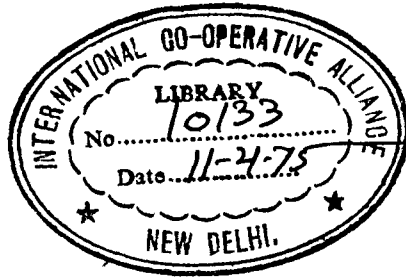


STATUS OF COOPERATIVE AND RURAL HOUSING PROGRAMMES IN BANGLADESH TODAY



LIONEL GUNAWARDANA
Joint Director (P&PR)
ICA Regional Office & Education Centre for South-East Asia
and
D. D. NAIK
Honorary Secretary
National Cooperative Housing Federation of India

Cooperative Series 9



ICA Library
334.1(549.3)GUN-S
ICA 00144

INTERNATIONAL COOPERATIVE, ALLIANCE
Regional Office & Education Centre for South-East Asia
43 Friends' Colony, New Delhi 110-014

Cooperative Series

1. Economics of Consumer Cooperative. *M. Radetzki*
2. Cooperation & Small Industries in S-E Asia. *J. M. Rana*
3. Farming Guidance in the Cooperative Movement in Jāpan. *S. Miyakawa*
4. Farming Guidance Activities of Agricultural Cooperatives.
5. Cooperative Education—Progress or Perish. *P. E. Weeraman*
6. Education for Agricultural Cooperatives in S-E Asia. *J. M. Rana.*
7. Key to Household Economy. *Mrs. M. D'Cruz.*
8. Balanced Diet.
9. Status of Cooperative and Rural Housing Programmes in Bangladesh Today.
Lionel Gunawardana & D.D. Naik

278

INTERNATIONAL COOPERATIVE ALLIANCE

Headquarters : 11 Upper Grosvenor Street

LONDON W1X 9PA England

Regional Office & Education Centre for South-East Asia,
43 Friends Colony, Post Box 3312, New Delhi 110-014, India

May 1973 (1,100)

PRICE : Indian Rs. 3.00

Printed in India at the National Cooperative Printing Press
4/2 Kirti Nagar Industrial Area, New Delhi 110-015.

PART-I

Present Position

1. Geographical Situation	...	3
2. Population	...	3
3. Economy of the Country	...	5
4. Natural Constraints	...	6
5. Housing Conditions	...	7
6. Destruction of Houses due to Natural Calamities and during War for Independence	...	9
7. Efforts for Solving the Rural Housing Problem	...	10
8. Urban Housing	...	20
9. Urban Housing Efforts	...	21
10. The Cooperative Organisation of Bangladesh	...	22
11. Housing Cooperatives in Bangladesh—Present Position	...	25
12. Sources of Finance to the Housing Cooperatives	...	25
13. Problems of Housing Cooperatives	...	26
14. Magnitude of Housing Problem and its Socio-Economic Effects	...	26
15. Importance of Solving Housing Problem Through Cooperatives	...	27

PART-II

New Approach for Housing Development in Rural Areas

16. Necessity for Replanning of Villages	...	31
17. The New Approach	...	31
18. Organisational Structure for Cooperative Housing	...	32
19. Organisational Pattern for Urban Areas	...	33
20. Anticipated Difficulties in the Promotion of Housing Cooperatives	...	33
21. Need for According Priority to Housing in National Planning and Formulating a National Housing Policy	...	36
22. The Role of Housing Cooperatives in National Housing Programme	...	37

PART I

Present Position

ICA Library



ICA 00144

1. *Geographical Situation and Physical Features*

Bangladesh is surrounded by the Bay of Bengal in the South, the Indian Republic in the North, North-East and North-West and Burma in the South-East. It lies roughly between $20^{\circ}/30'$ to $26^{\circ}/45'$ North Latitudes and $88^{\circ}.0$ to $92^{\circ}/56'$ East Longitudes. The total area of the country including rivers and forests is 55,126 square miles.

The country is divided into four natural regions, viz., the Northwest, Central, Southwest and Eastern regions. They cover respectively 24.5%, 16%, 28% and 31.5% of the total area of the country. Much of the land in the Northwest Region is higher than that in the rest of the country, except for the hilly area along the eastern boundary of the Eastern Region. The land in the Central Region is lower and relatively flat. The Southwest Region has a flat terrain and is interlaced with rivers and tidal channels. The Eastern Region has a varied physiography ranging from flat low land in the North, which is often subject to the heaviest floods in the country to steeply sloping hills in the Southern Hill tracts.

2. *Population*

Figures of census conducted in 1961 indicate that the population of Bangladesh has increased from 42 million in 1951 to 53.5 million in 1961, at an annual average rate of 2.4%. According to the figures projected by the Planning Commission, the population in 1971 has been put at 74.4 million. The density of population works out to 922 per sq. mile as per 1961 census and over 1200 per sq. mile according to the projected figures.

Distribution of Rural and Urban Population

94.81 per cent of the total population live in rural areas. Thus only less than 6 per cent of the population is urban. The total number of urban areas is 78 and are distributed as follows :

<i>Urban Areas by Population Size</i>	<i>Total Number</i>
One lakh and over	4
50,000 to 99,999	5
25,000 to 49,999	15
10,000 to 24,999	23
5,000 to 9,999	21
less than 5,000	10
Total	78

The decade between 1951 to 1961 witnessed an overall rise of 21.24% in the total population. The increase in rural population during this period was 20.16%, whereas the urban population increased by 45.11%.

Settlement Pattern

The existing rural settlement pattern of different regions of Bangladesh seems to have evolved depending primarily on the physical and climatic conditions of the respective region.

Settlement pattern can be classified as follows :

1. Northern Region (Region of Rivers Padma and Brahmaputra)

- Settlements are mostly in a compact clustered form and are found by the side of the roads.
- Dominant means of communication is by land routes.

2. Delta Region of Dead and Dying Rivers (Kusthia and Jessore)

- Settlements are in a semi-clustered and scattered linear form.
- Communication is mainly by the land routes.

3. Delta Regions of Active Rivers (including off-shore islands)

—Settlements are scattered or sparsely distributed throughout the agricultural land.

—Dominant means of communication is by waterways.

4. Low Lying Regions (major part of Sylhet and part of Mymensingh District)

—Houses built over artificially raised land. Settlements highly dense, small clusters with a few number of families.

—Dominant means of communication is by country boat.

5. Coastal Regions

—Settlement pattern is linear and sparsely distributed and also few in semi-clustered form and along the fair weather country roads.

—Means of communication by land routes and by tidal channels.

3. *Economy of the Country*

The economy of Bangladesh is traditionally and predominantly agricultural. About 95% of the country's population is rural and about 80% of them are engaged in agriculture. Agricultural output accounts for about 55% of the gross domestic product. Sixty-five per cent of all industrial production is accounted for by the processing of jute, cotton, sugar, oil seeds, rice and wood products.

The average land-owning villager possesses only 1.5 acres of land. It is estimated that one-fifth of the villagers are landless. They work mainly as fieldhands or farm labourers.

Rice is the major crop of Bangladesh. The area under rice is about 25 million acres, while that under other staple grains, including pulses, is 1.1 million acres only. About 72% of the cropped area is given to rice. Jute and Tea are the important cash crops. Bangladesh accounts for more than 90% of the best

jute produced in the world and about 58% of the total jute production of the world. This crop is raised in about 10% of the agricultural land of Bangladesh. Tea is an important commodity in Bangladesh. It is grown in Chittagong and Sylhet Districts. The total area under tea is about 1,07,000 acres. Bangladesh produces, on an average, 60 million pounds of tea per year. About 8,594 square miles of area is under forests, which are found in several scattered areas. The fishing industry provides livelihood to a large section of the population of the country. Fisheries ranks second only of agriculture as an economic activity. Roughly 5 million people depend directly or indirectly on marine fishing and inland fisheries for their livelihood. Fish forms the second staple diet of the people and accounts for over 80% of the per capita intake of animal protein. The country has vast fisheries resources within its boundaries and territorial waters. The annual production of fish is estimated at 8,10,000 metric tonnes.

4. *Natural Constraints*

High population density and relatively small area of cultivable land is a marked feature of Bangladesh. Much of the region which is covered by a network of streams constitutes the delta of three of the world's biggest rivers (the Brahmaputra, the Ganges, and the Meghna). The population is crowded in a relatively small area (55,555 square miles), one third of which is flooded every year. Cyclones forming in the Bay of Bengal periodically ravage the Coastal Zones. The Ganges-Brahmaputra-Meghna river delta (25,555 square miles) includes waterways, totalling at least 1500 miles in length. These waterways increase in number and size from the northwest to the southeast. The villagers are used to the "normal floods" and the crops are adapted to it. However, it does restrict the cropping in many areas and in some years there are abnormal floods which do a great deal of damage to crops and property. Cyclonic storms are a frequent feature in Bangladesh and cause even more damage than the annual river floods. Damage to property and loss of life caused by recent cyclones in 1970 has been very great.

5. Housing Conditions

Living Space in Homes

According to the housing census of 1960, there were 96.8 lakhs of residential houses in Bangladesh. The average number of rooms per household was 1.77. Majority of households (53%) lived in single room dwellings.

The following table shows households by number of rooms occupied as per census figures.

<i>No. of Households of All Sizes</i>	<i>Rooms (1)</i>	<i>Rooms (2)</i>	<i>Rooms (3)</i>	<i>Rooms (4)</i>	<i>Rooms (5)</i>	<i>Rooms (6)</i>	<i>Rooms (7)</i>
	5,165,839	2,651,774	1,062,647	442,578	160,969	64,822	27,861
9,602,852	<i>Rooms (8)</i>	<i>Rooms (9)</i>	<i>Rooms (10)</i>				
	12,603	6,076	7,011				

Measured by the number of persons per room i.e. "density" of occupancy, the housing standard in Bangladesh is poor. The average number of persons per room works out to 3.2. Five or more persons share a room in the case of 31% of the population, four persons share a room in the case of 13% of the population and three persons share a room in the case of 21% of the population.

The following table gives statistics regarding the number of persons per room.

	Number of Persons Per Room					
	Under 1	1 person	2 persons	3 persons	4 persons	5 and over
All Areas	286302	5715600	11586273	10922757	6810967	16200000
Rural Areas	261918	5409252	11053428	10403681	6481023	15281114
Urban Areas	24383	306348	532845	519076	329944	918886
<hr/>						
Total number of households in Bangladesh (1960)	= 96,02,852					
Total number of Rural Households	= 91,32,057					
Total number of Urban Households	= 4,70,795					

Structural Condition of Houses

Most of the dwellings specially in rural areas are of semi-permanent materials i.e. G.I. asbestos, wood, bamboo, thatching and earthen kutcha bricks. The housing census classified the houses according to type of construction with particular reference to materials used. As per this classification, the condition of the then existing houses in 1960 was as follows.

Type	Structure	Number of Houses		
		All Areas	Rural Areas	Urban Areas
Type 1	Wall of Concrete/Baked Bricks/Stones & Cement, Wood, G.I. Asbestos Sheets, Bamboo & Thatched. Roof of Concrete/Cement/Baked Bricks/Stone & Baked tiles.	1,44,997	64,418	80,579
Type 2	Wall of Concrete/Baked Bricks/Stone & Cement. Roof of G.I. Asbestos Sheets and Wood.	64,036	128,074	35,962
Type 3	Wall of Stone & Mud. Roof of Concrete/Cement/Baked Bricks/Stones, Baked tiles, G.I. Asbestos Sheets and Wood.	18,432	10,610	7,822
Type 4	Wall of Earth Kutcha Bricks, G.I. Asbestos Sheets, Wood Bamboo and Thatched. Roof of Baked tiles, G.I. Asbestos Sheets Wood.	2,955,505	2,771,468	184,037
Type 5	Wall of Wood, Bamboo and Thatched. Roof of Wood, Bamboo Thatched and Mud Thatched.	3,500,760	3,401,923	98,837
Type 6	Wall of Earth Katcha Bricks, Stone and Mud. Roof of Bamboo Thatched and Mud Thatched. Roof of Bamboo Thatched and Mud Thatched.	901,350	889,900	11,450
Type 7	Wall of G.I. Asbestos Sheets, Concrete/Baked Bricks/Stones. Roof of Bamboo Thatched and Mud Thatched.	50,921	46,863	4,058
Type 8	Mobiles and others.	722	290	432
Type 9	Unclassified	1,957,322	1,918,501	38,821

The following table shows the structural condition of houses in a typical village in Bangladesh.*

<i>Type of Houses</i>	<i>No. of Houses</i>	<i>No. of Kitchen</i>
1. Building	2	
2. Tin roof with brick walls	1	
3. Tin roof with mud walls	17	
4. Tin roof with bamboo walls	12	
5. Tile roof with mud walls	1	
6. Thatched roof with mud walls	12	
7. Thatched roof with bamboo walls	12	39
Total	57	39

A very basic function of houses is to provide shelter from the elements. The durability of such shelter is, therefore, an important qualitative measure of housing. From this point of view, most of the houses in Bangladesh are not of durable standards. The people residing in these houses may have to spend an undue proportion of their time in patching up or repairing these temporary structures. Even these temporary structures are crowded as in many cases five or more persons live in a room, thus giving very little functional space.

6. *Destruction of Houses Due to Natural Calamities and During War for Independence*

Damage Due to Natural Calamities

The recurring natural calamities contribute to a very great extent to the deterioration of housing situation every year in Bangladesh. As 90 per cent of the houses in rural areas are generally made of mud, bamboo and other locally available indigenous materials, they cannot withstand the slightest fury of nature. They were greatly damaged by heavy floods in August,

*Village Development Through Cooperation—A Case Study of Monogram Village by Mr. N. Huq.

hurricane in October and the cyclone and tidal bore in November 1970. It is estimated that the floods of August completely destroyed about 80,000 rural houses and caused partial damage to another 224,000 houses and that the unprecedented cyclone-cum-tidal bore of November 1970 completely washed away about 100,000 houses.

Destruction During the War for Independence

The housing situation further deteriorated due to the destruction caused during the war for independence. During the course of the 9 month war, it is estimated that 1.56 million families were rendered homeless as their dwellings were damaged or demolished. The refugees, who fled to India, returned to their villages, to find, in most cases, their villages razed to the ground.

7. *Efforts for Solving the Rural Housing Problem*

Sizeable housing rehabilitation and reconstruction efforts are now under way in rural areas. The Government of Bangladesh through its Rural Housing Rehabilitation Project and Integrated Cooperative Village Development Programme (IRDP), has plans for improving housing conditions in rural areas. CARE has constructed a number of houses and has programmes contemplating construction of many more housing units in rural areas. The staff of the World Bank is financing a model village (known as Biswagram or World Village) construction programme. A number of voluntary organisations like CORR (Christian Organisation for Relief and Rehabilitation) and BERRS (Bangladesh Evangelical Relief and Rehabilitation Scheme) are implementing programmes for provision of immediate shelters and relief. Bangladesh Samabaya Union has proposed to government a scheme of 6 million House Construction Programme in Bangladesh.

The following is a brief account of the various rural housing schemes in Bangladesh.

Housing Programme of Ministry of Relief and Rehabilitation

Under the Rural Housing Rehabilitation Project of the Ministry of Relief and Rehabilitation, reconstruction of houses

destroyed by the Pakistan army in rural areas is to receive top priority. It is proposed to construct 155,000 semi-pucca houses in the rural areas and 21,000 pucca houses in 19 coastal Thanas during 1972-73. The programme also envisages construction of 4,500 pucca houses in urban areas. The programme will be launched in conjunction with the Integrated Rural Development Programme with a view to supporting the improved housing project with investment efforts under IRDP for economic development through cooperatives in the rural areas. Such coordinated programmes of rural development are expected to raise the economic well-being of the village farmers and make it possible for them to maintain a pucca house.

Programme Component

Accordingly, the overall development programme in the rural sector will have the following components :

- I. Rural Housing—construction of semi-pucca and pucca houses.
- II. Physical Infra-structure—Provision of (a) Roads, (b) Drainage, (c) Embankments, (d) Flood Control measures.
- III. Irrigation—Installation of Low Lift Power Pumps, Boring of tube-wells, Minor Irrigation Schemes.
- IV. Creation of Institutional Infra-structure.
- V. Supply of Agricultural Inputs and Extensions.
- VI. General Education.
- VII. Rural Health Service.

Each programme component is to be implemented by the concerned Ministry or the Agency. As a result of the Government's policy of promoting rural development through cooperatives, village cooperative societies have become the focal point for all developmental projects. The housing project of the Ministry of Relief and Rehabilitation is planned as an integral element in the village based cooperative movement. Every village

with a cooperative housing society is expected to form a nucleus for rapid expansion of such integrated efforts in future.

It is proposed to undertake construction of 200 pucca houses in each of the devastated villages. It is planned to motivate individuals for whom housing units are to be constructed to join the existing village primary cooperative society or to organise themselves into primary village societies, where such organisations do not exist. Village level societies will be federated into a Thana level association under the IRDP. A house building revolving fund amounting to Tk. 200,000/- is to be set up for each village of semi-pucca houses and Taka 250,000 for each coastal village society of pucca houses. Each member of the cooperative will be provided with a pucca house having C.I.I. Sheet roofing (20' × 10') costing approximately Taka 2,500/- in the coastal zones and similar semi-pucca houses costing Taka 2,000/- each for other areas. The total cost for 200 houses in each coastal village will amount to Taka 500,000/- and Taka 400,000/- in other areas.

To ensure future expansion of the construction programme at village level and multiplication of housing projects through demonstration of model villages, it is proposed to recover a part of the project cost from the beneficiaries and build up a revolving fund. If 50% of the housing construction cost is recovered in each village, it is estimated that it will pump back an amount of Taka 250,000/- into the building revolving fund in the case of coastal villages and Taka 200,000/- in the case of other villages. With this amount, it is expected to undertake construction of additional units within the same village or in contiguous areas in the subsequent years.

Integrated Cooperative Village Development Programme

The programme is sponsored by Rural Development and Cooperative Division, Ministry of Local Government, Rural Development and Cooperatives, Government of Bangladesh.

Clustered Housing—The houses in the villages included in this programme are constructed in “clustered” pattern. The

clustered type of housing is advocated as it would enable easy and economical provision of various amenities like water, cyclone shelters, etc. clustered housing also facilitates building of embankments and growing of forest belts to protect the villages from cyclones and tidal bores.

Elements of the Programme :

Broadly, the programme involves the following elements :

a) Overall planning of Integrated Cooperative Villages, roads, common facilities, processing and storage facilities and other physical development;

b) Immediate construction of embankments, peripheral canals, afforestation and cyclone shelters for the Integrated Cooperative Villages;

c) Detailed design of village layouts, roads and water articulation systems, fishing facilities, community buildings and workshops;

d) Investigations of potable water sources and evaluation of equipment, material and labour costs for provision of shallow/deep tube-wells;

e) Detailed design of low cost self-help housing, with sanitation, and self-help housing programme;

f) Provision of boats, nets, freezing equipment and workshop and extension services and other requirements for an intensified fishing programme;

g) Technical advice, extension programme and equipment for the development of other food production activities, such as poultry, livestock etc;

h) Technical advice, equipment and marketing assistance for the establishment of cottage industries ;

i) Education programmes for the training of mechanics and other technical manpower, for maintaining cooperative vehicles and equipment, workshop and direction of Cooperative Construction Programmes;

j) Training of cooperative administrative and management staff;

k) Provision of equipment and transport for development of cooperative activities. Each integrated cooperative villages unit is expected to cover 3,000 acres of land and support approximately 1,000 families. The families are to be housed in about five clustered villages of which, one village would be the headquarters village and will contain rice mill, storage facilities, cooperative workshops, and the main community training and education centre. There would be link road within and outside the village.

It is envisaged that in future the programme could be extended to seventeen Thanas in the coastal region of Bangladesh with a total area of about 3,000 square miles and a potential population of 6 million people. The present scheme has been drawn up keeping this regional dimension of the programme in view. The villages selected are (1) Islampur (2) Prantik (3) Udayan (4) Sagarika (pur) (5) Niharika Milanpur.

All the villagers under the programme are expected to join the village primary cooperative. It is proposed to construct permanent houses for 1,000 families under the programme. In addition, a two storeyed pucca building will be constructed, which will serve as a community and cyclone shelter and will provide common services like school, dispensary and post office. The scheme also provides for construction of low cost houses for the village level extension staff.

Six Million House Construction Programme Proposed by Bangladesh Samabaya Union

The Bangladesh Samabaya Union has drawn up a Project for construction of 6 million houses destroyed by natural calamities and during the war of independence. The programme envisages construction of 6 million pucca houses in phases over a period to ten years. The annual cost of the project is estimated at Taka 120 crores. The project envisages assistance from the Government and other aid-giving agencies. It is understood that the Union is awaiting approval of the Government for the Project.

CARE's Housing Programmes

Since 1968, CARE[^] has been assisting village emergency reconstruction programme in Bangladesh. With CARE's assista-

nce and through organised aided self-help 4,000 houses have been built since 1968 under one programme. In another programme carried out in Chittagong area to rehabilitate flood affected people, CARE has completed 3,000 housing units in the area, utilising CINVA-Ram cement-soil-sand blocks. Presently, CARE has the following two housing projects in Bangladesh :

- a) Sixty-two Villages Reconstruction Programme,
- b) Bangladesh Delta Coast and Islands Cooperative Housing Programme.
- a) *Sixty-two Village Reconstruction Programme*

The project was started on March 1, 1971 to construct 7,500 houses in 62 villages. The objectives of the project are :

- 1) To provide immediate and permanent housing to those families in selected areas throughout Bangladesh, whose homes were destroyed during the civil strife;
- 2) To demonstrate by covering at least one village in each sub-division, the advantages of CINVA-Ram construction and permanent housing;
- 3) To provide cyclone/flood resistant housing in those areas considered cyclone or flood prone.
- 4) To make the participants aware of their own ability to bring about significant change in economical, social and environmental conditions through self-help methods, and
- 5) To pave the way for the introduction of an effective Cooperative Movement through an awareness of self-help and community participation.

The Sixty-two Village Project is an intensive construction plan designed to build 100 to 125 low-cost houses in one war damaged village in each of the 62 sub-divisions of Bangladesh. Each housing unit so constructed will have an area of 10' × 20'. Each unit will require approximately 1,200 CINVA-Ram soil-cement blocks for the walls, locally manufactured burnt brick for the foundation and corrugated iron sheets for the roof. Participating families have to provide the soil and labour necessary for

casting or moulding the brick and the timber required for the doors, windows and roof structure. CARE provides blocks making machines, the roofing materials, burnt brick, cement and fasteners as well as the personnel required to organise families for the block casting process and ensuring satisfactory and expeditious erection of the houses. The Government of Bangladesh is contributing the services of 62 cooperative extension workers to assist CARE.

At the end of September 1972, 5800 houses have been constructed under this programme.

b) *Bangladesh Delta Coast and Islands Cooperative Housing Programme*

The project is implemented under the sponsorship of the Ministry of Relief and Rehabilitation, Government of Bangladesh, with the assistance from CARE. The project has the following two objectives :

- i) To construct a house which will, as far as practicable, withstand recurrent seasonal winds and flooding which accompany the cyclone season.
- ii) To encourage and assist individual self-help rehabilitation through development of expanded and improved fishing and farming practices, contributing the increased production and income, thus enabling further self-help development.

All project objectives are to be met through the facilities of Thana Central Cooperative Associations.

It is proposed to construct 15,000 low-cost cyclone resistant houses within a period of three years. 5,000 houses are to be constructed during first year of the project programme ending in May 1973. The cost of construction of 15,000 houses is estimated to be Tks. 30,000,000/- at the rate of Tk. 2,000/- per unit. CARE will provide funds to the extent of Tk. 2,40,00,000/- i.e. at the rate of Tk. 1,600/- per unit. Funds to the extent of Tk. 60,00,000/- or Tk. 400/- per unit are to be provided by government through

the Ministry of Relief and Rehabilitation. Sixty villages are proposed to be constructed over a period of three years. On an average there will be 250 housing units per village. The project villages are to be selected from among the most affected Thanas of the coastal districts of Barisal, Patuakhali and Noakhali. The number of housing units to be constructed in each of the three coastal Districts is as follows :

<i>District</i>	<i>Total Villages</i>	<i>Villages per Thana</i>	<i>Total Thanas</i>	<i>Total Houses</i>
Barisal	30	5	6	7,500
Patuakhali	18	6	3	4,500
Noakhali	12	6	2	3,000

c) Chittagong Housing Programme

The programme started by CARE in 1968 as an Emergency Disaster Relief effort following the floods of July that year. This programme was carried out in conjunction with the erstwhile Government of East Pakistan. CARE has completed 3,000 housing units under this programme utilizing CINVA-Ram blocks.

Biswagram—The World Village

Biswagram is a housing scheme being financed in part through contributions made by the staff of the World Bank. All the World Bank staff in sympathy for the November 1970 cyclone affected people decided to contribute the funds collected for their Christmas party of 1970 for building a new model village "Bishwagram" to house some of the cyclone affected people. The construction concept is based upon CARE's self-help housing programme, with the added dimension of the cluster housing design fostered by Mr. Alam. The programme is sponsored by the Bangladesh Samabaya Union with the local operation and management being carried out by the Ramgati Thana Central Cooperative Association.

Other Programmes

In addition to the above housing programmes, mention need to be made of following two housing programmes :

- 1) Ramgati Project
- 2) Char Manpura Housing Programme

The Ramgati Cooperative Housing Programme was initiated under the direction of Mr. Mababoul Alam (presently Vice-Chairman, BARD) and its purpose was to relocate families affected by cyclones and to concentrate them in planned clustered communities. The plan contemplated construction of 500 houses. It is understood that political tensions during 1971 severely hampered the implementation of the programme.

A voluntary organisation, HELPS, has a programme for two villages for construction of 400 houses in Char Manpura.

Programmes for provision of shelter by Christian Organisation for Relief and Rehabilitation (CORR) and Bangladesh Evangelical Relief and Rehabilitation Scheme (BERRS)

A programme sponsored by CORR provides for relief and rehabilitation of 3,00,000 families. The programme of BERRS for provision of shelter aims in assisting 45,220 families. The beneficiaries of these programmes of CORR and BERRS will include both returning refugees as well as other persons affected by the war of independence. These programmes for housing are meant mainly to help the villagers to rebuild their homes in traditional design with traditional materials. Up to August 1972 CORR and BERRS have assisted in re-building 1,85,260 and 24,035 dwelling units respectively.

Other Relief Programmes

There are number of other relief organisations engaged in providing housing and shelter in Bangladesh. The following table shows the number of low-cost houses constructed by different relief agencies or with their assistance up to August 1972 and the targets of these agencies.

<i>Organisation</i>	<i>Target Upto 1972-73</i>	<i>Construction Done Upto August 1972</i>
1. CARE	12,500	5,600
2. CONCERN	2,000	50
3. R. K. MISSION	1,500	1,000
4. BERRS	45,220	24,003
5. CORR	300,000	185,260
6. UNCLE ERIK's Childern Help	31	31
7. SERVICE CIVIL International	925	135
8. SAWS	2,730	200
9. AUSTEARS	2,668	2,668
10. Baptist Misson	1,494	1,264
11. Danish Association for Interational Cooperation	125	15
12. EFICOR	581	95
13. ICRC	991	991
14. RDRS	15,060	2,960
15. Salvation Army	2,331	1,081
16. IPS	1,000	—
17. BVSC	5,000	—
18. BRAC	1,000	—
Total	395,156	225,153

A review of different rural housing schemes in Bangladesh (excepting those meant for temporary relief) will indicate the following main features :

1) All the schemes are intended for the rehabilitation and reconstruction of villages, which were destroyed either by cyclone, floods or during the war of independence.

2) Housing has been undertaken as a part of the Integrated Rural Development Programme.

3) A village level cooperative organisation is being used to initiate self-help methods and to give desired leadership:

4) A village approach rather than individual family approach has been adopted for solving the housing problem.

5) The schemes aim at providing low-cost houses which would withstand cyclones and other natural calamities.

8. *Urban Housing*

The high density of population aggravated by the influx of refugees and migration of people from rural areas to urban, haphazard growth of towns and cities and the inactivity in the field of house construction during the War of Independence and after have led to serious housing shortages, severe congestions and over-crowding and formation of slums and squatter settlements in urban areas.

The land prices and housing rents have risen making it difficult, if not possible, for the middle and lower income groups to rent out acceptable housing let alone building their own homes.

Vast majority (72%) of the urban population cannot afford to pay the economic rent for even the cheapest form of acceptable housing. They have, therefore, to live in make shift-shaks and straw huts. These distressing conditions under which the low income families live, present a problem which is seemingly beyond solution. Even if the poverty stricken slum families are housed in clean and healthy dwelling units, they will not have the resources to pay even a nominal rent or maintain the unit and

also pay for the most essential items of food, clothing and transport. Any attempt to solve their housing problem effectively has to be a part of an overall and integrated approach to raise the economic standard of these people.

Income Groups in Urban Areas of Bangladesh*

<i>Group</i>	<i>Classification</i>	<i>Monthly Income Range in Rs.</i>	<i>%age of Total Urban House-holds</i>
I. High Income		2000 & above	
II. Upper Income		1500 } 1999 }	5.4
III. Middle Income			
a) Upper Middle Income		900—1499	
b) Middle Income		500— 899	7
c) Lower Middle Income		300— 499	15.6
IV. Lower Income		100— 299	53
V. Lowest Income		below 99	19

9. *Urban Housing Efforts*

In the past, Housing and Settlement Directorate had constructed houses to meet the housing problems of Government Officers. In the city of Dacca some official blocks and residential quarters were constructed in order to give relief to the government servants. However, the problem of residential accommodation of a large section of urban population remained to be solved. Besides, the slums in cities like Dacca present a socio-economic problem of great magnitude.

It is understood that the Ministry of Public Works and Urban Development, Government of Bangladesh has prepared a plan for construction of multi-storey public housing in major cities of Bangladssh namely Dacca, Chittagong and Khulna.

* Source : Fourth Fith Plan 1970-75 of Pakistan.

Following table shows the number of housing units by floor area and their unit cost, which the Ministry plans to build.

<i>Floor Area</i>	<i>No. of Units</i>	<i>Estimated Cost per Unit.</i>
350 sq. ft.	25,000	18,250 Tk.
450 „ „	8,000	28,850 Tk.
800 „ „	2,000	37,674 Tk.

This housing programme, it is understood, will be implemented in conjunction with the Dacca Improvement Trust, Dacca Housing and Settlement Directorate, Chittagong Development Authority and Khulna Development Authority.

After the houses are built and allocated to public, the Ministry of Public Works and Urban Development intends to motivate the tenants to organise themselves into cooperatives to undertake the responsibility of maintaining the houses.

10. *Cooperative Organisation in Bangladesh*

Almost all the rural housing programmes that are under-way or are being planned involve agricultural cooperative societies in implementing them. It may therefore be useful to understand the structure and functioning of these societies.

There are two main types of agricultural cooperative societies at the primary level.

They are ;

- (a) Union Multipurpose Cooperative Societies.
- (b) Krishi Sambaya Samity.

A Union Multipurpose Cooperative Society covers an area of a Union which, on an average, consists of 15 villages. These societies are engaged in the provision of agricultural credit, supply of agricultural inputs and marketing of agricultural produce through Central Multipurpose Societies—which are federations of these societies. These Union Multipurpose Societies obtain agricultural credit for their members from the Central Cooperative Bank.

The Krishi Samabaya Samaties are small agricultural cooperative societies formed from among the farmers of a village or part of a village who normally make common use of an irrigation pump. These societies provide agricultural credit to farmers. The agricultural credit is linked to educational action aimed at improving farm production and raising the living standards of the member farmers. These primary societies are federated into Thana Central Cooperative Associations.

The Thana Central Cooperative Association, is a Thana level federation which supports the village level cooperatives and arranges for essential services as supervision over use of credit, training of local leaders, provision for agricultural extension services, supply of fertilizers, seeds, agricultural implements and marketing of agricultural produce.

As at the end of the year 1969-70, there were 1324 primary cooperatives under the Comilla Pattern. Both the Union Cooperative Multipurpose Societies and village level primary Cooperative Societies under Comilla Pattern are expected to play an important role in implementation of housing programmes through the integrated Cooperative Rural Development Programmes.

Organisational Set-up of Cooperative Societies in Bangladesh

- | | | |
|---|---|-------------------------------------|
| — Bangladesh Jatiyo Samabaya Union | } | Apex
Level. |
| — Bangladesh Cooperative Bank | | |
| — Other Apex Level Organisations
such as, Fishermen's, Sugarcane Growers
and Industrial Cooperatives | | |
| — Central Multipurpose Societies | } | Secondary
or
Central
Level |
| — Central Cooperative Banks | | |
| — Thana Central Associations | | |
| — District Unions | | |
| — Other Central Societies such as Weavers',
Fishermen's and Sugarcane Growers'
Central Cooperative Societies. | | |
| — Union Multipurpose Cooperative
Societies | } | Primary
Level |
| — Krishi Samabaya Samity | | |
| — Housing Cooperatives | | |
| — Weavers', Artisans', Thrift, and Credit,
Sugarcane Growers, etc., Cooperative
Societies. | | |

**The following table gives the number of different types of
cooperatives in Bangladesh**

<i>Types of Cooperative Societies</i>		<i>Number of Cooperative Societies (1968-69)</i>	
Apex Level	1. Apex Banks and Societies	11	
Secondary Level	1. Central Banks	62	
	2. Central Multipurpose Societies	77	
	3. Central Industrial Unions	27	
	4. Other Central Societies	74	
Primary Level	1. Land Mortgage Banks	16	
	2. Union Multipurpose Societies	4135	
	3. Others Agriculture Credit Societies	10014	
	4. Agricultural Rural Credit Societies	122	
	5. Agricultural Non-Credit Societies	339	
	6. Non-Agricultural Credit Societies	688	
	Non-Agricultural Non-Credit Societies :		
	i) Weavers	983	
	ii) Fisheries	607	
	iii) Housing	73	
iv) Other Societies	1758		
Total		18298	

Issue and recovery of loans by Cooperative Societies in Bangladesh as during the year 1968-69 and their outstanding balances at the end of the year were as shown below.

Central Societies	(In lakhs of rupees)
i) Loans issued	8.70
ii) Loans recovered	6.25
iii) Outstanding balances	14.98
Primary Societies of all types	
i) Loans issued	10.57
ii) Loans recovered	7.49
iii) Outstanding balances	17.82
Primary Agricultural Societies	
i) Loans issued	9.50
ii) Loans recovered	6.44
iii) Outstanding balances	15.69
Primary Non-Agricultural Societies	
i) Loans issued	1.09
ii) Loans recovered	1.05
iii) Outstanding balances	2.13

11. *Housing Cooperatives in Bangladesh—Present Position*

The cooperative housing sector has two distinct sections one sectarian, mainly for the Ismailia community and the other, non-sectarian. The Government has assisted the cooperative housing societies only very sparingly in obtaining the land by way of acquisition, etc. The statistics relating to the housing in the cooperative sector are given below.

a) Number of Housing Cooperatives	73
b) Total Number of Members	8874
c) Total Paid up Share Capital	19.71 lakhs
d) Total Working Capital	95.95 „
e) Total Deposits	34.41 „
f) Losses Held at the End of 1969	38.29 „
g) Houses Built by Societies	504
h) Houses Built by Members with the help of Societies	497

The bye-laws of housing cooperatives provide for purchase of land and construction of houses threon for their members. The existing housing cooperatives are of two types. Housing Cooperatives in Dacca have purchased land and constructed multi-storeyed buildings with apartments. Each apartment or flat is occupied and owned by the member to whom it is allotted. Loans are raised by the members concerned against the security of their individual interest in the Society which is the flat owned by the member and his proportionate share of land. The housing cooperatives in other places outside Dacca purchase land, develop the same and lay them out into plots. A member is allotted a plot on permanent lease of 99 years on which he constructs his house in accordance with the type/design approved by the society. Although the application for loan is sponsored by the Society, the loan is raised by the member on the security of the land the building owned by him.

12. *Sources of Finance to the Housing Cooperatives*

The main source of finance for the housing cooperatives has been the House Building Finance Corporation. It was set up

in 1954 for providing institutional finance for construction of houses. This corporation has been advancing loans to individuals and construction companies. It also advances loans to the members of housing cooperatives. Till 1970-71 the Corporation had sanctioned in all 10589 loans, amounting to Rs. 24,02,76,000/- in Bangladesh. Loans sanctions to individuals vary from Rs. 2,000/- to Rs. 40,000/-. The maximum limit of individual loan is Rs. 40,000/-. Loans are advanced against the security of land and building after the building and site plans are duly approved by the competent authority. The present rate of interest charged by the Corporation is 8%. The period of repayment which was 10/12 years has been, recently, increased to 15 years. The Corporation has advanced loans to 16 cooperative housing societies for 893 houses and flats in the entire area of the former Pakistan. At present, there is no other source of long-term finance on which housing cooperatives can depend.

13. *Problems of Housing Cooperatives*

The cooperative housing movement has not so far made any significant progress in Bangladesh. The movement is likely to face the following difficulties in expanding itself in future.

- 1) Scarcity of land.
- 2) Managerial and operational problems.
- 3) Organisational difficulties.
- 4) Scarcity of building materials.

14. *Magnitude of Housing Problem and its Socio-Economic Effects*

An indication of the existing conditions of houses in rural areas is provided by the census data already cited. Most of the occupied houses in the rural areas are "Kutcha" structures, whose plinth is made of mud and walls and roofs are built of bamboo, grass or reeds. These houses, therefore, would require to be rebuilt or substantially improved frequently. Improvement in housing conditions in rural areas is considered essential not only because it will enable the villagers to have a durable shelter for leading a clean and healthy living, but also because of the direct

impact which the improvement of housing conditions is likely to have on the economy of the rural areas. When village families move into new and improved houses in replanned villages with proper streets and drains, safe drinking water, open spaces, play grounds, community centres, etc., they would naturally want to live better and would be motivated to exert greater efforts towards improvement of their agricultural and industrial production, which alone can provide them with additional resources required to meet their growing needs. The housing programme is, therefore, expected to stimulate, at one and the same time an increasing demand for goods and capacity to produce the required materials.

The housing situation in urban areas does not present a better picture. Many people in towns and cities live in congested areas and overcrowded houses. Recently the situation has become serious due to increase of population and influx of refugees. The result is that there exist slums with insanitary huts of flimsy construction and sub-standard houses, which are poorly ventilated and over-congested, often lacking in essential amenities. This is particularly true of the city of Dacca. The situation has further aggravated as there is very little construction of new houses to meet the increasing demand for new ones.

15. *Importance of Solving Housing Problem Through Cooperatives*

Every part of Bangladesh, urban, semi-urban and rural is confronted with the problem of providing suitable housing accommodation to its people. The importance of the role expected of cooperatives in the provision of housing can be judged only in the context of the prevailing situation. The prevailing rural situation of Bangladesh demands rehabilitation and reconstruction of its village economy which necessitate immediate action.

Following actions should be initiated with the least possible delay :

- 1) Physical reconstruction of the villages should be done by providing improved types of housing which would withstand the vagaries of nature.

- 2) For the improvement of the village economy, the villagers should be supplied with better means of agricultural and industrial production.
- 3) Creation of a new environment in the village life is necessary so that the villagers may live a clean and healthier life with the social amenities provided.
- 4) An infrastructure for further development of the village should be set up. These measures would necessitate a village approach rather than an individual approach. Besides, a programme of house building for better living would require a lot of self-help and initiative, which could be generated only in a cooperative system. A cooperative organisation, has the following advantages.
 - a) It cultivates self-help.
 - b) It provides its members decent accommodation with secured occupancy at as low a cost as possible.
 - c) It encourages members and others to save and channel such money into the financing of house building.
 - d) It can create necessary amenities of life.
 - e) It can create suitable environmental conditions, and
 - f) It can foster community spirit among members.

The housing programmes initiated at the governmental level, as well as by the organisations like CARE, have chosen the village level primary cooperative as the agency for implementing aided self-help housing programmes. This approach is commendable, as it will help in initiating group action. It will be possible by this method to provide common utility services at low cost and also to foster a community spirit among the members of the society.

PART II

**New Approach for
Housing Development in Rural Areas**

16. *Necessity for Replanning of Villages*

As the village settlements under the existing pattern are scattered, provision of social facilities and amenities to all such households and hamlets becomes expensive and almost prohibitive from cost view point. As such, during an emergency situation arising out of cyclone, or storm surge or in the event of an outbreak of epidemic, loss of human lives and cattle register a very high figure, as adequate and effective relief measures can hardly be brought to each door due to inadequate number of service centres on the one hand and lack of adequate and quick access facilities to inner and remoter areas on the other.

The existing rural settlements therefore, require replanning for clustering them in such forms and in such locations as to make them easily accessible by quick means of transport. Such measures are also expected to release more land for agricultural purposes.

17. *The New Approach*

It is understood that the Urban Development Directorate, Ministry of Planning, Government of Bangladesh, has proposed the following approach for the replanning of village settlements :

- i) Consolidation of scattered household into compact planned settlements;
- ii) Condensation of households;
- iii) Conservation of agricultural land;
- iv) Provision of adequate service and social facilities and amenities in the form of Village Centres and Rural Centres for these settlements, and

- v) Provision of an adequate network of communication integrating these settlements.

18. *Organisational Structure for Cooperative Housing*

The organisational structure that is proposed to be used at the village level for implementation of different housing schemes is the existing village primary society either formed under Comilla Pattern or union cooperative multi-purpose society according to the area, where the programme is to be implemented. There are, however, the following considerations which require serious attention to be paid before saddling the village level organisations with cooperative housing activities.

- 1) Under the proposed programme of rural development the village level organisation will be undertaking multipurpose activities such as supply of credit and agricultural inputs, in addition to the housing programme. The organisation will have to be provided, therefore, with efficient managerial services.

- 2) As the recoveries of the housing loans will constitute a long-term revolving fund, it is necessary to credit the recoveries to a separate fund and also make arrangements to deposit the fund with a bank without utilising the recoveries in the normal business of the society.

- 3) As the village primaries under the programme will be dealing in different transactions involving a complicated system of accounts, it will be quite desirable to devise a simple system of accounts to be followed by the societies so that the working of the societies may run smooth from the very start.

- 4) It may also be necessary to create a secretarial cadre to work as secretaries of the societies, who should be given adequate training in planning and execution of housing schemes.

- 5) Although the implementation of housing programme is proposed to be entrusted to the existing village cooperatives, as a part of their overall rural development programme, it may be advantageous in certain rural areas which are subjected to urban influence due to their close proximity to urban centres etc., to form

independent cooperative housing societies to undertake housing activities. Those rural areas which are exposed to urban contacts and stimuli may aspire for improved housing. In such circumstances, the organisation of a separate and independent housing cooperative may afford a more desirable solution for the housing problem of the village.

19. *Organisational Pattern for Urban Areas*

In urban areas it will be necessary to organise independent housing cooperatives to serve the housing needs of different types or groups of people, who otherwise find it difficult to build a house by their individual efforts. Places like Thana headquarters, District headquarters and cities like Dacca and Chittagong have a considerable low and middle income group population, belonging to various sections of the community like government servants, petty businessmen, employees in private and trading firms and professionals like pleaders, doctors etc., who can be brought into housing cooperatives for solving their housing needs.

20. *Anticipated Difficulties in the Promotion of Housing Cooperatives*

Although there are 73 housing cooperatives already in Bangladesh, the cooperative housing movement cannot be said to have played any significant role in solving the country's housing problem. The following are some of the reasons for this situation and they would impede the progress of housing cooperatives in future if suitable remedial actions are not taken.

- 1) Lack of suitable machinery for promotion of cooperative housing,
- 2) Inadequacy of financial resources, and
- 3) Scarcity of land and building materials.

Machinery and Programme for Promotion of Housing Cooperatives

The success of housing cooperatives would depend much upon the services of dedicated persons in the field of cooperation. Similarly, the cooperatives would themselves require constant

guidance and assistance in the administrative, legal, technical and financial matters. It is, therefore, necessary to create a suitable machinery with sufficient administrative, technical and legal know-how, which would furnish continuous support to the cooperative housing movement. In a country where cooperative housing movement is highly developed, such assistance and support is usually obtained from the apex organisations of housing cooperatives. However, till the cooperative housing movement gathers momentum, Bangladesh Samabaya Union may undertake the task of guiding and assisting the housing cooperatives. It may be desirable for this purpose to open a separate cell within the Union which may function as a technical service organisation for promoting cooperative housing with adequate technically qualified staff. This cell may undertake the following functions :

- 1) General guidance and advice to affiliated societies in administrative, technical, financial and legal matters;
- 2) Assistance in procurement of land and building materials for them;
- 3) General coordination of housing activities;
- 4) Efficient and regular supervision of the working of the societies;
- 5) Cooperative propaganda and promotion of new societies on sound footing, and
- 6) Assistance in obtaining finance.

Financing of Housing Cooperatives

The House Building Finance Corporation is the only institution which provides long-term loans for construction of houses to individuals, as well as to construction companies. The Corporation also advances loans to members of housing cooperatives. To encourage housing cooperatives, the Corporation may consider giving special preference to housing cooperatives in granting loans and also extend the period of repayment to 20 years. With the development of the cooperative housing movement, there will be a greater demand for loans. In such an event, Cooperative Insurance Society, which is recently nationalised, may also provide

finance to the cooperative housing sector, as in the case of Malaysian Cooperative Insurance Society or Life Insurance Corporation of India.

Scarcity of Land and Building Materials

i. Land

Next to finance, the main problem that is likely to be faced by the housing cooperatives is non-availability of land at a reasonable price. The problem of land is particularly acute in cities like Dacca. The land problem has three aspects :

- 1) Rise in land prices to a speculative level;
- 2) Dearth of developed land for executing housing schemes, and
- 3) Covering of available land under slums due to influx of population in the cities.

With a view to promoting cooperative housing activities, it may be desirable to enact suitable legislation empowering the Government to acquire lands for cooperative housing societies. Improvement trusts and municipal bodies can also earmark certain areas out of the land owned and/or developed by them for cooperative housing societies. The government may also give priority to housing cooperatives in the allotment of government land.

ii. Building Materials

Next in importance to finance and land is the timely and adequate supply of building materials to housing cooperatives. Due to overall demand in all sectors of economic development, the supply of essential building materials may become insufficient. It is, therefore, necessary to expand the building materials production industry, and also earmark a certain quota of essential building materials for the cooperative housing sector.

21. *Need for According Priority to Housing in National Planning and Formulating a National Policy*

National Planning

As a basic human necessity, housing requires to be accorded due priority in National Planning. In this connection, the observations made by the Regional Seminar on the "Development of Housing Cooperatives in South-East Asia" held in Malaysia in October 1970 deserve to be quoted here. The Seminar observed "The principal reason for this situation was that, although it had generally been accepted in most countries in the Region and elsewhere, that social planning was as important for development as economic planning, and that social development must be integrated with economic planning, in actual practice, the social aspects of development had often, if not always, been overlooked or neglected, because of the erroneous assumption that social progress would follow economic development automatically. As a result, a comparatively lower share of the national income had been devoted to housing and related programmes than what was required in terms of the social and economic needs. The situation, however, has been gradually changing".

National Housing Policy

Housing is a labour-intensive industry. Spurt in house construction gives rise to a number of other industries producing building materials and, *inter alia*, provides employment opportunities to the working people.

The significance of housing as a national problem needs no special reiteration. Being the most important of the public utilities and social services and an indispensable necessity of life, housing has to be attended to as an integral part of the National Planning.

For planned and effective solution of the country's housing problem both urban and rural, it is desirable to prepare a long-term housing development programme designed to meet the housing needs during the next 10 years.

Some of the important aspects that should be considered in drawing up such a programme are :

- 1) The role that should be played in the execution of the programme by the public, cooperative and private sectors, should be defined.
- 2) The programme should fix the physical targets to be achieved by each agency selected for the implementation of the programme e.g. government, local authorities, cooperative sector and private sector.
- 3) The programme should indicate the steps to be taken for mobilising the financial resources for the purpose and an action programme should be drawn up for raising necessary finance for achieving the physical targets.
- 4) Necessary provision should be made for the creation of an administrative set-up to coordinate the activities of the various sectors so as to achieve the common national aim.
- 5) The plan should also include a programme of development of building industry and research.

22. *The Role of Housing Cooperatives in National Housing Programme*

The government efforts alone are not sufficient to solve the housing problem of any country. The cooperative method has proved effective, contributing in a large measure towards the solution of the housing problem in many countries. If the cooperatives are properly organised by the cooperative leaders and the necessary support is extended by the government, they would be able to contribute immensely towards the solution of the housing problem in Bangladesh.

The cooperative sector should therefore receive a major role in the national housing programme of Bangladesh. □ □ □

Some Important ICA Publications

The Role of Cooperatives in Agricultural Development. Rs. 5.00

Farming Guidance Activities of Agricultural Cooperatives.
Rs. 10.00

Balanced Diet (Cooperative Series 8). Rs. 12.00

Key to Household Economy. Rs. 3.00

A Model Cooperative Societies Law. Rs. 3.00

Professor D.G. Karve Commemoration Volume. Rs. 50.00

Business Switch—An Introduction to Business Management
in Retailing. Ragnar Arvidsson and S. Dandapani. Rs. 20.00

Sale—A Profile—An Introduction to Sales Management in
Retailing. Rs. 20.00

Cooperatives in Agriculture—An Integrated Approach. Rs. 2.50

A Study of Personnel Management in Selected Super Markets in
India. Ragnar Arvidsson and K.K. Taimni. Rs. 12.00

Manual for Study Circle Leaders. Rs. 5.00

Communication and the Cooperative Teacher. Rs. 2.50

ICA in South-East Asia : The First Decade. Rs. 12.00

Cooperative Management : Recommendations of the
ICA/CCE/GRAMACOP Regional Seminar, 1973. Rs. 5.00

Annotated Bibliography of Cooperative Literature in South-East
Asia (Half-Yearly) and Documentation Bulletin for S-E Asia.
Combined Subscription. Rs. 15.00 Yearly.

Special Rebate of 25% Allowed on these Publications

Books are sent only per VPP. Advance payment will be appreciated and in this case no postage and packing will be charged. Payment is to be made by Demand Draft/Postal Order/Money Order, payable to "the International Cooperative Alliance, New Delhi".

ICA Library

Publications Section

INTERNATIONAL COOPERATIVE A



ICA 00144

REGIONAL OFFICE & EDUCATION CENTRE FOR SOUTH-EAST ASIA
43, FRIENDS' COLONY, NEW DELHI-110-014