

# Housing Cooperatives for Affordable Apartment

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## Introduction

### Abstract

Housing problem in the urban areas of Bangladesh is acute. It stems primarily due to high housing cost and low affordability. Therefore, the solution lies in narrowing the gap between the cost and affordability. However, there are certain parameters within which the economy works, and hence, there is no single answer to the problem. To make the efforts of closing the gap more effectively, other innovative means capable of supplying affordable houses to the target groups are required. This article evolves around the general premise that Cooperative Housing is an effective vehicle to provide affordable housing. Cooperative housing societies in Bangladesh have failed to play their desired role; they have mostly turned-out to be profit-motivated real-estate companies. Side by side, commercial apartments are also being developed, products of which can only be afforded by the affluent. Nevertheless, it is possible to make the apartments affordable to a greater population by adopting the cooperative system. This paper advocates the system and presents some case studies to enhance the postulations. It is based on the filed work of the first author's Ph. D.

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A housing cooperative is a society established to supply house required by its members only. At the end, it may corporately own a housing estate bought out of accumulated savings. The major function of the society is either to mop up household's savings in consumers' cooperatives to be utilized for further housing related activities; or in producers cooperatives, to produce and sell houses or to provide easy term housing credits. Housing cooperative can thus be instrumental in providing affordable housing; its fund could be used in more beneficial way than by the limited finances from the conventional sources. This is a distinct alternative, and is one of the forms of cooperation closest to the objectives of the cooperative pioneers: *the building of a number of houses in which those members desiring to assist each other in improving their domestic and social condition may reside.*<sup>1</sup>

Cooperatives can contribute towards housing the middle-income urban group by initiating housing solutions tailored to individual needs and using private sector resources. At the same time, these encourage a sense of community responsibility for finance, public services and the components of housing that the families cannot provide for themselves.<sup>2</sup> In this sense, these can be grown in parallel to the provisions of housing resources like land, finance, services, materials etc. by the government, and thereby increase the later responsibility to provide incentives to them.

Home-ownership programmes through cooperatives have been successful all over the world, particularly in the second half of this century. Ownership of dwellings provides an efficient method of improving the housing stock. Without ownership, there is no incentive for individuals to contribute either their money or labour to improve the value of their properties. Owners are in the best position and have the greatest incentives for individuals to enhance the standard of living and the equity through self-labour. Such *sweat equity* is often the only means available to the poor to have their shelter.

Bangladesh has a serious housing problem, more acute in its urban areas having a population of 22 million. Annual new housing requirement in the capital city alone is more than 50,000 units;<sup>3</sup> most of it is required for the middle-income group. Governmental provisions, though grossly inadequate, cater for either the low-income group or the high-income group. Middle-income group, who mostly have fixed income, relies on rental houses and only dream of owning a home. This article advocates cooperative apartments by sharing a land among a group of like-minded aspirants and building a multi-storied apartment thereon with some assistance from the lending institutions as one of the means of providing affordable housing.

## Housing Cooperatives in Bangladesh

Housing cooperatives in Bangladesh have a very limited success. The first cooperative founded in the late 50s were followed by some more under the 1940 Cooperative Act, open to members having some common denominators. In 1974, there were very few housing cooperative societies in Dhaka. The number rised to 84 in next 7 years; the survival number thereof is unknown. The total number of plots made available by them within or close to the city do not exceed 10,000. This catered for only 1.0% of the total housing requirement since the Independence in the capital city.

At least a dozen land development companies are presently active in real-estate business within the city conurbation under cooperative's label (Figure I). These endeavour to attract the prospective buyers through eye-catching advertisements promising a piece of tranquility in an apparently well-perceived neighborhood (Figure II). But many of the project sites, particularly those proposed since the mid-1970s, are situated as far as 40 kilometers from the city centre (Figure III). Most of these ambitious projects ended up in mere land buying, plotting and reselling either to its members, or to the general public. Promise of development of land or service provisions are usually not fulfilled. In most of the early cases, collections from the advance sale were used to finance original land procurement. However, a very few of the reasonably developed plots have been built upon, not to speak of living there by the members. Among many reasons responsible for the sluggishness are lack of finance, improper location, slower than expected growth in the area, absence

thesis and a research undertaken by the authors entitled *Feasibility of Multi-storied Apartments as a Solution to the Present Urban Housing Crisis in Bangladesh*, sponsored by the CASR, BUET.

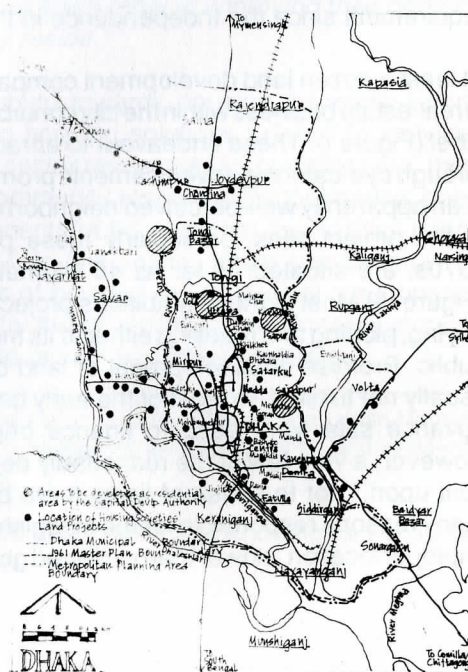
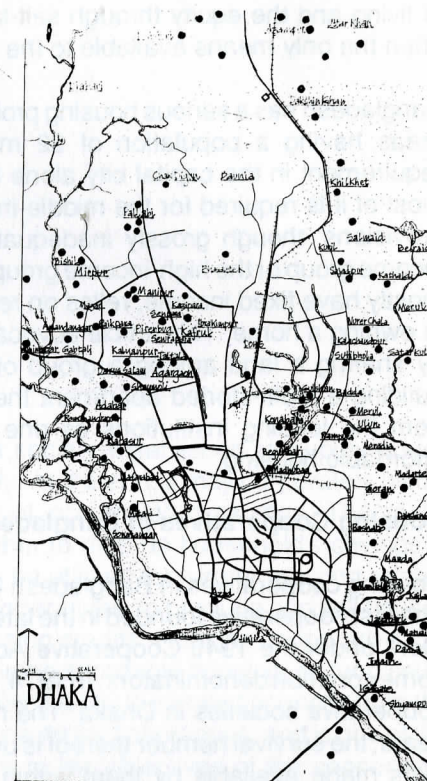
## Notes & References

1. Hands, J. 1975 : *Housing Cooperatives Society for Cooperative Dwellings*, London; p 5
2. Grimes, Orgille F. Jr. (1976) *Housing for Low-Income Urban Families*; John Hopkins University Press, Washington DC,
3. Several estimated figures are available. For example, the number is 58,800 units/year according to World Bank (1981) : *Bangladesh Urban Sector Memorandum*, WB Report No. 3422, Washington DC 1981. while Shankland Cox & Partnership (1981): *Report on the Dhaka Metropolitan Area Integrated Urban Development Projects*. GOB-UDD, Dhaka, estimated it at 49,330; Rahman's (1991) estimation was 60,460 units a year. The latest estimation is made by UNDP-UNCHS 1993: *Draft Final Report of the Urban and Shelter Sector Review*; Dhaka. The number is 83,330 units/year including backlog clearance and replacements.





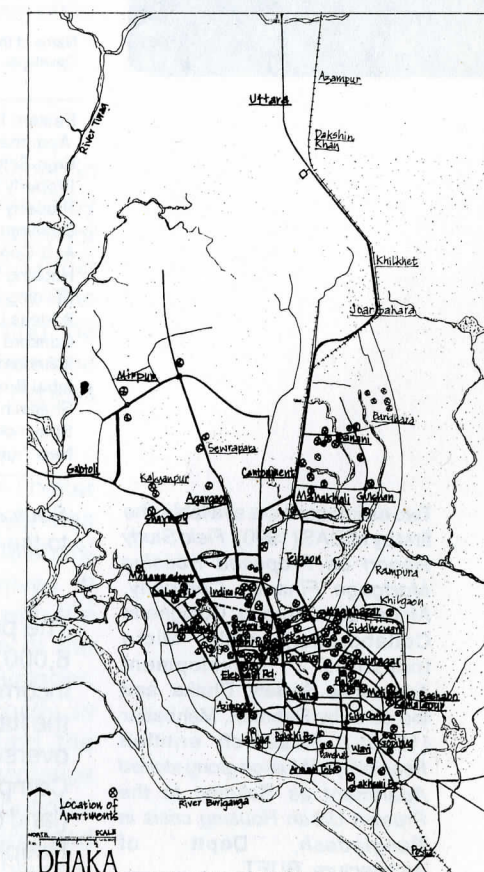
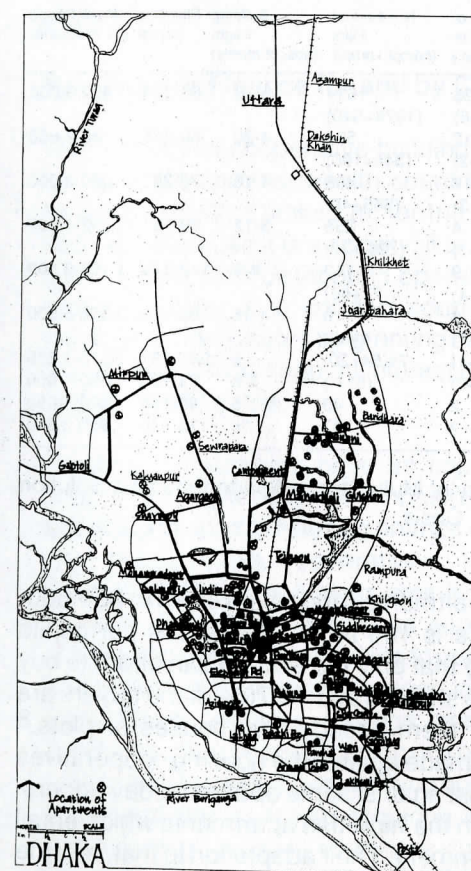
of utility services, lack of transportation links etc.<sup>4</sup> Activities of the housing societies were heavily criticised by the Enam Committee in 1985. They are accused of malpractices like account irregularity, cheating and swindling, land hoarding and speculation, pushing the land price artificially high, etc.<sup>5</sup> Cooperatives working as real-estate agents, a narrow interpretation of the producers' cooperative theme, are the major defaulters.



4. Detail discussions may be found in Navaratnam, A 1985 : *Review of Housing Finance in Bangladesh*. GoB-UNDP-UNCHS, Dhaka; Islam, Emdadul (1987) *Problems with New Settlements in Dhaka with Special Reference to Uttara Satellite Town*, Unpublished M.Phil dissertation, University of New Castle-upon-Tyne, UK; & also in Salimullah, M. (1987): *A Study of the Problems and Prospects of Uttara Model Town, Dhaka*, unpublished MURP thesis, Bangladesh University of Engineering and Technology (BUET), Dhaka. Also see three unpublished MURP theses done at the Department of URP, BUET. These are Quiyum, A. S. M.(1987): *Financing Urban Housing in Bangladesh*. Hai, Jalalul(1981) *Housing Societies of Dhaka City: their role and performance in solving the housing problem* and Seraj, T. M.(1983): *Taxation Policy on Urban Housing Property in Bangladesh*.
5. Ibid.

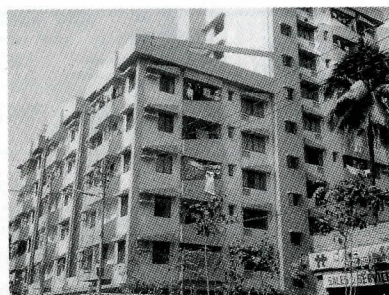
## Apartment Developers

In recent years, apartment development, particularly in Dhaka, has become an increasingly popular and rewarding business. The projects are mainly concentrated in the intermediate and core areas of the city most of which are upper-income area (Figure IV). These began in the late 1960s and gained momentum in the 1980s. No accurate figure is available on the present number of developers and total number of units produced. But follow-ups of advertisements put in the leading newspapers of the country for selling flats over 1989-90 and 1992-93, complemented by city-wide spot surveys, showed that at least 40 such companies has proposed apartment projects of various sizes (75-300m<sup>2</sup> each flat, 2-4 flats on each floors in 4-35 storied buildings) which are under different stages of construction. According to some researchers<sup>6</sup> the number is at least 50, whereas Real Estate and Housing Association of Bangladesh (REHAB), a recently formed organisation of the apartment developers, has only 17 members.



6. For example Seraj, T. M. & Alam, M. S(1991): *Housing Problem and Apartment Development in Dhaka City*; in *Dhaka Past Present and Future* ed. by Sharif Uddin Ahmed; pp 471-489, Asiatic Society of Bangladesh, Dhaka.





The three largest companies, the Eastern Housing Apartments Ltd. (EHL), Property Development Ltd. (PDL) and Free School Street Property Ltd. (FSP) have built 60% of 3,200 units built so far (Table I). Over 150 units are now being produced annually.<sup>7</sup> EHL, with a total of 1,074 units, is the biggest developer. Flats in some of its early projects were lowly priced and completed as pledged. This helped in creating a strong goodwill base for the company (Plate I). PDL prefers medium-rise buildings (5-7 storied) beyond which project cost escalates rapidly. FSP has built 344 luxurious apartments mostly in the Siddheswari-Maghbazar belt (Plate II); the most popular of these are low-rise and set within a compound. Building Technologies and Ideas Ltd. has focussed on luxury condominiums in posh areas. City Development Company, Sheltech Apartments, Concord Condominiums, New Age Apartments, Iqbal Brothers and Hamid Constructions are other noted apartment developers who have been active in recent years (Figure V & Table I).

Table I Ten Most Active Apartment Developers in Dhaka

Name of the Developer	Year of Inception	Number of Projects (compl.+prop.)	Numbers of Flats (compl.+prop.)	Building Height (nos. of storey)	Flat Size (sq.m)	Price Range (Tk thousand)
Eastern Housing Apartments Ltd	1976	26 (18+8)	1614 (1074+540)	6-18	66-280	450-3,000
Free-School Street Property Ltd	1978	12 (10+2)	534 (344+190)	4-20	80-285	280-2,650
Property Development LTD	1983	17 (14+3)	405 (365+40)	4-10	70-280	1,000-3,200
Aziz Cooperative Housing Society LTD	1975	4 (3+1)	258 (226+32)	5-12	79-151	252-1,400
Building Technology & Ideas Ltd.	1983	9 (5+4)	143 (77+66)	6-9	112-279	1,150-3,500
Concord Condominiums	1989	9 (2+7)	110 (14+96)	4-16	186-418	3,500-6,500
Iqbal Brothers Ltd.	1982	5(4+1)	74(54+20)	6	381-457	1,313-1,575
Sheltech Apartment	1988	4(2+2)	(51+)	5-6	74-120	650-1,800
Shaymoli Housing	1976	2	40	5	80-116	500-1,050
New Age Appointment.	1988	2	37	16	176-210	1,850-2,800

Source : Field-Work, Feasibility of Multi-Storey Apartments as a Solution to the Present Urban Housing Crisis

The present price of the apartments range between Tk. 850,000-6,000,000. The lowest price is 100 times the nations per capita income; it is needless to say that only the affluent can afford to buy the flats. Two recent studies showed that 45-70% of the buyers are overseas earners; most of them already own houses or plots.<sup>8</sup> Complaints similar to those made against the housing cooperatives (land development) also exist against some apartment developers. People have started living in the high-rise apartments which entail a different than usual environment. Their adaptation to that, and the pressure on the utilities and the surrounding, is a case yet to be tested through the time.<sup>9</sup> Nevertheless, true cooperatives in apartment building could bring some relief to the housing crisis, particularly to those of the middle- and upper-middle-income groups. Production of apartments follows one of the two most dominant

modes: 1. the development company buy land, construct a multi-storied apartment and sell the flats, 2. it forms a separate project-specific company with the land-owner as a partner to evade gain tax and transfer fees, and thus keeps the cost low. Buyers either buy the entire estate in the form of a cooperative's member (if the developer is a cooperative), or they buy an apportioned and individually and assign the developer to build the apartment and afterwards form a cooperative to maintain it. Two other modes of apartment development can also be identified. In the first form, a group of people, normally 4-10-, buy a piece of land combinedly and construct a multi-storied building on that comprising of at least as many units, as the number of members. Such ventures are attempted, mainly in Rajuk-developed high-income areas. The second form is the roof selling where the buyer is given the right to construct an upper floor (vertical extension) on an existing building. There is yet another form of development adding to the number of apartment owners. In this last form, rental flats in a multi-storied building (not commercial apartment) are sold by the owner to raise fund for some other purpose.

### Provision of Finance for and by Cooperatives

The concept of cooperative building society is long established in some of the commonwealth countries. The society is formed by members, but not limited to, for the purpose of raising money for housing. Because it is a society, it is per definition also a non-profit making institution distributing operating surplus to members. The society's policy is to conduct sound business by protecting the money of its depositors by granting only safe loans. But at the same time, it attempts to keep an interest differential between its deposit and the lending rate.

Housing cooperatives have an important role to play in shelter programmes. The activities of housing developers in many countries are closely linked to housing finance institutions who provide short-term loans to the cooperatives. The housing cooperatives in Bangladesh have not been able to establish a rapport with the financial institutions, which, as some identified<sup>10</sup> is one of the reasons for most of the societies to operate as real-estate developer. Since domestic savings is very low and housing is costly in Bangladesh, meagre savings are incapable of meeting the expenditure for the construction of a house. Therefore, the societies cannot accumulate adequate fund out of subscribers' contributions. They need soft credits for acquiring, developing and servicing land and to forward loans to end users (members) to construct houses. However, there is no finance scheme specially tailored to the cooperatives' need.

Housing societies could borrow from Bangladesh House Building Finance Corporation (BHBFC) under the group loan scheme. A Developer who wishes to sell the flats constructed with the loan



7. Two estimations are available; the first by MIDAS (1990): *Field Study Report on Proposed Housing Mortgage Finance Company*, Africa Asien Bureau, Cologne in Collaboration with Micro Industries Development Assistance Society, Dhaka and the other by Rahman, Mahbabur (1993a): Research entitled *Feasibility of Multistorey Apartment as Solution to the Present Urban Housing crisis in Bangladesh*, Deptt. of Architecture, BUET
8. ibid.
9. There are many studies and researches, for example Saadullah, M (1991): *Environmental Effects of High-Rise Buildings*: unpublished MURP thesis, BUET.

10. For example, Navaratnam (1985), op. cit.



could apply for remission to the HBFC to transfer the liabilities to the buyers of the flats. However, group loan was available to only a 4-8 member group while the cooperative act requires a minimum of 10 members to form a society.<sup>11</sup> There have been only a dozen cases of HBFC loans made to the housing societies. Also, there are complaints of misappropriation;<sup>12</sup> it turns out to be difficult to recover a bad debt from a group rather than from individuals. These difficulties forced the HBFC to discontinue group loans; they reintroduced the scheme along with apartment loans only recently. In its present form, each owner of a flat can avail a loan of Tk 520,000- Tk 780,000 (60% of the cost of a 121 m<sup>2</sup> flat). The building should be at least 4-storied in height with 8 flats in it. The loan is repayable in 18 years at an annual interest rate of 13%.

Contributions by the middle-income cooperative members are not sufficient to meet the total housing expenditure. However, it is expected to form down-payments in securing further housing loans.<sup>13</sup> Housing cooperatives in Bangladesh failed to reach the middle-income families because of high rate of subscription. Therefore, these could not make any notable contribution to the overall housing stock except producing some expensive housing. Up to mid-1987, 16,829 members held Tk 5.2 million as share capital in 84 housing societies in Dhaka division. They took up loans from the financial institutions to the tune of double their deposit; however, only 5% loan recovery figure makes them less than welcome to the lending agencies.<sup>14</sup>

#### Government and the Cooperatives

Housing cooperatives in Bangladesh could be regulated by a variety of means to make them play an effective role in providing houses to the urban middle-income group. The intervention by a housing finance institution by providing short-term loans to the cooperatives and long-term loans to the buyers could prevent the exploitation of the latter by the former. Additional intervention could be made by Town Planning Regulations controlling designs and standards.<sup>15</sup> This would divert the private housing developers from their present activities and make them serve the need of the larger section of the community.

A policy of housing the middle-income groups through cooperative apartments was introduced in the First Five Year Plan (1973-78). It also proposed to encourage and organise government employees to form housing cooperatives. This was followed by the formation of a committee to formulate strategies; recommendations of the committee were never implemented. In subsequent long-term national plans, the government criticised the undesirable spreading of housing cooperatives in the private sector and felt the necessity to guide and regulate them. In spite of the concern, the government itself is still pursuing the highly subsidized staff housing schemes.<sup>16</sup> It has a policy of providing various concessions to the housing

societies. It may undertake compulsory land acquisition on behalf of the society and arrange soft-term housing credits for the members. Exemption from various taxes is available to the borrowers of housing loans; transaction fees may also be waived. However, no society could avail the full incentives so far.

Despite the incentives, and the growth of housing cooperatives over the last two decades, only a few housing cooperatives for apartments have been formed (Case Study A & B). Reasons for the failure is attributed to inactiveness of the organisations, inefficiency in administration, defective organisation, inadequacy of financial resources, lack of proper governmental supervision, scarcity of land and building materials etc.<sup>17</sup> Managerial and operational problems, absence of initiation and the ignorance of government incentives made the situation worse.

#### Apartment Cooperative as a Solution

It has been observed that prospect of owning a home will inspire savings and make unspecified amounts available for down-payments.<sup>18</sup> Since the affordability of the middle-income group is low and limited, hence only a saving scheme tailored to their need and ability may generate adequate funds. The scheme, if given momentum well before the starting of the actual project, would yield a better result.<sup>19</sup> Initial participatory bar should be made flexible to allow more people to participate and benefit. Reduction in the standard is a major strategy to reduce the housing cost for the middle-income group. This will also increase the ability and willingness to contribute regularly in the housing cooperative fund.

Guided and regulated, the cooperatives could be made a useful vehicle to serve the middle-income group.<sup>20</sup> Cooperative Act, 1940 has provisions for societies to accept deposits, issue debentures with the approval of the government and to extend loans to their members to act as a proper housing cooperative finance society. But the provisions of the act and the advantages attached to those have never been availed. There is no intermediary institution to train and negotiate on behalf of the cooperatives. These need be developed which can also promote cooperatives.

Since constructing apartments with joint ownership on a shared land has already been started in Dhaka (Case Study C), this can be appreciated by providing incentives in the form of low-cost plots, materials on credit and soft-term loans. Less complicated property inheritance laws should also be enacted to facilitate such developments as the present acts hinder the growth of multi-ownership apartments and makes the transfer of ownership costly. There is also a lack of proper rules and regulations and exclusive apartment laws to promote this particular type of development. Also, there is a need for appropriate rules related to utilities and other service.<sup>21</sup>

11. For detail, Enam, K. (1984) *The Sharing Problem of Multi-Ownership Flats*; unpublished M. Arch thesis, Deptt. of Architecture, BUET can be seen.
12. See MIDAS (1990), op. cit.
13. Lewin A. C. (1981) : *Housing Cooperatives in Developing Countries*; John Wiley and Sons, Chichester.
14. For tail figures, *Statistical Yearbook of Bangladesh, 1989-90* Published by the Bangladesh Bureau of Statistics, Ministry of Planning, Dhaka, and other official statistics may be consulted.
15. For a discussion, see Grimes (1976), op. cit. Asso Rashid, K. (1993) : Tall Buildings in Urban Design; paper presented at the International Conference on "Tall Buildings: Tall Buildings in Developing Countries" held in Dhaka, June 16-17, 1993, Council on Tall Buildings and Urban Habitat, pp 15-24.
16. For example, see the Chapter on Housing and Physical Planning Sector in *The Second Five Year Plan 1980-85*, Ministry of Planning, GoB.

17. For detail discussion see Quiyum (1978) & Hai (1981); of. cit. Also, Helaluzzaman, K. M. (1984): *A Co-operative Housing Development and Ownership Project for Lower-Middle-Income Government Employees in Dhaka, Bangladesh*, unpublished M.Sc. thesis, Asian Institute of Technology, Bangkok.
18. There have been several studies which showed that up to 100 times the income may be available as initial investments in prospective home-ownership scheme. For example, see Helaluzzaman (1984) & Lewin (1981). Also Tym, Roger (1984): Finance and Affordability in G. K. Payne ed. *Low-Income Housing in the Developing World*, pp 201-222, John Wiley and Sons, NY; and Rahman (1991): *Urban Lower-Middle-and Middle-Income Housing, Dhaka, Bangladesh investigation into afford ability and options*; unpublished Ph. D thesis, University of Nottingham, UK.
19. *ibid*; also Rahman (1992): Extension of Housing Affordability through Saving; paper presented at the 5th International *Housing Research Conference*; University of Quebec at Montreal, Montreal, July 6-10, 1992.
20. See Grimes (1976) & Navaratnam (1985), op. cit.
21. See Enam (1984), op. cit. Also Seraj, T (1993): Highrise Development in Dhaka: Prospects and Problems; Paper presented at the International conference on Tall Building: "Tall Buildings in Developing Countries" held in Dhaka, June 16-17, 1993. Council on Tall Buildings and Urban Habitat, pp 3-14.



It has been estimated that a 88 m<sup>2</sup> flat with moderate finish in a 6-storied apartment located in peri-urban areas can be made available at as low as Tk. 300,000 (including the land cost) which can contain a loan component of up to Tk 240,000 (85% of the construction cost). A smaller sized unit with finishes of lower standard would bring the cost affordable to upper 60% of urban population (paying a quarter of income as loan repayment; (Table II)<sup>22</sup>

**Table II: Home-Ownership Schedule through Cooperative Apartments**

Location	Land Size (sq. meter)	Unit Size <sup>1</sup> (sq. meter)	Aportioned Land Cost <sup>2</sup> (Taka)	Building Cost <sup>3</sup> (Tk/unit)	Project Cost (Land+Unit) (Tk/unit)	Loan* Component (Tk/unit)	Participation Cost 10% (top%) (Tk/unit)	Affordable 10% (top%) of popltn
Central	200	70	109,000	385,000	494,000	327,000	167,000	42.3
Area	335	120	182,000	660,00	842,000	560,000	282,000	17.9
Intermediate	200	70	55,000	330,000	385,000	280,000	105,000	70.4
Area	335	120	91,000	570,000	661,000	485,000	176,000	39.0
Peripheral	200	70	27,000	280,000	307,000	240,000	67,000	88.4
Area	335	120	46,000	480,000	526,000	410,000	116,000	64.5

- Notes :
- 1) 11 units in a 6-storied building, the smaller units have 3.5 rooms while the larger units have 4.5 rooms, for sample plan, (Figure VI)
  - 2) Per katha land costs in central, intermediate & peripheral areas are Tk 400,000, Tk 200,000 & Tk 100,000 respectively including the registration cost;
  - 3) In central location, building cost with standard finishing Tk 515/sft; in intermediate location, building cost with average finishing Tk 440/sft; in peripheral location, building cost with moderate finishing Tk 375/sft;
  - 4) 85% of the construction cost as loan at an annual interest rate of 10% repayable in 20 years; (Rahman, 1991) ;
  - 5) loan repayment to match a third of income, down-payment (participation cost) up to 20 month's income to be met from savings in a housing deposit scheme: (Rahman, 1991) .

Therefore, constructing apartments on cooperative basis is a feasible means to provide affordable houses to a majority of the urban population. Three case studies, each based on cooperative concept but one different from another in operational mode, are presented here to strengthen the contention.

#### Case Study A: Aziz Cooperative Housing Society

Aziz Cooperative Housing Society was formed in 1975 to meet the housing need particularly of those who have little savings and cannot make large instalments. At present, its office is in its last project building at Shahbag, Dhaka. The Society works on cooperative basis, and is run by a 10-member Executive Committee (*Panchayet*) formed through election. The EC office beaers receive honorariums from the Society. Usually, no detailed feasibility study is carried out to determine a project, new projects are undertaken with the decision of the committee. It selects a land and makes a partial payment towards the price. Consultants are appointed by the

Society to carry out design and preliminary cost estimation. Afterwards, it starts collecting members from the general public who wants to own units in that particular project; membership fee is Tk 1,000 only. People are joining the Society almost spontaneously, and hence, it usually does not resort to advertisement. The price of the land is met equally from the members; ownership is equally apportioned among them.

A separate committee is formed to run the project along with the EC. To initiate the construction work, each member generally deposits 25% of the estimated cost. The members are provided with a kind of pre-ownership document in which the position of his unit is clearly marked. The owner-member can use this document to get loans from financial institutions. In fact, most of the Society members have availed loans of up to 75% of the cost; the Society renders help in this regard. Rest of the cost has to be paid in instalments, amounts and frequency of which depends on the progress of construction. After the completion of the construction work, units are handed over to the owner-members along with the full ownership documents. A welfare association is formed by the occupant to undertake the responsibilities of the maintenance and security aspects. Thus, the EC remains no more responsible for that project.

Since the very concept of forming, executing and running of the Society and the project is not profit-motivated, therefore, the total cost of a unit remains very low. For example, the unit project cost in its last project is Tk 9,100/m<sup>2</sup>, whereas, the market rate of apartments in Dhaka is Tk 13,500-16,000/m<sup>2</sup><sup>23</sup>. Size of the units in its early projects was only 79m<sup>2</sup> which has been gradually increased in subsequent projects up to 151 m<sup>2</sup> (Table III & Figure VI) Due to the increase in unit size and building height, the flats are increasingly becoming expensive and hence is being occupied by higher income families.

The Society has already completed three projects while one third work of the fourth project is still remaining (Plate IV & Plate V); it has a total of 258 units in its four projects (Table III). Certain extra facilities are provided in some of its projects. For example, there are provisions for parking 32 cars in Project No. 3 and 128 cars in Project No. 4. Also, there are provisions for lifts in both the projects which could not yet been installed due to the shortage of fund. However, no fire escape is provided in any of the projects.

**Table III: Projects by Aziz Cooperative Housing Society Limited**

Project (Location)	Starting Year	Land Area (acre)	Number of Buildings	Number of Storeys	Number of Flats/floor	Total Nos. of Flats	Flat Size (m <sup>2</sup> )	Flat Cost (Taka)
1. Jafarabad	1975	0.4463	5	5	2	50	78.97	252,000
2. Purana Paltan	1980	0.1653	2	91	2	32	134.71	450,000
3. Bijoynagar	1980	0.1983	1	6	8	48	97.55	350,000
4. Shahbug	1983	1.2562	8	122	2	128	150.97	750,000

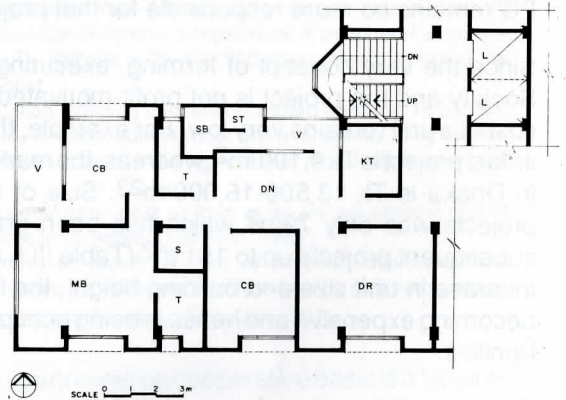
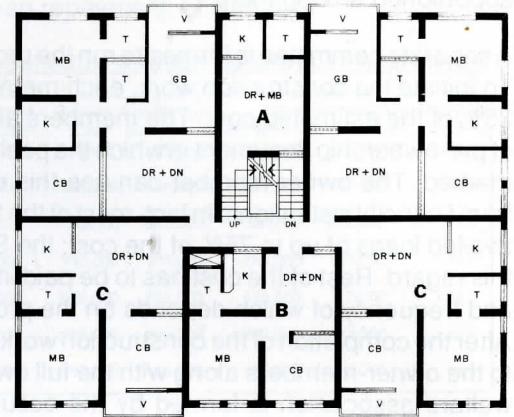
22. See Rahman (1991), op. cit. pp 120-151; also Rahman (1992): op. cit. & Rahman, M (1993b): Housing Attainability: a concept in solving the urban housing crisis in Bangladesh; paper presented at the *Seminar on Planning for Better Living Environment in Asia*, University of HongKong, Hong Kong, August 26-28, 1993

23. For more information see Seraj M. T. (1993): Findings from Formal Sector Developers Survey; Paper Presented at the *Second Seminar on Formulation of Land Development Control and Procedure for Dhaka City*, ADB-GoB, Dhaka, April 21-22, 1993, & Rahman (1993a), op. cit.





- Notes :
- 1) Parking in the Ground Floor;
  - 2) A Commercial -cum-residential project. Five hundred 15.61 m<sup>2</sup> size shops on bottom three floors costing between Tk 120,000-300,000. Parking on the 3rd floor, rest (4th-11th) are flats of which the last two are incomplete;
  - 3) The cost increased over the years from Tk 1,050,000 in 1988 to Tk 1,400,000 in december, 1993.



### Case Study B: Aminabad Housing Cooperative Society, Siddheswari

Aminabad Cooperative Housing Society was formed in 1968 to provide housing to the members of the *Ismiliya* sect living in Dhaka; it is one of five such cooperatives by them. It took two years to complete the project comprising of 56 flats of 148 m<sup>2</sup> each in seven 4-storied buildings (Figure VII & Plate VI). Cost of the units (including land cost) were only Tk 40,000 in 1970. Most of the owner-members of the society left the country during or after 1971 either by abandoning the flats or selling those at low price to the locals. Presently, only one fourth of the flats are being occupied by the original members. Since the emergence of the new country, the society or the community did not attempt any more of similar project. The society and the maintenance of the housing estate is still run by its members on cooperative basis.

