



# HOUSING COOPERATIVES IN PAKISTAN

*Presenting By*

***Mohammad Sharif Bhaiji,***

Managing Director, KCHS UNION LTD,  
Secretary, Sindh Provincial  
Cooperative Union Ltd (GOVT. POST)

**on ICA HOUSING BOARD MEETING  
6<sup>th</sup> October 2010, LONDON, UK**



**KARACHI COOPERATIVE HOUSING SOCIETIES UNION LTD**

## **HOUSING COOPERATIVE SOCIETY:**

It has universally been recognized that Cooperative Housing offers a substantial saving through group actions. The Cooperatives offer an excellent medium for Government and semi Government and private agencies which intend to assist and subsidize the Housing Programme in the Country. Cooperative Housing can promote self confidence, strong sense of solidarity, peace and harmony in the country. It is on account of such advantages that the Cooperative Housing has claimed the prominent place in the Housing plans devised in various countries.

Generally, following categories of Cooperative Housing Societies are formed:

- A) Tenant ownership housing society.
- B) Tenant Co-partnership Housing Society
- C) Other Housing Societies.

Mostly the pattern of Tenant ownership housing society is adopted in Pakistan, wherein societies acquire land, carve out plots, develop and allot to their members on lease hold and the members themselves construct their houses.

## **THE ROLE OF HOUSING COOPERATIVES IN THE PROVINCE OF SINDH:**

Housing Cooperatives had taken a modest start in the Pre-Partition days, which is evident from the fact that there were 22 Cooperative Housing Societies in the

## Karachi Division.

S/No.		Karachi Division	Hyderabad Division	Sukkar Division	Total
1.	No. of Societies	1200	235	35	1470
2.	Membership	523,437	13177	4457	541371
3.	Share Capital	21.58%	1.567 million	6,352 million	29.777 million
4.	Working Capital	587.58%	4.057''	2.351''	594.240''
5.	Area of land developed	23282 acres	1,694 acres	898 acres	25829 acres
6.	No. of Plots carved out	95000	4,374	3,720	103,094
7.	No. of House/ Flats constructed	35212	733	525	36,470
8.	No. of Schools  established	60	12	1	73
9.	No. of Mosques built-up	75	12	2	89
10.	No. of Libraries and reading rooms established	14	3	-	17

## **NUMBER OF SOCIETIES IN PROVINCE OF SINDH:**

The Cooperative Housing Societies in Sindh have played a vital role in solving the ever increasing Housing Problem in the province in general and Karachi in particular. In fact the housing problem in Karachi has been solved mostly through Cooperative Housing Societies. Cooperative Housing Societies will be found in each and every locality of Metropolitan Karachi.

The development of Cooperative Housing Societies particularly in Karachi is, perhaps unique, The Federal and Provincial Government have given much impetus for furtherence of Cooperative Housing in both horizontal and vertical development.

## **GOVERNMENT PROJECTS:**

K.D.A. Scheme No. 33 in Karachi is a vast project announced by the Government to solve the housing problem of Metropolis. The Scheme is spread over 5383 acres along Super High Way. The land is allotted to a total of over 130 Cooperative Housing Societies. The outer development will be done by the KDA, and about 76 societies have taken over physical possession of the land. The outer development will cover water supply, during and road for which the Societies have paid about Rs.21 cores.

A standing committee has been constituted which regularly reviews the progress of work.

In Hyderabad, Gulshan-e-Shahaz is one of the biggest housing schemes announced by the Government. The scheme provides for about 1000 acres of land earmarked for Cooperative Housing Societies about 42 Cooperative Housing Societies have applied for allotment of land in the scheme and have deposited over Rs.10 Million with the Hyderabad Development Authority. So far, the cases of about 36 societies have been cleared for allotment of 980 acres of land

In Sukkur, the Sukkar Cooperative Housing Societies Union comprising of 16 Societies is actively pursuing the development programme. The construction of houses in 14 Housing Societies has reportedly started.

### **LATEST DEVELOPMENTS IN 2009-2010 IN KARACHI:**

Proposals for Housing Cooperatives in K.D.A Scheme No. 24, Country Club Road, Karachi all such proposals received for Housing Cooperatives in K.D.A 's Scheme No. 24 are still pending for want of final decision by the authorities regarding allotment of land to Cooperatives in the aforesaid Scheme.

Scheme No. 33 is also completed Scheme No. 36 also completed.

Scheme No. 33 is the biggest project

Scheme No. 45 is the new township project of KCHS Union Ltd for want of 875 Acres of land and it has been allotted by the Malir Development Authority and KCHS Union will further distribute in to their 24 Member Societies .

## **KARACHI COOPERATIVE HOUSING SOCIETIES UNION LTD:**

Karachi Cooperative Housing Societies Union Ltd, Karachi was registered in the year 1949 with the main object to acquire land from the Government and other agencies on license or lease and to give Sub-Lease of the same to Member Societies.

The membership of the Union is opened to the registered Cooperative Societies in Karachi and at present there are 24 Cooperative Housing Societies are on the roll of the Membership of the Union.

Karachi Cooperative Housing Societies Union Ltd, Karachi was registered in the year 1949 with the main object to acquire land from the Government and other agencies on license or lease and to give Sub-Lease of the same to Member Societies.

The membership of the Union is opened to the registered Cooperative Societies in Karachi and at present there are 24 Cooperative Housing Societies are on the roll of the Membership of the Union.

The layout plan of the entire land had also been approved from the concerned authority. according to which there are following plots in the entire area of the Union situated around the Shaheed-e-Millat Road, Karachi: -

TOTAL NO. OF RESIDENTIAL PLOTS	5205
TOTAL NO. OF AMENITY PLOTS	121
LENGTH OF METALLED ROADS	70 MILES
LENGTH OF SEWERAGE LINES	80 MILES
LENGTH OF WATER MINES	80 MILES

The Management of the Union has distributed the above acquired land amongst 24 Member Societies and developed the entire scheme through its own resources and without any direct and indirect financial assistance from the Government or any local body.

**FOLLOWING ARE THE FURTHER DIVISION OF 24 COOPERATIVE HOUSING SOCIETIES OF KCHS UNION LTD:**

**COLLEGES**

Cooperative has established 2 colleges for girls namely C.P Berar Cooperative college established in 1997 and Dehli Mercantile Cooperative college for girls and boys established in 1992

**HOSPITALS**

Cooperative has established number of hospitals, medical centers and laboratories during the last 1 decade namely Ma.Ayesha hospital , Hussaini Hospital, Jamal Noor Hospital, Al-Hamra Diabetic centre and hospital, Dehli Mercantile Hospital, Karachi Diagnostic Centre, Karachi Laboratory, Hillpark hospital and etc.

### **CLUBS:**

Union cooperative Housing society club was established in 1990 and Sharfabad club was established in 1990 under Bihar Cooperative Housing Society, Modern cooperative Housing Society Club was established in 1990, Al-Hamra Club established in 1990. These clubs are available for the use of same vicinity people for gathering, events and other get-togethers at reasonable rates.

### **LIBRARY:**

Sharfabad Library was established under Bihar Cooperative Housing Society in 1992. The library caters to the need of latest requirement of the students living in the same vicinity and also the library is equipped and updated with all sorts of books, periodicals.

### **PLAY GROUNDS/AMUSEMENT PARKS:**

Kokan play ground falls under Kokan Cooperative Housing Society, Hillpark comprised of play ground and amusement park falls under Karachi Cooperative Housing Societies Union Ltd., Jinnah Park falls under Jinnah Cooperative Housing Society, Karachi Memon Park falls under Memon Cooperative Housing Society.

## **FINANCIALS-2009:**

### **KARACHI COOPERATIVE HOUSING SOCIETIES UNION LTD, KARACHI** **BALANCE SHEET AS ON 30<sup>TH</sup> JUNE 2009**

#### **CAPITAL AND LIABILITIES:**

##### **Capital A/C:**

As per last balance sheet	129,650
---------------------------	---------

##### **Reserve Fund:**

As per last balance sheet	41,670
---------------------------	--------

##### **Development Fund:**

As per last balance sheet	29,143,280
---------------------------	------------

##### **Taiser Town Scheme:**

As per last balance sheet	414,631,014
---------------------------	-------------

Add: Received during the year	<u>393,881,988</u>
	808,513,002

##### **Development Premium Charges:**

As per last balance sheet	75,000
---------------------------	--------

##### **Security Charges:**

As per last balance sheet	222,341
---------------------------	---------

##### **Cost of Land:**

As per last balance sheet	35,535
---------------------------	--------

**Liabilities of Expenses:**

68,987

**Income and Expenditure:**

As per last balance sheet	116,666,984
Add: Land Charges	1,975,000
Add: Excess of Income over Expenditure	<u>29,969,668</u>
	148,611,652
Less: Income Tax	(20,480)
Less: Distribution of surplus fund	<u>(11,676,853)</u>

136,914,319

TOTAL

975,143,784

**PROPERTY AND ASSETS:**

Development Work:

As per last balance sheet

23,171,986

**Property Assets:**

As per schedule No. 1

(K.C.H.S.U)

35,791,734

As per schedule No. 2

(U.C.C.S)

332,443

36,124,177

**Taiser Town Scheme:**

As per last balance sheet	180,120,000	
Add: Deposited for Societies during the year	480,174,062	
Add: Deposited for K.C.H.S.		
Union Ltd during the year	<u>61,000,938</u>	<u>721,295,000</u>

**Government Premium:**

As per last balance sheet	431,194
---------------------------	---------

**Advance to UCCS:**

As per last balance sheet	933,537	
Less: Adjustment	<u>933,537</u>	
		NIL

**Loan and Advances:**

As per last balance sheet	19,351	
Less: Recovered during the year	<u>6,000</u>	
	13,351	
Excellence Traditional Co. (Advance for Lift)		750,000

**Investment at Cost:**

As per last balance sheet	142,150
---------------------------	---------

**Advance to Sindh Technical Board (UCCS)**

s per last balance sheet 10,000

**Telephone Security Deposits:**

As per last balance sheet 19,356

**Security Deposit to (K.E.S.C)**

As per last balance sheet 87,000

**Cash and Bank Balance including Investment:**

As per schedule attached 193,099,570

**GIGANTIC PROJECT OF TAISER TOWN(2007-2017)-KCHS UNION LTD**

In order to achieve the objects of the Union, the management of the Union had succeeded in getting the allotment of about 875 Acres land from the Government of Pakistan in the year 1953-54.

The land has been acquired and site plan has been completed. It is a self-owned project without any financial support from the government. The development of Townships, Schools, Colleges, recreation parks and hospitals etc would be done by 24 societies of KCHSU.



## **ROLE OF GOVERNMENT TOWARDS COOPERATIVES DEVELOPMENTS IN THE YEAR 2011-2013:**

- \* Cooperative response to climate change/carbon reduction housing challenge**
- \* Financing available for housing cooperatives**
- \* Investment in new cooperatives i.e Tourism by liaising with UK based company**
- \* Rehabilitation of flood devastated areas through cooperatives**
- \* Nation Building through youth and women**
- \* Disastrous plan for rehabilitation of flood effected people**
- \* Coordination with SAARC countries for the development of cooperatives**
- \* Coordination with ICA for further development of cooperatives in Pakistan**

## **EFFORTS OF GOVERNMENT TO COMBAT THE RECESSION:**

### **a) Workers Welfare:**

**The Government of Pakistan has presently allocated 11 billion for the welfare.**

### **b) Targeting the Poor's**

**The Government has launched an income support programme to help the poor masses**

- c) Micro Finance:  
It has been targeted to increase the outreach of the micro finance specially to the poor women
- d) Agriculture:  
Substantial help has been extended to the farmers
- e) People's Works Programme :  
This programme helps to provide electricity, gas, water supply
- f) Housing Sector:  
Government has enhanced the loan ceiling from Rs.500,000/- to Rs.750,000/-
- g) Livestock & Dairy:  
Packages for the establishment of cattle farms and incentives
- h) Fisheries:  
Fisheries sector has shown very severe fall in its performance so the Investments have been made

## PICTORIAL SYNOPSIS OF FLOOD DISASTER IN PAKISTAN



*Serve humanity, make the word “Cooperative” loud and clear by providing shelter to IDP’s (Internally Displaced People) affected by disastrous flood in Pakistan*



**KARACHI COOPERATIVE HOUSING SOCIETIES UNION LTD**

SNPA-15, Shaheed-e-Millat Road, Karachi, PAKISTAN

Phone: 92-21-4521341, 4384030 Fax: 92-21-4384038

Emails: KCHSUNIONLTD@LIVE.COM, SHARIFBHAIJI@HOTMAIL.COM -- Website: WWW.KCHSUNION.COM



## **TERRIBLE CATASTROPHE OF THE CENTURY: FLOOD 2010 IN PAKISTAN**

Flood 2010 in Pakistan is one of the top most terrible catastrophes of the century; described as the worst in this area in the last 80 years. The 2010 Pakistan floods began in July 2010 after heavy [monsoon](#) rains affected the [Khyber Pakhtunkhwa](#), [Sindh](#), [Punjab](#) as well as parts of [Baluchistan](#). At least 2,000 people have been killed and more than 722,000 homes have been badly damaged or totally destroyed. The [United Nations](#) estimates over 20 million people are suffering with over 160,000 square kilometers (~1/5 of [Pakistan](#)) affected as a result of the flooding, exceeding the combined total of the affected of [2004 Indian Ocean tsunami](#), [the 2005 Kashmir earthquake](#) and the [2010 Haiti earthquake](#).

However, the death toll in each of those three disasters was much higher than the number of people killed so far in the floods. Around a fifth of Pakistan's total land area was impacted by the flooding. The crops affected were [cotton](#), [sugarcane](#), [rice](#), [pulses](#), [tobacco](#) and [animal fodder](#). Floodwaters and rain destroyed 700,000 acres (3,000 km<sup>2</sup>) of cotton, 200,000 acres (800 km<sup>2</sup>) acres each of rice and cane, 500,000 tonnes of wheat and 300,000 acres (1,000 km<sup>2</sup>) of animal fodder. According to the Pakistan [Cotton Ginners](#) Association, the floods destroyed 2 million bales of cotton, which led to an increase in [futures](#) of the commodity in international market.

Floods have submerged 17 million acres of Pakistan's most fertile crop land, killed 200,000 livestock and washed away massive amounts of grain. A major concern is that farmers will be unable to meet the fall deadline for planting new seeds in 2010, meaning a massive loss of food production in 2011, and potentially leading to long term food shortages. The agricultural damages are more than 2.9 billion dollars, according to recent estimates, and include over 700,000 acres of lost cotton crops, 200,000 acres of sugar cane and 200,000 acres of rice, in addition to the loss of over 500,000 tons of stocked wheat, 300,000 acres of animal fodder and the stored grain losses.

Floods have damaged an estimated 2,433 miles of highway and 3,508 miles of railroad. Cost estimations for highway damage at approximately 158 million USD and railroad damage at 131 million USD. Any unique or particularly large infrastructure damages will increase these estimates. Public building damages are estimated at 1 billion USD.

Pakistan has appealed to international donors for help in responding to the disaster. Twenty-one helicopters and 150 boats were pressed into service to assist the affected people according to the National Disaster Management Authority of Pakistan. The US embassy in Pakistan provided seven helicopters to the authorities to assist in relief-operations. The United Nations also launched relief efforts. It appealed for \$460 million to provide immediate help, including food, shelter and clean water. UN Secretary-General Ban Ki-moon visited Pakistan on 15 August to oversee and discuss the relief efforts. A Pakistani army spokesman

said that troops had been deployed in all affected areas and had rescued thousands of people. Prime Minister Yousaf Raza Gillani visited the province and directed the Pakistan Navy to help evacuate the flood-victims. By early August, more than 352,291 people have been rescued.

Situation of flood in Sindh is more severe because of its position where water of all the rivers and hill torrents passes through Indus River, usually known as mighty river. Seventeen (17) out of 23 districts are under heavy risk of flood. More than 4000 villages have been inundated or completely wash out. Quite a large population live in katcha (Inside protective bunds nearby Indus water) area. Indus water gushed almost all the valuable of inhabitants of *Katcho* area. Estimates reveals that hundred of thousand people badly affected and in many cases thousand of the people lost their lives by drowning or inflicted with water borne diseases especially in children say diarrhea and cholera.

Sufferings of the people of four (4) districts (Jacobabad, Shikarpur, Sukkur, and Kamabar-Shadadkot) are worst even since big towns are under water up to 8 feet. The same scenario is expected for 3 to 4 more districts in case water is not controlled immediately. In this situation, all the public and private sector institutions are busy by providing the relief to affected people. Initial rescue of affected people, development of rescue camps, supply of food and medication are the basic requirement being supplied at some extent by the various agencies including civil societies and cooperatives.

**In Hyderabad, two major camps of IDPs (more than 7000 persons in each camp) have been settled by Government where Sindh Graduates Cooperative Housing Society in collaboration with Hyderabad Gymkhana, Sindh Graduates Association, Sindh Development Association, and *Ahsas* Welfare Trust is providing food, clothes, milk to infants, water coolers, mats, cots, and other utilities. We are also taking care of IDPs settled at Jamshoro Camps. Besides, Sindh Graduates Housing Society in collaboration with Hyderabad Gymkhana has sent 700 bags containing food and daily usable items to Kashmore and Dadu flood affected areas through Pakistan Army.**

**The losses inflicted are much more than the resources available. In this situation, even a resource person does not hesitate to ask friends and organizations about donation and support either in cash or kind. In this regard, your good-self is requested for any type of support at the earliest.**

# THANKING YOU

GOD BLESS YOU ALL

**Contact us:**

**Karachi Cooperative Housing Societies Union Ltd,  
S.N.P.A -15, Shaheed-e-Millat Road, Karachi-74800, Pakistan**

**Phone: 92-21-34521341 -- 34384030**

**Fax: 92-21-34384038**

**Emails: [Kchsunionltd@live.com](mailto:Kchsunionltd@live.com)  
[sharifbhaiji@hotmail.com](mailto:sharifbhaiji@hotmail.com)  
[errum99@hotmail.com](mailto:errum99@hotmail.com)**

**Websites: WWW. KCHSUNION.COM**