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Article:	The Goal of Housing for All As Envisaged By the UN Habitat Agenda: A Case Study of Cooperative Housing Societies in Pakistan
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Abstract

Pakistan is member of UN Habitat agenda under which housing for all is the goal of all member states. In pursuance of this goal housing has been acknowledged under the Constitution of Islamic Republic of Pakistan 1973 in the chapter of principles of policy. It is beyond of financial resources of the Government of Pakistan to provide housing units to all the citizens of Pakistan. To achieve the goal of housing for all, private sector has been encouraged to provide housing units to the people of Pakistan. But, due to a weak Legal Framework to regulate the activities of the developers of the housing industry, there are malpractices and frauds in the housing industry of Pakistan which are committed by the management of the cooperative housing societies. This article deals with the major problems faced by the cooperative housing societies along with the recommendations to strengthen the Legal Framework relating to cooperative housing societies. Secondary data has been used to make critical analysis of the regulatory regime of cooperative housing societies. The aims and purposes of this article includes to provide input the legislature as well as regulatory authorities to amend and strengthen the Legal Framework relating to cooperative housing societies in Pakistan.

Key Words: Housing, UN Habitat Agenda, Cooperative Housing Societies, Legal Framework

Introduction, Concept and Role of Cooperative Housing Societies to Achieve the Goal of Housing for All

The cooperative movement is now considered as a best tool to eliminate poverty and to meet the basics needs like housing. Cooperative housing societies are very helpful to provide housing units to major population (middle class and lower middle class) on affordable prices. The affordable housing has been defined in these words by the Victorian enactment titled '*Planning and Building Legislation Amendment (Housing Affordability and Other Matters) Act 2017*' as, affordable housing is housing including social housing that is appropriate for the housing needs of the following, very low income households, low income households and moderate income households.

It can help to mobilize the scattered human and financial resources to achieve the goal of housing for all. Cooperative housing societies have helped to promote the process of economic and social development through group action in a spirit of self-help and common good. The cooperative housing societies in Pakistan are working under Cooperative Societies Act, 1925. Their guiding principle is no profit no loss basis. It is a country wide huge sector and had been doing a good job.

But now some unscrupulous people have tried to use the same for illegal profiteering. It has been observed over a period of time that some of them have indulged in unhealthy activities and betrayed the confidence of their members. Whenever land is to be transferred in the name of cooperative housing society it should be done after proper identification of the land. In *Sindh Board of Revenue Employees Co-Operative Housing Society Case* [2016 YLR 1699], it was observed that demarcation of land in the absence of survey and identification of land in the area is not valid if it is done on the basis of dasti sketch (handmade/manual) and after its possession of the land is handed over. Such dasti

sketch without demarcation of land without measurement of land could not indicate the location of the exact piece of land. Whenever land is to be transferred in the name of cooperative housing society it should be done after proper identification of land.

Cooperative in the modern sense is since the people of Rockdale, England, founded their Cooperative Societies in 1844 .In the United States of America the affordable cooperative housing movement was started when funds were provided by the ethnic groups and then in the nineteen twenties when funds were provided by the union pension funds. In 1980's cooperative housing societies in USA also relied on public subsidy (Gerald W. Sazama, 2000, p.573). The scope of this article includes the role and importance of cooperative housing societies in providing housing units in addition to pin point the grey areas found in the relevant laws along with recommendations and suggestions.

Regulatory Framework Relating to Cooperative Housing Societies in Pakistan

Legal & Administrative framework as prescribed in Cooperative Societies Act, 1925 and Cooperative Societies Rules, 1927 which governs the conduct and operation of Cooperative Housing Societies is as follows.

Cooperative Societies Act, 1925

Under this Act the provincial Government appoints registrar to regulate the working of the cooperative societies including cooperative housing societies and to assist the registrar to regulate the working of the cooperative housing societies a team is also appointed by the respective provincial Governments for smooth working. Registrar and lower staff of the registrar performs following powers:

Registration of all types of Cooperative Societies including Housing Societies, monitoring of all affairs of Cooperative housing Societies including Audit, inspection and enquiry in to the affairs of the housing authorities, adjudication of judicial matters as civil court, fixation of liabilities in case of irregularities and recovery of amount for which decree

has been passed and to grant approval of the budget of Society are also done by the Registrar of cooperative societies.

Registrar can seek any information about the working of the housing society from time to time to check the working of the cooperative housing society. In order to get any document relating to the working of the cooperative housing society the registrar may issue search warrant to search the premises of the cooperative housing society. This step is taken after issuance of a show cause notice and on receiving of a non-satisfactory reply this extreme step can be taken by the registrar of the province under the code of criminal procedure.

Cooperative Societies Rules, 1927

Under these rules Registrar/Circle Registrar cooperative departments process and approve registration of a society under some of its byelaws. The major/important rules with regard to processing and approving are as under: Application for registration under the Cooperative Societies Act, 1925. Formulation of byelaws for the following, the name, address and area for which society is to be registered, the object of society, the mode of holding meetings, the mode appointment and removal of members of the committee, the duties and powers of the committee and officers, the manner in which capital may be raised, the mode of custody, investment of funds and keeping accounts, Period of election of the society (Section 9 of Cooperative Societies Act, 1925). The above mentioned enactments have miserably failed to regulate the working of the cooperative housing societies as a result of it there are malpractices and frauds in this sector. Due to weakness of the legal Framework the goal of housing for all has become a dream only.

Major Problems Along With Recommendations to Improve Legal Framework Relating to Cooperative Housing Schemes

Cooperative housing societies are the major players in the housing industry of Pakistan. The role of the cooperative housing societies is decisive in achieving the goal of housing for all. Most of the middle class and lower middle-class people are dependent on these cooperative housing societies to have housing units.

Supervision of the Process of Purchased of Land

Purchase of land by the society is one of the most critical tasks after its registration; irregularities in purchase of land can be committed by the Managing Committee of housing societies in terms of procedural lapses and over invoicing of land prices. A very high level of prudence and conscientiousness is required on the part of the managing committee while purchasing land for the housing society because it is the money of the members that is at stake.

Another issue related to purchase of land is that in order to get approval from the development authorities it is necessary to purchase 90 per cent land in advance. It is the major obstacle in the development of cooperative housing societies as members of the cooperative housing societies are poor people so they cannot afford to purchase land in one go especially when the tag of approval is missing. The solution is to have an enactment to regulate the housing industry including cooperative housing societies at provincial level. Each provincial Government should prescribe a precondition of land keeping in view the economic, social and political requirements of each province.

Supervision of the Process of Allotments of Plots

Every housing society should allot plots to its members as per its byelaws and procedure on merit and without any discrimination. However, the managing committee of cooperative housing society can manipulate the allotment process causing loss to the society

and its members. In order to make the process of the allotment of the plots the relevant authorities must intervene and the developers of the housing society should not be allowed to exercise unbridled powers.

Development of Site of the Housing Scheme as Per Approved Master Plan

After the purchase of land, the next most important and vulnerable area is development of land. At this stage various types of financial irregularities can be committed by the managing committees of societies in terms of approval of plans and awarding of contracts for civil works. It should be ensured by the regulating authorities that there is no inordinate delay in the development of the housing society and there is no deviation from the master plan.

No Cancellation of Plots Without Opportunity of Hearing

Cancellation and re-allotment of plots have become a troublesome practice on the part of managing committees of various housing societies. Due procedure is not adopted and necessary conditions are not fulfilled in this regard which leads to numerous problems and ultimately the members have to suffer the loss. To make the process more transparent no plot of any of the members of the society should be cancelled unilaterally. If cancellation of the plot is necessary it should be done after following the due process of law. Opportunity of hearing should be provided to allottee before cancellation as it is basic requirement under the principles of natural justice namely *audi alteram partem* means “no one should be condemned unheard”.

Illegal Occupation of Plots by the Illegal Occupant and Qabza Mafia

Some societies are facing issue of illegal occupation by Qabza Groups (illegal occupants). Some examples of such societies are Aitcheson CHS, Lahore, LDA CHS, Lahore and PISC CHS, Lahore in order to resolve this issue some housing developer take law in their own hands to take back the possession of the plots and it further leads to litigation and further

delay in the development of the housing schemes. The developers should follow the process of law and the Government should decide the cases of the housing developers on priority basis.

Redemption of Mortgage Plots by the Regulators Without any Delay

While granting approval for the cooperative housing societies the development authorities and regulators requires a certain percentage of plots to be mortgaged in the name of the concerned developing authorities and regulators. It is done to keep a check and balance on the developers to develop the housing scheme within time and in accordance with approved plan. After completion of the whole process the developers face difficulties when these plots are not redeemed to the developers. Some Cooperative Housing Societies are facing problem of redemption of mortgaged plots from concerned development authorities.

Preservation of the Amenity Plots from Sale or Misuse of any Kind

This is one of the major issues faced by Cooperative Housing Societies. Development authorities are pressing hard for transfer of 2% of amenity sites of the societies in their favor. As per bylaws of the societies, such plots are for the welfare of members and unlike the private housing schemes where the motive is profit earning these plots in Cooperative Housing Societies should not be transferred in the name of the regulatory authorities. It should be ensured by the regulatory authorities that no portion of the society is sold to any investor by violating the rules.

Publication and Submission of the Brochure of the Housing Scheme

It should be made mandatory for the cooperative housing societies to publish its brochure and provide a copy to the regulatory authority concerned. The brochure should also be made available on the website of the housing society and on the website of the concerned regulator. Members of a housing society should be provided with this brochure in addition to the membership form. The brochure should include following information about the

cooperative housing society, Names and addresses of management committee, Bye-laws, a copy of registration letter, A copy of No Objection Certificate (NOC). Any subsequent change should be made with prior permission of Registrar of the Cooperative Societies of the province concerned.

Introduction of One Window Operation

To facilitate the members of Cooperative Housing Societies, one window operation be introduced at Cooperative Department in the matter of sale, purchase, allotment and transfer of plots of the cooperative housing societies concerned.

Penal Action for Allotment of Plots in Excess of Available Land

It is a common fraud which is being done by the housing developers that, after approval of the housing schemes from the relevant authorities, these cooperative housing societies proceed to sale plots in excess of the land available. General public blindly relies on these housing developers being approved from the relevant authorities. But these housing societies take undue advantage of the approval and sale plots in excess of available plots in this way general public is deprived of their hard-earned income. In case of over and above allotment, penal action should be initiated against such housing developers and management committee.

Upgradation of By-laws of Housing Societies

In the present age of modernization, the outdated bylaws of the housing societies are unable to protect the rights of the stake holders so there is a need to adopt some new and modern bylaws. It should be made mandatory for the cooperative housing societies to adopt model byelaws and model election rules with the approval of their general bodies.

Preparation of Employees Service Rules

It should be made mandatory for the cooperative housing societies to prepare Employees Service Rules with the approval of its General Body and Registrar of Cooperative Societies.

Preparation and Following of Building Rules

It should be made mandatory for the cooperative housing societies to prepare Building Regulations in the light of Building Rules of concerned development agencies with the approval of its General Body Meeting and Registrar Cooperative Societies.

Training and Capacity Building of the New Management of Cooperative Housing Societies

Three months mandatory training workshop for every new regime of elected Managing Committees by the Cooperatives Department on execution of business of Cooperative Housing Societies before taking charge of the office should be mandatory. It is a common problem which is being faced by the new elected body of the housing society that they lack in the basics skills to run day to day affairs of the cooperative housing society.

Upgradation and Amendments in the Existing Legal Framework of Cooperative Housing Societies

The present enactment relating to cooperative housing societies i.e. the Cooperative Societies Act 1925 and Cooperative Societies Rules 1927 needs to be upgraded and amended to regulate the affairs of Cooperative Housing Societies with prescribed responsibilities of all Government functionaries. The legislation must include provisions, Initiation of legal action, as prescribed in Section 62 of Cooperative Societies Act 1925, including Registration of First Information Report (FIR) in case of serious offences like cheating, fraud etc. and Imposition of penalty / fixation of responsibility / fine against delinquents. The present mechanism under the Cooperative Laws is comprehensive however the enforcement mechanism is not available. The Cooperative Courts are quasi-judicial in nature. The assistance of law

enforcement agencies (Police, ACE & NAB) should be available through necessary amendments in the relevant laws i.e. mechanism for referral of criminal cases to relevant authorities should be devised by the regulator after taking all the legal actions mandated under Cooperative Societies Act 1925.

Actions under Cooperative Societies Act 1925 and Cooperative Societies Rules 1927

Under Cooperative Societies Act 1925 and Cooperative Societies Rules 1927 the Registrars enjoy vast administrative powers as well as quasi-judicial authority to control and supervise the working of Cooperative Societies under his jurisdiction. These powers have hardly ever been exercised. A few provisions of the Cooperative Societies Act 1925 that can be helpful in nabbing the corrupt elements in the Cooperative Housing Societies are:

Annual Audit of the Accounts of the Cooperative Housing Societies

Annual audit of the accounts of the Cooperative Housing Societies under section 22 and 22-A should be conducted and if not, a transparent report is produced by the auditor subsequent action against those responsible for misappropriation of funds of the cooperative housing societies should be taken.

Inquiry into Working and Financial Affairs of the Cooperative Housing Societies

In order to promote transparency into the financial affairs of the cooperative housing societies an Inquiry should be conducted by the registrar office of the cooperative department from time to time by exercising powers under section 43,44 and 44 D and E of the Act into the constitution, working and financial condition of the societies & inspection of their record. Powers of the Registrar to issue directions and adopt specific measures;

Winding Up of the Affairs of the Cooperative Housing Societies by the Registrar

There is a need to exercise powers given under section 47 of the Cooperative Societies Act 1925 to the registrar to promote transparency in the affairs of cooperative housing societies. The registrar must exercise these powers when the registrar finds reasons to wind

up after an inquiry under section 43 or after an inspection under section 44 or if two-third majority of the members of the cooperative housing societies may desire so. Most of the investors/members of the cooperative housing societies spent their lives to recover the invested amounts. The registrar should expedite the process of winding up of the cooperative housing societies by appointing a liquidator as per law. The whole process should be done in an expedient and transparent manner.

Power of Registrar to Assess Damage Against Delinquent Promoters

There is a need to effectively exercise the powers available to registrar to recover any amount payable by any member of the managing committee of the cooperative housing society. Each and every rupee of the members of the cooperative housing society should be recovered from management of the cooperative housing societies if due to cooperative housing society from the promoters of the cooperative housing society. Assessment of damages against the delinquent promoters of societies should be done under section 50-A of the Cooperative Societies Act 1925 for the benefit of the members of the housing societies.

Attachment of the Property of the Cooperative Housing Society

It has been observed that many people in the management of the housing societies dispose of the property of the cooperative housing societies pending arbitration proceedings or any other such like proceedings there is a need to effectively exercise the powers under Section 55 of the Cooperative Societies Act 1925 in such a manner that the rights of the members of the cooperative housing societies may be protected.

Powers of the Registrar for recovery of the Misappropriated Amount of the Cooperative Housing Societies

In order to protect the financial interest of the members of the cooperative housing societies special powers have been granted to the registrar of the cooperative department that any order passed by the registrar of the cooperative housing department would be deemed to

be an order passed by the civil court. Now, there is a need to strengthen the implementation mechanism of the orders of the registrar of the cooperative housing department in such a manner that the interests of the members of the cooperative housing societies may be protected. So, the powers vested under Section 59 of the Cooperative Societies Act 1925 needs to be strengthened to protect the financial loss of the members of the cooperative housing societies.

Criminal / Recovery Proceedings and Winding Up Operation

Based on the legal framework available, a strong action is recommended to deal with the Cooperative Housing Scam, on the following lines. In order to protect the rights of the members of the cooperative housing societies, criminal proceedings should be initiated against the office bearers of those societies that have misappropriated/embezzled public money. Recovery of the misappropriated funds from the corrupt officials and return of public money and winding up of the non-functional societies to get rid the Cooperative department from unnecessary burden.

There are over 500 Co-operative Housing Societies registered with the Cooperative Department, Punjab alone. Similarly, 195 such societies have been registered in the Islamabad Capital Territory. However, a majority of these societies could never start functioning properly. These societies can be broadly categorized into the following groups:-

Cooperative Housing Societies Which Are Dormant Since Registration

The societies which are dormant since their inception and exist only on paper and which are an unnecessary burden for the cooperative department should be closed after following the process of law. Such societies have hardly received any amount from their members and no member has filed any complaint against these societies. In regard to these housing societies, the cooperative departments should cancel the registration of these societies within three months, after completing all necessary formalities and after serving

them a final show-cause notice to clarify their position within thirty days. Before winding up these societies under Societies Act 1925, an inspection of the record of the Societies is advisable to determine their position regarding the funds collected and utilized by the management. This exercise would rid the Departments of un-necessary burden.

Those Cooperative Housing Societies Which Have Collected Only Membership Fee

This category includes cooperative housing societies which invited a considerable number of people to associate with the housing society as members. However, after collecting the basic membership fee and share capital, no serious attempts were made to launch a housing project. The public money collected by these societies is still utilized by these non-functional entities. These societies should be placed under liquidation and their record may be collected through the field staff of the respecting Cooperative Department. After the return of the public money to the members proportionately, these societies should be wound up under Section 47 of Cooperative Societies Act 1925.

Those Cooperative Housing Societies Which Have Collected Only Cost of Land but No Land Has Been Purchased

There are many cooperative housing societies which have collected funds from the members for purchase of land. However, the funds have been misappropriated and no land has been purchased. In order to solve the problem of this kind of cooperative housing societies the respective Cooperative Departments should furnish copies of Awards passed by the Registrar or his Nominee, against the delinquent promoters of such societies, under Section 50-A of Cooperative Societies Act 1925. These Awards are executable as decrees of Court and law enforcement agencies should recover the amount from the promoters of such societies, commensurate with the liability assessed against them. In cases where the concerned Registrar or his nominee has so far fixed no liability, inquiries under Section 43

should be conducted and cases under Section 50-A of the Cooperative Societies Act 1925 should be decided within six months.

Those Cooperative Housing Societies Which Have Purchased Disputed and Bad Title Lands

There are many cooperative housing societies which have collecting funds and after collecting funds have purchased lands with bad title. Due to this bad title the possession/development has become almost impossible due to the incorrect decisions and *malafide* of the managing committees. In most of the cases, the land purchased by these societies is not contiguous and is scattered over a very large area. Such type of cooperative housing societies has hardly obtained an NOC from the concerned development authority for launching a housing project. The Cooperative Department concerned should look into the possibility of consolidating/clearing the society's land and assess the viability of launching a housing project. If prospects are bright, every effort should be made to consolidate the society's land within six months otherwise the society may be placed under Liquidation and cases under Section 50-A of Cooperative Societies Act 1925 may be initiated and final liability determined by the Registrars within six months. Revenue Departments may also be consulted in this respect to determine the extent of over-invoicing done by management in purchase of land.

Those Cooperative Housing Societies Which Have Collected Development Charges but They Have Not Done Any Development

The societies which have got deposits on account of development charges but the development has not been undertaken commensurate with the deposits and development charges thus collected have been utilized for purchase of land, with a view to getting commission in such transaction. A special audit of the accounts of such societies should be conducted since their inception, through a reputed Chartered Accountant firm to judge the

extent of damage done to the society and cases under Section 22-A and 50-A may be finalized by the Registrars within six months to enable law enforcement agencies i.e. police recover the misappropriated amounts from the culprits. All such sums due to Government may be recovered as arrears of land revenue under Section 65 of Cooperative Societies Act 1925.

Those Cooperative Housing Societies Which Have Done Development Work but No Allotment of Plots Have Been Done

The societies, which have launched housing projects and considerable developments work has also been undertaken, however, the management has failed to make allotments and hand over actual possession of plots to the public. In order to tackle the issue of such housing societies a final show cause notice should be issued by the Registrar to such societies for handing over possession for developed plots to the public within six months, as promised by them from time to time, otherwise Administrators may be appointed to run the affairs of these societies under Rule 48 of Cooperative Societies Rules 1927. Specific tasks may be assigned to these Administrators of expediting the allotment process. The tenure of these Administrators should not exceed one year in any case.

Those Cooperative Housing Societies Which Have Made Allotment of Plots by Violating the By Laws of the Housing Society Concerned

The societies where allotment of plots has also been completed however the management has been reported to be involved in allotments in violation of their byelaws, on the basis of favoritism and other considerations. An inspection of Inquiry into the record of these societies should be conducted by the Cooperative departments concerned under Section 43 and Section 44 of Cooperative Societies Act 1925 and a report to be furnished to law enforcement agencies about all such allotments made in violation of rules/byelaws.

Simultaneously, cases for recovery under Section 50-A may be decided within six months in such cases.

Those Cooperative Housing Societies Which Are Developed but Are Facing Minor Problems

The societies, which have launched their housing projects quite successfully, and plots have launched their housing projects quite successfully and plots have been handed over to the public to their satisfaction. Some of these societies are, however, facing difficulties in providing civic amenities to their members owing to limited sources. Such housing societies should be encouraged and assisted in providing civic amenities/municipal of facilities to the public through the local municipal corporation/body. These societies may be advised to approach the concerned authorities for settlement of disputes specially those relating to issuance of NOC for launching a housing project.

Strengthening Institutional Regulatory Framework of The Cooperative Housing Societies

In order to strengthen the institutional framework of the cooperative housing societies following measures needs to be taken.

Activation and Strengthening of The Institution of Annual General Meeting (AGM)

Most of the Managing Committees (MCS) of the Coop Housing Societies do not hold Annual General Meetings on time as required under Section 12 of the Cooperative Societies Act 1925. A large majority of member's problems can be solved and their grievances redressed if the institution of AGM is regularized and strengthened. The Registrars should issue instructions to all the housing societies within the time frame enunciated in the Act. Management of the societies that fail to hold Annual General Meeting on time should be served show cause notices under Rule 48 of the Cooperative Societies Rule 1927.

Simultaneously, the Registrars should arrange holding of special general meetings in such

housing societies under Section 13 of the Act. The Management Committees should be bound to present before the general house, copies of the audited accounts of their societies for approval annually. The quantum of AGMs should not be less than thirty percent of the total membership of the society. A representative of cooperative department (not below the rank of Inspector) should attend the Annual General Meeting of every society in his jurisdiction and submit a report to the Deputy Registrar about the issues discussed in the meeting.

Periodic Inspection of The Cooperative Housing Societies

The record/projects of the housing societies should be inspected by the Cooperative Department periodically, under Section 44 of Cooperative Societies Act 1925. As practiced in the Punjab, the assistant registrar/inspectors should carry out inspection of all the housing societies situated within their territorial jurisdiction, the Circle registrars fifty per cent and the Deputy Registrar twenty per cent annually. If required, inquiries may also be conducted into the constitution, working and financial condition of societies, under Section 43 of the Cooperative Societies Act 1925. Action, under Section 54 of the Cooperative Societies Act 1925 can also be initiated against the consultants and contractors and other concerned parties, in case of damaged done to the societies owing to their negligence.

Conduct of On Time Elections of The Cooperative Housing Societies

Most of the housing societies do not hold election on time, as prescribed in their bylaws and election rules. Even if elections are held, the same people, somehow, manage to get themselves re-elected unopposed. The registrar should direct these kind of housing societies under their control to strictly observe the following instructions to be issued under Section 44 D and E of Cooperative Societies Act 1925. The tenure of office of the managing committees of all the societies should be two years in future. The quorum of AGM /General meeting for holding election will be thirty per cent of the total membership of the housing society; it should also be incorporated in the bylaws of every society that the Management

Committees are bound to arrange holding of elections before the date of expiry of its term. In case of their failure in this connection, the Management Committee should stand dissolved automatically. No one will be eligible to contest election for more than two terms in office; Elections should be held through Secret ballot and not through show of hands, An Election Commission should consists of three members of the housing society concerned, who are not contesting election themselves and election commissioner nominated by the Department should ensure that the election are held strictly in accordance with their bye laws/election rules/these instructions.

Resolution of Disputes Through Arbitration

Disputes between members and past members, between members and society, between society and past or present members should be settled through arbitration under Section 54 of the Cooperative Societies Act 1925. Arbitration can help to resolve such cases which remain pending in courts of registrar or his nominees for years. All such cases should be decided within the time frame prescribed in cooperative societies Act 1925 and the rules made there under. The societies should also make use of this forum and file cases under Section 54 against the members for resolution of disputes especially where the management feels that the development works is suffering due to shortage of funds, arising out of dues outstanding against members. Recovery can also be made from defaulting members through arbitration.

Embargo on The Use of Luxury Vehicles and Mobile Phones by The Members of The Management Committee of The Cooperative Hosing Societies

Members of the Management Committee play havoc with the funds of the housing society by purchasing/maintaining vehicles/mobile phones from the hardened money of the members. This practice should be discouraged and the societies should be allowed only to keep one vehicle while no mobile phone should be permitted. All other vehicles should be

disposed of immediately through open auction under the supervision of the cooperative societies department.

Conclusion

Housing is one of the basic necessities of life. Each and every segment of the society is trying its level best to have this necessity of life but for middle and lower middle class it is near to impossible for them to purchase a housing unit in the private housing societies, Defence housing authority and Bahria Town etc. The only option available to middle class and lower middle class is to have a housing unit through cooperative housing society. From ancient times the institution of cooperative housing societies has been utilized to solve social problems of the society including housing crisis. But, the present Legal Framework relating to cooperative housing societies contains many deficiencies due to which the institution of cooperative housing societies has miserably failed to achieve its desired goals in the housing industry of Pakistan. So, it needs to be strengthened in the light of above mentioned recommendations. By strengthening the Legal Framework by incorporating the suitable amendments not only the malpractices can be controlled but the goal of housing for all as envisaged by the UN Habitat agenda can be achieved in Pakistan.

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