



# HOUSING COOPERATIVES IN THE PALESTINIAN TERRITORIES: DEVELOPMENT AND CURRENT PRACTICE

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## Abstract

This study aims to examine the housing cooperative practices employed in the Palestinian territories in the second half of the twentieth century and across diverse socio-political circumstances. This approach has been implemented to fulfil the housing needs of Palestinian society. Tracing this movement reveals an intensification of the housing cooperative approach between the years 1958 and 2008. However, in the years since, this practice has declined considerably.

This study discusses and analyses the housing cooperative practices adopted by the Palestinian community after 1956. It explores the stages, principles and concerns that characterise this practice, whether it is an approach that continues to meet a share of the demand for housing people in Palestine and how this practice can continue and receive wider support and recognition. The results of this study could aid in providing a diagnostic database, which in turn might provide a needed boost to the housing cooperative movement in the Palestinian territories.

**Keywords:** Housing Cooperative, Stages and Principles, Social Mix, Community, Palestinian National Authority "PNA".

## Introduction

Virtually all people of the world build or shape their own forms of dwellings. For a long period of time, the Palestinian people retained more or less a state of equilibrium between housing supply and demand through the self-financed, family-based form of dwelling. This was the only type of housing until Mandatory Palestine was divided into two parts as a result of the Partition Plan decreed by the U.N. General Assembly Resolution 181 of 29 November 1947. After 1948, the increase in income inequality,

lack of economic growth and in-out migration led to a high level of poverty (60%) and produced poor quality and insufficient quantity of various types of housing, with a high cost of both home ownership and renting (Fig 1).

Thereafter, three new forms of dwelling were created in the urban space of the Palestinian cities to meet the new needs that resulted from the prevailing geo-political developments. The first form was the mixed-use dwellings in the central parts of the Palestinian cities, with commercial spaces at the street level and offices and apartments at the upper levels. The second form was the family apartment buildings, which flourished due to the land scarcity and speculations. The third form was the housing cooperative, which began after 1956. These forms satisfied the needs of the local community until the establishment of the Palestinian National Authority (PNA) in 1994, when the housing market grew dramatically and became more diversified by new forms of dwelling. Few social housing projects were provided by either the government through the Ministry of Housing or religious institutions to host young married families and assist them in locating an appropriate shelter. The Palestinian Housing Council was established in 1993 as a non-governmental body that covered all Palestinian territories. It was funded by European resources to provide housing units to low- and middle-income families.

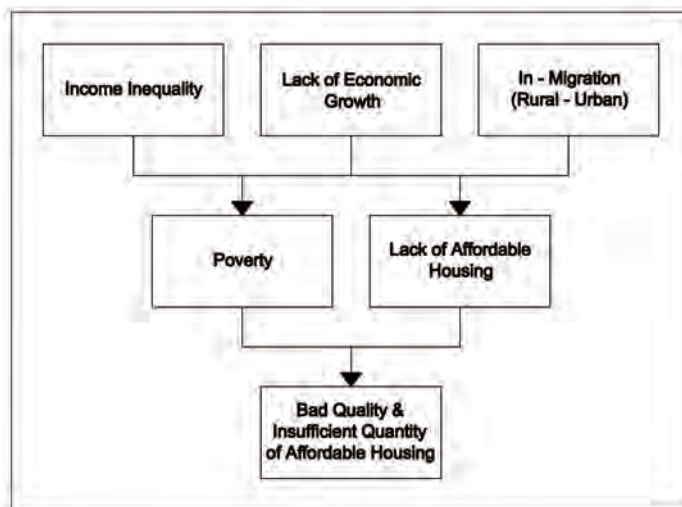


Figure 1. Housing Issues and Situation in Palestine after 1948. Source: Author, upon modification of schema from Kamau (2006).



Figure 2. Approaches in the private housing sector after 1870; different imported styles are implemented: A) An apartment building in Jerusalem built on an incremental basis, B) A mixed-use housing project in Jerusalem, C) An apartment building with four units in Al- Bireh City and D) The German Colony in Jerusalem

However, in all of these cases, the cost of the dwellings was high; thus, the dwellings were sold to people with higher social status.

Thus, the main purpose of the current study is to examine the housing cooperative practice adopted by the Palestinian community in the second half of the twentieth century. The following criterion was used to define the *housing cooperative* in Palestine: a legal entity that owns a real estate that consists of one or more residential buildings and common areas for the use of all residents. Housing cooperative membership is based on a share-purchase. Each member is granted, on equity principles, the right to occupy one housing unit, have equal access to the common areas and vote for members of the executive committee, which manages the cooperative. There are often restrictions on the transfer of shares, such as giving priority to other members or outside entities approved by the cooperative leadership and limits on income or market sales price. An internal by-law specifies the cooperative's rules.

The present study will discuss the stages,

principles and concerns that characterise this practice. The study will also determine whether this approach continues to meet a certain share of the housing demand in Palestine. Finally, it will clarify the main challenges that this practice must overcome to receive wider support and recognition.

A case study methodology approach based on a quantitative and qualitative analysis was employed. The components of this methodology were derived from various sources, as follows: site visits, including observations and photographing of selected cooperative projects; interviews with a number of people who were active in the creation of key cooperatives; selection of the most representative cooperatives, which will be a basis for the analysis; sources of international discourse on the housing cooperative approach, stages and principles; data available from Palestinian institutions; and the available literature on Palestinian housing cooperative issues.



## Historical Review

The traditional practice of cooperatives has been in existence in Palestine since time immemorial. In this practice, members of the community build houses together. Due to the sense of belonging and togetherness amongst the community members, even the members who do not need a house participate in the building. This form is available to all families, regardless of whether they hold a high-, moderate- or low-income status. Typically, it results from private subsidy and carries certain restrictions on the resale of initial shares because the whole structure belongs jointly to the extended family. Today, this practice continues, mainly in the construction of houses for family purposes in both urban and rural areas (Fig 2, a, b and c).

Other practices of housing cooperatives appeared as a result of the Ottoman land reforms (*Tanzimat*<sup>11</sup>) in 1840. These reforms led to major changes in the process of land privatisation and registration, which allowed foreign immigrants to move to Palestine and obtain land based on certain religious or social beliefs. New enclaves were built for residential, religious, educational and health-related activities (Ghadban 2008). These enclaves had a predominantly agricultural framework and residence was restricted to immigrants of the national group, regardless of their socio-economic status (Fig 2, d). They became a model for the later

construction of Jewish settlements in Palestine (Hubbard 1951).

After 1948, the practice of rehabilitating and revitalising existing structures, building new dwellings and forming housing cooperatives in the Palestinian territories signified much more than simply the building of houses. It became a process of *resistance by building a community* that joined young Palestinian people to overcome the geopolitical consequences of the division of Palestine, rebuild their community and fulfil their housing needs, regardless of their income status. This practice became a meaningful choice in relation to the various challenges and priorities facing the Palestinian community; it grouped people together and strengthened their relationships and bonds of mutual support. This practice became effective after 1974 despite a number of hindering factors, such as the Israeli restrictive measures upon the Palestinian planning and development process, Israel's relentless annexation of Palestinian land for colonisation purposes, the increasing young immigration from Palestine, the absence of governmental housing policies or subsidies and a depressed economy with restricted growth and high unemployment and immigration.

The modern housing cooperatives in Palestine appeared after 1956. Five stages characterise their development between 1958 and 2010 (Table 1):

Phase	Period	No. of Cooperatives	No. of Units	Current Condition			Means of Subsidy			
				Occupied	Under Construction	Suspended	Self-Finance	Governmental	Others	Undefined
1	1958-1960	3	115	3	-	-	2	1	-	-
	1961-1963	4	158	3	-	1	3	1	-	-
	1964-1966	0	0	-	-	-	-	-	-	-
2	1967-1969	0	0	-	-	-	-	-	-	-
	1970-1972	1	25	1	-	-	1	-	-	-
	1973-1975	5	208	4	1	-	5	-	-	-
3	1976-1978	7	471	5	-	2	5	1	1	-
	1979-1981	23	772	20	1	2	21	1	1	-
	1982-1984	7	508	6	-	1	6	-	-	1
	1985-1987	4	129	4	-	-	3	-	1	-
	1988-1990	0	0	-	-	-	-	-	-	-
4	1991-1993	38	1717	15	5	18	30	2	2	4
5	1994-1996	25	973	14	3	8	15	4	1	5
	1997-1999	18	566	11	2	5	12	1	1	4
	2000-2002	6	135	2	1	3	4	1	-	1
	2003-2005	17	440	3	1	13	4	2	1	10
	2006-2008	9	410	2	-	7	3	3	-	3
	2009-2010	0	0	-	-	-	-	-	-	-
<b>Totals</b>		<b>167</b>	<b>6627</b>	<b>93</b>	<b>14</b>	<b>60</b>	<b>114</b>	<b>17</b>	<b>8</b>	<b>28</b>
<b>Percentage (%)</b>		<b>100%</b>		<b>56</b>	<b>9</b>	<b>35</b>	<b>68</b>	<b>10</b>	<b>5</b>	<b>17</b>

Table 1. Data analysis of the cooperative housing in Palestinian territories between 1958 and 2010. Source: Author, based on data extracted from the documents provided by the Palestinian Ministry of Labor.

The first phase was between 1958 and 1966, during which the West Bank was under the Jordanian reign. A "Special Bylaw for Cooperative Associations No. 17/ 1956" and a "Cooperative Housing Associations Bylaw No. 42/ 1959" were issued to regulate the cooperative activities in the country. Both bylaws delineated the conditions for registration of cooperative associations and provided an "Internal Directive" that contained all necessary information and details for this purpose. Few cooperatives were established, the majority was successfully implemented and they all benefited from a partial subsidy provided by the Jordanian Cooperative's Bank.

The second phase spread between 1967 and 1975, when Israel occupied the West Bank and Gaza Strip. Few cooperatives were established in this phase and they received a partial subsidy from the Jordanian Cooperative's Bank. In this phase, a twofold system of control was established, which included the determination of eligibility for financial subsidy in Jordan and registration with the Israeli officer responsible for cooperatives.

The Joint Jordanian-Palestinian Committee (JJPC), which was established in 1974, was a key factor in the development of housing cooperatives in the Palestinian territories in the period of 1987-1991. Between 1975 and 1987, the twofold system of control continued to be enforced, but the subsidy became the sole responsibility of the JJPC, which provided a fixed loan of approximately 17000U\$ to each member of a registered cooperative (Sabri, 1978). Thus, the number of cooperatives greatly increased and the self-finance approach provided the remaining cost of the dwelling. The cooperatives were inaugurated by engineers, teachers and medical personnel and non-governmental, governmental and religious institutions. The JJPC was discontinued after the Madrid peace conference in 1991.

The housing cooperative practice was complicated and hampered in the period of 1988-1994 due to the First Uprising (Intifada) in the Palestinian territories and the disengagement resolution of 1988, by which Jordan relinquished its claims over the West Bank, halting the work of the



Figure 3. Approaches in the private housing sector after 1994: A) Housing apartments built in Al-Bireh city after 1994, partially occupied because of the high prices and low quality standards and B) Dense Residential neighbourhood, with low quality buildings in Um-Alsharayet neighbourhood, Al-Bireh.

Joint Committee. In 1994, the Israeli authorities relinquished the responsibility of cooperatives to the newly established PNA and the registration of new cooperatives became the sole responsibility of the Palestinian Ministry of Labor.

From 1994 to 2010, the housing market grew dramatically and became more diversified by the new forms of dwelling. The new housing policies introduced by the PNA encouraged the private sector to become actively involved in providing more housing units for direct sale (Fig 3). However, a large number of cooperatives were registered by the Palestinian Ministry of Labor. In the absence of financial grants, these dwellings were entirely accomplished by their own financial means. Since 2010, no new housing cooperative has officially registered in the Palestinian territories.

## Theoretical Framework

Dwelling is both process and artefact. It is the process of living at a location and the physical expression of doing so. However, the dwelling place is more than the structure. The bond between people and their dwelling place transcends the physical limitations of the habitation. Thus, the dwelling has double significance- dwelling as the activity of living or residing and dwelling as the place of structure, which is the focus of residence. As such, the dwelling encompasses the manifold cultural and material aspects of domestic habitation (Oliver, 1987: 7-8). In most languages and cultures, home is a fundamental conceptual entity. People understand its meaning effortlessly, nearly unconsciously and employ it to anchor their being in the world (Dayarate and Kellett 2008).

In a world that is increasingly market-driven, many view housing cooperatives as the ultimate source of shelter for practically every income group (Rohan 1966: 1323). According to Hays (1993), housing cooperatives provide contemporary housing advocates that reinforce joint ownership of property among residents and empower both low- and moderate-income families. Under the cooperative structure, residents own and control their housing (Leavitt 1995), which stands in contrast to the traditionally subsidised rental housing in the majority of developing countries. With housing cooperatives, residents not only take responsibility for their actions, but also experience the direct consequences of those actions on the cost and quality of their housing (Thomas et al 1994).

The experience of developing countries, such as Egypt, Jordan, Kenya, Thailand, Indonesia, Colombia, Botswana and South Africa and developed countries, such as China, Australia, USA and

Canada, demonstrates that cooperative practices share the same values of self-help, self-responsibility, democracy, equality, equity and solidarity. They apply the same principles of voluntary and open membership, democratic member control, member economic participation, autonomy and independence, provision of education, training and information, cooperation among cooperatives and concern for the community (Rwelamira 2010). They maintain the importance of the role of community in housing supply and offer feasible solutions through people's direct participation (Malusardi and Kammeier 2002).

However, in the traditional form of cooperatives, in contrast to the modern cooperatives, members had a greater sense of commitment and belonging, mutual trust and voluntary involvement in the cooperative activities. Ouma (1988) argued that although these associations of group effort could be deemed as 'self-help', which is a form of cooperative, the modern cooperative movement owed much of the cooperative idea to the early practices. Kamau (2006) defined three main stages of the housing cooperative process (Fig 4):

- 1) Land acquisition stage, which begins with purchasing land, subdividing it into individual parcels with title deeds and installing the basic site infrastructure,
- 2) House construction stage, in which resident involvement begins from the earliest steps of planning and design through the on-site building work, including the purchase of building materials, "sweat equity" labour of residents, financing, administration, management and supervision, preparation of infrastructure networks and construction of other communal facilities on the site, and
- 3) House occupation stage, which encompasses completed houses, cases of "incremental" construction, landscaping and future improvements. Examples from developing countries show that people prefer to move into houses before completing them (incremental construction) to gradually divert the amount of rental expenditure into the final house construction.

Several principles can be learned from the housing cooperative practices. Mun (1992) defined the cooperative approach as more than simply the building of houses and describes it as "Community Development" through joining together and strengthening bonds, ties and support within the community. He added that it improves productivity due to the direct benefit of "group" labour and management and provides economies of scale



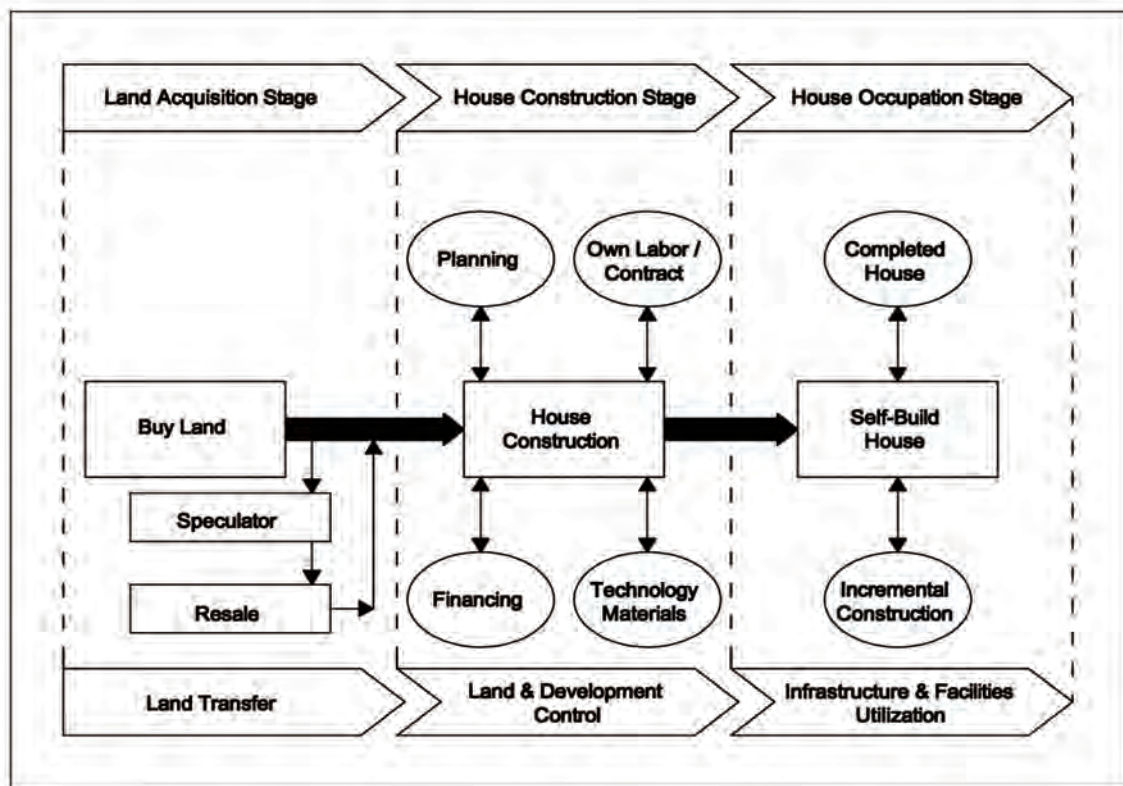


Figure 4. Self-Help housing development process. Source: Kamau (2006).

through more efficient work practices, lower prices through bulk buying and delivery and sufficient guarantees for recovering the costs of land. Although Lewin (1981) explained that most of the problems that the self-help housing for low- and middle-income households face can only be solved within a framework or an organisation, a “cooperative society” that exercises internal control enables collective savings accumulation, repayment of loans, servicing costs, management and administration that allow members to participate in the process of establishing the housing cooperative.

According to Kamau (2006), this grouping can utilise “local materials and technologies” that are readily available, less costly than exported goods, create linkages with the local industry and generate employment. Burns and Shoup (1981) found that self-builders are more satisfied with the houses that they develop compared to people living in public rental housing due to their more active involvement in decisions that govern the planning of their neighbourhoods and the construction and maintenance of their dwellings.

Finally, Seeling (1978) discussed the possibilities of expanding or contracting the dwelling over time. This “flexibility and adaptability” in the size and space quality of the housing unit is important in two ways. First, it allows the family, according to its financial means, to improve its home over

time. Second, it allows for the expansion of the unit as the family grows.

## Analysis and Main Findings

The fieldwork was conducted in view of the previously provided definition of the housing cooperative. It constituted the emergence of 167 registered housing cooperatives in Palestine between 1958 and 2010, geographically situated as shown in Table 2. Gaza strip was excluded from the fieldwork because no housing cooperative was ever registered there. In the absence of clear and dynamic cooperative policies at the governmental or non-governmental levels, the majority of these cooperatives were accomplished by the community to avoid the segregation and polarisation of social classes among their members. A key to this ethos was the collegial and friendly relations, as cooperatives were established by engineers, teachers, medical personnel, government employees and workers in private establishments within a politicised context such as the Israeli-Palestinian problem. This situation likely called for a higher degree of “connect- edness” and resolve among members of the cooperatives. This was observed in nearly all of the studied cooperatives. For example, in the Cooperatives of Employees in Jerusalem Water Undertake in Al-

No.	Governorate	No. of Cooperatives	Stages of Involvement				Typology of Construction for Houses from Occupation Stage			
			Land Acquisition Stage	House Construction Stage	House Occupation Stage	No Land Available	No. of Occupied Houses	Horizontal	Vertical	Mixed
1	Jerusalem	25	20	15	15	5	15	1	13	1
2	Ramallah and Al-Bireh	72	55	44	44	17	44	24	17	3
3	Hebron	12	11	4	4	1	4	3	1	-
4	Bethlehem	17	17	13	13	-	13	7	6	-
5	Nablus	13	11	10	7	2	7	1	6	-
6	Jenin	14	13	13	6	1	6	5	1	-
7	Tulkarem	7	6	4	4	1	4	3	1	-
8	Qalqilia	0	-	-	-	-	-	-	-	-
9	Jericho	6	5	3	-	1	-	-	-	-
10	Toubas	1	1	1	-	-	-	-	-	-
<b>Totals</b>		<b>167</b>	<b>139</b>	<b>107</b>	<b>93</b>	<b>28</b>	<b>93</b>	<b>44</b>	<b>45</b>	<b>4</b>
<b>Percentage (%)</b>			<b>83</b>	<b>64</b>	<b>56</b>	<b>17</b>		<b>47</b>	<b>48</b>	<b>5</b>

Table 2. Distribution of cooperative housing on the Palestinian Governorates according to the stages of involvement and the principles that characterised the housing cooperatives in Palestinian territories. Source: Author, based on data extracted from the documents provided by the Palestinian Ministry of Labor.

Bireh, Birzeit University Employees' Housing Cooperatives I & II in Ramallah, the Cooperative of Engineers in Nablus, the Post-office Employee's Cooperative in Beit-Hanina, the *social mix* or *social integration* was a key component in avoiding the development of low-income *ghettos*. Despite this, the fieldwork confirmed that upon completion of the dwellings, most of cooperatives continued to exist only formally, providing annual administrative and financial reports to the Ministry of Labor, holding annual meetings and electing their administration, but no further incentives were created to help them strengthen their conditions.

Once the community group was formed, the cooperative members launched discussion on the type of cooperative they intend to establish, separate houses or apartment buildings. Accordingly, the discussion included the potential number of cooperative members and the specifications of the land they needed for construction and the required area, followed by the purchase of the land by self-

subsidised means (Tables 1 and 3). Typically, aspects such as the price of the land, financial capabilities of the members, location of the land in relation to the existing urban structures, state and municipality regulations, closeness of the site to available infrastructure and topography of the site (hilly or plane configuration) were considered with this purchase.

Thereafter, the cooperative administration began the preparation of a master plan, design documents and the applications for subsidy from possible sources. The amount of the subsidy was fixed for each member of the Cooperative Loan Bank (1956-1987), as this loan was guaranteed by the cooperative or through the newly established mortgage system (after 1999). This system embodied the following three conditions: a legal praedial registration of the land and/or the dwellings, the requested loan does not exceed the market value of the property and the loan is granted only on an individual basis for each member as a legal entity.

No.	Governorate	No. of Cooperatives	Period of Establishment		Current Condition			Means of Subsidy				Typology of Construction		
			Before 1991	After 1991	Occupied	Under Construction	Suspended	Self - subsidy	Governmental	Others	Undefined	Horizontal	Vertical	Mixed
1	Jerusalem	25	12	13	15	0	10	17	1	3	4	8	15	2
2	Ramallah and Al-Bireh	72	22	50	44	2	26	40	10	6	16	42	27	3
3	Hebron	12	5	7	4	1	7	11	0	0	1	7	5	0
4	Bethlehem	17	6	11	13	0	4	12	3	2	0	9	8	0
5	Nablus	13	4	9	7	3	3	12	0	1	0	1	12	0
6	Jenin	14	4	10	6	4	4	13	0	1	0	11	3	0
7	Tulkarem	7	1	6	4	0	3	6	0	0	1	5	2	0
8	Qalqilia	0	0	0	0	0	0	0	0	0	0			
9	Jericho	6	0	6	0	3	3	4	2	0	0	3	3	0
10	Toubas	1	0	1	0	1	0	1	0	0	0	1	0	0
<b>Totals</b>		<b>167</b>	<b>54</b>	<b>113</b>	<b>93</b>	<b>14</b>	<b>60</b>	<b>116</b>	<b>17</b>	<b>12</b>	<b>22</b>	<b>87</b>	<b>75</b>	<b>5</b>
<b>Percentage (%)</b>		<b>100</b>	<b>32</b>	<b>68</b>	<b>56</b>	<b>9</b>	<b>35</b>	<b>70</b>	<b>10</b>	<b>7</b>	<b>13</b>	<b>52</b>	<b>45</b>	<b>3</b>

Table 3. Distribution of cooperative housing in the Palestinian Governorates according to their number, period of establishment, current condition, means of subsidy and type of construction. Source: Author, based on data extracted from the documents provided by the Palestinian Ministry of Labor.

For both loans through the cooperative and mortgage system, the land was subdivided into parcels and each parcel was designated for use by one member.

The fieldwork illustrated that most of the housing cooperatives were located in the fringes of the major cities, mainly in the central mountainous area of Jerusalem, Ramallah and Bethlehem (Table 3). The distribution of the housing cooperatives was strongly affected by the socio-political and economic conditions in these locations before 1993, the concentration of PNA governmental institutions, local and foreign NGO headquarters, the settling of the majority of Palestinian returnees from overseas after 1994 and the system of Area jurisdictions (Areas A, B and C) ushered in by the Oslo Accord (Fig 5) (Table 4).

The Palestinian cooperative practice represents a multifaceted planning and architectural experience. The following three types of housing cooperatives were observed: apartment buildings, separate and row houses (Figs 6a and 7). The separate and row houses (the horizontal layout) were popular at the early stages (1958-1993) and the

apartment type became well known in the late stages due to the previously mentioned reasons and the land speculations that began taking place at the local market. Beginning in the earliest stage, residents were involved in the production stage, including the plan and design, purchase of building materials, "sweat equity" labour, administration, management, supervision, preparation of infrastructure networks and construction of other communal facilities on the site. Members did not know the exactly location of their share and the entire cooperative was built collectively to the end of the skeleton construction phase, which generated significant cost savings. Then, houses were distributed among members through a lottery. Further savings were generated from collective public works and services, including sidewalks, asphaltting internal roads, internal underground works for electricity, water and telephone and common landscaping. The collective finishing of units was not common practice; however, for some projects, a few members completed their houses collectively.

All realised cooperatives were built using natural stone, materials produced locally and local



No.	Area	No. of Cooperatives	Period of Establishment		Current Condition			Stage of Infrastructural Services					
			Before 1991	After 1991	Occupied	Under Construction	Suspended	Inclusive Services	No Sanitary	No Water	No Electricity	No Streets	Exclusive Services
1	Area "A"	87	29	58	60	11	16	56	3	2	4	10	12
2	Area "B"	19	6	13	11	3	5	7	2	3	3	2	2
3	Area "C"	13	6	7	7	-	6	5	1	1	-	1	5
4	Jerusalem	20	12	8	15	-	5	13	2	-	-	-	5
5	No land available	28	2	26	-	-	28	-	-	-	-	-	28
<b>Totals</b>		<b>167</b>	<b>55</b>	<b>112</b>	<b>93</b>	<b>14</b>	<b>60</b>	<b>81</b>	<b>8</b>	<b>6</b>	<b>7</b>	<b>13</b>	<b>52</b>
<b>Percentage (%)</b>		<b>100</b>	<b>33</b>	<b>67</b>	<b>56</b>	<b>9</b>	<b>35</b>	<b>48</b>	<b>5</b>	<b>4</b>	<b>4</b>	<b>8</b>	<b>31</b>

Table 4. Distribution of cooperative housing on the areas defined by Oslo Peace Accord according to their number, period of establishment, current condition and infrastructural services. Source: Author, based on data extracted from the documents provided by the Palestinian Ministry of Labor.

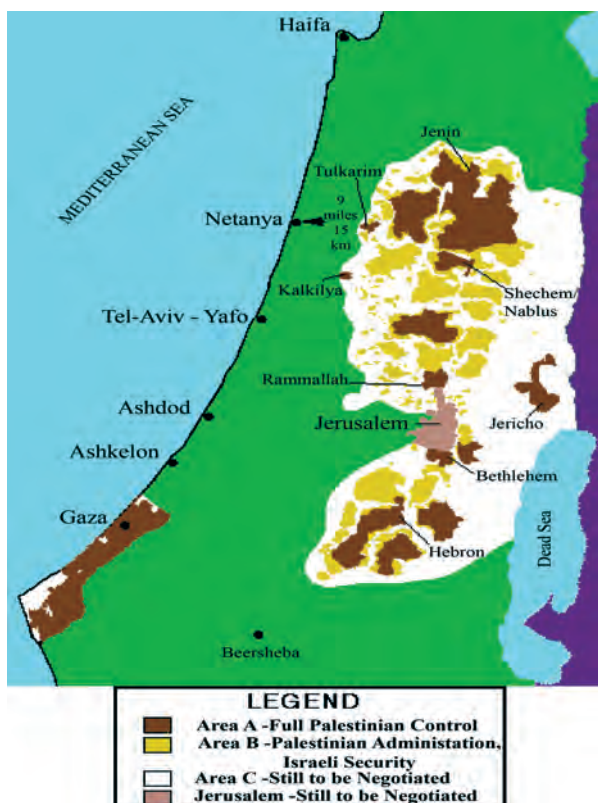


Figure 5. Geo-political classification map for the West Bank of the Palestinian Territories in accordance with the Interim Peace Agreement (Oslo Accord) signed in 1994. Source: [http://www.iris.org.il/oslo\\_2000.htm](http://www.iris.org.il/oslo_2000.htm), March, 2012.

building manpower and technologies, which were less costly than exported goods. The members' labour participation was virtually non-existent because the education system in Palestine concentrates on academia and neglects the importance of training young generations in the field of Building Know-How. Therefore, their labour contribution was observed only in the finishing works that do not require a specific expertise, such as maintenance and landscaping.

The possibility of completing or expanding the dwelling over time comprises another area of concern. In the Palestinian case, flexibility and sustainability in the size, quality and gradual finishing of the dwelling is an important factor because it allows the family to complete its home while the family grows. The concern is due to factors such as the lack of sufficient financial means, continuous changes in the quantitative and qualitative structure of the family, changes at the personal level of the family members, including education, taste, desires and aspirations and changes in the lifestyle of either the family or the society (Ghabban 2003: 59).

For most of the observed cases, the members were 28-40 years old when their cooperatives were established. Due to their financial status, they began moving into their new houses before the houses were completed to gradually divert the



Figure 6. Examples of the variety of housing projects built in the 1980s, all with the self-help cooperative approach: a) Al-Bireh Municipality Employees housing cooperative, Apartment type from 1981, b) Doctors housing cooperative, Ramallah, Villa-type houses from early 1984 and c) Green oasis housing cooperative with social mix, Al-Bireh, Row-type houses from 1986.

rental expenditure (typically 25% of their monthly income) to the further completion of their houses on an incremental basis. This was manageable because the dwelling areas varied between 120-150m<sup>2</sup> for the apartment type and 180-220m<sup>2</sup> for separate and row houses, which were typically constructed on more than one level due to the hilly character of the land. The construction schema for all types allowed each member to design and continuously change the interior of his house. The horizontal typology was more adaptable because it allowed the adding of new floors, horizontal expansion, separation of the floors into independent dwellings or division of the large floors into smaller dwellings. This is evident in Table 4, as 52% of the housing cooperatives adopted the horizontal configuration (Fig 7).

Interviews with some key persons and residents of several housing cooperatives highlighted the diverse degree of owners' satisfaction with both the process and the results. In most cases, the building process consumed a long period of time (6-8 years) and was largely conducted through individual financial means. This explains why the majority of cooperative members considered these dream

houses that belonged to them and why they were willing to put forth all effort required meeting their expectations and needs.

The observations showed that less than 30% of the cooperatives members sold or rented out their dwellings and this action mainly applied to the apartments and row houses. Various factors led to the sale or renting of the dwellings, as follows: residents' financial inability to complete the dwellings, disappointment with the quality of the construction, which fulfilled emergent needs rather than satisfying future needs, inability to create additional living space coupled with their desire to continue living with their children after they establish families, or failure to integrate into the community. In some cases, residents failed to integrate even though all of the members worked in the same organisation. For example, the great majority (approximately 85%) sold or rented out their units in the Municipality of Al-Bireh housing project (Fig 6a). Property speculations due to the increasing market prices motivated a significant number of stakeholders to sell their houses, which became overly close to the central urban area and search for another site to build new houses and accrue



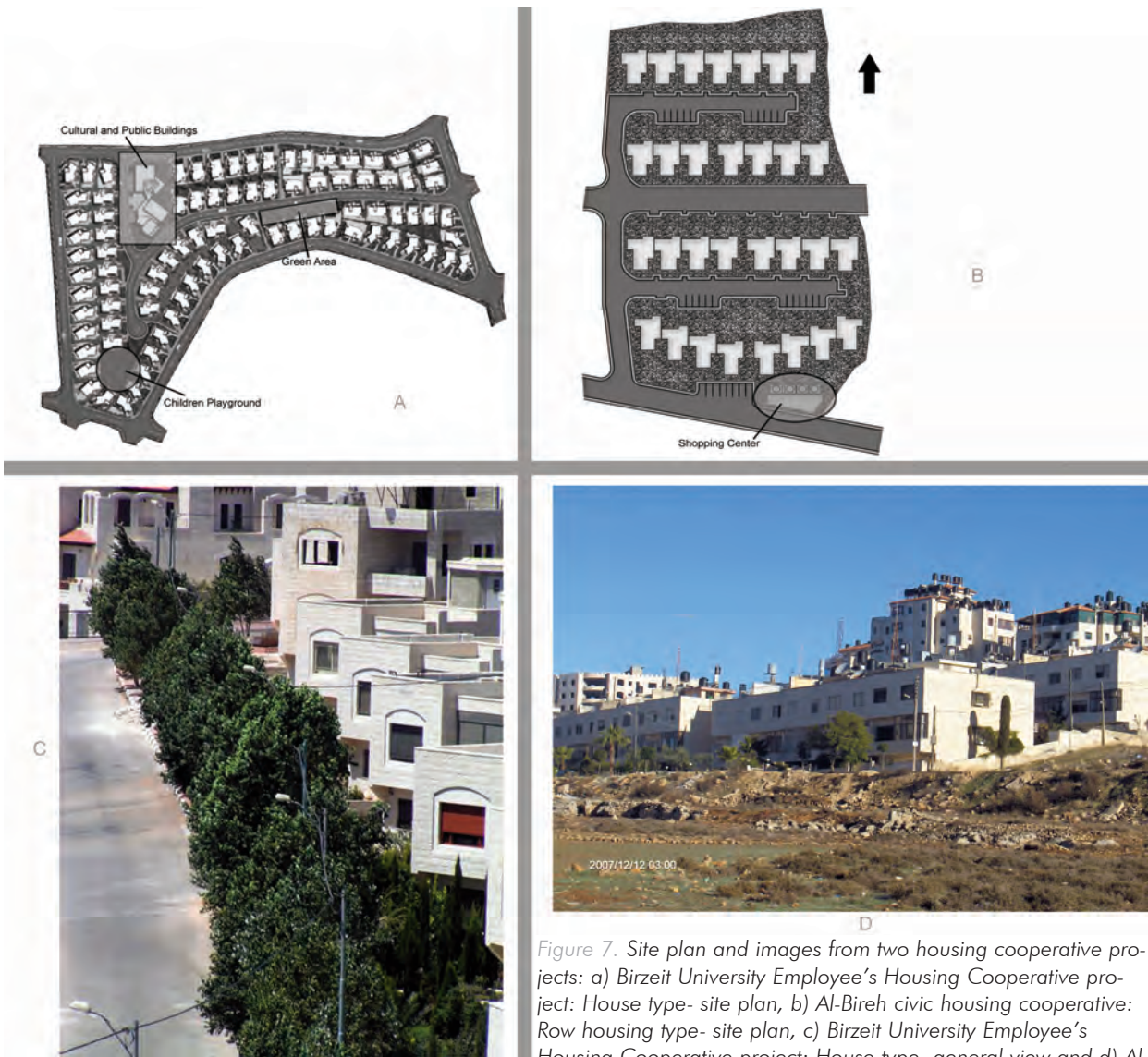


Figure 7. Site plan and images from two housing cooperative projects: a) Birzeit University Employee's Housing Cooperative project: House type- site plan, b) Al-Bireh civic housing cooperative: Row housing type- site plan, c) Birzeit University Employee's Housing Cooperative project: House type- general view and d) Al-Bireh civic housing cooperative: Row housing type- general view.

Source: Author, 2010 based on drawings obtained from the two cooperatives.



Figure 8. A new private housing project built in Ramallah city after 2000, using an informal cooperative approach.

savings from the deal. However, most of the newcomers wished to integrate into the cooperative's life.

After 2008, no new cooperatives were officially registered (Table 1).

However, a new phenomenon has recently been observed (Fig 8). People have organised "informal cooperatives" for the purpose of jointly building their own dwellings. They implement all of the stages and principles of cooperative formation but without officially registering as a cooperative entity. Based on ties of friendship, this approach allows the members to jointly purchase a suitable piece of land, obtain the required permits for their building project and begin the skeleton construction phase with their own resources. For the finishing works, each member obtains his



own bank loan and gradually completes his dwelling on an “incremental” basis. All the while, the external finishing works, landscaping and internal control continue as a collective responsibility, which results in collective savings. It also enables the participation of all members in the processes of site planning, ongoing maintenance and improvement. However, this new approach provokes serious property speculations due to the increasing market prices, as some stakeholders seem to use the approach as a means to achieve financial gain rather than to solve a housing shortage.

## Conclusions

The analysis of the Palestinian housing cooperative practice showed that it was carried out by people’s efforts and voluntary involvement, with very limited involvement from the government. The role of the government in this practice changed from innovator of idea and facilitator in 1956 to an absent body in 2010. The urban middle-income people appear to appreciate this method of housing, utilising various forms of housing cooperative solutions. However, high and low tides were evident between 1956 and 2010. Many of the reasons that were previously identified for promoting this housing practice remain relevant, such as the desire to form a community and acquire a dwelling to fulfil family needs and the desire for social acceptance, respect and personal dignity.

This practice is rich, thriving and full of lessons for the future. It has generally progressed through the main stages and principles of housing cooperative development, land acquisition, house construction and house occupation. Attempts to advance the cooperative housing concept must build on this practice and integrate it into the educational and training systems while increasing the public awareness about how to build a cooperative community that embodies strong social relations and shares an appropriate vision. This practice contains principles that could be learned, such as community development through a *social-mix* approach, variety of types, flexibility and adaptability through incremental development and the promotion of local materials and techniques. Comparing the present market prices, the present cost of a dwelling built by this approach is much cheaper than that of a new commercially built dwelling.

Finally, the need to enhance this practice is dictated by the rapid socio-economic and political transformation that the country faces. The entire process must be reviewed and assessed to ensure that the socio-economic realities are addressed

and true cooperative principles are embraced. This can be accomplished through the adoption of new housing strategies and an adequate legislation while providing sufficient free space to advance the cooperative movement and emphasizing the primary value of people banding together to solve their housing problems through their own hands-on efforts.

Finally, the author hopes that the outcomes of this fieldwork will stimulate the development of further in-depth research. Such explorations might address the many aspects of the housing cooperatives in Palestine and lead to a clearer understanding of this practice and the other types of dwellings that have recently emerged in the Palestinian territories.

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<sup>1</sup> Tanzimat literally means re-ordering; the work refers to the administrative reforms that divided the territories of the Ottoman Empire. Palestine was divided into three Sanjaks and administrative sectors.

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