

A ROADMAP FOR SUSTAINABLE REFORMS IN COOPERATIVE DEPARTMENT OF PUNJAB: ISSUES AND WAY FORWARD

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ABSTRACT

Cooperative movement is being regulated under the Cooperative Department of the Government of Punjab. The Government of Punjab's Rules of Business 2011 prescribe the functions associated with the Department. Over time, cooperatives' slackening role in national life and a kind of inertia existed in their work. Literature suggests that the perpetual upgradation of systems and the introduction of reforms keep any organisation on par with modern-day challenges. The inertia in cooperatives can be broken by introducing vibrant and cogent reforms. The study attempts to devise a roadmap for the revival of cooperatives in Punjab, Pakistan, by suggesting sustainable reforms like promulgating an improved legal framework through amendments in existing laws, introducing interest-free agricultural input schemes, etc. The urgency of this situation cannot be overstated, and immediate action is required. This qualitative study proposes immediate reforms and paves the way for continuous improvement through further research, ensuring that the cooperatives can perform a meaningful and visible role in the national development agenda.

Keywords: Government intervention, sustainability, cooperatives, reforms in cooperatives

INTRODUCTION

While defining cooperatives, International Cooperatives Alliance (ICA) may be referred which describes cooperatives as an autonomous association of persons united voluntarily. In Pakistan, the cooperative is a provincial subject. It has been institutionalised as the Cooperative Department of the Government of Punjab as envisaged in the Punjab Government Rules of Business 2011, as reproduced below:

Cooperatives Department

1. Legislation, policy formulation and sectoral planning:
 - (a) Functions assigned under the Cooperative Societies Act, 1925 and Rules framed there-under.
 - (b) Policy formulation and planning for cooperative societies and cooperative banks.
 - (c) Organisation and regulation of cooperative societies.
2. Cooperative society's entrepreneurship includes:
 - (a) Punjab Provincial Cooperative Bank Ltd.
 - (b) Cooperative Farming.
 - (c) Punjab Cooperative Union.
 - (d) Cooperative Consumer Society.
 - (e) Punjab Provincial Cooperative Supply and Marketing Federation.
3. Government functions:
 - (a) Cooperative Training College, Faisalabad.
 - (b) Regional Cooperative Training Institute, Bahawalpur.
 - (c) Administration and management of cooperative development funds & projects.
 - (d) Matters of Punjab Cooperative Board for Liquidation.
4. Budget, accounts, and audit matters.
5. Purchase of stores and capital goods for the department.

6. Service matters except those entrusted to the Services & General Administration Department.

7. Administration of the following laws and the rules framed there under:

- a) The Cooperative Societies Act, 1925 (Sindh Act VII of 1925)
- b) The Multi-Unit Co-operative Societies Act, 1942 (Act VI of 1942)
- c) The Cooperative Societies (Repayment of Loans Ordinance), 1960 (Ordinance XXXIV of 1960)
- d) The Punjab Co-operatives Societies and Co-operative Banks (Repayment of Loans) Ordinance, 1966 (W.P. Ord. XIV of 1966)
- e) The Punjab Co-operative Board (Dissolution) Act, 1966 (II of 1966)
- f) The Co-operative Societies (Reforms) Ordinance, 1980 (Pb. Ord. XVII of 1980)
- g) The Punjab Undesirable Cooperative Societies (Dissolution) Act, 1993 (Act I of 1993).

8. Matters incidental and ancillary to the above subjects.

Raja Maimon et al. (2011) consider a cooperative a social enterprise formed and owned by a group of individuals to meet its social and economic benefits. The ideology of cooperatives is further elaborated through cooperative values and principles, which are given below:

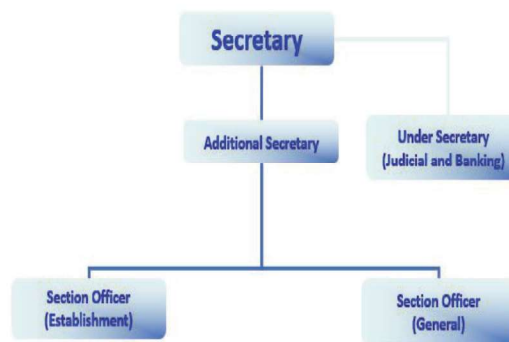
- i. Voluntary and open membership.
- ii. Democratic member control.
- iii. Member economic participation.
- iv. Autonomy and independence.
- v. Education, training, and information.
- vi. Co-operation among co-operatives.
- vii. Concern for the community.

Suleman Adam Chambo (2009) ascertained that cooperative organisations can be formed in any sector, such as services, industries, housing, agriculture, credit, farming, education, marketing, and supply.

The cooperative movement in the sub-continent of India and Pakistan was initiated in 1904 and is regulated through Cooperative Societies Act 1925 and Cooperative Rules 1927. As stated above, the Cooperative Department governs the affairs of cooperative societies; the Registrar of Cooperatives of Punjab, the head of the attached Department, oversees the field functions. Cooperative societies come to the tune of 24831, as is reflected in the Cooperative Annual Report 2022. The hierarchy of the Cooperative Department is presented below: -



Administrative Department



Registrar Office



Over time, cooperatives have proven to be an effective strategy to address social and economic issues and uplift a person's standard of living, as seen in the international scenario of New Zealand, the most successful cooperative economy in the world (ICA-Country Paper 2021). In Pakistan, particularly in Punjab, the cooperative has been active in addressing the farmers' communities, providing shelter to the less fortunate through cooperative housing societies, and significantly contributing towards women's empowerment. However, the Cooperatives Department presently has a slackened role due to different issues, including a lack of political patronage, insufficient human resources, and a lack of policy for cooperatives. The situation warrants urgent intervention by the government to introduce sustainable and practical reforms. This is crucial to allow the department to play its vibrant role again, as cooperatives, like other organisations, must keep improving their performance in the changing environment.

Situation Analysis

The Cooperative Department, as has been explained earlier, is in a state of inertia for the following aspects:

1. Huge potential but an air of resignation prevalent in the sector.
2. Administrative ban on the registration of new cooperative societies since 1997.
3. There are 24 831 cooperative societies, but most have been dormant for a long.
4. Cooperative housing societies are vibrant.
5. PPCBL needs reorientation as an engine of growth for the rejuvenation of cooperative societies.
6. Weak regulation due to capacity issues and lack of motivation in field staff.
7. The Punjab Cooperative Board for Liquidation is expanding its role but must be wound up.
8. Major share in taxes related to the housing sector.
9. Multifarious issues between cooperative housing societies and developing agencies/local bodies.
10. Comparison with India and the developed world.
11. Most importantly, the policy for cooperatives may set directions for its journey.

Considering the above context, the current study was conducted using a qualitative approach to analyse the role of the Cooperative Department in community development and strengthen its contribution by proposing sustainable reforms.

Sectoral Profile of Cooperative Societies

Sectoral Distribution of Cooperative Societies/Institutions

AGRICULTURAL SOCIETIES (Limited + Un-Limited)

Numbers of societies	19, 650
Membership	776893
Share capital	118.190
Working capital	1063.442

CREDIT OPERATION

The amount outstanding at the beginning of the month	11152.299
Fresh advance	2004.214
TOTAL	13156.513
Recovery during the month	1126.772
BALANCE	12029.741

NON-AGRICULTURAL SOCIETIES

Numbers of societies	1147
Membership	49811
Share capital	27.506
Working capital	80.838

CREDIT OPERATION

The amount outstanding at the beginning of the month	2.020
Fresh advance	0.000
TOTAL	2.020
Recovery during the month	0.000
BALANCE	2.020

HOUSING SOCIETIES

Numbers of societies	254
Membership	276680
Share capital	380.693
Working capital	22198.083

FARMING SOCIETIES (AR FARMING)

Numbers of societies	132
Membership	11030
Share capital	4.803
Working capital	57.704

COOPERATIVE FARM SERVICE CENTRE

Numbers of societies	19
Membership	2124
Share capital	1.109
Working capital	22.382

MARKETING & SUPPLY COOPERATIVE FEDERATION

Numbers of societies	33
Membership	15118
Share capital	55.624
Working capital	92.193

CONSUMERS COOPERATIVE SOCIETIES/STORES

Numbers of societies	29
Membership	12749
Share capital	1.509
Working capital	2.676

SERVICES SOCIETIES

Numbers of societies	222
Membership	16151
Share capital	2.710
Working capital	7.562

MARKETING SOCIETIES

Numbers of stores	12
Membership	1099
Share capital	0.248
Working capital	14.358

OTHERS

Numbers of societies	936
Membership	46846
Share capital	815.229
Working capital	13040.409

INDUSTRIAL COOPERATIVE SOCIETIES

Numbers of societies	1002
Membership	80521
Share capital	1095.451
Working capital	1621.243

CREDIT OPERATION

The amount outstanding at the beginning of the month	2.794
Fresh advance	0.000
TOTAL	2.794
Recovery during the month	0.000
BALANCE	2.794

WOMEN COOPERATIVE SOCIETIES

Numbers of societies	1395
Membership	51879
Share capital	12.188
Working capital	38.222

CREDIT OPERATION

The amount outstanding at the beginning of the month	76.238
Fresh advance	1.964
TOTAL	78.202
Recovery during the month	0.362
BALANCE	2.829

THE PUNJAB PROVINCIAL COOPERATIVE BANK LIMITED**BUSINESS OPERATION**

Numbers of branches	151
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(Annual Report of Cooperatives 2022)

Problem Statement

The Cooperative Department, once a vibrant instrument of community development, has been tricked into inertia for several reasons, including human resource deficiency, lack of policy, absence of the political will of the government, and obsolete legal framework. The '60s and '70s are considered the golden era for cooperatives in the Punjab. One hundred nineteen kinds of cooperatives were established. Industry like sugar mills, agri-instruments, sports equipment, surgical instruments, dairy farming, poultry farming, etc., were established through cooperatives, resulting in compelling and solid development as well as significant contributions to the national economy in the form of job creation, growth, economic empowerment of the members/people. But later on, the lack of political

patronage and the coming of capitalist elements into power corridors brought a decline in cooperatives. Perpetual recruitment of necessary HR, capacity building, innovation in cooperative practices, and introduction of new interventions in cooperative systems were kept on regular ignorance. This brought inertia for this universal movement (ARC 2016). It has the potential to add up and contribute to the government's efforts and political agenda through universally time-tested cooperative values and principles.

Research Question

The present work will focus on the following research question: -

“How can the Cooperatives Department perform better through sustainable reforms”?

Justification of the Study

The study, being among the earlier studies that focus on the problem, aims at the enhancement of the working of the Cooperative Department of the Government of Punjab to get the cooperatives out of the state of inertia by examining the need for the introduction of sustainable reforms in the systems in place, so as the state intervention may make the cooperatives a vibrant contributor to the economy. It is well established that the sustainability of any organisation is highly dependent on realising and meeting the ever-changing needs of the time through a continual process of reforms.

Significance of the Study

The study will be helpful in policy formation and strategising activities/innovations to keep the cooperatives current with present-day needs.

LITERATURE REVIEW

Hammer and Champy (1993, (p. 223)) found that “the survival of an organisation in the market environment is dependent on its continual renewal and thorough process of rebuilding and optimisation in the operations in the competitive business environment”. According to Farazmand (1999, (p 509-522)), “reforms are targeted efforts aimed at

modernising and transforming the society using administrative systems as the instruments of social and economic change". Zhang et al. (2001: 4) argued that "reform is a government adjustment process to restructure its internal and external environment ranging from its management styles, procedures, culture, structure and functions to improve the effectiveness of governance".

Muthyalu Meniga (2015), while discussing reforms in the cooperative sector, finds that "It is essential to develop the structure, systems and proper strategies that can allow cooperatives to build their strength and bring lasting benefits to their members". "A strong cooperative movement", suggested by Mayende (2011), "Has been reported as a critical component of cooperative success in several countries such as Brazil, because of interventions introduced through reforms". Mohd Zawawi (2019) maintained that "organisational sustainability should not only be viewed through the lens of environmental, physical, social and economic performance but should also be concerned with corporate spirituality".

METHODOLOGY

The study in hand has been conducted under a qualitative approach with the following propositions:

P1 = The perpetual process of reforms keeps any organisation alive and sustainable.

P2 = Sustainable reforms in the Cooperative Department will result in bringing the
The department is out of inertia and will be transformed into a vibrant
organisation that is adaptable to present-day challenges.

Data Collection/Information Gathering

For enquiry, purposive sampling was adopted for data collection through semi-structured interviews conducted with the Registrar of Cooperatives, Joint Registrar General of Cooperatives, and representatives of two cooperative societies. Organisational documents like policies, standing orders, and annual reports were also consulted.

DISCUSSIONS

It is inferred from the discussions with the stakeholders as elaborated below:

Registrar Cooperatives Punjab

The Registrar of Cooperatives is the functional head of the attached department and maintained that, like any organisation or institution, improvement in systems in place in cooperatives is of significance, e.g.:

- *Improved governance:* Reforms can help improve the governance structure of cooperatives, making them more transparent, accountable, and democratic. This can increase members' trust in the cooperative and make it more sustainable.
- *Increased efficiency:* Reforms can help cooperatives become more efficient, enabling them to serve their members' needs better and compete with other businesses. This can help cooperatives increase their market share and become more economically viable.
- *Improved services:* Reforms can help cooperatives provide better services to their members, such as access to credit, training, and technical assistance. This can help members improve their livelihoods and support the local economy.
- *Better access to markets:* Reforms can help cooperatives improve their access to markets, enabling them to sell their products and services more effectively. This can increase their revenue and improve their financial performance.
- *Better representation:* Reforms can help cooperatives better represent the interests of their members, including marginalised groups such as women and youth. This can help cooperatives become more inclusive and supportive of the needs of all their members.

Considering the above significance, restrictions on registering new cooperative societies are being lifted as a first step to expanding cooperatives' operations. Similarly, innovations like digitising human resources and cooperative societies have also been initiated.

He further elaborated that cooperatives are intended to improve the bargaining position of small producers and farmers. Similar to what has been done in different countries, a more helpful policy framework should be instituted in their favour vis-a-vis all other parties in the production and marketing cycle for commodities that cooperative members are producing. This particularly applies to dairy, sugarcane, and fertiliser cooperatives. Such an arrangement will likely minimise the imperfect and unequal competition with established traders and dealers and plug leakages in profits that otherwise accrue to farmers.

The organisational pattern should be restructured, and the policy framework should be revised to enhance farmers' market power and income, following the lines adopted by various countries. The changes are not just proposed, but they are necessary for the survival and growth of the agricultural sector. They are proposed under four aspects of the movement: organisational structure, cooperative credit system, institutional support, and legal framework. Therefore, it is advised that:

- i. Multipurpose cooperatives may be set up at the primary level with a village-specific operating area and limited liability. There should only be two of these societies in each location. However, members of these village-level societies may be allowed to acquire membership in specialised/commodity cooperatives.
- ii. Farming and village-level agricultural marketing cooperatives will become redundant and useless without active and viable multipurpose primary societies.
- iii. To be included in the proposed new system, all current societies must be merged, re-registered, or dissolved within a given time frame. This will allow for the revision of the current rules and regulations.
- iv. Only activity units, such as homes or agricultural units, should be eligible for membership rather than individuals, and the required number of members should be 40 rather than 10, as it is now.

As a concluding remark, it is essential to note that cooperative reforms can help make them more effective, efficient, and sustainable, enabling them to serve their members' needs better and contribute to the local economy. These changes can bring about a positive transformation in the agricultural sector, providing hope for a brighter and more prosperous future.

The Joint Registrar (G) of the Cooperatives Department strongly suggested that the formation of cooperative policy is highly needed to set a clear and effective direction for cooperatives. He further viewed that sustainable reforms in cooperatives can have a positive impact on the functioning of the department in several ways:

- *Increased efficiency:* Reforms can help streamline the department's processes and systems, making it more efficient and effective in managing the cooperatives under its jurisdiction. This can help the department better support the growth and development of cooperatives.
- *Improved monitoring and evaluation:* Reforms can help the department better monitor and evaluate cooperatives' performance, including financial health and regulation compliance. This can help the department identify areas for improvement and provide targeted support to cooperatives.
- *Better coordination:* Reforms can help the department improve its coordination with other government agencies, stakeholders, and partners, including financial institutions and other support organisations. This can help the department leverage resources and provide more comprehensive support to cooperatives.
- *Increased transparency and accountability:* Reforms can help the department become more transparent and accountable, making it easier for members and other stakeholders to understand its operations and decision-making processes. This can help build trust in the department and increase its credibility.

- *Improved member engagement:* Reforms can help the department better engage with members and involve them in cooperatives' decision-making processes. This can help build a more inclusive and democratic governance structure, making cooperatives more responsive to their members' needs.

It was maintained that sustainable reforms in cooperatives could help the department become more efficient, effective, and accountable, enabling it to support cooperative growth and development better and contribute to the local economy.

The representative of Wapda Employees Cooperative Housing Society Lahore expressed that departments and societies are linked profoundly and will have to sink and sail together. A cooperative bank is a specialised financial institution for cooperatives requiring a total change in its system to meet the needs of farmer members so that they may ensure their contribution to food security and agriculture development. Similarly, housing societies are great success stories and need a special place in the cooperative policy. Any change in cooperative department processes will directly affect the cooperative societies. It was further suggested that cooperatives can improve their functions in several ways:

- *Good governance:* Cooperatives can improve their functions by adopting good governance practices, such as a clear and transparent decision-making process, regular meetings, and financial reporting. This can help build trust among members and increase the cooperative's accountability.
- *Improved management:* Cooperatives can improve their functions by investing in professional management, including hiring experienced managers, training, and implementing effective systems and processes. This can help the cooperative become more efficient and effective in serving the needs of its members.
- *Increased financial literacy:* Cooperatives can improve their functions by increasing the financial literacy of their members, including providing training on economic management, budgeting, and investment. This can

help members better understand the cooperative's financial health and make informed decisions.

- *Better access to credit:* Cooperatives can improve their functions by enhancing their access to credit, including working with financial institutions and other support organisations. This can help the cooperative increase its revenue and grow its business.
- *Improved marketing and sales:* Cooperatives can improve their functions by enhancing their marketing and sales strategies, including developing strong relationships with suppliers and customers and exploring new markets. This can help the cooperative increase its market share and become more economically viable.
- *Increased member engagement:* Cooperatives can improve their functions by engaging with members and involving them in decision-making. This can help build a more inclusive and democratic governance structure and increase members' commitment to the cooperative's success.

Overall, by adopting best practices in governance, management, financial literacy, access to credit, marketing and sales, and member engagement, cooperatives can improve their functions and better serve the needs of their members.

The representative of Sui Northern Gas Cooperative Society viewed policy reforms for cooperatives as changes made to the legal, regulatory, and institutional framework that governs cooperatives. These reforms aim to improve the enabling environment for cooperatives and support their growth and development. Some examples of policy reforms for cooperatives include:

- *Legal and regulatory framework:* This includes changes to the laws and regulations governing cooperatives' formation, registration, and operation. The reforms may simplify forming cooperatives, reduce the regulatory burden, and increase the legal protection for cooperatives.
- *Institutional support:* This includes creating or strengthening government institutions and other organisations that provide support and services to

cooperatives, such as training, technical assistance, and access to credit. Reforms may aim to improve the quality and availability of these services and make them more accessible to cooperatives.

- *Tax and fiscal policies:* This includes changes to tax policies that affect cooperatives, such as providing tax incentives or reducing the tax burden. The reforms may support cooperatives' financial viability and make it easier for them to compete with other businesses.
- *Access to markets:* This includes reforms to the policies and regulations that govern cooperatives' access to markets, including domestic and international markets. The reforms may aim to reduce trade barriers, improve market access, and support cooperatives' competitiveness.
- *Financial sector reforms include* reforms to the financial sector, including the banking sector, to support cooperatives' access to credit and other financial services. The reforms may improve the availability and accessibility of financial services for cooperatives and reduce the risk of economic exclusion.

These are some policy reforms that can support cooperative growth and development. The appropriate reforms will depend on each country and cooperative's specific context and needs.

FINDINGS

The investigation led us to deduce that cooperatives have the potential to uplift people's standard of living or economic status and may bring economic empowerment through organisational intervention. To exploit these opportunities, reforms are needed in all perspectives, including the legal and operational framework, to make them up to modern-day needs.

Recommendation

Cooperatives are intended to improve the bargaining position of small producers and farmers; a more helpful policy framework should be instituted in their favour vis-a-vis all other parties in the production and marketing cycle for commodities that cooperative members are producing, as has been done in different countries. This particularly applies to dairy, sugarcane and fertiliser cooperatives. Such an arrangement will likely minimise the imperfect and unequal—competition with established traders and dealers and plug leakages in profits that otherwise accrue to farmers.

The organisational pattern should be restructured, and the policy framework should be revised to enhance farmers' market power and income, following the lines adopted by various countries. The changes are not just proposed, but they are necessary for the survival and growth of the agricultural sector. They are proposed under four aspects of the movement: organisational structure, cooperative credit system, institutional support, and legal framework. Therefore, it is advised that:

Organisation and Structure

One factor responsible for the failure of cooperative development efforts in Pakistan is the weak organisational structure, which provides little opportunity for different tiers to benefit from each other in solving managerial, technical, and operational problems. Countries like Japan, Egypt, and India have solved this problem by organising secondary-level federations. Drawing on the experience of these countries, the introduction of a "federated system of cooperatives" is suggested.

“Accordingly, in each district, secondary-level organisations may be set up. However, at the national level, a National Council for Cooperative Promotion should also be established as a statutory body to represent the movement at the federal level and guide the government and the cooperative organisations/institutions established for cooperatives on policy issues”.

(Annual Cooperative Report 2020-21, p- 81)

Another issue cooperatives in Pakistan are dealing with is the lack of physical infrastructure (office, equipment, etc.) and skilled regular personnel who can effectively maintain records, plan, and carry out developmental activities.

The small amount of money mainly causes this from the business due to the small membership, arbitrary membership standards, and single-functional nature. Many nations, notably Japan, Egypt, and India, have largely resolved the issue by making membership mandatory for only activity units and setting up multipurpose organisations (ICA Country papers at ica.coop). The approach has given societies with poor managerial skills the chance to engage in any of the planned activities to maintain members' interests.

Cooperative Credit System

The lack of proper financial facilities was crucial to the cooperatives' unsatisfactory success in many developing nations, including Pakistan (before 1977). Since 1977, the situation has altered. The Federal Bank, founded to create institutional infrastructure and increase the amount and quality of credit flow in cooperative systems, has thus far been unable to do this, partly due to a lack of professional management and partly due to structural flaws. It has solely been a link between the Provincial Cooperative Banks, which serve as the cash registers for the income division of the Provincial Cooperative Departments, and the State Bank of Pakistan (State Bank of Pakistan Report on Cooperatives 1998, 2001, 2009).

The policies and practices of the Federal Bank, the Cooperative Department's operational modalities, and the demands of the General Bodies of the Banks themselves have encircled the functions of the Provincial Banks. As a result, they are now least effective in carrying out their professional responsibilities. The financial situation of the reorganised structure has decreased due to substantial stuck-up loans, notwithstanding a multifold rise in credit flow. Almost all Provincial Cooperative Banks are insolvent due to liabilities exceeding assets. The problem has worsened due to employee anger at these financial institutions, leading to corruption, indiscipline, and several other inefficiencies. The

system's absence of checks and balances has made resource mismanagement a typical occurrence (State Bank of Pakistan Report on Cooperatives 1998, 2001, 2009).

Legal Framework

According to the Cooperative Societies Act of 1925 and the Rules issued thereunder, government officials register cooperatives in Pakistan. Theoretically, a cooperative society's activities should be managed by its bylaws, which the registering authority has duly approved. As a result, the society's administration should be able to handle its affairs independently. This shows that the official bureaucracy controls and manages the operations of many credit societies and specialised development organisations.

The official bureaucracy now has the authority to authorise the maximum credit limit, serve as a recovery collector, and take the place of the managing committee in addition to registration, inspection, and auditing. (Cooperatives Act 1925). It decides the operational framework for implementing the Federal Bank's lending policies and procedures. As a result, today's cooperative system ultimately depends on the whims and mercy of elected politicians who abuse their power without the proper checks and balances (Annual Report on Cooperatives, 2019).

Along with adjustments to operational procedures and policy strategies, it is necessary to clarify the functions of each system component by amending pertinent sections of various laws and regulations. This is especially important because the restrictions to deal with credit-oriented cooperative systems are still in place. A few changes that have been made since then have tightened the official grip, which is a significant hindrance to the growth of cooperatives along the lines of profitable business companies (Annual Report on Cooperatives, 2019).

Cooperatives are supposed to fulfil social and community roles and generate income and employment. This role must be encouraged according to the outcome desired by a government's social and public policies. Cooperatives are perceived to be the agents of

change at the community level, introducing not only employment and appropriate technology but also a concern for self-help and mutual support vis a vis profitability and cost-effectiveness.

The present legislation is silent on this issue, including quality assurance, health safety and labour standards, gender emphasis, and women's empowerment, to name only a few of the many social problems the country faces. Finally, there are no promotional aspects to the Cooperatives Act. The government should promote the fundamental principle of the right to work, create income opportunities for men and women, and strengthen participation and social dialogue within and between different communities. (Punjab Cooperative Union Seminar paper 2021)

Enterprise Resource Planning (ERP)/Complete Integration of Systems

ERP is a single integrated system that tries to incorporate all business processes and their subprocesses into one system (ERP Project Document 2018-22). This system is integrated into an organisation to manage and coordinate all company goals effectively and efficiently. Better resource management is critical for competing and succeeding in today's global market. ERP control implementation improves corporate effectiveness. Modern technologies integrated into ERP software automate business solutions, update corporate processes and systems, enhance customer experience, boost competitiveness, and boost operational efficiency (ERP Project Document 2018-22).

Cooperatives Department shall introduce an ERP system that there is a strong urge for a conducive and institutional framework for a rejuvenated, engendered and inclusive cooperate movement for the sustainability of a sound economic and social environment facilitating business development by introducing Enterprise Resource Planning System (ERP Project Document 2018-22). This will enable the promotion of diversified, emerging & innovative cooperatives and involve more young persons and women in the cooperative movement's development, consolidation and advancement. Furthermore, it will enhance the operational efficiency of the department.

This strategy and plan of the Cooperatives Department will be in line with the following too:

- The United Nations Sustainable Development Goals for Agenda 2030.
- The International Labour Office 2014 Report highlights cooperatives as the builders of the economy.
- Economic Vision of the Pakistan/Punjab for poverty reduction.

CONCLUSION

The sustainability of any organisation depends on perpetual reforms and the introduction of improvements in the existing processes. Cooperatives are not exempted from this very fact. Therefore, the study suggests that there should be immediate policy formation for cooperatives. The systems in cooperative banks should be updated per modern banking practices so that farmers can easily access financial services. The digitisation process should be completed as per its timeline. The capacity building of the department's human resources should be the prime priority. It is further added that the study in hand has a limited scope. The avenues are open to the researchers for carrying out the academic enquiry, based on the current research, into other dimensions of the working of cooperatives department and propose a further way forward in the light of suggestions discussed above to make the reforms a permanent agenda for cooperative policy.

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