

Cooperatives

IN

PUNJAB

(For The Year 2010-2011)

Registrar

Cooperatives, Societies, Punjab,

LAHORE

INTRODUCTION

A **Cooperative Society is an organization** in which persons voluntarily associate themselves together for undertaking various schemes and projects for the promotion of their common economic needs, and for the improvement of their standard of living. Those who join hands together may individually be unable to achieve their objects because of their weak economic condition. This element of individual economic weakness is overcome by pooling in of their resources and making self-help effective through an organization which is called a Cooperative Society. Cooperative is as old as the emergence of social consciousness among the human beings. The cooperation among the human beings can best be seen at the time of harvesting of crops and their distribution, construction of roads, participation in marriage/death ceremonies etc.

"One for all and all for one" is the theme of Cooperative Movement. A Cooperative Society is organized by a minimum of thirty (30) members but in case of a producer's or housing society it consists of at least fifty members and is registered **Under Section 10 of Cooperative Societies Act, 1925** amended in 2006. Value of share and share holding is determined by the members in Annual General Meeting and in subsequent General Meetings. Such amount of share becomes a part of byelaws of the society. Membership is voluntary and open. However, share amount can be increased but in case of a Housing Society the ceiling is Rs.20, 000/- per member.

A Cooperative society is **managed / controlled** by a body of members, which is called Managing Committee and is elected by the General Meeting (the supreme authority) through secret balloting. If a Managing Committee, is efficient, devoted and sincere; it can achieve the desired **goals / objects** leading to economic uplift of members and accomplishment of the projects. On the other hand, if the society suffers losses, it may lead to liquidation U/S 47 of the Cooperative Societies Act, 1925 amended in 2006, resulting in winding up of the society. The fixed share amount puts the liability up to 15 times of purchased share in case of limited societies and up to no limits in case of un-limited societies. The benefits and losses are allowed to the members **according to the number of shares they possess**.

The Cooperatives Department regulates the working of Cooperative Societies and exercises supervision/control through various enactments. The societies are inspected and audited regularly in the interest of the members. The Annual General Meetings and election of the Cooperative Housing Societies are monitored and conducted by the department.

In Cooperative Societies, the members are at liberty to check the affairs of the society. If the members realize and discharge their obligations properly then question of losses is minimized proportionately.

The Cooperation as an economic movement was **started in Europe** in the second half of the Nineteenth Century. **In the Sub-Continent**, the Cooperative movement was introduced by the British Govt. by promulgating the "Cooperative Credit Societies Act, 1904" to rescue the agriculturists from the clutches of the moneylenders. Under this Act only Credit Societies could be formed while there was no provision to register Co-operative Societies formed for other self-help projects. Resultantly, the progress of the movement remained almost stagnant and limited to only Agricultural Sector. For widening the scope and broadening the economic horizon, another Act called Cooperative Societies Act, 1912, was promulgated which gave tremendous impetus to the growth of the Cooperative movement. The Government of India Act 1919, which ushered in diarchic system of Government in the country at provincial level, made Cooperative a transferred subject. Some provinces exercised the option of having their own Cooperative legislation. The Province of Bombay passed its separate Act namely the Bombay "Cooperative Societies Act of 1925", which continued to remain enforced in the province under the Provincial Autonomy. After the creation of the province of West Pakistan, the Sind Cooperative Societies Act was adopted throughout the province in 1965. The Sind Act contained many improvements over the **1912 Act**.

The Cooperative Societies Act, 1925 has been marginally amended in the past. However, a number of situations and circumstances remained unaddressed in the said Act like Cooperative Housing Sector. The main component of the Cooperative movement had also not been adequately covered under the Act. Therefore, the Government of the Punjab amended the Act in 2006 in order to bring it in line with the changed scenarios to meet the new challenges.

Cooperatives is a world in itself having unity in diversity i.e. Agricultural, Banking, Housing, Industrial and Women Sectors, working on the cooperative principles and contributing in the progress and development of the Province in particular and country in general. The role of Cooperative Housing Societies to provide residential facilities with fully developed infrastructure to its members without seeking any financial support from the Government is commendable contribution of the Cooperatives Department.

Given the potential of Cooperatives for **socio-economic** development, the Department is determined and committed to turn the Cooperative Societies into a dynamic, vibrant, viable and responsive enterprise in an era of economic liberalization and globalization with the help of Cooperative staff and cooperators.

REGISTRAR,
COOPERATIVE SOCIETIES,
PUNJAB, LAHORE

PRINCIPLES OF COOPERATIVES

The principles of Co-operation (created by the International Cooperative Alliance (ICA) are guidelines by which Co-operatives put their values into practice.

- 1. Voluntary and Open Membership:** Co-operatives are voluntary organizations, open to all persons able to use their services and willing to accept the responsibilities of membership, without gender, social, racial, political or religious discrimination.
- 2. Democratic member Control:** Co-operatives are democratic organizations controlled by their members, who actively participate in setting their policies and making decisions. Men and Women, serving as selected representatives, are accountable to the members. In primary Co-operatives, Members have equal rights (one member one vote), and Co-operatives at other levels are also organized in a democratic manner.
- 3. Member Economic Participation:** Members contribute equitably to, and democratically control, the capital of their Co-operative. At least part of that capital is usually the common property of the Co-operative. Members usually receive limited compensation, if any, on capital subscribed as a condition of membership. Members allocate surplus for any or all the following purposes: developing their Co-operative, possibly by setting up reserves, part of which at least would be invisible; benefiting members in proportion to their transactions with the Co-operative; and supporting other activities approved by the membership.
- 4. Autonomy and Independence:** Co-operatives are autonomous, self-help organizations controlled by their members. If they enter into agreements with other organizations, including governments, or raise capital from external success, they do so on terms that ensure democratic control by their members and maintain their Co-operative autonomy.
- 5. Education, Training and Information:** Co-operative provides education and training for their members, elected representative, managers and employees, so that they can contribute effectively to the development of their Co-operatives. They inform the general public particularly young people and opinion leaders – about the nature and benefits of Co-operations.
- 6. Co-operative among Co-operatives:** Co-operatives serve their members most effectively and strengthen the Co-operative Movement by working together through local, national, regional and international structures.
- 7. Concern for the Community:** Co-operatives work for the sustainable development of their communities through policies approved by their members.

CLASSIFICATION OF COOPERATIVES

From the nature of activities cooperatives may be broadly classified into the following categories.

- 1- Resource Societies
- 2- Producer Societies
- 3- Consumers Societies
- 4- Housing Societies
- 5- General Societies

VISION OF COOPERATIVES

To improve socio-economic conditions of persons of humble means through the principles of cooperation and to promote: -

- Self-help and mutual aid.
- Thrift and resource building.
- Equality and democracy

MISSION OF COOPERATIVES

To improve socio-economic conditions of persons of humble means through self-help and mutual aid and to bring about economic sustainability among the community through voluntary cooperation.

COOPERATIVES ACT,RULES,ORDINANCE

1. The Cooperative Societies Act, 1912.
2. The Cooperative Societies Act, 1925 Amended in 2006.
3. The Cooperative Societies Rules, 1927.
4. The Multi-Unit Cooperative Societies Act, 1942.
5. The Cooperative Societies (Repayment of Loan) Ordinance, 1960.
6. The Cooperative Societies and Cooperative Banks (Repayment of Loans) Ordinance, 1966.
7. The Cooperative Board (Dissolution) Act, 1966.
8. The Cooperative Societies (Reforms) Order, 1972.
9. Sind Cooperative Societies Reforms Rules, 1973.
10. The Cooperative-Farming Act, 1976.
11. The Cooperative Farming Rules, 1976.
12. The Interest Free Loan Utilization and Recovery Rules, 1977.
13. The Establishment of the Federal Bank for Cooperative and Regulation of Cooperative Bank Act, 1977.
14. The Federal Bank for Cooperative and Regulation of Cooperative Banking (Accounts) Rules, 1977.
15. The Board of Directors of the Federal Bank for Cooperative and Regulation of Cooperative Banking (Meetings) Rules, 1977.
16. The Cooperative Societies (Reform) Order 9 of 1980.
17. Recovery of Cooperative Dues M.L.O. No. 19.
18. Repayment of Cooperative Loans M.L.O. No.21.
19. The Punjab undesirable Cooperative Societies (Dissolution) Act

CHAPTER - I**COOPERATIVES AT A GLANCE**

The growth of Cooperative Movement in terms of number of Societies and financial strength in the Province for the year 2010-11 with a comparison of the report for the years 2009-10 are as under: -

TABLE – I**GROWTH OF COOPERATIVES**

Year	Societies	Membership
2009-2010	33330	1687210
2010-2011	33068	1684853

SHARE CAPITAL AND FUNDS**(Rupees in Million)**

Year	Share Capital	Reserve Fund etc.	Total	% Increase / Decrease.
2009-2010	1000.94	845.78	1846.72	-41.46
2010-2011	895.09	929.08	1824.17	-1.22

LOANS AND DEPOSITS**(Rupees in Million)**

Year	Deposits held.	Loan held.	Total	% Increase / Decrease.
2009-2010	5483.39	5065.90	10549.29	52.96
2010-2011	9082.19	5044.46	14126.65	35.77

WORKING CAPITAL

(Rupees in Million)

Year	Working Capital.	% Increase / Decrease.
2009-2010	25917.31	-
2010-2011	26546.70	6.29

CREDIT OPERATION.

The credit disbursement by all the Cooperatives to their members during the years 2009-10 and 2010-11 are tabulated below: -

TABLE-II**CREDIT DISBURSEMENT**

(Rupees in Million)

Year	Agriculture Credit.	Non-Agriculture Credit.	Total	% Increase / Decrease.
2009-2010	5512.41	1542.63	7055.04	0.95
2010-2011	4474.23	1268.53	5742.76	-13.12

CHAPTER - II**BANKING COOPERATIVES****PROFILE OF THE PUNJAB PROVINCIAL COOPERATIVE BANK LTD. (PPCBL)**

The Cooperative Credit Sector has only one Apex Financing Institution in the Province i.e., the Punjab Provincial Cooperative Bank Ltd; (PPCBL) with its Headquarters at Lahore. It has a network of one hundred & fifty nine (159) branches throughout the Province. The membership of the Bank comprises primary and secondary Cooperative Societies.

The Punjab Provincial Cooperative Bank Ltd; is a Specialized Scheduled Bank and links the Cooperatives with the national money market. The Bank borrows necessary finances from State Bank of Pakistan (SBP) and advances the same to member Cooperative Societies. Presently, the Board of Directors of PPCBL ceases to exist and an Administrator has been appointed, exercising all the powers & duties of the Board.

A. Major Objectives

- 1 Promote growth of the Cooperative movement.
- 2 Carry on banking and credit business to facilitate working of the member Cooperative Societies and individuals as well.
- 3 Inspect, supervise and assess credit requirements of member societies.

B. Business Strategy

- 1 Traditionally PPCBL remained engaged in crop loaning.
- 2 Since 2001, diversified loaning into Micro-credit focused activity-based portfolios for Individuals and Cooperative Societies.
- 3 Targets under State Bank of Pakistan's (SBP) Supervised Agriculture Credit always achieved duly recognized by the SBP in Annual Reports

C. Loaning Products

- 1 Agricultural Production Loans for Members (Short Term)
- 2 Development Loans (Medium Term)
- 3 Loans against Pledge of Gold/Gold Ornaments for Agri. Purposes (Short Term)
- 4 Loans for Promotion of Information Technology (Medium/Long Term)
- 5 Livestock Micro-Financing for Purchase of Meat & Milch Cattle and Goat & Sheep (Short Term)
- 6 Livestock Project Financing (Medium Term)
- 7 Loans against DSCs / SSCs for Agriculture Purposes (Short Term)
- 8 Micro-Financing for Women Cooperative Societies (Medium Term)
- 9 Auto Financing (Medium Term)

D. Restructuring / Reform Initiatives

The PPCBL's affairs remained under external and internal pressures / impediments hampering its growth. It is taking following steps for improvement of its financial health and sustainability being a viable financial institution:

- 1 The Planning & Development Department, Government of the Punjab along with other Government Departments/Institutions has included PPCBL in the Punjab Resource Management Program (PRMP) under its reform initiatives.
- 2 The share capital base of the Bank has been strengthened. Share Capital as on 30.06.2009 was Rs.425.53 million. Member Cooperative Societies have injected additional capital out of their meager resources raising it to **Rs. 435.58** million as on **30.06.2011**. Summary has also been moved to the Government of the Punjab for making up the deficit in share capital.
- 3 Extensive capacity building of the staff and human resource development through special training on modern lines/challenges for which a Human Resource & Training Section as well as a Training Hall has been set up.
- 4 The IT Department has prepared a computerization project of the Bank, which is under active consideration with them for execution. However, computers have been provided at Head Office, Zone, and District Level.
- 5 Revised E&D Rules have been enforced to weed out incompetent and inefficient staff. The delinquent staff is proceeded against according under the Rules.
- 6 Widespread advertisement of Bank products and business is being made through print & electronic media for image building and public awareness of the Bank.

- 7 Model branches are being established. Generally, the outlook of all the branches is being improved through provision of new furniture, white-wash and renovation, etc.
- 8 Uniform Sign-Boards and Branch Indication Boards are being affixed.
- 9 Rent of leased out properties being brought at par with the prevalent market rates for increasing revenue.
- 10 New buildings are being constructed under the guidance of Minister for Cooperatives and high-ups.
- 11 SBP Prudential Regulations got printed in Urdu Version and circulated in the field for better understanding and compliance by the field functionaries of the Bank staff.
- 12 The Bank has good coordination and working staff/relations with the State Bank of Pakistan and the Government of the Punjab.
- 13 All the Loaning Policies compiled in Urdu & English versions and circulated amongst Bank and Cooperatives Department field staff.
- 14 Steps are being taken for improvement in the staff through dress code, computer know-how, and banker-customer relationship.
- 15 Deposit targets are being assigned to all the staff members for strengthening fund mobilization.
- 16 Authorization for collection of utility bills has been obtained after long persuasion of the respective departments.
- 17 In order to expedite the recovery of defaulted loans, the PPCBL has been permitted to have legal recourse through the Banking Courts being Scheduled Bank, which is turning point and would decrease the heavy portfolio of non-performing loan.

E. FINANCIAL POSITION / OPERATION

The financial position/operation of the Bank is reflected in the following table during the 2009-2010 and 2010-2011 :-

TABLE – IV

(1) SHARE CAPITAL AND RESERVES. (Rupees in Million)

Year	Share Capital.	Reserve Funds	Other Funds.	Total	% Increase / Decrease.
2009-2010	435.06	394.27	1892.50	2721.83	22.14
2010-2011	435.58	394.28	5708.76	6538.62	140.18

(2) DEPOSITS AND BORROWINGS

(Rupees in Million)

Year	Deposits	Borrowings	Total	% Increase / Decrease.
2009-2010	3820.34	5250.00	9070.34	-7.79
2010-2011	2443.10	1944.44	4387.54	-51.63

(3) WORKING CAPITAL

(Rupees in Million)

Year	Working Capital.	% Increase / Decrease.
2009-2010	11792.19	17.95
2010-2011	10622.75	-9.92

F. STATISTICAL ANALYSIS

Statistics about different loans and recoveries there of to Cooperatives by the Bank from Rabi 2006-2008 to Rabi 2010-2011 are as under : -

TABLE - V**AGRICULTURAL PRODUCTION LOANS**

(Rupees in Million)

Crop.	Advance.	Recovery.	Balance	Recovery %
Rabi 2007-2008	2488.07	2477.35	10.72	99.57
Kharif 2008	2489.75	2444.73	45.02	98.19
Rabi 2008-2009	2396.30	2380.03	16.27	99.32
Kharif 2009	2356.47	2340.30	16.17	99.31
Rabi 2009-2010	2356.12	2326.60	29.52	98.75
Kharif 2010	2293.37	2217.84	75.53	96.71
Rabi 2010-2011	2180.86	2160.96	19.90	99.09

CHAPTER - III**AGRICULTURAL COOPERATIVES****CREDIT SOCIETIES**

Agricultural Cooperative Credit Societies constitute the largest Sub-Sector of Cooperative Movement in the Province. These societies provide short, medium and long-term credit facilities to their members. Short-term credit is provided for purchase of seed, fertilizer, pesticides etc.

Medium and long term loans are given for purchase of tractors, agricultural machinery, milch cattle, installation of Tube-well etc. Statistics on Agricultural Credit Societies for the years 2009-2010 & 2010-2011 are recorded below: -

TABLE - VI**(i) MEMBERSHIP**

Year	Societies	Membership
2009-2010	27777	1081167
2010-2011	27634	1078111

(ii) SHARE CAPITAL AND FUNDS

(Rupees in Million)

Year	Share Capital.	Reserve Funds	Other Funds.	Total	% Increase / Decrease.
2009-2010	139.29	330.67	13.51	344.18	-0.58
2010-2011	206.86	333.53	14.18	347.71	1.02

(iii) LOAN AND DEPOSITS

(Rupees in Million)

Year	Deposits	Loan	Total	% Increase / Decrease.
2009-2010	181.75	4101.53	4283.28	0.60
2010-2011	70.89	3794.12	3865.01	-9.76

The figure of loans has shown mixed trend during the years 2009-2010 and 2010-2011: -

(iv) WORKING CAPITAL

(Rupees in Million)

Year	Working Capital.	% Increase / Decrease.
2009-2010	25917.31	-5.25
2010-2011	26546.70	2.42

In order to provide credit to its members, these societies raise funds through share capital and borrowings from Punjab Provincial Cooperative Bank Ltd. Though thrift is a vital objective of the movement, most of these societies have made very slow progress in growth of savings.

Advances and Recoveries made by the societies during the period from Rabi 2006-07 to Rabi 2010-11 are tabulated as under: -

TABLE – VII
ADVANCE AND RECOVERY OF AGRICULTURAL PRODUCTION LOANS

(Rupees in Million)

Crop.	Advance.	Recovery.	Balance	Recovery %
Rabi 2006-2007	2448.61	2441.34	7.27	99.70
Kharif 2007	2561.23	2526.73	34.50	98.65
Rabi 2007-2008	2488.07	2477.35	10.72	99.57
Kharif 2008	2489.75	2444.73	45.02	98.19
Rabi 2008-2009	2396.30	2380.03	16.27	99.32
Kharif 2009	2356.47	2340.30	16.17	99.31
Rabi 2009-2010	2356.12	2326.60	29.52	98.75
Kharif 2010	2293.37	2217.84	75.53	96.71
Rabi 2010-2011	2180.86	2160.96	19.90	99.09

The details of inputs are reflecting below: -

TABLE - VIII
CROP LOANS

(Rupees in Million)

Year	Fertilizer	Tractor	Total
2009-2010	5181.68	4.94	5186.62
2010-2011	5683.84	140.02	5823.86

The number of members utilizing the credit for the period from 2009-2010 to 2010-2011 are indicated in the following table: -

TABLE - IX

MEMBERS RECEIVING CREDIT

Year	No Of Borrowing	% Increased / Decreased
2009-2010	239610	0.81
2010-2011	238940	-.27

CHAPTER – IV**SERVICE COOPERATIVES****A. SERVICE COOPERATIVES**

The performance of these societies for the years 2009-2010 to 2010-2011 is depicted in the following table:

TABLE – X**(i) NUMBER AND MEMBERSHIP**

Year	Societies	Membership
2009-2010	303	15814
2010-2011	303	15829

(ii) SHARE CAPITAL AND FUNDS**(Rupees in Million)**

Year	Share Capital.	Reserve Funds	Other Funds.	Total	% Increase / Decrease.
2009-2010	1.67	0.76	0.12	2.55	2.82
2010-2011	1.67	0.76	0.11	2.54	-0.39

(iii) LOAN AND DEPOSITS

(Rupees in Million)

Year	Deposits	Loan	Total	% Increase / Decrease.
2009-2010	0.88	5.95	6.83	-10.83
2010-2011	1.03	6.37	7.40	8.34

The figure of loans has shown mixed trend during the years.

(iv) WORKING CAPITAL

(Rupees in Million)

Year	Working Capital.	% Increase / Decrease.
2009-2010	9.68	-4.63
2010-2011	8.34	-13.84

B. FARM SERVICE CENTRES

Cooperative Farm Service Centers formed a part of Rural Reconstruction of Credit and Agricultural Marketing Scheme (RRC&AM), which was implemented during the Third Five Year Plan. Its objects are: -

- I) To coordinate the activities of Services Societies for improving procurement and distribution of seed, fertilizers and insecticides etc.
- II) To assist in introduction of mechanized farming among farmer members of Cooperative Societies by making available tractors and other agricultural implements on hire and through repairs, overhauling facilities of these implements;
- III) To assist in establishment of processing units owned and controlled by small farmers.

The following figures revealed their performance during the year 2009-2010, and 2010-2011 ;-

TABLE - XI

(i) NUMBER AND MEMBERSHIP

Year	Societies	Membership
2009-2010	22	1953
2010-2011	19	1987

(ii) SHARE CAPITAL AND FUNDS

(Rupees in Million)

Year	Share Capital.	Reserve Funds	Other Funds.	Total	%Decrease/ Increase
2009-2010	1.16	0.55	0.44	2.15	-
2010-2011	1.18	0.60	0.44	2.22	3.25

(iii) LOAN AND DEPOSITS

(Rupees in Million)

Year	Deposits	Loan	Total	% Increase / Decrease.
2009-2010	12.99	-	12.99	-10.04
2010-2011	13.28	-	13.28	2.23

The figure of loans has shown mixed trend during the years.

(iv) WORKING CAPITAL

(Rupees in Million)

Year	Working Capital.	% Increase / Decrease.
2009-2010	15.13	-8.79
2010-2011	15.51	2.51

(v) BUSINESS OPERATIONS

(Rupees in million)

Year	Purchase	Sale	% Increase Decrease. Purchase	% Increase/Decrease. Sale
2009-2010	30.93	32.61	52.89	49.58
2010-2011	29.10	30.85	-5.91	-5.39

C. MARKAZ ASSOCIATE FARMS ION IRDP COOPERATIVE

These central institutions were organized with the object of providing credit and agricultural marketing facilities on cooperative basis in Integrated Rural Development Project (IRDP) areas and were patterned after the Cooperative Farm Service Centers already existing in the Province. The only difference being that the area of operation of these institutions was confined to IRDP areas. Since the IRDP schemes has been banned these association have become defunct.

The following table shows the operational aspects of these cooperatives during the years 2009-2010 and 2010-2011: -

TABLE – XII

(i) NUMBER AND MEMBERSHIP

Year	Societies	Membership
2009-2010	166	6801
2010-2011	150	6120

(ii) SHARE CAPITAL AND FUNDS

(Rupees in Million)

Year	Share Capital.	Reserve Funds	Other Funds.	Total	% Increase / Decrease.
2009-2010	0.68	0.26	0.03	0.97	---
2010-2011	0.68	0.26	0.04	0.98	1.03

(iii) LOAN AND DEPOSITS

(Rupees in Million)

Year	Deposits	Loan	Total	% Increase / Decrease.
2009-2010	0.18	6.36	6.54	---
2010-2011	0.18	6.13	6.31	-3.51

(iv) WORKING CAPITAL**(Rupees in Million)**

Year	Working Capital.	% Increase / Decrease.
2009-2010	7.53	-
2010-2011	7.31	-2.92

D. AGRICULTURAL MARKETING COOPERATIVE SOCIETIES

The following table indicates the operational statistics of these Cooperatives during the years 2009-2010 and 2010-2011: -

TABLE-XIII**(i) NUMBER AND MEMBERSHIP**

Year	Societies	Membership
2009-2010	26	1936
2010-2011	30	2838

(ii) SHARE CAPITAL AND FUNDS**(Rupees in Million)**

Year	Share Capital.	Reserve Funds	Other Funds.	Total	% Increase / Decrease.
2009-2010	0.51	8.31	3.94	12.76	-
2010-2011	0.51	8.29	11.03	19.83	55.40

(iii) LOAN AND DEPOSITS**(Rupees in Million)**

Year	Deposits	Loan	Total	% Increase / Decrease.
2009-2010	25.50	0.56	26.06	54.84
2010-2011	21.77	0.60	22.37	-14.15

(iv) WORKING CAPITAL**(Rupees in Million)**

Year	Working Capital.	% Increase / Decrease.
2009-2010	38.84	60.82
2010-2011	41.72	7.41

(v) TRADING ACTIVITIES**(Rupees in million)**

Year	Purchase	Sale	% Increase/ Decrease Purchase	%Increase/Decrease. Sale
2009-2010	237.53	237.16	9.93	10.28
2010-2011	333.08	330.10	40.22	39.18

CHAPTER - V**SUPPLY & MARKETING FEDERATIONS**

In order to strengthen the supply of necessary farm inputs and marketing structure of the Cooperative Movement, a development scheme was implemented during the years 1984-86. The Scheme envisaged the establishment of the District Cooperative Supply and Marketing Federations at District level and an apex institution; the Provincial Cooperative Supply & Marketing Federation with its headquarter at Lahore to whom the District institutions were affiliated.

**A. PUNJAB PROVINCIAL COOP SUPPLY & MARKETING
FEDERATION LTD.**

The Punjab Provincial Cooperative Supply & Marketing Federation Ltd; Lahore (PCF) was registered on 14.4.1985. It is an ADP Project with three-tier structure. At the base level are the village cooperatives, which are affiliated at the secondary level with their respective District Cooperative Supply & Marketing Federations (DCF's), which in turn are dove-tailed with the Apex Provincial Federation.

The Board of Directors of the Provincial Cooperative Federation constitutes sixteen (16) elected, two (2) from each defunct Division) one nominated and seven (7) Ex-officio members viz: -

- | | | |
|----|--|-------------------|
| 1. | Registrar Cooperative Societies Punjab | Chairman. |
| 2. | Joint Registrar Cooperative Societies Punjab. | Member, |
| 3. | Director General (Ext) Irrigation. | Member |
| 4. | Director General, Local Government. | Member |
| 5. | Director Food. | Member |
| 6. | General Manager, Punjab Provincial
Cooperative Bank Ltd; | Member |
| 7. | Managing Director, Punjab Provincial
Cooperative Supply and Marketing Federation. | Member/ Secretary |

The Federated set-up envisages wide scope of activities. It aims at achieving the economics of large-scale operations and strengthening the structure to guarantee the supply of agricultural inputs of quality and of required quantity at the doorsteps of the farmers. Besides streamlining the distribution network of inputs for increasing agricultural production, it is intended to ensure proper return to the small farmer through collective marketing of their produce.

The membership of the Provincial Cooperative Federation comprised twenty nine (29) District Cooperative Federations. Its membership is open to all District Cooperative Federations and other secondary cooperative societies. No individual membership is permissible in this Federation.

From 1.7.1987, the federated structure stands on its own. It has taken roots in the ground. Although District Federations of few districts are weak or at infant stage, yet it has gained financial soundness. Not only it owns office building but is also supported by sufficient liquid assets. It has been regularly declaring the dividends to its members as well as has surplus deposits in Fixed Deposit Accounts being maintained with the Punjab Provincial Cooperative Bank.

Starting from scratch, the Provincial and District Federations lost no time to establish offices, initiate planning, projection and execution of programme envisaged in the scheme. The need of the farmers for chemical fertilizers, seeds, pesticides and sprayers were taken into account and modalities adopted to procure the products for delivery at the doorsteps of the small farmers. The cooperative credit is mostly utilized by Cooperatives for purchase of fertilizers only. The manufacturing companies of fertilizers in public and private sectors are contacted and arrangements made to safeguard the interest of cooperatives regarding quality, quantity, discount in price and timely availability of fertilizers of all varieties. The companies initially gave the Cooperatives an edge over their dealers in the matter of commission but as there were changes in market conditions in favor of sellers, the supply terms have been made more and more strict. The edge given over and above the private dealers was finished off and the scarcity in urea and phosphate fertilizers witnessed the market. Fertilizer Industry took a joint stand and pressed the cooperatives to lift the stock from their private dealers on presentation of pay orders/bank demand drafts.

The Federation also arranges supply of certified seeds to the small farmers through their own network. The certified seeds of wheat, cotton, grams are procured in bulk and distributed to the farmers through their own outlets. Provincial Federation passes on commission on an equitable basis to the secondary and primary cooperatives as well as discount to the farmer members of cooperatives in the distribution of these seeds.

Pesticides is another important requirement of the small farmers. There are quite a few known national or multi-national companies either producing or importing pesticides in private sector. These companies prescribe different rates of commission during off-season and peak season. These rates of commission range between 12 - 32% depending upon the time lag, quality and brand of the products. For every Kharif and Rabi crop, the Federation collects the demands through their federated network and on procurement distributes among the needy cooperatives.

The use of pesticides is only possible through the sprayers or spray pumps. Sprayers of good quality of known companies are supplied through District Federations and discount in price is distributed among the farmer cooperative concerned and the District Federations.

B. OPERATIONAL STATISTICS

The operational statistics of these institutions for the years 2009-2010 and 2010-2011 are recorded below: -

TABLE - XIV**(a) (i) PROVINCIAL COOPERATIVE SUPPLY & MARKETING****FEDERATION,****(Rupees in Million)**

Year	Number of Institution	Membership	Share Capital	Working Capital
2009-2010	1	29	-	-
2010-2011	1	29	-	-

(ii) DISTRICT COOP: SUPPLY & MARKETING FEDERATIONS**(Rupees in Million)**

Year	Number of District Federation	Membership	Share Capital	Deposits	Working Capital
2009-2010	31	14415	15.78	2.71	24.14
2010-2011	32	14658	15.99	2.67	25.52

(b) BUSINESS OPERATIONS.**(i) PROVINCIAL COOPERATIVE SUPPLY & MARKETING FEDERATION.****(Rupees in million)**

Year	Purchase	Sale
2009-2010	-	-
2010-2011	-	-

(ii) DISTRICT COOP: SUPPLY & MARKETING FEDERATIONS (Rupees in million)

Year	Purchase	Sale
2009-2010	0.86	2.33
2010-2011	2.55	0.65

CHAPTER - VI**COOPERATIVES FARMING****A. Cooperative Farming.**

Cooperative Farming grew in Punjab from a pressing economic need. It was initiated here through a Cooperative Farming Scheme in 1948, with the following objects: -

- (i) To rehabilitate landless refugees from East Punjab and local landless tenants on state land;
- (ii) To increase agricultural production through improved methods of cultivation, credit, supply and marketing facilities and supplementing canal irrigation by installing tube-wells;
- (iii) To develop facilities like education, medical aid, storage, recreation, etc, on self-help.

Almost 142928 acres of state land was allotted to 132 Cooperative Farming Societies organized in the Multan, Sahiwal, Vehari, Khanewal, Okara, Lodhran and Toba Tek Singh Districts, of which 135318 acres were leased to 9534 members in units of 12-1/2 acres. The remaining 7610 acres were used for village sites, water channels, etc.

Up to Rabi 1959-60, Cooperative-Farming Societies received 40% of produce from their members in lieu of lease money on behalf of member allottees for development and management. Conditions of allotment of land were changed in Kharif 1960. Government decided to grant proprietary rights to members against payment of price @ 20/- PIU in 30/40 Six-monthly installments through the Societies.

Following are the operational statistics of these Societies for the years 2009-10, 2010-2011:-

TABLE - XV

(i) NUMBER AND MEMBERSHIP

Year	Societies	Membership
2009-2010	26	1259
2010-2011	37	1535

(ii) SHARE CAPITAL AND FUNDS

(Rupees in Million)

Year	Share Capital.	Reserve Funds	Other Funds.	Total	% Increase / Decrease.
2008-2009	0.27	0.03	0.08	0.38	11.76
2009-2010	5.58	0.07	0.15	5.80	-

(iii) LOAN AND DEPOSITS

(Rupees in Million)

Year	Deposits	Loan	Total	% Increase / Decrease.
2009-2010	1.61	1.17	2.78	94.40
2010-2011	1.61	3.62	5.23	88.12

(iv) WORKING CAPITAL

(Rupees in Million)

Year	Working Capital.	% Increase / Decrease.
2009-2010	8.60	-
2010-2011	4.88	-43.25

(v) BUSINESS OPERATIONS.**(Rupees in million)**

Year	Purchase	Sale	% Increase/Decrease Purchase	%Increase/Decrease. Sale
2009-2010	0.38	0.38	-	-
2010-2011	1.10	0.86	189	126

B. WATER USERS COOPERATIVES

Improvement of Water Courses and installation of "PACCA NAKKAS" under the On-Farm Management Programme, was taken up by the water users cooperatives specifically organized for the purpose amongst farmers in Punjab except of Rawalpindi Division. At present there are 115 such societies are functioning which are having a membership of 2149. Broadly speaking these societies have since completed their function for which they were organized.

C. OTHER AGRICULTURAL COOPERATIVE SOCIETIES

Statistics about some other Agricultural Cooperatives Societies which are at different stages of development or dormancy are recorded below:-

TABLE – XVI**(Rupees in million)**

S.No.	Kind of Societies	No. of Societies	Membership	Working Capital
1	Development Societies	238	21389	15.57
2	Development Cum Service	10	861	1.06
3	Village Farmers	203	7351	10.79
4	Dairy Societies	41	1294	1.08

5	Sugar Cane Societies	706	20388	207.03
6	Multipurpose	25	1348	64.76
7	Potato Societies	2	138	2.79
8	Dairy Farming	18	491	2.12
9	Tractor Operation	2	60	0.26
10	Diesel Oil	4	201	0.1
11	Tube Well Societies	61	1419	1.09
12	Sheep Sharing Societies	20	756	0.41
13	Guzara Forest Societies	103	2654	0.43
14	Rural Development Socs	15	902	1.54
15	Fruits & Vegetable Socs	14	644	0.41
16	Pumping Societies	2	72	0.60
17	Land Utilization Societies	6	228	0.37
18	Coop Seed Farm	1	107	0.006
19	Sale & Purchase Societies	3	98	0.18
20	Mango Growers Society	1	55	0.60
21	Poultry Farm Societies	2	492	0.63
22	Command Area Development	1	60	1.72
23	Small Dam Societies	1	136	2.03
24	Mill Societies	1	150	0.36
25	Cotton Ginners Societies	2	48	0.66
26	Agro Services Societies	1	39	0.22
27	Zarai Societies	96	5710	3.20
28	Commission Shop	11	202	0.78
29	Project Area Development	32	1344	1.30

CHAPTER - VII**NON-AGRICULTURAL COOPERATIVES**

In this chapter Non-Agricultural Credit Societies with respect to their membership, financial position and credit operations have been discussed

A. COOPERATIVE FINANCE CORPORATIONS

Cooperative Finance Corporations emerged immediately after the promulgation of Establishment of Federal Bank for Cooperatives 1976 Ordinance. At that time there were 14 Urban/Industrial Cooperative Banks having membership of 10,998 and share capital amounting to Rs. 4.03. million of these 9 were dissolved and the remaining 5 namely (1) National Industrial Cooperative Finance Corporation,(2) Pasban Cooperative Finance Corporation, Gujrat (3) Khawajgan Cooperative Finance Corporation,(4) Gujar Khan Urban Finance Corporation and (5)Traders Cooperative Finance Corporation converted into finance corporations to bring themselves in line with the requirements of the Ordinance. The number of multipurpose Cooperative Societies have been increased to 102, out of which 50 Societies have been transferred from the Central Registrar, Cooperative Societies, Islamabad in May, 1991. Necessary data of these Corporations could not be made available due to certain reasons.

B. URBAN CREDIT SOCIETIES

More than 50% of the total Urban Credit Societies are functioning in Lahore and Gujranwala Divisions. These Cooperatives were organized to meet the credit needs of the urbanites with limited resources. Presently there are 400 such societies having a membership of 46763.

Statistical data showing the performance of these Cooperatives is tabulated below:

TABLE – XVIII

(i) SHARE CAPITAL AND FUNDS

(Rupees in Million)

Year	Share Capital.	Reserve Funds	Other Funds.	Total	% Increase / Decrease.
2009-2010	13.15	2.61	1.10	16.86	-19.82
2010-2011	5.26	2.61	1.19	9.40	-44.24

(ii) LOAN AND DEPOSITS

(Rupees in Million)

Year	Deposits	Loan	Total	% Increase / Decrease.
2009-2010	25.09	14.23	39.32	-3.60
2010-2011	25.76	14.27	40.03	1.80

(iii) WORKING CAPITAL

(Rupees in million)

Year	Working Capital	%Increase/Decrease.
2009-2010	56.19	-8.45
2010-2011	32.84	-41.55

(iv) BUSINESS OPERATIONS

(Rupees in million)

Year	Purchase	Sale	% Increase// Decrease Purchase	%Decrease/ Increase. Sale
2009-2010	14.30	14.65	-1.78	-0.48
2010-2011	15.76	15.24	10.20	4.02

C. RURAL CREDIT SOCIETIES (NON-AGRICULTURAL)

These societies have been formed to meet the credit needs of non-agricultural rural masses. At present the numbers of these cooperatives are 52 with 14296 members.

The following table reflects the performance of these cooperative societies: -

TABLE - XIX

(i) SHARE CAPITAL AND FUNDS

(Rupees in Million)

Year	Share Capital.	Reserve Funds	Other Funds.	Total	% Increase / Decrease.
2009-2010	0.23	0.11	0.16	0.50	-
2010-2011	0.22	0.11	0.22	0.33	-34

ii) LOAN AND DEPOSITS

(Rupees in Million)

Year	Deposits	Loan	Total	%Increase/Decrease
2009-2010	0.24	1.59	1.83	-10.29
2010-2011	0.16	1.13	1.29	-29.50

(iii) WORKING CAPITAL

(Rupees in million)

Year	Working Capital	%Increase/Decrease.
2009-2010	2.36	-9.57
2010-2011	1.95	-17.37

(iv) BUSINESS OPERATIONS

(Rupees in million)

Year	Purchase	Sale	% Increase// Decrease Purchase	%Decrease/ Decrease. Sale
2009-2010	0.90	0.90	4.25	4.25
2010-2011	0.90	0.90	-	-

D. CONSUMERS COOPERATIVES STORE

Consumers Cooperatives were organized among (i) General public; (ii) workers and employees of Industrial and Commercial undertakings, and (iii) employees of Government Departments.

Operational data of these cooperatives is illustrated below:-

TABLE - XX**(i) NUMBER AND MEMBERSHIP**

Year	No. of Societies	Membership
2009-2010	58	25999
2010-2011	58	26028

(ii) FINANCE POSITION

(Rupees in million)

Year	Share Capital	Working Capital	% Increase/ Decrease S/Capital	%Increase/Decrease. W/Capital
2009-2010	2.71	19.93	-0.54	-7.96
2010-2011	2.71	20.02	-	0.45

(iii) BUSINESS OPERATIONS

(Rupees in million)

Year	Purchase	Sale	% Increase/Decrease Purchase	%Increase/Decrease. Sale
2009-2010	0.55	0.63	44.73	65.78
2010-2011	1.09	1.18	98.18	87.30

E. THE PUNJAB COOPERATIVE CONSUMERS SOCIETY LTD. (CO-OP)

The West Pakistan Cooperative Consumers Society Ltd. (CO-OP) was organized in 1960 in collaboration with the Royal Danish Government now known as The Punjab Cooperative Consumers Society Ltd. (COOP), which supplied necessary plant and machinery, equipment and services of experts. The main objects of this Institution are: -

- i) to undertake procurement, manufacturing, processing and distribution to assist the member societies in their efforts to provide their members the best quality goods at the lowest possible prices ;
- ii) to assist member societies in organizing the most effective distribution system;
- iii) to develop the cooperative movement throughout the Province; and
- iv) to work in the interest of its members in particular and consumers in general.

The following table reflects its operations: -

TABLE – XXI

(i) FINANCIAL POSITION

(Rupees in million)

Year	Share Capital	Working Capital	Other Funds	Loan
2009-2010	0.02	15.68	0.12	-
2010-2011	0.63	0.79	1.39	0.02

(ii) BUSINESS OPERATION

(Rupees in million)

Year	Purchase	Sale	% Increase/Decrease Purchase	% Increase/Decrease. Sale
2009-2010	-	-	-	-
2010-2011	-	-	-	-

CO-OP is running in Lahore and Faisalabad cities but almost everywhere the stores are going in loss. The CO-OP has not grown in line with its objectives for various reasons. The COOP needs effective support from the Punjab Government, financial institutions and the donor agencies to serve the interest of members/consumers and make it a viable cooperative organization.

F. LAHORE CENTRAL COOPERATIVE STORE

The Lahore Central Cooperative Store was established in 1948 to afford relief to the public in general for supply of consumer goods during shortages after Independence. Its membership comprised individuals and a few Cooperative Societies. Some operational data of the store is recorded below: -

TABLE - XXII

(i) OWNED CAPITAL

(Rupees in Million)

Year	Share Capital.	Reserve Funds	Other Funds.	Total	%Increase/Decrease.
2009-2010	0.63	0.11	0.02	0.76	-
2010-2011	0.63	0.11	0.02	0.76	-

(ii) OUTSIDE CAPITAL

(Rupees in Million)

Year	Deposit held	Borrowings	Total	%Increase/Decrease.
2009-2010	0.02	-	0.02	-
2010-2011	-	-	-	-

The store, as table-xxii illustrates more or less wound up its operations. This was on account of Management problems.

G. P.R. CENTRAL COOPERATIVE STORES

With Headquarter at Lahore, it is the major feeding centre for different Railway Stores at various places in Pakistan. Registered in 1962, its members are 11672.

Statistics about this institution are tabulated hereunder: -

TABLE – XXIII

(i) SHARE CAPITAL AND FUNDS

(Rupees in Million)

Year	Share Capital.	Reserve Funds	Other Funds.	Total	%Increase/Decrease.
2009-2010	0.71	-	0.54	1.25	-
2010-2011	0.71	-	0.54	1.25	-

(ii) LOAN AND DEPOSITS

(Rupees in Million)

Year	Deposit held	Loan owed	Total	%Increase/Decrease
2009-2010	0.39	9.50	9.89	-
2010-2011	0.39	9.50	9.89	-

(iii) WORKING CAPITAL AND COST MANAGEMENT

(Rupees in million)

Year	Working Capital	Cost of Management	Gross Profit
2009-2010	11.15	-	-
201-2011	11.15	-	-

CHAPTER - VIII**INDUSTRIAL COOPERATIVES**

Industrial Cooperatives are intended to offer many advantages to individual artisans, small entrepreneurs and craftsmen. The members through this medium could purchase raw material and appliances at a fair price, raise capital and market their products on favorable terms. These Cooperatives aim at:-

- i) Enabling workers to own implements of production;
- ii) Enabling greater industrial self-determination;
- iii) Raising status of workers from wage-earners to partners;
- iv) Assuming the workers participation in the surplus from their associated labour;
and
- v) Restoring pride of the craft in Corporate production by developing collective spirit.

Operational aspects of these cooperatives are reflecting in the following table :-

TABLE - XXIV**(i) NUMBER AND MEMBERSHIP**

Year	No. of Societies	Membership
2009-2010	1300	89258
2010-2011	1305	88013

(ii) SHARE CAPITAL AND FUNDS.

(Rupees in Million)

Year	Share Capital.	Reserve Funds	Other Funds.	Total	%Increase/Decrease.
2009-2010	157.63	21.11	861.59	1040.33	-
2010-2011	70.60	21.11	861.59	911.08	-12.42

(iii) LOAN AND DEPOSITS

(Rupees in Million)

Year	Deposit held	Loan owed	Total	%Increase/Decrease.
2009-2010	1.71	919.79	921.50	-
2010-2011	1.71	919.00	920.71	-0.08

(iv) WORKING CAPITAL

(Rupees in million)

Year	Working Capital	%Increase/Decrease.
2009-2010	1961.84	-
2010-2011	800.59	-59.19

(vi) BUSINESS OPERATIONS

(Rupees in million)

Year	Purchase	Sale	% Increase/Decrease Purchase	%Increase/Decrease. Sale
2009-2010	2368.18	3998.02	79.95	82.83
2010-2011	2369.08	3998.05	0.03	0.001

A brief description of some of the prominent Industrial Cooperatives is given hereunder:

PAKISTAN CYCLE INDUSTRIAL COOPERATIVE SOCIETY

LAHORE

This is the largest Industrial Society. It was set up in 1953 and produces bicycles with the brand names of "RUSTAM" and "SOHRAB" and also manufactures different models of motorcycles with the brand name of "SOHRAB", both are very popular in the country. This society is an example of a well-managed and profitable industrial Cooperation. The society is also exporting bicycles, motorcycles and spare parts.

Statistics pertaining to the operation of this society are illustrated in table.

(i) SHARE CAPITAL AND FUNDS.

(Rupees in Million)

Year	Share Capital.	Reserve Funds	Other Funds.	Total	%Increase/Decrease.
2009-2010	68.00	7.60	422.60	498.43	35.93
2010-2011	68.00	7.60	422.60	498.43	-

(ii) LOAN AND DEPOSITS

(Rupees in Million)

Year	Loan and Deposit	%Increase/Decrease.
2009-2010	441.21	54.20
2010-2011	441.21	-

(iii) WORKING CAPITAL

(Rupees in million)

Year	Working Capital	% Increase/Decrease.
2009-2010	939.41	43.97
2010-2011	939.41	-

(iv) BUSINESS OPERATIONS

(Rupees in million)

Year	Purchase	Sale	Profit/ Loss	% Increase / Decrease.		
				Purchase	Sale	Profit/Loss
2009-2010	1197.76	1995.13	10.49	-	-	-
2010-2011	1197.76	1995.13	-	-	-	-

(v) SALES OF CONSUMER GOODS

Sales of consumer goods through the Cooperatives during the years 2009-2010 and 2010-2011 are given as under: -

(Rupees in Million)

Year	Cycle / Motor Cycle	% Increase / Decrease.
2009-2010	-	-
2010-2011	-	-

CHAPTER - IX**HOUSING COOPERATIVES**

Housing Cooperatives are intended to provide better and cheaper houses specially to low and middle income groups who, otherwise, cannot afford to own houses through individual efforts. These cooperatives are also supposed to assure their members substantial savings in housing cost through group action. Building material is procured at cheaper rates as it is purchased in bulk besides more satisfactory community surroundings are organized through better civic amenities, which is possible because of cooperative action. The Cooperative Housing Societies are sharing the burden of the Government in providing the fully developed residential facilities to its members in the major cities of the Province. The Housing Cooperatives have a great potential in meeting the housing needs of the growing population and in generating economic activity in the country. They are functioning on the cooperatives principles of self-help, self-finance, mutual aid and self-governance.

Operational data of these cooperatives is reflected below: -

TABLE - XXVI**(i) NUMBER AND MEMBERSHIP**

Year	No. of Societies	Membership
2009-2010	244	194290
2010-2011	249	191982

(ii) SHARE CAPITAL AND FUNDS.

(Rupees in Million)

Year	Share Capital.	Reserve Funds & other funds	Total	% Increase / Decrease.
2009-2010	210.55	68.92	279.47	22.83
2010-2011	156.73	70.81	227.54	-18.58

(iii) LOAN AND DEPOSITS

(Rupees in Million)

Year	Deposit held	Loan owed	Total	% Increase / Decrease.
2009-2010	9037.51	---	9037.51	7.01
2010-2011	8780.19	11.58	8791.77	-2.71

(iv) WORKING CAPITAL

(Rupees in million)

Year	Working Capital	%Increase/Decrease.
2009-2010	9356.35	14.95
2010-2011	8940.53	-4.44

CHAPTER – X**WOMEN COOPERATIVES**

Women Cooperatives have been organized among low and middle-income groups to supplement family income and for effecting economy in household expenditures. Different types of women cooperatives have been shown below: -

TABLE – XXVII**(a) INDUSTRIAL SOCIETIES****(Rupees in millions)**

Year	No. of Societies	Membership	Working Capital
2009-2010	51	1117	0.62
2010-2011	55	1497	0.70

(b) THRIFT SOCIETIES**(Rupees in millions)**

Year	No. of Societies	Membership	Working Capital
2009-2010	1290	39821	47.99
2010-2011	1430	45480	52.91

MICRO-FINANCING TO WOMEN COOPERATIVE SOCIETIES.

In order to promote and uplift the economic condition of women at micro-level for supplementing the income of poor families and to alleviate poverty, a loaning policy for women societies in the Province is launched.

The policy parameters are as under: -

- i. Amount of Finance: The maximum limit of finance will be Rs. 2, 00,000/- per society against its fixed/approved Maximum Credit Limit (MCL). This finance shall, however, be disbursed equitably by the society amongst its members up to a maximum limit of Rs.20, 000/- per borrower.
- ii. Period of Finance: Three years
- iii. Rate of mark-up: 15% per annum on running basis.

Statistics about Micro Finance to Women and recoveries are shown below: -

(Rupees in million)			
Year	Advances	Recoveries	Balance
2009-2010	3.25	26.83	---
2010-2011	14.33	24.68	---

CHAPTER – XI**MISCELLANEOUS NON-AGRICULTURAL COOPERATIVES****A. THRIFT SOCIETIES**

These societies were organized in schools to inculcate thrift among teachers and students. These societies are twenty one (21) having a membership of 923. The working of these societies remained quite limited during the period under report.

B. TRANSPORT SOCIETIES

There are Seven 07 such cooperatives with 1192 members and Rs.11.18 Million as working capital. The operation of these societies has suffered a setback since route permits became freely available to individuals.

C. OTHER NON AGRICULTURAL COOPERATIVE SOCIETIES

Statistics about some other Non Agricultural Cooperatives Societies which are at different stages of development or dormancy are recorded below:-

TABLE - XXVIII

(Rupees in millions)

S.No.	Kind of Societies	No. of Societies	Membership	Working Capital
1	Better Living	5	236	0.07
2	School Supply	1	286	0.004
3	Education	3	1877	0.65
4	Pak Writers	1	140	0.83
5	National Investment	1	80	6.48
6	Literary Society	1	21	0.0005
7	Supply Societies	4	662	0.50
8	M.P Stores	4	154	0.001
9	West Pakistan Education Trust	1	20	0.006
10	Book Societies	1	135	0.002
11	Shirkate Qalam	1	15	---
12	YIPS	2	78	0.01
13	Rural Trust	1	50	0.01

CHAPTER – XII**EDUCATION AND TRAINING**

An effective programme for education and training is the most essential pre-requisite for proper promotion and development of Cooperative Movement. Enlightened membership constitutes the most important asset of a Cooperative Society and enlightenment relates directly to education. Since "Cooperation" is essentially an economic activity in most cases, the importance of a well-trained cadre for the conduct of these activities, cannot be over-emphasized.

COOPERATIVE TRAINING COLLEGE, FAISALABAD

The Cooperative Training College, Faisalabad was established in its present building in September 1960 and since then it is engaged in Pre-Service as well as In-Service training of the Cooperative Department and Cooperative Institutions in the Punjab and other Provinces. The college is a residential Institution having total area of 242-Kanals and 07-Marlas. It is situated on Sargodha road at a distance of about 07, Km. from Faisalabad city. The college has its independent water works, Sewerage system, Electric installation and Sui Gas.

The college is headed by a Principal of the rank of Joint Registrar of the Cooperative Department. He also control the Regional Cooperative Training Institute Bahawalpur and the field Education headed by the Education Assistant Registrar with the assistance of Educational Inspectors and Sub-Inspectors.

It arrange Pre-service and In-service training programme and refresher Courses for the Personnel of Cooperative department and Societies. In-service training of Departmental staff comprises of specialization and re-orientation courses. Training programme are evolved to respond to changing requirements of cooperation in a planned economy. Stress is placed on achieving a high degree of job-orientation through seminars, workshops and study tours. The object is to equip the trainees with expertise to convert cooperatives into sound, dynamic and vibrant business organizations.

For impressive / effective training , the syllabi of different classes and courses are revised and reviewed from time to time to make them up to date and useful.

Training programme of the college are designed every year keeping in view training requirements of the Cooperative Department and Cooperative Institutions. The programme are streamlined so as to reflect the role of college in making the Cooperative movement an effective instrument of Economic and Social development. However the size and number of classes and courses depend upon the requirements of Cooperative Department / Institutions and the number of trainees available.

Different training programme at the College are enumerated below:

TABLE - XXIX

TRAINING AND EDUCATION

IN-SERVICE TRAINING COURSES

Year	D.O.C/ A. R. / Inspector		Sub-Inspector / Sub-Inspectress		P.P.C.B.L/ Clerk/Others	
	Courses	Participants	Courses	Participants	Courses	Participants
2009-2010	1	12	2	41	-	-
2010-2011	2	38	2	41	-	-

SHORT DURATION COURSES

Year	D.O.C / A.R / Inspector		Sub-Inspector / Sub-Inspectress		P.P.C.B.L / Clerk/Others	
	Courses	Participants	Courses	Participants	Courses	Participants
2009-2010	2	24	2	31	6	86
2010-2011	2	22	4	30	4	58

In addition to the above, In-service training courses for the ministerial staff and nominees from other Departments are arranged at the Cooperative Training College, Faisalabad.

REGIONAL COOPERATIVE TRAINING INSTITUTE BAHAWALPUR

This Institute is headed by a Principal of the rank of District Officer, Cooperatives and caters to the training requirements of the former Divisions of Multan, D.G. Khan and Bahawalpur.

Number of courses held by the Institute during the last two years are tabulated below:-

TABLE - XXX

Year	D.O.C /A. R. / Inspector		Sub-Inspector / Sub-Inspectress		P.P.C.B.L / Clerk/Others	
	Courses	Participants	Courses	Participants	Courses	Participants
2009-2010	-	-	2	29	-	-
2010-2011	-	-	2	21	-	-

SHORT DURATION COURSES

Year	D.O.C / A.R / Inspector		Sub-Inspector / Sub-Inspectress		P.P.C.B.L / Clerk/Others	
	Courses	Participants	Courses	Participants	Courses	Participants
2009-2010	1	07	4	41	15	430
2010-2011	-	-	8	73	-	-

FIELD EDUCATION WING

The Field Education Wing of the training component organizes short courses/classes for office holders and secretaries of primary cooperatives.

Data about the number of classes with participants for the period under report are indicated in the following table:-

TABLE – XXXI

Year	No. of Courses	No. of Participants
2009-2010	1397	18046
2010-2011	40	1177

PUNJAB COOPERATIVE UNION

The Punjab Cooperative Union was originally formed in July, 1918. Its area of operation extended to the then undivided Punjab. In 1955, all Provinces of West Pakistan were merged into one Unit. In 1959 the Union extended its area of operation to entire West Pakistan and converted itself into West Pakistan Cooperative Union. On dissolution of One Unit in 1970, its area of operation again became confined to Punjab though it was in November 1977 that the Union formally amended its byelaws and reverted to being called the "Punjab Cooperative Union". Since 1976-77 the office of the President is filled through election. Membership of the Union is open to the following: -

1. Secondary Cooperative Societies.
2. A cooperative society having share capital of at least Rs.5.34 (Million)

The objectives of the Union are: -

- i) To propagate cooperative principles and methods among cooperators in particular and public in general;
- ii) To publish literature and arrange translation of works on cooperative movem
- iii) To organize lectures, meetings, study tours, exhibitions, seminars and conferences on various aspects of cooperation;
- iv) To arrange talks, interviews and panel discussions on Radio and Television;
- v) To organize discussions and exhibitions of documentary films and slides through audio-visual publicity unit in the rural and urban areas;
- vi) To print prescribed registers, books of accounts, byelaws, audit note forms and

instruction books etc for use by the Cooperative Societies;

- vii) To collect statistics on Cooperatives and act as a Centre for information.

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- viii) To represent and safeguard interest of Cooperatives and act as the recognized exponent of the non-official opinion on all matters relating to Cooperative Movement.

A monthly journal entitled "Imdad-e-Bahimi" is published by the Union. The journal appeared regularly during the years under report.

The financial position of the Union during the last two years is reflected in the following tables: -

TABLE – XXXIII

(i) FUNDS

(Rupees in Million)

Year	Reserve Funds	Other Funds.	Total	%Increase/Decrease.
2009-2010	4.32	10.26	14.58	
2010-2011	4.32	19.80	24.12	

(ii) BUSINESS OPERATIONS

(Rupees in Million)

Year	Income	Expenditure	%Increase/Decrease.	
			Income	Expenditure
2009-2010	4.45	6.66	-19.09	61.25
2010-2011	17.05	7.51		

CHAPTER - XIII**ADMINISTRATION**

As mentioned earlier Cooperative Movement in the Sub-Continent did not emerge through evolution unlike in many European countries. It was introduced here under patronage of Government, which has not, ever since, been withdrawn. Cooperative Law assigns all regulatory functions to the Registrar Cooperatives as the representative of the Government and principal administrative officer. Responsibilities of the Registrar are thus organizational, promotional and regulatory in nature.

Personnel of Cooperative Department, exclusive of ministerial staff during the year 2010-2011 is as under: -

S.NO	DESIGNATION	BPS	NO OF POST
1	Registrar	19	01
2	Joint Registrar and Officers of equivalent grade.	19	05
3	Deputy Registrars and Officers of equivalent grade.	18	12
4	Circle Registrars and Officers of equivalent grade.	17	38
5	Assistant Registrars and Officers of equivalent grade.	16	125
6	Assistant and Officials of equivalent grade.	14	69
7	Stenographer	12	20
8	Inspectors / Inspectress and Officers of equivalent grade.	11	335
9	Senior Clerks	09	111
10	Projector Opp	08	01
11	Junior Clerks / Imam Masjid	07	598
12	Sub-Inspectors/ Sub-Inspeccresses and Officials of equivalent grade.	06	1203
13	Lady Welfare workers	05	30
14	Drivers	04	50
15	Electrician	03	01
16	Jamadar etc	02	06
17	Chokidar / Naib Qasid / Sweeper etc	01	758
TOTAL			3363