

INTERNATIONAL COOPERATIVE ALLIANCE

report of the regional
seminar on

cooperative housing

Kuala Lumpur, Malaysia

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The International Cooperative Alliance is one of the oldest of existing international voluntary bodies. It is a world-wide confederation of Cooperative Organisations of all types. Founded by the International Cooperative Congress held in London in 1895, it embraces more than 175,000,000 members of Cooperative Societies in 58 countries. It is the only Organisation entirely and exclusively dedicated to the promotion of Cooperation in all parts of the world. The headquarters of the Alliance are in London.

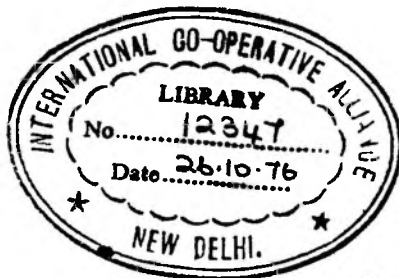
Since 1960, the Alliance has been the Regional Office and Education Centre for South ²⁷³ New Delhi. The Regional Office has the task of the general activities of the Alliance in the Region. These activities consist, *inter alia*, of research, provision of technical assistance, dissemination of information on cooperative matters and the building of effective liaison with member-movements and international organisations including the UN Agencies.

The Regional Office includes the Education Centre which is financially supported by the Swedish Cooperative Movement. The Centre organises seminars, courses, conferences and workshops of different types. So far the ICA offices have conducted more than 40 seminars which were attended by over 1000 participants from different countries of the Region.

The present document is the report of a regional seminar on Cooperative Housing which the Centre had organised in collaboration with the Federation of Cooperative Housing Societies of Malaya and the Cooperative Union of Malaya in Kuala Lumpur in 1964. In view of the lack of literature on cooperative housing dealing with problems of South-East Asia, it is hoped that the report will be of use to Cooperators and others interested in solving the vital problem of housing.

Report of the Regional Seminar on Cooperative Housing

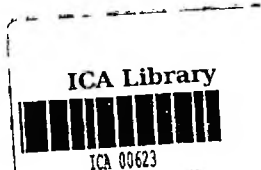
Organised at Kuala Lumpur, Federation of Malaysia, between
November 30 and December 12, 1964



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INTERNATIONAL COOPERATIVE ALLIANCE

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FOREWORD

The Education Centre of the ICA Regional Office for South-East Asia, in collaboration with the Federation of Cooperative Housing Societies of Malaya and the Cooperative Union of Malaya, organised in November-December 1964 at Kuala Lumpur, Malaysia, a Regional Seminar on Cooperative Housing. In all 17 Cooperators from Ceylon, India, Pakistan, Malaysia, Singapore and Thailand participated in the Seminar. The UN Economic Commission for Asia and the Far-East and the International Confederation of Free Trade Unions also sent observers to it. The Seminar also had the benefit of three resource persons from Kooperativa Förbundet (Swedish Cooperative Union & Wholesale Society) and HSB (National Association of Tenants' Savings and Building Societies), Sweden.

In view of the lack of literature on cooperative housing and the importance of the subject, I am happy to present the report of the Seminar in a printed form. The report is based on the background documentation and lectures given at the Seminar and takes into account the discussions and the major recommendations arrived at at Kuala Lumpur. We in the ICA consider the document important enough to be brought before a large audience; however, the Alliance does not necessarily share all the opinions expressed in the report.

Mr Hans Dahlberg, our Deputy Director, was responsible for drafting the report. I sincerely hope that our effort in producing this report, modest as it is, will generate more interest in the field of cooperative housing.

New Delhi.
June 30, 1966

S. K. Saxena
Regional Officer

REPORT OF THE REGIONAL SEMINAR ON COOPERATIVE HOUSING

A regional seminar on cooperative housing was organised in Kuala Lumpur by the ICA Education Centre in collaboration with the Cooperative Union of Malaya Limited and the Federation of Cooperative Housing Societies of Malaya. The seminar was held between November 30 and December 12, 1964. Delegates from Ceylon, India, Pakistan, Malaysia, Singapore and Thailand participated. In addition, observers from United Nations Economic Commission for Asia & the Far-East (UN/ECAFE), International Confederation of Free Trade Unions (ICFTU) and several Malaysian cooperative organisations including government officers took part.

Resource persons from the Swedish Cooperative Movement, India, Pakistan and Malaysia also attended.

The seminar was inaugurated by the Hon'ble Enche Mohd Khir Johari, Minister for Agriculture and Cooperatives, Government of the Federation of Malaysia.

1. GENERAL HOUSING SITUATION IN SOUTH-EAST ASIA

In most countries of the world today, the question of housing is one of the most important and urgent domestic affairs. The nature of the problem differs considerably, however, between the various continents. In Europe the housing shortage is probably attributable to rising living standards and the consequent increasing demands for housing. In the South-East Asian Region, however, the problem is of a different and severe nature. An attempt has been made below to bring into focus the problems of the housing situation throughout the Region.

1.1 URBANISATION

The urbanisation process which has been taking place for some time now at an increasing speed, is no doubt a major contributor to the acute

housing shortage. The causes for urbanisation in South-East Asia are a little different from those which operated in Western countries, where industrialisation was the main factor. In Asia, with the exception of Japan, industrialisation is still not the major factor of economic life. Instead, urbanisation has been characterised by the rapid growth of the former colonial centres, in themselves the products of outside influences rather than the outgrowth of indigenous economies. As many of these primate cities have become national capitals, their function as administrative and commercial centres has been enormously reinforced. As a consequence of this, they have become the seat of new industries, a function for which they were unprepared.

Even though agriculture still accounts for the major part of the national economy, the process of industrial development has reached a considerable size. Most of the new industries have been established in the primate cities. Industrialisation has further accentuated the enormous migration from rural to urban areas. In the countries facing over-urbanisation the rural population migration to the cities, is caused more by population pressure in the rural areas than by the attraction of growing economic opportunities in the urban areas. It is not so much a matter of urban pull as of rural push.

In 1950, Asia, excluding mainland China, contained 31 per cent of the total world population and accounted only for 11 per cent of the total world domestic produce. In the same year, North America contained 7 per cent of the world population and produced 51 per cent of the world industrial product.¹ In 1950, it was further estimated that 33.7 per cent of the urban population in South-East Asia was concentrated in cities of 100,000 or more. It has also been noted that in five of the eight countries for which relevant data from the two most recent censuses are available, the population of major cities has been increasing at a much faster rate than that of smaller localities.² It has been calculated that Greater Bombay had a net gain of 600,000 migrants during 1951-61 and that Karachi had a yearly increase of population of 7.9 per cent. The world tendency is that the urban populations grow at twice the rate of total population.

¹ United Nations, *Year Book of National Accounts Statistics, 1962*, New York, 1963.

² United Nations Bureau of Social Affairs; *Implications of Population Trends for Planning Urban Development and Housing Programmes in ECAFE Countries, 1963.*

With these facts in mind, it is quite obvious that the countries in the Region are facing a very severe housing shortage. The United Nations has estimated that the total housing deficit in the Region amounts to 145 million units. In India, the shortage of houses estimated for urban areas was 2.5 million in 1951. Between 1951 and 1961 the estimated requirement had increased as follows: (1) 3.2 million for new families— increase in urban population 16 million—; (2) 1.0 million for replacement of houses in slum areas; and (3) 1.0 million to replace houses which are over-aged or deteriorated. The total urban requirement in 1961 would then be 7.7 million houses.³

1.2 RURAL HOUSING

The situation in rural areas is still worse. There it is quite difficult to make even a rough estimate of the housing shortage. Generally the rural housing standard is exceedingly low. The houses are mostly constructed with mud, clay, bamboo or straw. "The total stock of houses in rural India in 1960 has been estimated at 54 million of which roughly 50 million would require to be improved or entirely rebuilt."⁴ As it is also apparent that the rural population is rapidly growing in the Region, in spite of the increasing migration to cities, the housing shortage is getting worse day by day. In order to improve the housing shortage in South-East Asia, calculated at a total deficit of 145 million in 1960 (23 million in urban and 122 million in rural areas) and to replace deteriorated dwelling units, an annual production of 10 dwellings per 1000 inhabitants is required in the period 1960-75, or approximately 17-21 million units per year. The gigantic size of the housing construction required can be easily understood if one compares it with the housing output in some economically advanced countries. In 1962 an annual rate of eight or more dwellings per 1000 inhabitants was attained in the United States, Finland, Sweden, Federal Republic of Germany, Switzerland and the Soviet Union. France, the Netherlands, Denmark, Italy, Rumania and Norway had a rate of 6.6 to 7.6, and the other European countries except Ireland had a rate from 4.0 to 6.5 dwellings per 1000 inhabitants.⁵

³ United Nations and the Government of Denmark, *Report of the Seminar on Housing Statistics for Asia and the Far-East*, Copenhagen, 1963.

⁴ United Nations ECAFE Secretariat, *Urbanisation and Housing in Asia and the Far-East Progress Report*, Bangkok, 1962.

⁵ United Nations and the Government of Denmark, *Report of the Seminar on Housing Statistics for Asia and the Far-East*, Copenhagen, 1963.

1.3 PROBLEMS OF HOUSING DEVELOPMENT

The very difficult situation in the field of housing in the South-East Asian countries is a reflection of the economic and social under-development of these countries. All governments in the Region have to decide what proportion of the national investment may be devoted to housing. Funds are required in all sectors of the economy but the sources are limited, and housing, therefore, competes with other types of investment. The economic planners have for a long time regarded housing as a second priority and less important than the building up of industries, electric power, the development of agriculture etc.

The scarcity of money has led to a situation where the private investor is only interested to secure finance for home construction, in circumstances where he can get a relatively quick return. A very small percentage of the population can afford to pay the economic rent for such housing. An interest rate of 12 to 18 per cent per annum for the funds invested by private sources is not considered unusually high. Only five per cent of the Indian rural population and 12 per cent of the urban population could afford the economic rent of special low-cost housing. An industrial worker cannot usually afford to pay more than 10 per cent of his earnings as rent. This would only meet 25 per cent of the actual cost of a dwelling built according to acceptable health and technical standards.

A second point to be kept in mind with regard to financing is the scarcity of institutional finance, dependent upon private savings. In Burma, Ceylon, Japan and Pakistan, special financing corporations have been operating for a few years, but their funds are limited. The Government of Thailand is running a savings bank, and a few mortgage banks exist in the Philippines. These institutions depend upon private savings. The insurance enterprises giving loans for house construction have often been criticised on the ground that their repayment periods are too short ; this in turn leads to heavy amortisations, thus making this way of housing finance beyond reach of the low-income groups. It is, therefore, necessary to find new and cheaper ways to finance housing.

The question of finance forms part of another problem hampering the creation of dwelling units. It is only recently that any governments have drawn up long-term housing programmes, and in some countries this has not yet been done. One of the difficulties in formulating such programmes has been the scarcity of reliable statistical information. The planners have to know the segments of the population and areas

where the need is most pressing. Furthermore it is necessary to estimate the total housing needs of today in order to estimate future requirements. All governments in South-East Asia have for a long time been aware of the importance of sound statistical data in the field of housing so as to enable them to formulate long-term housing programmes.

The prevailing scarcity of building materials in many of the South-East Asian countries slows down the implementation of housing programmes. This scarcity has led to the development of a black market which also affects the final price of houses. As domestic production is generally unable to meet the domestic demand, imports of the most essential materials have to be made in situations where there is often an adverse balance of payments. The trade balances of the South-East Asian countries are generally very strained. Not much research has been undertaken to develop cheap and reliable building materials. There has been some criticism, specially in Pakistan and India, about the use of old and uneconomic materials which in the long run make housing unnecessarily expensive. Criticism has also been expressed of incompetent builders using old and in some cases, even antique building and construction methods which too often have led to the erection of houses classified as dangerous. The use of old methods may mean irrational construction leading to unnecessary waste of expensive materials.

2. GOVERNMENT AND HOUSING

A prerequisite for an improvement of the acute housing situation in the Region is the formulation of a government policy for a long-term housing programme. With a few exceptions, like Malaysia and Hong Kong, the governments were for a long time little interested in building construction and housing programmes. India, for example, did not have a definite housing policy till 1951. The housing policies of the various governments were often an expression of existing political pressures. Even today the government building programmes are too much concentrated on select groups of the urban population. An example of this is the position of government employees who, in this case, are a very privileged group of the community and are often provided subsidised housing.

It has also been felt that the governments gave the private contractors a free hand to decide the size and nature of housing construction for too long. In this way the contractors often became the actual formulators of housing policy.

It is an accepted fact that the development of both domestic housing and community facilities must go hand in hand if serious obstacles to economic activity and high social costs of haphazard urbanisation are to be avoided⁶. Even if an awareness of the importance of the simultaneous development of public facilities exists, not very much has been done in this field. Valuable experience is available in Western countries in the development of public facilities, such as schools, social and cultural institutions and in the construction of water, sewage and road systems. With the rapid urbanisation in the West, the discussion of these problems is quite advanced. The authorities in the South-East Asian countries could thus draw considerable amounts of useful information from these discussions.

A satisfactory development of the building materials industry towards higher efficiency is also dependent on a long-term housing programme. With the existence of such a programme, it would be possible for the building materials industry to invest funds for the development of new materials based, perhaps, on local sources and new techniques. In the long run such investments would lead to the development of cheap and reliable building materials. Contractors would be assured of engagement for longer periods and would consequently be sufficiently interested to invest machinery and equipment. This would contribute to more modern and economical methods of construction.

Building materials account for 60 to 70 per cent of the cost of construction in developing countries. It is, therefore, necessary to find ways and means to effect savings in the use of materials. Considerable research in new methods of construction and production of materials has been undertaken in the Western countries. It is essential that central and local authorities of South-East Asia try to draw as much information as possible from the international experiences.

Standardisation of housing design and construction in the West has proved to be a good way to build cheaper and better houses without lowering the standard of accommodation. Standardisation of housing designs encounters a number of difficulties, but might eventually lead to heavy reduction in materials and construction costs. Prefabricated houses are becoming increasingly popular in the West because of the savings in construction charges.

⁶ United Nations, *Financing of Housing and Community Improvement Programmes*, New York, 1957.

Certain broad considerations may help in fixing the general standards of accommodation necessary for the development of prefabrication. The climate in the South-East Asian countries is tropical. Independent baths and toilets, verandahs or balconies for each dwelling are necessary. Through standardisation it would be possible for the building industry to develop systems of prefabricated building elements. With prefabrication, unskilled labour could be more advantageously utilised in housing development.

One of the aims of the United Nations Development Decade is to bring down the average cost of urban dwelling to about \$ 500 per unit in countries with a *per capita* income of about \$ 100. The organisation of self-aid programmes, mutual help teams and of housing and building cooperatives could help in achieving this aim.

In spite of the fact that the governments today realise the problems of the various sectors of housing and are aware of their solutions, there does not seem to be any significant improvement in the housing situation in the South-East Asian countries. The explanation given is that in the initial phases of industrialisation, with a great migration of population from rural to urban areas and the immense increase of housing needs connected therewith maintenance of the *status quo* is in itself a considerable achievement. Today, decent dwelling units are beyond the reach of a major portion of the population. Consequently substantial subsidies for housing are on the increase.

The governments in the South-East Asian countries are realising the importance of cooperative housing and self-aid programmes for the solution of the housing problems. In India, the central and state governments are today assisting many cooperative housing societies with loans and subsidies ranging between 50 and 80 per cent of the cost of their building programmes. In spite of this, cooperative housing projects have not made much headway and are geographically limited to two or three States. The obvious reason is that the members of cooperatives find it difficult to finance even the remaining part of the required investment. There are many who would be able to pay the economic rent for their housing if they could be assured of three things, *viz.*

1. Acquisition and development of land on a no-profit-no-loss basis;
2. Provision of building materials through the open market; and
3. Reasonable rates of interest for long amortization periods.

It is towards the solution of these three problems that the governments of South-East Asia have to direct their attention in the first place.

3: PLACE OF HOUSING COÖPERATIVES IN WESTERN COUNTRIES

3.1 INDUSTRIALISATION

The cooperative housing movement in Western countries is more or less a purely urban venture. This is not surprising since cooperative housing is an outgrowth of the urbanisation process which took place during the 19th and part of the 20th centuries. Urbanisation is in turn an outcome of industrialisation. The first country in Europe and indeed, the world, to be industrialised was England.

With the beginning of industrialisation, groups of the rural population were soon concentrated around the factories in the big towns and cities. The cities were unprepared to receive so many new inhabitants. The building industry at that time was generally purely speculative with the result that prices for land and houses rose quickly. The migrants, the majority of whom became industrial workers, were generally very poor. Further, the workers had at that time almost no possibility of either safeguarding their interests (no political voting rights, for example) or influencing the community to improve their housing situation. Private constructors built poor quality houses and barracks, where a great number of families were accommodated. Sometimes the employers provided dwellings for their employees, but the number of dwellings were not sufficient to meet the requirements.

The urban population increased at a very fast rate and England and Wales had by 1901 around 77% of the population living in urban areas while the corresponding figure was 57% for Germany in 1905 and 44% for France in 1906. In 1910 England had 45 towns and cities with a population of 100,000 or more, while Germany in the same year had 47 towns and cities with a population of 100,000 or more. The trend of concentration of population in urban areas was similar all over Europe. At the time now under discussion, there were no regulations for town planning and it was, therefore, quite difficult to prevent the development of slum areas. This development led to enormous social problems in the densely populated areas where unhygienic conditions acted as a fertile ground for the spread of disease and epidemics. This situation led to the realisation that state and community action was necessary to improve the deteriorating conditions. In England a number of investigations were started which related mostly to problems of hygiene. As a result of the first investigation, the Public Health Act came into existence in

1848. After that a number of rules and laws were passed in England and other European countries in order to improve the general housing standards. In spite of these governmental efforts, the housing situation remained static for a number of years while the migration continued unabated. Not until the beginning of the 20th century, did the government start to give financial assistance in the housing field. On the whole the general development was similar in most of the West European countries.

3.2 EARLY DEVELOPMENT OF HOUSING COOPERATIVES

These very grave conditions gave birth to the idea among those facing the acute problems of housing, that a solution might be found on a cooperative basis, and the initiative was taken by the British Building Societies. The task of these building societies was primarily to issue loans to those who wanted to build a house and, secondly, to receive savings deposits. Usually, the building societies did not undertake any building activity but could be classified as cooperative credit institutions. In the beginning, the societies had a limited length of life. When finance had been arranged and every member had completed his house construction, the society was dissolved. In 1844, the Cooperative Permanent Building Society (CPBS) was formed. From the outset this society, which was open to everyone, operated as a mutual aid society with the two-fold purpose of giving loans to people who wished to buy their homes, and raising funds for such loans by accepting other people's savings.⁷

On the Continent, especially in Germany and Denmark, another type of society emerged. In addition to the financing aspect, the society was also responsible for the actual building. These societies were primarily concerned with the erection of multi-storeyed buildings, containing a number of flats. The tenants paid off the capital cost through monthly payments fixed in advance. The amortisation period was usually 30 years. The tenants formed themselves into an association which had the task to administer the house. At the end of the amortisation period, the ownership of the house was transferred to the tenants' association. The necessary initial capital was procured through bonds, but the sale of these bonds in the open market was difficult. Due to lack of proper credit arrangements the rents were kept high and the societies had difficulties in finding tenants.

The idea of housing societies themselves being responsible for the erection of dwellings spread to other European countries. These early

⁷ ICA, *Cooperative Housing*.

attempts suffered from the defect that the societies were generally founded for specific housing projects. When the project was completed the society was dissolved and the members administered their property either individually or through tenants' associations. No plans existed for a continuous activity of the building society. The early attempts were important, however, in the sense that they gave rise to more progressive ideas about housing enterprises.

Before the First World War, housing societies existed in most European countries, but the start of the War led to a complete standstill of house construction for a number of years. During the War years the migration from rural to urban areas further increased. In addition to this, a great destruction of homes took place during the War. At the end of the War, housing again became a great social problem. Governments were forced to take action to ease the situation, but it was not until the start of municipal housing programmes for low-income groups on a non-profit basis, that any improvement was achieved. In the post-war period cooperative housing gained strong support from many quarters and the financial assistance needed was improved through better credit facilities. In many countries, close collaboration between housing cooperatives and municipal and state governments was established. New forms of organisations emerged, enabling the housing societies to engage in continuous building activities. The housing cooperatives gradually gained strength and increased their membership. For the first time, the cooperatives were strong enough to act as pioneers in improved housing standards and designs and to introduce new concepts of town planning. The cooperative housing movement was able to consolidate its position during the period between the World Wars and gained a favourable reputation in most European countries as an efficient instrument to solve the housing problem of its members.

At the end of the Second World War millions of people were again rendered homeless and municipal and state governments were forced once more to introduce long-term housing programmes. This time there was also an acute shortage of building materials and an extensive rationing system had to be applied. As the cooperatives had accumulated a great amount of experience in house construction during the period of their activities, they were given an important role in the national housing programmes. They were looked upon as useful and capable institutions for undertaking the programming and execution of housing schemes.

3.3 VARIOUS TYPES OF COOPERATIVE HOUSING SOCIETIES

3.31 *United Kingdom*

Even though housing societies on the Continental pattern exist in England, they have not made a substantial contribution to housing development. The best known and most successful cooperative societies engaged in the building industry are the cooperative credit organisations, today known as cooperative building societies, such as the Cooperative Permanent Building Society. The CPBS is the third largest building society in Great Britain with 112 branches spread all over the country, 1000 active agents, 430,000 members and 170,000 borrowing members. To obtain a loan for building purposes, one has to become a member and make regular savings with the society for some time. An established member can receive loans upto $\frac{4}{5}$ th of the value of the house which he proposes to construct. The loan is paid off through amortisation until the house is fully paid for. As the CPBS and other societies of similar types are anxious to increase their capital accumulation, they are open to anyone who wants to save with them.

3.32 *Germany*

In the Federal Republic of Germany a counterpart of the CPBS is the "Building and Loan Association". There are today 31 such associations, of which only three are true cooperatives. These associations mainly extend loans to prospective builders of houses; they play a rather minor function in the current housing activities. On the other hand, cooperative housing societies actively engaged in the construction of dwelling units play an important role in West Germany. By the end of 1954 West Germany had 1,079 cooperative housing societies with a total membership of 1,041,000 engaged in buying real estate, planning and financing the building work etc.

All these housing societies were registered under the law of non-profit housing. The aim of this law is to safeguard the non-profit nature of cooperative housing. The following specific conditions are laid down in the law:

1. The obligation to build small flats, and the general obligation to carry on the building activity on a continuing basis. This provision prevents non-profit housing societies from confining themselves to building houses merely for the founders of the society;

2. A fair and reasonable price, governed by certain official conditions, must be asked for any flat or house which is let or sold ;
3. There are several provisions concerning the use of surpluses and assets. One of the more important ones states that non-profit housing enterprises may distribute to their share-holders an amount of not more than four per cent of the investment ;
4. There are special provisions to prevent privately-owned one-family dwellings from becoming the object of speculation ; and
5. Flats built must not exceed a certain cost, so that their price remains within the reach of the general public.⁸

Most societies have employed full-time staff to take care of the increasing membership, the housing projects under construction and those already completed. All cooperative housing societies as well as other non-profit housing enterprises have joined in nine geographically divided audit associations. Besides undertaking the auditing, these associations advise their members on all matters of legal and economic nature. The apex body in the non-profit building industry is the Central Association of Non-Profit Building Enterprises and its members are the nine audit associations. The apex body represents the interests of the cooperative housing movement and other non-profit housing enterprises before the public in general and the government and municipal authorities in particular. Further, the apex body assists the audit associations by giving advice on general and legal problems in the housing sector. Another important function of the Central Association is the provision of training facilities for the employees of the housing societies.

Other cooperative facilities are rendered to the housing industry by the two building societies, banks, which provide the cooperative housing societies with necessary credit. The banks are members of the audit associations. Two local building material centres arrange joint purchase of building materials which reduces substantially the cost of material. Mention could also be made of the Trust Companies which assist the housing enterprises with managerial advice, and the Homestead societies which were formed as an instrument of public housing policy in order to promote the building of low priced houses. The Homestead societies primarily assist private individuals with

⁸ University of Cologne, *Co-operative Housing Societies in the Federal Republic of Germany*, 1961.

advice concerning their own house construction, but considerable assistance is also rendered to cooperative building societies.

3.33 Sweden

It is natural that the organisational set-up and the functions of cooperative housing organisations differ from country to country, depending upon the specific needs. It is not possible here to deal with all the various types of cooperative housing societies existing today. The HSB movement in Sweden should however be discussed in some detail. HSB is an abbreviation for "The National Association of Tenants' Savings and Building Societies". The HSB movement has achieved a notable success in the country, due to its size, high efficiency and its excellent achievements as a pioneer in the building industry. The organisational set-up of the HSB movement has been looked upon as a model for cooperative housing by organisations in many other countries. The organisation provides a suitable framework within which the three factors, savings, construction and administration have been united.

A local building society which we will call the "*mother society*" has the responsibility to recruit members, promote savings and plan the building of houses. When the house is completed, the new tenants organise a housing society called a "*daughter society*" which administers the newly constructed building. As a rule a number of daughter societies are affiliated as members to each mother society. At the national level a federation provides its members (the mother societies) with technical and financial assistance, administers savings and other financial resources and formulates the policy of the movement. Below a more detailed description of the three agencies is given.

Mother Society: Every individual who wants to solve his housing problem on a cooperative basis is free to join the mother society. In fact, the mother society propagates actively through different media the advantages of being a member of the society. To get a dwelling through the society, the member has to save a certain amount to be used as down payment. The society assists the new member in drawing up a savings scheme and arranges for the collection of the money. As only a minor part of the funds required for the housing project can be collected from within the movement, the society arranges for loans from external agencies, like banks, insurance companies etc. It is also the responsibility of the society to acquire suitable sites for the

future dwelling construction and to arrange with contractors for the erection of the houses. Finally, the society assists in the administration of the "daughter societies".

Daughter Society: This society is by technical reasons organised by the mother society during the actual construction period. During this time representatives of the board of the mother society form an interim board of the daughter society. As soon as the project is completed, however, the new residents form a board of their own. As stated earlier, the task of the daughter society is to administer and maintain the new dwellings. All loans and mortgages arranged by the mother society to finance the new dwellings are transferred to the daughter society which has to see that all debts are regularly amortised, thus enabling the mother society to concentrate its attention primarily on new construction. The number of members of the daughter society will always be limited to the number of dwellings in its possession.

National Federation: It is no exaggeration to state that the main reason for the success and high efficiency of the HSB movement lies in the fact that a high degree of centralisation for many of its functions has been reached at the national level. Here it has been possible to engage the services of 500 highly qualified experts of various types, such as economists, lawyers, town-planners, architects and designers. The tasks and functions of the National Federation are many.

First, the National Federation acts as a service organ for the rest of the movement, with the task of giving legal, economic and technical assistance. The Federation also acts as a managerial consultant giving administrative advice and taking part in the activities of the local organs. The Federation plays an important role as a central administrator of the savings funds of the mother societies. The funds thus accumulated at the national level are utilised for various building projects. The Federation has well-established contacts with its creditors and assists the mother societies in securing loans from various external agencies.

Second, the Federation helps its member-societies in reducing the construction costs. An extensive research in the field of home construction has made the HSB movement pioneers in housing designs and construction. At a rather early stage the movement realised the advantages of centralised purchasing of building material at reduced prices and the necessity for the Federation to start its own production

of building materials. Today, the Federation owns a number of factories producing all kinds of building materials, from cement to pre-fabricated houses.

Third, the Federation acts as the policy making body, representing the movement *vis-a-vis* the government and other external agencies in matters of interest to the movement, such as financing, land requirements etc.

Fourth, the Federation runs a school for training its personnel and education of its members. At the school, in-service courses are arranged for the employees of the Federation and those of the local societies. Elected officials also gather here for information and discussion of important questions facing the movement. For the ordinary members of the society, study circle programmes have proved to be an efficient means of education. The teachers of the school prepare the necessary material to be used in the study circle programmes.

The HSB movement lays great emphasis on member savings. Already at the time of the creation of the HSB movement, it was strongly stressed by the founders, that savings must precede construction. The savings system adopted is similar to that of any commercial bank. The mother society promotes and encourages savings among the individual members and acts as a branch of the National Federation which in this respect could be classified as a central bank. As in the case of the English CPBS, anyone can open a savings account with the HSB movement. Today only about 1/3rd of those depositing money with the HSB movement are saving to finance their own houses. The funds accumulated and administered by the apex bodies can be put to use in the most urgent projects. As stated before, the National Federation assists its member-societies with the arrangement of long-term credits, which are generally granted under a mortgage system. Through the centralisation of functions, it is possible to safeguard the interests of the Movement in an efficient manner.

The Swedish Government has classified the cooperative housing movement as a most important non-profit institution, being in a position to make a positive contribution to the acute housing shortage in the country. The government has assisted the movement by making funds available for its housing projects. Under the present housing finance scheme, the government guarantees the rate of interest on loans taken from private financing institutions.

3.34 Norway

In Norway, the cooperative housing movement started along the lines similar to the Swedish system. Today it works on more decentralised lines than the HSB movement. After the Second World War, the country faced a serious housing shortage. The government made available low-cost credit to cooperatives so as to enable them to expand their activities. The cooperatives in turn helped in carrying out the official housing programmes.⁹ The collaboration developed at that time between the government and the movement still continues and the Norwegian Government has many a time shown its strong confidence in the housing movement by relying on its ability to carry out considerable parts of the national housing programmes.

3.35 United States of America

In the USA cooperative housing organisations exist all over the country but have had the greatest impact in the State of New York. The movement operated for a long time through three separate groups. In 1960 it was possible to unite the three, and a new organisation called the National Association of Housing Cooperatives was formed. The US Government has for a long time been favourably inclined towards the cooperative housing movement. The establishment of the Federal Housing Administration which insured mortgage loans granted to housing cooperatives up to 90 per cent of the assessed value of the property, has considerably increased the strength of the cooperative housing movement. An examination of cooperative housing ownership and public rental housing schemes shows that cooperative housing is available at 20 to 25 per cent lower costs than is required to make a rental housing project feasible. Of great interest to housing groups in the USA is the decision of the New York Housing Authority to convert some of its public housing developments into cooperatives.¹⁰

3.4 PRODUCER COOPERATIVE SOCIETIES

There are two approaches to cooperative housing. One is the consumer approach, where the aim is to satisfy the consumption need of the member. The examples given in this chapter so far are typical of the consumer side. When reviewing the Western experiences of cooperative housing, men-

⁹ International Labour Office, *Housing Cooperatives*, Geneva, 1964.

¹⁰ *National Conference on Cooperative Housing*, Washington, 1960.

tion should also be made of the producer approach to the subject. Here also the main idea is that the members should get together for construction of houses, but the reasons for the establishment of a producer cooperative differ from the consumer approach. They may be summarised as follows :

1. To provide employment opportunities for members ;
2. To secure better working conditions for members ; and
3. To provide housing for members as well as the general public.

Looking at the producers' societies existing today, we will find that the question of employment is the dominating factor in their establishments. Most producer societies are closely related to trade unions. Producers' societies exist in a number of European countries. They have probably been best developed in the Scandinavian countries and therefore a brief description of their activities in Sweden will be given below.

In Sweden, local trade unions formed a number of producer societies, which rapidly developed their building activities. The societies were working in close collaboration with municipalities, local governments and consumer cooperative housing societies and carried out great parts of the housing construction of these agencies, in competition with private contractors. Around the Second World War house construction rapidly decreased. The building trade unions then formed a National Building Society (Svenska Riksbyggen) the aims of which were :

1. To promote the building industry ;
2. To build homes for building workers and trade union members ; and
3. To construct houses for members of cooperatives.

The NBS (National Building Society) organised itself on a pattern similar to the Swedish HSB system. The NBS, similar to the HSB, supervises and assists in the technical and financial aspects as well as the planning and administering of house building programmes, while the producer societies undertake the actual construction. One of the tasks of the NBS is to seek and find working opportunities for producer societies. One way of doing this is by organising cooperative housing schemes similar to the HSB's daughter societies.

The various producer societies have also joined in the formation of a central purchasing organisation making joint purchases of materials, dealing with rationalisation and training matters in house construction, and circulating the experiences gained by firms affiliated to the movement. Further, the building trade unions own a number of factories producing heating and sanitary equipment and various kinds of wood

work required for dwelling construction.¹¹ In Sweden as well as in many other European countries there is a close collaboration between the producers' and consumers' cooperative housing movements.

4. REVIEW OF COOPERATIVE HOUSING IN SOUTH-EAST ASIA

Today, many governments of the South-East Asian countries are of the opinion that cooperative housing can play a very important role in the development and betterment of the general housing situation in their respective countries. The seminar, which reviewed the position of the existing cooperative movements in South-East Asia, concluded that, unfortunately, the movements had not made much head-way. The Philippines, Republic of Korea and Thailand do not have any cooperative housing organisations. In the Philippines, certain plans exist for the establishment of housing cooperatives. The Thai Government has created a few land purchase societies, which procure and divide pieces land into plots and distribute them to members. The house construction which is to be undertaken individually by the members, has not been very successful so far.

In *Ceylon*, the cooperative housing movement has not made any far-reaching developments. A few societies have been formed, mostly on a temporary basis, but they have not gained much popularity. Lack of capable leaders to manage the societies, scarcity of land, lack of capital and financing institutions to provide capital on easy terms, scarcity and high price of building materials and lack of governmental assistance, are the major reasons for the lack of development of housing cooperatives in *Ceylon*. The need for a central cooperative housing organisation to assist and supervise the movement is strongly felt.

In *India* about 55 years ago, the first cooperative housing society was founded in Bombay State. In spite of the fact that this early attempt was successful and served as a model for cooperatives established later, the movement did not make much headway. Today the cooperative housing movement is concentrated in a few Indian States such as Maharashtra, Gujarat and Madras. In Bombay alone several hundreds of cooperative housing societies exist. They are affiliated to the Bombay Cooperative Housing Federation. Similar federations exist in several other States as well, but their functions are quite limited. In the State

¹¹ HSB, *Manual on Non-Profit Cooperative Housing*, Stockholm, Sweden.

of Mysore, the main function of the federation is to distribute the governmental assistance to primary societies, and the Delhi federation has so far acted mostly as an information centre.¹²

Four types of housing cooperatives exist in India today :

1. Societies organised by building workers for the purpose of building houses for sale on the housing market ;
2. Housing credit cooperatives specialising in supplying loans to finance house building ;
3. Societies established to acquire sites for members' future homes ; and
4. Societies which retain ownership of the property.¹³

The fourth type is the one which is most widespread. The finances required to meet the costs of cooperative housing are generally met by financial aid from the Central Government under its national housing programme. There are four schemes from which cooperatives can benefit : (1) The subsidised industrial housing scheme ; (2) the low-income group housing scheme ; (3) the middle-income group housing scheme ; and (4) the village housing projects scheme.

A dwelling built under the village housing project shall not cost more than Rs. 5,000 and under the low-income group housing scheme not more than Rs. 10,000. These limits have often proved to be unsatisfactory as price of land and construction generally exceeds the sum.¹⁴

In addition to the aid from the Central Government, the various state governments also give financial assistance. Maharashtra State, for example, has been providing loans and subsidies for a cooperative housing stipulated project for sweepers.

In the formulation of the Fourth Five-Year-Plan proposal for housing, it was suggested that primary cooperative mortgage banks should be created in each state. The primary banks should be affiliated to a central bank. The function of these banks would be similar to the cooperative building societies in England, CPBS for example, and their aim would be to raise additional finance from the general public to supplement the existing financial sources. In addition, it was suggested that a state

¹² Government of India, *Report of the Working Group on Housing Cooperatives*, New Delhi, 1964.

¹³ ILO, *Housing Cooperatives*, *op. cit.*

¹⁴ Delhi Cooperative House Building Societies' Federation, *A Cooperative Approach to the Housing Problem of Delhi*, Delhi—6.

the problems of an ever increasing population on a continuous basis, it is essential that the societies should continue their existence even after the construction of houses is completed on the land originally purchased. Continuous activities are necessary if the principle of open membership is to be adhered to. By enabling new members to enter the society long before their housing needs are satisfied, the society will be compelled to go on with its activities, as there will always be members whose needs have to be attended to. Through continuous activities the experiences gained by the society will also benefit the future members. In this way, an ever-increasing efficiency in the production of cheap houses is ensured. The continuous activity will also enable the individual societies to grow in size and consequently become stronger and more influential. The large size will probably strengthen the society's bargaining power and facilitate the generation of necessary finance.

5.3 ROLE AND FUNCTIONS OF THE NATIONAL FEDERATION

5.3.1 It is clear that the establishment of a strong national housing federation will add considerably to the continuity and stability of the cooperative housing movement. A great number of functions could be tackled by the national federation on behalf of its members much more efficiently than if they were carried out by the individual societies independently.

5.3.2 One of the most important functions of the federation would be to impart and promote education and training for the members of the cooperative housing societies. In this work, different educational methods could be used. The Scandinavian Cooperative Movement, for instance, has found great advantages in using the study circle method for educating members. The federation would also have to undertake the training of technical and administrative personnel who would take care of the different tasks in the federation and who could also undertake work with the local cooperative housing societies in order to increase their efficiency.

5.3.3 Another important function of the federation would be to represent the housing movement as a whole before the government and other national organisations. In matters of finance and legislation particularly, it is essential that the housing movement has a strong spokesman in the form of an efficient national federation.

5.3.4 The housing federation would also devote efforts to the expansion and growth of housing cooperatives by promoting the establishment of new cooperative housing societies and ensuring that their activities

and nature conform to those of cooperatives. While executing this function it would be advantageous if the federation could work out model byelaws to be adopted by its members.

5.3.5 The housing federation ought to undertake analysis of the land and housing problems in the country, estimate costs of building and try to secure necessary finance from different financing institutions.

5.3.6 Through its audit and legal departments, the federation could assist the member-organisations with audit, accounting systems and legal advice, whenever necessary.

5.3.7 It would probably prove highly economical if the federation could establish an architectural office, whose technical services could be offered to the member-societies.

5.3.8 In some of the countries in the Region there are at present many obstacles to the creation of a federation with functions as outlined above. There seems to be a lack of proper leadership which could organise and develop the activities of a federation. The structure of the local societies is not uniform. This makes it difficult for them to undertake a joint effort for the creation of a federation. Many of the societies feel a desire to continue their activities independently. Some of the leaders of the local societies may also have vested interests in the independent running of their local societies.

5.3.9 To promote the formation and subsequent development of national federation, it seems necessary to foster a certain amount of compulsion in relations with the local societies. One might, for example, include a provision in the cooperative act compelling the cooperative housing societies to join the federation. Another rule might make it necessary for members of the federation to adopt the model byelaws. These byelaws could further include a paragraph according to which a representative from the federation would have a seat on the board of the local society. This is at present the common practice in the cooperative housing movement in Sweden. It appears from Western experience that the federation will hardly be able to perform efficiently the functions enumerated above, unless the local housing societies are compelled to collaborate very closely with the federation and give it their full support.

5.3.10 The government might assist in strengthening the housing federation by providing finance to the cooperative housing movement exclusively through the federation or by making available proper management leadership in the initial stages.

5.4 IMPORTANCE OF MEMBER SAVINGS

A considerable part of the funds necessary to finance land purchase and construction must be provided by the individual members of the housing society. As the members are usually people of limited means, it will prove difficult for them to contribute the necessary sums in a single instalment. Therefore regular savings should be encouraged among the members of cooperative housing societies. Many advantages would be derived from centralising the savings activities of the cooperative housing societies in the federation. By such centralisation the funds could be more intensively utilised. The feasibility of establishing dual purpose societies, with housing and thrift and loan activities on their programme could also be considered.

5.5 COLLABORATION WITH THE ASSISTANCE FROM EXTERNAL AGENCIES

5.5.1 The cooperative housing movement can hardly exist without developing close contacts with other important organisations and institutions in society.

5.5.2 It seems essential to develop close links with the government, both at the central and local levels. The cooperative housing organisations should try to secure from the government direct financial assistance or, alternatively, a supply of finance on concessional terms. In this connection, the government might consider setting up a special finance organisation under a ministry dealing with housing to make available long-term finance to the cooperative housing movement. In addition to providing finance from its own funds, the government might also facilitate the conditions under which money from provident funds, life insurance corporations and other similar institutions could be channelled to the cooperative housing movement. The government could further promote the development of cooperative housing by undertaking urban land surveys and implementing urban land reforms. The government should be requested to analyse the housing needs for the country as a whole, and make a plan according to which these needs could be satisfied. In such a plan the role of the Cooperatives could be specified. This would facilitate the long-term planning of the housing cooperative movement. Effective contacts with the government would enable the housing cooperatives to obtain the necessary land and to get proper supplies of building materials. In addition, the housing movement will be able to clarify its problems and thereby promote a general legislation favourable to its further development.

5.5.3 It is likely that a large proportion of the members of housing cooperatives will be affiliates of the trade unions. It is, therefore, important that close links are established between the housing cooperative organisations and the trade unions. The trade union members will thereby get to know more about the housing cooperatives and a likely result will be an increasing membership in housing cooperatives.

5.5.4 In some of the South-East Asian countries employers are interested in assisting their employees in housing problems. It seems important that the cooperative housing organisations introduce themselves and their activities to such employers and establish close collaboration with them. The housing problems of the employees could then be solved by a joint collaboration between the employer and the housing cooperatives. It is needless to say that the trade unions also ought to be associated in such joint ventures. A problem which must be recognised at this point is the migratory nature of a large part of the labour force in the countries of South-East Asia. Besides moving from one employer to another, a number of the workers have their family and roots in the villages and seek urban industrial employment only for temporary periods. Improved housing conditions might help to overcome this difficulty to some extent.

5.5.5 Cooperative housing forms a part of the cooperative movement as a whole. It is, therefore, necessary that a close collaboration exists between the housing movement and other cooperative institutions. Through such collaboration the housing movement is likely to get support in many respects. An example could be given from Malaysia, where a number of thrift and loan cooperative societies and the Malaysian Cooperative Insurance Society assist the housing movement with necessary finance. Where the financial resources of the housing movement are centralised in a federation, the federation might approach other sectors of the cooperative movement requesting them to deposit their surplus funds with the housing movement. The housing cooperatives are also likely to recruit additional members from other cooperative organisations.

5.5.6 Close collaboration has to be maintained with various financial institutions. Housing is expensive and practically everywhere the main share of finance for cooperative housing has to come from external agencies. It is necessary that the cooperative housing organisations develop links with various financing institutions so that adequate finance can come forth for their activities.

5.5.7 Different methods could be used to establish close contacts and collaboration with the various external agencies. Among those discussed in the seminar, publicity, conventions and public discussions were mentioned. An interesting experience related from one country is the appointment of important leaders from external agencies as presidents or office-bearers of the housing cooperatives. In this way their active interest and participation is likely to be assured.

5.6 COOPERATIVE HOUSING AND IMPROVED BUILDING STANDARDS

5.6.1 Considerable economies could be achieved by joint purchase of building materials among the cooperative housing societies. Such joint purchases would be a self-evident task for a federation, but even where no national body exists, the societies should consider undertaking this activity on a combined basis. Besides the advantage of lower prices resulting from bulk quantities, it would be easier to control the quality of goods purchased, thereby ensuring that only first class materials is used in cooperative construction.

5.6.2 When the activities of the housing movement assume a larger scale, it will be necessary to analyse the advantages of self-production of building materials. In several Western countries, such joint production activities have helped to strengthen the housing movement. In some cases the production of building material has been taken over by the cooperative housing federation, while in others, trade unions of the building trades have formed cooperative organisations to undertake such ventures. Both approaches could be tried in the South-East Asian countries, when the housing sector has gained further momentum.

5.6.3 An important aim of the cooperative housing movement is to provide housing at low costs. One way to cut the building costs is standardisation. The housing societies, undertaking large scale building activities, could contribute in a major way to the standardisation of building elements, whereby the building costs could be lowered. To achieve this, it seems essential that the cooperatives offer only a limited variety of house types. The types of houses offered to members ought to be chosen so as to suit different tastes and living standards.

5.6.4 Once standardisation of material production has been achieved and the cooperatives have decided on a limited variety in house production, prefabrication could prove to be of considerable advantage. To begin with, only details of houses e.g., doors, window frames, etc., might be prefabricated. Eventually larger elements, such as parts of walls, roofs

and kitchen implements could be manufactured in factories and transported to the construction site. Prefabrication has proved very economical in housing development projects in Puerto Rico and in important land resettlement schemes undertaken in Malaysia.

5.7 INTERNATIONAL ASSISTANCE

5.7.1 The UN/ECAFE collects material on the housing situation in the South-East Asian Region and after the material has been processed and analysed, it is sent back to the governments of the different countries. The ICA Housing Committee has been penetrating the housing situation in various parts of the world and has devoted particular interest to the development and prospects of cooperative housing in a number of countries.

5.7.2 Housing investments are by nature very heavy and it is unlikely that a large proportion of the financial needs for the development of housing could be obtained on an international basis. Most of the money has to be generated within the country. It seems necessary that the governments in the various countries make assessments of current needs of housing, and frame plans for the solution of the housing problem. If the housing needs are given a high priority in the government planning, there might exist some possibilities for financial assistance through the UN organisations. Aid through UN organisations would, however, have to be processed through the governments concerned. In some of the countries of the Region, as a result of US shipments of food under the PL-480 plan, considerable amounts of local currency belonging to the US Government have accumulated. Part of these funds could advantageously be used for financing house construction activities.

5.7.3 While some funds could be obtained from abroad to help to finance housing development schemes, most of the international assistance in the housing and particularly cooperative housing field would have to be given in other forms. The UN/ECAFE is at present providing a considerable number of experts to the different countries of South-East Asia. These experts work in the field of low-cost housing, town planning, regional planning etc. International assistance might also be obtained to undertake pilot projects in the field of new building techniques, self-help housing projects and the development of new building material. Such pilot projects could give an effective demonstration and have a stimulating effect in the house construction field. Fellowships and study tours for

different categories of people involved in cooperative housing could also prove of considerable help for the further development of cooperative housing.

5.7.4 The Regional Office of the Alliance should increasingly act as a channel for the flow of information between the ICA Housing Committee, the housing movements in the Western countries and the cooperative housing organisations in the Region. The ICA might influence the International Labour Office and other UN organisations to suggest to the various governments that cooperators connected with housing activities ought to be included in the numerous study tours organised by the UN agencies. It would be of considerable advantage if a housing expert, preferably a person with profound experience from the Region, could be attached to the ICA Regional Office. Such an expert could undertake further analysis of the cooperative housing situation in South-East Asia and advise the cooperative housing movement on their own development plans.

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| | 25. Mr I. S. Gupta |

PROGRAMME OF THE SEMINAR

Monday, 30th November 1964

10.00 A.M. Inauguration
Programme and working methods of the Seminar.

Section I

14.30 - 15.45 P.M. Review of Cooperative Housing in South-East Asia and Its Problems.
Presentation of background papers by each country.

15.45 - 16.15 P.M. Tea break.
16.15 - 17.00 P.M. Continuation.

Tuesday, 1st December

9.00 - 9.45 A.M. Application of Cooperative Principles to Housing.
Introduction: Mr. Marian Radetzki, Director,
ICA Education Centre,
New Delhi.

9.45 - 10.30 A.M. Discussion.
10.30 - 11.00 A.M. Tea break.
11.00 - 11.45 A.M. Approaches to Cooperative Housing in Western Countries.
Introduction : Mr Bertil Mathsson
Kooperativa Förbundet,
Stockholm, Sweden.

11.45 - 12.30 P.M. Discussion.
14.30 - 17.00 P.M. Group discussion.

Wednesday, 2nd December

9.00 - 10-30 A.M. Plenary on Section I.

Section II

10.30 - 11.15 A.M. Housing Needs of Members and Other Membership Questions.

Introduction : Mr G. S. Dass
Assistant Commissioner,
Cooperative Development,
Kuala Lumpur.

11.15- 11.45 A.M. Tea break.

11.45 - 12.30 P.M. Discussion.

14.30 - 15.15 P.M. Functions and Size of Primary Society.

Introduction : Mr Lennart Ramnek
HSB, Stockholm, Sweden.

15.15 - 15.45 P.M. Tea break.

15.45 - 17.00 P.M. Discussion.

Thursday, 3rd December

9.00 - 9.45 A.M. Role and Functions of an Apex Housing Society.

Introduction : Mr Åke Johnsson.
HSB, Stockholm, Sweden.

9.45 - 10.30 A.M. Discussion.

10.30 - 11.00 A.M. Tea break.

11.00 - 12.00 Noon Cooperative Production of Building Material and Cooperative Building Workers' Societies.

Introduction : Mr Hans Dahlberg
ICA Education Centre.

12.00 - 12.30 P.M. Discussion.

14.30 - 15.15 P.M. Internal Organisation of an Apex Housing Society.

Introduction : Mr Åke Johnsson.

15.15 - 15.45 P.M. Tea break.

15.45 - 17.00 P.M. Discussion.



Friday, 4th December

9.00 - 9.45 A.M.

Education and Training.

Introduction : Mr A. N. Kularajah,
General Manager,
Malayan Cooperative Insurance
Society, Kuala Lumpur.

9.45 - 10.30 A.M.

Discussion.

10.30 - 11.00 A.M.

Tea break.

11.00 - 11.45 A.M.

Parliamentary Structure and Organisation
—Relations Between Primary and Apex
Housing Societies.

Introduction : Mr Lennart Ramnek.

11.45 - 12.30 A.M.

Discussion.

14.30 - 17.00 P.M.

Group discussion.

Saturday, 5th December

9.00 - 10.30 A.M.

Planery on Section II.

10.30 - 11.00 A.M.

Tea break.

Section III

11.00 - 11.45 A.M.

Collaboration and Contacts with External
Organisations.

Introduction : Mr L. S. Dabholkar, Director
Maharashtra Cooperative Hou-
sing Finance Society,
Bombay, India.

11.45 - 12.30 P.M.

Discussion.

14.30 - 17.00 P.M.

Free

Sunday, 6th December

Sight-seeing and study visits.

Monday, 7th December

9.00 - 10.00 A.M.

Finance for Cooperative Housing.

Introduction : Mr Åke Johnsson, Sweden
and Mr M. I. Nayar, President,
Federation of Cooperative
Housing Societies of Malaya,
Kuala Lumpur.

	(a) Savings among members.
10.00 - 10.30 A.M.	Discussion.
10.30 - 11.00 A.M.	Tea break.
11.00 - 12.00 NOON	(b) External Institutions for Financing.
12.00 - 12.30 P.M.	Discussion.
14.30 - 15.30 P.M.	(c) State Assistance.
15.30 - 16.00 P.M.	Tea break.
16.00 - 17.00 P.M.	Discussion.

Tuesday, 8th December

9.00 - 10.30 A.M.	Role of State in Cooperative Housing — Aspects other than Financing. <i>Introduction</i> : Mr L. S. Dabholkar
10.30 - 11.00 A.M.	Tea break.
11.00 - 12.00 Noon	Discussion.
14.30 - 15.15 P.M.	Town Planning and Cooperative Housing. <i>Introduction</i> : Mr J. H. Shirazi, President, Karachi Cooperative Housing Societies' Union, Karachi, Pakistan.
15.15 - 15.45 P.M.	Tea break.
15.45 - 17.00 P.M.	Discussion.

Wednesday, 9th December

9.00 A.M. - 13.00 P.M.	Study visits.
14.30 - 15.15 P.M.	Cooperative Housing as a Means for Improved Housing Design, Building Design and Cheaper Production. <i>Introduction</i> : Mr Bertil Mathsson.
15.15 - 15.45 P.M.	Tea break.
15.45 - 17.00 P.M.	Discussion.

Thursday, 10th December

9.00 - 10.30 A.M.	International Assistance— <i>Panel discussion.</i>
10.30 - 11.15 A.M.	Discussion.
11.15 - 11.45 A.M.	Tea break.
11.45 - 12.30 P.M.	Group discussion.
14.30 - 17.00 P.M.	Group discussion <i>continued.</i>

Friday, 11th December

9.00 - 10.30 A.M.	Plenary on Section III.
10.30 - 11.00 A.M.	Tea break.
11.00 - 12.30 P.M.	How to Start a New Society? <i>Panel discussion.</i>
12.30 - 13.00 P.M.	Discussion.
14.30 - 17.00 P.M.	Open.

Saturday, 12th December

9.00 A.M. to 12.00 NOON	Final plenary. Reading of draft report; and Evaluation of the Seminar.
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