

REPORT OF THE REGIONAL SEMINAR ON

The Development of Housing Cooperatives in South-East Asia

Kuala Lumpur (Malaysia)
October 19-November 2 1970



INTERNATIONAL COOPERATIVE ALLIANCE

Regional Office & Education Centre for South-East Asia

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REPORT OF THE
R E G I O N A L S E M I N A R O N
THE DEVELOPMENT OF HOUSING COOPERATIVES IN S.E.ASIA

Kuala Lumpur/Penang, Malaysia

19 October - 2 November, 1 9 7 0

RAPPORTEUR

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REPORT OF THE
REGIONAL SEMINAR ON THE "DEVELOPMENT OF HOUSING COOPERATIVES
IN SOUTH-EAST ASIA"

1. INTRODUCTION

1.1 A Regional Seminar on the "Development of Housing Cooperatives in South-East Asia" was jointly held by the ICA Regional Office & Education Centre for South-East Asia, New Delhi, the International Cooperative Housing Committee, Stockholm, Sweden, and the Cooperative Union of Malaysia, from 19th October to 2nd November, 1970, in Malaysia. In the first week, the Seminar was held in Kuala Lumpur, and the subsequent sessions were held in Penang.

1.2 Delegates from Ceylon, India, Indonesia, Iran, Japan, Malaysia, Pakistan, the Philippines, Singapore and Thailand participated. In addition, Observers from the United Nations, ECARE, United Nations Development Programme and International Confederation of Free Trade Unions also took part. Resource persons from Sweden, Germany, the U.S.A., India, Malaysia and Singapore assisted the Seminar. The Seminar was directed by Mr. J.M. Rana, Director (Education), and Mr. Lionel Gunawardana, Deputy Director (Publications & Public Relations) of the ICA Regional Office & Education Centre for South-East Asia. Mr. P.E. Weeraman, ICA Regional Director for South-East Asia, participated in the Seminar for some time.

1.3 The Seminar was inaugurated by Y.A.B. Tun Abdul Razak Bin Hussein, Prime Minister of Malaysia, in the presence of a distinguished gathering. The Valedictory Address was delivered by Y.A.B. Dr. Lim Chong Eu, Chief Minister of the State of Penang, Malaysia.

1.4 The Seminar received financial support from the Swedish Cooperative Movement and the Swedish International Development Authority through the funds made available by these agencies for educational programmes to the ICA Regional Office & Education Centre, and the International Cooperative Housing Committee. The latter also made available resource persons from the housing movements of Sweden, Germany and the U.S.A. The Cooperative Union of Malaysia played host to the Seminar and rendered valuable assistance in terms of local costs, practical arrangements, study visits, provision of local lecturers etc. The Seminar expressed its profound thanks to the above agencies.

2. WORKING METHODS OF THE SEMINAR

2.1 After the inauguration, the Seminar spent two-and-half days in discussing the cooperative housing situation in various countries of the Region, on the basis of the background papers prepared by the participants. Talks were then given by specialists on various topics relating to cooperative housing. Important issues arising out of these talks, and discussions on participants' background papers were formulated and discussed in detail in groups. The group reports were subsequently discussed at the plenary sessions.

2.2 Study visits were arranged to housing cooperatives in Kuala Lumpur, Petaling Jaya and Ipoh.

3. SEMINAR DOCUMENTATION

The following seminar documents are appended hereto:

- i) Programme of the Seminar
- ii) List of participants
- iii) List of papers presented at the Seminar
- iv) Messages sent to the International Cooperative Housing Development Association (ICHDA), Washington and United Nations, New York. (Appendices "A" & "B")

4. HOUSING SITUATION IN THE REGION

The Problem : Its Urgency and Scope

4.1 It was noted that most of the developing countries in the Region were experiencing a tremendous increase in population, industrialisation, and massive urbanisation, which have led to serious housing shortages, severe congestion in urban centres, the formation of slums and squatter settlements, inadequate community facilities and health services, frustrating metropolitan traffic and transport problems, wasteful sub-division and ineffective use of urban land, the spiralling of urban land prices and a host of other problems.

4.2 With a few exceptions, the developing countries in the Region had not been able to meet the needs of the population for adequate housing. There had, therefore, been a general deterioration of the housing and environmental conditions, especially in the large metropolitan centres and other urban areas. The rapid increase in the urban population due to large-scale migration from rural areas had further aggravated the housing situation.

4.3 The Seminar expressed deep concern at the serious housing situation confronting the developing countries in the Region and pointed out that unless adequate remedial measures were taken without further delay, these problems would lead to serious social, economic and political consequences. In this connection, the Seminar recommended that a comprehensive, vigorous and sustained approach be adopted to tackle the above problems with due regard to such functions as removal of slums and squatter settlements, prevention of excessive metropolitan concentrations, removal of unemployment, formulation of rational urban land policy, as well as other relevant social and economic aspects of urban and regional development.

4.4 Many developing countries in the Region were suffering from low levels of productivity and high building costs, shortage of financial and material resources and skilled manpower, and chronic unemployment, particularly where urbanization was out-pacing industrialization.

Government Policies and Programmes

4.5 In most countries of the Region, governments have undertaken direct public housing and physical planning programmes to ameliorate the critical housing situation and the problems associated with rapid urbanization. Despite the efforts made and the measures adopted, little progress had been achieved, and the situation remained unsatisfactory in most of the developing countries. 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.

4.6 Until recent years, the inability of the developing countries in the Region to cope with the serious housing situation was attributable mainly to: the lack of clearly defined, comprehensive housing policies, realistic programmes and adequate funds for their implementation; inadequate administrative machinery for dealing with housing and urban development problems, aggravated by the lack of trained technical and management staff; lack of adequate financing schemes for encouraging private savings for home

construction; lack of rational urban land policies for preventing land hoarding, and the spiralling of land prices; lack of appreciation of the benefits of housing cooperatives, and failure in most of the countries to tap the immense potential of self-help housing, especially for the rural areas. In view of this, the Seminar emphasized that the acquisition and financing of suitable land for low-cost housing were major problems that should engage the attention of several developing countries for many years to come.

4.7 The Seminar was glad to note that assistance to governments for strengthening existing institutional arrangements for housing finance, and the establishment of new ones, were a major component of the current work programme of the U.N./ECAFE in the field of housing, building and planning, and that a "Task Force on Housing Finance" would be organised by ECAFE for that purpose. The Seminar also expressed great interest in the study being undertaken by the United Nations in collaboration with the ECAFE which would deal with such measures as were necessary to build-up land resources for low-cost housing, facilitate land acquisition, prevent or discourage land speculation, and regulate land use effectively. Recognizing that the squatter problem was one of the most difficult and vexing problems facing many developing countries in the Region, the Seminar was glad to learn that a study on "Housing and Physical Planning Standards for the Resettlement of Squatters" would be undertaken by ECAFE in cooperation with the Regional Housing Centre, New Delhi, India.

4.8 It was noted that a number of governments in the Region have been giving increasing attention and support to the development of housing in their countries. Whereas a few years ago, the task of dealing with problems of housing and urban development was invariably assigned to small, relatively insignificant units in the Public Works Department, it is now entrusted to Ministries of Housing as in the case of Ceylon,

India, Iran, Japan, the Republic of Korea, Malaysia and Pakistan. This task is entrusted to Central Housing Authorities in the Philippines and Singapore. Thailand is planning to establish a stronger body at the national level.

4.9 The Seminar emphasized that in view of the critical housing situation and the problems associated with rapid urbanization in the various countries of the Region, as also the serious social, economic and political implications, there was a pressing need for governments to adopt more effective measures for dealing with the problems involved. The Seminar recommended that governments should formulate comprehensive national housing programmes that would enlist the active participation and support of the public, the private and the cooperative sectors. In its opinion, the adoption of realistic targets and goals for housing and urban development programmes would provide the necessary basis for the mobilisation of national and local resources.

4.10 The Seminar suggested that large housing programmes would be required for (i) arresting the deterioration of the housing situation and the excessive concentration of population in metropolitan areas; (ii) coping with the additional housing requirements as a result of the annual increase in the population, and with the demand for new and better dwellings resulting from the rise in family incomes; (iii) the gradual liquidation of the housing deficit; and (iv) replacing the dwellings that became obsolete or were destroyed by natural calamities such as fire, earthquakes and typhoons.

5. COOPERATIVE HOUSING IN THE REGION

5.1 The Seminar reviewed briefly the activities of Cooperative Housing Movements in the Region. It might be said that cooperative housing societies had made noteworthy progress in some areas in few countries. However, in most countries of the Region, the cooperative housing movement was in its infancy. The Seminar recommended that high priority should be given to the development of cooperative housing in the Region in view of the great contribution it could make to alleviating the critical housing shortages by providing housing facilities to the middle classes both in urban and rural areas and to the industrial workers. The cooperative movement was eminently suited for making an important contribution to the gigantic national task of building better and cheaper homes on account of its well-tried methods of self-help and mutual help and the appropriate organisational structures it could develop for mobilising people's participation.

CEYLON

5.2 The first housing cooperative in Ceylon was formed in 1948. By 1958, there were 26 cooperative housing societies. One of them, namely, the Kiribathagoda Cooperative Housing Society with jun most employees as members deserved special mention. It built 105 houses for its members at a cost of Rs.2,250 in 1954 and in a record time of 105 days at the rate of one house a day. The reason for the low cost was that the services of the cooperatives were utilised at all stages of building. After the establishment of the National Housing Department, the cooperative housing movement suffered a severe set-back as people preferred to form building societies^{1/} rather than cooperative housing societies, since it was easier and simpler to form building societies and to obtain loans from the Department of Housing through such societies. Notwithstanding these obstacles, the housing cooperatives made some progress, obtaining the required finance from the People's Bank, the Cooperative Banks, and the National Housing Fund.

^{1/} In Ceylon, a "Building Society" could be established by at least two persons. A "Building Society" is different from a "Cooperative Society" for the formation of which at least ten members are required.: Country Paper by M/s W.W.J.Mendis & R.Rajaratnam, Ceylon.

5.3 In October 1970, there were 33 registered cooperative societies with a total membership of 1,407, a total paid-up capital of Rs. 233,089 and borrowed capital of Rs. 2,940,810. Some of these societies were inactive, or functioned only to collect the dues from the members. Sixteen of the above 33 societies were registered after 1960. But their activities remained somewhat restricted mainly due to their inability to obtain suitable land at reasonable prices and difficulties in raising needed finance.

INDIA

5.4 The Cooperative Housing Movement was started in India nearly half a century ago. The movement, however, did not play a significant part in solving the housing problem until after 1950, when it began to develop on account of the programmes included in the Five-Year Plans.

5.5 As on 30th June 1968, there were 13,817 primary housing societies with 884,020 members and working capital of Rs. 1547 million. During the years 1967-68, the housing cooperatives constructed 3,259 independent houses of the value of Rs. 30 million, and 13,563 tenements worth Rs. 227 million. In addition, the members themselves constructed 11,280 independent houses worth Rs. 62 million.

5.6 The cooperative housing movement had made considerable progress in the big industrial towns and cities. With the spread of the movement, apex cooperatives had been organised and registered in eight States, and they were playing a significant role in providing the necessary finance and guidance to the housing cooperatives in their respective States. A National Cooperative Housing Federation had also been established, which was expected to coordinate and guide the activities of the State-level institutions.

5.7 The following measures had been adopted by the Government to support the cooperative housing movement:

- i) assistance in the organisation and formation of societies,
- ii) grant of loans and subsidies to certain classes of housing cooperatives,
- iii) subscribing to the share capital of apex cooperatives and guaranteeing loans given to them, and debentures issued by them, and
- iv) granting exemption from registration fees and stamp duties.

INDONESIA

5.8 Cooperative housing is of very recent origin in Indonesia. In 1952, at the instance of the Government, housing societies were organised in municipalities and these were called Savings Organisations for Housing Development. These organisations were not purely cooperative, but functioned as non-profit housing organisations and during the period 1952-62, they built about 1,500 houses. Several service cooperatives which had government employees as members had drawn up preliminary plans for housing development projects. The plans envisaged providing housing on hire-purchase basis to members, especially to those in the lower-income bracket.

IRAN

5.9 The Cooperative Movement in Iran is of recent origin and the housing cooperatives were started only very recently. A number of employees of the National Iranian Oil Company formed a Housing Cooperative in Teheran in 1943. In 1957 another society, called the Credit and Housing Cooperative Society of Iran, started its activities. These societies have, up to now given loans to about 90 members to buy, build or repair houses.

5.10 Since 1967 the Government of Iran had paid greater attention to the housing problem. The Government was concentrating its efforts in promoting (a) Housing cooperatives for workers in industrial and rural areas, and (b) housing cooperatives in urban areas.

5.11 The Mortgage Bank of Iran, which is a Government agency, is a major financing organisation for housing cooperatives. The Mortgage Bank promotes, finances and supervises the activities of housing cooperatives and the Savings and Loan Associations. The latter organisations collect small savings from the public and give loans to them for housing. While the former caters to the low income groups/who contribute up to 40 per cent of the cost of construction of the houses. There are separate Workers' Housing Cooperatives and these are financed by the Workers' Welfare Bank. The funds in this Bank mainly comprised the resources of the Social Insurance Schemes for workers.

5.12 The Mortgage Bank promotes and finances three types of housing cooperatives.

- i) The first category of societies transfer the ownership of houses to the members upon completion of the houses, and the loan is transferred to the member, who repays it in instalments directly to the Bank. The society winds up after the transfers are completed.
- ii) The second category functions in a similar manner with regard to building, but transfers the ownership of houses only after the full repayment of the loan is made to the Bank. After the completion of the transfer, the society may or may not continue to function. If it continues to function, its main purpose would be to maintain the estate on a collective basis.
- iii) In the case of the third category, the ownership is not transferred to the member at all, but members would have the right to use the assigned property so long as they hold shares in the society and adhere to the conditions laid down by the Society

JAPAN

5.13 The exorbitantly high rate of rent that prevailed in Japan in the 1920s caused much hardship to tenants. The landlords took advantage of the acute shortage of houses to keep the rents

high. The dissatisfaction among tenants led to a mass movement for reduction in house rents.

5.14 Housing cooperatives were formed to meet this situation. By 1941, there were 2,445 housing cooperatives with a membership of 23,705. These societies together had built 23,854 dwelling units. After 1941, the housing cooperatives ceased to function due to a variety of reasons, including lack of Government assistance which was expected when they were formed.

5.15 During the Second World War, over 16 million houses were destroyed causing further deterioration of the housing situation. In order to solve the housing problem, the Housing Reconstruction Congress was formed at the initiative of the working class, and it played an important role in mass production of publicly owned houses.

5.16 In 1958, the Japanese Labourers' Housing Federation was established in Tokyo. This Federation was reorganised in 1968 into a corporation. It obtains its funds from the Government Housing Loan Corporation. Most of the construction work of the houses of this Corporation is carried out by the Housing Cooperative Organisations.

5.17 The special feature of the Japanese Housing Cooperative Movement is the involvement of the agricultural cooperatives in the provision of houses. The Central Union of Agricultural Cooperatives, which is the apex organisation of agricultural cooperatives in Japan, has a special department which undertakes cooperative housing activities.

5.18 Another organisation that encourages house building in a big way in Japan is the Japanese Workers' Housing Cooperative. This organisation, however, is not registered as a cooperative organisation, but it functions on a cooperative basis, and most of its activities are carried out through other cooperative organisations.

MALAYSIA

5.19 Housing cooperatives were introduced in Malaysia after the Second World War. House construction during the period of Japanese occupation was at a complete standstill. Slums developed in various parts of the major towns in the country giving rise to serious health problems. For reasons of security and employment, thousands of people moved to the towns, thus aggravating the already acute housing shortage. This situation resulted in the demand by landlords for high rentals and payment of "tea money" (lumpsum payment for occupation of homes). There was considerable over-crowding and sharing of accommodation. The members of the cooperative movement, who comprise largely salaried workers and wage earners, attempted to solve this problem through the cooperative method, and the first housing cooperative was established in 1949. In November 1970, there were 70 housing cooperatives spread throughout the country and they had a total membership of 40,000.

5.20 The housing cooperatives in Malaysia endeavour to develop housing schemes for ultimate house ownership by the members. When the cost of the properties are paid in full by the members, the homes are transferred to them, and they then enjoy complete ownership of the properties.

5.21 Thirty of the 70 housing cooperatives had completed 5,000 housing units valued at Malaysian \$175 million and a further 2,000 units valued at Malaysian \$60 million were under different stages of construction. Several of the remaining housing cooperatives would finalise schemes for the construction of homes for their members in the next two years.

5.22 Housing cooperatives in Malaysia have had to face serious problems arising out of shortage of suitable building land within town and municipal limits, and the difficulty of raising adequate funds on a long-term basis at reasonable interest rates. The problem of land is such that it is difficult to find a satisfactory

solution. The housing cooperatives therefore have to develop housing schemes away from the towns where land is comparatively cheaper and easier to obtain. In future it may become necessary for them to encourage their members to live in flats, although at the moment the preference is for single dwelling homes.

5.23 Housing cooperatives at present obtain funds for the development of housing schemes from within the cooperative movement itself, mainly from the Cooperative Thrift and Loan Societies, the Cooperative Central Bank and the Malaysian Cooperative Insurance Society. Efforts are being made to obtain long-term loans from other sources.

PAKISTAN

5.24 In November 1970, there were 367 housing cooperatives in West Pakistan with a total membership of 66,994 and a working capital of over Rs. 150.18 million. These societies had built over 50,000 houses. In East Pakistan there were 73 cooperative housing societies with a total membership of 8,774 and a working capital of over Rs. 9.6 million. The societies had so far built 504 houses, and another 497 houses were built by the members with the assistance of the societies. In addition, 3,026 low-cost houses had been built on a self-help basis, with government assistance, under the Rural Rebuilding Programme.

5.25 The main source of finance for housing cooperatives was the House Building Finance Corporation of Pakistan set up by the Government of Pakistan in 1952. Loans varying from Rs. 2,000 to Rs. 40,000 are given on mortgage of land and buildings to be constructed.

5.26 Government assistance in the shape of acquiring of land had been provided. Besides the above, there were several schemes under-way for building low-cost houses in the urban areas and in the Industrial Estates at the instance of the government.

PHILIPPINES

5.27 Although appropriate legislations had already been enacted governing the organisation and operation of cooperative housing societies in the country, the concept of home acquisition and ownership through housing cooperatives was yet to find acceptance by the people.

SINGAPORE

5.28 There were three housing cooperative societies in Singapore in November 1970. The first to be formed was the Cooperative Housing Society for government employees. This society, which started with 33 members, had a membership of 5,025. The Society had also purchased 1,500 dwelling units from private developers and had allotted them to its members.

5.29 The second cooperative housing society was registered in 1956 and it had a membership of 369 in November 1970. This society also caters to the government employees. The third is the Singapore National Cooperative Housing Society which confines its membership to the Malay community. The society was registered in 1964 and had a membership of 3,108 in November 1970. This society has loaned over M\$350,000 to its members for building houses.

THAILAND

5.30 There was only one cooperative housing society in Thailand in November 1970. This society was formed by the Department of Land Cooperatives in 1966. It had obtained and distributed land amongst some of its members for building houses; it is now preparing a project for constructing houses.

6. TYPES OF HOUSING COOPERATIVES

The Seminar categorised cooperative housing societies in the following five types.

6.1 Permanent Cooperative Housing Societies

These societies undertake all activities with regard to housing such as financing, acquiring and developing land, construction of houses, provision of common services and the maintenance of houses. There are two types of permanent societies :

(a) Co-ownership Cooperative Housing Societies

The housing estate is owned by the society and no individual member can claim ownership of a particular house or flat. Every member is entitled to the use of a house or flat, which is allotted to him, as long as he is a member of the society and pays the stipulated monthly rent.

(b) Individual Ownership Cooperative Housing Societies

Here the ownership of the house is transferred to individual members after they have repaid the loans. The society continues to provide maintenance and other common services to the members. The society also continues to enrol new members and to provide houses for them.

6.2 Terminating Cooperative Housing Societies

On completion of the building project, the ownership of each allotted house and land is transferred to the respective members and the Terminating Cooperative Housing Society goes into liquidation. There are two types of societies under this category :

- (a) The societies which transfer the ownership of the land and house to the individual member immediately after the building project is over; then the societies go into self-liquidation. After the transfer takes place, each member pays his loan instalments direct to the lending organisation.

- (b) The societies which transfer ownership of the land and the building to the members only after the full loan obtained by the society has been repaid to the lending organisation. In the meantime, this society remains responsible for the collection of the loan instalments from the individual members and for the repayment of the loan to the lending organisation. These societies go into liquidation after the loans have been fully settled and the houses have been transferred to the members.

6.3 Housing Land Development Cooperative Societies

These societies are formed for the purpose of acquiring and developing land collectively. Once the land is acquired and developed, it is distributed among the members and the societies go into liquidation.

6.4 Multi-functional Cooperative Housing Societies

These societies undertake one or several activities connected with housing for their members. The constitution of these societies provides that they may continue indefinitely as permanent societies, or liquidate themselves after a specific objective is achieved. There was considerable discussion at the Seminar whether it was necessary to define the above societies into a separate category. Some participants felt that it was not necessary to do so since the functions performed by these societies were covered by the societies described as "permanent" or "terminating" cooperative housing societies. Some others felt differently. In view of this, it was decided to group the above societies into a separate category which was understood to be a service cooperative for members in the field of housing.

6.5 Producers' House Construction Cooperative Societies

Whereas the four types of societies described above are meant for consumers, the cooperative house construction societies are producers' cooperatives. These societies have as

their members, artisans and workers in the building trade, such as brick-layers, carpenters, painters and other skilled and unskilled labourers. These societies obtain funds from financial institutions and build houses for sale or for rental.

6.6 The Seminar discussed the usefulness of the above types of cooperative housing societies and felt that all these types of societies were useful under different conditions. The Seminar, however, emphasized that the permanent type of society should be encouraged as it had distinct advantages over the terminating type of societies. Not only can the former undertake house maintenance and other important services, but they are also able to continuously enrol new members and provide them with housing facilities. The Seminar suggested that a strong housing movement can be developed on the basis of permanent societies which have on-going activities. The Seminar reiterated the following recommendation of the ICA Regional Seminar on Cooperative Housing held in Malaysia in 1964 : "To solve 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". 2/

2/- Report of the Regional Seminar on Cooperative Housing, Kuala Lumpur, Malaysia, 1964, pp. 21-22.

7. SELF-HELP HOUSING IN RURAL AREAS

A major part of the population of the various countries in the Region lives in rural areas. In this context, the Seminar emphasized the immense potential that self-help and aided self-help housing could play in the building of houses in the rural areas. This approach whereby spare time of the farm families and agricultural labourers could be utilized for construction of their own homes, can help in building cheaper houses. The Seminar suggested that an organised cooperative effort on the above lines, to which Governments should provide the needed assistance, would make a significant contribution to improving rural housing in the Region.

8. ROLE OF NATIONAL ORGANISATIONS

8.1 It was noted that national organisations of housing cooperatives existed in India, Japan and Malaysia. The Seminar emphasized the need of establishing national organisations of housing cooperatives in other countries of the Region in order to co-ordinate the activities of the various housing cooperatives and to develop the housing movements in a sustained and vigorous manner. The Seminar suggested that such national organisations should be properly supported by member societies and they should be developed into sufficiently powerful institutions so that they could discharge their functions effectively. The Seminar suggested that the national organisations should undertake the following tasks.

Promotional and Educational Work

8.2 The national organisation should provide necessary information to members as well as the general public regarding the importance of cooperative housing and should develop necessary public relations campaigns. The national organisation should provide necessary cooperative education to the members, board members and the employed personnel

Developing Proper relations with Government

8.3 The national organisation has a very important role to play in ensuring that the needs of the housing movement are placed before relevant government authorities and that the various types of government assistance required for development of co-operative housing are obtained. The problems of the housing co-operatives which require governmental action should also be taken up by the national organisation with the government authorities.

Provision of technical assistance and centralised services

8.4 The national organisation should develop model bye-laws for co-operative housing societies, should develop manuals on house building and should arrange for necessary architectural and engineering services for the member societies. The national organisation could also assist the housing societies in their negotiations for obtaining finance and could act as an under-writer. Provision of certain centralised services by employing architects, engineers and lawyers should also be provided by the national organisation.

9. PLANNING AND IMPLEMENTING COOPERATIVE HOUSING SCHEMES

The Seminar discussed various steps involved in planning and implementing cooperative housing schemes and drew up a detailed list of steps that should be taken in this connection. Some of the more important ones are listed below :

- i) Care should be taken to ensure that adequate number of members come forward to participate in the housing scheme. Their selection, in case there are more persons than required for the scheme, should be in accordance with their seniority, as mentioned in the membership register.
- ii) Utmost care should be taken in the selection and acquisition of land to ensure that the land proposed to be purchased is suitably located and reasonably priced.
- iii) Once the land is acquired, the society should get a lay-out plan prepared by a competent architect and get the plan cleared by the appropriate authorities.

- iv) When the lay-out plan is approved, participants should be informed and their confirmation obtained in writing as to their willingness to participate in the scheme. The architect should be instructed to design four or five types of houses to suit the financial capacity and the preferences of the participants.
- v) The plots may then be allotted to the participants. If the society considers it desirable, it may refrain from doing so until the houses are completed. The procedure to be followed in this regard would depend upon the type of the housing society. There are merits and de-merits in both types of procedures. If participants are allotted land before the houses are constructed, they may take more active interest in the society. On the other hand, it can lead to numerous problems in construction since a member may insist on many variations from the standard design.
- vi) While designs are being drawn up, the society should negotiate for loan for development of the scheme. When entering into an agreement for the loan, it is important to obtain the services of a legal adviser. No building project should be ventured into on the strength of any uncompleted loan transaction or on the assumption that the loan would be forthcoming.
- vii) When the plans are approved and the society is ready to commence the development of the housing scheme, participants should be requested to make down payments within a stipulated period as required under the bye-laws of the society. Care should be taken to see that these payments are not demanded earlier than necessary. Should there be any undue delay in the commencement of the scheme, problems will crop up. Dissatisfaction will arise leading to unnecessary disputes and troubles. The participants should also not be allowed to delay the payments, because such delays will hold up the smooth operation of the building project.
- viii) At this stage, the society should invite tenders from the contractors, preferably through the medium of the press, for the completion of the scheme. Details of the scheme and all necessary specifications and other instructions, such as the amount of tender deposit required, should be provided to the would-be tenderers. The management committee should decide, in consultation with the society's architect, as to whom the tender should be awarded. Before taking this decision, the management should ascertain whether the rates quoted conform to the market rates and check on the competence, financial status and the background of the contractor. The agreement entered into with the contractor should stipulate, among other things, the period within which the work should be completed, and lay

down a penalty for non-observance of any of the provisions of the contract. As a further safety measure, a guarantee should be obtained from the contractors' bankers, or from an insurance company that the work would be completed as contracted.

A clause regarding contractor's liability for one year after the completion of the buildings should be incorporated in the contract.

To avoid suspicion in the minds of the participants about the award of contracts, it may be desirable to invite some of them to be present at the time of considering the tenders, and also to inform them of the terms and conditions of the contract. Such a practice would be feasible in the case of a small housing scheme.

- ix) When the construction work commences, the society should see to it :
 - i) that the work is supervised by the society's architect,
 - ii) that the funds are available for making prompt payments to the contractor as stipulated in the contract, and
 - iii) that no payment is made without properly ascertaining that the part of the work for which payment is to be made is satisfactorily completed.
- x) When the houses are completed in accordance with the specifications and to the satisfaction of the Municipal Authorities, the contractor should be asked to obtain the completion certificate from the Authorities concerned. Final payment should be made to the contractor only after the completion certificate is received.
- xi) On receipt of the completion certificate, the houses should be handed over to the members, after obtaining the necessary agreement. The agreement with the members should stipulate, among other things,
 - i) the periodic instalment to be paid in settlement of the loan,
 - ii) a condition that the house will be repossessed by the society in the event of failure to pay instalments on time,
 - iii) a condition that houses will be maintained in good condition by the participants, and also that they obtain insurance covers for the properties against all types of risks. Life insurance should be taken by the member to the value of the loan obtained by him.

10. COST SAVING FACTORS IN HOUSE CONSTRUCTION

The Seminar discussed in detail the various measures which the housing cooperatives could adopt in bringing about reduction in costs of building houses. In this regard the Seminar recommended the following :

- i) Besides attending to administrative and organisational matters, the housing cooperatives should also adopt improved technology for reducing the building costs;
- ii) The societies should acquire large areas of land and should plan their rational utilisation. Group Housing Schemes should be evolved to ensure economic use of land.
- iii) For evolving efficient layout of housing projects and economic designs of dwellings, the services of competent architects, engineers, and builders should be utilised.
- iv) Guidance to individual members who build their own homes should be provided to enable them to make proper selection and economic use of building materials.
- v) Bulk procurement of building materials would help in obtaining materials at reasonable prices and in ensuring regular supplies.
- vi) Technical guidance in the adoption of standard building specifications and techniques should be provided and encouragement for the adoption of new building techniques should be given.
- vii) Provision of housing amenities and community facilities at economic costs should be given due attention by the housing societies.
- viii) Housing cooperatives should provide a lead in adopting modern developments in the technology of housing production aimed at bringing about over-all economy in house building. These include adoption of pre-fabricated building techniques, standardisation and modular coordination in building, and better organisation of the building industry.
- ix) Application of results of research and experimental construction should be undertaken systematically (as per the Development Cycle Scheme to achieve economy in building.)

- x) Establishment of building centres by the developing countries would significantly contribute to the promotion of house building and rational use of resources. Housing cooperatives can help in the establishment of building centres, and, wherever such centres exist, the cooperatives should take full advantage of these centres.

11. GOVERNMENT ASSISTANCE TO HOUSING COOPERATIVES

11.1 In some advanced countries, the Cooperative Movement has made great contributions towards meeting the housing needs of ordinary citizens. The Cooperative Movement is capable of making similar contributions in the countries of the Region as well. However, the Seminar felt that the growth of the Housing Cooperative Movement in the Region would depend not only on the mobilisation of members' savings and enlisting their support on a self-help basis; but would also greatly depend on the assistance provided by Governments. The Seminar recommended that the role to be played by the Housing Cooperatives in a National Housing Programme should be precisely defined by government and that the Cooperative Sector should be directly involved in the formulation of the Housing Programme and its implementation. It was suggested that the various agencies engaged in house building should be allotted specific targets.

11.2 Government assistance might be of the following categories:

i) Organisation and Management

The extent of government assistance required for the above purpose would vary from country to country depending upon the stage of development of the Housing Movement. In some countries Cooperative Movement would, in the initial stages, need government assistance in the organisation of housing cooperatives and even in their management. Such assistance would involve the education of members, training of elected leaders, assistance in the planning of housing schemes and their execution. As these cooperatives acquire experience, their Boards of Management can assume

progressively increased responsibility and become fully self-managing in course of time.

ii) Land Acquisition

11.3 For detailed discussion of this subject, please see paragraph 12.

iii) Financial Assistance

11.4 The Seminar endorsed the recommendations of the Report of the I.C.A. Commission on Cooperative Principles: "It can scarcely be contested that without the support of generous amounts of government finance, the development of co-operation in the newly-liberated countries will be painfully slow and uncertain." The Seminar emphasized that this recommendation was of the greatest importance for the development of housing cooperatives whose growth in the Region has been rather slow. The Seminar strongly recommended that substantial funds be made available by the government to the Cooperative Housing Movement, in the form of grants and loans at low rates of interest with sufficiently long repayment periods. The recommendation regarding provision of direct subsidies was made in order to ameliorate the conditions of those sections of the community who were not in a position to acquire housing accommodation with their own savings. Other forms of assistance recommended by the Seminar included the following :

- a) Sponsoring financing institutions,
- b) Guaranteeing loans and debentures issued to the public by the cooperative financing institutions,
- c) Developing schemes for House Mortgage Insurance,
- d) Making contributions to the share capital of the apex cooperative housing societies, especially the financing institutions to strengthen their resources. Such contributions may also be made to share capital of primary housing cooperatives, wherever feasible. 3/

3/ Please also refer to the section relating to "Finance."

Incentives and Concessions

11.5 The following incentives may be given to housing cooperatives :

- a) Concessions in the form of exemption or reduction of Municipal, betterment, property, and income taxes and registration fees, stamp duty etc., if these are not already granted.
- b) Incentives and concessions which are normally available to individuals for house-building, should be extended collectively to housing cooperatives as well.

The Seminar further recommended that in the areas of their cooperative housing projects, the government and/or local authorities should provide social amenities and ancillary services such as roads, parks, water-supply, drainage and electricity. It was noted that provision of such facilities was a normal practice in the Scandinavian countries.

11.6 The Seminar recommended that special Cooperative Legislation might be enacted to facilitate the working of housing cooperatives and to provide them with necessary safeguards. Such legislation, among other things, should provide for special aid from Government including granting of various incentives and concessions mentioned above and summary procedures for recovering overdues.

Specialised Technical and Managerial Services

11.7 Usually cooperative housing societies in the Region are not in a position to employ competent technical and managerial personnel. ^{is} Government ~~should~~ provide assistance in this regard.

11.8 Government should undertake research in the preparation of new building designs, new construction techniques, utilisation of better and cheaper building materials and other relevant questions in the field of housing and disseminate the results of such research to housing cooperatives. Government should also provide necessary financial assistance to those housing

cooperatives which want to undertake research activities to solve local problems.

11.9 The Seminar noted that in some countries, there was a practice of appointing government representatives on the Boards of Directors of cooperatives, wherein the government had invested substantial sums of money by way of purchase of shares or provision of loans. The Seminar was of the opinion that in such cases, the government representatives should act in an advisory capacity.

11.10 The Seminar emphasized that the development of building material industry was of vital importance in improving and rationalising house construction activities as building materials constituted nearly two-thirds of the cost of a dwelling in some countries. The Seminar recommended that the government should organise cooperatives and assist them in producing low-cost building materials. The government should also take steps to bring about standardisation of building materials.

12. LAND ACQUISITION

12.1 Cost of land constitutes a very important item in the total cost of a house. On account of the tremendous increase of population in urban areas coupled with speculation in land, land prices in urban areas, especially in metropolitan cities, have been spiralling upwards. In view of this, unless suitable measures are taken by the government to check the rise in land prices and to ensure that land is made available to the low and middle income groups at reasonable prices, cooperative housing cannot make much progress. The Seminar, therefore, emphasized that it was essential for governments in the Region to formulate rational land policies for successfully tackling the housing problem.

12.2 It has been mentioned earlier in the Report that the share of the cooperative housing movement in the national housing programme should be fixed and that specific target should be

fixed for it. In this context, the Seminar suggested that the Government should ensure that the required land was made available to the cooperative housing movement at reasonable prices in order to fulfil these targets. The Seminar further recommended that preferential treatment should be given to the economically weaker sections of the community in allotment and distribution of land.

12.3 Cooperatives need protection for titles to land acquired by them. Such protection was available in regard to compulsorily acquired land under appropriate legislation. As regards lands acquired by cooperatives through purchase, exchange or gifts, protection of titles could be obtained by securing the services of solicitors who take an insurance to protect themselves against necessary risks. However, solicitors' services are available only in a few places, especially in metropolitan cities. Also in some countries, there does not exist, in their legal systems, any provision for solicitors. The Seminar, therefore, suggested that the Government should find suitable means of protecting the titles to land acquired by cooperatives. It was suggested that relevant provision of the cooperative law in India giving protection to land development banks could be studied in order to enact necessary legislation for the above purpose.

12.4 The Seminar enumerated that the following sources would be available to housing cooperatives for obtaining land :

- (a) Government lands,
- (b) Lands belonging to Improvement Trusts, Development Authorities, Municipal Boards, and Local Self-Government bodies,
- (c) Private land, and
- (d) Land vacated through slum-clearance schemes.

(a) Government Lands

12.5 In most of the developing countries, occupancy rights over large areas as distinct from eminent domain, are still held by Governments, or the provincial governments in countries having a federal set-up. The Seminar recommended that high priority should be given to cooperative and non-profit housing sector in the allotment of such land, in view of the contribution they would make to provide houses to middle and low income groups. The government should enact appropriate legislation and take other necessary action for the purpose.

(b) Lands belonging to Improvement Trusts, etc.

12.6 In some countries development of metropolitan cities, towns and villages has been entrusted, through legislation, to local authorities such as Improvement Trusts, Municipal Boards and other local Self-Government bodies. These agencies are responsible for the management of land in their respective areas. The Seminar recommended that Government should ask these agencies to give high priority for allotment of land to housing cooperatives and non-profit housing societies.

(c) Private Land

12.7 It was noted that cooperatives in several countries of the Region obtained private urban fallow and agricultural land for housing schemes through purchase and sometimes by exchange or donations. In the case of some categories of land, it is necessary that Government permits changing their classifications, if such land is to be used for house building. The Seminar felt that there was a strong case for automatically allowing the change in classification of land purchased by housing cooperatives, as was the prevailing practice in some States of India, Pakistan and Sweden.

12.8 It was pointed out that in some countries housing cooperatives which have developed their own land were required to pay conversion charges. These conversion charges, it was felt, should be payable only when the Government or the local authorities had borne the expenses of development. The Seminar suggested that cooperatives should be exempted from payment of such levy and recommended that where the cooperatives were not in a position to develop the land, the Government should provide necessary administrative and financial assistance for developing lands purchased by cooperatives.

12.9 The Seminar further recommended that, wherever necessary, the Government should compulsorily acquire land situated in urban centres for making it available to housing cooperatives since they were not in a position to purchase land at prices which were

usually exorbitant and beyond their capacity. In several countries, legal provisions existed for acquiring land for a public purpose, and housing cooperatives could be allotted land by the Governments under these provisions.

(d) Land vacated through slum-clearance schemes

12.10 Slums exist in several large cities and towns in the Region and Governments in various countries have undertaken schemes for slum-clearance. The Seminar suggested that the services of the housing cooperatives should be utilized in rehabilitation of the slum-dwellers in other areas. The Seminar also recommended that a portion of the land vacated by slum-dwellers should be made available to housing cooperatives.

13. BUDGETING IN A COOPERATIVE HOUSING SOCIETY

13.1 The Seminar discussed the procedure involved in budgeting in a cooperative housing society and emphasized the importance of proper budgeting before embarking on housing projects. The budget must be very carefully drawn up so that it covers all aspects of the housing project. The Board of Management should draw up the budget taking into consideration, among others, the following main items :

- Receipts:
- a. Subscriptions and deposits of members,
 - b. Loan repayments including interests,
 - c. Interest on deposits in banks and on investments,
 - d. Rents of houses or flats which are properties of the society, and
 - e. Commissions and other miscellaneous income.

- Expenditure:
- a. Cost of land,
 - b. Development cost,
 - c. Technical and legal fees,
 - d. Administration expenses,
 - e. Construction cost,
 - f. Insurance premia, and
 - g. Variations in costs due to unforeseen circumstances.

13.2 Sufficient information with regard to the above items must be obtained from various sources such as the architects, valuers, and the engineers so that a realistic budget is prepared.

14. FINANCING

14.1 The successful implementation of a housing project by a cooperative would depend on the availability of sufficient funds. Careful planning and budgeting in this regard is, therefore, of great importance. The sources of funds for cooperative housing projects would be the following :

- i) Funds raised from members,
- ii) Loans from cooperative banks and insurance companies,
- iii) Grants, loans and subsidies from government,
- iv) Finance from the private sector, including the money market, and
- v) International and inter-governmental aid.

Funds raised from members

14.2 The bye-laws of every cooperative housing society require its members to contribute to the share capital. It would be a judicious step to fix the individual member's share fairly high in view of the need for a large volume of funds. Such share money could be collected in instalments.

14.3 The Seminar also recommended that the members should be asked to contribute 15 to 20 per cent of the estimated cost of land and house to be allotted to a member. These payments could be made in the form of regular periodic deposits. Collection of such deposits would help the society in carrying out the preliminary work and would provide it with the necessary initial capital on the basis of which it could obtain loans from other sources.

Loans from Cooperative Banks and Insurance Companies

14.4 In some South-East Asian countries, cooperative Thrift and Credit Societies and Urban Cooperative Banks have been well-established and they have accumulated substantial amounts of reserves. Also substantial surplus funds remain with them after the credit needs of the members have been met. The Seminar suggested that, keeping in view the liquidity and safety requirements, these institutions, as they have done in Malaysia, should provide loans to housing cooperative societies. The Malaysian Cooperative Insurance Society has also played an important role in providing loans to cooperative housing societies.

14.5 The Seminar noted that in Japan agricultural cooperatives at the primary and secondary levels have financed housing cooperatives to the extent of 84 billion U.S. dollars which amounted to 10 per cent of their total surplus. In India, special state-level cooperative housing finance societies have been set up in several States with the objective of raising long-term funds and providing loans to cooperative housing societies. The loans made available by the government under various housing schemes are also often channelled through these societies. In some western countries, building societies which accept deposits from individual members and institutions have contributed in large measure to financing construction or acquisition of houses by members. The Seminar noted that such societies were not found in the Region and suggested their establishment.

Grants, loans and subsidies from government and semi-government or nationalised bodies

14.6 As discussed earlier, governments have an important responsibility in ensuring that housing needs of the people are properly met. In view of this, the Seminar recommended that government and semi-government agencies should give the needed assistance to cooperative housing movements whose objective was to meet the housing needs of the ordinary people such as industrial

workers and low and middle income groups.

14.7 The Seminar recommended that the governments should formulate schemes for providing housing finance to various sections of the population and wherever cooperative societies were formed, financial assistance under these schemes should be routed through housing cooperatives. It was mentioned that schemes of such nature operated in India and some other countries.

14.8 Government employees with permanent status and assured salaries in some countries are given salary advances for purchase of land and construction of houses. In many instances, such government employees have organised cooperative housing societies to pool their resources and to build houses expeditiously. It was noted that in Japan and Malaysia, governments provided loans to employees from Provident and Pension funds. The Seminar recommended that the Provident and Pension funds established under the aegis of the governments should provide loans for house-building on a cooperative basis, as such a policy would contribute to the fulfilment of their objectives. Also, in those countries where banking and insurance business has been nationalised, the governments should direct these institutions to provide finance for development of housing in general and cooperative housing in particular, by assigning definite percentages of their surplus funds for housing projects.

The Private Sector

14.9 The Seminar felt that the private sector which employed a large number of workers should make adequate contribution to meeting the housing needs of the persons employed by it. Such contribution can be made by the private enterprise directly by constructing houses for the use of the employees or by paying house rent allowances. The former practice has not been generally followed excepting in countries where suitable legal and administrative provisions have been made. Some enlightened employers provide housing facilities for their workers.

14.10 The private commercial banks and insurance companies have not made any significant contribution in the matter of providing housing finance, as the return on these investments is usually not attractive for them.

14.11 The Seminar noted that in some countries there were private financing institutions like Finance and Credit companies and suggested that when cooperative housing societies approached them for loans, they should make sure that the terms were not unfavourable.

International and Inter-Governmental Aid

14.12 The Seminar noted with regret that in spite of the immensity and gravity of the housing problem, no international agency in the field of housing was so far established, and recommended the establishment of such an agency. One of the most important functions of the agency would be to devise ways and means whereby housing activities in the developing countries could be financed, and technical assistance could be provided.

14.13 Some financial assistance, as in the case of Pakistan, was provided by developed countries. However, the extent of such assistance was meagre. The Seminar emphasized the need for greater bilateral assistance for cooperative housing projects.

15. PILOT DEMONSTRATION PROGRAMME

Mr. E. Bueneman, representative of the International Cooperative Housing Development Association (ICHDA) had presented salient features of the Pilot Project on Cooperative Housing started in Tanzania under the auspices of ICHDA. Mr. Bueneman had indicated that there were possibilities of starting a Pilot Demonstration Programme on similar lines in the Region of South-East Asia. The Seminar welcomed Mr. Bueneman's proposal and adopted the following resolution, on the basis of the recommendations made by a Committee specially constituted by the Seminar to consider the proposal regarding the Pilot Programme.

∟ under the auspices of the United Nations.

" While welcoming the signing of the Memorandum of Understanding between the United Nations and I.C.H.D.A. on 28th October 1970, the Seminar emphasized the urgent need for Pilot Demonstration Programmes, to promote the development of Cooperative Housing in South and East Asia. The Seminar recommends that the pilot demonstration programmes be carried out under the auspices of the I.C.A. with assistance from I.C.H.D.A., U.N., International regional and national organisations, governments and national cooperative organisations in the following fields:

1. Formation of Home Savings and Loan Associations to attract savings for housing purposes;
2. Formation and/or strengthening of national federations for housing cooperative societies to provide financial, technical and managerial assistance to primary societies;
3. To bring about world wide cooperation within cooperative movements; and
4. To disseminate knowledge and experience by way of technical know-how within the region.

The Seminar further emphasized that the governments in the region be urged to assist cooperative housing movements in the following directions :

1. to give higher priority to the provision of housing through Cooperatives including making available land and building materials;
2. to provide direct finance for promotion of cooperative housing societies and to guarantee debentures issued by the Societies or loans provided for the societies from financial institutions.
3. to obtain international assistance for promoting Cooperative Housing Movement, where required."

16. C O N C L U S I O N

In conclusion it may be stated that the Cooperative Housing Movement had made noteworthy progress in some areas in

a few countries. However, in most countries of the Region the Cooperative Housing Movement was in its infancy. In the opinion of the Seminar, it was necessary that high priority should be given to the development of cooperative housing in the Region in view of the important contributions it could make in providing housing accommodation to the middle class and the industrial workers. A number of measures were necessary for achieving the objectives. These measures would include formation of a national policy by governments for developing housing and providing powerful support to the cooperative housing sector, development of strong national organisations of cooperative housing societies, developing cooperative housing movement on a continuing basis and finding suitable ways and means for the important problems faced by the housing movements such as land acquisition, and securing needed finance both through development of savings schemes for members and obtaining long-term funds from financing agencies.

INTERNATIONAL COOPERATIVE ALLIANCE

REGIONAL SEMINAR ON THE DEVELOPMENT OF HOUSING COOPERATIVES
IN SOUTH-EAST ASIA

P R O G R A M M E

Venue: Dewan Bahasa dan Pustaka, Kuala Lumpur

<u>Mon, 19 Oct.</u>	<u>Session No.</u>	
10.30	1	INAUGURATION By Y.A.B. Tun Haji Abdul Razak bin Hussain, S.M.N. Prime Minister, Malaysia
Venue : <u>Bangunan, MCIS</u>		
14.30 - 15.00	2	Objectives and Working Methods of the Seminar
15.00 - 16.30	3	Presentation of Background Papers
16.30 - 17.00		Tea
17.00 - 17.30		Presentation of Background Papers (Contd.)
<u>Tues, 20 Oct.</u>		
9.00 - 10.30		Presentation of Background Papers (Contd.)
10.30 - 11.00		Tea
11.00 - 12.30		Presentation of Background Papers (Contd.)
12.30 - 14.30		Lunch Break
14.30 - 16.30		Presentation of Background Papers (Contd.)
16.30		Tea
<u>Wed., 21 Oct.</u>		
9.00 - 10.30		Presentation of Background Papers (Contd.)
10.30 - 11.00		Tea
11.00 - 12.30		Presentation of Background Papers (Contd.)
12.30 - 14.30		Lunch Break

<u>Wed., 21 Oct.</u>	<u>Session No.</u>	
14.30 - 15.30	4	<u>Review of Housing Situation in the Region</u> Lecturer: Mr. Sim F. Garcia Economic Affairs Officer UN/ECAFE, Bangkok, Thailand
15.30 - 16.30		Discussion
16.30		Tea
<u>Thurs. 22 Oct.</u>		
9.00 - 10.00	5	<u>Types of Housing Cooperatives: Local Organisational Set-up</u> Lecturer: Mr. Benn Heinen Secretary, Gesamtverband Gemeinnutziger Wohnungsunter- nehmen e.V., Cologne (West Germany)
10.00 - 11.00		Discussion
11.00 - 11.30		Tea
11.30	6	<u>Planning and Implementation of a Cooperative Housing Scheme</u>
11.30 - 12.30		6.1 Organisational Work Lecturer: Mr. N.A. Kularajah, A.M.N., P.J.K President, Cooperative Union of Malaysia, Kuala Lumpur.
12.30 - 14.30		Lunch Break
14.30 - 15.15		6.2 Problems arising out of Development of Housing Estates Lecturer: Mr. S. Nadarajah Secretary, Singapore Govt. Officers Cooperative Housing Society, Singapore
15.15 - 16.15		Discussions on Session Nos. 6.1 & 6.2
16.15 - 16.30		Tea
16.30 - 17.30		6.3 Importance of Legal Services for Cooperative Housing Societies Lecturer: Mr. S.M. Ratnam Advocate & Solicitor Kuala Lumpur, Malaysia

<u>Fri., 23 Oct.</u>	<u>Session No.</u>	
9.00 - 9.45		Discussion on Session 6.3
9.45 - 10.30		6.4 Importance of Valuation in a Housing Cooperative Project Lecturer: Mr. C.S. Khong, A.A.I., A.R.V.A. Chartered Valuer Kuala Lumpur, Malaysia
10.30 - 11.00		Tea
11.00 - 11.30		Discussion on Session 6.4
11.30 - 12.30		6.5 Importance of Architectural Services for a Housing Cooperative Project. 1st Lecturer: Mr. Lai Lok Kun, A.R.I.B.A., A.N.Z.I.A., A.P.A.M. Chartered Architect Kuala Lumpur, Malaysia 2nd Lecturer: Mr. K.R. Jani Deputy Director (Designs) National Buildings Organisation, Government of India, New Delhi, India.
12.30 - 13.00		Discussion on Session 6.5
Afternoon		Free for sight-seeing in Kuala Lumpur
<u>Sat., 24 Oct.</u>		Study Visits
<u>Sun., 25 Oct.</u>		Study visits to Cooperative Housing Societies in Ipoh and proceed to Penang.

Venue : Mandarin Hotel, Penang

<u>Mon., 26 Oct</u>		
10.00 - 11.00	7	<u>Government Policy for Development of Housing and Cooperative Housing: Land Allotment, Finance, Legal Framework, and Services of Government Personnel</u> Lecturer: Mr. D.D. Naik, Deputy Manager Maharashtra Cooperative Housing Finance Society Ltd., Bombay, India

Mon., 26 Oct. Session No.

11.00 - 11.30		Tea
11.30 - 12.30		Discussion
12.30 - 14.30		Lunch Break
14.30 - 17.00	8	Group discussions on Sessions Nos.5 & 6 (including by-laws of Cooperative Housing Societies)
17.00		Tea

Tues., 27 Oct.

9.00 - 10.00	9	<u>Financing of a Cooperative Housing Project</u> Lecturer: Mr. N.A. Kularajah, A.M.N., Managing Director /P.J.K. Cooperative Central Bank Ltd., Kuala Lumpur, Malaysia
10.00 - 10.30		Discussion
10.30 - 11.00		Tea
11.00 - 12.30		Group discussions on Sessions Nos.5 & 6 (Contd.)
12.30 - 14.30		Lunch Break
14.30 - 16.30		Group discussions on Sessions Nos.5 & 6 (Contd.)
16.30		Tea

Wed., 28 Oct.

9.00 - 10.00	10	<u>Role of Thrift and Loan Societies, Cooperative Banks and Insurance Societies in the development of Housing Cooperatives</u> Lecturer: Mr. G.S. Dass, A.M.N. Assistant Commissioner of Cooperative Development, Malaysia, Kuala Lumpur
10.00 - 10.30		Discussion
10.30 - 11.00		Tea

<u>Wed., 28 Oct.</u>	<u>Session No.</u>	
11.00 - 12.30	11	Group discussion on Sessions Nos. 9 & 10
12.30 - 14.30		Lunch Break
14.30 - 16.30		Group discussion on Sessions 9 & 10 (Contd.)
16.30		Tea
<u>Thurs., 29 Oct.</u>		
9.00 - 10.00	12	<u>Cost Saving Factors in House Constructio</u> Lecturer: Mr. G.C. Mathur, Joint Director National Buildings Organisatio Govt. of India, New Delhi, Indi
10.00 - 10.30		Discussion
10.30 - 11.00		Tea
11.00 - 12.00	13	<u>Role and activities of Apex Organisatio</u> <u>in Promoting and developing Cooperative</u> <u>Housing</u> Lecturer : Mr. Ake Johnsson, Secretary International Cooperative Housing Committee Stockholm (Sweden)
12.00 - 12.30		Discussion
12.30 - 14.30		Lunch Break
14.30 - 16.30	14	Plenary on Sessions Nos. 5 & 6
16.30		Tea
<u>Fri., 30 Oct.</u>		
9.00 - 10.30	15	<u>Promotion of other types of Cooperative</u> <u>in Housing Cooperative Areas: Penal</u> <u>Discussion</u>
10.30 - 11.00		Tea
11.00 - 12.00	16	<u>Technical Assistance and Collaboration</u> <u>among Housing Movements</u> Lecturers: 1) Mr. Ake Johnsson, Sweden 2) Dr. H.W. Jenkis, Director Federation of Non-Profit Housing Enterprises, Lower Saxony (Germany)

<u>Fri., 30th Oct.</u>	<u>Session No.</u>	
12.00 - 12.30		Discussion
12.30 - 14.30		Lunch Break
14.30 - 16.30	17	Plenary on Group discussions on Sessions 9 & 10
16.30		Tea
<u>Sat., 31st Oct.</u>		Free for sight-seeing
<u>Sun., 1st Nov.</u>		
9.00 - 10.00	18	<u>Possibility of Developing a Regional Pilot Demonstration Programme</u> Lecturer: 1) Mr. Ervan R. Bueneman Director of International Program, Foundation for Cooperative Housing Washington, U.S.A. 2) Mr. Benno Heinen, Germany
10.00 - 10.30		Discussion
10.30 - 11.00		Tea
11.00 - 12.30		Free
12.30 - 14.30		Lunch Break
Afternoon		Free
<u>Mon., 2nd Nov.</u>		
9.00 - 12.30	19	Presentation of the Report Evaluation of the Seminar
12.30		Closing Ceremony by Y.A.B. Dr. Lim Chong Eu, Chief Minister, Penang.

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INTERNATIONAL COOPERATIVE ALLIANCE
Regional Office & Education Centre
for South-East Asia
43, Friends Colony, New Delhi-14
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REGIONAL SEMINAR ON THE DEVELOPMENT OF HOUSING COOPERATIVES
IN SOUTH-EAST ASIA

Kuala Lumpur/Penang, Malaysia - 19 Oct. to 2 Nov., 1970

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REGIONAL SEMINAR ON THE DEVELOPMENT OF HOUSING COOPERATIVES
IN SOUTH-EAST ASIA

Kuala Lumpur/Penang, Malaysia - 19 Oct. to 2 Nov., 1970

LIST OF PAPERS PRESENTED AT THE SEMINAR

WORKING PAPERS

1. Review of Housing Situation in the Region, by Mr. Sim F. Garcia, Economic Affairs Officer, UN/ECAFE, Bangkok, Thailand.
2. Types of Housing Cooperatives: Local Organisational Set-up by Mr. Benno Heinen, Secretary, Gesamtverband Gemeinnutziger Wohnungsunternehmen e.V., Cologne (West Germany).
3. Planning and Implementation of a Cooperative Housing Scheme by Mr. N.A.Kularajah, General Manager, Malaysian Cooperative Insurance Society Ltd., Kuala Lumpur, Malaysia.
4. Problems arising out of Development of Housing Estates by Mr. S. Nadarajah, Hon. Secretary, Singapore Government Officers' Cooperative Housing Society Ltd., Singapore.
5. Importance of Legal Services for Cooperative Housing Societies by Mr. S.M. Ratnam, Advocate & Solicitor, Kuala Lumpur, Malaysia.
6. Importance of Valuation in a Housing Cooperative Project by Mr. C.S. Khong, Chartered Valuer, Kuala Lumpur, Malaysia.
7. Importance of Architectural Services for a Housing Cooperative Project, by Mr. Lai Lok Kun, Chartered Architect, KL., Malaysia.
8. Architectural Services - Efficient and Economical Designs of Dwellings by Mr. K.R.Jani, Deputy Director, National Buildings Organisation, Govt. of India, New Delhi, India.
9. Government Policy for Development of Housing and Cooperative Housing: Land Allotment, Finance, Legal Framework, and Services of Government Personnel (in India) by Mr. D.D.Naik, Deputy Manager, Maharashtra Cooperative Housing Finance Society Ltd., Bombay, India.

WORKING PAPERS (Contd.)

10. Financing of a Cooperative Housing Project by Mr.N.A.Kularajah, General Manager, Malaysian Cooperative Insurance Society Ltd., Kuala Lumpur, Malaysia.
11. Role of Cooperative Thrift and Loan Societies; Cooperative Banks and Insurance Societies in the Development of Housing Cooperatives by Mr. G.S. Dass, Assistant Commissioner of Cooperative Development, Malaysia, Kuala Lumpur, Malaysia.
12. Cost Saving Factors in House Construction by Mr. G.C. Mathur, Joint Director, National Buildings Organisation, Government of India, New Delhi, India.
13. Role and activities of Apex Organisations in Promoting and developing Cooperative Housing by Mr. Ake Johnsson, Secretary, International Cooperative Housing Committee, Stockholm (Sweden).
14. Technical Assistance and Collaboration among Housing Movements by Dr. H. Jenki's, Director, Federation of Non-Profit Housing Enterprises, Lower Saxony, Hannover (Germany).
15. Establishing an Institutional Base for Cooperative Housing Development: the possibilities of developing a Regional Pilot Demonstration Programme by Mr. Ervan R.Bueneman, Director of International Programme, Foundation for Cooperative Housing (FCH) Washington, U.S.A.

GROUP REPORTS

16. Report of Group No.1 on the Group discussions held on 26th and 27th October, 1970.
17. Report of Group No.II on the Group discussions held on 26th and 27th October, 1970.
18. Report of Group No.III on the Group discussions held on 26th and 27th October, 1970.
19. Report of Group No.1 on the group discussions held on 28th October, 1970.
20. Report of Group No.II on the group discussions held on 28th October, 1970.
21. Report of Group No.III on the group discussions held on 28th October, 1970.

BACKGROUND PAPERS

22. Notes on the Housing Situation in some countries of the Region by Mrs. M.D'Cruz, ICA Regional Office & Education Centre for S.E.Asia, New Delhi, India.
23. Country Paper on Housing Cooperatives in Ceylon by M/s. W.W.J.Mendis and R.Rajaratnam, Colombo, Ceylon.
24. Cooperative Housing in India by Mr. P.S. Bhat, India
25. Present Position, Problems and Possibilities of Development of Housing Cooperatives in India by Mr. A.K.Pokerna, India.
26. Cooperative Housing in India by Mr. T.Padmanabhan, India.
27. Cooperative Housing, Promotion, Plans and Policy in the State of Rajasthan, India by Mr. K.S. Ujwal, India.
28. Present Position, Problems and possibilities of Development of Housing Cooperatives in Indonesia by M/s. Ir.Sardjono, R.S.W.Amiarsa and D.Basuki, Djakarta, Indonesia.
29. Government Housing Policy and the Role of Cooperative Organisation in Housing Development in Indonesia by M/s. Ir. Sardjono, R.S.W.Amiarsa and Djoko Basuki.
30. Government Policies affecting Housing Cooperatives, Promotion of Housing Cooperatives, Problems facing them, the plans for development and financial and other assistance to Housing Cooperatives in Iran by M/s. Hossein Pasha and Manuchehr Nahid, Teheran, Iran.
31. Present Position, Problems and Possibilities of Development of Housing Cooperatives in Japan (including Development Programmes currently under way) in Japan by Mr.K.Shitara, Japan.
32. Conception of the 2nd Five-Year Housing Construction Plan - a paper of the Housing Bureau, Ministry of Construction, Japan.
33. Outline of Japanese Workers' Housing Association.
34. Housing Cooperatives in Malaysia by Mr. N.Jeganathan, Malaysia.
35. Country Statement on Housing in Pakistan by Mr.A.T.M.Matloob Hussain, Pakistan (East Wing).
36. Co-operative Self-Help Housing for East Pakistan by Mr. A.T.M. Matloob Hussain, Pakistan.
37. The Origin and Development of Housing Cooperatives in Singapore by Mr. Ram Kawal Rai, Singapore.

BACKGROUND PAPERS (Contd.)

38. The Development of Housing Cooperatives in Thailand by M/s. Vipat Kivanond and Prachern Pinutai of Thailand.

MISCELLANEOUS PAPERS

39. Speech by Y.A.B. Prime Minister, Tun Abdul Razak bin Hussein at the Opening of the Regional Seminar on the Development of Housing Cooperatives in South-East Asia, on 19th October, 1970.
40. Model bylaws for Housing Cooperatives drawn up by the General Federation of Non-profit-making Housing Enterprises in Germany.
41. Cooperative Development in the State of Perak, Malaysia.
42. A brief note on the Ipoh Malays Cooperative Housing Society Limited, Ipoh, Malaysia.
43. Model Rules for Housing Cooperatives (1964) in Sweden by Hyresgasternas Sparkasse-och Byggnadsforeningars Riksforbund (HSB), Stockholm, Sweden.
44. Rules of the National Association of Tenants' Savings and Building Societies (HSB), Sweden.
45. Model Rules for Local Societies issued by the National Association of Tenants' Savings and Building Societies (HSB: Riksforbund).
46. Resolution passed by the ICA Regional Seminar on the Development of Housing Cooperatives in S.E. Asia on the Memorandum of Understanding between the UN and the ICHDA on 28th October, 1970.
47. Address by Mr. N.A. Kularajah, President, Cooperative Union of Malaysia at the Closing ceremony of the Seminar.
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APPENDIX A

Telegram sent to Mr. Wallace Campbell, President of the International Cooperative Housing Development Association (ICHDA), Washington, D.C., U.S.A.,

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ICA REGIONAL SEMINAR ON DEVELOPMENT OF COOPERATIVE HOUSING IN SOUTH AND EAST ASIA COMPRISING PARTICIPANTS FROM TEN COUNTRIES GREET'S WITH MUCH APPRECIATION AGREEMENT BETWEEN UN AND ICHDA HERALDING NEW INITIATIVE IN COOPERATIVE HOUSING DEVELOPMENT STOP SEMINAR TRUSTS THIS WILL RESULT IN EXPEDITING MUCH NEEDED IMPROVEMENT OF HOUSING AND STANDARDS OF LIVING IN ASIA

WEERAMAN
FOR ICA SEMINAR PARTICIPANTS

Penang, 27 October, 1970

APPENDIX B

Telegram sent to Mr. Victor Hoo of the United Nations, New York.

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UNATIONS
NEW YORK

FOR VICTOR HOO

ICA REGIONAL SEMINAR ON DEVELOPMENT OF COOPERATIVE
HOUSING IN SOUTH AND EAST ASIA COMPRISING THIRTYTHREE
PARTICIPANTS FROM TEN COUNTRIES AND RESOURCE PERSONS
FROM UN ECAFE ICA ICHDA GERMAN DEVELOPMENT ASSISTANCE
ASSOCIATION FOR SOCIAL HOUSING WELCOMES EXECUTION OF
AGREEMENT BETWEEN UN AND ICHDA ON OCTOBER TWENTYEIGHTH
STOP SEMINAR LOOKS FORWARD WITH CONFIDENCE TO INCREASED
DEVELOPMENT OF COOPERATIVE HOUSING DURING COOPERATIVE
DEVELOPMENT DECADE CONTRIBUTING TO THE ATTAINMENT OF
GOALS OF THE SECOND UNATIONS DEVELOPMENT DECADE

WEERAMAN

ICA SEMINAR PARTICIPANTS

Penang, 29 October 1970
