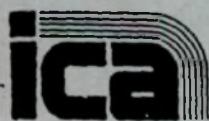


**STRENGTHENING OF HUMAN RESOURCE DEVELOPMENT  
PROGRAMMES FOR CO-OPERATIVES IN ASIA**

**Report of the Workshop  
Held at the University of Philippines  
at Los Banos, College, Laguna, Philippines  
05-09 June, 1989**

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**Human Resource Development Project  
International Co-operative Alliance  
Regional Office for Asia and the Pacific  
'Bonow House', 43 Friends Colony East  
New Delhi 110 065 - India**

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WORKSHOP ON STRENGTHENING HUMAN RESOURCE DEVELOPMENT  
PROGRAMMES FOR CO-OPERATIVES IN ASIA  
05-09 JUNE, 1989  
Los Banos, Laguna, Philippines

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WORKSHOP ON STRENGTHENING HUMAN RESOURCE DEVELOPMENT  
PROGRAMMES FOR CO-OPERATIVES IN ASIA  
05-09 June,1989 - Los Banos, Philippines

1. BACKGROUND

1.1 The International Co-operative Alliance changed the nomenclature of the Education and Training Project in April,1989 to become the Human Resource Development Project. This change necessitated the expansion of the former activities from the education and training biased to absorb manpower development activities as well as member participation and leadership development activities. It is also expected to absorb the promotion of co-operative activities among the disadvantaged groups such as women and youth.

1.2 Planning of short-term and long-term activities under the project has been undertaken by the ICA ROAP, as a tradition. This has created a certain gaps between actual needs of the field and the activities planned by the Regional office. Even though the committee on education and training was to advise the Regional office on the subject of planning, the experience has shown that the input has been marginal.

1.3 In order overcome this problem, the sub-committee on Education and Training was established during May 1988 at its first meeting in Thailand. A 4-year plan for the project was prepared by the regional office was presented at the meeting. The discussions undertaken at the meeting has shown that there should be more improvement of planning. When the project activities were subjected for expansion in April,1989, the project staff in the regional office felt that it would be proper to undertake a planning exercise with the committee members so that the perspective plan for the next period upto the Congress in 1992 would become more realistic and need-based.

1.4 As a result, the project staff of the regional office discussed the issue with the members of the committee and the representatives of CUP and ACCI and decided to hold a planning workshop from 05-09 June, 1989. Dr. Leandro Rola, the Chairman of the ICA Committee on Human Resource Development for Asia was also the director of ACCI at that time. His involvement facilitated the process.

## 2. OBJECTIVES

### 2.1 General Objective

To strengthen the Human Resource Development Programme for Co-operative development in Asia.

### 2.2 Specific Objectives

- i. To formulate and adopt unified or integrated policies for co-operatives' Human Resource Development Programme in the Asian region.
- ii. To design a 3-year comprehensive Human resource Development Programme for Co-operative Development in the Region.
- iii. To develop implementing strategies and guidelines as well as to forge a continuing working relationship between and among co-operative education and training institutions in the Asian countries.

## 3. METHODOLOGY

The workshop was conducted in 3 stages:

### 3.1 Presentation of country situations:

The representatives of the participating countries were requested to present the existing Human Resource Development situation in co-operatives, with a special focus on the problems experienced. They were to highlight actual problems with causes and effects.

### 3.2 Vision for the future

The representatives identified individual problems faced by each country. Later the group was divided into 3 groups and were requested to identify the common problems and issues in Human Resource Development in co-operatives as reflected in the individual country situation papers. They were also required to prepare a vision for the future in Human Resource Development activities in the Region.

The vision presented by the groups were consolidated at a plenary.

### 3.3 Tasks and projects for future

The workshop was divided into two groups and were requested to prepare tasks, objectives and projects for future in order to achieve a vision they have identified earlier. They were also requested to determine an overall objective for the Human Resource Development Programme in the region.

3.4 As additional inputs, Mr. Herath, Advisor on Human Resource Development of the ICA ROAP presented the existing policies, strategies and the work plans of the ICA on the subject of Human Resource Development. The presentation was also supplemented with resource papers of the ICA on Development Policy, Development strategy and Basic values.

3.5 Dr. M. P. Saxena, Vice Chairman of the committee, also presented a paper 'Management Orientation of National Level Co-operative Institutions'.

3.6 At a plenary held on 7th June, the reports of the groups were discussed and consolidated.

#### 4. REFLECTIONS

##### 4.1 Vision for Human Resource Development in Co-operatives for the next 3 years.

- i. Enhanced member participation,
- ii. Improved co-operative education and training systems,
- iii. Improved professional management,
- iv. Proper career development systems,
- v. Efficient co-operative information systems,
- vi. Supportive government role,
- vii. Improved co-operative image,
- viii. Promoting co-operatives.

##### 4.2 Strategies and tasks to realise the vision

###### i. Enhanced member participation

- a) Member education
- b) Improving the role of members.

###### ii. Improved Co-operative Education & Training systems

- a) Curriculum development format,
- b) Systematic trainers' training programme.

###### iii. Improved professional management

- a) Improved professional management training,
- b) Improved manpower planning and manpower information systems.

###### iv. Proper career development systems

- a) Improved personnel policies in the co-operative sector,
- b) Improved career planning and development for the staff in the co-operative sector.

###### v. Efficient Co-operative information systems

- a) Unified co-operative information network,
- b) Preparation of data base and information system.

###### vi. Supportive government role

- a) Orient government officials dealing with co-operatives.

vii. Improved Co-operative image

- a) Launch public campaigns,
- b) Introduce improved incentives and reward systems.

viii. Promoting co-operatives

- a) Improvement of women's participation in co-operatives.
- b) Promoting new forms of co-operatives.

4.3 For identifying strategies and tasks, the groups undertook a brain-storming session to determine the objectives and possible activities in relation to the objectives. The activities were again divided into 3 levels:

- i. Primary co-operatives,
- ii. National Co-operatives,
- iii. The ICA.

4.4 The proposal finalized at the plenary and adopted by the workshop appears on the following pages:



PROPOSAL FOR MODIFIED WORKPLAN  
HUMAN RESOURCES DEVELOPMENT PROJECT  
INTERNATIONAL COOPERATIVE ALLIANCE REGIONAL OFFICE FOR ASIA

OVERALL OBJECTIVE:

To make effective contribution towards realisation of  
autonomous and viable cooperative movements in the Region.

SPECIFIC OBJECTIVES:

- 01 To achieve enhanced member participation in cooperative organizations in the Region.
- 02 To enable member cooperative movements in the Region to evolve improved cooperative education systems.
- 03 To enable cooperative organizations in the Region to realise improved professional management systems and staff.
- 04 To ensure proper career development systems in the cooperative movements in the Region.
- 05 To establish an efficient cooperative information system in cooperative movements in the Region.
- 06 To orient government authorities to play a supportive role towards cooperatives.
- 07 To realise an improved cooperative image for the cooperative movements in the Region.
- 08 To enable cooperative movements in the Region to promote cooperatives in their countries.

A C T I V I T Y L I S T

, OBJECTIVE 01

To achieve enhanced member participation in  
cooperative organizations in the Region.

PRIMARY COOPERATIVE	NATIONAL COOP. ORGANISATIONS	I. C. A.
- Assessment of needs.	- Assess present capabilities to meet proposals	- Undertake definite measure to provide the needed assistance.
- Determine the training that can be undertaken by them and those they cannot do.	- Refer to ICA those that cannot be met but provide assistance to primaries.	- Provide necessary material and financial/technical assistance.
- Prepare appropriate training designs for those that can be undertaken by them and those they cannot, refer to higher levels.	- Prepare responsive curriculum design - Conduct trainers training.	- Conduct national training of trainers. - Conduct periodic workshops seminars, conferences among member nations to evaluate & upgrade the training programmes.
- Allocate funds to support education and training programmes.	- Assessment/evaluation of training conducted by primaries.	
- Undertake pre-membership & membership education.	- Assessment of financial requirements to support the education programmes.	- Mobilise funding sources at its influence.
- Awakening member responsibilities through regular dissemination of information such as balance sheets, income & expenditures, coop. statistical performance.	- Provide financial assistance to primaries. - Solicit financial assistance from the ICA.	- Provide necessary funding requirements. - Publish guidebooks on member participation or modules on specific training based on dialogical process and consultancy with national organizations.
- Members induced to participate actively in general assemblies and in the	- Provide policy guidelines and modules on pre-membership and membership training. - Systematic campaign on enhancing member participation through publications, bulletins, mass communication media, leaflets, seminars and dramas.	- Persuading role in social and moral pressures and uphold coop value and principles.

OBJECTIVE 02

To enable member cooperative movements in the Region  
to evolve improved cooperative education systems.

PRIMARY COOPERATIVE	NATIONAL COOP. ORGANISATIONS	I. C. A.
Assessment of needs.	- Assess present capabilities to meet proposals.	- Provide funds for im training schemes, ma ment information sys and improving cooper network.
Provide higher level with information on: needs, capabilities.	- Refer to ICA those that cannot be met; but provide assistance to primaries.	
Determine training needs, what can be undertaken by them and those they cannot do.	- Prepare responsive curriculum design.	
Prepare appropriate training designs for those that can be undertaken by them and those they cannot refer to higher levels.	- Conduct trainers training.	
Allocate funds to support the education.	- Assessment/Evaluation of training conducted by primaries.	
Request higher level coops to extend financial assistance.	- Assessment of financial requirements to support the education programmes.	
Contribute to the national education fund.	- Provide financial assistance to primaries.	
Conduct briefings, conferences and orientation.	- Solicit financial assistance from ICA.	
	- Policy guidelines & modules on pre-membership and membership training.	
	- Raising grants, donations from coop and non-coop measures for training purposes.	
	- Improve staff development and leadership training.	

OBJECTIVE 03

To enable cooperative organizations in the Region to  
realise improved professional management systems and staff

PRIMARY ORGANISATIONS	NATIONAL COOP. ORGANISATIONS	I. C. A.
Inculcate coop. ethics skills and know-how in the local professional managers within the coop organizations.	- Assess present capabilities to meet proposals.	- Undertake definite measures to provide the needed assistance.
Clear and strict parameters to measure annual performance.	- Encourage bottm-up leadership of professional skills rendered.	- Provide training materi and financial/technical support.
Identify management training needs.	- Refer to ICA thos that cannot be met, but provide assistance to primariés.	- Conduct national level training for trainors.
Solicit assistance for management training.	- Prepare responsivé curriculum design.	- Conduct national level research to determine needs & potentials.
	- Conduct trainors training.	- Establish thé Regional Training Institute.
	- Assessment/Evaluation of training conducted by primaries.	- Exchange programmes.
	- Solicit financial assistance from ICA.	- Mobilise funding proces at their influence.
	- Provide assistance to management training.	- Support exchange programmes for management personnel.
	- Training of national personnel on management.	

OBJECTIVE 03

To enable cooperative organizations in the Region to  
realise improved professional management systems and staff

PRIMARY ORGANISATIONS	NATIONAL COOP. ORGANISATIONS	I. C. A.
- Inculcate coop. ethics skills and know-how in the local professional managers within the coop organizations.	- Assess present capabilities to meet proposals.	- Undertake definite measures to provide the needed assistance.
- Clear and strict parameters to measure annual performance.	- Encourage bottm-up leadership of professional skills rendered.	- Provide training materials and financial/technical support.
- Identify management training needs.	- Refer to ICA thos that cannot be met, but provide assistance to primaries.	- Conduct national level training for trainers.
- Solicit assistance for management training.	- Prepare responsive curriculum design.	- Conduct national level research to determine needs & potentials.
	- Conduct trainers training.	- Establish the Regional Training Institute.
	- Assessment/Evaluation of training conducted by primaries.	- Exchange programmes.
	- Solicit financial assistance from ICA.	- Mobilise funding process at their influence.
	- Provide assistance to management training.	- Support exchange programmes for management personnel.
	- Training of national personnel on management.	

OBJECTIVE 04

To ensure proper career development systems  
in the cooperative movements in the Region.

PRIMARY COOPERATIVES	:	NATIONAL COOP. ORGANISATIONS	:	I. C. A.
Clear and strict parameters to measure annual performance.	:	- Encourage bottom-up leadership of professional skills rendered.	:	- Undertake definite measures to provide the needed assistance.
Assessment of needs.	:	- Improve cooperative economic incentives and reward system.	:	- Conduct national level research to determine needs and potentials.
Provide higher levels with the information on needs and capabilities	:	- Assess present capabilities to meet proposals.	:	- Provide financial and technical support.
	:	- Refer to ICA those that cannot be met; but provide assistance to primaries.	:	
	:		:	
	:		:	
	:		:	
	:		:	

OBJECTIVE 05

To establish an efficient cooperative information  
system in cooperative movements in the Region.

PRIMARY COOPERATIVES	:	NATIONAL COOP. ORGANISATIONS	:	I. C. A.
- Maintain relevant data base.	:	- Maintain and update database.	:	- Maintain a database.
	:	- Conduct periodic monitoring and evaluation of primary cooperative activities and data base.	:	- Provide technical/financial assistance required.
	:	- Provide financial and technical assistance to primaries to enable them to maintain a database.	:	- Provide funds for management information systems and for improving network.
	:		:	- Provide technical consultancy for database.
	:		:	





OBJECTIVE 07

To realise an improved cooperative image for the  
cooperative movements in the Region.

PRIMARY COOPERATIVES	NATIONAL COOP. ORGANISATIONS	I. C. A.
- Sound instilling of coop internal discipline, commitment and devotion to continue patronage of the cooperatives.  Patronage refund allocated and distributed based on consensus and economic attainment and viability of cooperative society.  Clear and strict parameters to measure annual performance.	- Improve coop economic incentives and reward system.	- Role in social and moral pressures and persuasion in upholding cooperative values and principles.

## 5. CONCLUSION

5.1 The group who formed the workshop membership are the members of the ICA committee on Human Resource Development for Asia. The group produced a comprehensive working document to be integrated into the workplan of the ICA Human Resource Development project in the Asian Region.

5.2 The workshop proposal on the work plan was later submitted to the Second Meeting of the ICA Committee on Human Resource Development for Asia, held on 09 June, 1989. The committee unanimously adopted the proposal.

5.3 Another development which came out of the workshop was the discussion on the relevance of the establishment of an Asian Institute for Co-operative Development. The group finally concluded that the proposed institution would need support and patronage of the University of the Philippines at Los Banos. However, this proposal was not formed as a component of the Human Resource Development of the ICA ROAP. Such a proposition would need more consultation with the network of co-operative training institutions collaborating with the ICA in the region and also the blessings of the Regional Council and the ICA Executive Committee.

5.4 Since the work plan of the Human Resource Development Project has been improved upon by the Human Resource Development Committee, it may become necessary for the project staff of the ICA ROAP to integrate the proposals to the future work plan of the project, in keeping with the donor agencies' priorities and intensions.

COUNTRY POSITION PAPERS

- |    |             |                                  |
|----|-------------|----------------------------------|
| 1. | Bangladesh  | By Mr.Mukhlesur Rahman Chowdhury |
| 2. | India       | By Dr.M.P.Saxena                 |
| 3. | Indonesia   | By Dr.Thoby Mutis                |
| 4. | Pakistan    | By Mr.Mohd.Yousaf Naseem         |
| 5. | Philippines | By Mr.Glicerio Lorejo            |
| 6. | Singapore   | By Mr.Mervyn Pereira             |
| 7. | Sri Lanka   | By Mr.M.G.S.Silva                |
| 8. | Thailand    | By Dr.Soonthorn Maneenil         |

WORKSHOP ON STRENGTHENING HUMAN RESOURCE DEVELOPMENT  
PROGRAMMES FOR CO-OPERATIVE IN ASIA  
AND MEETING OF ICA SUB-COMMITTEE ON HUMAN RESOURCE DEVELOPMENT FOR ASIA  
Los Banos, Philippines - 05-11 June 1989

BANGLADESH COUNTRY PAPER  
ON  
POSITION ON HUMAN RESOURCE DEVELOPMENT

BY

MD. MUKHLESUR RAHMAN CHOWDHURY  
JOINT SECRETARY  
BANGLADESH JATIYA SAMABAYA UNION  
(BANGLADESH NATIONAL CO-OPERATIVE UNION)

01 & 02: Basic data on Cooperative Movement:

In Bangladesh there are various types of primary Cooperative Societies with total membership of 6.8 Million. The main types of Cooperatives are Agricultural credit & banking, Multipurpose, Sugarcane, Fishery, Weavers, Milk, Housing, Women, Transport, Employees and Workers, Handicrafts etc. The Types and nos. of Cooperative Societies are shown below, (as on December, 1988).

<u>A. Apex.</u>	<u>Types</u>	<u>No.</u>	<u>No. of Members</u>	
1.	Federal Body(Union)	1		
2.	Agricultural Credit and banking	2		
3.	Agricultural Marketing	1		
4.	Agricultural Promotional	1		
5.	Fishery	1		
6.	Weavers	1	<i>Having the membership of - (Central-1236, Primary-3021, co-ops and Individual-786)=5046</i>	
7.	Women and handicrafts	1		
8.	Housing and rehabilitations	1		
9.	Milk Production & Processing	1		
10.	Transport (workers)	3		
11.	Insurance	1		
12.	Jute (Marketing & Processing)	1		
13.	Industrial (Cotton & Spinning)	1		
14.	Sugarcane growers	1		
		Total- 18		
<u>B. SECONDARIES</u>				
1.	Agricredit & Banking	530		<i>Having the membership of 1,26,361 Primary Co-ops. but the actual total no. of Primary co-ops are 1,24,460.</i>
2.	Women	43		
3.	Fishery	87		
4.	Weavers	55		
5.	Sugarcane	13		
6.	Others	247		
		Total-975		

<u>C.Primary</u>	<u>Types</u>	<u>Nos.</u>	<u>No. of Members</u>
1.	Land Mortagage Bank	46	
2.	Multipurpose(Credit & Marketing)	4112	
3.	Fishery	3694	
4.	Weavers	2721	68,48,811 Individual:
5.	Women and handicrafts	9018	
6.	Agricultural credit & Banking	81300	
7.	Sugarcane growers	689	
8.	Milk Producers	211	
9.	Others	22669	
		<hr/>	
		Total-1,24,460	

### 03. No. of Employees:

The number of employees working in the Cooperative Societies at different levels are as follows:

	<u>Apex.</u>	<u>Secondary</u>	<u>Primary</u>
A. Operational Level:	11,900	16,150	2,16,649
B. Supervisory Level:	1,500	5,950	17,300
C. Management Level:	300	1,800	2,500

The total no. of employees in Cooperative Societies as shown above is 2,74,049. In addition to this elected office Bearers at different levels are also working on part-time basis to manage the affairs of the Cooperatives. The figures are shown below:

A. Apex	- 216
B. Secondary	-8,775
C. Primary	- 7,55,148

04. Development Arrangements:

Co-operative ownership has been recognised by the constitution of Bangladesh as the second national economic sector alongwith public and private sectors.

Co-operative organisations are working in the country as vehicles of rural development and Socio-economic upliftments of the common masses.

The BJSU and the Govt. working together hand in hand for human resource development in the Co-operative sector. But it has to be organised and planned one for total integration. The BJSU and the govt. conducted a survey of co-operative manpower with ILO support. On the basis of this survey report a long term perspective plan is being designed by the BJSU in collaboration with Apex members and the govt.

The govt. has recently set-up a National Co-operative Council(NCC) with representatives of the Bangladesh National Co-operative Union, Apex Co-ops, eminent Co-operatives and specialists to frame a National Policy on Co-operatives. The NCC has drafted a National Co-operative Policy which includes various aspects of manpower development system. The Govt. has also set-up a committee to work out a policy guideline and prepare a plan and programme for integrated co-operative Education and training system for the entire co-operative movement to support the co-operative organisations and co-operative training institutions for effective member education and also for leadership and management training for leaders and managers of co-operatives. The committee has also been entrusted to develop an appropriate curriculum for co-operative education and training.

The Bangladesh National Co-operative Union has developed curriculum and guide materials for both the trainers and

the trainees. The BJSU and its affiliates, District Co-operative Unions in Co-operation and collaboration with the Apex and secondary level co-operative organisations organising and conducting education and training programmes and providing training annually to more than 10,000 members and leadership training to more than 3,000 co-operative leaders and managers.

Bangladesh Co-operative College and eight Zonal Co-operative Training Institutes and sixty four extension units of the Dist. Co-operative Unions, Bangladesh Academy for Rural Development Comilla, Rural Development Academy, Bogra, Rural Development Institute, Sylhet and 468 Upazilla (Sub-District) Training & Development Centres are also providing membership education and leadership training to the members, leaders and professionals of the co-operative. There is limited logical and systematic career development process for executives and employees of the co-operative.

The govt. has introduced an information system through the field level officers of the co-operative department but it is not organised and scientific to serve the real purpose.

The co-operatives in the country, by and large, involved in credit operation ~~and~~ and the percentage of credit, dealt by co-operative being very negligible, compared to national volume. Arrangements for upto date informations on human resource development is very weak.

The concept of Manpower mobility, job rotation and job enforcement within the co-operatives is lacking at all levels.



5. Women and youth involvement:

Out of 6.8 million individual members the total No. of Women members is 0.7 million and total No. of youth members is 3.8 million. Special seats for women are reserved in the managing committees but there is no such arrangement for the Youths. Special programmes and arrangements are there for involvement of women and not for the Youths.

6. Problems:

- i) Lack of common policy of the Govt. and movement.
- ii) Absence of strategies, guidelines and workplan for Human Resource Development.
- iii) Inadequate Institutional facilities in the Cooperative organisations as well as at the Govt. organisations.
- iv) Lack of co-ordinations among organisations involved in co-operative education and training.
- v) Poor arrangement for human resource development.
- vi) Lack of arrangement for field level survey and collection of basic data.
- vii) Inadequate arrangements for trainers training and methodology of training.
- viii) Lack of finance at the Society level, for manpower development programme.
- x) Lack of modern equipments and accessories for use in education and training activities.

Needs on Priority basis:

- a) Establishment of National Co-operative Management Training Institute equipped with modern equipments and accessories.
- b) Strengthening education and training programme with emphasis on human resource development.
- c) Production of upto date and modern education and training materials.
- d) Establishment of modern publication unit with modern printing press.
- e) Installation of computers information systems for the co-operatives.

- f) Introduction of new Methodology and technique in education and training systems.
- g) Programmes for motivation and developing sense of owning through co-operatives.
- h) Desk top publications system to publish journals and bulletins.
- i) Introduction of Management information system and problem solving techniques.
- j) Adequate financial support from Govt. N.G.O's, developed co-operative movements, ICA and other sources for long term perspective planning and programming.

**WORKSHOP ON STRENGTHENING HUMAN  
RESOURCE DEVELOPMENT PROGRAMMES  
FOR COOPERATIVES IN ASIA**

**(5 - 9 JUNE, 1989)**

**MANILA, PHILIPPINES**

**MANAGEMENT ORIENTATION  
OF  
NATIONAL LEVEL COOPERATIVE  
TRAINING INSTITUTES**

**A CASE MADE OUT**

**DR. M.P. SAXENA**

MANAGEMENT ORIENTATION  
OF  
NATIONAL LEVEL COOPERATIVE  
TRAINING INSTITUTES-  
A CASE MADE OUT

AN OVER VIEW

In not a too few countries in Asia, the cooperative movement is facing a credibility crisis. The crisis is both internal and external. Internally mass of membership is loosing faith in servicability of cooperatives, while externally Governments are loosing faith in cooperatives as instruments for growth or for redressal of economic ills. It is obvious that if this credibility crisis persists, it will have disastrous implications, not only on the future growth of cooperatives but also their existence.

An analysis of the causes for erosion of credibility of cooperatives would reveal that there is a widening gap between their conceptual and projected capabilities and their eventual actual ground level performance. If anything, this gap has only increased rather decreased, with the passage of time leading to near exhaustion of patience of the cooperative members as well as the Governments which have assisted and are still assisting the cooperatives in many diverse ways, materially and otherwise and both directly and indirectly.

Measures adopted so far to tone up operational efficiency of cooperatives, through human resource development, have been both uneven and inadequate and at times inappropriate and off the mark.

National efforts in the direction have lacked a totality of prespective, a committet as well as consistancy. International efforts, on the other hand, have been diversified undertaken by multiple agencies without aid or action programme coordination and have, therefore, failed to create an aggregate and discernible impact on the overall functioning of cooperative in beneficiary nations.

The current scenario is that whether in the field of member education or training of functionaries, piecemeal national and international efforts woefully fall short of aggregate requirements of human resources development in cooperative sector in the developing countries of the Asian region.

**NEED FOR MANAGEMENT ORIENTATION**  
**OF NATIONAL COOPERATIVE INSTITUTES**

Future efforts in human resource development for cooperatives would require a blending of internal and external initiatives and efforts, a new direction towards professionalism and a distinct focus on modern management techniques and strategies which are indeed a must for any meaningful march on the road to modernisation by the cooperatives.

In what follows, we propose a package which, we believe, can greatly speed up the process of professionalisation and modernisation of cooperatives through human resource development.

In the first instance, in each nation of the region, a national level cooperative institute should be identified, which can be developed into and eventually designated as a National cooperative Management Institute. The exercise may be done jointly by the I.C.A. and the national Governments.

### AN OUTLINE OF FEASIBILITY STUDIES

Once the identification is over, a feasibility study may be made to,

- assess the potentiality of the Institute for developing it into a national Management Institute,
- review existing infra-structural arrangements in the campus and the need and scope for expansion as per future projections,
- determine training needs of the functionaries and office bearers of various categories of cooperative organisations,
- assess training requirements of officials of cooperation departments at various levels.
- evaluate existing courses in terms of contents, utility and impact.

- indicate probable linkages with National level Management Institutes/Academies/Universities in the country so that the National Cooperative Management Institute functions in collaboration with them and not in an isolated manner.
- Suggest a package of courses on application of modern management techniques into cooperative field.
- examine existing funding arrangement and explore prospects for future funding from national/international agencies/organisations and the cooperative movements of the respective countries and finally.
- formulate precise measures for organisation and efficient conduct and operations of the National level Cooperative Management Institutes.

The proposed feasibility study in each developing country of South Asia and South East Asia can be undertaken under the joint auspices of I.C.A. and the National Governments. Funding could also be done on an appropriate sharing basis. The feasibility mission must include, among others, a National level management expert and an international management expert so that their expertise has a bearing on the evolution of courses and more particularly the pattern of linkages of National Cooperative Management Institute with national level and international management institutes etc. .

The 'Feasibility Reports' should be used as a lever for the National Governments to induce them into action for assisting the National Cooperative Management Institutes. Obviously the lead has to come from I.C.A. whose advice will carry weight with the National Governments.

#### FORMULATION OF PROJECT REPORT

Once the National Governments accept the "Feasibility Reports" and commit to act as per its findings and recommendations contained in the reports, further action may be initiated as indicated here-under.

-A detailed Project report will have to be formulated precisely listing the need for modernisation of outlook and approach and, of course, efforts at all the levels of co-operative organisations, Departments of Co-operation and allied departments of national Governments. Among others, the project report should cover the following parameters:

Precies short and long term objectives of the project in terms of anticipated totality of impacts on cooperative movement through human resource development on modern management lines and pattern.

Action programme in aggregate and in a phased out manner on a predetermined time scale.



- Operational plans and strategies.
- Project costs and funding prospects/arrangement therefor with precise local and international components,
- Linkages with National level Management Institutes, and modalities of coordination with them,
- Infrastructural arrangements at the campus.
- R & D for application of modern management techniques in cooperatives.
- Monitoring and evaluation mechanism.

The project formulation would call for meticulous care so that convincing case is made out in favour of a change and managing and funding the change in cooperative training, policies and practices.

Project formulation exercise can be funded by the International organisations singly or jointly such as FAO, ILO, ICA SIDA, DANIDA, IFFLD and a host of other aid giving organisations in the cooperative field which are operating on an international level in assisting the growth of cooperative movement in developing world.

We propose initiative by the ICA, National Governments and various international organisations because of a host of vitally important considerations which may be listed as under:-

- We are looking forward to having a national level cooperative Management Institute which serves as a clearing house on modern management strategies.
- Also, we envisage the National level cooperative management Institute to function both as a laboratory and a light house on management for cooperative sector.
- We desire a massive orientation of cooperative departmental personnel so that their conceptual and functional backwardness does not affect the growth of the cooperative movement adversely.
- We intend to make a big dent in the field of management and professional orientation of cooperative movements through a national level focal point.

It is obvious that mere association of National Cooperative Unions/ Federations will not suffice in our effort to modernise the movement. The intervention of National Government is necessary and it is their commitment which will pave the way for involvement of governmental and organisational functionaries in the training processes and mechanism.

The major initial initiative and motivation has to be provided by the I.C.A. for which we have tried to make a case in the foregoing. Our concern is the restoration of credibility of cooperatives for which we believe human resource development is a powerful instrument.

Cooperative Extension Programme  
Madhya Pradesh  
Module

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In October, 1986, the Madhya Pradesh Cooperative Union decided to recast and restructure existing member education programmes. It introduced a set of new 30 programmes. In terms of contents the new programmes were not only intensively agriculture oriented but covered a wide spectrum of topics ranging from production to individual and social welfare aspects of farmer's lives. It was a modest but significant beginning towards practising cooperative extension in the State.

The new pragmatic courses could be categorised into three groups;

- (a) Covering agricultural production aspects
- (b) Marketing and consumption aspects
- (c) Individual and social welfare aspects.

The topics selected for instruction are listed below;

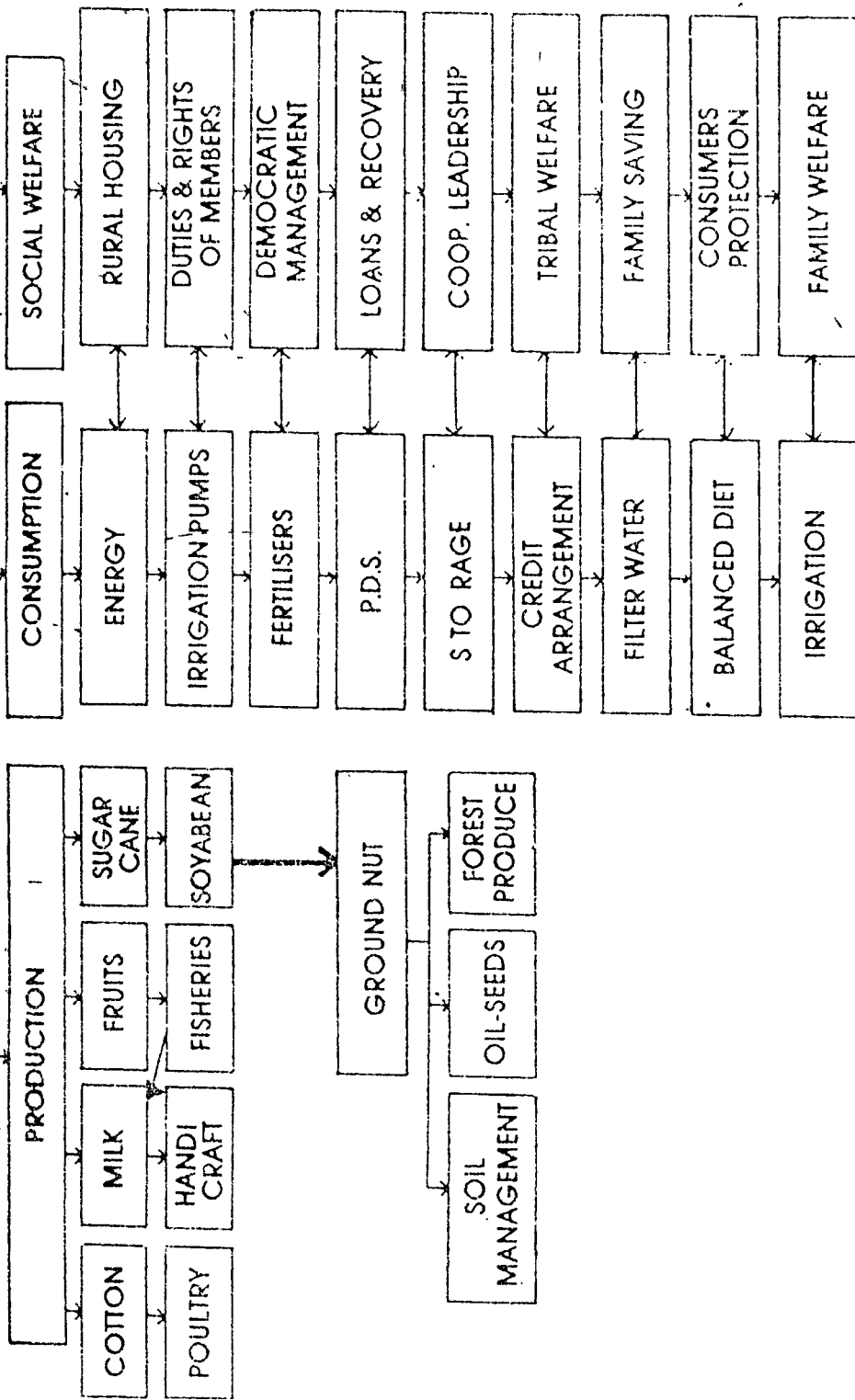
One day practical syllabi for the members of primary cooperative societies.

Between October, 1986 to October, 1988 the following number of extension courses were held:-

	Courses held.
1. Importance of fertilisers in agricultural production and contribution of cooperative societies in consumption and distribution of fertilisers.	1010
2. Training of members of cooperative societies in soil management and protection system.	177
3. Training of members of cooperative societies for use, repairs and upkeep of irrigation pumps.	643
4. Training of members of cooperative societies in cotton production and marketing management.	81
5. Training of members of cooperative societies in groundnut production and processing.	88
6. Training in oilseeds production and processing.	166
7. Importance of cooperatives in sugar cane production and distribution system	75
8. Training of members of cooperative societies in soyabean production.	272
9. Training in fruit production and preservation through cooperatives.	150
10. Training of members of cooperative societies in forest produce collection and sale.	41
11. Training of members of cooperative societies in poultry business.	146
12. Fish Culture through cooperatives	66
13. Handicraft for women through cooperatives	144
14. White revolution (Milk Cooperatives) through cooperatives.	414

15. Training to members of cooperative societies in new trends of energy development.	163
16. Public distribution system execution through cooperative.	211
17. Training of farmer members of societies in Warehousing Management and Farm Household storage.	158
18. Consumer's protection and cooperatives	55
19. Contribution of cooperatives in rural housing management and planning	68
20. Family savings and cooperatives	220
21. Training of members of cooperative societies in balanced diet and proper nutrition.	199
22. Training of members of cooperatives in family welfare programmes.	396
23. The cheap and better water filter system for ensuring pure drinking water for members.	113
24. Training of members of cooperative societies in irrigation.	78
25. Co-operatives and credit arrangements	411
26. Co-operative loans and importance of their recovery.	678
27. Cooperative leadership development.	281
28. Duties and rights of members of cooperative societies.	798
29. Cooperation and democratic management.	212
30. Tribal welfare programmes through cooperatives.	222
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Total	7746
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	...13

# TRAINING PROGRAMMES



The course contents were decided in a workshop with pragmatism as the guiding principle. The main - features of the new programme were,

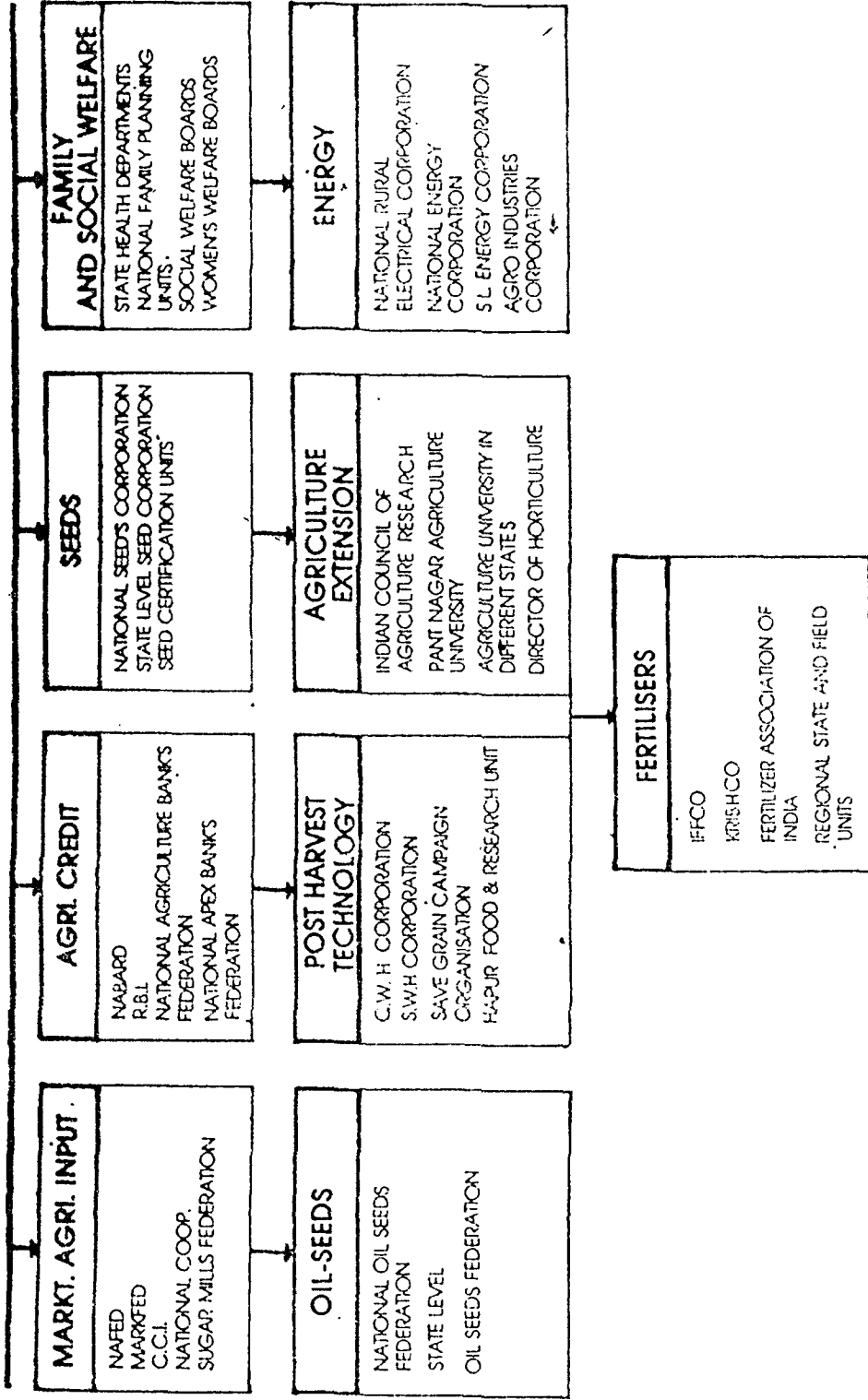
- Functioning of instructors as motivators, organisers and coordinators of the programme without undertaking the instruction job.
- Effectively using the society as a forum for extension effort.
- Covering the entire family of the member farmer for instruction in individual and social welfare programmes.

The involvement of subject matter specialists had multi-pronged objectives;

- (a) imparting down to earth and utility oriented instruction, and
- (b) associating other organisations from which S.M.S. were drawn with cooperative extension work and
- (c) providing a ready made forum and platform as well as audience to specialists of other organisations working in rural areas, and
- (d) developing inter-relationships through inter action.

#### Operational Pattern

The new programmes were implemented through 94 male and 10 female instructors with a State wide spread out. Except that the course contents were indicated and modalities for organising extension camps were suggested, there were no other dotted lines on which instructors were to proceed. Scope for experimentation was allowed and on the whole an imperial approach was adopted.





Because of focus on ground level work and direct feed back from the field, initially State level functional federations and organisations were not involved. They were kept informed but were not actually associated with the programmes. It was left to the local instructor to associate and involve field level personnel/specialists of specialised agencies/organisations etc. through persuasion and contacts rather than any directives or dictation from the top. It was, in fact, intended that the programme must first take off at the ground level before it becomes a matter of talk or discussion at higher levels.

Against the above underlying objectives, the programme was launched all over the State. While operational latitude was allowed to instructors, the programme was tried on a wholesale scale rather than on any pilot basis or specific area basis.

On the basis of field evaluations of the programme made from time to time, it was revealed that,

- the response of the farmers to the new programmes is both positive and encouraging,
- the subject matter specialists' participation is willing as they find these programmes as a big booster to their own programmes,
- the functionaries involved in the programme are greatly enthused and charged with a fresh spirit of change and purposiveness in their work,
- various inter-relationships established between field level instructors and subject matter specialists and functionaries of other organisations/agencies and departments have created.

operational bridges of understanding at the grassroot level,

- there is a great revival of faith and confidence in the utility of cooperative education and extension effort on the part of various cooperative and social welfare organisations which had earlier written off these programmes.
- formalism and frustration both among farmers and functionaries has been replaced by a new work culture in cooperative instruction which has both a message and a hope for them.

The Madhya Pradesh module of cooperative extension as conceived and practised by the author, is a pointer in the direction that even without deploying any extra functionaries or incurring any extra expenditure considerable hope can be brought to cooperative educational programmes, if,

- the course contents are drastically revised and recast, so that they become farming and farmer oriented,
- the subject matter specialists are made to talk to the farmers directly on subjects of immediate importance and utility to them and the cooperative serves as a forum for such dialogue.
- the cooperative extension efforts greatly supplement extension efforts of other organisations agencies and departments and mutually and in aggregate add to the productivity of total extension efforts put up for the beneficiaries.

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All said, what was till yesterday a listless formal routine for instructors and farmers alike has been converted into an essay of hope for either.

On the basis of experience gained in Madhya Pradesh and the manifold success of the efforts, in what follows, we propose to make out a case for all India applicability of Madhya Pradesh Module in cooperative extension with such alterations, modifications and additions, as are deemed appropriate.

## MEMBER PARTICIPATION IN THE COOPERATIVE SOCIETIES

By Thoby Mutis \*)

Member participation is a cardinal element for cooperative work and for maintaining the common bond in the cooperative societies. A cooperative as a business and social entity is formed by the members, and geared by the members for the members benefit. Therefore, a cooperative society must possess a certain mutual action for mutual benefit in which the benefits accruing from the mutual efforts of members should be distributed with equal and just sharing in accordance with their contribution to the common business and other aspects of cooperative activities.

A cooperative society is expected to inculcate the basis of sharing which is equal to maintain the cohesive spirit of members and their loyalty to the cooperative spirit.

### THE BASIS OF SHARING

The basis of sharing can also be seen as a vehicle in inculcating the sound member participation in their respective cooperative. Due to the understanding that a cooperative is participatory organization in which the highest authority is in the hand of members ...; and its open management scheme based on the felt needs of the members (Dr Sri-Edi Swasono, 1988).

Taking the view of a cooperative society as a living system, it is necessary to understand the concept of member

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\*) Director of Education of the Indonesian Cooperative Council

participation as a cardinal element. In view of the fact that survival, development, and growth of a cooperative society depend on the quality of its member. Therefore members must have clear understanding of its organization vision, mission, goals objectives, targets, capacity to test reality in coping with the problems solving and environmental changes. A side from these members should have opportunity to exercise their authority in getting true information for participating in decision making processes executing, and social control mechanism in their respective cooperative. It is in line with the principles stated that cooperative is possessed, operated, geared, and controlled by the members.

#### THE POSITIVE AND NEGATIVE FACTORS

Based on my experiences in Indonesia I would say that several Credit cooperative which are successful in maintaining member participation affected by factors contributing to success :

- Strong community feeling
- Continuous training for pre-members and members
- Continuous field visits; informal dialogue by local animators
- Members and committess successfully conduct meetings, keeps book account coorrectly, publish monthly financial report
- Inculcating and internalizing new mental attitudes or habits having to do with saving, loans and other aspects of cooperation in the cooperative
- Members making cooperative plan

- Regular publication disseminated to cooperative members
- Training to members for financing their cooperative, chapter, league right at the very beginning
- Mutual financial assistance program within the movement (stabilizations fund, interlending, mutual insurance, reserves) etc.
- Maintaining regular patronage refund scheme
- Malpractice of cooperative in the past and present challenged by cooperative members and committees
- Members are induced to know about the cooperative problems, circumstances, financial constraints, needs, progress.

The lack of member participation in the several cooperatives affected by some negative factors such as :

- The lack of pre-members and members training program which are suitable to the local context and local needs
- Feudalism and paternalism of Cooperative leader in dealing with members
- Lack of consistence follow up and monitoring of organizational training programs
- Manipulations by various individuals causing the erosion of sense of belonging of members to their respective cooperative
- Lack of proper management and managerial skills of cooperative leaders
- Lack of professional development program to cope with the growth of needs of members
- Lack of dissemination of information on cooperative performance

such as balance sheet, income and expenses statement, and other statistical performance report

- Bad past cooperative practices and experiences
- Incompetence of the cooperative leader keeping the books of account.

### MEMBER EDUCATION

In maintaining the above mentioned positive factors, while avoiding the negative factors, we would say that pre-membership education and member education are basic requirement. If members have gone through these types of educating cooperator, they will be able to participate appropriately in their cooperative affairs or events, and exercise their accountability, obligation, sense of brotherhood properly . \_\_\_\_\_

In dealing with the pre-membership and member trainings, some animators always stressed the following premises :

- that the credit cooperative facilitates an easy and convenient sytem of accumulating savings, a source of credit at proper (interest) rate, and a life long school where the members are educated in the management of cohesive social and economically sound and resources.

- that the cooperative facilitates the distribution of resources and income among its members and units, while fostering the bottom-up approach in maintaining necessary resources for full-scale cooperative endeavors which are economically sound and socially relevant.



- that cooperative development must be systematic and system-oriented where all units, chapters and the national body are united properly. There should be mutual interaction with mutual benefits and proper management as business units that are consolidated into a potent of social and economic self-reliance.

I would say that cooperative education calls for group consciousness and group cooperation, group planning, group action. In other words, cooperative education is induced by the principle of cooperation rather than competition. Cooperative education is shared activity in promoting member participation.

The cooperative participation is aimed to induce members to become the subject of their cooperative development. Being subject of cooperative development member must be involved in every step of the cooperative development process, from the stage of goal, objective formulation strategy and access to know the proceeding of cooperative development efforts.

Participation, it was considered, would instill a sense of belonging and sense of responsibility with the certain emphasize on the importance of collective opinion generated by the group formation process following participatory action in developing cooperative.

#### TRAINING IN THE LOCAL CONTEXT

In our efforts to introduce the credit cooperative, animators constantly point out the importance of pre-membership

education. In pursuing the meaning of the motto, "no education, no cooperative, animator arrange both formal and non-formal courses. For examples, the basic training course is undertaken to inculcate social motivations, the habit of thrift, and trust among group members.

In every type of training, animator always emphasize the vision of the cooperative as a societal system that can diminish or eradicate oppressive conditions and capitalistic structures which are oriented towards individual profit. Cooperative animators thus begin through a structural analysis, categorizing and the elements of society into the powerful and the powerless, the oppressors and the oppressed, the center and the periphery, the local business tycoons, the local elite and the masses. This is a part of the process of evoking dreams and inner needs, their strengths and weaknesses, their handicaps, and opportunities to develop.

In rendering training services, animator stay among the pre-members. Living with the people is absolutely important. Through this approach the common perception of pre-members and animator can be enhanced and room is opened for more informal sharing of experiences and ideas. This type of approach has been found to be fruitful, particularly in the rural country side where villages are isolated. This strategy of living among the people is very useful in maintaining solidarity and the true sense of brotherhood.

With maximum participation by the people in the training, inculcation occurs through continuous interactions. The person facilitating the training becomes a catalyst rather than a teacher. In like manner, the Credit Union Coordination (CUCO) of Indonesia and its regional chapters conduct other types of training : Trainer's Training, Leadership Training, Entrepreneurial Cooperative Training, Financial and Auditing Training (see: 'The role of credit union in rural Indonesia, 1985)

Based on our experience in working with rural credit union units, the animating process can be launched through the following communication channels :

1. the local language,
2. formal and non-formal contacts and discussions,
3. audiovisual techniques and other mass media instruments,
4. intragroup and interpersonal exchange,
5. positive image building and its inculcation, and
6. continuous field visits while maintaining face-to-face communication with cooperative leaders and informal leaders of the local society.

COUNTRY REPORT ON COOPERATIVES  
(PAKISTAN) \*

If we look to the historical background of the cooperatives in the sub-continent, it would be quite apparent that its development in Pakistan is not quite different from the rest of the area up till the partition of 1947 in which Pakistan came into being. In the mid of 19th century, there was grave situation which was brought about by the famines of those days and the new class of middle men and the money lenders born out of the British Rule. These two factors shattered the village life which came to forefront for the first time with the Deccan Riots of 1875. There was extreme poverty and mounting indebtedness of the villagers. Failure of crops over a number of years caused acute famines in the area. The financial condition of the rural poor deteriorated beyond redemption and led to riots in Southern India.

With a view to improve the plight of the farmers and get release from the crushing burdensome debt, Government started granting loans under various laws enacted since 1883, for making permanent improvements in land, and for their immediate requirements in general and particularly for the needs in time of distress, such as floods, famines or crop failures. On realizing the inadequacy of government finances and other administrative problems another step to organize cooperatives on the basis of following basic & golden Rochdale/Raiffeisen Principles, was taken by the Government:-

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\* By Muhammad Yousaf Naseem, Federal Bank for Cooperatives, Islamabad.

1. Open and voluntary membership i.e., any person who subscribes to the objects of the cooperative society and is genuinely desirous of using its services should be admitted as a member;
2. Democratic control and management i.e., all members will have equal voice in the control and management of the society according to the principle of "one-member-one-vote" regardless of the number of shares held by each;
3. Limited return on capital i.e., only limited amount of interest would be payable on the stock held by the members and dividend would not be related to share-holding;
4. Dividend according to utilization of services i.e., the money earned by the enterprise as profit will be given back to the members in proportion to the volume of business done by each one of them with the society and will not be related to the share in the equity capital;
5. Education i.e., a society must educate its members its employees and also the general public in the principles and practices of cooperation so as to make them conscious of the human and moral values of cooperation as well as the need for efficiency in business management;
6. Political and religious neutrality, i.e., there should be no discrimination against any class or individual on grounds of caste, creed or political views.

Accordingly Cooperative Credit Societies Act was passed in 1904. The official machinery charged with the responsibility of steering the movement worked with missionary zeal assuming the role of 'Friend, Philosopher and Guide'. The pace of development of the movement in the early years, though slow, was quite sound and it did meet a degree of success in achieving the envisaged objectives.

As the 1904 Act provided for the organisation of only credit societies, certain shortcomings were experienced in this Act. The same was therefore, replaced by the Cooperative Societies Act 1912.

This new enactment provided for the organisation of all types of societies with different business activities on the one hand and the secondary and tertiary level societies on the other. This resulted in the establishment of central cooperative banks at district and tehsil level. <sup>They</sup> did a commendable job in resource mobilization within their areas of operations and succeeded in building up considerable reserves and assets.

No doubt the cooperatives were initiated as a government measure to tackle the pernicious problem of rural indebtedness and to encourage the habit of thrift and cooperation particularly in the rural areas in contrast to the public initiative in England and Germany, it made steady progress till the great depression of 1930 when it received a major blow. It met another set back in the wake of independence of the country. There were heavy losses and the movement virtually became stagnant. As a result of the creation of the two independent states of India and Pakistan there was a mass migration of the population from either side of the border and almost the entire commercial and banking community consisting mostly of non-Muslims in West Pakistan migrated to India. The result was chaos and disruption in economic life. Apart from the fall in production and imports causing shortages of food, cloth and other necessities of life, the distribution system also broke down. In desperation, the government turned to cooperatives for help. The cooperative banks though shattered by the sudden departure of many of their members and management staff stepped into the breach. Led and supported by them the cooperative movement, notwithstanding its largely rural character, branched out into diverse fields

of commercial activity such as processing of agricultural produce, procurement and distribution of foodgrains and consumer goods and financing of wholesale and retail trade. Besides, thousands of landless refugees were settled on state land in cooperative groups for clearing and tilling land and establishing new village habitats for themselves. A cooperative textile mill, a cooperative woollen mill, a bicycle manufacturing factory, a whole-sale cooperative store and a cooperative insurance society were also established. Some of these societies did not strictly conform to the cooperative principles but it was not the time to think of such niceties. Many new cooperatives, more spurious than genuine, came into being <sup>during</sup> this period indulging in all sorts of business but did, on the whole, a good job in helping to keep the economic machine running.

But, while the movement played a useful role in the economic crisis of the period immediately following partition and also made sizeable profits in its commercial dealings, it suffered a serious setback on the ideological and moral front. Many profit-seekers seized the opportunity of a vacant commercial field to organize spurious societies and obtained finance from cooperative banks to do private business thus changing the direction and character of the movement. Funds meant for agricultural credit societies, got diverted to individual traders and commission agents who got themselves enrolled as members of central cooperative banks and acquired control of the management. Many of the banks found their loans blocked on account of faulty loaning policies and incompetent handling of business.

There were also complaints of inefficiency and corruption and wilful mismanagement of cooperative societies against the officials of the Cooperative Department. The movement was, therefore,

ordered by the government to withdraw from the commercial field and go back to its traditional task of helping the farmer in agricultural production and marketing. The central banks were directed to stop giving commercial loans to traders and industrialists.

The financial vacuum as stated above, which was caused due to closure of commercial banks in the country on account of migration of Hindu community who were running these banks was successfully filled in, but their diversion to the commercial business created serious financial gap in the rural areas itself as the credit afforded by the institutional sources which was already quite meagre as compared to the increasing developmental and seasonal needs of agricultural sector, became more serious. The problem of providing rural credit acquired new dimension as not only the shattered rural economy required rehabilitation but the development aspect of agriculture needed more attention. To achieve these objectives, two institutions namely Agricultural Development Finance Corporation and Agricultural Bank of Pakistan were established in 1952 and 1957 respectively. These were later on merged to form the present Agricultural Development Bank of Pakistan. In the recent past, the commercial banks, in the wake of 1972 Banking Reforms, were also inducted in the field of agricultural credit. In spite of all these measures, the flow of credit was not thought to be effective and adequate. The Taccavi is meant to help the rural population in times of any natural calamities to meet their emergency requirements. A.D.B.P. operations have mainly been confined to long and medium term loans. Its network of branches is insufficient to bring its services within the reach of all the farmers. Similar is the position with commercial banks. Due to their peculiar nature and shortage of funds, their operations are mostly meant to serve the



commercial business in the urban areas. Geographical factors and illiteracy of borrowers make it difficult for the agriculturists, especially the small farmers whose loans are of very small quantum, to avail the credit facilities extended by these commercial banks located at far off places away from their working fields, except at very high expense. The Cooperative Society (now administered under the Cooperative Societies Act of 1925) is devoid of all such difficulties and it has been established that it is one of the best institutions for providing credit and other agricultural inputs to the small farmers. It offers credit at the door steps of the farmers and at the minimum possible cost in addition to looking after their marketing problems. It fosters cooperation, mutual help and thrift. Under these circumstances it was thought proper to reactivise and strengthen the cooperative structure shattered due to the great Depression of thirties, the independence of the country, the underlying feudal structure of the society existing before the Land Reforms, the diversion of cooperative Banking to the commercial business and later on their exit therefrom due to the aggressive competition and better terms offered by the fast growing commercial banks. The role of S.B.P. in financing the apex banks was also considered to be insufficient in the deliberations leading to the Banking Reforms of 1972. There existed a defective cooperative structure. Keeping all these factors in view, it was decided that a central institution be created as a subsidiary of the S.B.P. which should exclusively pay attention to the growth of the cooperative institutions and act as their principal credit agency. Thus on the 14th of December, 1976, the Federal Bank for Cooperatives was established under the Federal Bank for Cooperatives and Regulation of Cooperative Banking

Ordinance of 1976, promulgated on 9th October, 1976. Under this Ordinance, besides establishing the Federal Bank for Cooperatives, the country's Cooperative Banking Structure was also re-organized. Only one Provincial Cooperative Bank in each Province with the net work of branches was allowed to function. The Central Cooperative Banks then existing were dissolved. The Primary cooperative societies operating as banks, were given an option to convert themselves into societies within a period of 60 days or otherwise also stood dissolved. Thus the three tier credit system was converted into two tier system - the societies and the Provincial Cooperative Bank in each Province.

According to this Ordinance (Later on adopted as an Act No. IX of 1977), the F.B.C. has been entrusted with the following major functions:-

- a. Make secured loans and advances to the Provincial Cooperative Banks and Multi-Unit Cooperative Societies.
- b. Lay down policy guidelines in relation to the business of the Provincial Cooperative Banks.
- c. Assist the Federal government and the Provincial governments in formulating the schemes for the development and revitalisation of the cooperative movement in the country in general and the Provincial Cooperative Banks in particular.
- d. Assist Provincial Cooperative Banks in preparing their seasonal and developmental loaning programmes and conduct appraisal and undertake feasibility study of projects covered by such loaning programmes.
- e. Encourage the Development of special Cooperative projects the objects or area of operation of which may extend to more than one province.
- f. Organize training in Cooperation and Cooperative

Banking for the employees of the Provincial Cooperative Banks and the Cooperative Societies.

- g. Carry out research in the problems of rural credit and on such other matters as have a bearing on the development of the cooperative movement in the country.
- h. Ensure proper utilization of loans obtained from the bank.
- i. Inspect the affairs of Provincial Cooperative Banks and issue guidance for the improvement of their working.
- j. If necessary contribute to the share capital of the Provincial Cooperative Banks.

The Bank has an authorised and fully paid-up capital of Rs.200 million, contributed by the following:-

Federal Government.	Rs. 20 million
Provincial governments.	Rs. 30 million
State Bank of Pakistan.	Rs. 150 million
Total Rs.	<u>200 million</u>

Policy making and over-all superintendence and directions of the Bank vests in the high powered Board of Directors, which consists of the Chairman, who is the Governor, State Bank of Pakistan, the Managing Director, FBC, who is the whole time Chief Executive of the Bank and two nominees of the Federal Government, of whom, one is Secretary, Ministry of Food and Agriculture, two directors from each Province, and all the directors of S.B.P. Board.

The Bank has an Advisory Committee constituted under section 15(i) of the Act, consisting of the representatives of the Federal and Provincial Governments, the Chief Executives of the Provincial Cooperative Banks and the Managing Director, who

is its ex-officio Chairman.

The Bank started its operations with the evolving of its loaning procedure for meeting the short term requirements of the members of the Cooperative Societies. The Banks loaning procedure is an improvement over the one previously in vogue as it takes into consideration the genuine end-use requirements of the borrowers, instead of advancing loans limited by the M.C.L. By the end of its first year of operations, as on 30.6/1977, the Bank was able to advance short term loans of Rs.4.68 crores to 19860 members of 2358 Cooperatives Societies which <sup>were</sup> neglected before the establishment of the F.B.C. In the year 1977-78 and thereafter it accelerated its activities. Its contribution to the agricultural credit was to the tune of Rs.206.24 million in 1977-78. In the later years the position is as under:-

(Rs. in million)					
Year	Short-term Produc- tion.	Medium term Develop- ment.	Total	Recovery	Recovery as % of total loans
1976-77	45.74	-	45.74	-	-
1977-78	203.74	2.50	206.24	89.25	43
1978-79	246.24	17.47	263.71	166.021	63
1979-80	581.89	19.34	601.23	423.784	70
1980-81	1118.18	10.07	1128.25	773.419	69
1981-82	1091.90	8.90	1100.80	952.188	86
1982-83	*1414.10	0.83	1414.93	1497.050	106
1983-84	1449.50	0.39	1449.89	1275.980	88
1984-85	1561.10	6.50	1567.60	1498.170	98
1985-86	2020.11	44.59**	2064.70	1823.430	88
1986-87	2419.75	75.00	2494.75	1936.25	92
1987-88	2885.70	134.58	3020.28	2297.50	88

\* includes Rs.94 million in 1982-83, Rs.20 million in 1985-86 and Rs.30 million to AMSL in 1986-87.

\*\* includes Rs.16.12 million sanctioned upto June 30,1986 but not disbursed by that date.

to  
It will be gratifying ~~to~~ note that the Bank's share towards meeting the requirements of agricultural credit was 19% for the production loans which was 31% of the total finances made for this purpose by the credit giving institutional agencies in the country i.e. Taccavi, A.D.B.P., Commercial Banks and the cooperatives.

SUPPLY OF PRODUCTION CREDIT BY SOURCE

(RS. in million)

Year	FBC	ADBP	Commercial Banks	FBC Share %
1983-84	1449.50	590.16	3654.16	25
1984-85	1561.10	914.00	3973.50**	24
1985-86	2020.11*	1378.00	4441.11	26
1986-87	2419.15	1205.79	6608.10	24
1987-88	2885.70	1696.39	4647.00	31

\*\* Excluding Rs.409 million loans for tobacco marketing.

\* Includes Rs.20 million to AMSL.

Its loans and advances are secured by accepting pledge, mortgage, hypothecation or assignment of any kind of moveable or immovable property or documents of title or guarantee of the Federal Government or a Provincial Government and such other securities as the Bank may deem fit.

The Bank has been conscious of its responsibility to review and modify its loaning procedure whenever required. The submission of demand schedule by the Cooperative Societies along with their application for loan by the Cooperative Banks was dispensed with a new procedure evolved and made effective from October, 1981. Similarly the Bank relaxed the condition of joint application from the members of the Cooperative Society for grant of Machinery Loans, e.g. tractor, tubewells and other agricultural

machinery. Now any member of the Society can get such loans just by submitting alongwith his application, a declaration showing the names of other Society members with their area under cultivation to whom he intends to extend the use or facilities of the machinery so as to cover the limit of 50 acres of land.

Organization

FBC Credit System operates through a network of four provincial intermediary banks, and two affiliates (AJK & N.A.). The system has 195 branches through out the country, of which Punjab has 145, Frontier 24, Sind 12, Baluchistan 2, Azad Kashmir 6 and Northern Areas 6. The system caters to the requirements of cooperative societies in the country. Out of 55,000 about 35,000 cooperative societies are affiliated with the system.

FBC SYSTEM						
PPCB	FPCB	SPCB	BPCB	NACB	AKGCB	TOTAL
Bran-ches. 145	24	12	2	6	6	195
Socie-ties. 26565	3729	1412	396	94	2710	34,927

Mode of Financing

The Bank, being a re-financing institution, meeting the requirements of the Provincial Cooperative Banks, who, in turn advance funds to the cooperative societies for meeting the short-term (seasonal) and medium term credit requirements of their farmer-member. The short-term credit, given two months before sowing of crop and recovered two months after harvesting, can be utilized for seasonal inputs, e.g., fertilizers, seeds, pesticides etc. The medium term loans are advanced, primarily, for the purchase of tractors, tubewells

and other farm investment purposes.

In accordance with the new Economic System the Bank has switched over to the non-interest based banking w.e.f 1.4.1985 i.e. only administrative expenses are recovered by way of service charge levied on its loan to Provincial Cooperative Banks. FBC borrow funds from the State Bank of Pakistan at a service charge of 0.50 percent. In 1985-86 funds were provided at a service charge of 1.36 percent to the Provincial Cooperative Banks which in 1987-88 it was at 1.30 percent. The Bank is concentrating its efforts on providing maximum seasonal/production credit to the small farmers. The present rate of mark-up charged by PCBs in case of seasonal loans is 14% of the cost price of inputs. The prompt payment price is 10% of the cost price. The small farmer (subsistence farmer) was entitled to reimbursement of mark-up included in the prompt payment price. The eligible subsistence farmer, thus was getting credit at no cost. A mark up charge @ 8% has recently been levied in case the farmer repays the production loans within due date. The Provincial Banks advance medium-term loans to the societies at the rate of 8 percent and societies charge 11 percent from the members.

The total disbursement and the share of cost free finances are given below:-

(Rs. in million)

Year	Short term Total-dis bursements	Production Loans Cost Free Amount	Subsistence Farmers	Cost bearing
79-80	581.89	389.12	138132	192.77
80-81	1118.18	812.31	234426	305.87
81-82	1091.90	832.40	295644	259.50
82-83	1414.10	1042.97	379249	371.13
83-84	1449.50	1182.93	430.542	266.57
84-85	1561.10	1409.16	448964	151.94
85-85	2080.112	1585.80	451945	414.31
86-87	2389.75	2084.00	593930	315.75
87-88	2865.70	2493.15	723743	372.55

\* Excludes Rs.20 million, Rs.30 million and Rs.20 million to AMSL (Bank subsidies).

#### DEVELOPMENT OF COOPERATIVES

Ours is predominantly an agricultural economy as is apparent from the Pakistan at a glance (Annexure -I). Agriculture accounts for nearly 25 percent of the Gross Domestic Product, provides employment to about half of the country's labour force and contributes substantially to the earning from exports. In view of its importance to the economy, Government continues to accord high priority to its development. Special emphasis has been laid in the Seventh Five Year Plan (1988-93) on improving the flow of credit to agriculture particularly to the small farmers.

In these circumstances the bank cannot remain indifferent to the development of cooperatives. The Government is also keen to see that the cooperatives must play an important role in the development of our rural economy. The bank took a number of measures in this behalf which are stated below:-

- i) Cooperative Development Scheme of the Northern Areas Cooperative Bank which aims at organizing and reactivating the cooperative societies in the region through the bank's own field staff. During the 1987-88 a sum of Rs.918,260 was provided as grant-in-aid towards the implementation of this scheme;
- ii) Scheme to the \_\_\_\_\_ n by the Frontier Provi. \_\_\_\_\_ operative Bank of its own cadre of field staff to promote banker-customer-relation-



- ship between its branches and the affiliated cooperative societies. During the year Rs.278,025 being the balance amount of the budgetted grant-in-aid for this scheme, was released. A grant-in-aid of Rs.454,760 during the year was given to the Sind Provincial Cooperative Bank for a similar scheme. Another grant-in-aid of Rs.641,624 was sanctioned for Azad Jamu and Kashmir Government Cooperative Bank to create its own cadre of field staff.
- iii) A scheme of Cooperative Education and Training through modern teaching aids, being implemented by the Sarhad Cooperative Union in NWFP was financed to the extent of Rs.137,602 as grant-in-aid. The scheme for the similar purpose implemented by the Sind Cooperative Union costing of Rs.834,000 was also financed to the extent of fifty percent grant-in-aid by the Federal Bank for Cooperatives was approved.
- iv) The Bank is meeting the expenditure on account of salaries and allowances of the General Managers of three (Frontier, Sind and Azad Kashmir Govt.) Provincial Cooperative Banks for a number of years.

Keeping in consideration the weakness of the credit system and for strengthening the cooperative movement, the FBC arranged a Research Study, which was conducted by Mian Riazuddin Ahmed, a retired civil servant. <sup>The study pinpointed</sup> that the course of the cooperative movement in developing countries does not run smooth. There are many factors which hamper its progress. Some of the obstacles to development are inherent in the situation and owe their existence <sup>to</sup> 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, lack of public commitment of policy-makers, authoritarian attitude of administrators, lack of conviction among those responsible for the promotion of

of cooperation and generally low ethical standards of social conduct are factors which though external to the movement, are nevertheless the basic cause of its halting, hesitating growth. It will take a long time before these factors are eliminated as they are the product of history and their continued presence in our society is primarily due to our late entry into the modern democratic world. With more education, more economic well-being and a more enlightened political and social milieu the pace of cooperative progress will quicken in due course of time. In the meantime, however, every effort must be made to mitigate the effect of the negative factors by carefully planned action to improve the climate for cooperatives. This is important as cooperation has a high ideological and moral content in its philosophy and to create growth of the cooperative movement will in itself help to create conditions conducive to rapid economic and social development of the nation as a whole. Cooperative development is difficult but it is highly desirable.

The measures suggested therein, on approval of the Board were communicated to the Provincial Government through the Advisor, Cooperation, Government of Pakistan for implementation. Necessary steps to implement these measures are being taken by the concerned quarters. Some of these recommendations are stated below:-

- i) Organization of a seminar for the Directors of Provincial Cooperative Banks and Cooperative Officers to consider the implementation of the measures proposed in the Action Plan.
- ii) Arrangement of funds from International Agencies for agribusiness.
- iii) Preparation and publishing of :-
  - a) text book on cooperatives;
  - b) manual of instructions for the Provincial Banks.

- iv) i) Organization of seminars.
- ii) Financial support to National and Provincial Cooperative Unions for organizing seminars and conferences.
- v) Simplification of the loaning procedure.
- vi) Interest recovery be coincided with reimbursement of claims.
- vii) i) Cooperative Section/Department of the Bank be up-graded.
- ii) Some executive powers to Incharge Cooperative Development and Training Department.
- viii) Setting up of a Committee by the Federal Bank to identify the problems and requirements of Training Institutions.
- ix) i) Upgrading of Training Institute of the Federal Bank.
- ii) Association of FAO and ILO for financial and technical support for training programmes.
- x) Financial support to Cooperative Unions.
  - i) Special programme for development of handicrafts and cottage industries in collaboration with Small Industries Corporation.
  - ii) Selected officials and non-officials be sent to India to study their handicrafts and cottage industries.

#### Project Planning Units:

To develop Project Planning capabilities in the cooperative credit system, Project Planning Units are proposed to be established with technical/financial assistance from Italy in the Federal Bank for Cooperatives and the Provincial Cooperative Banks. This will enable the concerned banks to identify investment avenues for cooperatives, help prepare feasibility studies for projects and monitor their implementation.

TO examine the role played by the Federal Bank and its intermediaries in providing agricultural credit and the cooperative development, an evaluation study is under way with the financial and technical assistance of Asian Development Bank. The study, inter-alia, includes an indepth evaluation of FBC's operating structure, policies and procedures, management information system, past performance and potential and also includes identification of gaps and constraints in relation to FBC's obligations and objectives under the Act of the Establishment of FBC. According to the Technical Agreement, the study has since been conducted by the Asian Development Bank and their recommendations are awaited.

On approval of the Board, a project 'CIMDEC' was sent to Economic Affairs Division through Ministry of Finance for locating a donor. In the meanwhile, another project "The Development of Project Planning Capabilities", <sup>from the concerned quarters is being launched with</sup> after its approval / <sup>the financial assis-</sup> tance of the Government of Italy. The main objective of the scheme is to establish Project Planning Units at the Federal Bank and Provincial Cooperative Banks to identify, prepare, appraise and monitor long term investment projects. The scheme on the one hand, will provide employment opportunities to the rural people at their door-steps thereby improving their living standards and on the other will reduce rural migration towards urban centres.

The National Commission on Agricultural ~~after~~ pinpointing the <sup>discrepancies</sup> in the Cooperative System in its report, suggested the basic changes as under:-

Despite all the inadequacies in the working of the cooperatives in the country, there is no denying the fact that the system has the potential to play an effective role

in the growth of rural economy particularly when the need for the accelerated development of agricultural sector and its diversifications has become more pressing. The second phase of the Green Revolution could lead to greater expansion of farmer's activities, increase in demand for rural credit and gradual emphasis on agro-allied and agro-based industries in the rural areas. The cooperative system with its inherent strength can play a much bigger and diversified role to meet the challenge of the future provided the concept is developed in the context of the present realities. It thus goes without saying that the system needs basic changes and, as distinct from the past welfare approach, the cooperatives need to be developed as business enterprises to undertake all activities relevant to second phase of the Green Revolution' thereby helping in capital formation at local level and in arresting the migration of the rural population to urban areas by providing employment opportunities in rural areas. The suggested approach stems from awareness of the existing socio-economic and political conditions. It recognises the transition from the subsistence to commercial farming, the spread of literacy in rural areas and development of institutions and infrastructure for the promotion of economic and social change over a wide spectrum. The scope of cooperatives should thus be enlarged in the 7th Plan to incorporate productive and service activities as well as infrastructure development, thereby assigning them the role of "locomotive of growth" of the rural economy. The following key elements should be implemented to revive movement:-

- i) Re-organization of cooperatives as multi-purpose enterprises which should provide services and supplies and would not confine themselves to credit only, reaching level of Union Councils and eventually villages.
- ii) Re-organising and modernising cooperative banking to help achieve the envisioned objectives, combining it with the mobilisation of savings and capital formation for rural economy (incentive through the power of the purse), segregating the banking functions from the activities of the Cooperative Department.
- iii) Greater reliance on the initiative of the peoples' leadership to re-organise cooperatives. In this context greater interplay of ideas between the Government and the cooperatives through the creation of a National Council of Cooperative Policy (NACCP) to facilitate this process.
- iv) Manpower development - training of cooperative farmers and others in modern style cooperatives

to meet the growing requirements upto the year 2000.

- v) Pilot Projects - sectoral and regional to test the practical implications of the new approach.

#### Reform of Cooperative Banking

The Commission feels that the entire cooperative banking structure should be re-appraised and re-organised on the lines of rural banks operating in other countries of the world. For this purpose, the Provincial Cooperative Banks should be reorganised and made subsidiaries of the Federal Bank for Cooperatives. The share capital of the Provincial Cooperative Banks should be contributed as under:-

- a) Member Cooperative Societies.      1/3
- b) Provincial Governments.                1/3
- c) Federal Banks for Cooperatives.      1/3

Representation on the Board Banks should also be shared in proportion to the capital contribution as proposed above. The present position of the Cooperative Societies in Pakistan is at annexure-II.

#### HUMAN RESOURCE DEVELOPMENT

The movement aims at freeing its members not only from usurers and profiteers but also from their own ignorance and their passive, conservative attitudes. It helps them to improve their economic and social life by placing them within a simple frame-work of self-government in which they take care of their own affairs and

manage them according to democratic procedures. It trains them as socially conscious, forward-looking citizens interested in social advancement. For that purpose it lays down the Education, as its one of the basic principles as approved by the world body, ICA (International Cooperative Alliance), which stated as follows:-

All cooperative societies shall make provision for the education of members, officers, employees, and the general public in the principles and techniques of cooperation both economic and democratic".

It is because of these reasons that education received the highest priority in the establishment and progress of a cooperative society. In fact, cooperative education has been rightly described as "the principle of all principles".

As in the case of other activities no heed could be paid to the very basic element of training so essential in the development of any institution specially the cooperatives whose one of the basic principles is the "Education". Realizing the importance of education and the responsibilities vested in the FBC under its Charter, the FBC established its Training Institute on an adhoc basis in 1979 for the purpose of organizing different kinds of courses for the benefit of management and employees of the Cooperatives as no such arrangements were existing in these institutions. In addition thereto it also meets the training needs of its own bank. Since its inception it has conducted 101..... courses and workshops of short and long duration in related disciplines - Cooperatives, Banking, Accounts, Management, etc.

The institue was given a permanent staus in 1980 while it was up-graded to the present staus of National Centre for Cooperative Training in 1987.

### Training Requirements and Scope

The FBC system operates throughits credit system comprising of the net work of 195 branches of the four intermediaries including the Punjab Provincial Cooperative Bank, Frontier Provincial Cooperative Bank Sind Provincial Cooperative Bank, Baluchistan Provincial Cooperative Bank and two affiliates, the Northern Areas Provincial Cooperative Bank and the Azad Kashmir Govt. Cooperative Bank. There are about 61 thousand cooperative societies in the country out of which approximately 42 thousand units are affiliated with the FBC credit system through these Provincial Cooperative Banks.

The working strength of the Cooperative Banks includes as many as 500 officers and a large number of clerical staff. The recruitment of new staff and officers continues with the expansion in their business, opening of new branches and adjustments on a account of retirement etc.

For creating a direct banker-customer relationship between the Provincial Cooperative Bank and its borrowing societies, a field officer scheme has since been introduced in the Province of Sind, NWFP and Northern Areas. The scheme is further planned to be expanded in these areas. Steps are in hand for its start in the



DAM.

It is proposed to extend the training facilities available in this Centre to foreign nationals.

The Centre may keep liaison and coordinate its activities with the various national and international agencies in the matter relating to cooperative training.

FUNCTIONS AND OBJECTIVES (NCCT)

- i) to formulate overall policies and plans relating to cooperative training;
- ii) to organize and make arrangements in regard to the training of sr. personnel/employees of the Cooperative Department and Cooperative Institutions in the country;
- iii) to assess periodically the needs of training for cooperative personnel to facilitate planning and designing of training arrangements;
- iv) to keep effective liaison with and coordinate <sup>with</sup> the activities of Government, Universities including Agricultural Universities, State Bank of Pakistan, Financing Institution, University Grants Commission, International agencies like the International Cooperative Alliance, etc. in matters relating to cooperative training;
- v) to establish and manage cooperative training institutions;
- vi) to identify problem areas of cooperative requiring research and organize research studies, to establish and manage cooperative research institutions,
- vii) to arrange for training of technical staff of cooperative training institutions;

- viii) to ensure maintenance of high academic standards in cooperative education and training in various institutions in the country and suggest syllabi and standards of examinations for different courses;
- ix) to promote education in cooperation in schools and colleges and for this purpose to suggest syllabi and standards of examination and arrange the publication of standard text-books on cooperation;
- x) to evaluate the various courses in cooperative training and suggest measures for improvement;
- xi) to provide consultancy services to cooperatives, particularly on problems of management.

#### TRAINING PROGRAMMES

The Centre has so far conducted different kinds of courses and workshops of short and long durations, <sup>as</sup> per syllabi attached vide Annexure (A-D) and as many as 1327 participants including officers and staff of the Provincial Cooperative Bank, its own bank and <sup>Cooperative</sup> Department have benefitted.

The Board in its meeting / <sup>help</sup> on 27th December, 1986 has approved the following yearly training programme with the office strength as give below:-

- i. Two in-service training courses, each of two months duration for about 20 officials of Provincial Cooperative Banks, multi-unit cooperative societies and the other large sized cooperative enterprises. The subject to be covered in these courses will be:-
  - a. Banking Law & Practice
  - b. Book-keeping & Accounts

- c. Cooperation & Cooperative Credit
  - d. Development Economic/Finance
  - e. Agri-Business Management, Project Preparation.
- ii. Two pre-services training courses each of one month duration for about 20 field officers and Probationary Officers of Provincial Cooperative Banks wherein the subjects in (i.) above will be covered.
  - iii. 8-10 field workshops each for one week, duration for the officers of Provincial Cooperative Banks, Provincial Cooperative Department, teachers of Cooperative Training Colleges, Executives and members of multi-unit cooperative societies and other large size cooperatives. In these courses, Banks loaning policies and procedures will be explained in the light of field experience at different places in each province.
  - iv. Two special courses on different technical subjects of macro-economic importance for the staff of Provincial Cooperative Banks, Provincial Cooperative Departments and large cooperative societies.

Management.

<u>I) FACULTY STAFF</u>	<u>SANCTIONED STRENGTH</u>
- Principal (Director)	1
- Vice Principal (Addl. Director)	1
- Sr. Instructor (Dy. Director)	3
- Instructor (Asstt. Director)	2
- Librarian	1
 <u>II) ADMINISTRATIVE STAFF</u>	
- Assistant	1
- Stenographer	2
- Typist	2
-	

- Driver	1
- Messenger	4

### III. HOSTEL STAFF

- Hostel Superintendent (one of the Dy. Director)	
- Deputy Superintendent (Existing post of Grade III)	1
- Cook	3
- Khidmitghar	4
- Mali	1
- Sweeper	2

Presently the Training Centre is headed by the Principal who is responsible to the M.D/Chief Executive for its proper functioning. He is assisted by an Assft. Director and supporting staff including one stenotypist, and two Assistants. Plans are in hand to provide full <sup>strength</sup> so as to carry on its functions smoothly and to full extent.

### TRAINING & HOSTEL FACILITES

The Centre for Cooperative Training is presently housed in a rented building situated in F-6/4, Islamabad. It has one class room with a capacity of 20-24 and hostel facilities to accommodate 12-14 participants at a time. Construction work of its own building with enlarged accommodation facilities as under is being started in the months to come:-

- i. 3 class rooms of the capacity of 20-30 participants.
- ii. Conference room.
- iii. Syndicate room (2 rooms of 20 each)
- iv. Auditorium-cum-Film Hall with capacity of 100-150.
- v. Hostel facilities for atleast 40-50 students with suitable kitchen/cafeteria.
- vi. Library 20' X 30'
- vii. 2 reading rooms with the capacity of 40-50 people.
- viii. Provision for offices of the officers and staff of the Centre.

The Federal Bank for Cooperatives bears the full expenditure on account of boarding and lodging of the participants including the teaching and materials costs. The trainees are also paid Rs.100/- each per week or a part thereof as pocket money. The parent Institutions of the trainees bear regular expenses on account of salaries etc. for the period they remain in the Institute .

The NCCT conducts its programmes using the chalk and talk method assisted by the overhead Projector, the only equipment available. For effective communication of its message to the participants of its courses, there is a need to equip it with the latest and modern training equipment listed below:-

- |    |   |   |
|----|---|---|
| 1. | Slide projector with synchronised tape recording arrangement and remote control system. | 2 |
| 2. | Film projector with built in sound system.  | 1 |

3.	V.C.R.	2
4.	Photocopying Unit with enlargement/ reduction facility.	2
5.	Epidiascope/opaque Projector (for printed material)	2
6.	Magiboard with Magnetic strips.	2
7.	Overhead Projector with portable Screen.	2
8.	Projection Van with built-in arrangements for demonstration/ projection.	1
9.	Conference Communication System with teleconference facilities	2
10.	Filip Chart System (Magnet)	2
11.	Micro Film Equipment.	1
12.	Bureau offset machine/desk top printing machine.	1
13.	Mini Computer with 10 work stations, large memory and three printers.	1 set
14.	Two coasters with a capacity of 20 each.	2
15.	Two cars for the Principal/Addl. Director.	2
16.	Colour Television 26"	2
17.	Video Cabinet	2
18.	Notice Board 3' X 4'	2
19.	Magiscan Compact	2

The following training programme is proposed for the year 1988-89:

- a. 1-2 service training course each of 3 months duration for about 20 officials of Provincial Cooperative Banks. First two months will be reserved for theoretical teaching while in the third month, trainees will be given practical training in branches of Commercial Banks. Following subjects will be covered in the courses:-
- i. Practice & Law of Banking.
  - ii. Book Keeping & Accounts.
  - iii. Cooperation & Cooperative Credit.
  - iv. Development Economic/Finance.
  - v. Business Management.

(Details of course contents are given at annexure -A.)

- b. One pre-services training course each of 3 weeks duration for about 20 Field Officers and Probationary Officers of Provincial Cooperative Banks/FBC. Following subjects will be covered during the courses:-
- i. Practice & Law of Banking.
  - ii. Book Keeping & Accounts.
  - iii. Cooperative Philosophy.
  - iv. Project Financing.

(Details of course contents are given at annexure-B)

- c. 4-5 field workshops and 2-3 special seminars each of one week duration for officers of Prog. Coop. Banks, Prov. Coop. Deptt., Executive & Members of Multi-Cooperative Societies and large sized Cooperative.

In the workshop/seminars, FBC loaning policies and procedure will be explained in the light of field experience at different places in each Province.

d. 1-2 specialized courses for Instructors/Principals of Cooperative Training Colleges of the country for ten days duration. The course is aimed to broaden the horizon of the Instructors and to give them indepth and latest knowledge in the discipline. For this purpose, services of eminent resource persons from following quarters are solicited wherever required.

- i. Quaid-e-Azam University.
- ii. Allama Iqbal Open University
- iii. National Teachers Training Centre
- iv. Academy of Educational Planning & Management
- v. National Education Council
- vi. Pakistan Academy for Rural Development
- vii. National Centre for Rural Development
- viii. UBL, School of Banking
- ix. Internal Institute of Islamic Economics
- x. International Islamic University

(Course contents are given at Annexure 'C')

e. 2-3 Office Management courses for the officers/staff of Federal Bank for Cooperatives will be arranged. These courses will help the trainees to update their knowledge in the field. Duration of these course will be one week. (Course contents are given at Annexure 'D')

f. Lecture on pertinent topics of national and international importance by eminent scholars will also be arranged.

g. Film shows for the Executives/Officers of FBC on pertinent subjects like Computer, Cooperatives and agriculture will also be arranged in between the courses.



In addition to the National Centre for Cooperative Training there are six training institutes in the country four in the Punjab, and one each in Sind and NWFP. Field training is also given through the staff of the Field Education Wing of the Cooperative Department. There are plans to establish three regional training Centres one each at Quetta, Northern Area and Azad Kashmir where none is existing as at present.

The Cooperative Training College at Faisalabad established on 27.4.59 (started its operations in September, 1961) <sup>is</sup> more developed of the training institutions in the country. The college has its own buildings - administrative and training blocks, hostel for 128 trainees, residences for the staff, and a guest house in a total area of 30 acres. But the quality of the buildings is sub-standard. In fact these structures were not designed for a training institution and, therefore, do not fulfil the demands of such an institution. The College has a Principal, a Vice Principal, 3 Senior Instructors, 5 Instructors and 4 Junior Instructors in grades 19, 18, 17, 16 and 9 respectively.

The College conducts two main types of courses:-

(1) Pre-Service or post-entry training course lasting five to seven months for Assistant Registrars, Inspectors, Sub-Inspectors, Sub-Inspectresses, Bank Managers, Assistant Manager, Farm Manager, Accountants and Secretaries of large-sized agricultural cooperative societies. The College has proposed to introduce new classes in banking for graduates classes of the Punjab Provincial cooperative Banks for the duration of 5-6 months. Short courses on project financing for in-service departmental staff have also been proposed. There is lot of improvement required in regard to training equipment and the library.

11. REGIONAL COOPERATIVE TRAINING, BAHAWALPUR.

This college was established on 13.7.1961.

It conducts two types of courses, In-campus and Out-campus. The In-campus courses are meant for Sub-Inspector, Inspectors, Lady Welfare Workers, Auditors, Junior Clerks and office bearers of the Cooperative Societies. These courses range from 3 days to 6 months. They intend to arrange accounts clerks classes for the Punjab Prov. Cooperative Banks and the <sup>coop.</sup>finance corporations; and the Managers of the Farm Service Centre. They need the following equipments and material for their college:-

1. Photo Copy Machine.
2. Portable Black Board with Stand.
3. Audio-Visual Aids.
4. Useful books and material relating to the Departmental policies for loans for fertilizer etc.

It has a Principal and an Instructor and a Junior Instructor in grades 17, 16 and 9 respectively. Short-term in-service courses lasting 2 days to a week for Deputy Registrars, Circle Registrars, Assistant Registrars, Inspectors Sub-Inspectors, Bank Manager etc. Besides, classes are also held in the field for secretaries of small cooperative societies and for refresher courses for sub-Inspectors and office-holders of cooperatives.

The topics covered are bylaws, responsibilities and rights of members, duties of managing committee, powers of general meeting and basic accountancy. But there is no evidence of the 100,000 persons trained in

six years have gained much. The main reason for this is poor planning at the top and lack of competent personnel at the instructional level, which calls for a sea-change in grading jobs, career-planning of training staff and more work-oriented training programmes.

PAK-GERMAN INSTITUTE OF COOP:  
AGRI: CHAK-5 FAIZ MULTAN.

This Institute established in 1959-60 provides practical training in the technical types of courses such as Tractor, Auto Mechanics, Estate Management of Mechanized farms, Carpentry/Woodwork etc. They propose to introduce some new short duration courses like Poultry Farming, Sericulture, Floriculture etc. provided funds are made available to them for which, it is stated, a request has already been sent by them to the F.B.C. They impart training to the farmers of the agri.Cooperatives. rural youth (Male & Female) for enabling them to generate self-employment. Their courses are approved by the Univeristy of Agriculture, Faisalabad and certificates/diplomas. issued accordingly by the University. They need a good number of machinery and equipment costing about Rs.6.208 million and extension in their buildings for introducing additional trades at their Institute with a cost of R-6.255 million.

COOPERATIVE TRAINING CENTRE,  
RAWALPINDI.

This Centre established in 1984 organized courses for Sub-Inspectors, Accounts Clerks and Officials/Officers of Nation Building

Departments. They need the following equipments:-

1. Black Board, Transport for Field trips.
2. Over Head Projector.
3. V.C.R./T.V,
4. New Books.
5. Photo Stat Machine.
6. Type Writer Machine(Urdu) 1.
7. Type Writer Machine(English) 1.

They have suggested for exchange of lectures on different subjects and training material, utilization of documentaries and overseas training.

COOPERATIVE COLLEGE SIND

In Sind there is the Government Cooperative College at Hyderabad, originally the Regional Cooperative Training Institute, established in, 1958, but upgraded as a college and renamed as such in 1979. In 1983, it had a qualified Principal with an M.Sc. in Agriculture, and an LL.B. The staff also includes one Senior Instructor, one Junior Instructor, and two Lecturers.. However, when the College was visited by one of research directors in the summer of 1983, there seemed to be hardly any training activity going on. Actually, the building, sub-standard in quality, had untill recently been occupied by the Sind Revenue staff for the training of tapedars. The college is expected to under-take pre-service and in-service training of the staff of the Cooperative Department (Assistant Registrars, Inspectors etc.) and the staff

Accountants, clerks). During 1980-81 only 15 Sub-Inspectors were trained, and only 7 Inspectors/Assistant Registrars in 1981-82. The subjects taught include cooperative law, general law, book-keeping, principles and practice of cooperation, business management, accounting, community development and economics. They plan to hold short courses for the members of Cooperative Societies, members of the Managing Committees and the Secretaries of the Cooperative Societies. They also propose to go around for publicity and propaganda of the movement and have demanded the following items:-

1. Two large size wagons.
2. Projector.
3. V.C.R.
4. Electric Typing Machine.
5. Photo Stat Machine.
6. Cinema Projector Screen.

Additional space required for two more class rooms, 3 additional rooms for admn. and staff, residential houses for teachers and other Admn. staff costing Rs.30 lacs. They have suggested training of their trainers at the N.C.C.T. expenditure for a period of 3 months in the disciplines relating to the Cooperative Movement.

COOPERATIVE COLLEGE, PESHAWAR

The Government Cooperative Training College at Peshawar was originally established as a Training Institute in 1959 and was upgraded to the status of a college in 1975.

At present it has a Principal (M.A. Economics) and four Instructors. Two of the Instructors are also M.A. in Economics. The subjects taught at the college include book-keeping and accounts (single and double entry), cooperation, cooperative law and practice, general law, economics and community development. The main courses are for senior departmental staff and managers of big cooperatives. A number of refresher courses are also held for departmental staff, cooperative societies' employees etc. During 1979-80 and 1981-82 the College conducted a total of about 60 training courses ranging from 3 days to 7 months for 1956 participants. The long-term courses from 3 to 7 months were for Assistant Registrars, Inspectors, Sub-Inspectors and a managerial class. Member-education accounted for 1163 participants who attended courses ranging from 3 to 10 days. The building and other facilities including equipment are of a low standard. However, this college is far more active than the college at Hyderabad. They have required the following:-

1. Additional class rooms with furnitures.
2. Library with fresh furniture, Fixtures and books.
3. Hostel accommodation (adjustment).
4. Over Head Projector,
5. Vehicle 15 seater (Diesal Engine).
6. V.C.R.
7. Coloured T.V. (24").
8. Cassettes.

They have further requested for training of their instructors in different types of training courses conducted by the NCCT.

It may be mentioned that in all the training institutions the Principal and the Instructors are taken from the Cooperative Department without any regard for any special qualifications required for a training institution.

How effective this entire training programme in Pakistan has been, will require an intensive filled survey. On the surface, considering the very poor infrastructural and instructional arrangements available, it can only be concluded that this entire training programme is lacking in quality as well as extent of coverage. However, the National Commission on Agricultural has recommended. That manpower development should receive high priority in any future planning for cooperative development. It was suggested that the Government should arrange for a separate study to evaluate and appraise the present system and quality of cooperative training and manpower development activities. The scope of the study should inter alia include identification of the problems which have contributed to moribed state of the training institutions. The study should also go into the question of the system of control, direction and support for these institutions. The policy and coordination of cooperative training and manpower development can be entrusted to NCCT. In this connection, the study should also examine the role to be played by the FBC's Training Institute recently upgraded to National Centre for Cooperative Training (NCCT). Such a survey is in hand.

TABLE

- (Cooperative Movement in 1947)

Number of societies	15,146
Number of members	573,964
<u>Owned capital</u>	
i) Share capital	17,287,000
ii) Reserves	33,385,000
	<u>50,672,000</u>
<u>Borrowed capital</u>	
i) Deposits	94,525,000
ii) Borrowings	<u>41,774,000</u>
Working capital	<b>Rs. 186,971,000</b>



PRACTICE & LAW OF BANKING

<u>S.NO.</u>	<u>Topic</u>
I.	<u>Introduction:</u> <ol style="list-style-type: none"> <li>1. Banking - Historical Perspective.</li> <li>2. Financial/Banking Structure of Pakistan.</li> <li>3. Banker &amp; Customer - Definition and relationship - Rights &amp; Liabilities.</li> </ol>
II.	<u>Types of Customors:</u> <ol style="list-style-type: none"> <li>1. Individuals.</li> <li>2. Firms Registered &amp; Un-registered.</li> <li>3. Cooperative Society &amp; Other Organizations.</li> </ol>
III.	<u>Deposit Banking:</u> <ol style="list-style-type: none"> <li>1. Current Accounts.</li> <li>2. Saving Accounts.</li> <li>3. Term Deposits.</li> <li>4. Others.</li> </ol>
IV.	<u>Negotiable Instruments:</u> <ol style="list-style-type: none"> <li>1. Definition &amp; Essentials.</li> <li>2. Types of Promisory Note, Bill of Exchange, Cheque</li> <li>3. Kinds of Cheque.</li> <li>4. Endorsements: Definition, Essentials &amp; Kinds.</li> <li>5. Endorsements by different type of customers.</li> <li>6. Crossing: Definition &amp; Types.</li> <li>7. Payment: Precautions &amp; Liabilities.</li> <li>8. Collection: Procedure &amp; Responsibilities &amp; Legal Protection to the Collecting Bank</li> <li>9. Remittances: <ol style="list-style-type: none"> <li>i) Demand Draft, MT, TT.</li> <li>ii) Precautions.</li> </ol> </li> </ol>
V.	<u>Islamic Modes of Financing:</u> <ol style="list-style-type: none"> <li>1. Islamic Banking Concept Law in Pakistan - Development Perspective</li> <li>2. Financing Modes.</li> <li>3. Bai-Moajjal (Mark-up).</li> <li>4. Hire-purchase.</li> <li>5. Leasing.</li> <li>6. Musharika.</li> </ol>

BOOK KEEPING & ACCOUNTS

<u>S.NO.</u>	<u>Topic</u>
1.	Definition and Need of Accounting.
2.	Elementary Terms.
3.	Principles of Double Entry System.
4.	Nature of Accounts viz, personal accounts and imppersonal accounts.
5.	Books of Original Entries.
6.	Main and Subsidiary Ledgers : posting & balancing.
7.	Self Balancing Ledgers & Sectional Balancing.
8.	'Trial Balance,' its preparation and rectification of errors.
9.	Bank re-conciliation statement.
10.	Adjusting Entries.
11.	Trading Account and its preparation.
12.	Profit & Loss Account and its preparation.
13.	Balance Sheet.
14.	Balance Sheet and the Lending Banker.

COOPERATIVE MOVEMENT  
(With special reference to Cooperative Banking)

<u>S.NO.</u>	<u>Topic</u>
1.	Cooperatives in its Development Perspective.
2.	Principles of Cooperation.
3.	The Cooperative Society: Organization and Registration under Law
4.	Organs of a society.
5.	Significance and importance of Bye-laws.
6.	Members: Qualifications, Rights & Liabilities.
7.	Fixation of MCL under Law.
8.	Society's Books & Records.
9.	Cooperative Marketing: Experience at Home.
10.	Cooperative Farming with special reference to Khanewal Scheme.
11.	Consumer Cooperatives in Pakistan.
12.	Cooperatives in India, France, England & other countries.
13.	Conditions conducive to the success of a cooperative enterprise.
14.	Cooperative credit structure - Overtime Perforamce.
15.	Federal Bank's Role in Cooperative Development.
16.	Federal Bank's Financing:
	- Short Term.
	- Medium Term.

DEVELOPMENT ECONOMICS  
(with special reference to Pakistan Economy)

<u>S.NO.</u>	<u>Topic</u>
1.	Economic Development - Concept and Indicators.
2.	Development Policy - Planning Concept.
3.	Financial Structure & Economics.
4.	Agriculture's contribution to Development.
5.	Role of Capital - with special reference to Agriculture Development.
6.	Programming Approach to allocating Resources in Agriculture.
7.	Policy Implication of Seed & Fertilizer revolution.
8.	Resources Mobilisation for local investment.

DEVELOPMENT FINANCE  
(special emphasis on project - identification appraisal)

<u>S.NO.</u>	<u>Topic</u>
1.	Role of Finance in Agricultural Development.
2.	Long term Investments (Project Financing).
3.	Basic Project concept.
4.	Project cycle/stages.
5.	Project Identification - with special reference to location.
6.	Project Preparation.
7.	Feasibility study - need & importance.
8.	Project Budgeting: Identification of cost & benefits.
9.	Working capital: Assessment of requirements.
10.	Economic Analysis/Financial Analysis.
11.	Project Appraisal: <ul style="list-style-type: none"> <li>- Preparation of cash flow statement.</li> <li>- Discounting of costs &amp; benefits.</li> <li>- Measures of Project worth: NPV, IRR &amp; B/C ratio</li> </ul>
12.	Financial Plan - Loan disbursement schedule.
13.	Project Implementation - Monitoring & Control.

BUSINESS MANAGEMENT  
(with special reference to Agri. Business)

<u>S.NO.</u>	<u>Topic</u>
1.	Principles of Management.
2.	Organizational Set-up - Role of Manager.
3.	Decision making - Setting of objectives.
4.	Communication: Concept and Application in Business Enterprise.
5.	Qualifications of Good Manager.
6.	Fundamentals of Motivations.
7.	Planning Process: Definition and Hierarchy.
8.	Managing of Agri. business.

PRACTICE & LAW OF BANKING

1. Banking - Historical Perspective.
2. Banker & Customer - Definition and relationship - Rights & Liabilities.
3. Individuals.
4. Cooperative Society & Other Organizations.
5. Current, Accounts/Saving Accounts.
6. Types of Promosory Note, Bill of Exchange, Cheque.
7. Kinds of Cheque.
8. Endorsements: Definition, Rssentials & Kinds.
9. Crossing: Definition & Types.
10. Payment: Procautions & Liabilities.
11. i) Demand Draft, MT, TT.  
ii) Procautions.
12. Islamic Banking Concept & Law in Pakistan - Development Perspective.
13. Financing Modes.

BOOK KEEPING & ACCOUNTS

<u>S.NO.</u>	<u>Topic</u>
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2.	Elementary Terms.
3.	Principles of Double Entry System.
4.	Nature of Accounts viz., personal accounts and impersonal accounts.
5.	Books of Original Entries.
6.	Main and Subsidiary Ledgers: posting & balancing.
7.	Self Balancing Ledgers & Sectional Balancing.
8.	Trial Balance, its preparation and rectification of errors.
9.	Bank re-conciliation statement.
10.	Adjusting Entries.
11.	Trading Account and its preparation.
12.	Profit & Loss account and its preparation.
13.	Balance Sheet.
14.	Balance Sheet and the Lending Bankers.



COOPERATIVE MOVEMENT  
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8.	Society's Books & Records.
9.	Cooperative Marketing: Experience at Home.
10.	Cooperative Farming with special reference to Khanewal Scheme.
11.	Consumer Cooperatives in Pakistan.
12.	Cooperative in India, France, England & other countries.
13.	Conditions conducive to the success of a cooperative enterprise.
14.	Cooperative credit structure - Over Performance.
15.	Federal Bank's Role in Cooperative Development.
	- Short Term.
	- Medium Term.

COURSE ON PROJECT FINANCING

1. Basic Project Concept.
2. Project Cycle/Stages.
3. Project Identification.
4. Project Preparation/Feasibility Report writing.
5. Plan of operations (Principles of time preferences).
6. Fore-casting Techniques.
7. Financing Plan (including Loan disbursement schedule).
8. Profit and Loss Account.
9. Project Appraisal.
  - i) Identification of Costs and Benefits.
  - ii) Working Capital: Requirements and Estimates.
  - iii) Preparation of Cash Flow Statements.
  - iv) Discounting of Costs and Benefits/Discounted Cash Flow.
  - v) Measures of Projects Worth.
  - vi) Financial Analysis.
  - vii) Economic Analysis.
  - viii) Sensitivity Analysis.
  - ix) Breakeven Analysis.
  - x) Financial Ratios.
10. Project Implementation: Monitoring and Control.
 

Case Studies:

  1. Live-Stock & Dairy Deve'opment Project.
  2. Vegetable de-hydration Project.
  3. Fruit Processing Project.
  4. Land Development or Fruit Orchard Development.

SYLLABUS FOR SEMINAR ON TRAINER'S TRAINING

1. Characteristics of Good Trainer.
2. Historical Background of Cooperative Movement in Indo Pakistan Sub Continent.
3. Chalk and Talk Method.
4. Fiscal & Monetary Policies with special reference to Pakistan.
5. Participatory Approach Method.
6. Instructional Technology.
7. Planning for Development from National to Project level.
8. Constraints in Coop. Development in Pakistan and their Remedial Measures.
9. Motivation and Leadership.
10. Net work Analysis.
11. Savings and Investments.
12. Modern Management with special reference to cooperatives.
13. Learning Modules.
14. Discussion/Project/Assignment Method.
15. Case Study Method.

SYLLABUS FOR OFFICE MANAGEMENT COURSE

1. F.B.C. its establishment and functions.
2. Formation, Maintenance and Recording of files.
3. Record Room and Destruction of old Record.
4. General Office Procedure.
5. Maintenance of Secrecy and Security.
6. Commercial Correspondance.
7. Receipt and Disposal of Dak.
8. General Sense of Responsibility, Behaviour, Turnout and Cleanliness.

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Appendix II

CATEGORY-WISE COOPERATIVE SOCIETIES  
IN PAKISTAN AS ON 30-6-1958.

S.No.	Type of Societies	Number of Societies & Membership in each Province.													
		Punjab.	Sind.	Frontier.	Baluchistan.	A.K.	Northern Areas.	Total.	Number	Member-	ship.	Number	Member-	ship.	
	<u>Agri.</u>														
1.	Credit.	32456	1202053	48056	2048	18410	-	-	348	1268515					
2.	Development.	-	-	-	78	9147	-	-		9147					
3.	Service.	1866	78362	-	-	-	58	963	15	70330					
4.	M/purpose.	91	6479	652	41885	2239	222970	-	2257	69060	304	1138	55	351731	
5.	Farming.	284	17829	74	4351	102	4044	6					4	26360	
6.	Farm Service Centrs.	22	1893	5	91	10	849	-						283	
7.	IRDP.	-	-	-	-	9	287	-						28	
8.	Tube Well.	195	3685	22	258	275	5316	34					5	9781	
9.	Marketing.	39	3962	49	1315	6	185	24					1	634	
10.	Sugarcane.	289	6892	-	-	610	48476	-					8	55361	
11.	Fishermen.	-	-	18	6265	-	-	34						52	
12.	Others.	12651	706958	125	3592	523	22950	426						13725	
	<b>Total-I</b>	<b>47893</b>	<b>2028113</b>	<b>1255</b>	<b>105813</b>	<b>5900</b>	<b>339634</b>	<b>582</b>	<b>13374</b>	<b>2257</b>	<b>69060</b>	<b>304</b>	<b>1138</b>	<b>58191</b>	<b>256733</b>

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SESSION II

S.No. Type of Societies.	Number of societies & Membership in each Province.											Total.		
	Punjab.	Member-ship.	Sind.	Member-ship.	Frontier.	Member-ship.	Baluchistan.	Member-ship.	A.K.	Member-ship.	N.A.		Member-ship.	
II. Non-Agri.														
1. Credit.	-	-	179	-	50	1311	-	-	-	-	-	-	229	39511
2. Industrial.	1486	87221	100	4237	98	2505	22	650	-	-	-	-	1706	94613
3. Housing.	321	132282	1160	495947	7	50	18	81276	-	-	-	-	1506	333355
4. Consumer.	196	39456	113	13025	-	-	55	4209	-	-	-	-	359	52690
5. Women.	1256	52866	30	2587	25	650	3	40	-	-	-	-	1315	56149
6. Others.	-	-	573	40830	120	16273	-	-	-	-	-	-	633	57103
Total-II.	3259	309825	2130	594826	304	30795	98	36175	-	-	-	-	5313	-
Total-I+II.	51152	2335938	3415	700639	3201	360429	680	49549	2257	69060	304	11.	64009	352,000

## PHILIPPINES

By Mr. Glicerio Lorejo.

COOPERATIVE DEVELOPMENT AND TRAINING PROGRAM  
ACTIVITIES, METHODS AND TECHNIQUES  
OF COOPERATIVE ORGANIZATION IN RURAL AREA  
 ( CREFCOR 1 )

(Approved: CSF Board of Regents, July 1968)

RATIONALE

Historically, the government viewed cooperatives in the context of being voluntary and self-help organization which has the capability of securing economies of scale in providing business and other services to individuals with limited resources. They were also viewed as organizations which provide employment, improve income distribution and facilitate their market prices by promoting private sector competition.

In the five year comprehensive research on Education and Training Program for Cooperative Development in the Philippines, prepared by Dr. Leandro K. Rola, Director, ACCI-JED College, Laguna, September 1966, he stressed that government of developing and developed countries used cooperatives primarily as instruments for improving the economic, social and cultural situation of people with limited means, increasing income and employment by further utilization of available resources and improving social condition and supplementary community and social services. Ironically, the Philippine experience with cooperativism was characterized by little successes and many failures. The most damaging contention about the movement's failure, however, was attributed to wrong developmental approach. First, the concept of cooperation was not institutionalized among the targetted clientele by the previous program on cooperatives. Second, cooperative societies then established were not developed to become potent vehicle for channeling government economic assistance and services to socially and economically depressed small farmers and producers. Third, there was no continuity in previous government efforts to develop cooperatives in the country, Dr. Rola further stressed in his paper.

In another paper

of *Dr. Rola*

*he* stated that the factors which are contributory to cooperative failure are invariably lack of genuine membership, education and lack of skilled trained personnel. Indeed, it has been emphasized that although education/training is not in itself sufficient, it is certainly a necessary condition for a viable cooperative operation, he said.

Many cooperative leaders and practitioners in the country believe that a lot of problem confronting the cooperative movement today could have been avoided had there been a systematic and continuing education and training program implemented in the past. As has been repeatedly expressed, cooperative with enlightened membership as well as honest and competent management staff have bigger chances to succeed than cooperatives with large amount of capital but with members who are less knowledgeable about the purpose, ideology and operation of their societies.

In Region XI to a certain degree, cooperatives are channel of economic assistance and services from GOs and NGOs directed towards upgrading life conditions not only of depressed small farmers and producers but most importantly the enhancement of community based self-help and reliance. Coop statistics (July, 1987) showed that a total of 242 KBs and 1,110 SNs were officially registered with the Department of Agriculture, Region XI. These organizations are situated strategically in the five (5) provinces and two (2) cities of Region XI covering a total land area of 3,211 hectares and serving a populace of 4.3M more or less (1987: DA Annual Report). It can be gleaned likewise that while there are only 185 KBs reporting and 602 SNs with economic activity, their combined resources amounted to ₱28.4M paid-up capital, a net savings of ₱11.3M and a total volume of business figured at ₱297.5M in Region XI or a contribution of 3.5% to the estimated ₱8.4B Regional Gross Domestic Product (1986: Census Report).



While this is one means to measure cooperative performance, the coop movement in Region XI, despite its historical successes and growth in 36 years is not also spared from failures and non-viability due to lack of systematic and continuing education and training program or professionalization of the coop movement. Education as has been said will enhance the level of competence of coop officers, employees and members for bigger chances to succeed in the coop endeavor especially with the fast changing pace of the economy.

Cooperative is in itself a road to the growth and development of organizations and community as well as an instrument that paves way to personal advancement, worth and dignity of individuals. This aspect involve human beings and human affairs, a personal process that speaks about H A H, the force behind every reason, the core, for whom all things are done together. This is fulfilled through education via cooperativism.

Speaking of education in the coop movement in Region XI, statistics will show that coop organizations are steward by a Board with an average of 12.4 years of formal schooling and a manager who handles actual business operation with an average of 13.5 years of formal schooling, or in ordinary parlance, College Level (DA: 1988). From one point of view, viable coops evolved regardless of the limited education. The other view, however, is that, since CHANGE is the constant factor in this complex world, knowledge must be updated to suit existing opportunities to secure and assure viability of future approaches. On the other hand, same source shows that the average ages of the Board and the Manager are 46.3 and 42.2, respectively. The Board hold a term of five (5) years while a manager, seven (7) years. This statistics substantiate the fact that cooperative leaders are still potent for education program because if they are to serve for five (5) and seven (7) years in their respective coops, their usefulness can be optimized while in the process educate prospective new leaders to follow through, until a day where every being in the coop movement emerges a total human person, not just a human person.

It is for this meaningful, significant and worthwhile reason that CEPCOR program came into being for the betterment of the citizenry of Southeastern Mindanao. Nowhere in the country can one find a program so uniquely dedicated in terms of helping the individual on a personal level by bringing the University in the rural area.

From previous studies conducted, hereunder are issues and problems concerning the present system of cooperatives education:

1. Lack of basic training of elective coop officials and hired management staff on cooperative philosophy and practices;
2. Less trainings conducted on cooperatives "line of business";
3. Shortage of relevant training designs as well as lack of standard materials and approaches/methods for coop education and training;
4. Proliferation of education and training institutions for cooperatives and lack of coordinating mechanism among them to efficiently service the needs of the movement;
5. No unified plan for coop education and training;
6. The use of the cooperative as a stepping stone for "greener pasture" by members and staff trained or sent to training;
7. The inefficiency in using personnel with appropriate training skills; and
8. Reluctance of cooperatives to contribute to the CEPCOR.

OBJECTIVES

1. To provide a continuing and systematic cooperative education program for the enhancement of the cooperative movement as potent vehicle for channeling government socio-economic assistance to depressed small farmers and producers;
2. To enhance the level of competence of officials, members and employees of cooperative organizations in Region XI.

PROGRAM DESIGN/IMPLEMENTATION SCHEME1. Methodology

This program shall be administered through the collaborating efforts of the following agencies:

- University of Southeastern Philippines (Graduate School and CPREI);
- Department of Agriculture, Region XI
- Bureau of Agricultural Cooperatives Development (BACOD)
- Cooperative Union of Region XI (CUR XI)

This extension program for cooperative officials, members and employees shall consist of the following categories/levels:

**Level 1** - Composed of training/basic courses on cooperative education and management and community development where certificates of participation/completion and academic credits shall be awarded to participants who are Samahang Nayon/Cooperative officials, members and employees.

**Level 2** - Associate in Arts project with concentration in Cooperatives Education and Management and Rural Development equivalent to two (2) years of college leading to the degree BS CD/PA/Agri-Business. Participants from Samahang Nayons/Cooperatives must at least be High School graduate or the equivalent as may be certified by DECS.

Level 3 - Master of Business Administration with major concentration in Cooperatives Management. Participants must at least be college graduates.

## 2. Strategy of Implementation

To optimize participation of the cooperative institutions in Region XI, the following areas shall serve as seminar/training venues :

- A. Surigao del Sur - for Surigao del Sur and other nearby areas.
- B. South Cotabato - for General Santos City and South Cotabato areas.
- C. Davao City - for Davao del Sur and Davao City areas.
- D. Davao del Norte - for Davao Oriental and Davao Norte areas.

Weekend live-in sessions shall be conducted in the identified seminar/training venues.

For Level 2 participants, weekend courses for a total of 68-71 units shall be conducted on a semestral basis. Participants in level 2 who may want to proceed to BS (CD, PA or Agri-Business), after earning their associate in Arts, shall be subjected to requirements as mandated by the DECS like passing the NCCE, etc. .

Level 3 participants shall satisfy the requirements of the USP-GS MBA program/curriculum.

## 3. Program Structure

### A. Administrative Structure

The over-all supervision and administration of the program shall be lodged upon the Management Board which shall be composed of the collaborating agencies' heads sitting as ex-officio members. They may however designate their authorized alternates.

Specifically, the following shall compose the Management Board :

President, University of Southeastern Phil.-Chairman	
Regional Director, Department of Agriculture	
Region No. XI	- Member
Director, Bureau of Agricultural Coop. Dev.-	Member
Program Alumni Representative	- Member
Chairman, Cooperative Union of Reg. XI	- Secretary

Major functions of the Management Board shall be as follows :

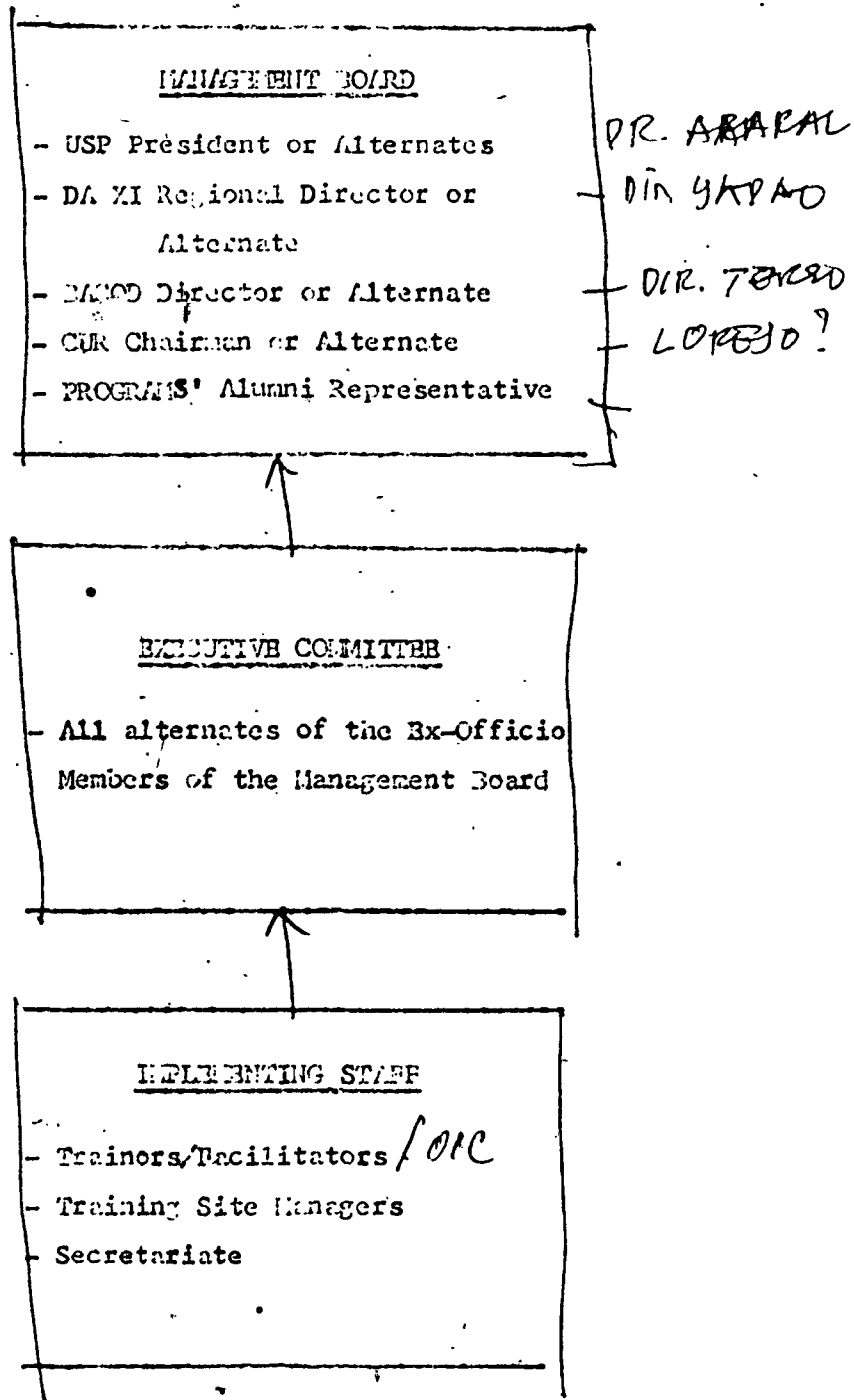
1. Set up policies governing the management of funds, participants and conduct of the program;
2. Accreditation of Professors, Lecturers, Facilitators etc.;
3. Evaluate the performance of the various agencies involved in the program ;
4. Set up criteria for accreditation of Trainers, Facilitators and recommend to USP council qualified participants for accreditation.

All official acts of the Management Board should be with the presence of at least two (2) ex-officio members (not Alternates).

The Management Board shall be assisted by an Executive Committee which shall be composed of all the alternates of the Ex-Officio members of the Management Board. The Executive Committee shall take charge of the execution of all policies formulated by the Management Board. The Implementing Staff shall be under the direct supervision of the Executive Committee.

# CEP COR XI

## ORGANIZATIONAL CHART



MATRIX OF RELATIONSHIPS OF COLLABORATING AGENCIES

Areas of Concern	USP	DA (MT)	CUR, YCU	BACOD	Executive Committee	Management Board
TRAINERS	Provide Academic Trainers	Provide technical trainers	Recommend leaders for accreditation as Trainers	Coop materials	Accredit Trainers/ Facilitators	Set-up policies for accreditation of trainers.
TRAINING MATERIALS	List of Textbooks, handouts	Tech. trng. materials	Reproduction of materials	Coop trng. materials	Approve trng. materials	Set-up policies for accreditation of trng. materials
FUNDS	Accepts trng. Fees	Financial Assistance	Collect fees and transmit to Executive Committee	Financial Assistance	-Pays honoraria -Remits training fees to USP -Pays all related expenses	Audit
INFORMATION DISSEMINATION/ MARKETING	-Assist in the dissemination of lined-up training program. -Assist in the marketing of the program	-Dissemination of lined-up training prog. -Marketing of the prog. among coop constituents.	-Acts as training site manager -Secretariate of the program -Sees to the availability of trainers, materials, participants, etc. -Prepares reports re: participants' profile etc. -Register participants	-Screens participants & submits to Management Board.	Recommends accreditation of qualified participants to the USP Council.	

B. Academic Structure

Level 1 : BASIC TRAINING PROGRAM

Program Description : This program is an introduction to cooperative and cooperative management. It is composed of four (4) academic courses :

1. Basic Course on Cooperatives
2. Basic Cooperative Mgt. Course
3. Basic Leadership Training Course
4. Specialized Courses in Supervisory  
a. Audit, Trainers Training, Credit  
b. Collection Mgt.

Objectives : Each course, is especially designed to meet the needs of the specific groups involved in the Cooperative Movement. More specifically, it aims to :

1. Equip participants with working knowledge on cooperatives organization and business operations.
2. Develop participants' knowledge and skills in managing cooperatives.
3. Improve participants' leadership styles and skills for more effective cooperative management.

Clientèle : Open to officials and management staff of cooperatives)

Duration : The basic courses (1-3) shall be conducted for a minimum of 36 hours. The specialized courses (4) shall be conducted for 48 hours.

Pre-

Requisite : Membership in cooperatives

Credit : Each basic course (1-3) shall be given two (2) units credit. The specialized course shall be given three (3) units credit. All four (4) courses under this level MUST BE TAKEN before entry to levels 2 or 3.



SAMPLE COURSE OUTLINE

## I - BASIC COURSE ON COOPERATIVES

- Target Clientele** : \* Board of Directors  
 \* Committee Members  
 \* Managers and Key Staff  
 \* Trainers/Extension Workers
- Objective** : To equip participants with working knowledge of cooperatives- their organizations and business operations.
- Duration** : (2 units) 36 lecture hours

COURSE CONTENT

- \* Historical Development of Cooperatives
- \* Status of Philippine Cooperative Movement
- \* Philippine Cooperative Laws and Regulations
- \* Cooperative Philosophy, Principles and Practices
- \* Various Cooperative Services (Insurance, etc. )
- \* Cooperative Organizational and Management Structure
- \* Model Cooperative By-Laws and Articles of Incorporation
- \* Human Dynamics in Cooperatives
- \* Promotion of Community Relation

SAMPLE COURSE OUTLINE

## II - BASIC COOPERATIVE MANAGEMENT COURSE

- Target Clientele : \* Board of Directors  
 \* Committee Members  
 \* Managers and Key Staff  
 \* Trainers/Extension Workers
- Objective : To develop the participants' knowledge and skills in managing cooperatives.
- Duration : 33 lecture hours
- Credit : 3 units

COURSE CONTENT

- \* Update of ILO's and Cooperative Movement
- \* Function of Cooperative Management Work and its Activities (planning, organizing, leading & controlling)
- \* Roles, Functions and Responsibilities of Cooperative Officials
- \* Principles of Cooperative Decision Making
- \* How Decision Made effective
- \* Cooperative Financial Management
- \* Formulating Policies
- \* Relationship between Managers and Board of Directors and Committees of Cooperatives
- \* Communications and Protocol

SAMPLE COURSE OUTLINEIII. ASES LEADERSHIP TRAINING COURSE

- Target Clientele : \* Board of Directors  
 \* Committee Members  
 \* Education & Training Committee Members  
 \* Managers and Key Staff
- Objective : To improve participants' leadership styles and skills for more effective cooperatives management.
- Duration : 36 lecture hours
- Credit : 2 Units

COURSE CONTENT

- \* Group Dynamics
- \* Management Games
- A-1 \* Cooperatives Organizational Structure (Peyronas)
- E \* Leadership pattern & Management Styles (Naldico)
- F \* Developing Group Leadership (Krylar)
- D \* Leadership Characteristics, traits and qualities Abraham
- C \* Motivating People to work (Ambray)
- B \* Human Behaviour in Organization - Lopez
- G \* Effective Communication Skills - Naldico
- H \* How to conduct Effective Meetings - Corral
- \* Update of the Coop Movement -

SAMPLE COURSE OUTLINE

## IV. ELECTIVE--SPECIALIZED COURSES

## BASIC COURSE FOR SUPERVISORY &amp; AUDIT COMMITTEES

- Target Clientele : Supervisory & Audit Committee Members
- Objectives : To increase the participants supervisory and audit skills in performing their duties and responsibilities.
- Duration : 40 lecture hours
- Credit : 3 Units

COURSE CONTENTI- FINANCIAL ASPECT

- A. Understanding the Financial Statements
- B. Financial Ratios as tool for Evaluation
- C. Evaluation of Credit Collection
- D. Basics of Forecasting
- E. Internal Control Questionnaire
- F. Sampling Methods

II Questionnaires on Auditing and Appraising Over-all performance of cooperative enterprise.

III Update of the Cooperative Movement

SAMPLE COURSE OUTLINEIV. ELECTIVE-SPECIALIZED COURSESCREDIT AND COLLECTION MANAGEMENT

- Target Clientele : \* Credit and Collection Committee Members  
\* Loan Officers/Clerks  
\* Managers
- Objectives : To provide the participants with basic skills and techniques of credit evaluation and collection.
- Duration : 48 lecture hours
- Credit : 3 Units

COURSE CONTENT

- \* Role of Credit Committee & Loan Officers
- \* Credit/Collection policy analysis
- \* Cooperatives Lending Procedures
- \* Credit Investigation
- \* Credit Interview Techniques
- \* Credit Analysis
- \* Securities/Collaterals/Insurance
- \* Collection Techniques
- \* Delinquency Management
- \* Update of cooperative movement

SAMPLE COURSE OUTLINEV. SELECTIVE-SPECIALIZED COURSES

## TRAINERS TRAINING COURSE

- Target Clientele : \* Cooperative Educator Trainers  
\* Field Workers  
\*
- Objective : To enable trainers, field workers and potential trainers to efficiently perform their training functions.
- Duration : 48 lecture hours
- Credit : 3 Units

COURSE CONTENT

- \* Teaching/Training Fundamentals
- \* Developing Training Designs
- \* Organizing and Managing Training Activities
- \* Selecting Training Aids
- \* Evaluating Training Programs
- \* Developing Communication Skills
- \* Practicum ( Art of Public Speaking)
- \* Orientation on Community Organization
- \* Update of the Cooperative Movement

Program LEVEL 2 : ASSOCIATE IN ARTS PROGRAM

(Equivalent to BS in Community Development, BS in  
Public Administration, BS in Agri-Business)

Program Description :

This program is design to meet the needs of the management and staff of Cooperatives. It shall integrate the concepts of cooperative management and community development. It is especially designed to enable the participants to earn an Associate in Arts degree equivalent to a two (2) year college course. For qualified participants, this course is a springboard to the degree in Bachelor of Science in Community Development/ Public Administration/Agri-Business.

Objectives :

1. To develop expertise along the thrust of community development/public administration/agri-business.
2. To enable the students/participants to understand the context in which their cooperatives operate.
3. To afford a vehicle through which the students/participants can earn a degree and improve their management skills.

Pre-Requisites:

1. Must complete nine (9) units under program level I
2. Must have a high school diploma or its equivalent.

Credit : Each course shall be given three (3) units credit unless otherwise indicated.

LEVEL 2 CURRICULUM

MAJOR COURSES

1. Values Education	3
2. Communication Skills	3
3. Organization and Management	3
4. Human Behavior in Organization	3
5. Introduction of Sociology & Anthropology	3
6. Research and Statistics	3
7. Nature of Community Development	3
8. Phil. Local Government Administration	3
9. Problems & Issues in Rural Development	3
10. Community Analysis & Planning	3
11. Developmental Problems in the Phil. Issues & Problems	3
12. Politics and Administration	3
13. Elements of Agronomy & Animal Husbandry	3
14. Principles of Accounting & Bookkeeping	3
15. Technical Report Writing	3
16. Development of Business Enterprise	3
17. Agricultural Marketing	3
18. Literature & Art Appreciation	3
19. Financial Analysis	3
20. PRACTICUM	<u>3</u>

60

Electives: a) 6 units (Level 1 ) ----- 9  
 b) 3 units (specialized course)

TOTAL UNITS FOR PROGRAM . . . . . 69 Units



SAMPLE COURSE OUTLINE

## 14. PRINCIPLES OF ACCOUNTING AND BOOKKEEPING

- Target Clientele : accountants/Accounting Clerks/Bookkeepers
- Objective : To improve the participants knowledge and skills in cooperatives accounting and financial analysis.
- Duration : 43 Lecture hours
- Credit : 3 Units

COURSE CONTENT

- \* Update of the Cooperative movement
- \* Cooperatives Accounting Cycle
- \* Overview of the Accounting System
- \* Practicum on "Key Transactions"
- \* Documentation of Transactions
- \* Accounting Principles
- \* Cash and Accrual Accounting
- \* Preparation and interpretation of financial statements and/or reports
- \* Basics of Forecasting

SAMPLE COURSE OUTLINE

## 10. FINANCIAL ANALYSIS

- Target Clientelè:** \* Board of Directors  
\* Managers
- Objectives :** \* To instill upon the participants the importance of financial statements as a tool for business management.
- \* To enable the participants to analyze and interpret financial reports.
- Duration :** 48 Lecture hours
- Credit :** 3 Units

COURSE CONTENT

- \* Cooperatives Accounting Cycle
- \* Understanding the Balance Sheet
- \* Understanding the Statement of Operation
- \* Types, Uses and Interpretation of Financial Ratios,
- \* Mechanics and Computation of Financial Ratios
- \* Tax in relation to Coops
- \* Update of the Cooperative Movement

SAMPLE COURSE OUTLINE

10. FINANCIAL ANALYSIS

- Target Clientel:** \* Board of Directors  
\* Managers
- Objectives :** \* To instill upon the participants the importance of financial statements as a tool for business management.
- \* To enable the participants to analyze and interpret financial reports.
- Duration :** 48 Lecture hours
- Credit :** 3 Units

COURSE CONTENT

- \* Cooperatives Accounting Cycle
- \* Understanding the Balance Sheet
- \* Understanding the Statement of Operation
- \* Types, Uses and Interpretation of Financial Ratios
- \* Mechanics and Computation of Financial Ratios
- \* Tax in relation to Coops
- \* Update of the Cooperative Movement

Program LEVEL 3 : MASTER OF BUSINESS ADMINISTRATION

Program Description :

1. To develop the cooperative as a vehicle for mass-based ownership of enterprise for community development.
2. To improve the capability for cooperative education and management.

Pre-Requisites: Bachelor's Degree

Credit : All courses shall be given due credit by the  
USP- Graduate School

## PREPARED CURRICULUM FOR MASTER OF BUSINESS ADMINISTRATION

FOUNDATION/BASIC : 12 Units Units

EDFO 200	Methods of Statistics	3
EDFO 205	Methods of Research	3
BA 200	Seminar in Accounting (Non-Accountants)	3
BA 205	Economics Analysis	3
BA 210	Quantitative Method in Business	

MAJOR COURSES : 21 Units

BA 220	Human Behavior in Organizations	3
BA 230	Managerial Accounting & Control	3
BA 235	Marketing Management & Strategies	3
BA 240	Financial Management	3
BA 245	Business Policy	3
BA 255	Development of Business Enterprise	3
BA 290	Management of Cooperative Federations & Unions and other secondary organiza- tions	3

ELECTIVES : 6 Units

Basic Course on Cooperatives	2
Basic Course on Corp Mgt.	2
Basic Leadership Training Course	2
Specialized Course in Supervision & Audit, Credit & Collection Mgt. or Trainers Training Course	3

---

Foundation	12 units
Major	21 units
Electives	6 units
Thesis	6 units
	45 units

RESOURCE REQUIREMENTS1. Financial

Financing of the program shall primarily come from the registration fees of the participants which shall be shouldered by their respective cooperatives. To be included in the registration fees shall be the P150.--Training fee per participant which shall be remitted to USP.

2. Human

Initially, USP (Graduate School and CDEM), Department of Agriculture (Region XI), Bureau of Agricultural Cooperative Development (BACOD), and the Cooperative Union of Region XI (CUR XI) personnel will be tapped to plan, implement and monitor the program. Eventually, some consultants and other government and cooperative officials who are involved in cooperative administration will be tapped to assist in the implementation, monitoring and evaluation of the program.

PROGRAM IMPACT1. On the Participant

The academic inputs shall directly benefit the cooperative leaders and members through strengthened professional capacities to deal with cooperative and rural development management.

2. On the Constituents/Communities

The enhanced professional capacities of the cooperative leaders and members will improve the cooperative enterprises' productivity and shall therefore benefit the constituents through better socio-economic services in their respective areas.

3. On the Children/dependents of cooperative members, officers & employees

The program shall serve as an alternative scheme for depressed families.

**Workshop on Strengthening Human Resource Development  
Programmes For Co-operatives in Asia  
And Meeting of ICA Sub-Committee on HRD for Asia  
Los Banos, Philippines : 5 -11 June 1989**

**Country Paper**

**Singapore's Position on Human Resource Development  
by  
Mervyn Pereira  
Member-Executive Council  
Vice-Chairman-Education Committee  
Singapore National Co-operative Federation Ltd**

Position on Human Resource Development

01. Basic Data on Co-operative Movement

<u>Type of Co-ops</u>	<u>No.</u>
Primary	56
Secondary	2
Apex	<u>1</u> 59

02. No. of individual members in each type of Co-operative (Male and Female)

<u>Type</u>	<u>No.</u>	<u>Male &amp; Female Ind. Members</u>	<u>Institutional Members</u>
Thrift & Loan	28	31,861	6
Multi-Purpose	15	26,529	3
Consumer	4	116,522	74
<u>Service</u>	5	22,011	31
Insurance	1	166,630	67
Transport	1	6,124	30
Medical	1	-	23
Investment	1	-	26
Housing	1	2,477	0
School Co-op	1	224	0
Apex	1	-	52
	<u>59</u>	<u>372,408</u>	<u>312</u>
	==	=====	===



03 No. of Employees

Please give separate figures for each type of Co-operative Organisations into following categories :-

<u>Type of Co-op</u>	<u>Operational Level</u>	<u>Supervising Level</u>	<u>Management Level</u>	<u>M/F Staff</u>
Credit & Thrift	24	3	3	30
Multi-Purpose	69	12	15	96
Consumer	1,077	202	91	1,370
Service	306	19	6	331
Insurance	199	-	111	310
Transport	133	20	35	188
Medical	6	-	1	7
Investment	-	-	-	-
Housing	12	2	1	15
School Co-op	-	-	-	-
Apex.	5	-	4	9
			Grand Total	<u>2,356</u> =====

## 04 Whether the Movement has the following development arrangements :-

- Long term perspective plans for the movement as a whole

The Singapore National Co-operative Federation has drawn up a Triennial Corporate Plan covering 1987 to 1990 in which the following broad primary key results areas have been identified:

- (a) Management Consultancy Services
- (b) Education and Development Services
- (c) Executive/Administration Services.

The Action Plan for each of the PKRA is reviewed quarterly and closely monitored to enable the SNCF to achieve its targets set in the plan and provide relevant centralised services to its affiliates.

- Long term Perspective Plans for Sub-Sectors  
Such as Consumer, Agriculture, etc.

Individual co-operatives are expected to have their own long term perspective plans.

- Manpower Planning Systems for Sub-Sectors

This is also expected to be carried out by individual co-ops concerned.

- Manpower Information Systems (H.R. Data Banks, etc)

SNCF does not maintain this.

- Manpower development systems :

(i) The Education Committee of the SNCF is entrusted with the responsibility to work out its Education Programmes annually. The training policies, arrangements for training trainers and curriculum development are planned by the Education Committee with the concurrence of the Executive Council of the SNCF.

(ii) - (iv) Nil

(v) Job rotation, etc. within the same co-op is possible, but there is no arrangement made to rotate staff from one co-op with another.

05 What arrangements do you have to involve women and youth in co-operative activities?

- Special functional committees, advisory committees, special co-operative societies for women.

Subsequent to the SNCF-ACO Women's Co-operative Conference held in Singapore in June, 1988, a survey committee was set up to look into the needs of women. The Development of Economy for Women (DEW) Co-operative Credit Union is the only co-op for women from all walks of life.

Any special programmes for women

Nil

- Special arrangements for youth co-operatives or youth programmes.

To date SNCF has organised School Co-op Promotion Talks for students of secondary schools and junior colleges.

As part of the public education programme the National Co-op Exhibition was held in August 1988 at a popular public venue where youth usually gather.

06 Considering the situation analyzed above, problems faced by the co-operative movement on Human Resource Development (List Item).

The problems faced by the co-op movement on Human Resource Development vary according to the needs of the co-operatives concerned.

In the case of the trade union/labour co-operatives in Singapore namely the NTUC Comfort, FairPrice and Income, human resource development is given its due attention by professional staff. These co-ops, apart from drawing up their own career development programmes and staff incentive schemes, have their staff trained locally/in-house and overseas.

However, the smaller co-ops owing to their limited capital base and membership size have not been in a position to appoint personnel to look into human resource development problems including career development, manpower planning, job distribution, administration systems, job training, etc.

07. As mentioned in para 06 above, the HRD needs of the smaller co-operatives which form the bulk of the movement, are generally in areas like :

- (a) to encourage career development for staff
- (b) training staff in bookkeeping or accounting work
- (c) training elected officials (who are part-timers) to prepare the accounts for audit and for the AGM, etc.

- (d) to provide secretarial training-filing, etc.
- (e) to train officials in report and minutes writing; meeting procedures; chairing meetings, etc.
- (f) to provide organisational skills - AGM, Annual Celebrations, etc.

/ts .

2ND MEETING OF THE ICA SUB-COMMITTEE ON  
HUMAN RESOURCE DEVELOPMENT FOR ASIA

10 June, 1989 at Los Ranos, Philippines

C O U N T R Y P A P E R

Sri Lanka

Presented by:

M.G.S. Silva,  
General Secretary,  
National Co-operative Council of Sri Lanka,  
455, Galle Road,  
Colombo,  
Sri Lanka.

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2ND MEETING OF THE ICA SUB-COMMITTEE ON  
HUMAN RESOURCE DEVELOPMENT FOR ASIA -  
JUNE 10, 1989 AT LOS BANOS, PHILIPPINES.

Distinguished Co-operators,

1. General

First of all I wish to convey the co-operative greetings from co-operators of Sri Lanka which has seventy five years of historic background and passed many stages. In No. 2, a brief description is given about Sri Lanka which I represent.

2. The Country

The Republic of Sri Lanka, earlier known as Ceylon and also called the Pearl of the East, is an Island situated in the Indian Ocean in very close proximity to India. It has a land area of approximately 65,608 sq. km. and a population of 16 million people. The population is made up of majority Sinhalese, Tamils, Moors, Burghers and Malays etc. The country is governed by a democratically elected Executive President and a Parliament of people's representatives.

3. Structure of the Co-operative Movement in Sri Lanka

3.1 The Structure of the Co-operative Movement in Sri Lanka is mainly of a two tier basis, where the Primary-level Societies are directly affiliated to their respective National Level Unions. The Thrift and Credit Co-operative Societies have a three tier basis, namely; Primary Level Societies, District Level Unions and the National Level Union. The National Co-operative Council (The Ideological Apex) embraces all types of Primary Societies and Unions.

3.2 A National Workshop on Co-operative Policy, Planning and Structure was held in 1987 sponsored by the Swedish Co-operative Centre in collaboration with the Department of Co-operatives and the National Co-operative Council of Sri Lanka to look into and report on co-operative policy, planning and structure.

It recommended the formation of independent District Unions and subsequent structural changes in the National Co-operative Council of Sri Lanka.

In keeping with the objectives of workshop, the National Co-operative Council has taken a number of steps. By-laws of the National Co-operative Council of Sri Lanka was amended and independent district unions were formed at each district except a few and the districts which have formed district unions have been offered membership in the 'New' NCC and under the new structure of the National Co-operative Council of Sri Lanka, the Primary Societies which were direct members of the NCC have become members of each district union. The first Annual General Meeting was held on 27th May 1989, and the President was elected directly from among the representatives and a new Board of Directors was also elected. This was what expected by the co-operators about two decades.

### 3.3 The structure of the movement.

#### Primary Level

Consumer Co-ops.

Agricultural Co-ops.

Thrift & Credit Co-ops.

Industrial Co-ops.

School Co-ops.

#### District Level

District Unions (formed after re-structuring)

District Unions of Thrift & Credit Co-ops.

#### National Level

National Co-operative Council of Sri Lanka (Ideological Apex)

Co-operative Marketing Federation

Textile Societies Union

Rubber Societies Union

Coconut Societies Union

Fisheries Societies Union

Industries Union

Thrift & Credit Co-op. Societies Union

National Youth Services Council Societies Union.

4. The National Co-operative Council of Sri Lanka, the national spokesman for the movement is providing education and training activities. In addition it has a few service units such as Agricultural, Printing Press, Library and it is expected to establish a few more service units to widen its services in particular to members and movement.
5. Co-operatives which are engaged in consumer activities met on 03.06.1989 to form All Island Consumer Federation of Sri Lanka with a view to facilitate and smoothen consumer activities.
6. Mean while, the Government of Sri Lanka has accepted and considered that co-operatives are the real components to help the poor. So that the Government has chosen our Multi Purpose Co-operative Societies to implement the "JANASAVIYA" (People's Strength) - a poverty alleviation programme to help a total number of 70,00,000 poor people with a perspective plan to assist them to start self employment projects.
7. The government, through the Ministry of Co-operatives and 3 agencies under it, namely; the Department of Co-op. Development, the Co-op. Employees Commission and the Sri Lanka Institute of Co-operative Management plays a significant role in moulding the Co-operative Movement.

The Department helps in various ways in the organization of societies and registers them under the act. The annual auditing and investigations are done by the department free of charge. The Multi-purpose Co-operative Societies were faced with problems with the introduction of the open economy policy and the Department with huge financial backing of the



Government undertook a rehabilitation programme with the assistance of the Sri Lanka Institute of Co-operative Management.

In addition, the Department undertakes training programmes for officers and committees of societies with a view to improve their managerial skills and to enhance their knowledge in Co-operative Concepts.

#### 8. Administration of Societies

The administration is done by boards elected by the members at the General Meetings. In a few cases, the Department has temporarily nominated boards of control to look after the societies which need special attention. The position is regularly reviewed and the administration is handed back to the membership no sooner they show that they can handle the affairs of their own society.

#### 9. Relationships

##### i. Boards and Members

Boards are normally elected by members at the General Meeting. In smaller co-ops there is a close relationship between the members and the boards, as the General Body consists of the entire membership, but in larger societies (eg. Multi-purpose Co-ops.), this is not so, as only a handful of members are present at the General Meeting, due to the fact that it is a "Representative General Body". The Representative General Meeting has thus caused an erosion in the relationship between the boards and members and this has helped to minimise member participation in societies too.

##### ii. Boards and Managers

There is a satisfactory relationship between these two categories. Normally, in large societies, the manager

submits his proposals by way of a Board Paper for discussion at the Board Meeting. Thus, the Manager's ideas too are considered in taking decisions. Further, there are sub-committees, consisting of managers at various levels to help the board to take decisions.

10. Business Planning

In large Co-ops. the Business planning is done mainly by the General Managers with the assistance of the other officers such as accountants and commercial managers. The General Body and the Board of Directors lay broad outline for such activities. The involvement of members is confined to the decision making process at general body level. Only a very few members have the opportunity to take part in this process under the "Representative General Body" system which is found in large societies.

However, the involvement of members in smaller societies is greater as the entire membership is contained in the General Body.

11. Recently a workshop on consumer co-operation held to evolve strategies to strengthen the consumer sector and among the recommendations a few are:

1. to form a consumer federation
2. to form an Insurance Co-operative Society
3. to form a Co-operative Bank.

12. The National Co-operative Council as the National Apex has taken steps to start national level advisory and economic services in view to render services to member organizations in particular and movement in general.

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## 02. No. of individual members in each type of Cooperatives

Multipurpose Co-ops.	2,168,124
Thrift & Credit Co-ops.	546,993
Tea, Rubber, Coconut Co-ops.	10,856
Dairy Co-ops.	37,136
Young Farmers Co-ops.	5,529
Animal Husbandary Co-ops.	4,817
Other Agri Co-ops.	4,270
Textile Weavers Co-ops.	25,130
Fisheries Co-ops.	20,429
Small Industries Co-ops.	25,987
School Co-ops.	270,700
Electroral District Co-ops.	6,374
Labour Co-ops.	3,049
National Youth Services Council Co-ops.	154,111
Mahaweli Farmers Co-ops.	1,100
Hospital Co-ops.	11,486
Other Co-ops.	<u>62,372</u>
Total	<u>3,388,263</u>

## 03. No. of Employees

There are 30140 employees in the Co-operative Sector in Operational, Supervisory and Management levels.

## 04. Whether the Movement has the following development arrangements?

- Long term perspective plans for the movement as a whole and sub-sectors such as consumer, agriculture, etc.

At the moment, we don't have such a plan, but National Co-operative Council of Sri Lanka is preparing its own and Federation of Thrift & Credit Co-operative Societies has various development plans.

- Manpower planning systems for sub-sectors.

NCC is taking steps to establish such a system.

NATIONAL CO-OPERATIVE COUNCIL OF SRI LANKA  
"CO-OP HOUSE"  
455, GALLE RD. COLOMBO 3

2nd Meeting of the ICA Sub-Committee on Human Resource Development  
for Asia - 10th June, 1989 at Los Banos, Philippines.

01. Basic Data on Co-operative Movement.

Number and Types of Co-operatives (Primary, Secondary and Apex)  
as at 31.12.1987.

<u>Type of Society</u>	<u>No. of Societies</u>
Multipurpose Co-ops.	285
Thrift & Credit Co-ops.	5608
Tea, Rubber, Coconut Co-ops.	69
* Dairy Co-ops.	172
Young Farmers Co-ops.	21
Animal Husbandary Co-ops.	25
Other Agri Co-ops.	47
Textile Weavers Co-ops.	29
Fisheries Co-ops.	60
Small Industries Co-ops.	173
School Co-ops.	777
Electoral District Co-ops.	38
Labour Co-ops.	59
National Youth Services Council Co-ops.	21
Mahaweli Farmers Co-ops.	13
Hospital Co-ops.	8
Other Co-ops.	<u>143</u>
	7552

Secondary Societies

(a) Credit	23
(b) Others	15
(c) District Unions (Newly formed)	20

- Manpower information systems (H.R. Data Banks, etc.)  
NCC has already taken action in regard to this but it has to be improved.
  
- Manpower development systems:
  - i. Integrated training systems to undertake supporting corporate plans of cooperatives, clearly defined training policies, arrangements for training trainers, competent curriculum development groups, etc.
    - a. The National Co-operative Council of Sri Lanka is providing training through its district offices which are now called District Unions at primary district and regional levels. In addition to it NCC is conducting classes for Co-operative Certificate (O.L.) and (A.L.) courses at district and regional levels. The training of trainers programme is only ad hoc and it was the old Swedish project.
    - b. Sri Lanka Institute of Co-operative Management. Sri Lanka Institute of Co-operative Management is providing advisory and management services.
    - c. Polgolla School of Co-operatives. Officials of the Co-operative Department are trained at the School of Co-operation, Polgolla.
  - ii. Logical and systematic career development process for employees.  
  
This includes in study to be undertaken under the "Manpower Information System" above.

iii. Arrangements for updating manpower data through manpower surveys and information system.

As above mentioned way it will take place.

iv. A system for manpower demand and supply forecasting.

As above it will be undertaken.

v. Arrangements within the cooperatives to develop employees through mobility, job rotation, job enforcement, etc.

In some organizations this type of activities are carried out, but there is no satisfaction about and it is suggested a proper plan to be designed and implemented.

05. What Arrangements do you have to involve women and youth in Cooperative activities?

- Special functional committees, advisory committees, special cooperative societies for women.

The National Co-operative Council of Sri Lanka, these days, is taking actions to hold its women's Committee Annual General Meeting on 24.06.89.

We have formed women committees at primary, district and national levels.

Federation of Thrift & Credit Co-operative Societies has formed women's committees at primary, district and national levels and those committees are functioning well.

- Special Programmes for women.

Income generating projects and activities in education etc. are being implemented by the National Co-operative Council of Sri Lanka and Multi Purpose Co-operative Societies. In fishermen's Co-operative Projects there are some credit organisations.

- Special arrangements for youth cooperatives for youth programmes.

National Youth Services Co-operative Union attached to the National Youth Services Council is engaged in various youth service activities guiding for self employment project with proper training and financial assistance.

06. Considering the situation analyzed above, problems faced by the cooperative movement on Human Resource Development (list them)

- Lack of systematic data - This could be remedial to a considerable extent by the National Co-operative Council of Sri Lanka. For this "Man Power Services activities" required.
- Generally speaking quite low salaries and unattractive employment conditions in the co-operative sector leading to high staff turn over and lower than desirable work satisfaction on the other hand, the finances of most sectors do not allow higher staff expenses due to low profitability.
- At least before, direct political influence at the local level leading to nepotistic recruitment pattern (upsetting any effective attempt at systematic planning) and some over staffing of WPCSs and other societies.
- Not enough funds for large scale training programmes and continuous development of courses. This of course seriously affects the movement's ability to plan and deliver systematic high quality training through permanent well staffed institutions at national, regional and district levels.

07. List the needs of Human Resource Development in the Cooperative movement of your country on priority basis.

Priority 1

Proper baseline data on the existing human resources and development of a continuously updated data bank, alternatively a delegated data handling system.

Priority 2

Systematic assessment of training needs of a fundamental nature, which can be satisfied by formal training and education through movement and government structures.

Priority 3

Funding to maintain a system of institutions with professionally well qualified staff to develop training and education solutions and continuously deliver them to satisfy the ever changing needs.

Priority 4

In a different "needs dimension", the single most important training need is for managerial staff of medium to large sized cooperative enterprises on all aspects of business management.

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2nd MEETING OF THE ICA SUB-COMMITTEE ON  
HUMAN RESOURCE DEVELOPMENT FOR ASIA  
10 JUNE 1989, AT LOS BANOS, PHILIPPINES

COUNTRY REPORT

ON

HUMAN RESOURCE DEVELOPMENT  
IN COOPERATIVES IN THAILAND

BY : DR.SOONTHORN MANEENIL  
DEPUTY DIRECTOR  
COOPERATIVE LEAGUE OF THAILAND,

HUMAN RESOURCE DEVELOPMENT  
IN COOPERATIVES IN THAILAND

1. General Information

Thailand is located in South East Asia, bordered by the Indian Ocean and Burma in the West, Cambodia and Laos in the East, Laos and Burma in the North, Malaysia and the Gulf of Thailand in the South. Its total area is 518,000 square kilometres or approximately 200,000 square miles. As at the end of 30 June 1987, its total population is 53,397,745. Out of which 26,842,930 are men and 26,554,815 are women.

The Cooperative movement in Thailand is generally accepted as dating from 1916 when the first cooperative society was established with a group of 16 members in the rural area of Pitsanuloke Province as a village cooperative of the Raiffeisen model on the initiation of the government at the time. The first Cooperative Societies Act was promulgated in 2471 (1928) which was amended in 1934 broadening the scope of societies authorized. The Cooperative was developed through different stage of development and the cooperative of other types were formed according to the need arised from various group of people and occupation, forming a cooperative movemeht of both producers and consumers in the kingdom. The land settlement cooperatives were organized in 1935. The consumers' and paddy marketing cooperatives were established in 1938. Service cooperatives were started in 1953 and farm products marketing in 1952. In 1954 there were 10,332 cooperatives of 22 types in the 65 provinces of the country but the village credit cooperatives continued as the most importance.

In 1968, with a view of the government to increase the role of the cooperatives, the amalgamation programme was implemented by combining the neighbouring small village credit cooperatives into district level cooperatives. They have been named "Agricultural Cooperative" of limited liability. With larger membership and larger area of operation, the agricultural cooperative can function on multi-purpose basis and provide wider range of services. At present,

- 3) Model recommendations in regard to remuneration of cooperative personnel and in this connection guidelines as to their introduction and use.
- 4) A document setting out the objectives of a manpower information system and in this connection specifying the information to be collected, the mechanisms for obtaining, processing and disseminating such information and the way to make use of it.
- 5) Various forms, questionnaires, etc. pertaining to the manpower information system including guidelines as to how they are to be introduced and used in practice.

For immediate objective 2 :

- 6) Descriptions and analysis of the duties, responsibilities, rights and motivations of the boards and members of all major types of cooperatives.
- 7) A document specifying the policies, objectives and long term plans in regard to education and information to be provided to board members and ordinary members, this document also indication the major subject areas to be dealt with, the major programmes to be launched, the mechanisms and logistics arrangements for implementation and the estimated cost.
- 8) An annual programme and budget for member education and information.
- 9) Education/information material including relevant handbooks, handouts, lesson notes, audio-visual aids, posters, newsletters, etc.
- 10) A documented system for planning, implementing and monitoring the education and information programmes.

For immediate 1 and 2 :

- 11) Computer programmes for processing manpower information at central level and, as relevant, for monitoring training and member education programmes. Instructions as to the use of such computer programmes.

The need for cooperatives to be self-reliant and independent of government is however also realised and measures are therefore taken to improve the capabilities of cooperative movement personnel and increase the role of development agencies controlled by the cooperative movement itself. The most important of these agencies is the Cooperative League of Thailand (CLT), which is the apex of all cooperatives and which recently has absorbed the National Agricultural Cooperative Training Institute (NACTI). NACTI was started with the assistance of the EEC and the Bank for Agriculture and Agricultural Cooperatives (BAAC) and has during the past 10 years acquired considerable expertise in its field.

Major problems facing the cooperative movement however still relate to human resources and in particular the movement finds it difficult to attract and retain well qualified and motivated personnel for working in the primary cooperatives.

In regard to elected office bearers, similar difficulties are experienced and here they are further aggravated by such officials, as well as ordinary members, often being poorly educated and not having been properly informed of their role in regard to controlling their cooperative and making the best use of its services.

As a consequence many cooperatives lack continuity in their management and lack guidance and interest from their membership, this naturally leading to the performance being below what is desirable.

Above problems and their causes were identified through a manpower survey and through policy makers workshops sponsored by two successive ILO/NOR regional projects. The first of these projects "Setting Effective Training Policies and Standards" was implemented during 1979-1986 and the follow-up project "Cooperative Development Through Effective Training, Personnel and Organisational Policies" started late 1988.

In the workshops organised by the above mentioned projects, the need for the cooperative movement to become more independent of

government was also reaffirmed and the action to be taken in regard to cooperative personnel and members was outlined.

The present project is thus designed to address the above problems and, by working through the Cooperative League of Thailand, the project will in addition contribute towards strengthening the institutional set-up of the cooperative movement and thereby lessen its reliance on the government.

#### DEVELOPMENT OBJECTIVE

Cooperatives in Thailand are economically viable entities being controlled, guided and patronised by well informed board members and members and managed by qualified and motivated personnel.

#### IMMEDIATE OBJECTIVES

- 1) Mechanisms for maintaining an up-to-date picture in regard to cooperative personnel together with policies and mechanisms designed to make cooperatives able to recruit, develop, retain and make good use of qualified managers and staff have been developed and introduced.
- 2) Education and information programmes aimed at making board members and ordinary members able to effectively control and influence the course of their societies, at achieving greater member loyalty and at improving business performance have been developed and introduced.

#### OUTPUTS

For immediate objective 1 :

- 1) Model job descriptions for all major personnel groups in cooperatives and guidelines for their possible modification and introduction at field level.
- 2) Model recruitment and promotion procedures specifying also qualification criteria. Guidelines for the introduction and use of such models.

there are 6 main types of cooperatives in Thailand. As of January 1, 1989 there were in total 2,817 primary cooperatives with a total membership of 2,880,883 families. The breakdown according to types is shown below :

No.	Type	No. of Societies		No. of Members	
		1988	1989	1988	1989
1.	Agricultural Cooperatives	1,107	1,252	854,180	895,385
2.	Land Settlement Cooperatives	93	95	82,412	87,494
3.	Fishery Cooperatives	21	22	4,325	4,322
4.	Thrift and Credit Cooperatives	702	784	1,012,586	1,114,074
5.	Consumers' Cooperatives	359	389	655,366	688,932
6.	Services Cooperatives	266	275	75,905	90,676
	Total	2,548	2,817	2,684,774	2,880,883

Total number of employees working at management level in agricultural cooperatives in Thailand is 4,519. Out of which 73 are employees working in national level, 584 are in provincial level and 3,862 are in primary level.

## 2. Perspective Plans for Manpower Development in Cooperative Movement

The Government of Thailand is actively promoting cooperative development and in particular cooperatives are seen as the best way of helping the rural and farming communities to increase production and their standard of living. The Cooperative Promotion Department (CPD) in the Ministry of Agriculture and Cooperatives is thus well manned and also economic assistance is provided aiming at further expanding and strengthening the cooperative sector.

- 12) Short training courses for key personnel involved in introducing the various other outputs of the project.
- 13) Documents describing the institutional set-up, i.e. the relationship and areas of responsibility of the Cooperative Promotion Department vis-a-vis the cooperative movement in maintaining the systems and ensuring continuity in regard to the issues addressed by the project.

#### ACTIVITIES

- 1) Field investigations, discussions, interviews, etc. and based on these, the preparation of above outputs.
- 2) Training of personnel involved in introducing and using the various outputs.
- 3) Follow-up to ensure correct implementation and continuous operation of the systems, procedures, mechanisms, etc. introduced by the project.

#### INPUTS

##### Donor contribution :

- 1) Expert on cooperatives with specific experience in regard to member education - 12 months
- 2) Manpower consultant - 4 months
- 3) Computer consultant - 2 months
- 4) Funds for travel of expert and consultants
- 5) Printing equipment
- 6) Computer and printer
- 7) Miscellaneous

##### Recipient contribution :

- 1) Senior official (main counterpart to expert and consultants) who will be co-responsible for achieving the objectives of the project and who will arrange for other national inputs, including the below.

- 2) Counterparts and cooperators in specific areas such as computer programming and operation, manpower information system, materials production, planning of education and information programmes, etc.
- 3) Necessary personnel/time allocated at central, regional and primary levels for performing tasks that will result from the project.
- 4) Access to transport and sufficient funds for travel of Thai nationals in connection with the project.
- 5) All training materials, stationery, computer software, printed materials and other operational items needed in connection with the project.
- 6) Office facilities and secretarial assistance for expert and consultants.

### 3. Training Programmes of Cooperative League of Thailand (CLT)

In 1989, the CLT had conducted 13 training programmes for Committeemen of Agricultural Cooperatives. The education and training programmes conducted by the CLT are mainly for committeemen and staff of all types of cooperatives according to the need of each type of cooperative and within its limited resources. A number of training courses on specific subject will be conducted for a staff of all type of cooperative in order to increase their knowledge and skill. The training programme conducted by CLT in 1989 is given in annex I.

The policy of the CLT in developing women and youth in cooperative sector is to promote the involvement and participation of women and youth in the field of cooperatives so that they could through group action partners in cooperatives and contributors to national development. The CLT had conducted 4 special programmes for 463 women in cooperatives and 2 programmes for 50 youth in cooperatives in 1988.



#### 4. Problems of Human Resource Development in Cooperatives

According to the cooperative staff research found that 156 managerial staff in agricultural cooperatives had resigned after participated cooperative training programmes. Insufficient number of efficient cooperative staff to handle the cooperative activities. Training for staff of cooperatives need more special attention in order to train them to be more efficient in their duties and to run cooperative business successfully. The trainer must develop themselves to be well oriented on the subject and must be well oriented will new training techniques and methodologies.

#### 5. Needs

The needs of human resources development in the cooperative movement in Thailand are as follows :

- 5.1 It is necessary to train the cooperative staff to be efficient in their duties and to run the cooperative successfully.
- 5.2 To improve the professional skills of the employees and, at the same time, to make them more motivated for working in cooperatives - the people's organization.
- 5.3 To educate and train women and youth with the objectives to create awareness among women and youth of groups action so as to increase their role in cooperative.
- 5.4 To motivate and educate women and youth for better living
- 5.5 To help women to develop as effective leaders to take more responsibilities of cooperative management and contribute effectively to cooperatives and communities development as men's equal partners.

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Training Programme of CLT for 1989.

No.	Programme Title	No. of Participant	Period	Budget (₦)
	<u>Programmes Financed from</u> <u>The Government Budget</u>			
1.	<u>Meeting</u> : The Board Members of Agricultural Cooperatives, Land Settlement Cooperatives and Fishery Cooperatives	215	7 days	360,550.-
2.	<u>Seminar</u> : The Board-Members of Thrift and Credit Cooperatives	550	5 days	686,510.-
3.	<u>Seminar</u> : The Board-Members of Credit Union Cooperatives	200	5 days	251,110.-
4.	<u>Seminar</u> : The Board-Members of Consumers Cooperatives	300	5 days	375,510.-
5.	<u>Seminar</u> : The Board-Members of Mini-Bus Service Cooperatives (Provincial Level)	100	5 days	126,710.-
6.	<u>Seminar</u> : Accountants of Thrift and Credit Cooperatives : 3 sessions @ 5 days	300	15 days	380,130.-
7.	<u>Seminar</u> : Chief of the Unit of Teachers Thrift and Credit Cooperatives 4 regions @ 5 days	400	20 days	506,840.-
8.	<u>Seminar</u> : Managers of Credit Union Cooperatives	100	5 days	127,550.-
	Total	2,165	67 days	2,814,910.-

1989

No.	Programme Title	No. of Participant	Period	Budget (P)
	<u>Programme Financed from the Interest of Cooperative Central Fund</u>			
1.	<u>Seminar</u> : Representatives of CLT at Provincial Level	350	2 days	166,200.-
2.	<u>Seminar</u> : The Board-Members of Sugar Cane Growers' Cooperatives	70	3 days	49,650.-
3.	<u>Seminar</u> : The Board-Members or Managers of Provincial Agricultural Cooperatives Federation	73	3 days	51,450.-
4.	<u>Seminar</u> : The Board-Members of Land Settlement Cooperatives	80	4 days	70,000.-
5.	<u>Seminar</u> : The Board-Members of Hog Raising Cooperatives	150	4 days	123,500.-
6.	<u>Seminar</u> : The Board-Members of Agricultural Cooperatives under the Supervision of The National Security Command	87	4 days	75,250.-
7.	<u>Seminar</u> : The Board-Members of Fishery Cooperatives	46	3 days	35,250.-
8.	<u>Seminar</u> : The Board-Member of Agricultural Cooperatives (Dairy and Cattle Raisers)	40	4 days	43,600.-
9.	<u>Seminar</u> : The Board-Members of Taxi and Tricycle Cooperatives	50	3 days	37,650.-
10.	<u>Seminar</u> : Managers of Consumer Cooperatives	50	5 days	57,350.-
11.	<u>Training</u> : Staff of Consumer Cooperatives	50	5 days	57,350.-
12.	<u>Seminar</u> : Teachers Responsible for Organizing Cooperative Activities in Educational Institutes	100	5 days	102,950.-

1989

No.	Programme Title	No. of Participant	Period	Budget (B)
13.	<u>Seminar</u> : Teachers Teaching Cooperative Subjects in Educational Institutes	72	5 days	77,150.-
14.	<u>Seminar</u> : Accountants of Services Cooperatives	73	5 days	78,050.-
15.	<u>Training</u> : The Board-Members of Onion Growers' Cooperatives	45	5 days	54,350.-
16.	<u>Training</u> : The Board-Members and Managers of Asparagus Growers' Cooperatives	120	5 days	130,850.-
17.	<u>Seminar</u> : Managers of Agricultural Cooperatives	150	3 days	98,650.-
	<b>Total</b>	1,606	68 days	1,309,250.-

Cooperative School

1989

No.	Course Title	No. of Student	Period	Budget (₦)
1.	Cooperative Management	50	19 days	127,100.-
2.	Business Planning & Research in Cooperative	50	30 days	175,100.-
3.	Cooperation	50	19 days	127,100.-
4.	Basic Accounting for Thrift and Credit Cooperatives	50	30 days	175,100.-
5.	Intermediate Accounting for Thrift and Credit	50	30 days	175,100.-
6.	Advanced Accounting for Thrift and Credit Cooperatives	50	30 days	175,100.-
Total		300	158 days	954,600.-

1989

No.	Programme Title	No. of Participant	Period	Budget (₦)
<u>Programme Financed From CLT Budget</u>				
1.	<u>Seminar</u> : The Board-Members and Advisers of CLT	60	4 days	152,200.-
2.	<u>Seminar</u> : CLT Staff	70	3 days	47,150.-
Total		130	7 days	199,350.-

## LIST OF MEMBERS OF THE WORKSHOP

Delegates

- |    |  |   |
|----|--|---|
| 1. | Mr.Mokhlesur Rahman Chowdhury<br>Joint Secretary<br>Bangladesh Jatiya Samabaya Union<br>9/D Motijheel Commercial Area<br>Bangladesh              | VIM Modhail<br>P9, Patnitola<br>Distt.Naogaon<br>Bangladesh                       |
| 2. | Dr.M.P.Saxena                      Vice Chairman<br>Managing Director<br>M.P.State Co-operative Union Ltd<br>Bhopal, Madhya Pradesh (India)      | 109/28, E.Shivaji<br>Nagar, Bhopal<br>Madhya Pradesh<br>India                     |
| 3. | Mr.H.R.Munjal<br>Secretary<br>National Council for Co-op Training<br>3 Siri Institutional Area<br>Hauz Khas, New Delhi 110 016, India            | H-13, Lajpat<br>Nagar III<br>New Delhi 110 024                                    |
| 4. | Dr.Thoby Mutis<br>Director of Education, Research<br>& Development, DEKOPIN<br>Wisma Koperasi,Let.Jen.S.Parman Ka.80<br>Jakarta 11420, Indonesia | J1, Kecubung V/10<br>Duren Sawit Jakarta<br>Timur, Indonesia                      |
| 5. | Mr.Mohd.Yousaf Naseem<br>Principal.Director (Accounts)<br>Federal Bank for Co-operatives<br>House No.6, St.56,<br>F-6/4, Islamabad, Pakistan     | 388 G, 9.3, St.122<br>Islamabad,<br>Pakistan                                      |
| 6. | Mr.Mervyn Pereira<br>Council Member<br>Singapore National Co-op Federation<br>510 Thomson Road<br>#12-02, SLF Complex, Singapore 1129            | 6, Lorong 110<br>Changi Road<br>Singapore 1542                                    |
| 7. | Mr.M.G.S.Silva<br>General Secretary<br>National Co-operative Council of<br>Lanka<br>455 Galle Road, Colombo-3<br>Sri Lanka                       | 3-M-9, National<br>Housing Scheme<br>Kiribathgoda, S r i<br>Kalaniya<br>Sri Lanka |
| 8. | Dr.Maneenil Soonthorn<br>Deputy Director (Adm)<br>Co-operative League of Thailand<br>4, Pichai Road, Dusit<br>Bangkok 10300, Thailand            | 16/50, Petkasem 53<br>Bangkare,<br>Pasicharson,<br>Bangkok 10160<br>Thailand      |

9. Dr. Leandro R. Rola Chairman  
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### Observers

1. BGEN. Arcadio S. Lozada (Ret)  
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2. Dr. Alfred Bretschneider  
ICA Consultant  
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3. Ms. Josefina E. Caerlan  
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4. Mr. Manuel G. Arcinas  
Vice Chairman  
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5. Mr.Crostopmes Rovera  
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- 15,Sorosoro  
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Philippines

#### Conference Management Staff

1. Dr.Leandro R.Rola  
Chairman, ICA Committee on  
Human Resource Development for Asia  
and CUP Education and Training Committee.
- Conference Director
2. Mr.W.U.Herath  
Project Advisor  
Human Resource Development Project  
International Co-operative Alliance  
Regional Office for Asia and the Pacific  
'Bonow House', 43 Friends Colony (East)  
New Delhi 110 065 - India.
- Co-Conf.Director
3. Ms.Eleanor C.Manzano  
Chairperson,  
CUP Audit & Inventory Committee.
- Conf.Coordinator

#### Facilitators

1. Mr.Dominador C.Punzalan  
Assistant Professor I  
ACCI- CEM, UPLB
2. Ms.Nancy P.Marquez  
Administrative & Finance Officer  
CUP, Quezon City.

#### Support Staff

##### ACCI-CEC

1. Mr.Romeo Mabilangan
2. Mr.Romeo Mateo
3. Mr.Rowena A.Noche
4. Mr.Rodolfo V.Sola
5. Mr.Leovy M.Baybay
6. Mr.Arman S.Noche
7. Mr.Edmund Domaoco
8. Mr.Gerenimo Reyes



CUP

1. Ms.Rosalinda S.Ciron
2. Ms.Corazon P.Legaspi

Consultants

1. Dr.Vicente U.Quintana
2. Atty.Florencio S.Corral

## PROGRAMME OF ACTIVITIES

Date/Time	Activities	Lead/Resource Person
<u>04 June 89 (Sunday)</u>		
	Arrival of delegates	
<u>05 June 89 (Monday)</u>		
09.00-09.00	Registration	Ms.C.Legaspi
09.00-130.40	Opening Ceremonies	
	- Invocation	Ms.J.Gaerlan President, PFWUI
	-National Anthem	
	-Welcome Address	Dr.L.R.Rola, Chairman, ICA HRD Committee
	-Introduction of Delegates & Guests	Prof.D.C.Punzalan ACCI, UPLB
	-Message	Mr.W.U.Herath, OCA ROAP
		Mr.G.Lorejo, Vice- President, CUP
		Gen(Ret)A.S.Lozada Chairman, ICA Regi- onal Council
	-Introduction of the Keynote Speaker	Atty.F.S.Corrall Consultant, CUP
	-Keynote Speech	Dr.V.U.Quintana
	- Emcee- Ms.E.C.Manzano	
10.330-10.45	Coffee break	
10.45-11.15	An Overview of the Conference/workshop Objectives and Procedures.	Dr.L.R.Rola Mr.W.U.Herath
11.15-17.15	Presentation of Country Situation Reports	
11.15-11.45	Country Report No.1	
11.45-12.15	Country Report No.2	

12.15-13.30	Country Report No.3
13.30-14.00	Country Report No.4
14.00-14.30	Country Report No.5
14.30-15.00	Country Report No.6
15.00-15.15	Coffee break
15.15-15.45	Country Report No.7
15.45-16.15	Country Report No.8
16.15-16.45	Country Report No.9
16.45-17.15	Country Report No.10
17.15-18.00	BACDD Report
18.00-18.30	Integration
19.00-	Fellowship Night.

06 June, 1989 (Tuesday)

08.00-10.00	Presentation of the Present concept strategies and priorities for development as decided by the ICA Congress and ICA	Mr.W.U.Herath
10.00-10.15	Coffee Break	
10.15-12.00	Identification of common problems and issues for Human Resource Development for Co-operatives in the Region (group discussion, facilitated by the Chairman & Secretary)	
12.00-13.30	Lunch break	
13.30-15.15	Workshop (discussion on the objectives, strategies and work plan for the development of Human Resources in Co-operatives in the Asian Region)	
15.15-17.00	Group work on strategies and workplans.	

07 June, 1989 (Wednesday)

08.00-12.00	Summary and Plenary
12.00-13.30	Lunch break
13.30-17.00	Workshop (Discussion on the International Training Programme and its implementation strategies)
18.30-19.30	Dinner
19.30-21.00	Presentation of group reports.

08 June, 1989 (Thursday)

07.00	Departure from CEC-UPLB
09.00-10.30	Visit to LFMC, Calauan, Laguna
10.30	Leave for Lipa City
11.30-14.30	Visit to LIMCOMA, Lipa City
14.30	Leave for Batangas City
15.30-17.30	Visit to BANAFRA, Batangas City
19.00	Leave for CEC-UPLB

09 June, 1989 (Friday)

08.00-12.00	Continue Discussion on Project proposal
12.00-13.30	Lunch break
13.30-17.00	2 <sup>nd</sup> Meeting of the ICA Committee on Human Resource Development for Asia
17.00-21.00	Closing Ceremonies

- Conference Reflections Mr.W.U.Herath
- Keynote Address Dr.R.P.de Guzman  
Chancellor, UPLB
- Awarding of Certificate of Attendance
- Concluding Remarks
  - Delegates
  - ICA ROA Representative
  - Chairman, ICA HRD Committee.

10 June, 1989 (Saturday)

Departure from Los Banos.