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ICA 01393

IN THE NAME OF ALLAH WHO IS MERCIFUL AND BENEFICIAL

ROLE OF THE CO-OPERATIVE SECTOR IN PAKISTAN
AND
INTERNATIONAL CO-OPERATIVE HOUSING FOUNDATION
FOR ASIA AND THE PACIFIC

September 18th - 24th 2005

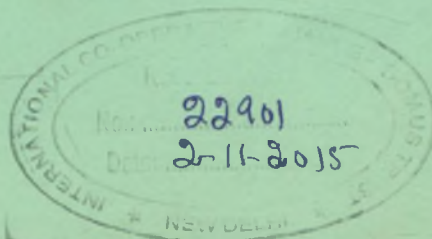
I.C.A. HOUSING GENERAL ASSEMBLY IN CONJUNCTION WITH

I.C.A. GENERAL ASSEMBLY IN CARTAGENA, COLOMBIA

Presented by: Captain (R) M. A. Farooqi
Founder P.H.E.D.E.C.H.S. and Founder Secretary General, Association of Co-operative Housing Societies Pakistan. Vice President N.C.U. Pakistan. Convener of Standing Committee for housing and planning LCCI for reconstruction of Afghanistan. Member Secretary Expert Study Group on ICA Regional Committee on Co-op Housing for Asia and the Pacific. Vice President of International Co-op Housing Foundation for Asia and the Pacific. Delegate Member of SAARC in India and I.C.A. - General Assembly in Oslo, Norway. XII Regional Conference in San Juan, Puerto Rico 2003.

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Dear Respected Mr. President,

Aslama-o-Alaikum: Participants and other distinguished guest, I am truly grateful to Carlos Palacino, Mr. Iain MacDonald, DG I.C.A. Mr. Mounir Ibrahim CHF International and Ms. Gabrella Sozanski, ICA Geneva for extending this invitation to me. I was looking forward to addressing the I.C.A. Housing General Assembly in conjunction with REA Association in Cartagena, Colombia. Because of the events surrounding Hurricane Katrina, I am unfortunately not able to attend. It is in the spirit of ICA that I have undertaken the task of assisting the Red Cross and Salvation Army in helping the displaced citizens to recover as quickly as possible. It is my hope that the words contained within, are taken with the seriousness that the conditions require.

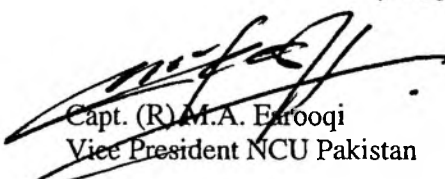
On behalf of the National Cooperative Union of Pakistan, Association of Cooperative Housing societies of Pakistan, ICHF for Asia and the Pacific, I pay heartiest gratitude to the coordinator for convening this conference in order to discuss and solve the Cooperative problems of member countries through mutual cooperation and concerted efforts. This housing industry is comprised of 161 small industries to engage youth in jobs, establish educational, health, transportation, and utility services. This is done through a self-governing, self-administrative, electoral system. We operate on a no loss no profit basis under the golden principle of co-op umbrella.

The member countries of ICA are playing a vital role around the world. This is especially evident in reconstruction of Afghanistan and Iraq as a part of their pre-approved road map. This road map also includes Tsunami's, and Hurricane's - exhibited recently with Katrina in which most of the infrastructure has been destroyed. God has provided me the opportunity to participate within the scope of the I.C.A. and Cooperative Housing. It is gratifying to present suggestions to help solve difficult problems and utilize our collective skills to see it through implementation and completion. Albeit we have not achieved our target, this struggle: blending the academic with technological, has fostered strength in its unity. We endorse the request to the I.C.A., I.L.O, and other donor agencies to provide financial resources to the cooperative movement for future development of housing.

We therefore present our request to the honorable house in Oslo, Norway General Assembly. The Vice President of Housing Dr. Claus Hackman kindly proposed creating a regional committee headquartered in Lahore, Pakistan with the approval of the I.C.A steering committee. The purpose of this committee is to streamline the system of reporting, provide for broader assistance, and maintaining the overall Co-operative housing objectives in this region. A committee is sorely needed in this region because the social conditions are far behind those of the West. Please keep us in mind when status notification of this committee has been issued.

Please send me a copy of the proceedings at you earliest convenience for my records and study. Next time I hope to participate. Thank you for your cooperation, special attention should be given to these issues.

Best Regards



Capt. (R) M.A. Farooqi
Vice President NCU Pakistan

ICA General Assembly
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Host organisations:
The Norwegian Federation of
Co-operative Housing Associations
Coop NKL BA
Federation of Norwegian
Agricultural Co-operatives

To the
President ICA
Co-op. Housing

2nd. September 2003

Subj.: Proposal for Formation of the
Regional Committee on Co-operative Housing for Asia and the Pacific

Dear Sir,

In order to co-ordinate the work for ICA-Housing in Asia and the Pacific we will need a Regional Committee to develop the image, to manage the secretarial services to the members countries and its member organizations as mentioned in the Plenary Meeting of ICA Housing on 1st Sept. 2003. (General Assembly Session)

Organisational Structure:

Chairman (responsible for the links with the member countries)

2 Vice-Chairmen (supporting)

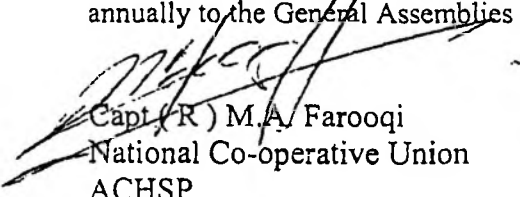
1 Secretary

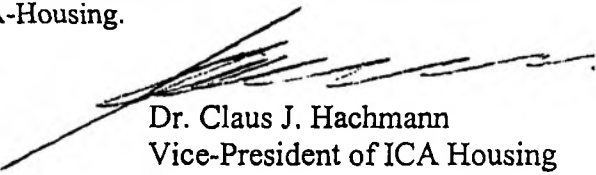
The staff is recruited from four organizations in different countries of that region. The Headquarter of the Regional Committee should be in Pakistan:

National Co-operative Union and Association of Co-operative Housing Societies
In Pakistan

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We kindly ask, that the steering committee deals with this subject during the next meeting, so that the Board can find a solution as early as possible to streamline the work of ICA-Housing. Regular Reports from the Regional Committee will be sent annually to the General Assemblies of ICA-Housing.


Capt (R) M.A. Farooqi
National Co-operative Union
ACHSP


Dr. Claus J. Hachmann
Vice-President of ICA Housing

NATIONAL COOPERATIVE UNION OF PAKISTAN (NCU)

Review of the Existing Cooperative System and Laws - Concept Paper

Introduction

The National Cooperative Union of Pakistan (NCU) was established in 1983 as an apex institution for the promotion and development of the cooperatives in the country. The Charter of NCU provides for motivation, education and training of members and employees of cooperative societies in addition to projection of the concepts and principles of the cooperation and advising the Government on policy matter relating to the cooperative movement.

2. The objects of the Union are to promote, guide and, strengthen the cooperative movement in Pakistan and, in particular, arrange:-

- i) to project the concept and principles of cooperation;**
- ii) to formulate and conduct programmes of motivation, education and training of the members and employees of cooperative societies;**
- iii) to promote ethical values and discipline within the movement;**
- iv) to hold conferences and seminars on cooperative problems;**
- v) to advise Government on plans and policies for cooperative development;**
- vi) to represent the cooperative movement at national and international levels;**
- vii) to carry out research and surveys relating to the cooperative movement;**
- viii) to produce books, pamphlets and other useful literature, publish periodicals, hold exhibitions and community programmes and to arrange for other publicity measures in order to popularize and promote the cooperative movement, and**
- ix) generally to do all such other acts as are conducive to the promotion and extension of the cooperative movement and help improve the economic and social status of the common man.**

Overview - Background

3. Agriculture in Pakistan is the largest single sector and the driving force for the growth and development of the economy. It accounts for 26% of the GDP and together with agro-based products fetches 80% of the country's total export earnings. Over half of the labour force is absorbed by the agricultural sector. However, the performance of this sector has been much below its real potential because of multi-faceted problems. The genesis of these problems lies in the widespread prevalence of socio-economic, political, technical, organizational and structural constraints.

4. The basic thrust of the Agricultural Policy is to create and establish a macro-policy climate to improve efficiency and responsiveness to the market forces, to lessen the bureaucratic constraints on economic inter-action and to fully induct the private corporate sector for commercialization of the agricultural sector. The Agricultural Policy however does not recognize the potential or the role of the cooperatives in providing timely and quality supply of essential inputs for improving the productivity, increasing agricultural production nor marketing of farm products through cooperatives. It also does not recognize effectiveness of cooperatives in pooling of land to minimize the effects of fragmentation of small land so as to prepare the ground for large scale mechanized farming.

Cooperatives Sector & Legislation

5. With the recent financial sector reforms "Cooperative" has become a provincial subject. Cooperative societies are registered and supervised by the Registrar of Cooperative Societies

Co-operatives 2004-05

| Province | Total Societies | (Rs. in million) | |
|----------------|-----------------|------------------|---------------|
| | | Member-ship | Share Capital |
| Punjab | 36,985 | 1,831,925 | 409.207 |
| Sindh* | 4,209 | 754,446 | 122.101 |
| NWFP | 8,558 | 384,575 | 53.204 |
| Balochistan | 880 | 25,212 | 9.061 |
| Azad Kashmir* | 6,160 | 67,760 | 10.000 |
| Northern Areas | 594 | 22,889 | 30.671 |
| Total: | 57,386 | 3,086,807 | 634.244 |

* Figures - 2001.

appointed by each province under the Cooperative Societies Act 1925, and Rules 1927. A Provincial Ministry for policy formulation controls the departmental hierarchy. At present, however, all the four provinces have the same cooperative law except for very minor differences.

6. There are in all 57,386 cooperative societies of various kinds in the country with a membership of approximately 3.087 million - 20.42 million households. Their share capital and working capital are approximately Rs.634.244 million and Rs.13.024 billion respectively. These societies include 41,575 agricultural cooperative societies and 8,891 non-agricultural, with 1,896 housing cooperatives¹ (details at Appendix I).

7. Support of the Government in its efforts to create a supportive environment for the development of cooperatives is very important. But unfortunately there is no serious thinking or recognition on part of the policy makers to fully utilize/realize the potentials of the cooperative sector as a vehicle for rural development. The cooperatives have also been excluded from the **Rules of Business** of any Ministry at the Federal level.

8. The cooperative sector has been completely neglected and is being eliminated. In fact there has been no support for the cooperative movement. The Federal Government, as part of its financial sector reform and overall restructuring policy, has liquidated the apex cooperative institution (Federal Bank for Cooperatives), effective October 31, 2002. The Frontier Provincial Cooperative Bank has also been liquidated. The Provincial Cooperative Banks in Sindh, Balochistan and Azad Kashmir have since become inoperative and are also being considered for liquidation. The only Cooperative Bank, which is barely maintaining its functions, remains the Punjab Provincial Cooperative Bank while the Karakoram Cooperative Bank is seriously considering its transformation into Microfinance Institution.

¹ Excluding Azad Jammu & Kashmir & Northern Areas.

Difficulties/Problems - the Required Initiatives

9. There are many factors, which hamper the progress of the cooperative movement. Some of the obstacles in development are inherent in the situation and owe their existence to the social, political and administrative environment in which cooperative societies have to function. Poverty, illiteracy, the prevalent economic system, social traditions and individualistic attitude of the people, opposition from vested interests and lack of conviction among those responsible for the promotion of cooperation are some of the factors which have hindered the movement's healthy development.

10. Nothing much can be done to remove these obstacles in a short period. There are, however, some restrictive factors the effects of which can be removed or mitigated in a relatively short time by taking appropriate legal and administrative measures. More important of these factors are conceptual deficiencies in cooperative law, excessive authority and responsibility vested in the Registrar of Cooperative Societies. Politicization and exploitation of the cooperative movement, inefficiency of management, lack of a well-designed structural pattern for the cooperative movement and lack of a development mechanism at the provincial level.

11. The law does not envision the role of apex organisations such as national and provincial cooperative unions, national and provincial marketing and other federations. The result is that the Registrar of the Cooperative Societies has become all-powerful vis-à-vis the movement. If the movement has to be autonomous and self-governing, the national and provincial unions and other federations need to be strengthened. The present law in Pakistan does not provide for a standard structural pattern for the cooperative movement and primary cooperatives are registered in a haphazard manner. Most of the village cooperatives are too small to stand on their own feet and this basic weakness is reflected in the higher tiers of the movement also. At present, there is no development planning

mechanism in the cooperative departments and the law is only regulatory in nature. The department of cooperative societies has to be re-organized or replaced by a more comprehensive set-up, which can cater both for the regulatory and the development needs of the movement. There is thus need for a review of the entire cooperative sector and legislation to bring it in line with the current and future requirement. The needs for this has become more so apparent with the formation of the District Governments established under Devolution Plan.

12. NCU has full faith in the potentialities of the cooperative movement as an instrument of socio-economic change and as a catalyst in raising the standards of living of economically weaker sections of the community. As legitimate formal institutions, cooperatives can only benefit from a law which ensures that cooperatives stick to their economic and social objectives, remain transparent in their operations, and ensures to protect rights of the members. The cooperative law should spell out clearly these conditions as well those that will make cooperatives truly socially responsible institutions. Within these limits, the law has to recognize the ability of cooperatives to exercise self-determination and self-control, if they are to develop into autonomous institutions.

13. This points to the importance of self-regulation. Institutional mechanisms for self-regulation are part of the overall development of cooperatives. Such mechanisms create opportunities for them to develop standards and establish appropriate institutional systems. At the primary level, this could mean the institutionalization of proper internal control systems. At the higher levels, this could mean the enforcement of standards that will strengthen democratic governance and operational integrity. Whatever the case, self-regulation strengthens the confidence of cooperatives within and outside - and ensures that they meet the objectives of the law.

Plan of Action

14. **NCU intends to undertake a comprehensive review of the**

entire cooperative sector as well as the existing cooperative laws in the country.

15. The review will be carried out in stages, focusing the primary cooperatives and their farmer members in the first stage. The federation of these primary cooperatives at the district and provincial level will form the second stage. At the third stage, Provincial Cooperative Banks and the cooperative institutions at the national level will be studied. Each category of the cooperatives will be reviewed separately, i.e., agriculture cooperatives (all related) and non-agriculture (all related).

16. The study will also focus on the existing Cooperative Laws and Rules to make them more effective to the current needs of the sector with specific amendments/changes required under each section or clauses thereof.

National Cooperative Union of Pakistan

Category-Wise Cooperatives in Sindh as on June 30, 2000

(Rs. in million)

| Category | Number | Member Ship | Share Capital (Rs.) | Working Capital (Rs.) |
|-------------------------------------|--------------|----------------|------------------------|--------------------------|
| <u>I - Agricultural</u> | | | | |
| Credit | 376 | 48,124 | 8.549 | 1,030.888 |
| Development | - | - | - | - |
| Service | 179 | 7,216 | 1.254 | 11.705 |
| Multi Purpose | 778 | 54,527 | 17.092 | 249.996 |
| Farming | 78 | 4,341 | 0.489 | 4.136 |
| Pilot Project | 1 | 33 | 0.003 | 0.592 |
| Farm Service Centre | 5 | 75 | 0.032 | 2.071 |
| Tubewell | 22 | 1,113 | 0.083 | 0.239 |
| Marketing | 49 | 2,738 | 0.359 | 1.450 |
| Sugarcane | - | - | - | - |
| Fishermen | 28 | 8,395 | 0.254 | 49.478 |
| Others | 259 | 11,688 | 2.081 | 71.946 |
| Total: | 1,775 | 138,250 | 30.196 | 1,422.501 |
| <u>II - Non-Agricultural</u> | | | | |
| Credit | 181 | 32,398 | 8.200 | 37.119 |
| Industrial | 106 | 4,757 | 0.490 | 2.494 |
| Housing | 1,558 | 543,020 | 77.483 | 636.761 |
| Consumer | 120 | 13,045 | 0.936 | 2.272 |
| Diary Farm | 23 | 678 | 2.556 | 2.784 |
| Women | 152 | 4,612 | 0.455 | 1.483 |
| Rural Supply | 1 | 30 | 0.012 | 0.012 |
| Others | 293 | 17,656 | 1.773 | 11.918 |
| Total: | 2,434 | 616,196 | 91.905 | 694.843 |
| Grand Total: | 4,209 | 754,446 | 122.101 | 2,117.344 |

National Cooperative Union of Pakistan

Category-Wise Cooperatives in NWFP as on September 30, 2003

| (Rs. in million) | | | | |
|-------------------------------------|--------------|----------------|------------------------|--------------------------|
| Category | Number | Member Ship | Share Capital (Rs.) | Working Capital (Rs.) |
| <u>I - Agricultural</u> | | | | |
| Credit | 2,358 | 59,263 | 6.859 | 58.737 |
| Development | 200 | 9,869 | 2.840 | 13.293 |
| Service | - | - | - | - |
| Multi Purpose | 3,790 | 142,087 | 24.090 | 160.289 |
| Farming | 15 | 521 | 1.903 | 4.458 |
| Pilot Project | - | - | - | - |
| Farm Service Centre | 130 | 9,304 | 3.881 | 5.876 |
| Tubewell | 254 | 9,976 | 1.422 | 8.793 |
| Marketing | 8 | 210 | 0.099 | 0.106 |
| Sugarcane | 520 | 23,772 | 0.163 | 0.159 |
| Fishermen | - | - | - | - |
| Others | 851 | 106,945 | 9.869 | 67.190 |
| Total: | 8,126 | 361,947 | 51.126 | 318.901 |
| <u>II - Non-Agricultural</u> | | | | |
| Credit | 39 | 937 | 0.021 | 0.373 |
| Industrial | 71 | 1,453 | 0.081 | 0.419 |
| Housing | 32 | 5,164 | 0.031 | 8.676 |
| Consumer | 28 | 8,563 | 0.027 | 0.662 |
| Diary Farm | 3 | 64 | 0.004 | 0.008 |
| Women | 41 | 1,145 | 0.080 | 2.196 |
| Rural Supply | - | - | - | - |
| Others | 52 | 1,980 | 0.532 | 12.334 |
| Total: | 266 | 19,306 | 0.776 | 24.668 |
| Secondary | 166 | 3,322 | 1.302 | 13.809 |
| Grand Total | 8,558 | 384,575 | 53.204 | 357.378 |

National Cooperative Union of Pakistan

Category-Wise Cooperative Societies in Balochistan as on May 31, 2005

(Rs. in million)

| Category | Number | Member Ship | Share Capital (Rs.) | Working Capital (Rs.) |
|-------------------------------------|------------|---------------|------------------------|--------------------------|
| <u>I - Agricultural</u> | | | | |
| Credit | 165 | 3,156 | 1.248 | 9.436 |
| Development | 38 | 794 | 0.185 | 0.639 |
| Service | 66 | 1,040 | 0.037 | 0.535 |
| Multi Purpose | 209 | 4,750 | 2.551 | 19.336 |
| Farming | 7 | 214 | 0.013 | 0.656 |
| Pilot Project | - | - | - | - |
| Farm Service Centre | - | - | - | - |
| Tubewell | 37 | 564 | 0.193 | 0.466 |
| Marketing | 13 | 529 | 0.155 | 1.443 |
| Sugarcane | - | - | - | - |
| Fishermen | - | - | - | - |
| Others | 147 | 4,110 | 0.690 | 2.311 |
| Total: | 682 | 15,157 | 5.072 | 34.822 |
| <u>II - Non-Agricultural</u> | | | | |
| Credit | 11 | 400 | 0.029 | 0.152 |
| Industrial | 27 | 954 | 0.178 | 0.939 |
| Housing | 18 | 4,166 | 2.063 | 23.652 |
| Consumer | - | - | - | - |
| Diary Farm | - | - | - | - |
| Women | 48 | 934 | 0.048 | 5.409 |
| Rural Supply | 2 | 40 | 0.039 | 0.004 |
| Others | 92 | 3,561 | 1.632 | 8.476 |
| Total: | 198 | 10,055 | 3.989 | 38.632 |
| Grand Total: | 880 | 25,212 | 9.061 | 73.454 |

National Cooperative Union of Pakistan

Category-Wise Cooperatives in Punjab as on May 31, 2005

(Rs. in million)

| Category | Number | Member Ship | Share Capital (Rs.) | Working Capital (Rs.) |
|-------------------------------------|---------------|------------------|------------------------|--------------------------|
| <u>I - Agricultural</u> | | | | |
| Credit | 30,266 | 1,182,677 | 138.335 | 4,546.862 |
| Development | - | - | - | - |
| Service | 566 | 30,257 | 2.484 | 9.954 |
| Multi Purpose | - | - | - | - |
| Farming | 53 | 1,981 | 2.237 | 4.761 |
| Pilot Project | - | - | - | - |
| Farm Service Centre | - | - | - | - |
| Tubewell | 73 | 1,552 | 0.394 | 1.479 |
| Marketing | 34 | 3,225 | 0.530 | 22.475 |
| Sugarcane | - | - | - | - |
| Fishermen | - | - | - | - |
| Others | - | - | - | - |
| Total: | 30,992 | 1,219,692 | 143.980 | 4,585.531 |
| <u>II - Non-Agricultural</u> | | | | |
| Credit | 907 | 107,590 | 16.319 | 52.721 |
| Industrial | 1,426 | 91,819 | 58.921 | 523.370 |
| Housing | 288 | 229,875 | 127.207 | 4,993.406 |
| Consumer | 80 | 29,535 | 3.075 | 16.612 |
| Diary Farm | - | - | - | - |
| Women | 1,015 | 38,290 | 13.247 | 20.525 |
| Rural Supply | - | - | - | - |
| Others | 2,277 | 115,124 | 46.458 | 194.616 |
| Total: | 5,993 | 612,233 | 265.227 | 5,801.250 |
| Grand Total: | 36,985 | 1,831,925 | 409.207 | 10,386.781 |

National Cooperative Union of Pakistan

Category-Wise Cooperatives in Pakistan

(Rs. in million)

| Category | Number | Member Ship | Share Capital (Rs.) | Working Capital (Rs.) |
|------------------------------|---------------|------------------|---------------------|-----------------------|
| I - Agricultural | | | | |
| Credit | 33,165 | 1,293,220 | 154.991 | 5,645.923 |
| Development | 238 | 10,663 | 3.025 | 13.932 |
| Service | 811 | 38,513 | 3.775 | 22.194 |
| Multi Purpose | 4,777 | 201,364 | 43.733 | 429.621 |
| Farming | 153 | 7,057 | 4.642 | 14.011 |
| Pilot Project | 1 | 33 | 0.003 | 0.592 |
| Farm Service Centre | 135 | 9,379 | 3.913 | 7.947 |
| Tubewell | 386 | 13,205 | 2.092 | 10.977 |
| Marketing | 104 | 6,702 | 1.143 | 25.474 |
| Sugarcane | 520 | 23,772 | 0.163 | 0.159 |
| Fishermen | 28 | 8,395 | 0.254 | 49.478 |
| Others | 1,257 | 122,743 | 12.640 | 141.447 |
| Total: | 41,575 | 1,735,046 | 230.374 | 6,361.755 |
| II - Non-Agricultural | | | | |
| Credit | 1,138 | 141,325 | 24.569 | 90.365 |
| Industrial | 1,630 | 98,983 | 59.670 | 527.222 |
| Housing | 1,896 | 782,225 | 206.784 | 5,662.495 |
| Consumer | 228 | 51,143 | 4.038 | 19.546 |
| Diary Farm | 26 | 742 | 2.560 | 2.792 |
| Women | 1,256 | 44,981 | 13.830 | 29.613 |
| Rural Supply | 3 | 70 | 0.051 | 0.016 |
| Others | 2,714 | 138,321 | 50.395 | 227.344 |
| Total: | 8,891 | 1,257,790 | 361.897 | 6,559.393 |
| III - Secondary | 166 | 3,322 | 1.302 | 13.809 |
| IV - Azad Kashmir | 6,160 | 67,760 | 10.000 | 12.467 |
| V - Northern Areas | 594 | 22,889 | 30.671 | 76.610 |
| Grand Total: | 57,386 | 3,086,807 | 634.244 | 13,024.034 |

POINTS FOR DISCUSSION

**From Chengai Sivam, MLA,
Tamil Nado, India.**

1. FREE EXCHANGE OF CO-OPERATORS OF HOUSING COOPERATIVES AMONG THE MEMBER COUNTRIES AS A WHOLE.

This will help the Co-operators to have exposure to the achievement on housing policies and practices in other member countries. The exchange programme enables the participants to witness various cultures and civilizations. Free exchange of ideas and views will lead to the development of Co-operative Housing on better lines in the respective nations in particular. This will also enable the Co-operators to be benefitted from the expansion of developments in the housing sector of member countries for adoption in their respective countries.

2. INTERNATIONAL FUNDING AGENCIES MAY BE REQUESTED BY ICA TO FINANCE DIRECTLY TO THE STATE LEVEL APEX HOUSING INSTITUTIONS THROUGH STATE GOVERNMENTS.

This will certainly ensure credit at cheaper rates to the apex housing Co-operatives of member countries to help the members in over-coming their financial difficulties to construct houses.

3. LIKE U.N.O. A SEPARATE HEAD QUARTERS IN ICA MAY BE PROVIDED FOR APEX HOUSING INSTITUTIONS

A separate cell in ICA for promotion of housing Co-operatives may be created. Among various activities, the cell may undertake R&D activities of housing Co-operatives among the member countries to adopt common policies.

4. THE EXPERT GROUP OF HOUSING CO-OPERATIVES FOR ASIA AND PACIFIC MAY CONSIDER THE REQUEST OF ADDRESSING DIRECTLY THE CONCERNED GOVERNMENT AGENCIES, FOR THE PARTICIPANTS OF MEMBERS, SPECIAL INVITEES, RESOURCE PERSON ETC. FOR THEIR FUTURE MEETINGS, DELIBERATIONS ETC.

From S.K. Kaluarachchi,
Sri Lanka

5. **PROPOSAL NO.1**

Funding institution for housing in the Region by the name of Asia Pacific Co-operative Housing Bank/Fund, to be established to grant Housing Loans to Co-operative Housing projects in the region.

For this purpose branches of the bank should be established in capitals of all member countries under the strict control of the ICA Regional Committee on Co-operative Housing for Asia and the Pacific.

ICA is requested to arrange funds for industrial agencies like IMF, World Bank at usual terms and conditions.

6. **PROPOSAL NO.2**

A consultant team on Architecture, Civil Engineering, Project Management and documentation to be established to cater prospective Housing Co-operatives in the region.

7. **PROPOSAL NO.3**

Exchange of skilled Labourers, Technicians, Engineers and Architects among member countries may be useful to plan/implement cost effective housing projects. I suggested to initiate a memorandum of understanding among member countries.

**From M.A. Farooqi,
Pakistan**

8. All barren/un-utilized lands with govt. should be given on 100 years lease to the Co-operative Housing sector. On this land the Federal/Co-operative Bank/scheduled Bank should make investments in the construction of low cost 5 marla housing projects. These semi-detached complete houses will be allotted to government servants/general public on 50 – 50% basis and recovery will be made from the allottees as per schedule policy decided by the investor Bank and the Co-operative Sector's representatives.
9. ICA Regional Committee should form an expert Group on Financial/Revenue, just they have formed a "Study Group" on Co-operatives. This expert group will provide financial support to the proposed projects of the member countries which will improve the working ability of the expert group of cooperative housing.
10. The expert group should be empowered to engage consultants, contractors & auditors for giving technical assistance to these projects. In this way a team at Asia level will be prepared through which there will be easy flow of every kind of technology relating to housing sector amongst member countries. The expert group will be provided with an office secretariat in the capital of each member country. There should be no visa restriction upon the members of study group.
11. Just like the holding of Seminars/Workshop on the recommendations of the Expert Group, there should be alliance of the machinery relating to Co-operative housing sector. There should be no Tariff/duties on the transfer of such machinery from one member country to another country. This will raise the Co-operative image & will be a milestone in the development of Co-operative Movement.
12. Co-operative Housing Sector should be given the status of Industry & considered as an official development agency under the Co-operative Laws and other laws of the member countries.
13. The members of Expert Group who are rendering voluntary services free of charge, ICA should arrange their international travel expenses as well as the expenditure of the running of their secretariat in their own country.

14. Every member country should submit country papers on the activities of Co-operative housing sector to the President Expert Group for publication in the monthly bulletin titled "Asia & the Pacific". In this way there will be exchange of ideas/proposals among the member countries and all will be benefited. However, it is also the responsibility of the member countries to give "advertisement on payment basis" for this news bulletin "Asia & Pacific" to meet its publication charges. By this the circulation will be increased and the expenditure of the secretariat office of the president will too be adequately met with.

15. In order to run the working of the secretariat of "Member Secretary" and other members of study group the president of ICA Regional Committee will impress upon the respective governments to provide necessary funds for giving salaries to the staff and to meet other allied expenditure.

16. For the rapid development of the Co-operative Sector two Study Groups one on Co-operative and the other for Revenue. The study group will revise the Co-operative Act and update it according to this needs of 21st Century. The study group for revenue will examine the system of acquisition of land etc. for the cooperative housing societies.

17. The office bearers of the managing committee of all most all the Co-operative Housing Societies are working on voluntary/honorary basis. For the efficient working it is necessary that some compensation in the form of honorarium should be given to them and for this purpose necessary amendments be made in the cooperative act 1925.

18. All the recommendations of the expert group may be submitted by the present to the ICA Regional Committee directly and the ICA in turn should write to the respective governments for implementing the recommendations made by the Expert Group.

19. It is general practice in the member countries of Asia and the Pacific that the funds which are loaned for economic development purposes by the IMF, World Bank, Asian Development Bank etc are spent on the Development projects of their countries excepting Co-operative Housing projects/movement. Therefore Expert Group should make recommendations to ICA for impressing upon the governments of the member countries to allocate at-least 2% of funds for the development of Co-operative Housing projects to give a boost to the Co-operative Housing.

20. The progress so far made by the Expert Group is not up to the mark. This is owing to the financial handicaps facing the Expert Group. In order to overcome this financial difficulty. It is the need of the hour that housing co-operative bank should be established in Asia and for its running capital be given by IMF, ILO, WHO, World Bank and ICA. This bank will advance special loans on nominal interest for promoting housing sector in Asia. Its modalities may be worked out in the group deliberations. Expert Group be assigned responsibility to promote co-operative movement in those countries where Co-operative movement does not exist like Countries in the Middle East.

21. Asia Pacific Co-operative Bulletin should be issued regularly on quarterly basis and directions be given to all the member countries to submit the progress report made in a quarter in the Co-operative field to the President of ICA Regional committee who will be responsible for publishing the progress report in the quarterly bulletin. Thus in this way all the member countries will be highly benefitted by the experience of the advanced member countries in the Co-operative movement. This will also help to develop an atmosphere of better understanding and working relationship by exchanging views and labour/technology/material between the member countries.

22. Pakistan on its part has conducted series of seminars on Co-operative Housing wherein the objectives of the Co-operative movement were highlighted comparing with the neighbouring countries. Rights and obligations of the members of Co-operatives were also emphatically explained. Problems confronted by the Housing Co-operatives at the hands of different Agencies like development water and Power Authorities Sui Gas Pipelines etc. were also addressed. It is pleasing to mention that most of problems related to Development Agencies have been resolved under the auspicious of the ACHS Pakistan while others are still under process. Most of the seminars were chaired by the Ministers of various concerned departments. The resultant effect of the seminars is that the government of Pakistan is now realizing the importance of the Co-operative housing movement and is now willing to provide all sorts of help to this. On the creation of **CO-OPERATIVE HOUSING BANK** and the provision of funds, the member countries will be able to arrange seminars on Co-operative housing at Asia level as well.

23. It is also worth mentioning here that apart from providing housing facility to the people on Co-operative basis. Pakistan is also helping the people in the field of education, health, security, communication and social uplift. As a result, millions of

boys and girls are enjoying their benefits. In this way the overall development of the society is being made steadily under the umbrella of Co-operative Movement. It is hoped that this practice is also being followed by other countries in much a better way.
