREA	::	Total Area	:: 513,120 Sq.km.
		Cultivated	:: 50 per cent
		Forest	:: 27 per cent
		Pasture	:: 8 per cent
TOTAL POPULATION	::	Population 1992	:: 57.6 million
		Density	:: 112.25 per Sq.km.
		Urban	:: 24.6 per cent
		Crude Birth Rate	:: 20.5 per 1000
		Crude Death Rate	:: 5.9 per 1000
		Growth Rate	:: 2.1 per cent
		Infant Mortality	:: 26 per 1000
		Life Expectancy	:: 69.3 years.
LITERACY RATE	::	Total Literacy	:: 93 per cent
		Males	:: 96 per cent
		Females	:: 90 per cent
INTERNATIONAL RELATIONS	::	Member of the UN, ASEAN and the Colombo Plan.	
CURRENCY	::	Bhat (B)(THB)	
		Exchange March, 1994	:: US\$ 1 = THB 25.31
PRODUCTION AND PRICES 1990	::	GDP at Market Price	:: US\$ 80,171 million
		Per Capital Income	:: US\$ 1,466
		GDP Real Growth	:: 10 per cent
		Agriculture % of GDP	:: 12 per cent
		Industry % of GDP	:: 32 per cent
WORKFORCE	::	Total 1990	:: 29,534,000 million
		Agriculture	:: 54.7 per cent
FOREIGN TRADE 1991	::	Total Export	:: US\$ 28,395 million
		Total Import	:: US\$ 37,188 million
		Foreign Reserve	:: US\$ 17,641.5 million
		Foreign Debt	:: US\$ 19,804 million
		Public Debt Service	:: 12.1 per cent

MAJOR IMPORTS :: Machinery, Vehicles, Manufactured Goods, Chemicals, Fuels, Lubricants, Raw Materials, Food Stuffs, Live stock, Metals etc.

MAJOR EXPORTS :: Foodstuffs, Livestock, Manufactured Goods, Machinery, Vehicles, Raw Materials, Chemicals, Rice, Sugar, Corn, Rubber, tin etc.

#### COOPERATIVE HOUSING MOVEMENT IN THAILAND

S. No.	TYPE OF SOCIETIES	YEAR	PRIMARY SOCIETIES	INDIVIDUAL MEMBERSHIP	SHARE CAPITAL
01.	Agricultural Coop.	1993	2,071	3,397,098	113
02.	Fisheries Coop.	1993	46	8,030	-
03.	Banking Coop.	1993	966	1,648,561	1227
04.	Workers Productive		-	-	-
05.	Multi-purpose Coop.		-	-	-
06.	Consumer Coop.	1993	351	687,078	5
07.	Housing Coop.		10	-	-
08.	Insurance Coop.		-	-	-
09.	Service Coop.	1993	310	103,194	3
10.	Other Cooperatives.		-	-	-
TOTAL			3,754	5,843,961	1,348

#### NOTE:

1. Primary Societies and Individual Membership are in actual.
2. Share Capital in Million US\$
3. Exchange rate : US\$ 1 = THB 25.45
4. Source : Member Organization and CPD of Thailand.

## COOPERATIVE HOUSING MOVEMENT IN ASIA

## 'QUESTIONNAIRE - I'

## GENERAL INFORMATION

- |    |   |    |  |
|----|---|----|--|
| 1. | Name of the Country   | :: |  |
| 2. | Population of the country by the end of 1991. (Million)                   | :: | <b>Total</b>   |
|    |   |    | (a) Urban :  |
|    |   |    | (b) Rural :  |
|    |   |    | (c) Source :   |
| 3. | What is the average-rainfall in the country                               | :: |  |
| 4. | Number of households(million)   | :: |  |
| 5. | Average number of members in a family                                     | :: |  |
| 6. | Total Housing Stock in the Country (Million)                              | :: | (i) Urban:<br>(ii) Rural:  |
| 7. | Housing shortage in the Country as identified by the Government (million) | :: | (i) Urban<br>(ii) Rural  |
| 8. | Quality of housing stock  | :: | <b>Million</b>   |
|    | i. Structure of permanent nature  | :: |  |
|    | ii. Structure of temporary nature   | :: |  |
| 9. | Raw Materials used in housing construction (please tick mark)             | :: | 1. Bricks<br>2. Cement<br>3. Mud<br>4. Straw or leaves<br>5. Iron Bars/Angles<br>6. Bamboo<br>7. Wood<br>8. Pre-fabricated materials<br>9. Any other material (please give list) |

## COOPERATIVE HOUSING MOVEMENT IN ASIA

### QUESTIONNAIRE - II

#### COOPERATIVE HOUSING

1. In which year Cooperative Housing Movement was started in Country ::
2. Who has taken a lead in the movement?. ::  
Please give a brief history.
3. The year and place where first housing cooperative society was set up. ::  
The name and address of such society may also be mentioned.
4. Total Number of housing Cooperatives in the country. ::      1992      1993
  - (a) At the primary level.
  - (b) At the federal level.
  - (c) At the national level

Note: A list of such societies may please be appended separately.

5. Full Name and complete address of the National Level Cooperative Housing Federation. ::
  - Telephone Nos. ::
  - Telex ::
  - Fax ::
6. Main objects of a housing cooperative society as per its rules/bye-laws. ::
  - 1.
  - 2.
  - 3.
  - 4.
  - 5.
  - 6.
7. What procedures are followed in registration of a housing society.
  - i. Who is the Competent authority to register the society. ::
  - ii. How many persons are required for getting a housing society registered. ::

- iii. Whether two or more persons of a family can join as members in housing society. ::
- iv. Amount of Share Capital to be subscribed by each member (US Dollar) ::
- v. Admission fee (US Dollar) ::
- 8. Procedure for counting of year. (Please tick mark which is applicable) ::
  - (a) Jan. to Dec.
  - (b) April to March
  - (c) July to June
- 9. Position of housing cooperatives in the country during the year 1993.
  - i. Total number of Societies (in thousands) ::
  - ii. Total Membership of society (in thousands) ::
  - iii. Total Share Capital (in thousand US Dollar) ::
    - (a) From Members ::
    - (b) From Govt. ::
  - iv. Total Working Capital (in thousands-US\$) ::
  - v. Total number of dwelling units have been constructed so far(in thousands) ::
  - vi. Number of dwelling units under construction (in thousands) ::
  - vii. Amount of loan advanced to housing cooperatives (in thousands - US Dollar). ::
  - viii. Number of persons employed (in thousands) ::
 

	Male	Female
(a) Permanent	::	
(b) Temporary	::	



10. What is the average construction cost of a dwelling unit according to its size (Amount in US Dollar) :: **Amount in US Dollar**
- i. One room set ::
  - ii. Two Room set ::
  - iii. Three room set ::
  - iv. Above three rooms ::
11. Whether the construction is being done through:
- (a) Private Contractor ::
  - (b) Labour Construction Society ::
  - (c) By the Society itself ::
12. What is the procedure for maintenance of housing complex in respect of sanitation, watch and ward, insurance, common services i.e. fire system, postage, telephone, telex, T.V. Antenna, Milk Booth, Creche etc. :: **Please give a detailed note on it separately.**
13. What is the financial system for the housing construction in the country.
- i. Number of agencies and Departments financing housing activities. ::
  - ii. Please mention name of such agencies according to their weightage. ::
- Main Agencies
- (a) ::
  - (b) ::
  - (c) ::
- Other Agencies
- (d) ::
  - (e) ::
  - (f) ::

- iii. ✓ Pattern of loaning
- (a) ✓ Amount sanctioned to society by the main financing agency(US Dollar) ::
  - Maximum amount ::
  - Minimum amount ::
- (b) Rate of interest per annum(%) ::
- (c) Period of repayment of loan(years) ::
- (d) ✓ Procedure for payment of instalment of loan. ::
  - Monthly -
  - Half yearly
  - Yearly
- (d) Rate of penal interest for defaulters. ::

14. Who manages the affairs of a housing cooperative.

- i. General Body of the Society ::
- ii. Managing Committee/ Board of Directors. ::
- iii. Administrator appointed by the Government ::

(A copy of State Rules/Bye-laws related to housing cooperatives may please be appended).

## COOPERATIVE HOUSING MOVEMENT IN ASIA

### 'QUESTIONNAIRE - III'

#### LEGAL INFORMATION

1. Whether there is a separate Ministry for cooperative sector in the country. Please mention name of the Ministry ::
  - (a) At the National Level ::
  - (b) At the provisional level ::
2. Is there a separate Ministry for
  - (a) Housing (General as a whole) :: YES/NO
  - (b) Particularly for Housing Cooperatives. :: YES/NO
3. If the answer of the above question No.2 is in yes, please mention the name and complete address of the Ministry and its executive head ::
4. In case there is no separate Ministry for Housing in the Country, please give the name and complete address of the Ministry which looks after housing activities in general and housing cooperatives in particular in whole of the country. ::
5. Is there any separate Law/Act for cooperatives in the country :: YES/NO
  - i. If yes, please mention the name of such Act ::
  - ii. If not, under which Act the Cooperatives are covered. ::
6. Is there any separate Law or Chapter for housing cooperatives in the country. ::
  - i. If yes, please mention the name of the Act. ::
  - ii. If not, please mention the Act under which housing cooperatives are covered. ::

7. Name and Designation of the Officer ::  
who registers cooperatives in the country  
  - i. For general cooperatives ::
  - ii. For Cooperatives Housing ::
8. Describe the system for procurement of ::  
land for housing cooperatives.
9. Rate of land prescribed by the ::  
Government allotted to housing  
cooperatives (per square metre-US  
Dollar).
10. What is the procedure for registration ::  
of land purchased by housing societies  
and amount of registration fee is charged  
(US Dollar).
11. How the mortgage of land is allowed for ::  
getting housing loan by the housing  
societies.
12. What is the procedure for transfer of ::  
land/flat by the individual owner member  
or by the housing society to others.
13. Please supply a copy of Rules/Bye- ::  
laws adopted by a housing  
cooperative society.