

Report of the
ICA Regional Consultation Meeting
on
Gender Integration in Co-operatives



International Co-operative Alliance
Regional Office for Asia & the Pacific
New Delhi

ICA Library
334:396(593)
ICA 00080

**REPORT OF THE
ICA REGIONAL CONSULTATION MEETING
ON
GENDER INTEGRATION IN CO-OPERATIVES**

**Bangkok, Thailand
17-20 September, 1996**

334:396(593)
ICA-R



**International Co-operative Alliance
Regional Office for Asia and the Pacific
43 Friends Colony, New Delhi-110 065. India**



**REPORT OF THE
ICA REGIONAL CONSULTATION MEETING ON
GENDER INTEGRATION IN CO-OPERATIVES**

Bangkok, Thailand
17-20 September, 1996

Compiled and edited by:
Ms. Akiko Yamauchi
Gender Programme Advisor

International Co-operative Alliance
Regional Office for Asia and the Pacific
43 Friends Colony (East)
New Delhi 110 065, India
Tel : (91)11-683-5123
Fax : (91)11-683-5568
E-Mail : icaroap@giasdl01.vsnl.net.in
ica@icaroap.unv.ernet.in

ISBN - 92-9054-041-9
April, 1997 (300)

*Layout and Typesetting by P Nair at the ICA ROAP and Printed at Document Press, H.S. 14,
Kailash Colony Market, New Delhi 110 048, India (Tel.91-11-643-2836 / 692-3316)*

CONTENTS

	<i>Page No.</i>
Introduction	1
Executive Summary	3
Objectives of the Meeting	5
Programme of Meeting	7
Proceedings of Meeting	11
Conclusions and Recommendations	15
Country Presentations	21
❖ Women in Indian Co-operatives by Ms. Anita Manchanda, India	23
❖ Gender Integration in Fisheries Co-ops in India by Mr. Bimal Kumar Mishra	35
❖ Gender Integration in Iranian Co-operatives by Ms. Lila Tohid, Iran	43
❖ Gender Integration in Japanese Consumers Co-ops by Ms. Momoe Tatsukawa, Japan	47
❖ Agricultural Co-operatives in Japan and J.A. Women's Associations by Ms. Eiko Oshita, Japan	59
❖ How to Increase Women's Membership in Agricultural Co-operatives in Korea by Ms. Min-Sun Park, Rep. of Korea	67
❖ Women's Involvement in Co-operatives in Malaysia by Senator Hajah Rahaiah Baharen, Malaysia	71
❖ Gender Integration in Co-operatives in Myanmar by Dr. Tun Maung and Mr. Tin Aye	81
❖ Gender Integration in Co-ops in Nepal by Mr. Shanta Raj Sharma, Nepal	91
❖ A Master Plan for Gender Integration for Co-operative Development in the Philippines by Ms. Rufina S. Salas, Philippines	96
❖ Gender and Development Programme of the NATCCO Network by Ms. Mercedes D. Castillo, Philippines	109

❖ Women's Participation in Co-operatives in Sri Lanka by Ms. Sheila Heenatimulla, Sri Lanka	121
❖ Gender Related Policies, Activities, Materials for Gender Integration in the Co-op Movement in Thailand by Ms.Juthatip Patrawart, Thailand	124
❖ Country Report on Gender Integration in Co-operatives by Ms. Poonsuk Thaiswadi, Thailand	131
❖ Gender Integration in Co-operative Movement in Thailand by Ms. Ampai Luangpirom, Thailand	139
❖ ACCU Overview of Women Participation in Credit Unions by Ms. Lilia-Valiya Kesasiri, ACCU, Bangkok	145
❖ The Experience and Work of the Asian Women in Co-operative Development Forum on Gender in Co-operatives : An Update by Ms. Lota Y. Bertulfo, Regional Coordinator, AWCF	149
❖ Project Profile of Women in Co-operatives Indonesia Co-operative Development Assistance Programme (WIC-INCODAP) by Ms. Hanna Tobing/Mr.Paul Sinnappan	159
❖ Gender Aspects in the Swedish Co-operative Centre by Ms. Birgitta Thackray, Sweden	163
Report of Group Discussions	167
Annexure - List of Participants	175

**ICA Regional Consultation Meeting on
Gender Integration in Co-operatives
Bangkok, Thailand : 17-20 September, 1996**

INTRODUCTION

In 1995, at the occasion of the ICA Congress in Manchester, United Kingdom, the Co-operative Principles were revised and the Congress adopted the Statement on the New Co-operative Identity. The New Co-operative Principles indicate that Co-operatives should be open to all persons "without gender, social, racial, political or religious discrimination". This was the first time that the word "gender" has been included in the co-operative principles.

When we observe the realities prevailing in most co-operatives in the region from the perspectives of gender equality, we will discover that there are still many issues we have to resolve such as women's little participation in co-ops as members, very limited representation in decision-making processes, gender biased or blind co-operative policies and practices, etc.

The ICA, which plays a catalytic role for co-operative development, has launched a gender integration project since 1991 when 14 country studies were conducted by the researchers. In order to analyze the results of the research and discuss necessary actions which should be undertaken by member organizations and ICA ROAP to make co-operative more democratic and sustainable through introducing gender aspects into co-operatives, a Regional Consultation Conference was held in Sri Lanka in 1992 and a Gender Planning Conference was organized in Tokyo in 1993.

As a result of an initiation of ICA ROAP and some member organizations, some countries have started their own gender activities such as studying current situation, drafting a national action plan and conducting training for gender awareness and sensitivity.

In 1995, the United Nations' Fourth World Conference on Women and the NGO Forum were held in Beijing, China. Regarding co-operative movement, many recommendations and suggestions were made in the Platform for Action, which co-operatives should follow and implement in its own activities.

In order to appraise the activities done by member organizations and ICA ROAP since 1993 when the Gender Planning Conference was held in Tokyo, and based on these review, to set up a new long-term plan at a regional level, this Consultation Meeting among policy makers and the development partners were organized.

The Co-operative League of Thailand was very keen to host this meeting and the meeting was held in Bangkok, Thailand.

EXECUTIVE SUMMARY

The Regional Consultation Meeting on Gender Integration in Co-operatives held in Bangkok, Thailand from 17 to 20 September, 1996 was organized by the International Co-operative Alliance Regional Office for Asia and the Pacific (ICA ROAP) in kind collaboration with the Co-operative League of Thailand.

This meeting aimed to enable the participants to review what had been done for achieving gender equality in co-operatives in the region since the ICA ROAP Gender Planning Conference was held in Tokyo, Japan in 1993, where participated countries drafted their respective action plan for Gender Integration. This meeting also intended to discuss further actions of co-operatives at national and regional levels to make co-operatives in the region more women-friendly and gender responsive, which would lead co-operatives more democratic, equitable and sustainable.

There were 27 participants (7 males and 20 females). Out of 26, 20 were delegates of national co-operative organizations from 10 countries (India, Japan, Korea, Malaysia, Myanmar, Nepal, Philippines, Singapore, Sri Lanka and Thailand) and two were from co-operative promoting organizations, such as CCA Jakarta office and AWCF (Asian Women Co-operative Development Forum), while three were guest speakers and resource persons and the rest two were from ICA ROAP.

The opening ceremony was proceeded by the attendance of the officials from the organizers, the government of Thailand, international agency and representatives from Thai national co-operative organizations.

Before reviewing the current activities regarding gender issues in co-operatives, an overview of Women and Development in the world was provided by a UN expert. Her presentation aimed at informing participants on the results and impacts of the United Nations' Fourth World Conference on Women and the NGO Forum held in Beijing, China.

All the participants made presentation on the achievements and constraints of gender related activities and the situation of women's participation in their respective co-operative movements. And two delegates from regional and international organizations also shared the experiences on gender activities. The Gender Programme Advisor of ICA ROAP briefed what ICA ROAP had done since 1993 and what had not been achieved. Lastly, Protem Chairperson of a Regional Women's Committee reported the establishment of a Regional Women's Committee which was constituted at the Kuala Lumpur Regional Assembly in June, 1996.

In between the country presentations, the second resource person presented her own experiences on how to mainstream gender agenda and how to translate gender awareness into actions, which had a strong impacts on the participants in particular in terms of institutionalization of gender agenda, which must be our ultimate strategy.

On the basis of the country and other's presentations, group discussions were organized. In the first group discussion, the participants were divided into three groups and they discussed the same theme on the achievements and constraints at national, regional and international organizations. Through this process, the participants recognized the progresses and some problems behind.

Lastly, again participants were divided into two groups and tried to suggest further action plan at national and regional level. including the linkages between Regional Women's Committee and the ICA ROAP.

The meeting drafted the Conclusion and Recommendation based on the group work and discussion, which suggests the roles of national and regional co-operative organizations to strengthen gender responsibility in co-operatives.

The four-day meeting revealed that even though it is not enough, gender related activities have firmly increased in these few years and many co-operative leaders and members have become conscious about gender issues. There was also a consensus about the importance of a network among co-operators who are concerned with gender issues and have endeavored to eliminate gender discrimination in co-operatives, which has been expanded since the ICA ROAP created a position of Gender Project Advisor. This is one of the strong factors which foster co-operative movement in the region to strive for gender equality in co-operatives.

OBJECTIVES OF THE MEETING

The objectives of the meeting were as follows:

- To review the activities for promoting gender equality in the co-operatives in the Region to enable participants and the ICA ROAP to identify the achievements and constraints.
- To exchange information on gender related policies, activities, materials for gender integration prepared and done by member organizations.
- To appraise the previous three year plan of ICA ROAP.
- To enable participants to identify priorities gender equality in co-operative movements.
- To enable the ICA ROAP to identify priorities to finalize a four year plan for the Gender Integration Project.

PROGRAMME

Tuesday, 17 September, 1996 [DAY 1]

08:30 - 09:00	Registration
09:00 - 09:30	Opening ceremony Welcome remarks by Pol. Lt. Gen. Chalerm Rojanapradit, Chairman, Co-operative League of Thailand. Inaugural Speech by Mr.Suvit Khunkiti, Hon.Minister for Agri- culture and Co-operatives, Government of Thailand
09:30 - 10:00	Tea Break
10:00 - 10:15	Orientation and Objectives of the Meeting by Akiko, ICA ROAP
10:15 - 11:20	Plenary Introduction of Participants by Mr. W.U. Herath, Human Resource Advisor, ICA ROAP
11:20 - 13:10	World Overview of Women and Development - Message from Beijing towards 21st Century - by Ms. Lorraine Comer, Regional Programme Advisor, United Nations Development Fund Women
13:10 - 14:20	Lunch Break
14:20 - 15:45	Presentation of the Gender Issues in co-operatives in the region, and achievements and constraints of co-operatives concerning gender issues. National Co-operative Union of India (NCUI) National Federation of Fisherman's Co-operatives (FISHCOFED) Japanese Consumers' Co-operative Union (JCCU)
15:45 - 16:00	Tea Break
16:00 - 17:30	Presentation continued Institute for the Development of Agricultural Co-operatives in Asia (IDACA, Japan) National Agricultural Co-operative Federation (NACF), Korea Co-operatives in Myanmar
17:30	Adjourn
Evening	Dinner hosted by the Co-operative League of Thailand

Wednesday, 18 September, 1996 [DAY 2]

08:45 - 10:15	Presentation continued National Co-operative Organization of Malaysia (ANGKASA) National Co-operative Federation of Nepal (NCF) Co-operative Union of the Philippines (CUP)
10:15 - 10:30	Break
10:30 - 12:30	Presentation continued National Confederation of Co-operatives, Philippines (NATCCO) Singapore National Co-operative Federation (SNCF) National Co-operative Council of Sri Lanka (NCC)
12:30 - 14:00	Lunch
14:00 - 17:00	Grassroots Experiences "How to bring Gender Agenda into Mainstream strategically" by Ms. Remedios I. Rikken, Executive Director, Pilipina, Philippines
17:00	Adjourn Evening Free

Thursday, 19 September, 1996 [DAY 3]

08:45 - 10:00	Presentation of Thai Co-operative Organizations: Co-operative Promotion Department Credit Union League of Thailand Co-operative League of Thailand (CLT)
10:00 - 10:30	Presentation of Canadian Co-operative Association, Jakarta
10:30 - 11:00	Presentation of Asian Women in Co-operative Development Forum on regional experiences
11:00 - 11:20	Tea Break
11:20 - 11:40	Review and proposal of ICA ROAP plan for gender integration in co-operatives in the region by Ms. Akiko Yamauchi, ICA ROAP
11:40 - 12:00	Special Report of establishment of the Regional Women's Com- mittee approved by the Regional Assembly in Kuala Lumpur, Malaysia by Ms. Rahaiyah Baهران, Vice President, ANGKASA.
12:00 - 12:30	Introductory remarks on group work by Mr. W.U. Herath, ICA ROAP
12:30 - 14:00	Lunch

- 14:00 - 16:00 Group Discussion 1: in three groups (Including Tea)
Theme I. What are Achievements and Constraints Experienced by the national, regional and international organizations during the last three years?
- 16:00 - 17:00 Plenary Presentation of Group Discussion and Synthesis by
 Mr. W.U. Herath, ICA ROAP
- 17:00 Adjourn
 Evening hosted by the ICA ROAP

Friday, 20 September, 1996 [DAY 4]

- 09:00 - 11:00 Group Discussion 2: (Including Tea) in two groups on different
 themes
Theme II. What are Further Action that Should be Undertaken to Achieve Gender Equality in Co-operative Movements in the Region?
Theme III. What are Further Roles of ICA ROAP to Contribute to Gender Equality in Co-operatives in the Region? including the linkage between the Regional Women's Committee and the Gender Programmes of ICA ROAP
- 11:00 - 12:00 Plenary : Presentation of Group Discussion and Synthesis
 by Mr. W.U. Herath, ICA ROAP
- 12:00 - 12:30 Closing
- 12:30 - 14:00 Lunch

PROCEEDINGS

1. Opening Ceremony

The opening ceremony started at 9:00 in the morning of 17th September, 1997. Mr. Chalerm Rojanapradit, Chairman of the Co-operative League of Thailand welcomed all the participants by expressing his gratitude to the Minister of agriculture and Co-operative for his attendance to the meeting.

The meeting was inaugurated by Honourable Minister of Agriculture and Co-operatives, Thailand on 17 September. He mentioned that Thai Government has a concrete policy to assist gender activities in co-operative movement. The Co-operative Promotion Department has set up a project to organize women co-operatives in order to increase women's participation as well as to improve the quality of life of the co-operative members. Also he referred that he has an intention to assist ICA ROAP and its member organizations' activities in the region to enhance the social and economical development of the country as a whole.

Ms. Akiko Yamauchi, Gender Programme Advisor, ICA ROAP delivered her vote of thanks on behalf of the participants at the end of the opening ceremony.

2. Business sessions

After the opening ceremony, Ms. Akiko Yamauchi explained the objectives and the programme of the meeting. Soon after the orientation, the participants introduced themselves instructed by Mr. Upali Herate, HRD Advisor of ICA ROAP.

a) World overview of Women and Development

The first resource person, Ms. Corner delivered her speech on the results of the Forth UN Conference on Women in Beijing. She mentioned that women's movement could step forward through the significant preparatory process for Beijing by organizing and uniting themselves, and the UN and other development agencies recognized that the key issues for further development were "Political and Economic Empowerment of Women". She commented that co-operatives should and could be very important institutions in terms of women's empowerment, since co-operatives have huge potentials to assist women as consumers, producers and entrepreneurs.

In order to contribute to women's empowerment, she suggested that co-operatives should incorporate gender approach and introduce gender training and analysis.

b) Country Presentations

After the presentation made by Ms. Corner, all the participants made their presentations. The theme was on Gender Issues in Co-operatives and achievements and constraints of gender related activities. On the first day, Mrs. Rahaiah bt Baهران, Vice President of ANGKASA, guided the presentation made by Ms. Anita Manchanda (National Co-operative Union of India), Mr.B.K.Mishra (National Federation of Fishermen's Co-operative, India), Ms. Momoe Tatsukawa (Japanese Consumers' Co-operative Union), Ms. Eiko Oshita (Institute for the Development of Agricultural Co-operatives in Asia, Japan), Ms. Min-Sun Park (National Agricultural Co-operative Federation, Korea) and Dr.Tun Muang (Central Co-operative Society, Myanmar).

On the second day of the meeting started at 8:45 by continuing the country presentation. This session was facilitated by Mr. Paul Sinappan, CCA, Jakarta. Mrs. Rahaiah bt Baهران (ANGKASA, National Co-operative Organization of Malaysia), Mr. Shanta Raj Sharma (National Co-operative Federation of Nepal), Ms. Rufina S. Salas (Co-operative Union of the Philippines), Ms. Mercedes D. Castillo (National Confederation of Co-operative, the Philippines), Ms. Rameshwari Ramachandra (Singapore National Co-operative Federation) and Mrs. Sheila Heenatimulla (National Co-operative Council of Sri Lanka) respectively delivered presentations.

c) Grassroots Experiences

In the afternoon of the second day, Ms. Lota Bertulfo, Regional Coordinator of AWCF, Asian Women in Co-operative Development Forum, introduced the second resource person, Ms. Remedios I. Rikken. She presented her experiences on how to mainstream gender agenda. Ms. Rikken was a former Director of the National Commission for Role of Filipino Women and she is currently working for the Pilipino (National Organization of a Filipino Women) as a National Coordinator. She shared her experiences on how she could bring gender agenda in mainstream of national development policies and how to translate gender awareness into actions. She also underlined that a process of mainstreaming gender agenda is a sort of organizational change and institutionalization of gender agenda, which must be our ultimate strategy.

d) Country presentation by the Thai National Co-operative Organizations

On the third day, Ms. Juthatip Patrawart, Assit. Professor, Kasetsart University, Bangkok presented the policy on Gender Integration in the Co-op Movement in Thailand. Ms. Poonsuk Thaiswasdi (Co-operative Promotion Department, Government of Thailand), Ms. Ampai Luangpirom (CLT) and Ms. Somporn Rod-Anant (Credit Union League of Thailand) gave their presentations.

e) Experiences of International and Regional Organizations

Two delegates from CCA, Jakarta, Mr. Paul Sinappan and Ms. Lota Bertulfo, AWCF made presentations on gender activities.

f) Review and Proposal of ICA Plan for Gender Integration in Co-operatives in the Region

Ms. Akiko Yamauchi, ICA ROAP, briefed the previous plan (from 1994 to 1996) and summary of the activities for Gender Integration in Co-operatives done by member organizations and ICA ROAP since 1993. She also proposed the four year plan from 1997 to 2000.

g) Special Report of Establishment of the Regional Women's Committee

Lastly, Ms. Rahaiah bt Baheran, Vice President of ANGKASA reported the establishment of a Regional Women's Committee which was constituted at the Kuala Lumpur Regional Assembly in June, 1996. She mentioned that women co-operators in the region did want to establish the Regional Women's Committee, which would a platform for women in the region to encourage with each other and exchange experiences among them. Up to here, presentations and discussions were lead by Ms. Rameshwari Ramachandra, Singapore.

3. Group Discussion

On the basis of the above presentations, two group discussions were organized. In the afternoon of the 19th September, in the first group discussion, the participants were divided into three groups and they discussed the same theme "what are the achievements and constraints experienced by the national, regional and international organizations during last years".

On the last day, 20th September, participants were divided into two groups and discussed different issues. One issue was "Further actions that should be undertaken to achieve gender equality in co-operative movements in the region" and the other was "Further role of ICA ROAP to contribute gender equality in co-operatives in the region - including the linkages between Regional Women's Committee and the Gender Programmes of the ICA ROAP".

Through the plenary presentation of the group work and discussion, the meeting drafted the Conclusion and Recommendation, which suggests the roles of national and regional co-operative organizations to strengthen gender responsibility in co-operatives.

CONCLUSIONS AND RECOMMENDATIONS

Background

Twenty-two women and men from ten countries participated in the ICA ROAP Consultation Meeting on Gender Integration in Co-operatives from 17 to 20 September, 1996 in Bangkok, Thailand to review the activities of promoting gender equality in co-operative movement in the region to identify and analyze the achievements and constraints, and propose further actions to be undertaken at national and regional levels.

It was identified that, though not enough, gender awareness is rising among co-operatives, materials for gender training are being produced, women members and leaders are gradually increasing. However, the meeting concluded that it is imperative that co-operatives at all levels promote further actions to make co-operatives more gender responsive as follows:

I. Recommendation for Further Actions to be Undertaken to Achieve Gender Equality in Co-operative Movements in the Region

1. Setting Up a Gender-Disaggregated Data Base

The availability of gender-disaggregated data would give a clearer picture of the real situation of women and men in co-operatives, which, in turn, would make planning for member services and other programmes more precise and responsive. Primary and secondary level co-operatives should now start to collect gender-disaggregated data to set up social indicators of co-operative gender effectiveness. To undertake this action, the following specific actions were recommended:

- a) organizing a working committee who would spearhead this project: the committee would meet to share whatever gender-disaggregated data are already available, and determine what standard data should be collected by co-operatives in the region.
- b) national and international co-operative organizations should process gender-disaggregated data and develop tools for gender analysis of co-operative policies, programmes and services.
- c) as an initial step, this action be undertaken in the form of a pilot project and/or of the documentation of cases of gender responsive co-operatives.

2. *Increasing the Number and Participation of Women in Membership*

In some countries, women's membership in co-operatives is alarmingly low and where it is not, women's participation in members activities are minimal and limited. Women are an important resource for co-operatives, thus, co-operatives need women for growth and stability; conversely, women need co-operatives for improvement and advancement. To address this need, the following specific actions are recommended:

Increase the number as well as participation of women in co-operatives by:

- organizing women's groups who could eventually become members of co-operatives, and thus, mainstreamed in the movement,
- start young by recruiting members from the youth sector (young females),
- gender sensitivity training must be part of youth programmes at national and international levels.

3. *Increasing the Number of Women leaders and Strengthening Women Leadership*

In most countries, the number of women leaders is very limited, so that women's voices are not well heard nor reflected in operation of co-operatives. Since women and men have different views and ideas and it is very difficult for one gender to represent the opposite gender's ideas; co-operatives need both men and women's representation. To solve this, the following specific actions were recommended:

Increase women leaders at all levels of co-operatives by:

- implementing existing gender policies, which focus on the importance of women's leadership,
- conducting leadership training for women: due to the traditional stereotyped norms of both women and men, women have had very less experiences as leaders than men, therefore leadership training is necessary for women,
- changing legislative policy, which may hinder women from leadership positions, the Ministry which is in charge of co-operatives should change legislative policy to create a conducive environment for women to become leaders,
- compiling and disseminating information on development issues affecting women, that National co-operative organizations and lobbying groups can utilise in their advocacy efforts to create a conducive environment for women's becoming leaders,
- promoting participatory/non-hierarchical approach in leadership processes of the co-operatives, thus it would be more easy for women to participate in the decision-making processes.

4. *Conducting Gender Sensitivity Training for Co-operative leaders, staff and members*

It is essential for co-operators to be gender sensitive when we try to make our co-operatives more gender responsive in all the spheres. More gender sensitivity training are necessary for co-operative leaders, especially policy makers. At the same time, conducting education programmes on co-operative values and principles is crucial, since these clearly

indicate that co-operatives should contribute to the people, including both women and men.

To have more gender sensitivity training, the following actions were recommended:

- conducting trainers' training at regional and national levels,
- organizing trainers' conference to exchange experiences, materials and skills,
- establishing an information/resource centre to exchange and improve gender materials and utilise experts in the movement,
- institutionalising programmes to be sustained by mobilizing budget for gender training from internal and external funds,
- establishing linkages with women NGO groups to strengthen gender related activities.

5. Follow-up Programmes

To follow-up the activities and programmes, followings actions were recommended:

- Specific activities should be undertaken to monitor and coordinate progresses of national, regional co-operative organizations such as a review meeting after a few years,
- Up date ICA ROAP country studies in 1991 for discussions on gender issues such as the Ministerial Conference.

II. Recommendations for further role of the ICA ROAP in Contributing to Gender Equality in the Co-operative Movement in the region, including the Linkages with the Regional Women's Committee

It is recommended that generally ICA ROAP should become the overall coordinating body for all Gender Activities in the region. Specifically, following actions were recommended as the role of the ICA ROAP as well as linkages with the newly established Regional Women's Committee.

1. Modification of Restrictive Co-operative Legislation including By-laws

In some countries, there are some restrictions on women to become members such as provisions on "head of household", "holder of immovable properties", etc. in the legislation and co-operative by-laws. To resolve this problem, the following actions were recommended indicated therein the role of ICA ROAP and the Regional Women's Committee:

a) Review the co-operative laws in each country

- Representative from each member country will conduct a review of co-operative legislation and ICA ROAP will collect information and analyze from them.

b) Consultation Meeting

- ICA ROAP will call a consultation meeting to identify the problems concerning co-operative legislation and consult to draw the strategies to solve the problems.

c) Lobbying (Strategizing)

- Country representatives will lobby with its respective governments and co-operative authorities and the ICA Office and Regional Women's Committee will lobby at the regional

level, for instance, at the occasion of the Regional Ministerial Conference in Chiangmai, Thailand, in March, 1997.

d) Information exchange

- ICA ROAP will collect information on co-operative legislation and disseminate among the member organizations to promote activities to make co-operative legislation gender sensitive.

e) Monitoring

- ICA ROAP will monitor the progresses on actions taken on this matter.

2. *Increasing Women's Participation in Decision-Making*

At the regional level, it was recommended to develop a leadership programme especially for women to increase women's participation in decision-making processes as follows:

- ICA ROAP will seek appropriate technical assistance grant to develop a Women Leadership Training Programme in collaboration with organizations such as AWCF. Leadership Programme should have strategies for procedural, developmental, self awareness and co-operative aspects, and also to motivate and convince women to become leaders.

3. *Create More Awareness of Gender Issues in the region*

It was recommended that ICA ROAP would conduct Regional training for trainers of local trainers in collaboration with partner organizations like AWCF.

4. *Setting Up A Gender-Dissagregated Data Base*

As an regional organization, it was recommended that ICA ROAP should take necessary actions to initiate to set up a Gender-Disaggregated Data Base as following steps:

a) Preparatory Activities

- ICA ROAP will identify an expert for data system development, who will visit Member countries and consult with country representatives to identify what kind of data should be collected.
- ICA ROAP will draw up a proposal, based on the result of in-country consultation by the expert.
- ICA ROAP will seek fund for development of data base system in collaboration with member organizations.

b) Consultation Meeting

- ICA ROAP will call a consultation meeting to discuss the system of Gender Desegregated Data Base with member organizations.

c) Implementation of the Project

- ICA ROAP will develop tools for gender desegregated data system in collaboration with the expert.

- Representatives of member countries will collect data according to the tools.
- Representatives of the countries and ICA ROAP will process and analyze the data in collaboration with the expert. A regional consultation meeting for data base may be organized for consultation, analysis of data.
- ICA ROAP will publish the data and disseminate among the member organizations.

5. *Produce more materials/publications on Gender Activities and Women's Contributions to Co-operatives*

Materials of case stories on gender activities and women's contribution to co-operatives would help people in recognizing the importance of gender related activities and to make visible the invisible contribution of women to co-operative development. To have more materials available, following actions were recommended:

- a) ICA ROAP should conduct case studies on how women are contributing to co-operatives and how gender issues have been addressed in the co-operative movements and document them in collaboration with AWCF.
- b) ICA ROAP would publish stories in collaboration with AWCF in various forms and cover some stories in its news bulletins and magazines.
- c) ICA ROAP would produce an animated film which shows the situation of women and men in Co-operatives, so that people can enjoy and understand the issues easily.

6. *Increase Women's Representation at the Regional Assembly of ICA ROAP*

In ICA Regional Assemblies after the global structural change of ICA since 1993, there has been only one female delegate. It is very difficult for women to become delegates, since most of the member organizations are entitled to only one voting delegate. To increase women's representation as voting delegates at the Regional Assemblies, the following actions were recommended:

- Regional Women's Committee will scrutinize the rules of ICA Regional Assembly.
- If there is any overt or implied restriction for women to become voting delegates, lobbying for amendment of Rules to improve voting system by introducing quota system or expanding seats from single to plural will be undertaken.

7. *Raise Funds for Women/Gender-related Programmes/Activities*

In most countries, funds for women/gender-related programmes or activities are scarce. To sustain these programmes/activities, the followings were recommended:

- Representatives of each country should lobby with its respective governments/apex organizations to set up Funds for Women/Gender-related Programmes/Activities in collaboration with Regional Women's Committee.

COUNTRY PRESENTATIONS

Women in Indian Co-operatives

Ms. Anita Manchanda

*Director, International Relations, Women Projects and Co-operative Law
National Co-operative Union of India*

Status of Women

The Government of India constituted a Committee on Status of Women in 1971. The Committee submitted its report in 1974 observing "Women are still very far from enjoying the rights and opportunities guaranteed to them under the Constitution of India. Society has not yet succeeded in framing the required norms to enable women to fulfil the multiple roles that they are expected to play in India today. On the basis of the recommendations of this Committee, the Government of India formulated a National Plan of Action for Women suggesting the legislative measures, administrative measures, employment opportunities, health care, facilities for working women and promoting of voluntary efforts.

The main objective of the development programmes was to raise the socio-economic status of women in order to bring them into the mainstream of national development. The approach was to inculcate confidence among women and create awareness about their potential for development as also their rights and privileges through education.

Women's economic role is dependent upon whether they are able to raise economic resources through productive employment. Women spend most of their time doing housework but their massive contribution to production and reproduction is unrecognized in statistics. This has contributed to the marginalisation of women which tends to double disempowerment. The National Perspective Plan for Women emphasised the intervention strategy of training and recommended a number of measures to increase women's access to productive employment but the majority of women still continue to perform their traditional roles in the household and in agriculture and they have very low access to employment opportunities.

Considering these aspects regarding the status of women in India, it is thus necessary for all of us to take a fresh look at the existing gender relations in society and redefine the role and status of women in relation to the contribution made by women in the growth and development of mankind and to ensure that she gets equal opportunities with due weightage to her additional burden of domestic responsibility.

Women in Transition

In distinguishing three main stages in making a livelihood - survival, stability and growth, in times of crisis, women find it more rational to consolidate the few resources they have, rather to risk losing them through internal transition. So, women's status and welfare is not only challenged by transition imposed by external forces but through the internal transition. For development agencies concerned with empowerment of women, coping with the chal-

Challenges posed by transition means that instead of attempting to deal solely with events produced by different types of change, we must try to shape and guide the forces which produce such events to enable women to play a more active role in decision making.

From Basic Needs to Basic Rights

To reach a practical recognition of women and girls as humans and realize their rights, we must understand and recognise the basic needs of female humans as ones which society has an obligation to satisfy. The shift in development thinking from meeting basic needs to asserting basic rights is a long process, promoted by women making links all over the world by firstly, linking women's needs to development, then women's rights to development, later women's rights to human rights and now women's needs to human rights. Human rights approach to development of women would mean that women will no longer be seen as 'beneficiaries' of development policies but as persons entitled to the benefits of development. This approach means that development has to be redefined to include the elimination of discrimination against women. Recognising the principle of women's human rights will eventually lead to female human beings valued as 'individuals'. Then women need to understand that if rights are not considered to be universal, they will be overcome by notions of cultural and religious diversity which erode women's rights. Thus for co-operatives working with empowerment agenda means that it is more pressing than ever to explore the linkages which exist between women's economic participation and in decision making within the home and their ultimate empowerment.

Keeping these objectives in mind, new frontiers can be explored and new approaches can be evolved for protecting women's rights not only as producers/providers but also as individuals with human grace and dignity. The National Perspective Plan for Women (1988-2000) suggested strategies for overall development of women by 2000 A.D.

Co-operation - A Strategy for Development

One of the suggested strategies of the National Plan relates to "training of women for management of co-operatives - its organisation and mobilisation of women into groups". Involvement of women in co-operative movement as members and active participants is both a means and an end for their development in totality. This grants women opportunities of decision making, planning and accessibility to co-operative services. On the other hand, women get a self-managed institutional forum for expressing their views and measures on important legislative and administrative policies concerning women. With the principle of open membership and democratic management, co-operation is the most appropriate system for the overall development of women especially the women belonging to socially handicapped and economically weaker segments of the country's population.

Women in Co-operatives

The Women's Co-operative Movement in India began in the early seventies. NABARD data indicates that there were 5,478 women's co-operatives as on 30th June, 1990. The data also reveals that the states of Punjab, Andhra Pradesh, Gujarat, Maharashtra and Karnataka

have played a pioneering role in organising successful women co-operatives. The areas of activities in which exclusive women co-operatives are functioning may be classified into two broad categories: (i) production or workers' co-operatives and (ii) service co-operatives. The women production co-operatives include dairy, fishery, industrial, handloom societies. In this category the women members work together in groups as part of whole time basis and earn income. These societies, in majority, are self managed with direct participation, mutual help and self-reliance. Service societies include women's consumer co-operatives, thrift and credit co-operatives and urban co-operative banks. The size of membership in these societies is large as compared to the production societies.

Women Urban Co-operative Banks

The Women's Urban Co-operative Banks are doing commendable job, especially in the States of Maharashtra, Gujarat, Tamil Nadu, Andhra Pradesh, and Karnataka, to the desired level of satisfaction and full competence as scheduled banks of Reserve Bank of India. These banks are not only dealing with credit business but also are assisting unemployed women and youth in setting up their businesses on individual or co-operative basis. Today there are approximately 50 women urban co-operative banks in the country. The National Commission of Women (1988) had observed that banks managed by women have proved to be more advantageous to and within the reach of women.

National Convention on Involvement of Women in Co-operatives

To review the position of women participation in co-operatives and its limitation, the National Co-operative Union of India convened the National Convention on Involvement of Women in Co-operation, in 1987. The basic issues discussed at the National Convention were relating to existing situation of women co-operatives - limitations and potentials and future strategies. The convention made the following valuable and far-reaching recommendations:

1. Enactment of provision for reservation of one-third seats in the management committees of all types of co-operatives would facilitate women's participation in policy planning and decision making in various areas.
2. One-third of the membership of consumer co-operatives should be women, because they are the prime users of the consumer services and this would help them in decision making and giving suggestions for policy formulation regarding consumer markets.
3. Joint membership of husband and wife - It was recommended that when a particular type of work is done jointly by man and woman in a family, both of them should be made members of the co-operative.
4. Coordination of other women development departments/agencies with the objective of dovetailing women's developmental programmes with co-operatives.
5. Programmes under IRDP and TRYSEM should have 50% coverage of women and DWACRA groups may be formed on a co-operative basis.
6. Women's departments should be established in the offices of the Registrar of Co-operatives. This would promote organisation of women's co-operatives, monitor their activi-

ties to make them financially sound and safeguard their interests by planning policies for them.

7. Imparting co-operative education to women through lady instructors and 100% assistance to be given by the government because women would turn out to be more successful in educating and convincing women to participate in co-operatives.
8. Earmarking of funds for women's co-operatives in the state and District Co-operative Banks would encourage women's participatory schemes.

Gender Issues

Gender issues in co-operatives are important as co-operatives are user organisations and women are the prime users of the service of co-operatives. In spite of this, women's participation in co-operatives is low because men are involved in cash crop while women tended to food crop. Thus women are marginalised in economic sector and have not become active members of co-operatives.

Gender integration in the overall process of development is yet another strategy for women development. Like other global co-operative movements, mixed membership is prevalent in Indian Co-operative Movement also. In the absence of any macro level official data relating to women membership in mixed gender co-operatives, the actual participation could not be ascertained. The micro level studies undertaken by NCUI from time to time has indicated that mixed gender membership is commonly found in urban areas, especially in consumer co-operatives and salary earners' thrift/credit co-operatives and urban co-operative banks.

The female membership in selected consumer co-operatives of selected states ranged from 20 to 21 per cent of total membership and their participation in management committee 16 to 20 percent. Similarly in urban co-operative banks, membership varies from 25 to 37 per cent with 2% participation in the management of these societies.

With the introduction of structural adjustment programmes and liberalisation of national economy, women are motivated to assert for their rightful place in the mainstream of national development.

Areas of Concern for Gender integration in Co-operatives

1. Recognising the role of women for development of co-operatives.
2. Efforts should be made to increase women membership so as to enhance women's participation in co-operative development.
3. Identification of practical and strategic needs of women and organisation of women co-operatives on the basis of need identification.
4. Creation of on-going mechanism within the co-operatives to facilitate implementation of the programmes for women development.
5. Sensitisation of members, elected management and the employees of the co-operatives about the significance of gender integration through gender awareness programmes.

6. To create a system in co-operatives enabling women to have equal access to financial, credit, educational resources.
7. Creation of necessary legislative framework which would ensure women's involvement and participation in co-operatives.
8. Establishment of linkages with sister co-operative organisations, government, development agencies and NGOs to materialise the objectives of gender integration.

Organisational Pattern

The existing organisational pattern is weak and therefore it is necessary to design suitable organisation pattern of women co-operatives to build up a social system which will enthuse the women for their increased participation. So far three types of organisational pattern have emerged: (i) Pre-co-operative self-help groups; (ii) Exclusive Women Co-operatives; (iii) Mixed Co-operatives. These models have their merits and de-merits.

Appropriate strategy in regard to organisational pattern should be need-based. It would be practical if separate women co-operative organisations are promoted during the transitional period with an ultimate objective of encouraging women into mixed co-operatives. Such strategy may help in breaking the prevalent constraints in the process of gender integration.

This has been suggested by B. Rogers (1980) "Until women are integrated into mixed organisations and institutions at all levels, they will remain marginal to the mainstream. In the meantime, however, separatism permits development of organisational capacity, skills and resources for leverage in mainstream interaction." It is, therefore, necessary that the promotional co-operatives, particularly national co-operative organisations, should evolve suitable modules of gender sensitisation programmes to bring about cultural transformation which would lead to recognition of women as equal partners in the co-operative movement.

Self-Employed Women Association (SEWA)

Based on Gandhian values and methods, the SEWA started functioning in 1972 with the basic objective of enhancing socio-economic status of the women workers. Today with one lakh members of various castes and communities in the six States of India, the SEWA have multifaceted activities including organisation and promotion of co-operatives. It is not meant merely for solving workers' economic problems but also attempts to address the totality of their lives and ensures that they obtain the recognition that is due to them in our society. Today SEWA is a movement. It has shown remarkable adaptability in reshaping itself and the lives of women. Its strategic steps over a period of two decades have mobilised women at the grassroots level. Such type of empowerment of women is possible because they are flexible enough to seek new solutions to new problems. SEWA has been well described by Kalima Rose as a "fore-runner of an emerging global movement of Self-Help Groups."

Co-operative Education & Development Programme for Women

The Co-operative Education Programme for Women is being implemented through State co-operative unions, with the help of 70 lady Co-operative Education Instructors, who or-

ganise different types of educational activities for development of societies and general social development of the target group. Co-operative education classes/meetings for women members (ordinary and potential), managing committee members, and officer bearers of the women co-operatives, as well as mixed-gender co-operatives, are conducted at the premises of co-operative societies or at any other place and timings suitable to the participants. Duration of the classes varied from three to seven days each.

The approach adopted by state co-operative unions is by and large peripatetic and the programme is implemented by single co-operative education instructor. Annually more than 100,000 persons are benefitted out of these schemes

Innovative Approach in the Field of Women Co-operative Education Programme

The National Co-operative Union of India tried an innovative approach for women development termed as participatory approach combining co-operative education and skill development, thereby providing opportunities for self-employment through various income generating activities.

The Women Co-operative Mobilisation Project was implemented in collaboration with the Swedish Co-operative Centre (SCC) from 1985 to 1992. Encouraged with the success of the project contents of new approach towards women's education, a unit was added to the NCUI Co-operative Education Field Projects, working in co-operation with the developed states, by appointing one lady mobiliser in each project.

Objectives

The overall objective of the programme is to improve the economic and social conditions of women by mobilising them into co-operatives. The supportive objectives are:

- promotion of women's self-help groups,
- mobilising members' thrift and building up group resources,
- loan advancement to members for production and consumption purposes,
- orientation of members in appropriate vocations, financing and group management based on the principles of co-operation,
- promote literacy and generate awareness on health and family planning and income generating activities,
- linkage building with co-operatives.

Self-Help Groups - an Alternative Approach to Empower Women

The organisation of Self-help Groups is the central activity around which all the developmental activities for women revolve. The women are motivated for thrift mobilisation and to take up some economic activity for supplementing income for their families. At later stages, these self-help groups are either converted into co-operative societies or enrolled as group members of PACs, depending upon their willingness and legal provisions in the co-operative Imws of different states.

Impact of Self-help Groups

- For effective implementation of the self-help groups, collaborative links were established by the projects with the state co-operative unions, ICMs, NABARD, women development departments, health and family welfare departments and other development agencies/organisations, etc.
- Members of self-help groups were made aware about their rights and responsibilities in the co-operative approach of the group activities. As an outcome of the adult education programmes initiated by the self-help groups, the members had started reading and writing simple sentences and counting.
- All self-help group members opened their bank accounts.
- The women feel economically strong and independent when there is an increase in her income, security of work and assets in her name.
- The self-help members availed of credit facilities from their own deposits for their family needs and small business purposes, i.e., for pottery, purchase of sewing machines, agarbati making, vegetable vending, mat making, etc. Loan benefits are also provided to them for the social purposes like marriage, sacred thread ceremony, etc.
- The developmental activities had resulted in improving personal hygiene, immunisation of their children and availing medical services with the support of lady mobilizers.
- Collective empowerment is more important than individual. In self-help groups, with collective strength, women are able to combat the outside exploitative and corrupt forces like money lenders.
- The children below 12 started joining the schools as a result of the project activities.
- In addition the lady mobilizers conducted education/social development meetings of women target groups in which group members, potential members/house wives participate.

Exclusive Women Co-operative Development Projects

There are two new co-operative education field projects established by the NCUI during the last two years. One is in Shimoga (Karnataka) and other in Berhampur (Orissa).

Some Achievements

NCUI continued to make efforts to persuade the state governments to take steps for enhancing involvement of women in co-operatives. Important achievements in this regard are:

- Government of Rajasthan created a women's wing within the department of co-operation headed by a lady deputy registrar, co-operative societies and supported by subordinate staff.
- By amendment in the co-operative laws, Rajasthan state provided 30% representation to the women on the board of management of the co-operative societies.

- Orissa has provided for joint membership of husband and wife.
- Delhi provided for reservation of one seat for women and all co-operative societies on the board of management.

In India, the recent judgments pronounced by the Supreme Court of India shows that the judiciary has at last become sensitive to women's rights and it is a concrete step towards setting things right. The Supreme Court has recently maintained that giving preference to women in jobs was only an affirmative action and need not be deemed as reservation. Such Supreme Court judgments will ensure harmony and strengthen the institution of family. Economic rights are the best way to empower women. For long the country have neglected the gender aspects in the development process. The time has come to recognise the contribution of women in generation of national wealth. Formulation of policies which are gender sensitive is the need of the hour. What is needed is nation wide awareness on equal rights for women in property and removal of gender bias in family laws.

Constraints

Legislative

The Co-operative Societies' Acts are apparently gender neutral but they are implicitly gender blind. There are no women specific provisions in the statutes which can be clearly stated to be framed for the benefit of women. There is a provision of "one family, one member" norm under the Co-operative Societies Acts. It is quite apparent that if only one member from a household or family is to become member of co-operatives, it will be the member from a household or family is to become member of co-operatives, it will be the husband or the male member as the assets are in the name of the head of the household. Women, therefore, are deprived of membership, partnership as well as decision making power in co-operatives - the access and control over resources such as land and property being with male members. They are also denied the credit facilities being the wives of defaulter members.

There is no provision for joint membership in Primary Agricultural Co-operative Societies or any other co-operative society. The Co-operative Societies Acts do not provide for reservation of seats in membership or in the elected boards of the co-operatives where women may participate in the decision making.

Social

The main reasons for socio-economic inequalities can be attributed to the structural obstacles arising from the fundamental conflict between the feudal culture and the co-operative culture. While the feudal culture is based on hierarchy and unequal relations among people, the very basis of the co-operative culture is equality amongst the members.

The four key institutions, i.e. the family, community, market and state, not only govern human existence but form the very basis of social construction for both men and women within them.

Family

Women are discriminated from the cradle to the grave and even before birth. Within the family, the members are governed by a set of norms and practices made by the head of the household who exercise power, authority and control over the members. Since men have access and control over resources, their role is clearly defined as "bread winner" and women are supposed to confine themselves to the role of "home makers" and thus they are unable to take an initiative to become members of co-operatives. Division of functions of men and women should be redefined as their roles are changing.

The rural women have a low self-image and do not consider themselves to be making a substantial contribution even though they re engaged in the production process.

Community

Indian community reinforce men's dominant positions, women's restricted mobility within the family leads to further restricting her mobility in the community, and traditional values reinforce women's home-maker role. Rigid caste hierarchies also play a negative role and forbid women to mobilise on a common platform and work in co-operation.

Market

Market is characterised by rigid timings often not suitable for women due to their reproductive chores. Mostly men can only have access to the market.

State

The Co-operative policies are framed by men at the national level which primarily exclude women's interests.

Financial and Professional

Financial and professional assistance to women co-operatives is also negligible. The activities trickle down to the women and children within the household through male heads of households. That is needed to be explicitly through women trickle down to men and children. That will change the very complexion of the society. The future of the country lies with the women. When the women moves, the family moves, the community moves, the village moves and the whole country moves.

Administrative

There is no national co-operative policy on women involvement defining the role of co-operative institutions in the socio-economic development of women, especially the women belonging to the weaker sections.

There are no specific programmes either relating to co-operative credit, marketing or training assistance for bringing self-employed women or women in unorganised sektor into the co-operative movement.

The impact of this indifference is well reflected in the profile of participation and membership of women in co-operatives.

Educational

The facilities of co-operative education is limited to a few districts only. In view of women's traditional role and lower rate of literacy, education prior to registration of a society and continuous programmes after the registration are necessary. The inadequate co-operative education facilities hamper women's participation in the movement.

Action Plan for Involvement of Women in Co-operative Development

Thus the participation of women in co-operatives is important for their socio-economic upliftment. But till now women have neither been able to become part of the co-operative infrastructure nor could they share its services. A democratic and people's movement owes some responsibility towards the community and the country in the process of national development by removing the constraints at the following levels:

At the Government Level

- The National Co-operative Policy adopted by the government should include a specific pronouncement in regard to involvement of women in co-operatives.
- The co-operative legislation should be supportive and suitably amended by including enabling provisions for organisation of new women co-operatives, admission of women members in the existing co-operatives, reservation of seats for women in management committees as a traditional step till a specific constituency of women is built up within the co-operatives, allowing admission of women self-help groups (SHGs) in the membership of co-operatives, particularly at the grassroots level.
- Registration of the National Federation of Women Co-operatives.
- Creation of women cell within the Department of co-operatives in the Government.

At the Co-operatives' Level

- Creation of women cell in the co-operative business federations, and in the national Co-operative organisations to handle gender issues;
- For making the existing women co-operatives self-reliant and vibrant organisations, co-operative laws and bye-laws of different states should be amended to meet the needs of the women effectively.
- Co-operatives should make efforts to promote the unorganised women in the different sectors of co-operatives, viz., labour, forestry, dairy, fishery, etc.
- Co-operative institutions should adopt a joint strategy to support gender issues.
- A nexus has to be built up with voluntary organisations which have already devoted themselves for the promotion of women's participation in co-operatives. Such joint and collaborative strategy will ensure increased participation of women in India Co-operative Movement. To enhance the quality of women participation in co-operatives, women should be involved in decision making process and provide equal access to resources.

- Co-operatives should provide financial and social support to income generating activities of women.
- Creation of Women Development Fund at the level of federal co-operative organisations.

How Co-operatives can contribute to Women achieving Full Equality with Men?

1. To overcome poverty, the co-operatives should help women members and employees by providing employment in acceptable conditions, provide credit at non-exploitative terms and lobby for women's economic rights. Savings and credit co-operatives and banks should introduce gender-sensitive services.
2. To ensure women's access to education and training, co-operatives should give special attention to improving the educational status of women members and employees. Co-operatives should facilitate greater involvement of girls and women in education by helping to reduce the burden of household work by making available income which they can control independently of men. This increased income is generally used to cover family needs including education of girl child. Co-operation as a subject should be included in the curriculum of girl students.
3. In order to provide adequate health care for women co-operatives should create community health services at low costs. By means of co-operative literacy and education programmes, women should be given access to information on nutrition, health, family planning, child care and intra-family relations.
4. By providing productive and secure employment in conditions of dignity and equality, the co-operatives play an important role in empowering women and reducing the financial stress which contributes to violence against women. Housing co-operatives can initiate programmes to tackle domestic violence and health co-operatives can provide for counselling and rehabilitation of women victims.
5. Co-operative enterprises are significant means whereby groups of women are able to pool their resources in order to protect the assets and enhance opportunities for viable economic activity. Association with co-operatives provide women with opportunities, empowerment and economic security.
6. Co-operatives are schools of democracy and member participation involves gaining experience in decision making. Co-operatives offer a channel for gaining experience and for upward mobility in the power structure of the movement itself.
7. Co-operative media also provide a substantial amount of information on the experience of women members/employees in all areas of life and keeps women informed on political issues.
8. Non-discrimination on the basis of gender is a part of basic co-operative principles. Efforts should be intensified to increase women participation and their membership to ensure that the business activities promote women's equality.

Information Related to the National Level Member Organisations of NCUI
(Membership, board of directors, executive committee members and No. of employees)

	Name of Organisation	Year	Member-ship	Board of Directors	Exec. Comm. Mbrs	No. of Employees
1.	National Agricultural Co-op Marketing Federation of India Ltd. (NAFED)	1992-93	377	61	NA	NA
2.	Indian Farmers Fertiliser Co-operative Limited (IFFCO)	1994-95	30,598	29	-	6,177
3.	National Federation of Fishermens Co-operatives Ltd. (FISHCOPFED)	1993-94	59	NA	-	NA
4.	National Federation of Urban Co-operative Banks and Credit Societies Ltd (NAFCUB)	1994-95	510	25	-	-
5.	National Co-operative Consumers Federation of India Ltd. (NCCF)	1993-94	110	12	-	-
6.	Krishak Bharati Co-operative Limited (KRIBHCO)	1993-94	3,458	17	-	-
7.	National Heavy Engineering Co-operative Ltd. (NHEC)	1994-95	94	19	-	-
8.	All India Federation of Co-operative Spinning Mills (AIFCOSPIN)	1993-94	220	42	-	-
9.	National Federation of Co-operative Sugar Factories (NFCSF)	1994-95	17	47	10	-
10.	All India Handloom Fabrics Marketing Co-op Societies Ltd (AIHFMCs)	1993-94	1,122	21	NA	73
11.	National Co-op Dairy Federation of India (NCDFI)	1993-94	27	19	-	-
12.	National Federation of Industrial Co-operatives (NFIC)	1993-94	70	9	5	-
13.	National Co-operative Housing Federation of India (NCHF)	1993-94	23	30	7	-
14.	National Federation of Labour Co-operatives (NFLC)	1993-94	232	10	NA	-
15.	Petrofils Co-operative Ltd (PETROFILS)	1993-94	1,416	9	-	-
16.	Tribal Co-operative Marketing Development Federation of India (TRIFED)	1993-94	33	14	-	-
17.	National Federation of State Co-operative Banks (NFSCB)	1994-95	27	28	10	-
18.	National Co-operative Agriculture and Rural Development Banks Federation (NCARDBF)	1993-94	27	28	9	-

(Note: During the year 1993-94, the total membership of Women's Co-operatives in India was 715,714 (actual).

Gender Integration in Fishery Co-operatives in India

Mr. Bimal Kumar Mishra

Deputy Director, FISHCOPFED, New Delhi, India

1. An Overview of : Fishery Co-operatives in India and the Role of Fisherwomen

1.1 Co-operative movement is a potential instrument for socio-economic transformation of people, particularly belonging to the weaker sections. After the enactment of co-operative legislation in the year 1904, people were given the opportunity to organize co-operative societies owned, managed and controlled by themselves. In the initial stage, the main thrust of the movement was on rural credit but with the passage of time and growing needs and complexities of modern life, the movement widely diversified its activities from the conventional farm credit to different types of non-farm activities. At present, the infrastructure of co-operative institutions include agricultural credit co-operatives, marketing and processing societies, specific commodities marketing societies, dairy, poultry, fishery, industrial, handloom, consumer, housing, tribal, labour co-operatives, etc.

1.2 Co-operatives are essentially democratic organizations undertaking economic activities on behalf of their members. The co-operative process as such is an in-built mechanism to involve members and to enlist their participation. Dedicated leadership, vigilant and enlightened members are effective instruments for resource mobilization, manpower development and professionalised management. Co-operatives being democratic organizations can grow and succeed only with the active participation of members.

1.3 Co-operatives are people-oriented institutions and involvement of the masses is the key to the success of these institutions. Participation of women in them is equally important as they constitute one half of the total population. The World Conference of International Women's Year organized in Mexico in 1975, also laid emphasis on the integration of women in the development process as equal partners with men.

1.4 Co-operation can offer opportunities to women to increase their earning thus raising their status in the society and their socio-economic condition. The basic concept of women's participation in co-operative movement is that they should join co-operatives as members/directors and extend their support to these societies and also utilize services provided by them. Such participation should be effective and should lead to improvement in the working of the societies as well as their own living conditions. To achieve this, the women ought to be educated and an awareness and co-operative consciousness has to be created in them. They are to be motivated to join and adopt co-operation as a way of life.

1.5 A review of the present situation shows that there is a growing consciousness among women about the utility of co-operatives and they have been participating in co-operative movement and have already become members of industrial, consumer, fishery, dairy and

other co-operatives. The overall picture shows that though women are participating in the co-operatives and utilizing their services for raising their status, a vast percentage of them are yet outside the field of the movement due to various constraints.

1.6 The restructured 20 Point Programme of the Government of India laid emphasis on equality of women. The objective of the programme was to raise the status of women; enhance awareness of the problems of women; to create mass consciousness about women's rights; implementing national programme of training and employment for women, enabling women to participate with equality in socio-economic development and nation-building and to raise public opinion against dowry and ensure effective implementations of anti-dowry legislation. In the fishery co-operative sector, women play an important role in the effective working of fishery co-operative societies but they generally do not get a legal status and thus do not participate in the day-to-day management and functioning of the societies.

1.7 To provide services to them, it is for consideration whether separate fisherwomen co-operatives should be organised or fisherwomen should also be enrolled as members of fishery co-operatives, Tamil Nadu, Karnataka, Kerala and Maharashtra states of India have organized fisherwomen co-operatives exclusively. However, it is to be seen whether organizing two different societies - one for fishermen and other for fisherwomen will make them viable. From the point of view of viability, "it is better if one society is organized and fisherwomen are also enrolled as its members. However, in this procedure, there may be some legal problems to allow both husband and wife to join the membership of the society. In this connection, the Committee on Co-operative Law for Democratization and professionalisation of Management in Co-operatives, appointed by the Government of India has recommended that "membership should be open to the husband and wife team having one vote as a measure to facilitate involvement of the entire family in the operations of the society".

1.8 Fisherwomen are actively involved in fishery activities and as indicated above in some of the states, they have organized their own co-operatives. However, this has not been done in most of the States. In case of fisheries fisherwomen play a very important role immediately after the harvest of the fish. Fish grading, curing, drying and local marketing are generally done by the fisherwomen. They play a very important role in export because of their active involvement in peeling, processing, packing, etc.

1.9 Keeping their role in view, exclusive fisherwomen co-operatives were organised in some of the states like Tamil Nadu, Karnataka, Kerala and Maharashtra. In some other states like Bihar and West Bengal, fisherwomen were enrolled as members of fishery co-operatives. In some of the states, fisherwomen were provided marketing infrastructure including transport by the co-operatives. However, the overall picture of the country still does not give a very encouraging picture particularly about participation of fisherwomen in the management of their co-operatives. Despite this fact, it has been observed that women, in some of the co-operatives particularly in Maharashtra, Kerala, Karnataka and Tamil Nadu have been playing very important role and have assumed leadership in the fishery co-opera-

tives. So much so. that in some of these co-operatives, they actively partikipate in marketing including an action of fish.

1.10 In order to encourage fisherwomen's participation in their co-operatives various measures have been taken including some legal provisions by some of the states providing for reservation of seats in the Managing Committee/Board of Directors of co-operatives for women. In some of the states, the bye-laws of fishery co-operatives itself provide for co-option of fisherwomen in the Managing Committee/Board of Directors if not elected. In case of exclusive fisherwomen co-operatives, the entire board is constituted by women if the society has not been superseded. Thus various measures have been taken to enlarge the scope of participation of fisherwomen in the management of their co-operatives.

Fisherwomen Statistics at a Glance

1. Population*:

a) Fishermen	22.84 lakhs
b) Fisherwomen	20.12 lakhs
c) Children	25.03 lakhs
Total	<u>67.9 lakhs</u>

2. Fisherwomen comprises of around 26% of labour force in fisheries.
3. About 150,000 female workers are engaged in processing of fish.

* As per 1992 Livestock Census Data of India.

2. Fishcopfed: Role of Gender Issues

2.1 General Role

The National Federation of Fishermen's Co-operatives Ltd. (FISHCOPFED) which is the apex body of fishery co-operatives was registered in the year 1980 and started its operation in the year 1982. The objective of the Federation being to facilitate the fishing industry in India through co-operatives are all pervading. The membership of the federation stood at 59 including Government of India and the National Co-operative Development Corporation. Within a short period of its active functioning, FISHCOPFED has entered in a number of activities, both business and promotional:

Some of these are:

- Holding of National Fisheries Co-operativu Congresses, conferences, seminars, workshops, etc.;
- Extending support to the training set up in the organisation of training and education programme for fishery co-operatives;

- Transfer of intermediate technology to fishermen through co-operatives;
- Taking various measures for leadership development including sponsoring ODA seminar, deputing persons for participation in international events, etc.;
- Formulating programmes of visits of fishery co-operative leaders to developed countries and states and collaborating with National Centre for Co-operative Education (NCCE) in the leadership development programmes, etc.;
- Organising activities for development of fisher community;
- Providing services to the member institutions have been the main function of the federation for which the federation is acting as a liaison for the member institutions at the national level. Services are provided free of cost to fishery co-operatives for formulation of projects/schemes;
- The federation has entered in retail and inter-state marketing of fish, marketing of fish seed and twine;
- The federation has directly entered into inland fish production by setting up of a demonstration unit, which not only demonstrates scientific production of fish but also has units of soil and water testing and retail marketing;
- Health care and family welfare;
- Member education programme through fishery co-operatives;
- Centrally sponsored Group Accident Insurance Scheme for active fishermen;
- Formulation of internationally aided programmes.

Fishery Co-operative Statistics

National Level Federation	1
State Level Federations	17
Central (District/Regional) Level Federations	108
Primary Societies	9,369
Membership	Around 1.0 million.

2.2 Specific Role

- i) FISHCOPFED has also played its role to develop women through fishery co-operatives. In the year 1988, it organized a conference on the Development of Fisherwomen through Co-operatives at Bangalore (India). In that Conference, more than 100 women representing fishery co-operatives participated.
- ii) In its programme of transfer of technology a provision was made for co-operative education to fisherwomen of the concerned societies and also employment on the hand-operated net making machines.

- iii) FISHCOPFED also conducted a programme of Health and Family Welfare for 10,000 families of members of fishery co-operatives in 4 states. This programme was designed especially to benefit the women of the family by providing them necessary services for health care and family welfare which include both the education in terminal method and spacing methods. Lately FISHCOPFED has been including consciousness against Aids in its programmes of education and training.
- iv) FISHCOPFED also conducted programmes on co-operative education in which fisherwomen were also trained.
- v) FISHCOPFED conducted a survey on Gender Integration and Women in Co-operative Development in Raigad district of Maharashtra in India, funded by the ICA ROAP in 1991. The survey was based on the report of the Joint ICA-OCA-SDID Planning Mission Report on the condition of women in development through fishery co-operatives in Asia. The study identified improved drying technology for drying of fish to enhance the economic development of fisherwomen besides empowering them.
- vi) FISHCOPFED organised an ODA seminar in 1995 in Goa (India) with an exclusive thrust on women development in which women leaders/officials participated.

3. Women's Participation in Fishery Co-operatives - Major Study Findings

A study was conducted by FISHCOPFED in the Raigad district of Maharashtra in India.

3.1 General Features

The Raigad district is located south of Mumbai and the Arabian sea forms its western boundary with 250 km. coastline. The district covers 1,748 square km. The district is among the most important in marine fishing. Fishing is done with the help of gill nets, dolls and nets. Trawlers are used in Alibag and some other areas. Main varieties of fish included white and black pomfret, Dadha, Rawas, Ghol, Koth, Bombeli, etc. Bombay duck, shrimps, and ribbon fish found in Alibag are dried and exported in large quantities. Annual production of fish in 1988-89 was 40,588 tonnes in the district as a whole. Of this, the catch by co-operative societies was 3.654 tonnes.

Fish is caught throughout the year except from May to August. September, October and November gives the maximum yield. 65 per cent of catch is dried up and is sold mostly in the North-Eastern states. About 35 percent of the fresh fish is sent to a dock near Mumbai for export. The rest is sold locally in the district.

3.2 Women's Roles in Family

Information was collected from 10 urban based and 20 rural based families selected as per income criteria by the researchers. In 25 out of 30 cases, the husband was the head of the family. In one case the father was the head and in 4 cases old widows were the heads of the families. Women are in charge of housekeeping. In Alibag dowry is given, though it is not demanded. Male and female children are treated alike. There is hardly any discrimination. Regarding decision-making in household chores, see attached table- Annexure 1.

3.3 Day-to-day work of fisherwomen

According to the interview of 30 women members (ten each from three selected primary societies in Alibag, Karanja and Navedar Navgaon), daily work schedule of fisherwomen was ascertained as follows:

- 04.30 to 6.00 Get ready, house cleaning, fetching water and milk, preparing breakfast.
- 06.00 to 08.00 Marketing of fresh fish.
- 08.00 to 11.00 Spreading and turning of fish for drying on the platform/ground.
- 11.00 to 13.00 Bath, washing, cooking, rest.
- 13.00 to 15.00 Turning fish for drying and grading of dried fish.
- 15.00 to 16.00 Handing over of dry fish samples for auction to the Secretary/auctioneer of co-operative societies for auction.
- 16.00 to 17.30 Purchase of household requirements or attending to grading and packing of dried fish.
- 17.30 to 19.00 Handing over of dried fish to the auction purchaser and collecting sale price. Collecting/ gathering the semi-dried fish and carrying it home for night storage.
- 19.00 to 20.00 Plastering of the Katcha platform with cow-dung and earth plaster.
- 20.00 to 22.00 Miscellaneous house jobs and cooking, etc.

In terms of work for fisheries, out of 30 women who responded to this interview, all of them answered that they are involved both in marketing of fish and processing. Four women were engaged in actual fishing and only one was doing net repairing. No woman was engaged in either net making, boat making or ice industry.

3.4 Women's Participation in Fisheries Co-operatives in Raigad district

In the Raigad district, there are 56 primary fisheries co-operative societies. Total individual membership of these primary co-operatives are 13,842. Out of this, women membership consists of 15.2%.

In three selected primary co-operative societies (located in Alibag, Karanja and Navgaon), only Alibag society has a female committee member out of nine. The other societies do not have any female member on the committee. In terms of employment of these sample societies, 155 employees are female employees who are operational staff.

3.5 Summary of the situation in the district

To summarise the situation of fisherwomen out of this information, women are playing very important roles in the family. They are busy in cooking, taking care of children, working for drying and marketing of fish from early in the morning to late at night. They are consulted in many important decisions. Though there is no legal barrier, the women's par-

icipation in political affairs is less than men.

The field of participation of women in co-operative activities is definitely invisible. Few women are members of co-operative societies and hardly any is represented on the committee of management.

The above study had identified various improved drying techniques such as electrical drying, solar drying and raised cemented platforms for improved and quality drying of fish by fisherwomen in the district. This can enable to enhance their economic condition by more value addition and also improve their skills, etc.

4. Resolutions

- a) Exclusive Fishery co-operatives should be formed for fisherwomen where such co-operatives may operate viably. In other areas, fisherwomen should be enrolled as members of fishery co-operatives and should be given equal opportunity to participate in the management.
- b) Government, both at the Central and State levels, should make specific funding provisions for strengthening fishery co-operatives of women with women membership.
- c) Education and training programmes should be developed for women members of fishery co-operatives at the national level and necessary funds should be provided to FISHCOPFED to implement the same by creating necessary infrastructure for such education and training programmes.
- d) The expanded network of separate services should be created for economic empowerment, credit, training, and employment of fisherwomen, etc.
- e) The immediate need is to use women's insight to solve India's basic problems of poverty, illiteracy, environment degradation, discrimination and violence against girl children and women. For this an effective step should be to have a new generation of men and women in partnership and harmony to build a better today and an equitable tomorrow.
- f) Pilot projects, like the drying project at Raigad which focuses on skill development and women empowerment may be funded by international donor agencies including ICA for integrated development of fisherwomen.

ANNEXURE I

Survey on Gender Integration and Women in Co-operative Development

District Raigad (Maharashtra)

National Federation of Fishermen's Co-operatives Ltd., India, 1991

Sharing of work in the household (out of 30 respondents)

	<i>Particulars</i>	<i>Male</i>	<i>Female</i>	<i>Both</i>	<i>Servant</i>
i)	Who cooks food in the house	-	29	-	1
ii)	Who makes purchases for household requirements	1	25	3	1
iii)	Who fetches water for household	-	26	2	2
iv)	Who washes clothes	-	26	-	4
v)	Who cleans utensils	-	25	2	3
vi)	Who scourges and clean the house	-	24	3	3
vii)	Who takes care of children	1	19	10	-
viii)	Who takes care of sick persons	1	16	13	-
ix)	Who helps children in their studies	5	16	9	-

Decision making in household (out of 30 respondents)

	<i>Particulars</i>	<i>Male</i>	<i>Female</i>	<i>Both</i>
i)	Expenditure on food	1	22	7
ii)	Expenditure on clothing	2	19	9
iii)	Household necessities	-	19	11
iv)	Education	7	11	12
v)	Marriage of children and relatives	2	14	14
vi)	Gifts and Presents	4	13	13
vii)	Major capital investments	10	8	12
viii)	Recreation	7	11	12
ix)	Visiting places and people	5	10	15
x)	Attending ceremonies	5	12	13

Serving Meals (out of 30 respondents)

i)	Males eat first	3
ii)	Females eat first	-
iii)	Both eat together	-
iv)	No defined pattern	-
v)	No response	27

Gender Integration in Iranian Co-operatives

Ms.Lila Tohid

*Responsible for the Rural Women Co-operatives
Central Organisation for Rural Co-operatives, Iran
(Ms. Tohid could not attend the Meeting)*

In the Name of God

Co-operation and mutual support has historically existed in Iran, especially in rural communities. Culturally, the organization of a co-operative is like a school in which the principles of freedom and individual rights are exercised. This also entails learning to adhere to discipline and respect for the rights of others which together are influential factors in flourishing the society.

Religiously, in the Holy Book - Quran - in the section on Co-operate for Pious actions, the meaning and motivation of co-operatives in spreading and expanding the ideals of collaboration and establishing moral and ecclesiastical values is mentioned.

However, approximately 71 years ago in a law which passed in 1304 (1925), co-operatives were mentioned and regulations for Productive and Consumer Co-operatives were outlined. As far as Rural co-operatives are concerned, after a number of developments and some changes in the relevant regulations which passed in 1341 (1962) - the Principles of the Central Rural Co-operative Organization of Iran was adopted and the rural co-operatives movement began within a new framework and the establishment of rural organizations was initiated. No limitations on the membership of women in these co-operatives was mentioned. Nevertheless, out of 5.5 million total members, only 400,000 (or 9%) are women. This number should be seen in the light of the fact that 1/4 of the country's rural population are women and they contribute significantly to the production of agricultural goods and rural handicrafts. Also a major percentage of the national income is produced by this group. Rural women play an active role in all stages of rural production and on some occasions the products are 100% a result of rural women's activities. In spite of the above, unfortunately, the economic value of the work done by women is not calculated in the GNP.

Today, the importance of women's participation in the production of rural products is obvious to all. There is similarly consensus on the importance of their contribution in the development of rural areas. In addition, their important role as mothers and spouses needs no further explanation. These points together highlight the need for the participation of rural women in the development process.

With reference to the above and the non-existence of any ban on their membership in rural co-operatives since their inception, nevertheless, due to cultural and social reasons, the active participation and collaboration of women in general discussions was almost nil. Therefore, Iran, like many other countries (i.e. Indonesia, India, Bangladesh, Malaysia, Japan, Nepal, Honduras, Ghana, Taiwan and Kenya) realized that the establishment of rural wom-

en's co-operatives are necessary. Even if cultural reasons would not have existed, the specific requirements of women and the need for them to have a venue to discuss their problems and exchange ideas among themselves (like in England, Norway, Sweden, USA, China, Philippine) was felt. Rural women have specific cultural, social and economic problems which if solved will result in the improvement of living standards for rural families.

Objectives of establishing Rural Women's Co-operatives

- Improving living conditions for rural women and their families;
- Facilitating their group activities in a participatory way;
- Benefiting of rural women as a group from legal standing;
- Exchanging of ideas and co-operation of rural women in solving their issues and problems;
- Greater access of rural women to credit, the market and decision makers;
- Facilitating training needed; and finally
- Encouraging respect for the human qualities of women in the social activities.

In order to reach the above objectives, the project of establishing rural women's co-operatives in Iran was raised at the Ministry of Agriculture (after research and observations) and accepted by H.E. the Advisor and Head of the Women's Bureau at the President's office. In order to operationalize this objective, a Charter was prepared for the Rural Women's Co-operatives which includes 76 major and 39 explanatory points. These were written with consideration for the regional activities and harmonization with cultural, social and economical structures of the rural areas to be covered. This was ratified in 1372 (1993) at the Central Organization of National Rural Co-operatives, together with an implementation guideline to all the provinces.

In order to highlight the importance of rural women in a women-specific organization, the managing director and head of the managing board were to be women and chosen from amongst the rural women themselves. After the relevant activities, an office was established for the necessary coordination at the Rural Co-operatives' Central Organization. This Office of Rural Women's Co-operatives based in the capital tries to support rural women's co-operatives nationwide, provide guidance, regularly visit them, coordinate training activities and also assist and train extension officers of the Office for rural Women's Activities at the Ministry of Agriculture in the justification and establishment of rural women co-operatives. Presently, in order to facilitate these issues and the work of these two sections, the Ministry of Agriculture is in the process of hiring more female officers in all the provinces and locating them in the provincial capitals.

The result of all the above efforts till date is the establishment of 54 rural women's co-operatives in 21 provinces. These have all developed based on the request of the rural women themselves and there are many more such requests which are being studied in order to ensure effectiveness.

In the Rural Women's Co-operatives, the management role of women is very important which is exemplified in the role of the managing director who is responsible on behalf of the managing board who in turn are elected by the members of the co-operatives. These co-operatives, based on the specific cultural, social and economic situation of their village, can make decisions on their training, health, environment, nutrition and others needs and be accordingly active. The positive results of this process can be considered a model for the sustainable development of the country. Perhaps it can be said that the almost unprecedented enthusiasm shown by rural women in support of their own organisation and the increase in the number of members and in comparison with the beginning of this project confirms the co-operative spirit which exists in these popular organizations. These women and the co-operatives have also benefited from the full support of other family members - spouses, fathers, brothers....). It has been seen that often men feel very confident about the involvement of their female kin in these co-operatives and speak of it with pride, while trying to assist the Co-operative members whenever necessary.

The first special training class for managers and heads of executive board of directors which held last year for the first time in our country's history with the effort of central rural women organization, expansion rural women activities office and with the financial support of United Nations Fund Population (UNFPA). Wide presence and welcoming of director managers throughout the country indicates that these support and rural internal collaboration organizations, such as UNFPA and United Nations Children's Fund (UNICEF), due to their popular approach and women active presence in these organizations suggest special facilities, entitled support from rural women organization in the Islamic Republic of Iran within the framework of plan of action and income generation project and based on compiled conditions and programming. For the time being four co-operatives in four provinces in the country includes UNFPA's project, and from the end of 1994, for the duration of four years, the mutual contract for the purpose of implementing the project was established. Another four co-operatives in another four provinces in the country have been supported by the UNICEF office with the provision of facilities on income generation and issues related to rural children. If the consequences are benefitted and are fruitful on the promotion of qualitative and quantitative rural life, this project could be implemented in other co-operatives.

I herewith announce that the supportive role of central rural co-operative organization in leadership and observation of establishing and starting the co-operatives has been very effective. Special credit facilities which has been considered for the strengthening and stability of rural women co-operatives in companies, make rural women to think that due to operational limitations which has been mentioned in the relevant rules and regulations, within the proposal of plans and different projects either in relation with agricultural activities, such as cultivation, cropping, wrapping industry, food industry, exchanging industry, bee keeping, husbandry, marine/aqueous and etc. or non-agricultural activities, such as handicrafts and carpet weaving. The rural women could have active participation in sessions and decision making and also discuss with the members of the executive board of directors with the

consideration of suitable grounds and turn potential talents into effective manpower. The implementation of the above plans will not only create jobs and prevent waste of special tribal products in the region, but also declined the uncontrolled immigration from rural to urban areas.

Iran is a huge country with about 6,000 villages, and most ideal option is to have at least one rural women co-operative. However, due to limitation of budget and manpower, justification and support for women activities is a quite difficult tasks. It further requires many years of sluggish steps and a lot of efforts and tolerance towards the mentality of rural women as these popular organisations belong solely to themselves. They have to demonstrate their potentials which hopefully will lead to development and an effective structure in all rural areas.

Further actions regarding the gender equity in co-operatives is the continuation of support and leading of rural women co-operatives in a way that they themselves enable their own prosperity. Herewith the rural society will be persuaded that even women can occupy the post of general manager or head of executive board of directs and gain administrative self-sufficiency. In other words, the final aim is the full participation of rural women in the course of rural development and current activities. Also the wrong view points in this regard should be amended.

Our expectation from ICA and the new moves towards establishment of rural women co-operatives is support and preparation of grounds in order to make the general managers of these co-operatives and relevant experts familiar with the last techniques which are currently used successfully in running the related affairs. In other words, the rural women co-operatives should be provided with the latest technical facilities. 'Enshaallah'

Gender Integration in Japanese Consumer Co-operatives

Ms. Momoe Tatsukawa

Chairperson, JCCU Women's Council

1. Gender Equality in Japan - Sexual Division of Labour Still Prevalent

Compared with Europe and the U.S., Japan is a country in which there is still a strong belief in set gender roles. In a survey conducted by the Prime Minister's office in 1992, targeting men and women aged 20 and over, 65.7% of the men and even 55.6% of the women agreed that "men should work outside the home while women should stay at home". In actual family situations, the survey found that approximately 80 to 90% of the house work was done by the wives.

This lifestyle of men working outside the home and women staying at home greatly contributed to Japan's dramatic economic growth during the 1960s. To sustain this growth, wives stayed at home and took care of house work and community activities, letting their husbands free to devote long, hard hours to the workplace.

However, things began to change with the steady rise in the number of Japanese women seeking jobs outside the home. This increase was produced by the heightening demand for labour that accompanied economic development, the increased use of household appliances, and an increase in household spending. By 1982, half of all women of working age held paying jobs (including those who were self-employed). By 1993, the number of dual-income households surpassed those in which only the husband worked, even in those families in which the husband drew a full salary.

Nevertheless, the view that "housework is a woman's job" remains strong. The idea that "men should work outside the home, while women should work outside the home and do housework" has simply replaced the old view that "men work outside the home, and women stay at home". According to a 1991 survey by the Management and Coordination Agency on how people spend their time, in double income households, wives spent a little under 4 hours on housework and childcare on weekdays, while their husbands spent only 12 minutes.

This survey also revealed that regardless of the wife's social status - whether as full or part-time workers or home makers - the number of hours the husband spends on house work remained practically the same. Therefore, the longer the hours the wife worked outside the home, the heavier her burden became. In response to this, a large number of Japanese women quit their paid jobs once they get married and have children, then go back to work when the children are older, creating a distinctive M-curve pattern on a graph showing the paid employment patterns of adult women over their lifetimes.

Once women quit their jobs to get married, it is extremely difficult for them to get hired again on a full-time basis, especially for those aged 35 and older. Most have no choice but to work part-time. Moreover, since they must assume full responsibility for the family, many are unable to work full time even if they wish to do so, as working full time would require them to work as long hours as their male colleagues. Currently, 40% of married women are employed, of which over 40% work part-time. In Japan, wages for part-time workers are kept at a lower rate than those for full-time workers.

For several reasons, women working part-time often have no choice but to accept these low wages. First is the income-tax issue. If a wife earns 1.03 million yen or less per year, she is exempt from paying any income-tax. Second, if the husband draws a salary and if his wife's annual income is 1.35 million yen or less, he is eligible for a preferential taxation system called spouse deduction and also receives a spouse allowance from his employer. Third, if the wife earns 1.3 million yen or less a year, she is entitled to national health insurance scheme as her husband's dependent, without paying health insurance fees. Fourth, she is also entitled to receive a basic pension, and after her husband passes away, she can receive three-fourths of her husband's annuity without paying insurance fees. These tax and social security systems are important factors that force women to stay at home and preserve the current sexual division of labour.

This assignment of gender roles, deeply rooted in Japanese society, hinders sexual equality in a variety of social dimensions. According to the data on Human Development Report '96 published by UNDP, Japan ranks third on Human Development Index. However, Japan ranks twelfth on Gender Development Index which shows the differences in basic capacity of human development and thirty-seventh on Gender Empowerment Measure which shows the differences in participation to the political and economic activities. For specific data on the wage differences between male and female workers, participation of women in politics, and other information, please refer to the attached material.

2. Co-op efforts to promote Gender Integration

Reflecting these trends within Japanese society, in primary co-ops, approximately 95% of their members are women while approximately 80% of full-time workers are men. According to the findings of the research on 49 co-operatives made by the JCU Women's Council in 1991, the responsible management positions such as managing or executive directors are overwhelmingly occupied by men in spite of the fact that women constitute the two third of all board members. Due to the situation written in the previous chapter, the less women in management positions is a common phenomenon among companies in Japan.

Reflecting such actual situation, divided gender roles are taken for granted, namely women in charge of members' activities and men in charge of management. Although the majority on the board is women, mainly male executives and employees make important decisions through the process of making policy. Under such circumstances, some female leaders pointed out the need to involve more women in co-op management. The JCCU responded positively to this proposal, and in June 1991 established the Women's Council to advise the JCCU

President. In March 1993, the Women's Council submitted a report, "The status and future direction of women's participation in the co-op's decision-making process". This report called on the JCCU to draw up and implement an action plan to promote gender integration. In response, in December 1993, the JCCU set up the Gender Integration Action Planning Committee consisting of directors and employees of member co-operatives and seven member representatives to advise the Managing Director. The committee submitted a report in January 1995 entitled, "What Co-ops should do to promote Gender Integration". This report is to provide guidelines for the action plans to be developed by all member co-ops. The guidelines are divided into three sections: tasks related to actions carried out in member organisations; tasks related to those carried out in workplace; and tasks related to social actions and behaviour. (For more details, please refer to the attached document, which summarizes this report.) These guidelines have been distributed to member co-operatives, and it is expected that each co-op will draw up specific action plans based on them.

Preceded the formulation of guidelines, the Women's Council conducted a survey on awareness of gender issues. The survey targeted co-op directors, employees and members, and the findings are summarized in a brochure, which the co-ops can use as material for discussions. These survey findings have also proved useful as a reference in drawing up the guidelines.

It has been one and half years since the guidelines were released. In this period, many co-ops have held study meetings for the members on gender issues, using the brochure. Also co-op employees have learnt gender issues in trade unions or their women's wings. The guidelines especially encouraged women employees, because they were highlighted for the first time.

In consequence of these activities, two women chairpersons have been newly elected this year. The women directors in the JCCU Board (now the total number is 34), will increase from two to eight, equivalent to 20% of the total 40 directors as a part of the JCCU Governance Reform planned to be put into operation next year. The guidelines suggest that the percentage of women in the JCCU board should be raised to 25%. But it is expected that some women directors would be elected as the top management in the primary co-ops same as men. Besides, two co-ops have established committees to draw up their original agenda on gender issues which will be completed at the end of December.

The JCCU Women's Council has played a great part in achieving such results. The council actually promotes and monitors the gender policy in the JCCU which has no special organ to encourage gender integration. The Women's Council will be wound up after the expansion of the number of women directors and a new committee will start to further promote gender equality.

3. Future Outlook: Towards a truly gender-integrated society

Japanese co-operatives have gradually started to move toward gender integrated movement. The crucial issue is the sexual imbalance in the composition of members and co-op staff. The guidelines suggest to promote gender integration by encouraging women's participa-

tion. But in my opinion, the ways to realise the true gender integration in co-operatives are (1) to increase male members, it means to increase men who are concerned with their family and community problems, (2) to increase women employees and encourage their training and promotion.

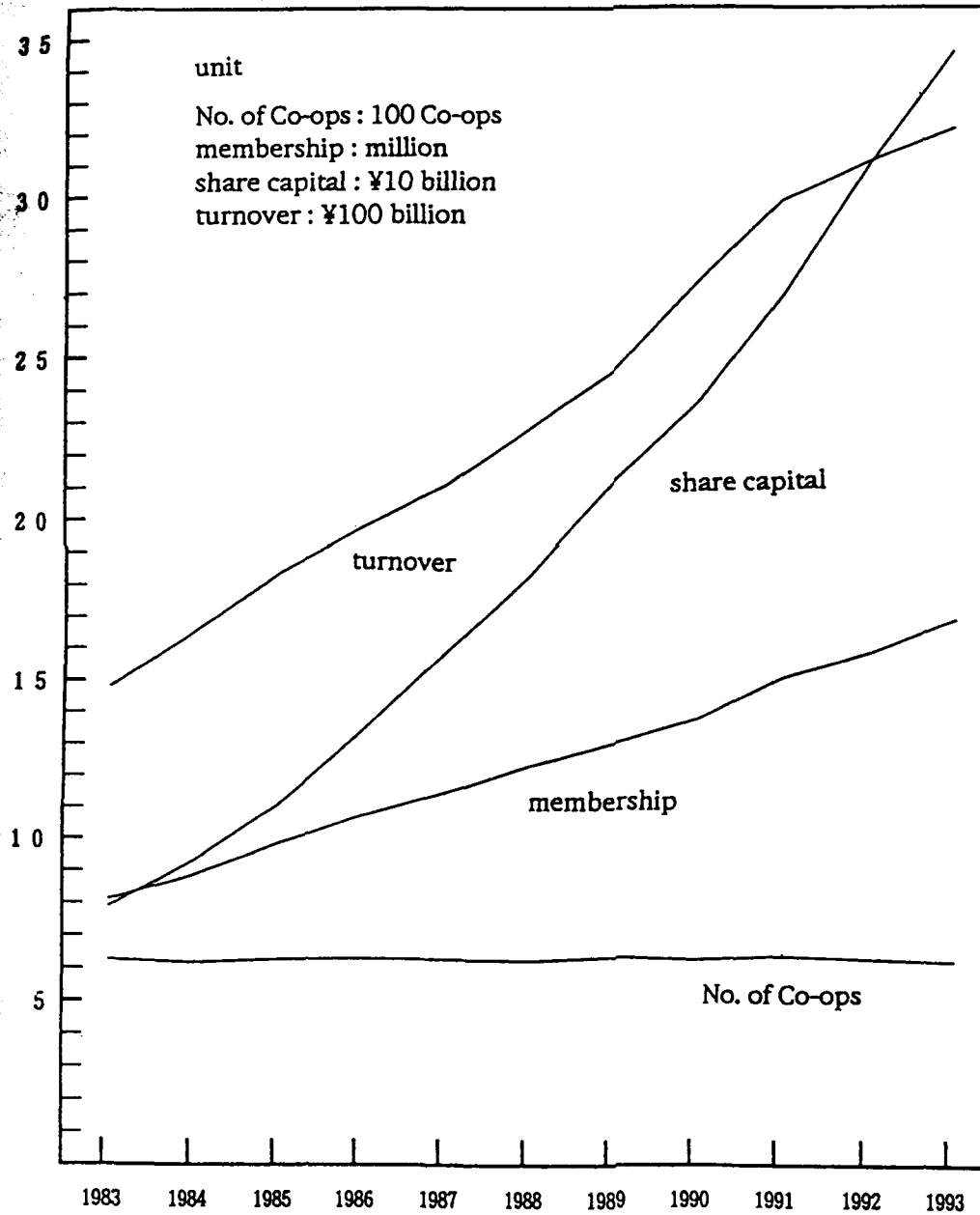
Regrettably the gender sensitivity is not so high among the Japanese people including leader co-op members who are mainly housewives. I will make efforts to change their views on gender through various activities in co-operatives. But to change such an accustomed thinking on gender, our social structure or system need to change. In this sense, it can be said, the Japanese society is beginning to change.

Now that Japan has the world's second largest economy, it is beginning to move away from putting its economy first and concentrate more on its people, in the hope of creating a nation in which they can truly feel the effects of and benefit by its affluence. This involves the re-examination of conventional male work styles so demanding that "karoshi" (death from overwork) has become a word recognized through the world. The ultimate goal is to create a gender-integrated society in which both men and women (1) take equal part in all fields, including the workplace, family, and the local community; (2) respect each other's diverse sets of values, and (3) are allowed to realize their abilities fully. To realize this goal, the government has begun - though very slowly - reforming a variety of systems and promoting changes in popular conceptions. This July, Gender Integration Council of the government presented "Gender Integration Vision" aiming to realize by 2010 to the Prime Minister. In accordance with the vision, domestic agenda on gender integration will be revised during 1996.

I think Japan is a developing country in terms of gender integration. I hope to advance our movement while learning many experiences in the world through the ICA. I expect the ICA to disseminate the information on advanced activities to solve the gender issues in each country.

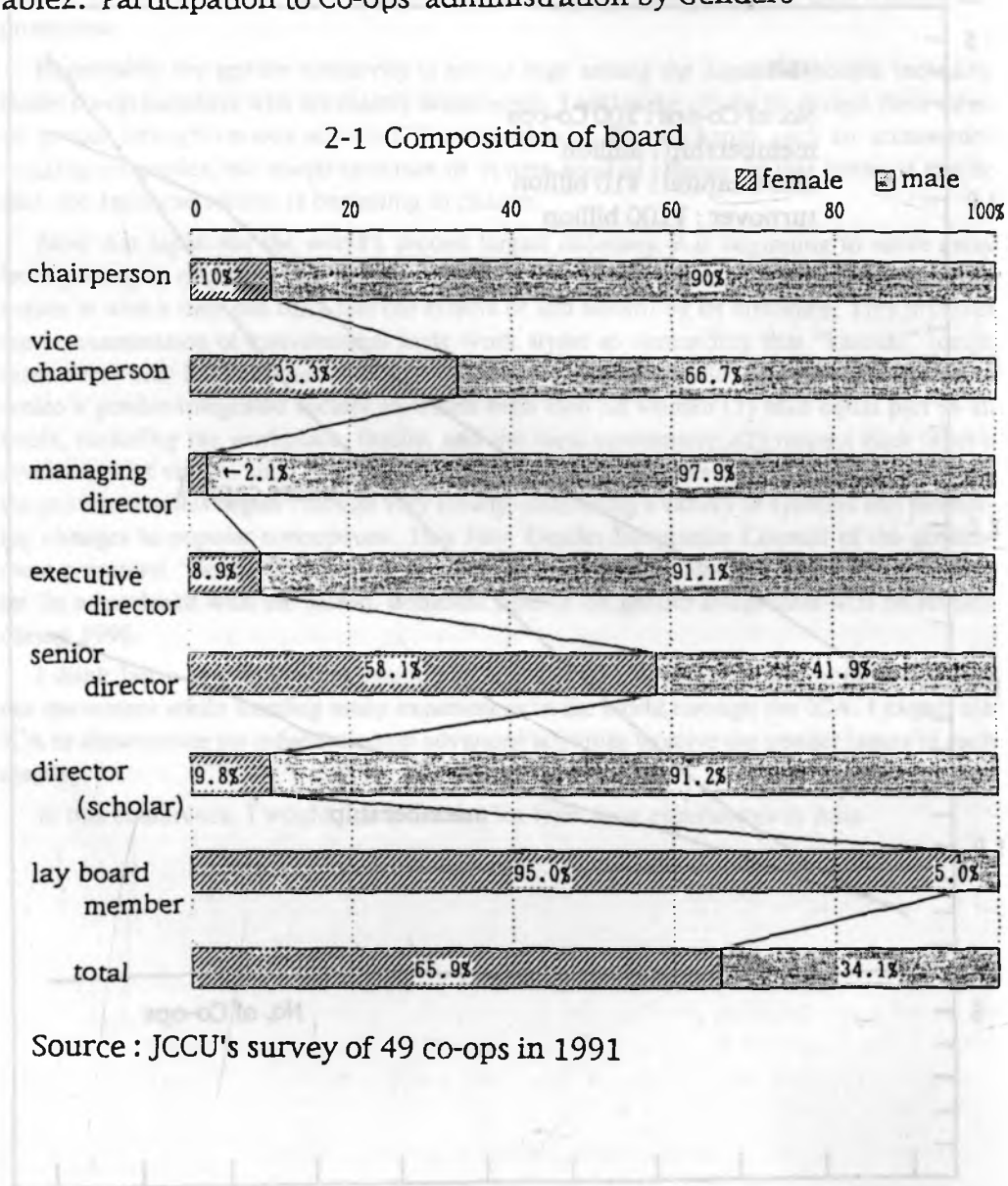
In this conference, I would like to learn a lot from your experiences in Asia.

Table1. Evolution of Japanese Consumer Co-ops



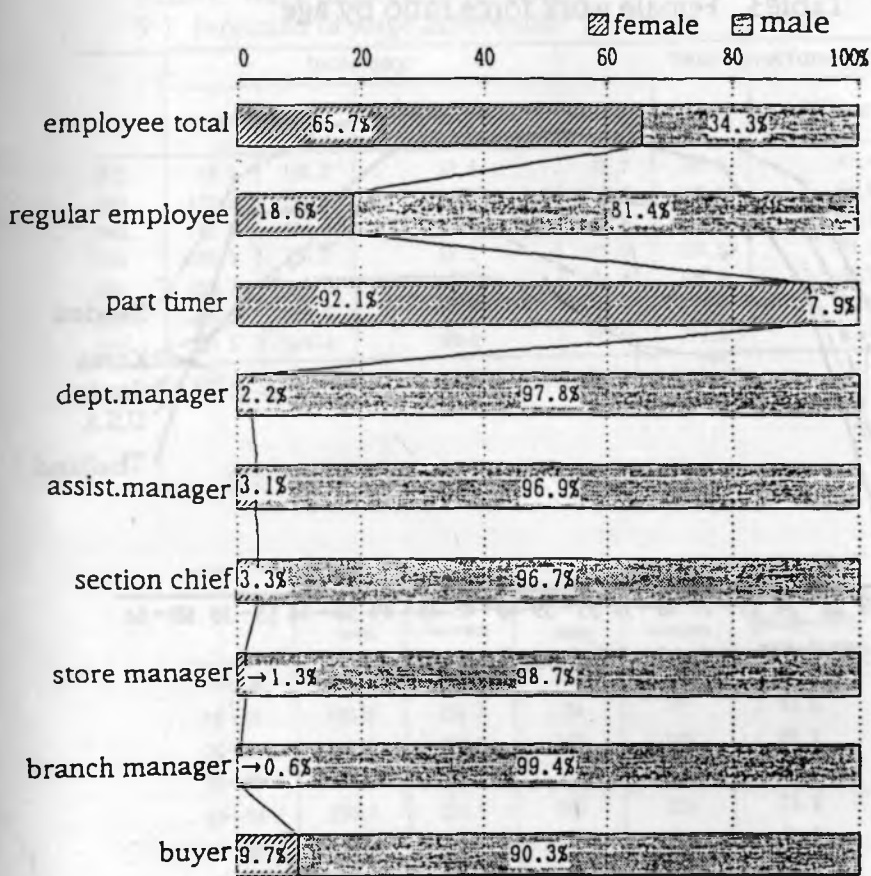
Source : JCCU Statistics

Table 2. Participation to Co-ops' administration by Genders



Source : JCCU's survey of 49 co-ops in 1991

2-2 Status at work place



2-3 Board of directors at 4 levels

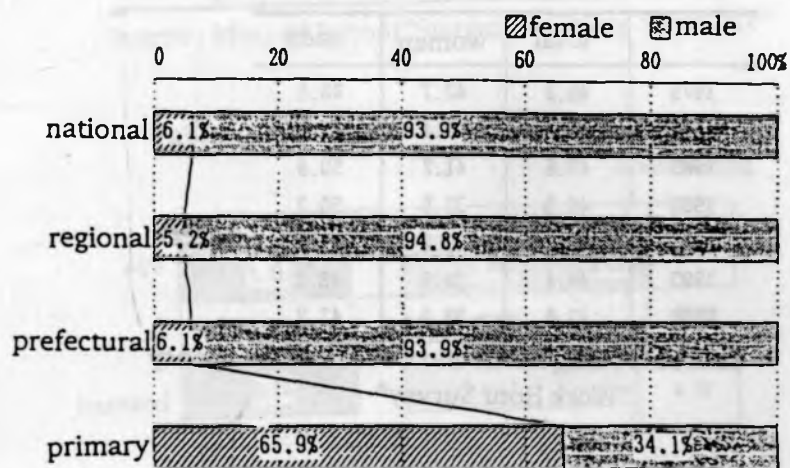
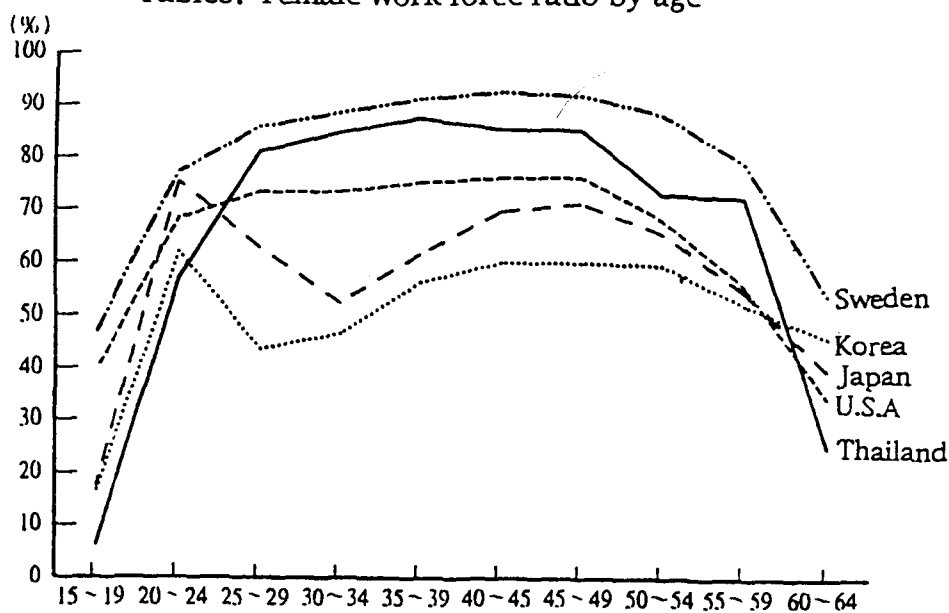


Table3. Female work force ratio by age



Source : ILO "Year book of Labour Statistics 1992"

Table4. Average weekly work hours for non-agri workers

	total	women	men
1975	46.3	42.7	48.1
1980	47.3	42.4	49.9
1985	47.6	41.7	50.9
1990	46.3	39.8	50.2
1991	45.5	39.2	49.4
1992	44.4	38.5	48.2
1993	43.6	38.0	47.2

Source : Management and Coordination Agency
"Work Hour Survey"

Table5. Wage differential by gender
5-1 Evolution of wage differential

	basic pay			basic+overtime pay		
	women	men	differential	women	men	differential
1975	88.5	150.2	58.9	85.7	139.6	61.4
1980	122.5	221.7	55.3	116.9	198.6	58.9
1985	153.6	274.0	56.1	145.8	244.6	59.6
1990	186.1	326.2	57.1	175.0	290.5	60.2
1991	195.7	340.6	57.5	184.4	303.8	60.7
1992	203.6	345.6	58.9	192.8	313.5	61.5
1993	207.5	349.4	59.4	197.0	319.9	61.6

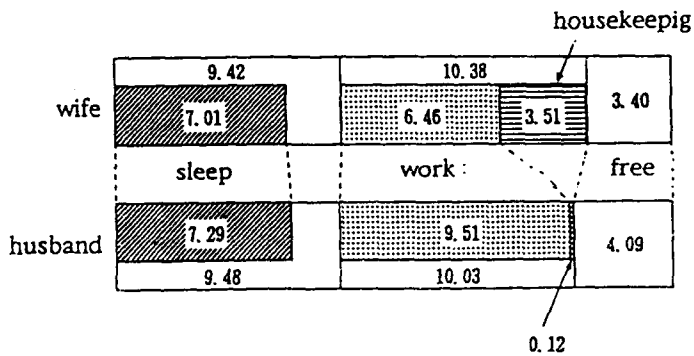
Source : Min. of Labour "Statistics of Wage Structure"

5-2 Wage differential by age

	wage (¥1,000)		differential by age		differential by gender (male=100)
	men	women	men	women	
total	319.9	197.0	163	113	61.6
18~19	165.0	151.2	84	87	91.6
20~24	196.6	174.5	100	100	88.8
25~29	240.9	199.6	123	114	82.9
30~34	290.8	215.6	148	124	74.1
35~39	334.1	214.7	170	123	64.3
40~44	371.6	213.9	189	123	57.6
45~49	404.4	213.8	206	123	52.9
50~54	410.8	210.2	209	120	51.2
55~59	366.2	203.1	186	116	55.5

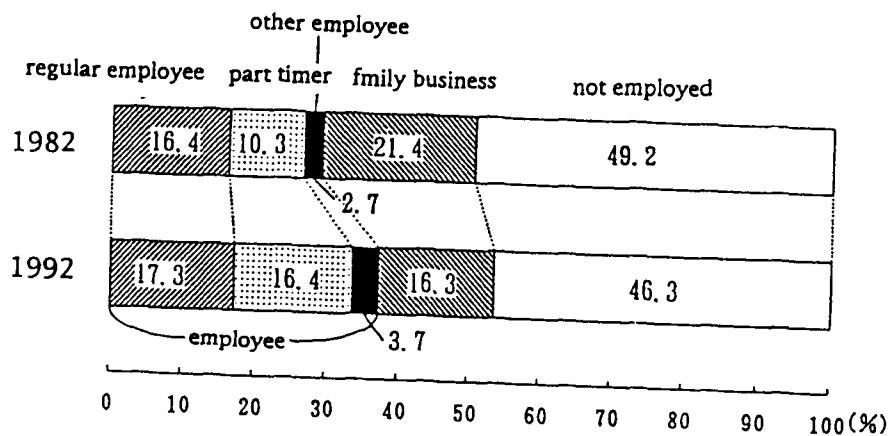
Source : Min. of Labour "Statistics of Wage Structure"

Table6. Two-income family's living hours



Source : M & C Agency "Social Life Survey" 1991

Table7. Employment Structure of married women



Source : M & C Agency "Employment Structure Survey"

Table8. Female representation in legislative bodies

8-1 Proportion of MPs

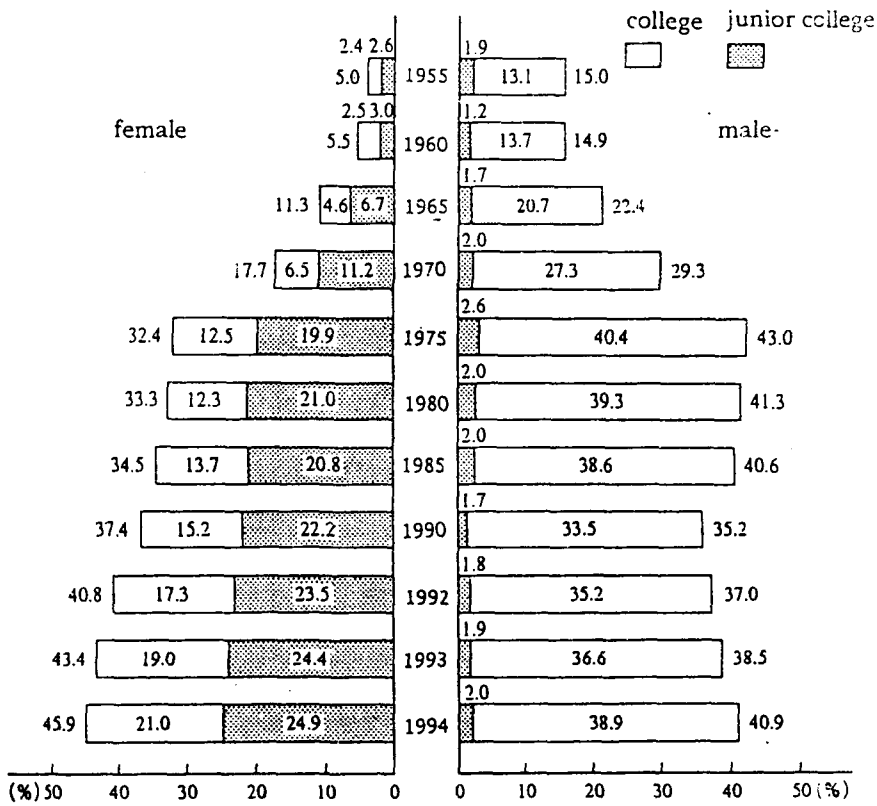
	Total MPs			Lower House			Upper House		
	Total	Women	%	Total	Women	%	Total	women	%
1975	726	25	3.4	475	7	1.5	251	18	7.2
1980	762	26	3.4	511	9	1.8	251	17	6.8
1986	763	29	3.8	512	7	1.4	251	22	8.8
1989	749	40	5.3	497	7	1.4	252	33	13.1
1990	763	45	5.9	512	12	2.3	251	33	13.1
1992	752	49	6.5	500	12	2.4	252	37	14.7
1994	761	52	6.8	509	14	2.7	252	38	15.1

8-2 Proportion of delegates at local assemblies

		1975	1979	1983	1987	1991	1993
prefecture	total	2,828	2,859	2,883	2,895	2,921	2,335
	female	32	33	36	64	82	73
	%	1.1	1.2	1.2	2.2	2.8	2.6
city	total	20,167	20,213	20,000	19,431	19,313	19,139
	female	360	438	576	768	1,082	1,124
	%	1.8	2.2	2.9	4.0	5.6	5.9
town/village	total	48,220	47,482	46,195	43,923	42,528	41,944
	female	217	258	341	522	817	910
	%	0.5	0.5	0.7	1.2	1.9	2.2
special ward	total	1,088	1,085	1,072	1,050	1,027	1,004
	female	72	73	80	93	121	121
	%	6.6	6.7	7.5	8.9	11.8	12.1
total	total	72,303	71,639	70,150	67,299	65,789	64,917
	female	681	802	1,033	1,447	2,102	2,225
	%	0.9	1.1	1.5	2.2	3.2	3.4

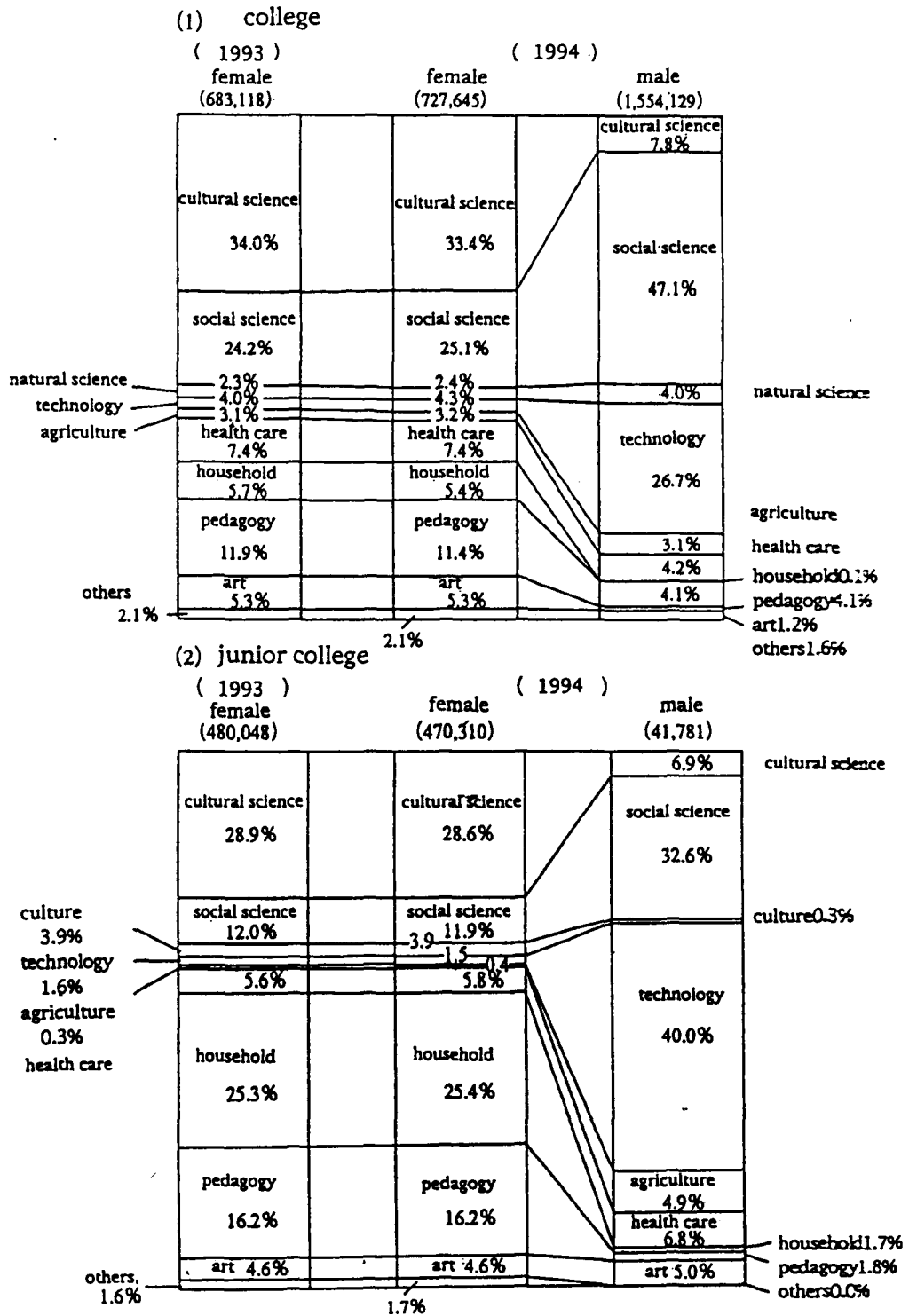
Source : Min. of Affairs

Table9. Involvement in higher education



Source : Min. of Education "Basic School Survey"

Table 10. Composition of majoring fields



Source : Min. of Education "Basic School Survey"

Agricultural Co-operatives in Japan and JA Women's Associations

Ms. Eiko Oshita

Programme Coordinator, IDACA, Japan

I. The Structure of Agricultural Co-operatives

1) Primary Agricultural Co-operatives

In Japan, primary agricultural co-operatives are organized on the village, town and city level, with farmers as regular members, and non-farmers as associate members. At present, almost all farmers are members of agricultural co-operatives.

There are two types of primary agricultural co-operatives, multi-purpose and single purpose. Multi-purpose co-operatives provide members with a wide range of services such as marketing, supply, credit, mutual insurance, and the use of available facilities; with guidance at all levels on farming and living conditions. Such multi-purpose activities are geared to the actual needs of Japanese farmers, who are often engaged in mixed farming. Thus, multi-purpose co-operatives play a central role in Japan's agricultural co-operative movement.

Single purpose agricultural co-operatives, which concentrate on marketing, are active in specific areas of production, such as fruits, vegetables, sericulture, and livestock. Almost all members of single purpose agricultural co-operatives are concurrently members of multi-purpose agricultural co-operatives.

2) Prefectural Unions and Federations

Primary agricultural co-operatives have corresponding federations at the prefectural level. Organized by function, federations are classified into two categories: those mainly composed of -

- * multi-purpose agricultural co-operatives such as prefectural economic (marketing and supply), credit, and mutual insurance federations, and
- * single purpose agricultural co-operatives such as dairy, sericultural and horticultural co-operative federations.

Each of the 47 prefectures in Japan has a prefectural union of agricultural co-operatives, whose members are primary co-operatives and prefectural federations. The prefectural unions do not engage in business, but guide, coordinate, research, survey, educate, inform and perform audits on behalf of primary agricultural co-operatives and prefectural federations. In addition, they represent the interests and objectives of the agricultural co-operative movement in each prefecture.

3) National Organisations

Each prefectural federation has a national counterpart. National federations are also classified into two categories, those related to multi-purpose agricultural co-operatives, including National Federations of agricultural Co-operative Associations, National Mutual Insurance Federation of Agricultural Co-operatives, National Press and Information Federation of Agricultural Co-operatives, National Welfare Federation of Agricultural Co-operatives; and those related to single purpose agricultural co-operatives, including National Federation of Livestock Co-operatives, National Federation of Dairy Co-operatives, National Federation of Sericultural Co-operatives, and National Federation of Horticultural Co-operatives.

Related institutions include the Norinchukin Bank (Central Co-operative Bank for Agriculture, Forestry and Fisheries), the National Association of (Prefectural) Credit Federations of Agricultural Co-operatives, IE-NO-HIKARI Association (engaged in publishing), and UNICOOP JAPAN (engaged in foreign trade), but they are not national federations as defined by the agricultural Co-operative Society Law.

Membershmp in Central Union of Agricultural Co-operatives, a nationwide organization, is basically held by primary agricultural co-operatives, prefectural unions and federations, and various national federations. Central Union does not only provide guidance, coordination, research, education, information and audit services, but also represents the interests and objectives of Japan's agricultural co-operative movement.

II. Women's Association of Agricultural Co-operatives

Women are not only responsible for taking care of household budgets, but are very active in actual farm operations. They join agricultural co-operative women's associations to improve health care, standard of living, and buying power. Currently 1.76 million (as of December, 1995) women mre members of more than 2,000 women's associations in Japan. There are Prefectural Councils of Agricultural Co-operative Women's Associations and the National Council of Agricultural Co-operative Women's Associations.

At present, because agricultural co-operatives have few women members, they tend to be run primarily by men. However, women and men must participate equally in the agricultural co-operative movement.

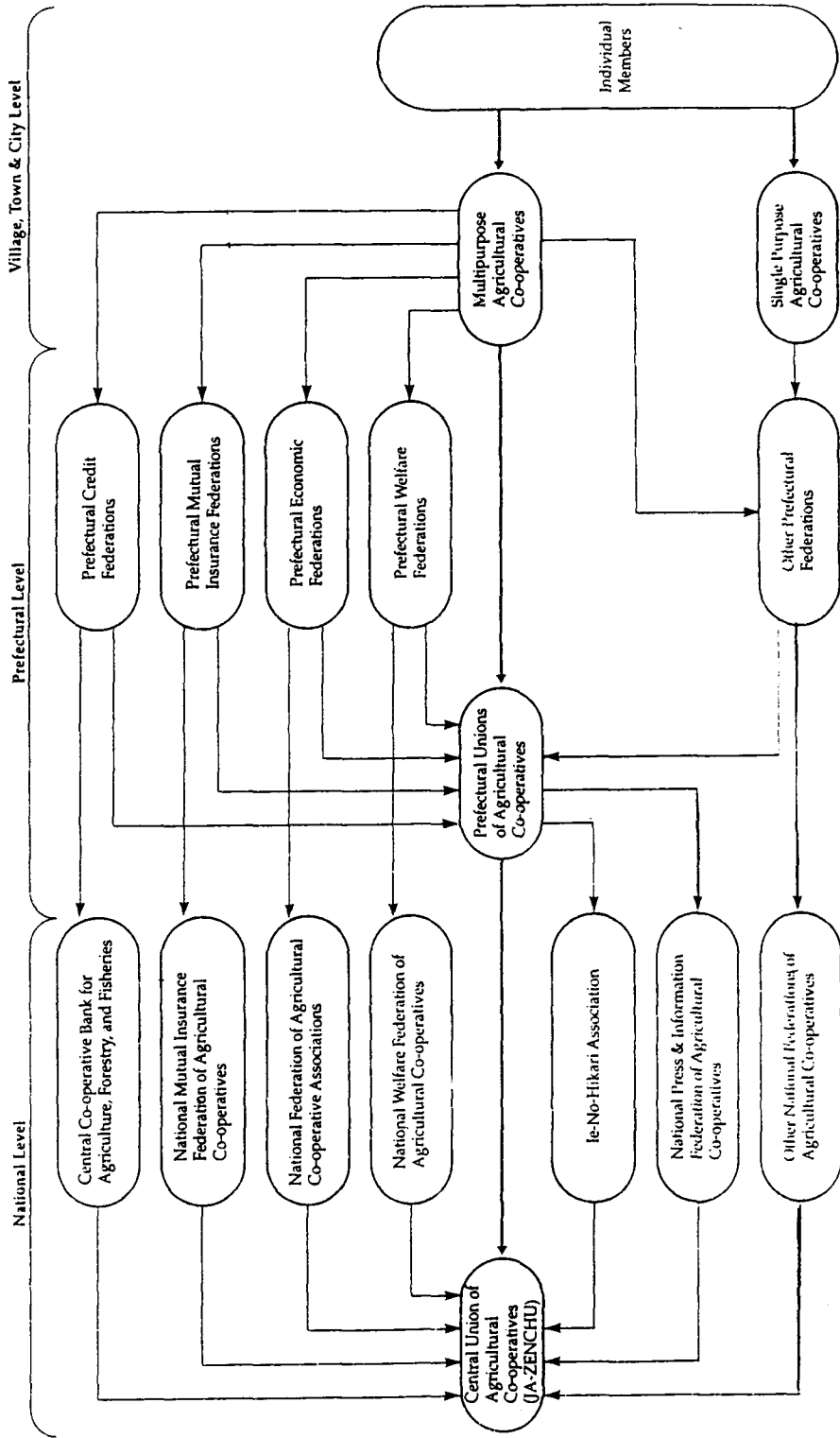
In this connection, women's associations need to present their views to agricultural co-operatives, and board members must ensure their decisions reflect the ideas of women.

1) The Organization of JA Women's Association

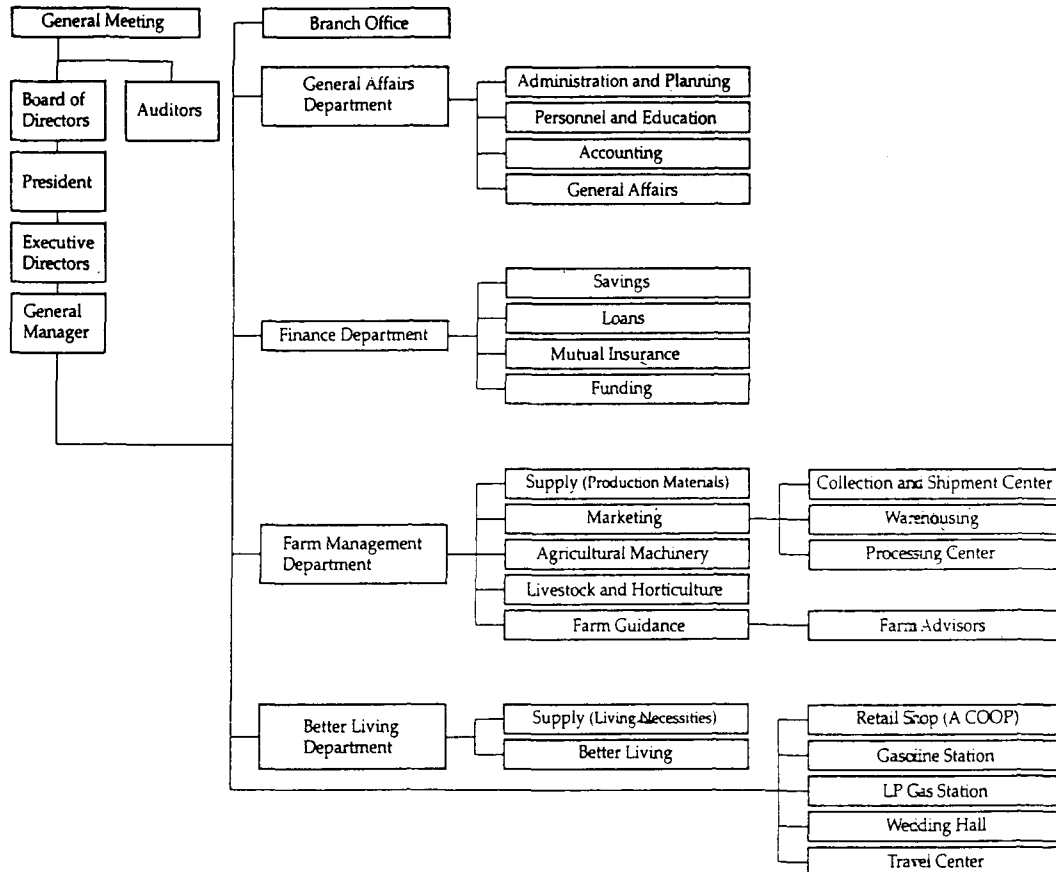
JA Women's Associations were organized primarily among women living in agricultural areas with the purpose of improving their social and economic status. They participate in JA activities and work in broad areas ranging from agriculture to the general improvement of regional life-style in closely-knit co-operative societies.

Currently the organization counts more than 2,000 chapters and 1.76 million members. These are led by a national council and lower councils in 47 urban and rural prefectures, bodies which collectively work to administer activities nationwide.

The Organization of Japan's Agricultural Co-operatives



A Typical Example of the Structure of Multi-purpose Agricultural Co-operatives

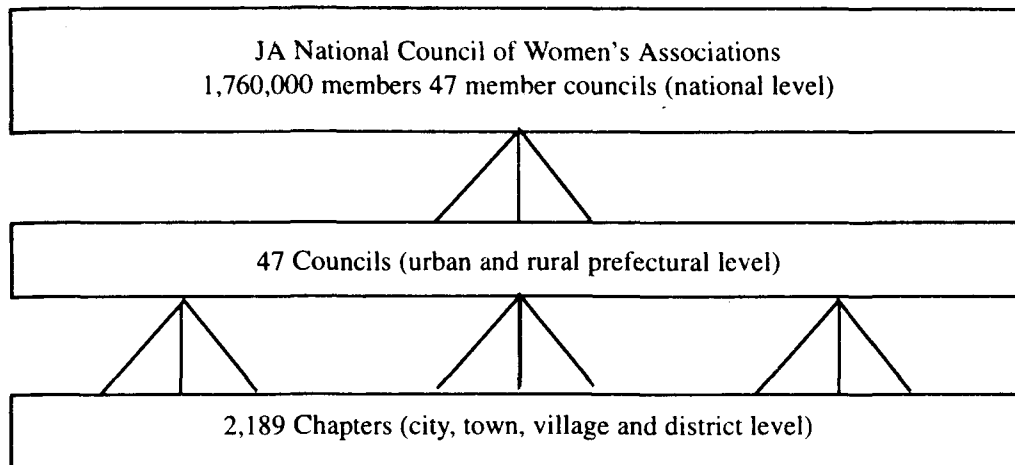


Producers' Groups: Flower, Dairy, Pig-raising, Vegetable and Rice-farming Groups

Agricultural Co-operative Business Groups: Farmers' Pension and Mutual Insurance Promotion Groups.

Youth and Women's Groups: Young Wives, Women's, and Youth Associations.

Organizational Structure of JA Women's Association



2. Development of JA Women's Associations

The period following World War II saw the implementation in Japan of policies aimed at democratization, spurring reform of agricultural land holding, recognition of women's rights and increasing organization of women in their own groups. Agricultural Co-operative Women's Associations started to appear around 1948 and a national administration was formed in 1951.

While the early stages were difficult for the agricultural co-operative association, the JA Women's Associations became a force in its rise by undertaking efforts to increase investment and encourage savings.

To improve poor living conditions, the JA Women's Associations actively mounted a campaign to share purchase costs of daily necessities, for example matches and sugar, and improve kitchen conditions by setting up small water supply systems, providing improved kitchen ranges and controlling vermin. Other programs to aid people focused on birth control, teaching management of family finances and cooking for better nutrition at a time when food fell short of satisfying the needs of people who had to perform hard work. The benefits of these efforts soon became apparent.

Together with its activities, the organization's management grew stronger. An official song and band were adopted, membership reached a peak of 3.44 million people in 1958.

A movie was independently produced with funds generated by 10 yen contributions from members. Called 'Niguruma No Uta' (Song of a Cart), it tells the story of a woman who gets married, deals with her children's illnesses, husband's infidelity, mother-in-law's abuse and the deprivations of war-time before finally finding happiness in her later years.

The film was released and drew a very positive response among theatre-goers.

3) Activities of JA Women's Associations

- * Let's join agricultural co-operative associations as formal union members and work to become officials of the associations.

At present, more than 60% of people who are engaged in farming in Japan are women; however, women regular members of agricultural co-operatives are less than 12%. Percentage of women directors in agricultural co-operatives is slightly over 0.2%.

We are seeking to overcome the role concept providing that "women are for working and policy making is for men". We need joint management of agricultural co-operatives.

- * Let's rebuild Japan's agriculture and produce safe and good quality food.

Outcomes of the GATT Uruguay Round of Talks undermined import controls even on rice, our principle food. Here in Japan, the world's leading importer of food, we are building regional agriculture and improving co-operation with consumers.

Objectives include raising Japan's self-sufficiency in food production, positioning food as a 'source of life' and encouraging healthy eating habits suited to the Japanese lifestyle.

- * Let's build a pleasant homeland where the elderly can live without worry.

There are many women today who find it difficult to support themselves when they become aged, because of inadequate social security and the fact that they worked without salary when they were young.

To avoid such a fate, people advancing in years must be cared for with a better system. They must also carefully plan their lives with the intention of maintaining economic independence in later years.

We take measures readily at hand to make life in our regions agreeable to elderly people. We mount campaign to promote communication with them, and provide meal services and care programmes for their benefit.

- * Let's protect regional and global environment

We constantly urge people to switch to environment-friendly detergents, stop the waste of resources and co-operate with recycling programmes.

Further, as producers, we pursue agriculture that is gentle to nature and we seek to perpetuate cultivation through better soil and less use of agricultural chemicals.

4) Three Steps to Take

In promoting activities, it is necessary to always consciously think in terms of three steps; "myself", "my peers", and "my region". It is important to conceptualize the meanings of "myself", "my peers", and "my region" and arrange things in terms of each according to which steps are possible and which steps are one's duty.

Myself - 1. The member's own level.

Each women will make efforts and progress according to her own consciousness and eagerness. At the level of "myself", it is necessary that each member first think about what is

possible in her own family and agricultural operation and then take those steps.

My Peers-2. The peer level (JA Women's Associations)

What you cannot do by yourself may be accomplished with the aid of your peers.

It is important to achieve results by utilizing the strengths of a group or entire JA Women's Associations.

My Region- 3. The regional level (administration, various organizations)

Organizations that differ in terms of purpose may still benefit from co-operation and some activities will need administration.

This requires building friendly relations at all times to expand knowledge and create networks.

How to Increase Women's Membership in Agricultural Co-operatives in Korea

Ms. Min Sun Park

Researcher National Agricultural Co-operative Federation Korea

1. Introduction

Women's participation in Agricultural Co-operatives in Korea is very limited. First of all, it was almost impossible for rural women to become members of agricultural co-operatives by law. Before the change of Law of Agricultural Co-operatives in 1995, only one person from one household could become a member. Traditionally, land is inherited by men and they are considered the master of production, family property and labour power of the farm household. The thought that man is a representative of a household and family property and labour power of the farm household. The thought that man is a representative of a household and family property is very general. Therefore, the provision of one member for one household in law is itself a constraint to women's participation in Agricultural Co-op in Korea.

According to these situation, women who have spouses were almost impossible to be members and most of present women members are widows. In 1,359 primary regional agricultural co-operatives, the total number of members is 1,746,165 and that of women members is 186,713 (10.7%). In specific agricultural co-operatives, only 4.0% of members are women. Most of the women members are aged and their educational level is low. They don't understand co-operative ideas and are indifferent to participating in co-operative's activities.

In June, 1995, Agricultural Co-operative Law was amended. With the conclusion of GATT/Uruguay Round negotiations and the emergence of the World Trade Organization (WTO), Korean agriculture is forced into an entirely new and challenging situation. Aware of the impending crisis faced by agriculture, the Korean government has finalized a new set of comprehensive development policies and programmes specially aimed to improve the competitive ability of farmers in 1995. The reform of agricultural co-operatives and the amendment of law was one of these reforms.

According to the new law, two members are allowed per household if some conditions are satisfied. Korean government specified the following as examples:

- That if two persons are responsible for different crop or crops,
- That they should be government-fostering decent farmers households or government-fostering full time farmer households.
- That the member is over 55 or lost the ability of management.

The amendment of law is the reflection of reality of rural society. In rural areas, women are the main labour force for farming and the managers of economy of farm household. Family farm cannot sustain without women. In 1994, 2,699 thousand people were working agriculture, forestry and fishery and 47.1% of them are women. But their status in family and society is not equal to their labour. This is the one of main reasons for young ladies to avoid to marry successors of farmers. Without the improvement of their living condition and setting up women self-help bodies through which rural women can discuss and solve own their problems, agriculture would not sustain at all. The change of the agricultural co-operative law itself is the part of reform programme for rural women.

2. Constraints on Women's Participation

Not only legal problems, there are lots of constraints for women to participate in our co-operative movement. The constraints, on the reflection of social environment, are as follows:

Firstly, the leaders of co-operatives, who are men and have conservative thoughts and attitudes towards women, are indifferent to women's participation.

Secondly, women themselves are conservative and passive. Especially women members are aged and less educated. And some of them are illiterate. They have no idea about the co-operative movement. They think that they are just customers of the co-operative stores or the co-operative bank.

Thirdly, there are very few women employees who can exert an influence to change the thought of conservative male leaders and take initiatives to foster women's participation.

3. The Movement for Women Enrolment

As the number of women members is small, the enlargement of women enrolment is the first and most important step of active participation of women in Agricultural Co-operatives in Korea. Fortunately, some progressive agricultural co-operative managers gradually have realized that businesses and activities of agricultural co-operatives cannot be activated without women's participation. As mentioned earlier, agriculture itself cannot sustain without women. In family economy of many farmers, decision making on purchase of goods is up to the men. Among the customers of agricultural stores and banks, 80% are women. These changes in rural society has influenced to the change the thinking of staff and managers of co-operatives.

NACF (The National Agricultural Cooperative Federation) dubbed the year of 1996 "the year of reform of extension". NACF decided "increasing the number of women members" as one of the reform goals and made several plans for the fulfilment of this goal.

First, Agricultural co-operative has organized women farmers' association at various levels. At primary co-op level, these associations have been organized from 1992. The purpose of organizing them is to enhance their status and right by collaborating among them and exchange their experience and problems as e women farmers. In 1996, the National Federation of Women Farmers' Association of Agricultural Co-operative has established.

NACF has a plan to foster them as interest organizations toward central and local government for rural women. Besides this, NACF regards them as target groups to enlarge the number of women members.

To do this, NACF has educated women extension workers, working at various level, to persuade members of this association to be members of co-operatives. But the provision of law of 1995 is still the obstacle to increase the women members. In most of family farms, the husband and wife manage and work together without differentiating their liabilities. In addition to this, government fostering decent farmers households and full time farmer households are small in numbers. Therefore, only a few members of women farmers' association can satisfy the condition to be a member of agricultural co-operatives.

Because of the restriction of law, various plans to activate women's participation, such as quota system of women representatives and compulsory women directors cannot be established.

Some primary co-operatives would introduce "women honorary director" system in the near future. "Honorary director" means a director who can participate and express her or his opinion at a meeting of a board of directors but has no voting power, because she or he is not a member. At national level, NACF is thinking of having one compulsory woman director. But concrete action plan for this has not been decided.

Some primary co-operatives have started to establish "women's committees" at every primary co-operative. Members of this Women's Committee consist both formal members of an agricultural Co-operative society and non-members. Therefore, a "Women's committee" is not an organization of female members of an agricultural co-operative, but it would be a committee which can address interests of women farmers tentatively.

4. How to Increase Women Members

There would be two ways of increasing women members. First it is useful to find qualified people and persuade them to enrol. At every meeting of women groups, at village level or primary co-operative level, women extension workers and managers should explain the change in laws and educate them on the duty and obligation of members. It would be effective to set a specific period for women enrolment.

After this, primary co-operatives should support in organizing new women members' groups and encourage the leaders of the groups to become women directors.

The second way is to change the law. As mentioned earlier, even though the law was amended in 1995, the new law still has some restrictions to increase women members. Without changing the law it is impossible to increase women members.

To change the law the conservative thought that man should be a manager of the family farm and woman is just a helper of the manager or unpaid labourer has to be changed. Government policy makers and managers of agricultural co-operatives - almost all of them are men - think women are unqualified to be members of the co-operative, because women have no responsibility on their family farm and no right to represent their farm in our family structure.

Therefore, the change of provision on the qualification of member is needed so as to define women farmers who manage and work together in their family farm with their husbands. Like in European countries, it is necessary to endow them the status of 'co-op manager of the family farm' and give them the same opportunity as their husbands.

If women farmers are defined as co-managers of family farms, it would be natural for them to be members of agricultural co-operatives. Therefore, the department that takes care of women and the association of women farmers should strive to disseminate these ideas.

Women's Involvement in Co-operatives in Malaysia

Senator Hajah Rahaiah Baharen
Vice President, ANGKASA

1. Current Situation of Malaysian Co-operative Movement

The co-operative movement has been acknowledged as the third most important sector in the country's economy through its ability to mobilise resources of members and upgrade their socio-economic status. The recognition of co-operatives as part of the national development effort provides opportunities for the growth of the movement involving more than 4 million members and more so far the 1.2 million women members.

The involvement of co-operative in the vibrant economic growth may be seen in the way they diversified into almost all fields of businesses. Besides the popular thrift and loan societies, the trend is shifting rapidly towards activities which are more multi-purpose in nature such as consumer, housing, transport, land and property development, industrial production, banking and insurance.

2. Women Involvement in Co-operatives

2.1 Overall Participation

Currently women form more than 30% of the total co-operative membership throughout the country.

As can be seen in Table 1, out of 3,957,232 members in 3,473 co-operatives, 1,211,013 are women.

For the state of Sabah in East Malaysia, women form 28.78% (31,098 individuals) of the total membership (108,045 individuals). Participation of women in Sarawak's co-operatives is more encouraging. Out of 131,740 members, 77,381 are women. This is actually 58.74% of the total membership.

2.2 Exclusively Women Co-operatives

Table 2 shows the membership, share capital and assets in the women only co-operatives. As shown in the table, there is an increase in the number of women's co-operatives from 33 in 1992 to 45 in 1994. In terms of membership, the number has rose by 1,739 individuals in 1994 compared to 11,872 in 1992. The increase in capital and assets are also notable. In 1994, women co-operators hold RM2,834,466 shares, an increase of RM477,540 from 1992. Total assets of the 45 women co-operatives stand at RM11,681,273 in 1994. In 1992, it was only RM7,827,097.

2.3 *Women in Factory Co-operatives*

Of late, women working in factories has been given special attention by ANGKASA (the national Co-operative Union of Malaysia). Since industrialization, women in Malaysia have had the opportunity to earn their own income and participate in the economic development of the country. This changes however create some negative impact on the cultural and social norm of the nation.

In 1995, Malaysia has 33 registered factory co-operatives with total membership of 22,899 (see Table 3). 42.3% (9676) are women. These women can be mobilised and trained to take care of themselves. At the moment, ANGKASA through its Task Force for Development of Women Co-operators (JPPW) division is encouraging industrial workers' co-operatives to set up day care centres for their members' children.

2.4 *Women in School Co-operatives*

Another sector which is becoming equally important in the co-operative movement is the schools. Co-operative societies among school children were introduced mainly with the aim of inculcating thrift and fostering unity and self-help. The movement gets full backing of the Ministry of Education. When first introduced in 1968, there were only 9 pilot co-operatives. At present, the number exceed 1,000 co-operatives with a total membership of almost 1 million individuals. Share capital stands at RM4.5 millions with business turnover of more than RM40 million. 50% of the school co-operative members are female.

Table 4 shows the statistics of School Co-operatives which are now affiliates of ANGKASA.

2.5 *Women as Decision Makers*

Through the effort of JPPW, women co-operators are now slowly being accepted to sit on the board of many co-operative societies. In the case of ANGKASA for instance, a total of 13 women now sit on 8 State Liaison committees, positions which formerly were monopolised by men.

Measures are now being taken by the committee to improve the participation of women as decision-makers in the mixed co-operatives. (Please see Table 5 for details).

3. **Gender Issues**

In Malaysia, the government has always been sensitive to the gender integration issues. The commitment shown in involving women in the economic development of the country by eliminating discrimination based on gender is very encouraging. But even so, injustices and inequalities still, to some extent, exist as factors that women have to endure despite heightened social development in modern society.

It is important to note that although women form 30% of the co-operative membership, only 8% are currently engaged as decision makers.

At present exclusive women co-operatives tend to centre in small towns or rural areas where women have only basic education and naturally have less management skills and

leadership abilities. This result in them being no self-confidence and hence tend to be dependent.

The core of these problems can be traced down to these following factors:

3.1 Women in Malaysia generally live in a patriarchal society. At home, a decision-maker is still a man. To question why there are so few women in top-level decision making position is to question the whole structure of patriarchy.

3.2 Conflicting demands of business and domestic responsibilities impose a physical and psychological strain. Such conflict usually result in women lowering their career expectation and thus limiting their involvement in community development.

Generally, the highest educated group among women co-operators are school teachers or community developers who provide leadership not only in co-operatives but also political and many other social development programmes. These women are always busy. Their commitment to co-operative activities is therefore most of the time lacking.

Training of ordinary and board members of co-operatives has apparently become more vital than ever. Through the Education Division of ANGKASA, courses, seminars, workshop, study tour, etc. were organised involving 10,906 women (in 1995). Table 6, 7 and 8 shows the statistics of education programmes conducted in 1994 and 1995.

3.3 Time is also another obstacle that hinder women from actively contributing to the development of co-operatives. Women today are not only expected to be good mothers, they are also expected to succeed in their career.

3.4 Most of all gender-integration policies or laws protecting women are based rather on male standard. While there is always a clause stating that 'there shall be no discrimination against citizens on the group of religion, race, descent or place of birth,' "gender" is seldom included.

Even if these policies are amended to put more women in position of power, deeply-entrenched beliefs and stereotypes which are the basis of discrimination are harder to resist.

4. Overview of Activities since Gender Programmes in 1993

4.1 Formation of JPPW (Committee for Development of Women Co-operators)

The idea of forming this committee was first mooted during the gender-integration meeting in Sri Lanka and Tokyo several years ago.

Initiated by Royal Prof. Ungku A. Aziz, the President of ANGKASA, this Committee is now chaired by Senator Hajah Rahaiah Baheran with 9 committee members. They are from Department of Co-operative Development, Co-operative College of Malaysia, University of Malaya, RISDA, Women Function of ANGKASA and 4 women officers of ANGKASA. The main objective of JPPW is to encourage women participation in co-operatives and to increase women leadership in mix co-operatives.

4.2 Setting up of data bank to collect and disseminate gender statistics and other related information.

Information and statistics being collected:

- a) Exclusively women co-operatives.
- b) Mix co-operatives (workers, agriculture, etc.)
- c) Industrial co-operatives.

4.3 Courtesy Visit to Industrial Co-operatives

The main objective of this visit is for data collection on administration and management of the co-operatives, especially women involvement in leadership (board members, senior staff, etc.). This visit also promote educational programmes for women co-operators.

4.4 Social Gathering

The objective of this activity is to enhance good relationship between the women co-operators and ANGKASA. Activities carried out during the gathering include motivational talk, beauty session, family guidance as well as dialogue session on co-operative.

JPPW has organised 5 social gathering which were in Kuala Lumpur, Selangor, Johor, Kedah and Kuala Terengganu.

4.5 Special column "Opinion of the Committee for Development of Women Co-operators" has been introduced in PELANCAR, ANGKASA's monthly magazine. This column highlights the committee opinion on the development of women co-operators and other stories related to women involvement in co-operatives.

4.6 JPPW also introduced "Potential Women Co-operator Award". The objective of this award is to build positive image towards women leadership and to encourage more women to become leaders in co-operatives. The first award was presented during the National Co-operative Day Celebration in July, 1995.

4.7 JPPW also encourage factory co-operatives to set up child-care centre for their members. Motorola Multipurpose Co-operative Limited and Malacca National Semiconductor Co-operative Limited have agreed to this idea and will soon have their own Child Care Centre. A seminar on Child Care Centre was held in 1995.

Guidelines on how to establish a child day care centre have also been published.

4.8 JPPW is now encouraging all co-operatives especially in mix-membership to set up women's committees and lobbying these co-operatives to amend their by-laws so that women can be seated as board of directors of the co-operatives.

4.9 With the co-operation of ANGKASA's women Committee, JPPW has organised Internal Auditors' Workshop specially for women co-operators. 4 such workshops have been carried out in 1995 in Kuala Lumpur, Negeri Sembilan, Selangor and Malacca.

5. Problems and Constraints regarding Women Involvement in Co-operatives

5.1 Attitude

Women are generally shy and reserve. They are mostly comfortable with the 'back seat' rather than taking the lead.

5.2 *Financial*

Women, especially those who are not working, have very limited cash to be invested in co-operatives. Those employed or have a career tend to spend their income more on household and personal needs.

5.3 *Leadership*

It's hard to find good women leaders. Those with calibre are normally over burdened with so many responsibilities. They are expected to be every where, in every association and to help solving all problems related to community development, sometimes even in the political arena.

5.4 *Information Data*

Up-to-date information on women in every aspect is scarce. There is no centralised data collection centre which can be referred to. Existing data which are sometime out-dated are kept scattered in various agencies, particularly in the government department.

5.5 *Co-ordination*

There are too many agencies involved in the development of women in this country. Their functions sometimes overlap. This cause delay in action/implementation of certain decision approved by the government and waste of money and other resources.

5.6 *Employer's Support*

Although we are making a head-start with the establishment of day care centres in factories, there are still resistance from some employers. This is due to lack of understanding on a co-operative organisation which sometime lead to misconception that co-operatives are 'trade unions'.

6. ICA Assistance Needed to Promote Activities Towards Gender Equality

6.1 EXPERT to advice and provide guidance in the development of women co-operative in the country as a whole. May be to the extend of drafting policies for that matter.

6.2 TRAINING is very much needed. Areas include co-op management, business identification and administration, marketing approaches, leadership enhancement, etc.

6.3 To help conduct a STUDY and produce a report on the current situation of exclusively women co-operatives and women involvement in co-operatives in Malaysia.

Table 1: Co-operatives in Malaysia (1994)

<i>State</i>	<i>No. of Co-ops</i>	<i>Total Membership</i>	<i>No. of Women Mbrs</i>	<i>Women Mbrs in %</i>
West Malaysia	2,610	3,717,447	1,102,534	42.17%
Sabah	396	108,045	31,098	28.78%
Sarawak	467	131,740	77,381	58.74%
Total	3,473	3,957,232	1,211,013	30.60%

(Source: Co-operative Development Department -JPK)

Table 2: Statistics of Women Only Co-operatives (1992-1994)

<i>Year</i>	<i>No. of Co-op</i>	<i>Members</i>	<i>Shares (RM)</i>	<i>Assets (RM)</i>
1992	33	11,872	2,356,926	7,827,097
1993	46	15,220	2,607,358	9,114,857
1994	45	13,611	2,834,466	11,681,273

(Source: Co-operative Development Department -JPK)

Table 3: Industrial Co-operatives in Malaysia (1995)

<i>Year</i>	<i>No. of Co-ops</i>	<i>Total Membership</i>	<i>No. of Women Members</i>	<i>Women Members (in Percentage)</i>
1995	33	22,899	9,676	42.3%

(Source: JPPW, ANGKASA)

Table 4 : School Co-operatives in Malaysia (1995)
(Affiliates of ANGKASA only)

State	No. of School Co-ops	Total Membership	No. of Women mbrs
Perlis	14	15,188	9,112
Kedah	26	27,994	16,796
Penang	19	14,919	8,951
Perak	38	38,586	23,151
Selangor	27	45,232	27,139
Federal Territory	27	40,000	24,000
N. Sembilan	15	21,933	13,159
Malacca	26	18,271	10,962
Johore	69	95,237	57,142
Pahang	16	20,323	12,193
Terengganu	43	41,369	24,821
Kelantan	36	59,860	35,916
Sabah	1	700	420
Sarawak	1	1,000	600
Total	358	440,612	264,362

(Source: ANGKASA)

Table 5: ANGKASA's State Liaison Committee with Women Members (1995-1996)

State	Total Committee Members		Men		Women		Percentage of Women Members	
	1995	1996	1995	1996	1995	1996	1995	1996
Perlis	9	11	8	9	1	2	11.1	18.2
Kedah	11	11	10	10	1	1	9.1	9.1
Penang	12	11	12	10	0	1	0	9.1
Perak	11	11	10	10	1	1	9.1	9.1
Selangor	11	11	10	11	1	0	9.1	0
Federal Territory	10	11	10	11	0	0	0	0
N. Sembilan	10	11	7	7	3	4	30.0	36.4
Malacca	11	11	10	10	1	1	9.1	9.1
Johore	10	11	10	9	0	2	0	18.2
Pahang (3)	30	34	30	34	0	0	0	0
Terengganu	10	11	10	10	0	1	0	9.1
Kelantan	11	11	10	10	1	1	9.1	9.1
Sabah	0	11	0	8	0	3	0	27.3
Sarawak	0	11	0	9	0	2	0	18.2
Total	146	177	137	158	9	19	6.2	10.7

(Source: ANGKASA)

Table 6 : ANGKASA's Education Programme in 1995

	No. of Programmes	No. of Participants		Total
		Male	Female	
January	59	1,842	1,331	3,173
February	14	128	356	484
March	46	1,289	822	2,111
April	43	1,483	1,040	2,523
May	48	1,680	660	2,340
June	46	1,602	760	2,362
July	61	2,299	1,256	3,555
August	59	2,415	1,077	3,492
September	43	1,510	872	2,382
October	60	2,274	1,259	3,533
November	29	649	579	1,228
December	22	899	894	1,793
Total	530	18,070	10,906	28,976

*(Source: ANGKASA)***Table 7: ANGKASA's Education Programme in 1994**

	No. of Participants		Total
	Male	Female	
January	902	783	1,685
February	554	101	655
March	339	68	407
April	1,493	925	2,418
May	1,111	831	1,942
June	2,259	992	3,251
July	1,140	601	1,741
August	2,034	889	2,923
September	1,385	654	2,039
October	2,393	1,628	4,021
November	1,156	426	1,582
December	1,200	361	1,581
Total	15,966	8,279	24,245

(Source: ANGKASA)

**Table 8: Courses, Internal Audit Workshops and Computer Classes (RANGKOM)
Conducted by ANGKASA in 1995**

	<i>Courses</i>		<i>Internal Audit Workshops</i>		<i>RANGKOM</i>		<i>Total</i>	
	<i>Prog.</i>	<i>Part.</i>	<i>Prog.</i>	<i>Part.</i>	<i>Prog.</i>	<i>Part.</i>	<i>Prog.</i>	<i>Part.</i>
January	49	3,041	5	102	5	30	59	3,173
February	9	462	0	0	5	22	14	484
March	37	2,042	2	34	7	35	46	2,111
April	35	2,412	2	80	6	31	43	2,523
May	42	2,254	3	67	3	19	48	2,340
June	36	2,264	3	65	7	33	46	2,362
July	50	3,471	2	30	9	54	61	3,555
August	43	3,269	7	173	9	50	59	3,492
September	29	2,127	6	198	8	57	43	2,382
October	48	3,348	5	145	7	40	60	3,533
November	22	1,114	3	89	4	25	29	1,228
December	14	1,683	4	85	4	25	22	1,793
Total	414	27,487	42	1,068	74	421	530	28,976

(Source: ANGKASA)

Gender Integration in Co-operatives in Myanmar

Dr. Tun Maung and Mr. Tin Aye
Central Co-operative Society, Myanmar

1. Introduction

First of all allow me to say a few words about my country, the Union of Myanmar. The land area of Myanmar is about 676,578 square kilometres and because of this vast area, it stands out as the largest country on the mainland of South East Asia. It shares common borders with Thailand and Laos in the East, the People's Republic of China in the north-east and the north, and India and Bangladesh in the west. In the south, Myanmar has a very long coastline (about 1,385 km) starting from the southern tip of the common borders of Myanmar and Bangladesh to the co-terminal point of Thailand and Myanmar at the Isthmus of Kra.

As regards the population, it has been estimated at 44.74 millions and of this 22.52 millions are women. The majority of the Myanmar people (about 90%) are Buddhists, having their faith in Theravada Buddhism and the remaining population (about 10%) includes Christians, Muslims and Hindus.

Myanmar has seven states and seven divisions and these are sub-divided into 52 districts and 324 townships.

2. Myanmar Women in Non-Governmental Organizations

Myanmar women have the tradition of active participation in non-government organizations. The Maternity and Infant Welfare Society (MIWS) which was founded in 1911, played an active role in the promotion of maternal and child healthcare. The organization is nationwide, reaching down to township level.

Another prominent organization that appeared in the early part of the century was Burmese Women's Association. It was founded in 1919 and the main aims of the association were to work for the benefit of Burmese Women and in particular for the benefit of the members, to improve the educational status of its members and to help in the matters of national concern. In 1991, the maternity and infant welfare societies were incorporated in the Myanmar Maternal and Child Welfare Association (MMCWA) which was formed after the enactment of the Maternal and Child Welfare law. This association is a non-governmental organization dedicated to promoting the health and well being of mothers and children so as to improve quality of life of the people. This association has a wide public representation with 293 township associations and 418 branch associations, throughout the country.

Other associations as listed below in table (1) also came into being along with the major organizations. These associations operated programmes of education, morality, charity, economical management, protection of women's rights and promotion of nationalistic and patriotic ideals.

Table I - Myanmar Women in Non-governmental Organizations*

- a) Maternity and Infant Welfare Society (MIMS)
- b) Burmese Women's Association
- c) Charity and Well-being Association
- d) Young Women's Buddhist Association
- e) Nationalism Association
- f) National Council of Women of Burma (NCWB)
- g) Burmese Women's league
- h) Myanmar Maternal and Child Welfare Association
- i) Myanmar Women's Sports Federation
- j) Myanmar Medical Association
- k) Myanmar Red Cross Society (with about 37% female)
- l) Young Women's Christian Association (YWCA)

* Source: *Status of Women in Myanmar* (Sarpay Beikna Press, Yangon, Myanmar)

As seen from the table, it is clear that Myanmar women have been and are still actively participating in NGOs, supplementing and complementing the government in many of its programmes.

Recently 22 co-operatives led by Women Board of Directors have been formed and their organization set up and investment position are as follows:

Distribution-	21 townships
Societies-	22
Membership-	2,269
Amount invested as shares-	5.08 million kyats

3. Myanmar Women in Education

a) Historical Background

Traditionally, the people of Myanmar have always had a positive attitude towards education. The outlook of giving the highest priority to education in Myanmar Society can be traced back to ancient monarchic times. Since the time of King Anawratha (1044-1077) when Theravada Buddhism became the dominant religion of the country, monastic education has taken a major role in fostering basic literacy among the masses.

Even at present, although a western type of formal education has been adapted and adopted in Myanmar, a type of monastic education still prevails in urban as well as rural areas of the country. The Myanmar culture and the emphasis given to the social well being of people by post-independence governments have inspired people from all walks of life with a great sense of respect for education.

b) Basic and Higher Education in Myanmar

In the basic education sector, the formal school system has three levels, the primary, middle school (or lower secondary) and high school (or upper secondary). Schooling at the primary level starts at the Kindergarten and takes 5 years; the middle school takes 4 years and the high school takes 2 years. Thus, the structure is 5-4-2. Schooling starts at the age of 5 and the school fee is free up to the end of middle school. The fees at the high school level is nominal.

Though primary education is, as yet, not compulsory, there is a high enrolment at this level (see table II below)

Table II - Enrolment of boys and girls at different levels of basic education (1993)

Enrolment

<i>Level</i>	<i>Boys</i>	<i>Girls</i>	<i>Total</i>
Primary	3,055,309	2,864,030	5,919,339
Middle	571,047	538,283	1,109,330
High	144,637	174,637	319,274
Total	3,770,993	3,576,950	7,347,943

(Source: Department of Basic Education, 1993)

The above table indicates that the proportion of female to male students in the basic education sector is almost 1:1, indicating the high priority that is given to education of young girls in Myanmar.

Further analysis of these figures indicates that the enrolment ratio of females as percentage of males in primary level was 93%; in secondary level, it was found to be 94%; and in high school level, it was found to be 120%. Thus, in the primary and secondary levels, there is near-parity between male and female enrolment, while in the high school level, a higher female enrolment can be seen.

A similar trend is also noticeable in higher education sector (see table III below)

Table III - Distribution of Female Students in Universities and Institutions of Higher Learning in 1991-92 Academic Year

<i>Universities and institutions of Higher Learning</i>	<i>Male</i>	<i>Female</i>	<i>Total</i>
Universities (7 in No.)	72,235	94,091	166,326
Colleges (14 in No.)	5,778	6,935	12,713
Professional Institutions (14 in No.)	9,406	7,744	17,150
Total	87,419	108,770	196,189

Source: Department of Higher Education, 1993

From the above table, it can be seen that there is an increasing trend for women to enter all the fields of higher education. Professional institutions which had previously not accepted female students are now beginning to accept them.

Female dominance can also be seen in the area of teachers in basic education (see table IV below):

Table IV - Number of teachers in basic education during 1993- 94

Level	Male	Female	Total
Primary	50,402	106,227	156,629
Middle	15,212	38,204	53,416
High	4,806	11,219	16,025
Total	70,420	155,650	226,070

Source: Myanmar Education Research Bureau, 1995.

The preponderance of female teachers in the basic education is found to be different in the area of administration (see table V below)

Table V - The Proportion of Male and Female Administrators at Different Levels of Basic Education (1993)

Level	Principals/Heads					
	Male		Female		Total	
	No.	%	No.	%	No.	%
Primary School	20,756	62	12,796	38	33,552	100
Middle School	1,226	62	754	38	1,980	100
High School	502	59	343	41	845	100
Total	22,484	61	13,893	39	36,377	100

(Source: Department of Basic Education, 1993)

In the above table it can be seen that the ratio of male to female administrators in basic education is 2:3, in contrast to the predominance of female teachers in academic area. One of the factors contributing to this is that female teachers prefer not to take up administrative positions in another locality, if it means leaving their families behind.

4. Myanmar Women in the Labour Force

Since the monarchic days, women in Myanmar have taken part in agriculture and in commerce. Myanmar women have been involved in small scale home industries since time immemorial. Such work includes making food, clothes, cheroots, lacquer-ware, umbrellas, etc. With the advent of industrialization, Myanmar women have started working in various

factories. Women in Myanmar are not discriminated from any form of employment. They have equal rights and obligations in the fields of law, education, health and other areas of employment such as military and police services. In the civil services, women hold offices as decision makers at the national level. Myanmar women are receiving equal pay as men for work of comparable value.

According to the Myanmar labour force survey in 1990, 6.57 million females (33%) are in the labour force. The distribution of employed women by occupation and industry is given in table VI (next page).

It is seen from table V that the majority of Myanmar women are engaged in the primary sector, mainly in agriculture. The next major engagement is in the area of wholesale and retail trade activities which is followed by manufacturing and community and social services respectively.

5. Discussion in relation to the Objective of the Meeting

From the foregoing discussions it is evident that there is no discrimination, legally, culturally or socio-economically, upon women in Myanmar. The place of women is high in Myanmar society. There are many prominent women educationists, scientists, lawyers, doctors, nurses, journalists, authors and engineers in Myanmar. Post-independence governments have always been in favour of giving support to activities participated by women, whether governmental or non-governmental, to improve the quality of life of the people.

Since the enactment of the New Co-operative Society law in 1992, the Co-operative movement of Myanmar has become stronger with the rapid increase in quantity as well as quality in the organizational set up (See tables VII and VIII).

Table VI Distribution of Employed Women and Industry

Sl. No.	Industry	Occupation	Legislators officials & Mngrs	Prof- senior	Prof- senior Assoc. Profes- sionals	Clerks & Profes- sionals	Services & Shop & market sales workers	Skilled Workers Agricultural & fishery workers	Craft & Agricultural- workers operators and as- semblers	Elementary machine- ry occu- pation	Total	%
1.	Agriculture, Hunting, Forestry Fishery		0.0	0.0	1.1	7.5	0.0	319.6	54.5	962.9	1345.6	41.67
2.	Mining & Quarrying		0.0	0.0	0.0	0.0	0.0	0.0	4.6	7.3	11.9	0.37
3.	Manufacturing		1.6	0.0	5.1	10.0	2.3	0.0	408.8	28.7	504.3	15.61
4.	Electricity, Gas and Water		0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
5.	Construction		0.0	0.0	0.0	3.7	0.0	0.0	1.9	2.7	8.3	0.26
6.	Retail Trade and Restaurants & Hotels		5.3	0.0	8.4	11.4	541.6	1.7	3.4	402.2	974.0	30.16
7.	Transport, storage & communication		0.0	0.0	4.5	1.7	0.0	0.0	0.0	37.6	43.8	1.35
8.	Financial Institution		0.0	0.0	2.3	5.1	0.0	0.0	0.0	0.0	7.4	0.23
9.	Community, social & Personal services		3.7	166.5	14.2	39.2	14.8	0.0	0.0	75.1	313.5	9.71
10.	Activities not adequately defined		0.0	0.0	0.0	0.0	0.0	0.0	0.0	20.6	20.6	0.64
	Total		10.6	166.5	35.6	78.6	558.7	321.3	473.2	1537.1	3229.4	100.00
	%		0.33	5.16	1.10	2.43	17.30	9.95	14.65	47.60	100	

(Source: Department of Labour, 1993)

Table VII - Number of Old and New Co-operative Societies formed up to 9.8. 1996

<i>Level</i>	<i>Number of Societies</i>		<i>Total</i>
	<i>New</i>	<i>Old</i>	
Basic Level (primary)	5,624	15,275	20,899
Syndicate Level (Townships/Secondary)	365	126	491
Union Level (National)	5	-	5
Grand Total	5,994	15,401	21,395

(Source: Directorate of Co-operatives, Yangon, Myanmar)

Table VIII - Membership at different levels of Old and New Co-op Societies and Their Investments

<i>Kind of Society</i>	<i>Membership at Primary</i>	<i>Membership at Syndicate</i>	<i>Membership at Union</i>	<i>Amount invested kyats in millions</i>
New	912,469	3,896	301	3,216.95
Old	1,876,905	1,925	-	528.27
Total	2,789,374	5,821	301	3,745.22

(Source: Directorate of Co-op, Yangon, Myanmar)

Analysis of Tables VII and VIII clearly shows that there is an increase in number in terms of society, membership or amount of money invested. This indicates the interest and confidence that have been placed upon the Co-operative movement under the new Co-operative law. The improvement in the quality and quantity of the Myanmar Co-operative movement can be deduced to be due to the driving force behind the flexibility and modernity of the new Co-operative Law and the spirit of the personnel of the Co-operative Department and the members of the boards of directors at different levels.

A significant population of female co-operators taking part in the movement can be seen in Table IX which shows consolidated population of male and female co-operators in the Directorate and the board of directors at all levels.

**Table IX - The Proportion of Male and Female Co-operators
at the Directorate and Societies all Levels.**

Directorate Society	Consolidated male population	Consolidated female population	Total
Dept. of Co-op BOD members of	7,091	5,123	12,214
All Societies	30,965	17,564	48,529
Total	38,056	22,687	60,743

It can be seen in the above table that the ratio of female to male co-operators is about 2:3 and this ratio may be taken as a good indicator for the co-operative movement in Myanmar. From the point of view of Gender Integration, much is still needed to be improved. The importance of the knowledge and technology of Gender Integration in the development of human resources is well recognized by the responsible personnel in the co-operative sector. With an aim of producing qualified co-operative graduates, the Ministry of Co-operatives has opened four co-operative colleges, two each in lower and upper Myanmar. These co-operative colleges are self-sustained and run by the Ministry of Co-operatives without taking monetary assistance from the government. Preponderance of female students can also be noted in the enrolment at these colleges (see Table X below).

**Table X - Enrolment of Male and Female Students at Different
Co-operative Colleges under the Ministry of Co-operatives (1996)**

<i>Name and location of the Institution</i>	<i>Male</i>	<i>Female</i>	<i>Total</i>
Central Co-op College (lower Myanmar)	69	204	273
Yangon Co-op College (lower Myanmar)	78	262	340
Mandalay Co-op College (upper Myanmar)	63	239	302
Sagaing Co-op College (upper Myanmar)	18	77	95
Total	228	782	1,010

(Source: Department of Co-operatives, Yangon)

After the enactment of the new Co-operative Society Law in 1992, the Ministry and the Directorate of Co-operatives have been occupied not only with the formation of new societies in accordance with the new Co-operative Law but also with the process of restructuring old societies that had been formed according to the old Co-operative Law of 1970. This restructuring process is not an easy task and it may have affected directly or indirectly in the formation of new societies at all levels. Even up to now only three quarters of the process have been completed.

Despite these heavy duties, the Co-operative Directorate and the Ministry are not overlooking the Gender Integration area. To have first hand experience and exposure in the field of Gender Integration, two participants, Daw Khin Myo Win and Day Kywe Kywe represented Myanmar as female co-operators at the Kuala Lumpur Sub-regional workshop in late 1995. However, it must be admitted that in spite of strong participation of Myanmar women in the co-operative movement, improvement is still needed in many areas. For the gender activities to be effective and systematic, the societies at all levels need to be equipped with knowledge, technology and strategies. The support of ICA ROAP may be needed in certain areas and it could be done using the good offices of the Central Co-operative Society of Myanmar.

6. Conclusion

In concluding my presentation, I would like to say that the co-operative movement in Myanmar is gaining momentum in the direction of organizational set up and socio-economic activities but it needs improvements in human resource development in certain areas of gender integration. I would also like to express that Myanmar will support all the resolutions that are going to be adopted towards the end of this meeting.

We believe that successful completion of this meeting will promote better co-operation and understanding among ourselves as family members, working together under the same umbrella, the ICA.

Lastly I would like to thank all the responsible personnel in the ICA ROAP and the host organization for inviting me in their kind co-operative spirit and also to my fellow participants who are making this regional meeting a grand success.

Thank you.

Sources of Information

1. Department of Basic Education; Ministry of Education, Yangon, Myanmar.
2. Department of Co-operatives; Ministry of Co-operatives, Yangon, Myanmar.
3. Department of Higher Education; Ministry of Education, Yangon, Myanmar.
4. Department of Labour, Ministry of Labour, Yangon, Myanmar.
5. Ministry of Planning and Economic Development, Yangon, Myanmar.
6. Myanmar Education Research Bureau; Ministry of Education, Yangon, Myanmar.
7. Sarpay Beikman Press; Ministry of Information, Yangon, Myanmar.

Gender Integration in Co-ops in Nepal

Mr. Shanta Raj Sharma

Managing Director of National Co-operative Federation of Nepal

1. Background

Nepalese co-operative movement has a long history of 40 years, though it was not sustainable and credit-worthy. It was used and exploited by panchayat political regime for its continuity. After the restoration of democracy new Co-operative Act was promulgated which opened the door of autonomy for Nepalese co-operatives. As per the Act's provisions, National Co-operative Federation was established in 1993, first time in Nepal. Now NCF has the responsibility to represent and lead the co-operative movement in Nepal including Gender Issues. NCF is giving higher priority to gender issues after its participation in ICA Gender Integration programme.

2. Situation of Women in General

At present, Nepal has more than 20 million of population, of which 50.25% are female. Nepal falls on category of lowest HDI and GEM rank, lowest per capita income of \$180, least developed country in overall development measurement. Women are only 13% literate where men are 40%. Total labour force in the country are 47% and women cover 39% of labour force. Women's life expectancy at birth is 53, lesser than men and maternal mortality rate is 1,500 per 100,000 birth. Women get only 32% share of income where men get 68%. In general women are of 2nd grade human beings with much privacy, out of screen, mostly working in the land field and the kitchen, have poor treatment during pregnancy and childrearing period. Normally village women work for 16 hours a day. It automatically indicates that they are less involved in co-operative activities.

3. Participation of Women in Co-operatives

From the above comparative data, we can assume that women are very backward in Nepal. In co-operatives too, very small number of women were involved previously. After the promulgation of the new Co-operative Act, considerable number of women are coming up engaged in new women only co-operatives and good participation in membership and leadership activities though the percentage of this is till very lower. Women are producing handicrafts, some cash crop, surplus food grains, etc., and they are going to near by markets to sell and earn some money. Somehow, where they are involved in co-operative forms, they are marketing their products.

From the following data, we can acknowledge that at least participation of women in co-operative activities in different levels is increasing day-by-day.

Quantitative Participation of Women in Co-operatives in Nepal

Table 1: Total No. of co-operatives including women.

S. No.	Particulars	Total Co-ops		Women only Co-ops		% of Women	
		94/95	95/96	94/95	95/96	94/95	95/96
1.	Multi-purpose & Agri. Co-operative societies	1,211	1,247	8	9	0.66	0.72
2.	Consumer Co-op Societies	305	360	6	8	1.97	2.22
3.	Dairy Co-op Societies	499	569	0	1	0	0.18
4.	Savings and Credit Co-ops	240	280	7	15	2.92	5.36
5.	Miscellaneous co-ops	259	283	1	2	0.38	0.70
6.	District Co-op Unions	66	67	0	0	0	0.0
7.	National Co-op Federation (apex body)	1	1	0	0	0	0.0
9.	Total Co-operatives	2,584	2,810	22	35	0.85	1.25
10.	Total Members Men/Women	1.28 mill.	1.3 mill.	93,381	98,659	7.29	7.59

(Source: Department of Co-operatives (No. of membership fall considerably because of cancellation of old Rs.10 membership).

Table 2 : National Co-operative Federation and its affiliate members

S. No	Affiliate Members	Total Number		Board of Directors		Female Board of Directors	
		94/95	95/96	94/95	95/96	94/95	95/96
A.	Central Consumer Co-op Union	1					
	Central Dairy Co-op Union	1					
	Central Saving & Credit Co-op Union	1	3	39	39	4	4
B.	District Co-op Unions	49	50	540	542	25	26
C.	Largest Primary Co-ops	5	5	35	35	3	3
	Total	57	58	614	626	32	33

Table 3 - Total No. of Leaders, Board Members and Employees (men/women)

S. No. Particulars	Total Leaders		Total Women		% of Women	
	94/95	95/96	94/95	95/96	94/95	95/96
A. Total No. of Leaders	30,840	33,720	870	974	2.82	2.89
B. Board of Directors	23,130	25,290	770	835	3.33	3.61
C. Committee members	7,110	8,430	100	139	1.40	1.95
D. Chairpersons - Primary Co-ops	2,514	2,739	26	39	1%	1.55
E. Total Employees:						
Managers	2,580	2,806	37	37	1.43	1.32
Other Staff	7,100	7,550	300	335	14.22	4.44

Table 4 - Qualitative Participation of Women in Co-operative Activities

S. No. Activities	Women	Men
A. Participation in Members' Meeting at primary level	10%	90%
B. Participation in Co-op Activities	35%	65%
C. Participation in leadership	2%	98%
D. Be elected on to the Board	3%	97%
E. Participation in decision making:		
About co-operative activities	1%	99%
About co-operative policies	0.3%	99.7%

4. Project and Activities of Gender Issues

These days programme on Gender Equity is a common issue for all. Each and every organization in the country is organizing or running various types of gender programmes. Government has created a new ministry for Women this year. Some ministries like local development, population and environment, agriculture, education and labour are running women projects to integrate the gender problems. Under co-operative movement, recently one of the ILO-supported women co-operative project has just finished. Many women activists and leaders are organizing themselves in the form of co-operatives to empower economically and socially. Number of primary co-operatives run by women have been increased considerably. National Co-operative Federation has increased co-operative enterprising activities. The NCF also has established a women sub-committee at Notional level to run the women development projects and to intervene in gender issues exclusively.

5. Achievements

- 13 new women co-operatives in different sectors emerged,
- No. of women membership and participation in leadership increased,
- Government has created new ministry for women and social welfare,
- Women minister is tabling the bill on Women's Property and Equal Rights Act at the Parliament,
- Reservation of 10% seats for women for political and economic participation in the country,
- NCF has established a women sub-committee at the national level to deal with gender issues,
- Different donor agencies are targeting gender issues in the country for proper integration,
- Activities of women through different kinds of co-operatives have been considerably increased.

6. Present Problems and Constraints

- Women are backward, illiterate, economically and socially deprived,
- Women participate less and keep themselves aloof from decision-making,
- Very few women co-operatives are active,
- Women are not so much encouraged by men due to lack of awareness in gender equality,
- Lack of dynamic women co-operative leader for breakthrough in women movement,
- Government is not giving high priority to co-operative sector and even women's development through co-operatives,
- Lack of dynamic women co-operative leaders for break through in women movement,
- Government is not giving high priority to co-operative sector and even women's development through co-operatives,
- NCF has no budget to run the gender integration project,
- Lack of gender equity related awareness and professionalism,
- Co-operatives are used and exploited by non-missionary for own interest.

7. Further Planning for Gender Equality and Integration

- Organizing national planning workshop on gender awareness and integration in co-operatives,
- Organize co-operative women's convention at national level,
- Make women's sub-committee of NCF active to take higher responsibilities of gender and development,

- Provide gender sensitivity training to the co-operative members at primary and secondary levels.
- Prepare a 4-year gender and development project and submit to the donors for financial support.

8. Expectation from ICA and Development Partners

- After having the membership of the ICA, the NCF would expect much higher support in technical, financial and social development sectors,
- Priority would be given for gender integration projects, economic and social empowerment of women through co-operatives,
- The NCF have in hand and would have projects for co-operative development in Nepal for which the NCF will be expecting support from the ICA and other development partners,
- Nepalese co-operative movement will also be participating in main stream of international co-operative movement with the help of ICA,
- The NCF likes to request the ICA to channelize support to promote model grassroots level production co-operatives and women managed co-operatives.

A Master Plan for Gender Integration for Co-operative Development in the Philippines

Rufina S. Salas

General Manager, LIMCOMA, Lipa City, the Philippines

Introduction

In the Sub-Regional Workshop on Gender Integration in Malaysia last year, the Philippine delegates committed to come up with a national master plan on gender integration in co-operatives for the Philippines.

We were aware at that time that our problem would not be so much as lack of efforts on gender integration in our country, but rather on the lack of a unified programme towards this end, and therefore, the absence of a national master plan. In the Philippines, there are several co-operatives and co-operative unions and federations that have their own individual programmes for women development and active participation in co-operatives. Over and above these, there are government agencies, people's organizations and non-government associations with similar programmes. However, each is pursuing its own plans on these matters and serving its own selected beneficiaries. For co-operatives and co-operative federations, the same individual approach is adopted. Programmes therefore are in place, some women sectors are served, and some women concerns are being addressed. A national framework however is lacking and a coordinated programme for co-operatives in gender integration is yet to be developed.

Initially, our objective was to come up with a national master plan that would integrate all individual plans of co-operatives and co-operative unions/federations regarding gender integration. We also thought it would be best for the individual groups to go on with their programmes but to make their activities and strategies align with a national plan where each group has a role to play.

First that we had to do was data gathering and research, identifying co-operative organizations, NGOs and government agencies that have development programmes for women and the present status of their implementation. This was done as per schedule and a listing of women co-operatives was obtained within 6 months. Likewise, co-operating agencies and organizations were also identified.

We then felt that we had to gather the representatives of these groups and get their views on the concept of having an integrated national master plan for gender integration. In order to have an official imprimatur on the undertaking, we sought the help of our Co-operative Development Authority, the government agency that supervises co-operatives in the Philippines. After explaining the nature of the project and its objectives, the CDA readily obliged by calling the representatives of these co-operatives, NGOs and government agencies to a

consultative meeting on March 22 and 23, 1996. The attendance was not as much as we would have wished but it was adequate. In the meeting, it was resolved that a National Technical Working Group be formed to formulate and work on the national master plan for gender integration in co-operatives.

The end product is a multi-bilateral programme of technical co-operation among co-operating agencies and organizations with Gender Integration in Co-operative Development as its project. The work plan is in place and the time schedule strictly observed.

This is being submitted to the International Co-operative Alliance, Regional Office for Asia and the Pacific as our progress report since the Gender Integration Workshop in Malaysia last year. We intend to appraise ICA ROAP periodically on the development of this project until its consummation.

**Technical Working Group
on
Gender Integration in Co-operative Development
Multi-Bilateral Programme of Technical Co-operation
PROJECT DOCUMENT**

Project Title : Gender Integration in Co-operative Development.

Project Vision : A Philippine Co-operative Society where women development are equally effective partners of men in and attaining social justice through a unified, self-sustaining, economically productive, environmentally friendly, and highly competitive co-operative sector.

Duration : Three (3) years.

Starting Date : June 1996 (Tentative)

Intended Beneficiaries : Women in the Co-operative Sector.

Lead Implementing Agency : National Technical Working Group.

Other Co-operative Agencies/
Organizations

: Philippine Federation of Women in Co-op (PFWC)

Government Agencies

Local Non-Government Organi-
zations (NGOs)

Local Government Units.

Donor Contribution : Pesos5Million

National Contribution : In salaries and in kind

1. Background and Justification

In spite of the continuing increases in women's participation rates in the labour force during the last 20 years, women still encounter greater difficulties than men in access to employment and benefits. Women form a minority in decision-making and managerial positions. They are concentrated in a narrow range of occupations and continue to have inadequate access to productive resources and support services.

Gender discriminatory attitudes with regard to division of labour, coupled by the dual role of women in the sharing of family responsibilities, are still prevalent. These are some categories of women which are even more disadvantaged, such as those belonging to the indigenous, the disabled, the migrant workers, the urban poor and rural workers, who, in addition to this lack of access to essential resources, suffer from limited social protection as well.

The fundamental principle of equal opportunity and treatment between women and men is being approached as a matter of:

- a) Human rights and an essential condition in achieving effective democracy. women make up half the population and more than one-third of the work force, their right to full citizenship and equal opportunity and treatment in employment and benefits must be clearly expressed by their participation at all levels of activity particularly in decision-making and implementation of economic activities.
- b) Social justice and poverty alleviation to improve women's access to resources, employment opportunities, training programme, infrastructure, social services and social protection.
- c) Economic efficiency and sustainable development, to promote the participation of women in decision-making and their active involvement in shaping development through labour policies and practices which adequately respond to egalitarian objectives.

Given the above premises, immediate action to formulate and put in motion a strategy for developing self-reliance among women through co-operative development is imperative. What is obviously needed is to institutionalize a system of partnership and interface among government agencies and NGOs for the provision of meaningful support services to the beneficiaries through a system of sustainable management. The channel for these support services will be the co-operatives and other self-help organizations who will take the lead in pursuing community-formulated management objectives and goals.

The co-operatives will be recognized as the embodiment of the women's initiatives and aspiration to become self-reliant. Through them, the beneficiaries will address the problems of inequality, discrimination, sexual harassment, environmental degradation, unemployment and under-employment, utilization of support services and the activation of their traditional values as women.

It is in this light that this project proposal for women was conceived, a conglomeration of issues and concerns that were identified during the Seminar-Workshop on the Enhancement of Women's Participation in Co-operative Development.

2. Target Groups

The women from the different sectors will be the target and intended beneficiaries of the project. Specifically, they will be identified from the disadvantaged groups as outlined below:

- 2.1 Indigenous women;
- 2.2 Rural women;
- 2.3 Urban poor;
- 2.4 Disabled; and
- 2.5 Victims of disasters such as volcanic eruptions, floods, natural calamities, man-made disasters, cross-encounters between rebels and government troops.

The livelihood-related problems that confront include low level of production in their farms; high cost of credit and of farm inputs; insufficiency of basic infrastructure support such as farm-to-market roads, irrigation and generating activities. Other major concerns relate to the low level of participation of women in decision-making processes and developmental activities; the denudation of the forest lands; and the deterioration of the environment.

Faced with these tremendous problems, the people are, however, undaunted. With some assistance, they believe that they themselves can do much to solve such problems and improve their living conditions. Some of the things that they hope to accomplish in the short-term include the acquisition of related livelihood skills through training; the effective protection of the forest and the environment; the achievement of higher yield in their agricultural production; the attainment of greater gender awareness and women participation in developmental activities; and the provision of affordable credit.

3. Project Strategy/Objectives

The envisioned objectives of the project will be attained through an effective and community-driven system of *co-operative development, management planning and implementation*. Assistance will be provided to co-operatives with at least one year of existence to ensure that both participatory and technical capability are met.

The general project principle, i.e., the active participation of women co-operative members in planning, execution, monitoring and evaluation of all activities will be taken into account. Moreover, assistance will focus on need-based activities and provision of collateral free livelihood revolving loan fund at subsidized rate of interest, which will lead to hands-on awareness, capability building and people empowerment.

3.1 Major Issues to be Addressed

The development objective of the project is to empower women through a networking system of education and training, values and skills development, equal access to resources and opportunities and equal protection by the law.

a) Specific Objectives

- * To enhance women's participation in co-operative development,
- * To inculcate values, moral, cultural and spiritual recovery among women and men in co-operatives,
- * To increase women's economic productivity,
- * To increase access to leadership opportunities,
- * To integrate gender consideration in co-operative programme,
- * To increase women's access to resources and support services,
- * To institute clear policy statements on women participation and welfare in co-operatives,
- * To respond to the educational and training needs of women,
- * To support the indigenous women, the handicapped and youth in co-operative development.

4. Indicators

- 4.1 Master list/directory of women's organizations.
- 4.2 Three-year master plan of women's development.
- 4.3 Compilation of identified and packaged project development.
- 4.4 Pilot projects identified per region.
- 4.5 Preparedness of women's group to implement projects.
- 4.6 Women's group funds accumulated.
- 4.7 Project funds released.
- 4.8 Members' marketing products identified.
- 4.9 Viability of project.
- 4.10 Satisfied members increased individual income.
- 4.11 Assessment on submitted loan application forms completed.
- 4.12 Revolving Loan Fund borrowers screened and identified.
- 4.13 Prepared programme for expansion and/or revision.
- 4.14 Increased economic activities for women.

5. Implementation Modalities

5.1 Lead Implementing Agency

As earlier mentioned, the National Technical Working Group will take the lead in the implementation of the project.

The TWG with active support from the CDA will provide technical services in the organization, as the need arises, and promotion of co-operatives among members of the community. It will also participate and provide support services under its regular programmes and project.

5.2 Co-operative Agencies/Organizations

Other co-operating/support agencies and organizations will be tapped for additional technical and financial assistance, such as:

- * Philippine Federation of Women in Co-operatives (PFWC)
- * National Commission on the Role of Filipino Women (NCRFW)
- * Department of Agriculture/National Agriculture and Fisheries Council (DANAFI)
- * Department of Science and Technology (DOsT)
- * Land Bank of the Philippines (LBP)
- * Department of Trade and Industry (DTI)
- * Technology and Livelihood Research Center (TLRC)
- * Non-governmental Organizations (NGOs)

6. Project Duration, Work Plan and Phases

The project duration is three years (36 months). The first six months will constitute Phase I of the project. During this period, preparatory activities such as, but not limited to:

Stage	Expected Output	Duration
Phase I	<u>Preparatory Stage</u>	6 months
	a. Inventory and identification of target beneficiaries.	
	b. Consultative meetings (work planning)	
	c. Project identification and packaging (one indigenous people's and one co-operative)	
Phase II	<u>Pilot Project Stage Implementation</u>	12 months
	a. Social awareness (value)	
	b. Co-operative leadership and management	
	c. Entrepreneurial (livelihood) skills development.	
	d. Revolving Loan Fund.	
	e. Year-end review, monitoring and evaluation.	
Phase III	<u>Project Expansion</u>	12 months
Phase IV	<u>Impact Assessment/Manualization</u>	6 months
	Total	36 months

In keeping with the project strategy, the work plan will be based on the co-operative which follows an integrated area development framework.

The work plan will be brought to the attention of the CDA for their comments (Table 1). It will be submitted to funding agency before the start of Phase I.

Phase II of the project begins upon the completion of the work plan and continues through a 12 month period as pilot stage.

This phase will constitute project implementation and management activities. During this phase, training on social awareness (value formation/transformation) co-operative leadership and management, entrepreneurial skills development shall be conducted hand-in-hand with project implementation. A year-end review, monitoring and evaluation shall be conducted to assess the strengths and weaknesses of the programme.

In relation to the former, participatory processes will be put in motion to implement activities conceived to bring about additional income and increased employment opportunities. This will include the setting up of food processing, cottage industries, infrastructure and support facilities. The strengthening of the institutional and structural foundations for community self-reliance will be the focus of activities.

7. Assumptions

It is assumed that the government's policy on the recognition and protection of rights of women through co-operative development will remain among the development priorities during the project period. It is further assumed that the CDA and other support agencies, government and private agencies will keep their existing favourable policy for extending assistance to the women as they struggle in (the development and attaining social justice through a unified, self-sustaining, economically productive, environmentally friendly and highly competitive co-operative sector.

8. Prior Obligations and Pre-requisites

8.1 At the National Level

It is assumed that the government's policy on the recognition and protection of rights of women through co-operative development will remain among the development priorities during the project period.

It is further assumed that the CDA and other support agencies, government and private agencies will keep their existing favourable policy for extending assistance to the women as they struggle in the development and attaining social justice through a unified, self-sustaining, economically productive, environmentally friendly and highly competitive co-operative sector.

8.2 At the Provincial/Municipal Level

Agreement will be reached about the contributions to project activities and participation in the project of the concerned LGUs and other related agencies.

8.3 At Community Level

The selected co-operatives in the community will provide support and services to ensure success of the project implementation.

TABLE - I : INDICATIVE WORKPLAN ON GENDER INTEGRATION IN CO-OPERATIVE DEVELOPMENT

<i>Stage</i>	<i>Objectives</i>	<i>Activities</i>	<i>Expected Output</i>	<i>Duration (1996)</i>	<i>Responsible unit</i>
PHASE I Preparatory Stage	1. To determine the extent of women's participation in coop development	a) Inventory and identification of target beneficiaries b) Consultative TWG meetings	a) Listing of women's groups/coops by province completed b) Three-year master plan of women's development prepared	June-July	CDA TWG
	2. To identify livelihood projects for women	a) Project identification and packaging	a) Conduct of a 3-day Planning Seminar / Workshop on Project Development b) List of projects for women in cooperatives	August	TWG/ CDA
	3. To develop women's skills in leadership, management and entrepreneurship	a) Conduct of trainings/seminars * Value formation/social awareness * Leadership and management * Coop entrepreneurship * Specific skills development	a) Trainings conducted for women's groups * Luzone (Tagaytay) * Visayas (Dumaguete) * Mindanao (Davao city)	October- November	CDA/ PFWC/ TWG
	4. To generate equity capital for the identified project	a) Savings mobilization and capital build-up from within. b) Negotiation for external funding.	a) Women's Savings Mobilization and Capital Build-up Programme. b) Project Proposals submitted to funding agencies.	September- Onwards	CDA/TWG

TABLE -I (CONTINUED) : INDICATIVE WORKPLAN ON GENDER INTEGRATION IN CO-OPERATIVE DEVELOPMENT

Stage	Objectives	Activities	Expected Output	Duration (1996)	Responsible Unit
PHASE II Pilot Project Implementation	<p>5. To apply women's skills in project implementation and management</p> <p>6. Revolving Loan Fund (RLF)</p>	<p>a) Implementation of pilot projects (regional level)</p> <p>a) Create the RLF Committee</p>	<p>a) Project Outputs/products</p> <p>b) Project properly managed</p> <p>a) RLF Committee to review the loan operation and management.</p> <p>b) Organization and conduct of RLF Training</p> <p>c) Granting of loans.</p> <p>d) Monitoring of RLF activities.</p> <p>e) Repayment of loans</p>	<p>January-December</p> <p>July-December</p>	<p>--</p> <p>RLF Committee</p>
PHASE III Project Expansion	<p>7. To assess impact of project in women's lives.</p> <p>8. To expand women's access to economic activities and support services</p>	<p>a) Year-end assessment and work planning</p> <p>a) Expansion of projects to include:</p> <ul style="list-style-type: none"> * Disabled Women * Indigenous Women * Out-of-school Youth * Victims of Calamities and disasters 	<p>a) Strengths and weaknesses identified</p> <p>a) Viable projects implemented by various women's groups at the provincial level</p>	<p>November-December</p> <p>42 months</p>	<p>--</p>

9. Reporting, Monitoring and Evaluation

9.1 Reporting

The Project Coordinator will prepare six monthly progress reports to be reviewed by the Project Manager. The Project Manager will review the report and send it to the Technical Working Group. The TWG will finalize the report and submit it to other funding support agencies.

9.2 Monitoring

A continuous review, planning and monitoring system will be established by the TWG, in co-operation with the target co-ops, and project staff at national and local levels, together with the TWG representatives will be trained on the operations of the system.

The project will produce a detailed work plan before the end of the preparatory phase (six months) for the project activities to be undertaken in the following three year period. The work plan will be updated regularly and will become an integral part of the project document.

The TWG will provide guidance through regular monitoring missions to the project sites.

9.3 Evaluation

After a period of one year, an internal evaluation mission (Government representatives and a TWG representative to be identified by the communities concerned) will analyze the progress of the project on the basis of the indicators and targets set out in this document.

An evaluation mission (TWG, government/community) will be fielded towards the end of the project period for the purpose of conducting a terminal evaluation.

10. Work Plan

The project work plan for the second phase (12 months) will be prepared on the basis of the findings and recommendations of the survey which shall be conducted during the first phase (six months) and which will be submitted to the TWG. Once the work plan have been approved, it shall form part of this document.

The following points will be taken as a framework for the activities to be undertaken within the first six months (first phase):

- 10.1 Preparation of an agreement among the implementing and co-operating government agencies regarding their role in project implementation, including their staff contributions.
- 10.2 Creation of a Project Management Staff and the nomination of candidates for the post of Project Manager.
- 10.3 Setting up of the project office establishing project files and acquisition of office equipment.
- 10.4 Identification of the training needs of target beneficiaries and the preparation of the training materials.

- 10.5 Preparation of project work plan.
- 10.6 Identification of candidates for other project posts.

11. Inputs

11.1 Lead Implementing Agency Contribution

Government contribution will be made through the co-operating agencies. Such contribution will include the salaries of technical personnel who may be assigned to help in the implementation of the project, the cost of infrastructure support and the cost of related basic services to be made available to the target beneficiaries. The CDA and the concerned co-operatives will, in addition, provide office space for the Project Administration Team and the Local Project staff, respectively.

a) Project Administration

Project administration will compose the national and local project staff. This includes the salaries of the project staff for the duration of the project implementation:

- One Project Manager
- Three Project Coordinators (Luzon, Visayas, Mindanao)
- Two Clerks.

b) Travel Costs

Official travel expenditures of the pilot project staff, including the Technical Working Committee.

c) Evaluation Cost

Expenditures of the project evaluation mission.

d) Training and Fellowship

All kinds of training programmes, including livelihood training, fellowship, study tours.

e) Operation and Maintenance

Provision for operation (gasoline, etc) and maintenance of the project equipment.

f) Reporting

Provision for reporting expenditures.

g) Sundries

Provision for miscellaneous expenditures.

11.2 Co-operating Agency Contribution

Government contribution will be made through the co-operating agencies. Such contributions will include the salaries of technical personnel who may be assigned to help in the implementation of the project, the cost of infrastructure support and the cost of related basic services to be made available to the target beneficiaries.

The CDA and the concerned government agencies will, in addition, provide office space for the Project Management and the Local Project Staff, respectively.

PROPOSED BUDGET

	<i>Particulars</i>		<i>Amount (Pesos)</i>
1.	Project Administration		1,584,000
	1.1 Salaries:		
	* One Project Manager (P10,000x36 months)	360,000	
	* Three Project Coordinators (P8,000 x 3 x 36 months) (Luzon, Visayas, Mindanao)	864,000	
	* Two Clerks (P5,000 x 2 x 36 months)	360,000	
	1.2 Travel Costs		216,000
	1.3 Evaluation Costs		100,000
2.	Training and Fellowships		1,000,000
3.	Revolving Loan Fund		1,000,000
4.	Operation and Maintenance		100,000
5.	Reporting		500,000
6.	Sundries		500,000
	Total Cost		5,000,000

Job Description for the Project Manager

1. Identify candidates for other project posts, prepare terms of reference for studies to be undertaken by TWG, NGOs and assess capabilities of interested candidates.
2. Set up the project office, establish necessary communication linkages with the implementing and co-operating agencies, NGOs and co-operatives.
3. Identify, in close co-operation with the TWG, target groups, pilot projects and local NGOs to be worked with.
4. Prepare project work plan for the second phase in collaboration with TWG and target groups.
5. Assess the training needs of the target groups and together with the TWG, prepare/adopt training materials and assist in conducting training programmes.
6. With the assistance from TWG, design/adopt rules and regulations for the Revolving Loan fund operations in co-operation with NGOs and Land Bank of the Philippines.
7. Together with the target groups, assist the co-operatives in promoting their production techniques and modalities and in increasing their income through implementing effective marketing strategies.
8. Help co-operatives develop labour-intensive employment schemes for income-generating purposes for especially unemployed young men and women from indigenous and disabled communities.
9. Prepare progress reports and final report which will also include his/her findings and recommendations for future action.

Gender and Development Programme of the NATCCO Network

Ms. Mercedes D. Castillo

National Confederation of Co-operatives, the Philippines

A. Continuous Education and Training

1. *Integration of Gender in Pre-membership and Education Seminars (PMES)*

Gender issues and concerns are integrated in the PMES conducted for prospective members of co-ops. Topics discussed include the difference between sex and gender and how women have been historically marginalized through the subtle conditioning of men and women. The integration of gender in PMES is meant for all the members of the co-operatives aware and more sensitive to gender concerns.

2. *Continuing Gender Sensitivity Training for Women/Men*

Gender issues/concerns are also integrated in strategic development and planning workshops (SPDW) conducted by the NATCCO centres for primary co-operatives. Specifically, gender concerns are incorporated in the sessions on situationing, visioning and action planning.

3. *Production and Dissemination of Informational, Education, Curriculum Material*

A Trainer's Manual: Gender Sensitivity Training for Co-operators was developed and is being disseminated to co-operatives. The manual consists of two main modules and one introductory module. Module 1, entitled Gender and Me, focuses on creating awareness of gender issues at the participants personal level, while Module 2, Gender and Co-op, aims to make participants conscious of gender issues in co-ops and to take courses of action address these issues. The introductory module introduces Gender Sensitivity Training (GST) as a form of intervention, explains its design in the context of adult learning and provides inputs on the training techniques and methodologies employed in the delivery of GST.

B. Advocacy

NATCCO participates in various important Women's Action Network for Development (WAND) activities, particularly on its advocacy work on the amendment and passage of anti-rape bill in the Philippines.

WAND is a national network of NGOs, people's organisations and co-operatives concerned in the advancement and empowerment of women. NATCCO is a founding member of WAND.

C. Research, Publication and Media Watch

1. 1992 NATCCO Baseline Survey Report : A Summary

The said document presents the highlights and summary of the statistics on the state of Philippine Co-operative Movement. The survey also includes the sex-disaggregated data on the profile of management and staff of NATCCO affiliate co-operatives.

2. "From Awareness to Action: A Multi-media Documentation of Co-operatives' Responses to Gender Issues"

This project is being undertaken by the Asian Women in Development Co-operative Forum (AWCF) together with NATCCO. (AWCF is an organization of 5 co-operative organizations in 5 countries pursuing the gender agenda. NATCCO is a funding member). NATCCO helped AWCF secure additional funding for the above cited project using NATCCO's allocation from Philippines-Canada Human Resource Development Programme (PCHRD), a Canadian International Development Agency (CIDA) - supported funding mechanism.

This project aims to advocate the integration of the gender agenda in co-operatives and to stimulate co-operatives, NGOs and people's organisations to pursue the same by providing them with models or examples of how they can address and respond to gender issues and the particular needs of women. It also aims to contribute substantially to the wider efforts of improving the situation of women and achieving gender equality. The following outputs are already available:

- A 53-minute video documentary (Liberating Co-ops) featuring NATCCO affiliate-co-operatives in its effort of enabling women to be equal partners of men in the co-operative. The video shows that the struggle may be fraught with difficulties, but it is possible to slowly, if not dramatically, reverse the situation. The video presents the experiences of co-ops in addressing gender concerns, their struggles and triumphs, and the lessons that they have learned along the way.
- A book (Liberating Co-ops) composed of ten case studies of primary co-operatives in the Philippines, which serves as models of gender-responsiveness and effectiveness.

A reference handbook (Liberating Co-ops: A Guide to Creating Gender-Balance and Women-Friendly Co-operatives (Philippines) briefly describing the different policies, programmes and services which co-operatives have undertaken to address gender issues and women's particular needs will be available before the end of this year.

D. Policy Review

The gender concerns of the NATCCO network has been elevated to the incorporation of gender equality as one of the values which guide the NATCCO network. The new vision statement adopted by the NATCCO Congress in May 1994 and articulated in by secondary and primary co-operative members reads:

“We the NATCCO network, respond to the needs and aspirations of our members, and network towards alternative socio-economic and political systems guided by self-reliance, democracy, nationalism, solidarity, justice and gender equality.”

PRESENT STATUS AND FUTURE PROSPECTS

1. General Environment

Generally, there is an increase in women’s participation in co-operatives. The data indicate and increasing trend in women’s participation as members, managers and co-op personnel through less dramatically, as members of the Board. With this marked improvement, NATCO is confident in pursuing the gender agenda to strengthen the involvement of women in co-operatives especially in the decision making processes.

(Please refer to the attached data for more information)

2. Women in Co-operatives

(Please refer to the attached data for the statistics on co-op movement).

Changes of environment

The Philippine government has been more supportive to the cause of women, at least at legislation level. Recently, the Anti Sexual Harassment Act of 1995 (Republic Act 7877) was passed declaring sexual harassment unlawful in the employment, education or training environment and for other purposes. With the passage of the law, women’s groups are ever more vigilant to ensure that the law will be implemented by the government.

Another Act which promotes the integration of women as full and equal partners of men in development and nation building and for other purposes is Republic Act 7192, otherwise known as the Women Development and Nation Building Act.

The passage of both laws in the Philippines is meant to make more visible contributions of women in society.

3. Future Prospects

a) Formation of the Association of Gender Advocates in Co-operatives (AGAD)

The AGAD formed from NATCCO’s membership will serve as a core group that will consolidate existing initiatives at gender development across organizations and co-operatives; reformulate NATCCO’s gender and development framework; coordinate and implement GAD activities; and serve as a pool of resources, experiences and ideas within the NATCCO Co-op system.

To date, ten (10) gender advocates from the network are already identified for AGAD core group. More gender advocates will be identified by NATCCO’s regional development centres.

b) AGAD Conference

An AGAD conference will be set to enable the selected advocates to review the existing NATCSO's GAD framework and to reformulate the said framework in response to current trends and needs.

c) Other Plans

With the increasing concerns on gender and development, NATCO plans to source funds to be able to address the following needs:

- conduct new rounds of GSTs and NATCCO primaries
- Skills upgrading for AGAD members.

4. Actual experiences

The co-operatives featured in the AWCF project, "From Awareness to Action: A Multi-Media Documentation of Co-operatives' Responses to Gender Issues", will be a good material which the ICA ROAP can use as case studies in order to share experiences with the other co-operatives in the region.

5. Support of ICA ROAP

NATCCO solicits ICA-ROAP support in terms of providing venue (conferences, training, etc.) where our co-op gender advocates can exchange experiences/views with other gender advocates in other parts of Asia-Pacific. NATCCO also hopes that ICA ROAP will provide new materials on gender.

The Women Co-operators of NATCCO: Her Place in Co-operatives?

The result of the 1995 survey on the affiliate co-operatives of NATCCO revealed the status of women in the co-op leadership and their number and size as members and employees of the co-operatives. It also showed the size and number in terms of occupation compared to men.

Table 1. Sex Ratio of Board Chairpersons and Managers
as of December 31, 1994
(All Types of co-operatives)

	<i>Female</i>		<i>Male</i>		<i>No. of Co-op Respondent</i>	
	<i>No</i>	<i>%</i>	<i>No.</i>	<i>%</i>	<i>No.</i>	<i>%</i>
Chairperson	44	(26.5)	122	(73.5)	166	(100.0)
Manager	85	(57.0)	64	(43.0)	149	(100.0)

In leadership position Table 1 shows that less women (26.5%) than men (73.5%) occupy the position of chairperson in the Board of Directors, the highest policy making body of the co-operative. In contrast, there are more women co-op managers (57.0%) than men (43.0%). Co-op managers implements policies and plans formulated by the Board of Directors and are responsible for the day-to-day affairs of the co-operatives.

Table 2. Sex and Number of Members in the Board
as of December 31, 1994
(all types of co-operatives)

	No. of Respondents	Number	Percentage	Average
Female		411	35.0	3.1
Male		762	65.0	4.7
Total	165	1,173	100.0	7.1

The average number of Board of Directors of the 165 co-operatives that responded is 7.1 as shown in Table 2. Women are a minority in terms of number in the board of directors

(35.0%, an average of 3.1). Almost two-thirds of the composition are male (65.0%, an average of 4.1)

(In practice, resolutions are passed by a simple vote of majority at the primary, secondary and tertiary levels within the NATCCO network.)

**Table 3 - Individual Membership of Co-operatives affiliated with NATCCO
1992-1994
By Occupation**

	No. of	1992		No. of Co-op		1993		No. of Co-op		1994	
	Co-op Resp.	No.	%	Respon- dents	No	%	Respon- dents	No.	%	No.	%
Farmers/ Agricultural workers		34,355	22.8		40,639	24.1		60,489	26.1		
Fisherfolks		3,391	2.3		4,545	2.7		5,494	2.4		
Employees		51,155	34.0		56,497	33.5		67,306	29.1		
Self-employed		25,197	16.8		37,045	22.0		50,561	21.8		
Students		3,547	2.4		7,371	4.4		7,547	3.3		
Housekeepers		19,462	12.9		19,385	11.5		27,251	11.7		
Others		13,299	8.8		3,254	1.9		13,276	5.7		
Sub-Total	241	150,406	100.0	267	168,736	100.0	293	232,024	100		
No breakdown by occupation	212	71,518		50	71,243		58	50,627			
Total	453	221,924		317	239,979		351	282,651			
Average		490			757			805			

By sector, about one-third of the membership of the co-operatives that responded are employees, followed by farmers/ agricultural workers which comprise about one-fourth. The remaining forty percent are the self-employed or the so-called entrepreneurs (21.8%), the housekeepers (11.7%), students (3.3%), and others (5.7%).

**Table 4 - Individual membership of Co-operatives affiliated with NATCCO
1992-1994**

By Sex

	No. of Co-op Respon- dents	1992		No. of Co-op Respon- dents	1993		No. of Co-op Respon- dents	1994	
		No.	%		No.	%		No.	%
Female		104,097	55.2		112,878	58.3		146,382	59.6
Male		84,474	44.8		80,804	41.7		99,057	40.4
Sub-total	438	188,571	100.0	259	193,682	100.0	329	245,439	100.0
No breakdown by sex	15	33,353		58	46,297		22	37,212	
Total	453	221,924		317	239,979		351	282,651	

Table 4 shows that more than half (59.6% in 1994) of the membership of the co-ops that responded are women, and the number of female members increased yearly within the period 1992-1994.

While women comprise more than half of the co-ops' membership, they only make 35% representation in the leadership (Table 2).

**Table 5: Number of Co-op Employees by Type of Co-operative
(as of December 31, 1994)**

	No. of Co-op Respondents	Total Employees	Average No. Employees
Consumers	31	270	8.7
Credit	121	888	7.3
Federation	5	113	22.6
Marketing	4	40	10.0
Multi-purpose	167	1,730	10.4
Service	3	29	9.7
Others	5	18	3.6
Total	336	3,088	9.2

The average number of employees per co-operative was 9.2 (Table 5). By type of co-operative, federation had the biggest average number of employees at 22.6. This is so as one federation reported 72 as total number of employees who handle their big volume of operations. Marketing and multi-purpose had almost the same average of employees at 10.0 and 10.4 respectively.

gets lesser at the secondary and tertiary level where only one woman got elected in the case of VICTO. This is so because more men are sent as official delegates during assemblies, and hence, women's chance to be elected gets slimmer. Women get elected at the committees (credit, education, audit, and inventory, election), the tasks which are considered feminine or for women.

Even if women are nominated, they decline the nomination thinking that men should be the leaders as the latter are more trained and interested to be one. Some women raised that they have more than enough responsibilities to take care already and women vote in favour of the men. But in pilot co-operatives of the VICTO Cooperative Women in Development (CWID) project, where women had training on assertiveness and leadership, these women had proven to be better managers and officers than their male predecessors by way of turning around the operations of their respective co-operatives (Liberating Co-ops).

* **Management.** Co-operatives employ more women (60%) than men (40%) particularly as full-time employees (Table 6). In Illo's study of NATCCO and primaries under two Regional Development Centers (BCDC and MASS-SPECC), 40 to 50 per cent of the co-operative managers were female and observed that the co-operatives managed by women were small based on the co-operative's assets. The bigger primaries were managed by men. NATCCO and the RDCs were also managed by men. Women are found in second line management as unit heads and assigned the positions of administration and finance, assistant manager. In the Mindanao primaries, women-headed units included marketing, loans, finance, and departments that deal with projects like consumers and farm inputs, garments, and soap making.

* **Personnel.** Assignments given to women employees tended to be based on gender, i.e. clerk and book keepers and they are office-based. Collection, which required field work, hauling and lifting were assigned to men.

Illo cited that co-operative officers neglected to see that women lead and managed small-sized co-operatives and as co-operatives become bigger, women are generally relegated to lower ranks, as plain members or workers.

* **Women's activities.** In both the EWIC and CWID study, women's activities, in both economic and in the co-operative affairs were extension of the traditionally assigned roles and activities as mother, care giver, nurturer, dress making, food processing, animal raising, mostly home-based, reinforcing the dominant view that a woman's place is the home.

Gender Issues in Co-operatives

* **Women's Participation and Representation.** The current niche of women in co-operatives marginalizes them in policy and decision making arena. The Board of Directors of which women are only one-third, decides on resource allocation, the programmes and services of the co-operative; sets policies that guides implementation as well as systems

**Table 6: Number of Co-op Employees by Sex and Nature of Employment
(All types of Co-operatives)**

	Co-op Respondent	Part-time		Full-time		Total		%
		No	(%)	No.	(%)	No.	(%)	%
Female		357	(19.5)	1,472	(80.5)	1,829	(100.0)	(60.0)
Male		282	(23.2)	935	(76.8)	1,217	(100.0)	(40.0)
Sub-total	334	639	(21.0)	2,407	(79.0)	3,046	(100.0)	(100.0)
No breakdown by sex	2			42				
Total	336			3,088				

By nature of employment (Table 6), co-operatives hired more full-timers (79%) than part-timers. Table 6 also shows that there were more female co-operative employees (60.0%) than their male counterpart (40.0%).

The roles and position of women in co-operatives

Based on experience and interaction with officers/leaders of co-operatives at the primary, secondary and tertiary levels on the issue of women, the usual reaction is that there is no such thing as women's issues in the co-operatives for the reason that: (i) women is welcome to become members and leaders of co-operatives as men are; (ii) co-operatives serve all its members - women and men; (iii) the principles and values of the co-operative are gender-neutral and thus not discriminating women. Therefore, there is a place for every women and men in a co-operative.

A study on the Enhancement of Women's Involvement in Co-operatives (EWIC) project of NATCCO (Illo and Uy, 1992) raised the question, "what is the place for women and what influences the definition of this women's place?"

Based on NATCCO's survey and Illo's study, data revealed several gender based locations of women and men.

- * **Membership.** There are more women members in the primary. The Illo study traced this to the pre-membership education seminar (PMES) requirement before one can be a member of a co-operative, where usually women attend on behalf of the husbands and therefore enlisted as the member. Another factor cited is the women's interest in the affairs of the co-operative.
- * **Leadership.** Although there are more women members in co-operatives, men are more visible in the leadership, especially in position of chairperson, 73.5% (Table 1). As members of the board, women comprised only 35% (Table 2). In the election of officers, women are nominated and elected as treasurers and secretaries. Women's representation

and procedures. In practice, decisions and resolutions are carried out by a vote of simple majority. By mere number, the women's views and ideas can be voted out.

In co-operative affairs such as the annual general assembly meeting, it is observed that there are more women attending the meeting. However, the women are generally less vocal and passive than the men. Resolutions, usually sponsored by the men are easily passed with less if not nil questioning from the women. If ever questions are raised by some women, the tendency is for the other women to vote in favour of the men's ideas or these few women can just be voted-out by the majority. Unless the general membership of co-operatives are gender-sensitive and become responsive, at least among the officers and staff, women's issues/needs will continue to be invisible and neglected. The quality of women's participation in co-operative affairs, particularly in decision making processes, needs further boost and assertion.

- * **Programme/Project for Women.** The EWIC and CWID projects initiated by NATCCO and Visaya Cooperative Development Centre(VICTO), respectively were pilot projects, which by its nature were limited to a number of primaries within a specified period. While both projects, to a certain extent, created impact on the women participants, the co-ops still had limited skills and resources to continue and sustain the activities when the projects were phased-out.

Having encountered negative reactions from the men and concerned with gender mainstreaming, VICTO shifted from WID to GAD and focus on gender integration in the organization - in its programmes and services, policies, structure and mechanisms with the goal of mainstreaming and institutionalising GAD. Addressing the women's needs was left in the hands of the co-operative.

- * **Co-op for Women or Women for Co-op?** GAD critique raised concern on the CWID concept as being "women for co-op". While the project provided education and training, capital and skills upgrading to the women, the objectives and expected results were more bias for the co-operative, rather than the women.

A "thinking" emerged as part of VICTO's paradigm shift that projects/programmes should be designed and implemented to impact on the lives of women. It is viewed that if the women's lives are improved (personal, socio-economic, political) there will be a flow of the impact to the co-operative. This way, the members can really feel that the co-operative is seriously concerned with its members.

- * **WID or GAD?** The shift from WID to GAD as a result of the pilot project phase-out and the concern to integrate/ mainstream gender in co-operative development has yet to be closely examined. While gender integration in the co-operative system aimed to sensitize and make the organization gender-responsive, this effort should result in concrete programmes/actions that will address women's concerns/issues.

Genderizing the MIS for example should inform decision makers about the women's particular needs/ situation to create favourable environment for WID work. This should be addressed at all levels (primary, secondary, tertiary).

Initiative and Response

VICTO launched the CWID project in 1988 to four pilot co-operatives in Cebu and later expanded/opened the programme to other co-operatives in the provinces of Leyte and Capiz. The pilot project organized the poor women of the partner co-operatives, provided education and training, technical assistance and skills upgrading/training and revolving credit fund. Towards the end of the project term (1991), CWID was adapted as a programme and VICTO shifted to gender integration in the organization, which took a process of sensitizing all the staff, inputting and undertaking series of workshops on gender analysis and gender-responsive planning by the programme staff, and formulating a gender-based framework for co-operative development. Introducing GAD as programme framework meant articulating VICTO's GAD vision-mission-goal statements that will guide its user in putting gender perspective in programmes and services, organizational policies, systems and procedures, mechanisms and most important was getting the mandate from the Board of Directors and commitment of top level management.

At the NATCCO level, commitment to gender integration was expressed by adding a fifth goal statement - "the institution of mechanism for the integration of gender perspective in all policies, programmes and services (1990 Annual Report). As a result of policy review, the gender concern of the NATCCO network was elevated to the inclusion of gender equality as one of the values that will guide the network. The NATCCO Congress in May 1994 adopted a new vision statement.

"We the NATCCO network, respond to the needs and aspirations of our members, and work towards alternative socio-economic political system guided by self-reliance, democracy, nationalism, solidarity, justice and gender equality".

Armed with a mandate and framework, gender activities/ interventions became part of the regular activities of VICTO. Provincial GSTs were conducted for co-op leaders and staff. Gender analysis was incorporated in the planning and management system of co-operatives (such as gender disaggregation of data). The VICTO Policies were reviewed and reformulated to be gender-fair, e.g., in hiring, promotion, compensation and benefits. A women's desk, later transformed to GAD desk was established and assigned to a staff. The desk was tasked to be the lead advocate within and outside of the organization, i.e. promoter of gender in co-operatives and active involvement in women's network for wider advocacy agenda such as legislative reform, women's month celebration, etc.

Some of the Gains

- Improved self confidence and personal growth, work sharing among family members, dynamics of decision making and marital relations.
- Improved representation and quality of participation of women in co-operative affairs; increasing number of women in leadership.
- Increasing awareness of gender issues among co-operative leaders which resulted to positive/affirmative action/ programme/service for women such as daycare, separate credit

Women's Participation in Co-operatives in Sri Lanka

Mrs. Sheila Heenatimulla

*Asst. Director (Education & Training)
National Co-operative Council of Sri Lanka*

The women in Sri Lanka play a vital role in economic development in the country. Their participation can be seen not only in the agricultural and industrial sector, but in the administrative and political fields too. The average Sri lankan woman is literate and enjoys a better status of equality in gender when compared to the women in other Asian countries. They enjoy equal rights as men. There are no legal barriers to refrain her from any socio-economic activity in the country. Many leading positions in the political and administrative sector are being held by women. The women's role in decision making and management capacity has shown a remarkable development during the past two decades.

The Co-operative Movement in Sri Lanka has a membership of more than 3.4 million and more than half of this consist of females. Both men and women possess equal status at membership level, enjoying equal benefits of the society, credit facilities and at decision making. But there are irregularities, imbalances and social barriers keeping the women away from active participation at decision making. They perform multiple roles amidst many hardships. They play a leading role in managing household economy and family budget. Therefore, as members of the consumer co-operatives, they are more active than men.

From the production point of view too they are very active, engaging in many income generating activities such as rice processing, handicraft making, cottage industries, etc. and play a major role with regard to poverty alleviation activities.

Yet, the following figures will show their levels of participation in the activities of the Movement:

<i>Participatory level</i>	<i>Male</i>	<i>Female</i>
i. At grassroots level	50%	50%
ii. At branch level	80%	20%
iii. General body level	95%	5%
iv. Top level decision-making (boards and committees)	98%	2%

(unpublished results of a random survey conducted by the NCC in 1995)

From 1970-1990, the WID approach was emphasised to encourage 'empowerment' of women to bring them into the mainstream of development activities in the movement. This

fund for women, more flexible and equitable savings and credit policies/mechanisms for women.

- IEC materials (Trainer's Manual on GST, book and video documentary, posters, training modules, library, etc.).
- Formation of the Association of Gender Advocates (AGAD) in the NATCCO network.
- Increasing number of co-operatives opening/establishing support programme/activities for women.
- Multi-level and expanded networking and involvement.

Current Activities and Future Prospects

- * Active involvement in the women's network (NGO and co-operative movement) for continued and vigorous advocacy.
- * Continuous training for co-operative leaders, staff and members.
- * Follow-up support programmes from the RDCS.
- * Full institutionalization of gender - whole cycle of planning, budgeting, monitoring and evaluation (PBME). Genderized M & E systems with sensitive tools and indicators at all levels.
- * Clear identification of the women's niche in co-operatives, strategic impact and focus.
- * Alignment of goals and effort at the primary, secondary and tertiary levels.
- * Forum for exchange, sharing, updating on what is being done, what more can be done, new development and resources between and among the AWCF and ICA network, and other co-operative institutions.
- * Enterprise development for women.
- * Co-operative laboratory for genderized MIS and PBME, for developing tools and indicators that will capture the real situation of every woman member of a primary co-operative. This is to see the face of the woman member for the co-operative to have a profile from which to base its interventions and services.

did not prove to be very successful as the women were very active in a homogenous group, but passive in joint programmes with men.

The Gender approach was introduced to co-operatives in Sri Lanka under the auspices of the International Co-operative Alliance. Many programmes have been conducted at national and international levels to introduce gender integration, explain facts of gender inequalities, to sensitize decision makers on this issue and to create an awareness among the members at different levels to the strategic and practical gender needs of women for them to be more actively aware of their responsibilities towards the sustainable development of the Movement.

In Sri Lanka the National Co-operative Council which took the initiative to introduce the subject of Gender reacted very positively towards this issue. We participated in the ICA Gender workshop held in Japan, where a National Action Plan was drafted.

I will now brief you on the various activities carried since then:

1. Sample Survey

A survey has been carried out by the National Co-operative Council by sending out 210 questionnaires to the large primaries of the country. Only 42 societies responded. The results of the survey revealed that the member participation on gender basis showed a considerable satisfactory ratio at the bottom grassroots level, which was about 68:32. But, at top management level the involvement of women was very low, 95:5.

2. Early Gender Sensitization Programmes

To overcome the gender imbalances and to ameliorate the situation a series of programmes were conducted by the NCC using the Canadian and Indonesian manuals on Gender Integration. Programmes were held in Kalutara in the Western Province, and Polonnaruwa, and at the Kahagolla Regional Development Centres.

3. Developing a Manual to suit the Sri Lankan Situation (First test)

An introductory workshop was conducted by the NCC under the guidance of the International Co-operative Alliance (ROAP) to prepare a manual to increase and develop the involvement of the management activities at society level.

The workshop was conducted in English. Policy makers and trainers participated. Policy making level representatives from the Ministry of Co-operatives and the Department of Co-operative Development, and Trainers of the National Co-operative Council of Sri Lanka, School of Co-operation, Polgolla and Sri Lanka Institute of Co-operative Management participated.

This was a good exposure for both the Policy Makers and Trainers. Mr. W.U. Herath, Advisor, HRD, ICA and Ms. Akiko Yamauchi, Gender Programme Advisor at the ICA, participated as resource persons from the ICA.

4. Second Test Programme

The second test programme was conducted in Polonnaruwa in the North Central Province, by using the translation of the Manual. The programme was conducted in Sinhala language. The Trainers of the NCC and a few trainers from the School of Co-operation participated under the guidance of Mr. Upali Herath who was the resource person from the ICA.

5. Production of the Manual

Steps have been taken to print the Manual. It is decided that each trainer who is involved in Gender activities should be given one copy of the translated manual.

6. Training Workshops

Five workshops have been conducted by using the tested Manual. The particulars are as follows:

<i>District</i>	<i>Participation</i>	
	<i>Male</i>	<i>Female</i>
i. Polonnaruwa	15	12
ii. Kandy	15	15
iii. Kurunduwatta (Kalutara)	14	15
iv. Kahagolla	20	85
v. Ampara	6	12

7. Present Development

We have noticed a considerable change in the participation of women members in the activities of the societies. During the early part of 1990s there were no women presidents of Multi-purpose Co-operative Societies. But, now there are two women presidents. One in Ganga Ihala MPCs Ltd., Kandy and at Konepathirawa MPCs in Anuradhapura.

The SANASA Federation as well as the Fisheries Federation have taken the initiative to conduct gender integration and awareness programmes at different levels. SANASA National Womens' Committee has produced a handbook for the District Women Leaders and Assistant Secretaries to use in their training activities. There is a marked awakening among women leaders to know more about the by-laws of the co-operatives and the management and administration activities. Their requests for explanation of the by-laws and accounting methods are more frequent now. Strategies of how to be elected to the committees and sub-committees are discussed at their meetings and it is also given priority in their agenda at committee meetings.

Conclusion

The National Co-operative Council has planned to conduct Gender sensitization programmes in all the districts during the year 1996.

Gender related Policies, Activities, Materials for Gender Integration in the Co-op Movement in Thailand

Juthatip Patrawart

*Asstt. Professor, Dept. of Co-operatives
Faculty of Economic, Kasetsart University, Bangkok*

Introduction

After sending two representatives from CLT and CPD to participate in "Asia-Pacific Conference on Gender Planning in Co-operatives" in Tokyo, Japan, in 1993, the Co-operative Movement of Thailand has implemented projects and activities as proposed in the meeting. The main objectives of this paper is to discuss the plans and project related to gender development, which the CLT and the co-operative movement related organizations in Thailand have conducted during 1993-1996.

The proposed plans in the 'Conference on Gender Planning in Co-operatives' in Tokyo, Japan

In the 'Conference on Gender Planning in Co-operatives' in Tokyo, Japan in March, 1993, representatives from 13 countries proposed plans/projects related to the development of gender participation to be implemented in their home countries. Under the main objectives of this activity, ICA would like to have the baseline information for monitoring and evaluation to follow-up gender development activities in Asia-Pacific region in the future.

The two representatives of CLT and CPD from Thailand have proposed the following 5-year plan (Table 1)

Table 1 - Mechanism plan for gender integration in Co-op Movement in Thailand

Activities	Year				
	1993	1994	1995	1996	1997
1. Research project and evaluation	x	x	x	x	x
2. Setting Master Plan		x			
3. Establish Information Center		x			
4. Training Programmes	x	x	x	x	x

(Thailand's Paper presented at the Conference in Tokyo, Japan, March, 1993)

At present, all activities have been implemented as scheduled, except for the establishment of information centre, due to financial problems. It is hoped that the problems could be solved in the near future, since the project is one of the important contributions to the success of overall gender integration in co-operative movement.

Research Project Implementation

“The Development of Gender Integration in Co-operative Movement in Thailand” is a project of the Co-operative Movement in Thailand, conducted under the financial support of ILO. The main objectives of the project were to collect information on development of gender integration in the co-operative movement in Thailand. The information was then used to prepare a master plan for gender integration. The project commenced in September 1993 and completed in June, 1994.

Problems, Obstacles in Participation of Women in Co-operative Movement: the Case of Thailand

This section discusses about the assessment of the situation of gender integration in co-operative movement in Thailand. This includes personal status of women and various environmental conditions such as government’s policies, laws, rules and regulation, religions, tradition and value as well as gender integration supporting organizations. The assessment focuses upon factors affecting women’s participation in co-operative movement. This is to identify the limitation of women in participating in co-operatives. The main findings are as follows:

1. Personal status of women

- 1.1 Economic problem is one of the main obstacles to women’s participation in co-operatives.
- 1.2 Some groups of women are still lacking knowledge and do not recognise the importance and usefulness of co-operative participation.
- 1.3 Women are lack of assertiveness self-confidence and leadership qualities.
- 1.4 Some groups of women still do not accept the capability of women themselves.
- 1.5 Because of household responsibilities, women are generally lack of free time and hence no opportunity to participate in social activities.

2. Government’s Policies

- 2.1 The existing policies of the government on women development still emphasize upon economic and quality of life development. Development of potential and readiness of women for leadership has not been focused upon.
- 2.2 The existing women development policy is not systematic such as no development evaluation, no systematic information system for development planning under the changing environment.
- 2.3 The implementation of existing women development projects has no perspective objective for enhancement of women’s participation in co-operatives as members and on the board of directors.

3. Co-operative Laws, Rules and Regulations

The existing Co-operative Law, the Co-operative Act (1968) have no section specifically related to women. Nevertheless, the Act was drafted under the framework of co-operative ideology of equality and justice, i.e., no sex discrimination.

Co-operative rules are encouraging or hindering women's participation in co-operative movement. In practice, some types of co-operatives do not facilitate women's participation in co-operative movement.

Co-operative regulation is established by the board of directors following the policies, regulations, framework and laws of co-operatives. At present, many co-operatives have drafted regulations to facilitate women-related activities or projects in co-operatives.

4. Religion, Traditions and Values

- 4.1 Some traditionally religious practices hinders gender integration in co-operative movement.
- 4.2 The value judgement of 'Man is the front foot of elephant, women is the back one' is one of the important factors hindering the expressiveness of women in their capabilities and limiting their participation in public activities.
- 4.3 Value judgement and opinions of public and personnel in co-operative movement, especially of men, do not accept women's capability.
- 4.4 The value judgement of co-operative members still prefer male board of directors to female ones.
- 4.5 Co-operative extension officials, the important persons responsible for promotion, supervision and control of some co-operative affairs, still have value judgement of refusing capabilities of women.

5. Organizations Supporting Women Development

- 5.1 At present, co-operation between organizations responsible for women development in Thailand is limited.
- 5.2 Most organizations responsible for women development encounter the problems of fund and personnel which hinder the continuous development effort.
- 5.3 Most organizations have not evaluated the implementation of development projects.
- 5.4 Organizations working on women development usually have the same target groups of development, although the development objectives and goals are different. This confuses the participants and creates difficulty in time allocation.
- 5.5 The coordination between existing organizations related to women co-operative development in co-operatives is lacking and occasionally repetitive.

Most of the above problems and obstacles have been incorporated as assignments and strategies in the Master Plan for development of gender integration in co-operative movement in Thailand.

Preparation of a Master Plan for Development of Gender Integration in Co-operative Movement in Thailand

The Master Plan characterizes the national development plan of co-operative movement in Thailand. It is a 5-year plan (1995-1999). The main objectives of the plan are to provide the framework and mechanism to develop gender integration and to emphasize integration and co-operation between gender development related organizations to actively participate in gender integration in co-operative movement in Thailand.

Preparation of the Master Plan was made possible under the co-operation of 3 organizations - Department of Co-operatives, Faculty of Economics, Kasetsart University, CLT and CPD. Other supportive organizations including CULT, FES, ILO also provided financial support for the preparation.

After completion of the Master Plan preparation, in November, 1994, the Master Plan Preparation Committee members have recommended the CLT as the highest organization in co-operative movement in Thailand to be responsible for pushing forward the implementation of the Master Plan for the maximum benefits. Hence, a 'Steering Committee' has been set up to be the main body in development of women co-operatives, based on the concepts of the Master Plan.

The Main Components of the Master Plan

The Master Plan for Development of Gender Integration in Co-operative Movement in Thailand, consists of 8 missions and 71 strategies. The 8 missions are described below:

1. Campaign of women's participation in co-operative movement,
2. Development of economic capability for women,
3. Development of knowledge, capability and potential of women to be ready for participation in co-operative movement,
4. Campaign of acceptance in women and initiation of perception of women's and men's participation in co-operative movement.
5. Establishment of a steering committee responsible for development of gender integration in co-operative movement.
6. Establishment and operation of information center for gender integration in co-operative movement.
7. Conducting research and evaluation to support development of gender integration in co-operative movement.
8. Preparation of human and financial resources for development of gender integration in co-operative movement.

Other Projects/Activities which Co-operative Movement in Thailand Implemented during 1993-1996

Other projects/activities implemented by Co-operative Movement in Thailand during 1993-1996 are shown in Table 2.

Table 2 - Other Projects/Activities which Co-operative Movement in Thailand implemented during 1993-1996

<i>No</i>	<i>Project/Activity</i>	<i>Responsible Agency</i>
1	Workshop on gender integration in the co-operative movement	CLT/FES
2.	A guidance for production and marketing development of co-operative women groups enterprises in Thailand	Dept. of Co-op, FES
3.	Workshop on a guidance for production marketing development of co-operative women groups' enterprises in Thailand	CLT, FES
4.	'Socio-economic and participatory status of the members: a case study of weaving co-operative women group in the North-Eastern region.	Dept. of Co-op, FES
5.	'Quality of life development project' of CPD	CPD
6.	'Co-operative women group development project' of CLT	CLT
7.	'Credit Union Co-operative Women group development project' of CULT	CULT

Project on Gender Information Networks

To establish and start its operation of the gender information network is one of the missions in the Master Plan for the Development of Gender Integration in Co-operative Movement in Thailand. The gender information network will provide useful information for development of activities recommended by the Master Plan.

At present, the information related to women co-operatives are scattered. There is no regular and continuous data collecting system needed for gender integration development. Thus, the establishment of gender information networks is developed to provide the computerized information system as 'The Data Bank'. Its objectives are as follows:

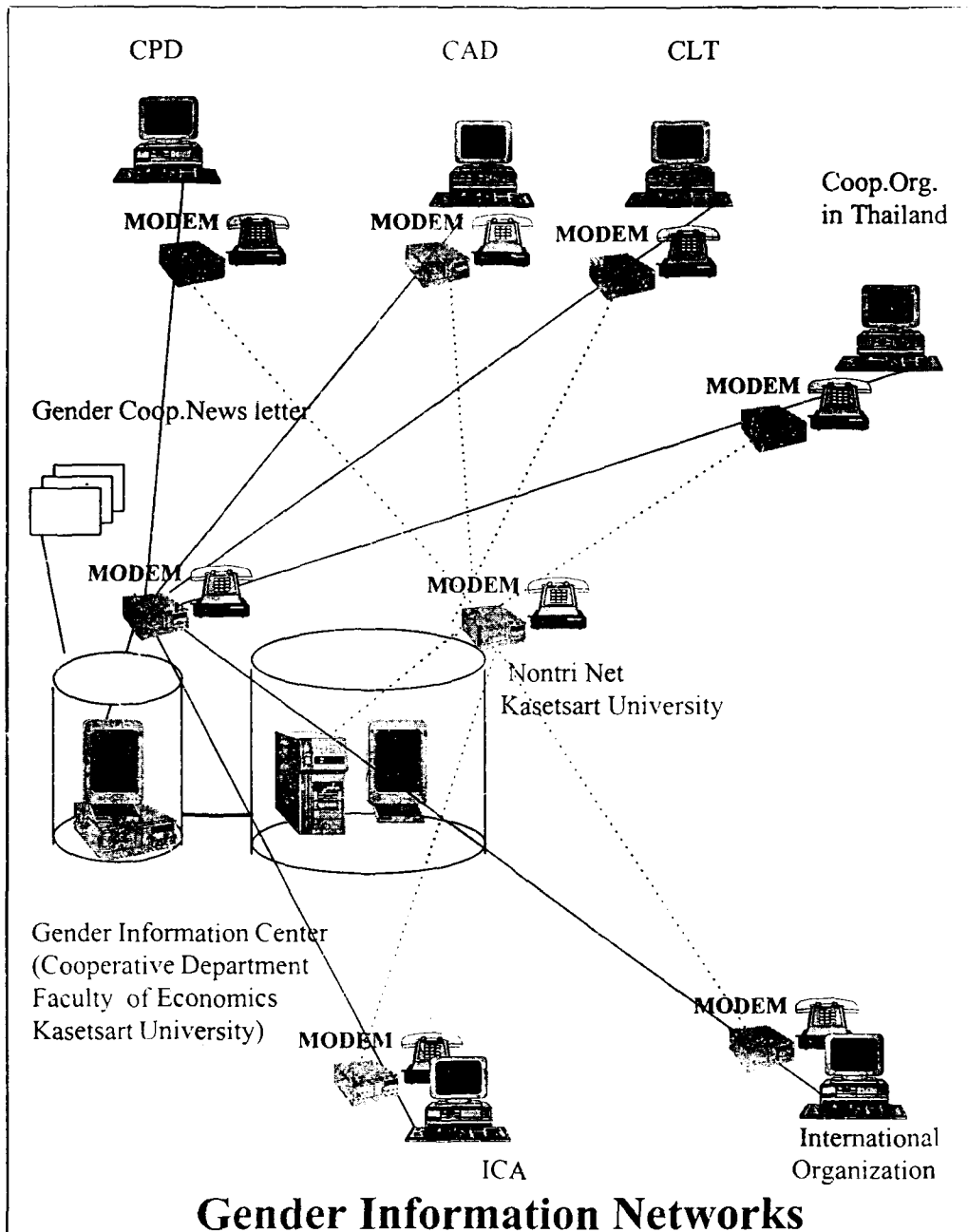
1. To co-operate with the related organizations to develop a Gender Co-operative Information system.

2. To develop computerized information system which can be used among the network participants through computerized networking in future.
3. To process and disseminate information supporting development of gender integration in co-operative movement.

Conclusion

Development of gender integration in the co-operative movement in Thailand has started since 1983 by the main institutions responsible for co-operative development, such as CLT, CPD and CULT. Recently, under the co-operation between the three institutions and other related agencies, the co-operative movement in Thailand has prepared a Master Plan for the development of gender integration in co-operatives. It is a 5-year national plan with the prime objective of being a framework and a mechanism for the development of women's participation in co-operatives. The plan emphasizes on the co-operation and coordination between related institutions. In addition, the co-operative movement in Thailand has established a Steering Committee to promote the implementation of the plan to the largest possible extent.

Nevertheless, development of gender integration in co-operatives, following the master plan concepts, still encounter some problems and obstacles. To effectively solve the problems and obstacles, it is necessary for all co-operative related agencies and institutions at all levels - local, regional, national and international, to co-operate and coordinate in the development efforts.



Country Report on Gender Integration in Co-ops

Ms. Poonsuk Thaiswasdi

*Nakhonsawan Provincial Co-operative Office
Co-operative Promotion Department, Thailand*

1. Information on Thai Women

Thailand, located in the fertile basin of South-east Asia Peninsula, has a long history of stability and independence. In the past, although Thai women have been admired for their bravery and subtlety, they were not equal in status to the men. The man was the head of the family, the ruler or the protector of the country. The women looked after home, children and menfolk and managed the family budget. For centuries, Thai women accepted their roles and allowed Thai men to be the front legs of the elephant, while Thai women were the hind legs. However, a number of women managed now and then to stand out on an equal footing with the men, especially in the economic field, but rarely on the political side. Admittedly, traditional discrimination between the two sexes still exist, but they are not seriously oppressive.

After the Second World War, the changes in the roles of Thai women have become more rapid and more wide-spread. A growing number of women received formal education and university degrees and became civil servants and also took part in the administration of the country. Politically, Thai women were given the right to vote at the same time as the country changed its form of government to constitutional monarchy in 1932. The first time that a Thai woman became a candidate in a general election for parliament was in 1949. Since then there have always been female candidates and members of Parliament. At present, some outstanding women have held high administrative posts and have taken part in international affairs.

In Thailand, both governmental and non-governmental organizations are actively involved in women-in-development initiatives. The main governmental organization is the National Commission on Women's affairs (NCWA). The NCWA is a policy planning and coordination body on women's issues that was established in 1989. The non-governmental counterpart is the National Council of Women of Thailand (NCWT) which was founded in 1956 and now has 133 organizations under its umbrella. Not only that, the Thai government has sought co-operation from its external partners to aid women's development.

The Women's Economic and Leadership development Programme or WELD is an example. This programme was approved and signed by CIDA and the Thai Government on August 12, 1987. The five-year programme's goal (1990-1995) is to strengthen the efficiency of existing women's groups, including governmental and non-governmental organizations that are involved in women's development. Its purpose is to facilitate women's full and

equal participation in local and national development, both as contributors to and beneficiaries of the development process.

2. Co-operatives' role in the Socio-economic Development of the Country

As recommended by the government, the first rural credit co-operative was established in Pitsanuloke province in 1916 to help relieve farmers from severe indebtedness and preventing their mortgaged land from being foreclosed by the money lenders. The success of the first co-operative had led to the expansion of this type of co-operatives in other provinces. These co-operatives were registered under the Civil Association Act 1916. The first Co-operative Societies Act was promulgated in 1928, allowing the establishment of the land hire-purchase co-operative in 1941 and the thrift and credit co-operative in 1949. In 1954, there were 10,338 co-operatives of different types in 63 provinces. The second Co-operative Societies Act was promulgated in 1968, and is currently effective. According to the present law, there are six types of co-operatives, namely, agricultural co-operatives, land settlement co-operatives, fisheries co-operatives, consumer co-operatives, thrift and credit co-operatives and service co-operatives. The new law also allows the establishment of the Co-operative League of Thailand as the national apex organization of the co-operative movement. It functions as the promotional and educational body of the co-operatives.

The different types of co-operatives render help to the members in many ways according to their needs under the objectives of the co-operatives' by-laws. The main tasks undertaken are providing credit, supplying farm inputs and consumer goods and marketing farm produces and commodities as well as encouraging saving and deposits. As of January 1, 1996, there were in total 4,828 primary co-operatives with total membership of 6,779,340 households. The breakdown according to types is as follows:

<i>Type</i>	<i>Number</i>	<i>Membership (household/person)</i>
1. Agricultural Co-operatives	2,843	3,912,634
2. Land Settlement Co-ops	96	125,312
3. Fisheries Co-ops	57	9,384
4. Consumer Co-ops	357	743,763
5. Thrift and Credit Co-ops	1,133	1,879,958
6. Service Co-ops	342	108,289
Total	4,828	6,779,340

The first three types are unofficially grouped into agricultural type while the three others are classified as non-agricultural co-operative group.

3. Involvement of Women in Co-operatives

Over the past eighty-year of the establishment of the first co-operative in Thailand, it appears that women's participation in co-operatives is still limited in terms of members, elected board of directors and employees.

Membership: At present women members in the primary co-operatives of all types reach the amount of 30 per cent of the entire members. Most women members are in non-agricultural co-operatives like consumer, thrift and credit and service co-operatives, while men are members of agricultural type co-operatives in higher percentage.

Board of Directors: On the administrative side, the number of board of directors of all primary co-operatives are about 42,000 persons. Out of that, women directors are approximately 10 per cent. Undoubtedly, those women are in non-agricultural co-operatives or urban co-operatives. Thus, women members in those co-operatives play more roles in their co-operatives than the women members in agricultural co-operatives because rural women are less privileged in terms of education and other socio-economic aspects.

Co-operative Employees: Out of 14,000 co-operative employees in all type of primary co-operatives, 60 per cent are women employees. Most women employees, or about 60 per cent, are in non-agricultural co-operatives.

Although women in high percentage are employed by co-operatives, there are small number of women members and directors in the co-operative movement. The reasons of not entering into the co-operative societies are:

- i) Almost all agricultural co-operatives are open membership for only the head of a farm household, who is usually a man.
- ii) Women have big burden on family affairs.
- iii) The opportunity to learn co-operative ideas and practices for women is less than men especially in rural society.
- iv) Most women have less self-confidence compared to men.

According to the co-operative law, there is no prohibition of becoming a co-operative member. Both man and woman can apply for membership. Only agricultural co-operatives, that the head of each farm household is admitted to be a member regardless of being a man or a woman, since in some cases the widow is the head of the family. In non-agricultural co-operatives like consumers, thrift and credit and service co-operatives, any member of the household, either man or woman, is eligible to be a member of the co-operative, if his or her qualification meet with the requirements of the co-operative.

The Co-operative Promotion Department has realized the important role of women in the progress of the co-operatives and set out the policy to enhance women's participation in co-operatives by encouraging members' housewives to earn supplementary income and also improve the standard of living of themselves and their families. The noteworthy example of this kind of development was the project for Enhancing Income Generating Activities among

Co-operative Members' Housewives in Yasothorn Province in 1982. This project had been financially assisted by ICA through the Co-operative League of Thailand. The primary objective was to increase the co-operative member housewives' awareness in regard to co-operative activities and also in regard to general aspects of health, education and family welfare, as well as the improvement of family income by supporting appropriate income generating activities, which the housewives were able to undertake either as a part-time or a full-time activity. The project had also been assisted by the Swedish Co-operative Centre and the ILO/SIDA Co-optrade Project which was based in Bangkok at that time. The housewives produced cushions with handwoven covers in traditional designs, table mats, napkins, shoulder bags and woven materials for making clothes and curtains. The product was sold in Yasothorn, nearby provinces and Bangkok.

The benefit achieved from the project had helped increase the family income of the co-operative members. Not only the monetary gains that could be seen, but the tangible result was that the attitude towards group working which was the concept of the co-operative philosophy. In 1985, which was the last year obtaining financial support from foreign organizations, the project was expanded to another 25 villages in 7 districts with 645 members in 7 agricultural co-operatives. As a result, those housewives could earn 750-2300 baht per month on the average. The increased income had been used for children's higher education, buying families' necessities, improving houses and saving for future expenditure. At present, the housewives' groups are still proceeding with their activities using their own fund. The groups' products are well known and are in demand.

4. The Better Life Improvement Project

Since the income generating activities among co-operative housewives has been achieved, the Co-operative Promotion Department has continued further steps to assist agricultural co-operative members for better living and to improve their social status and quality of life. Hence, the Better Life Improvement Project has been started in agricultural co-operatives in 1991, having the member housewives to be the core of development. Therefore, the women groups are accepted as the most important part of the project.

To promote the quality of life spans the development into three important aspects which are economic development, educational and moral development and health and hygiene development.

Economic Development: means increasing knowledge and skill in production and raising income as well as reducing family expenditure in order to get more savings. The project is introducing modern farm technology, good farm management, joint buying and selling as well as joint farm machinery utilization. Creating off-farm income such as handicrafts and cottage industries production is also introduced. The new activity is to teach the co-operative members to record the receipts and expenditures in order to plan the family budget.

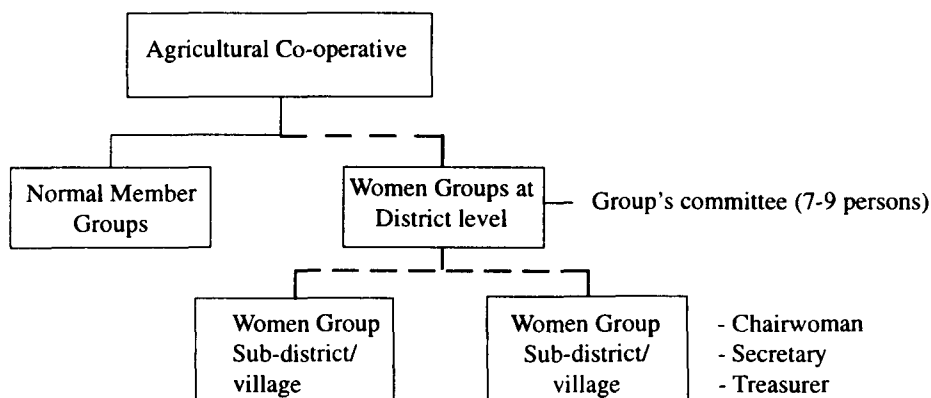
Health and Hygiene Development: means to promote family health and welfare. Such guidance as health control, sanitary education, improvement of diet and housing and using insecticides are recommended.

Educational and Moral Development: means to enhance moral consciousness and general information on farm, co-operatives and daily life. To join religion and public functions, to look after the elders and children, to play local sports and games and to encourage the neighbours in environmental preservation are some examples for group activities.

As mentioned above, the key to success is to put emphasis on the women groups. The group can voluntarily select any activity to undertake. Planning and budgeting of each activity will set up at the women group meeting and put the proposal forward to their co-operative. The agricultural co-operatives, in collaboration with governmental and non-governmental agencies, under the supervision of the CPD officials, give assistance to the women groups. Reporting and evaluating of each activity must be done to inform the results of tasks undertaken as well as problems or obstacles which the group faced. It can be said that the project has encouraged the housewives through women groups in development of their leadership ability that would enable them to play more important roles for the growth and progress of the co-operatives and the community.

At present there are 288 women's groups with 12,500 members in 260 agricultural co-operatives in every region of the country.

The Structure of a Women Group



In order to achieve the objectives of the women group, the group has to set up the regulation, which is the important tool to govern the group. The regulation of the women group at the district level consists of the following articles:

1. Name (women group at the district level with the name of the branches)
2. Objectives
3. Membership and admission of a member
4. General Meeting
 - Quorum
 - Chairwoman
 - Voting
 - Powers and Duty

5. Committees at the District Level

- Election
- Holding in position
- Cause of termination
- Meeting and quorum
- Chairwoman
- Voting

6. Power and Duties of Committees

7. Minutes of the Meetings

8. Accounting and Finance

9. Members' Register

For the regulation of the women group at sub-district or village level, the article on group activities should be clearly explained. There is a leader for each group activity.

5. The Co-operative Promotion Department's Role in Strengthening Women Activities

To strengthen the women group activities, the department has tried to promote and assist the Better Life Improvement Project with all efforts. The department annual budget is allocated to the provincial and district co-operative offices for training, advising and expanding the women group. The department evaluates the groups' activities by using the monthly and annual reports and also gives more financial support relying on those information. The CPD has also tried to encourage of setting up new women groups but it is still not succeeded. From 1992 to 1995, the agricultural co-operatives have implemented the Better Life Improvement Project in their co-operatives - 38, 62, 85 and 75 co-operatives respectively. Much effort is on increasing the women's understanding that income generation or any other activities should be organized by women groups, comprised of women groups and conducted for women groups. As a result, the involvement of women in co-operatives will be greater and will contribute to the development of quality of life of the co-operative members and to the co-operative movement as a whole, since agricultural co-operatives play important role in the Thai Co-operative Movement.

The factors which have contributed to the success of the Better Life Improvement project are the education and training programmes. The training programmes conducted for women groups have had several outcomes for promoting women and development. Basic planning and management, methods of reporting and knowledge in business proved to be very useful in women groups development. Besides the training of women groups, meetings and seminars for all persons who are involved in the project, either government officials or co-operative members should be conducted. Since 1992, there were three meetings conducted by the training division in collaboration with the planning division.

The first meeting was held in 1993. The participants of about 350 persons consisted of the provincial and district co-operative officers, the chiefs of land settlement unit, board of

directors and managers from 62 agricultural co-operatives which were implemented the Better Life Improvement project. The subjects to be discussed in the meeting were women group regulations, making plans and reporting the results and group discussion on problems. The second seminar was conducted in 1994. There were 618 participants attending the seminar. They were CPD officials, representatives from co-operatives and women groups and managers of 123 agricultural co-operatives. That seminar focused on the review of the project, the understanding of co-operatives' roles towards women groups, the concept of production and marketing and exchange of knowledge and experience on women groups. For this year, the CPD and the Hanns Seidel Foundation have recently held a Seminar at the Government House on August 27-29, 1996. The target group were 280 participants, of whom were 152 representatives of women groups, 76 provincial co-operative officials, 18 representatives of South East Asia countries and 34 observers and experts. The topics of the seminar were Co-operation in Co-operative Women Development in South East Asian Regions, the Participation of Women in Economic, Social and Political Functions and Environment, including reporting about the women's status in different countries and ended up with a study visit to Bang-sai, the centre of art work production founded by Her Majesty the Queen.

6. Problems and Proposals

It can be said that in Thailand, one of the constraints in regard to activities pertaining to women in co-operatives is the ingrained attitude that women should be confined to their home and its affairs, therefore women still seem to be reluctantly accepted to participate in business activities outside the home base. This will have to be changed, but attitudes cannot be changed overnight. Furthermore, the lack of leadership abilities, together with lack of understanding in co-operative principles and practices, has hindered the initiation of women participation in co-operatives. The remedy for this obstacle are the responsibilities of both the Co-operative Movement itself and the government agencies concerned. That is the Co-operative League of Thailand and the Co-operative Promotion Department will jointly consider the action plans specifically directed towards the development of women in co-operatives, so that they can convince all parties concerned that they can take more active role in the development of co-operatives. To this end, more projects like the Better Life Improvement Project as well as more co-operation in the field of women development among the co-operatives of all types, both at local and international levels should be sought.

Although the co-operative law does not prohibit the establishment of women co-operatives, there is still no initiatives from any groups of women to form a women co-operative for any purpose. Moreover, there is still no initiative from the co-operative movement or from the government to make possible the setting up of a standing committee for women's activities by the women members of the societies from among themselves. This is because the National Development Plan has emphasized on the development of women, especially in rural areas. Many government agencies concerned with rural development such as Agricultural Extension Department, Rural Community Development Department, Office of Rural Development Acceleration, Public Health Department and other relevant agencies, as well as many non-governmental organizations concerned with women development have

increased their roles and activities of women in rural areas and women co-operative members were already included in those informal groups promoted by many agencies concerned at the village level. Therefore, it seems that there is no need for rural women to group themselves into the co-operative form of enterprise.

In Thailand, the Co-operative Societies Act 1968 does not open doors to an associate member. If the law is amended, it will help to promote women members like a member's housewife to participate in co-operative activities. Moreover the by-laws of agricultural co-operatives regarding the admission of members should also be amended. That is any member of the household, and not only the head, can be admitted to be a member of a co-operative. The board of directors of agricultural co-operatives should also give seats to women members in certain number in order to ensure women's participation in the activities of the co-operative.

The ICA Regional Office for Asia and the Pacific, as the international organisation for co-operatives, should try to find out activities to enhance women's involvement in co-operatives. The collection and dissemination of information relevant to gender issues should be done and sent to member organizations more often. More training and seminars on gender issues should be conducted regularly.

Gender Integration in Co-operative Movement in Thailand

Ms. Ampai Luangpirom
Co-operative League of Thailand

The Co-operative League of Thailand is the apex organization of Thai Co-operative Movement which has the main task to promote co-operatives and conduct training for all type of co-operatives throughout the country. At present, there are 4,880 primary co-operatives with 6.5 million members.

Gender integration in the co-operative movement in Thailand has been initiated by the Co-operative Promotion Department since 1975. A project to promote women involvement in co-operatives has been set up with the main objective to develop the quality of life to the women and co-operative members' families as well as other women who were interested in the project. Educational activities have been conducted to impart knowledge and skill on various income generating activities. The Co-operative League of Thailand has also conducted training activities on income generating activities to the women in co-operatives.

To participate as a policy maker of the co-operative, a woman has to be a member of the co-operative and get elected at the general meeting. According to the statistics of the Planning Division of the Co-operative Promotion Department, in 1994 there were 1.76 million women members. The number of women members increased from the previous year by 156,196 or 9.74%. There were 4,168 women board members. The number of women board members increased by 531 or 14.6%. There were 7,593 women employees. The number of women employees decreased by 447 or 0.56%.

The Co-operative League of Thailand (CLT) is a member of the International Co-operative Alliance (ICA) since 1969. The CLT appointed Ms. Juthatip Patrawart, Assistant Professor of the Faculty of Economics, Kasetsart University, to represent in the ICA Women Committee. She participated in the Conference on Gender Planning in Co-operatives conducted by the ICA-ROAP in Tokyo in 1993 and prepared an action plan for gender integration in co-operatives in Thailand.

After the conference, Ms. Juthatip Patrawart conducted a study on a Master Plan for gender integration in the Thai co-operative movement with the support from the ILO. The draft Master Plan for gender integration in Thai Co-operative Movement was presented to a workshop held at CLT during October 12-13, 1994. The workshop has recommended the CLT to set up a steering committee to disseminate the plan to the co-operatives and bring it into implementation.

The steering committee on the master plan for gender integration in Thai co-operative movement consisted of representatives from various organizations as follows:

1. Co-operative League of Thailand
2. Co-operative Promotion Department
3. The Agricultural Co-operative Federation of Thailand
4. The Credit Union League of Thailand
5. The Federation of Savings and Credit Co-operatives
6. The Project Implementators.

The Policies of CLT on gender integration in Thai Co-operative Movement

As the apex organization of co-operatives in Thailand and the chairperson of the steering committee on gender integration in Thai co-operative movement, the CLT has policies to promote gender integration as follows:

1. To conduct educational programmes to enhance women's participation in co-operatives and income generating activities,
2. To disseminate the master plan for gender integration in Thai co-operative movement,
3. To promote the production and marketing of the women groups' products,
4. To support research study related to the role of rural women in agricultural co-operative development,
5. To promote leadership of women groups.

Achievements

1. A workshop on the master plan for gender integration in Thai co-operative movement was conducted at CLT during October 12-13, 1994. The workshop was attended by representatives from ACFT, CULT, CLT, CPD and lecturer from the Kasetsart University.
2. A seminar on the master plan for gender integration in Thai co-operative movement was conducted during October 25-26, 1995 at Royal Hotel, Bangkok. The workshop was attended by 100 participants from CPD, CLT, national level co-operative federations, provincial co-operative officers, district co-operative officers, provincial co-operative federations and primary co-operatives. The seminar was supported by the International Labour Organisation (ILO) and the Friedrich Ebert Stiftung (FES).
3. Seminar programme on 'Production and Marketing Development for Co-operative Women Groups in Thailand' was conducted during June 20-21, 1996 at Siam Bay View Resort, Pattaya City. The seminar was attended by 50 participants selected from district co-operative officers, board members of co-operatives, leaders of women groups, as well as representatives from CPD, CLT, FSCT and CULT. The seminar was supported by Friedrich Ebert Stiftung.

Problems

1. The attitude towards women's role has hindered women's participation in co-operatives. The capability of men is accepted more than women.

2. The wages for women is lower than men.
3. The social status of women such as low education has prevented women from access to information to develop themselves. The value systems and traditions of women as well as some legal aspects are hindering women's participation in co-operatives.
4. The women development mechanism is not properly planned.

Future Plan

1. The educational activities for women will be emphasized on the development women's role and leadership so as to enable them to be accepted in the social context.
2. Public relations will be emphasized to enhance women's participation in co-operatives.
3. To set up women committees at the provincial level, consisting of 2 board members of the provincial federations, the provincial co-operative officer and the district co-operative officers.
4. To set up women committees at the district level consisting of representatives from the women groups existing in the district.
5. To set up information and marketing centres for women's products.

Assistance needed from the ICA

1. Financial assistance is needed from the ICA to support educational activities as well as the development women's products for export.
2. Financial assistance is needed for the public relations work in launching campaigns to set up women's committees at the provincial and district levels.
3. Support is needed for setting up information and marketing centre for women's products.
4. Financial assistance is needed as revolving fund to purchase material and marketing of the women's products.

**Table 1 - Number and Percentage of Co-operatives by Type and Sex
Between 1993-1994**

Type of Co-ops	No. of Co-ops		No. of Co-operatives						+ Increase	
	1993	1994	1993			1994			Male	Female
			Male	Female	Total	Male	Female	Total		
Agricultural	1797	1975 (78)	2,147,125 (22)	605,599 (100)	2,752,724 (75)	2,473,386 (25)	813,972 (100)	3,287,358 (.02)	326,261 (34.41)	208,373
Fishery	36	46 (85)	6,207 (15)	1,095 (100)	7,302 (83)	5,179 (17)	1,061 (100)	6,240 (.77)	-1,028 (.03)	-34
Land & Settlement	93	95 (72)	72,929 (28)	23,361 (100)	101,290 (68)	76,606 (32)	35,926 (100)	112,532 (.05)	3,677 (53.78)	12,565
Thrift and Credit	878	965 (62)	969,768 (38)	594,374 (100)	1,564,142 (65)	1,065,378 (35)	583,183 (100)	1,648,156 (0.10)	95,610 (.02)	-1,191
Consumer	345	351 (47)	317,486 (53)	358,017 (100)	675,503 (54)	374,278 (46)	312,800 (100)	687,078 (17.89)	56,792 (12.63)	-45,217
Service	286	311 (82)	73,465 (18)	16,127 (100)	89,592 (87)	89,365 (13)	13,828 (100)	103,193 (21.64)	15,900 (-14.26)	-2,299
Total	3,435	3,744 (69)	3,586,980 (31)	1,603,573 (100)	5,190,553 (70)	4,084,192 (30)	1,759,769 (100)	5,843,961 (13.87)	497,212 (9.74)	156,196

(Source: Co-operative Promotion Department 1993-1994)

Table II - Number and Percentage of Directors by Sex and Type of Co-operatives

Type of Co-ops	Board of Directors						+ Increase - Decrease	
	1993			1994				
	Male	Female	Total	Male	Female	Total		
Agricultural	18,999 (97)	588 (3)	19,587 (100)	20,384 (95)	1,052 (5)	21,436 (100)	1,385 (7.29)	464 (78.91)
Fishery	292 (85)	25 (15)	317 (100)	358 (92)	33 (8)	391 (100)	66 (26.60)	8 (32)
Land & Settlement	1,137 (97)	35 (3)	1,172 (100)	1,148 (97)	31 (3)	1,179 (100)	11 (.97)	-4 (-11.43)
Thrift and Credit	11,195 (85)	1,975 (15)	13,170 (100)	10,755 (83)	2,185 (16)	12,940 (100)	-440 (-3.93)	210 (-10.63)
Consumer	3,174 (8)	794 (20)	3,968 (100)	2,394 (78)	675 (22)	3,069 (100)	-780 (-24.57)	119 (14.99)
Service	2,528 (92)	220 (8)	2,746 (100)	2,441 (93)	192 (7)	2,633 (100)	-85 (-3.37)	-28 (-12.73)
Total	37,323 (91)	3,637 (9)	40,960 (100)	37,480 (90)	4,168 (10)	41,648 (100)	157 (.42)	531 (14.60)

(Source: Co-operative Promotion Department 1993-1994)

Table III - Number and Percentage of Co-operative Staff by Sex and Type of Co-operatives

Type of Co-op	Co-operative Staff						+ Increase - Decrease
	1993			1994			
	Male	Female	Total	Male	Female	Total	
Agricultural	3,045 (52)	2,811 (48)	5,857 (100)	3,421 (43)	3,062 (47)	6,483 (100)	376 (12.35)
Fishery	16 (36)	28 (54)	44 (100)	10 (31)	22 (69)	32 (100)	6 (37.5)
Land & Settlement	269 (53)	238 (47)	507 (100)	231 (53)	204 (47)	435 (100)	-38 (-14.13)
Consumer	606 (25)	1,819 (75)	2,425 (100)	387 (29)	958 (71)	1,345 (100)	-219 (-36.14)
Service	222 (49)	231 (51)	453 (100)	149 (33)	302 (67)	451 (100)	-73 (-32.88)
Total	5,468 (40)	8,040 (60)	13,508 (100)	5,416 (42)	7,593 (58)	13,009 (100)	-52 (-.95)
							251 (8.9)
							4 (14.28)
							-34 (-10.08)
							-861 (-47.33)
							-71 (-30.74)
							-447 (-.56)

(Source: Co-operative Promotion Department 1993-1994)

ACCU Overview of Women Participation in Credit Unions

Lilia-Valiya Kesasiri

Information Officer

Association of Asian Confederation of Credit Unions

(Ms. Kesasiri could not participate at the Meeting)

Introduction

The Association of Asian Confederation of Credit Unions (ACCU) is an alliance of credit union leagues, federations and similar co-operative financial institutions in Asian countries, working towards the integration of the credit union movement at the regional level. Its mission is to enhance the socio-economic well-being of its individual members and the Asian people in general through education, mutual trust and self-help.

ACCU provides its member-organizations with training, technical and financial services essential to the establishment, stability, growth and unity of credit unions and similar co-operative financial institutions in the Asia region. At present ACCU has 19 members in 13 countries in Asia and the Pacific.

Credit unions adopt the nine Operating Principles of Credit Unions which are founded in the philosophy of co-operation, equality and mutual self-help. Therefore, both men and women have equal access to membership in, leadership in and services of the credit unions.

ACCU's Women Programmes

Specific focus on women came about as a consequence of the Forward-Looking Strategies implemented after the Decade for the Advancement of Women. ACCU has a pro-active role on women. Its leading part is that of a coordinator playing the role of an 'animator' in encouraging its credit union member organizations to take up the issue of women where the need is utmost. So ACCU has taken a leadership role in 1987 in coordinating a regional seminar on 'Women's Involvement in Credit Unions'. The regional workshop discussed and studied the depth of women involvement in credit unions in Asia. The report was published in 1988 and it provides valuable information for future activities of ACCU concerning women.

The seminar recommended that education programmes for both men and women to increase awareness and bring about attitudinal changes are necessary to allow women's equal participation in the benefits and responsibility of credit unions. And the basic content of the educational programmes to be carried out at local, regional and national levels should include education programmes for all the family, training programmes specific to women's needs, credit union services to raise living standards, and programmes of motivation, incentives and appreciation.

As a follow-up and strengthening the impact of the Hong Kong Seminar, ACCU supported four national workshops for women in Malaysia, Bangladesh, Sri Lanka and Thailand. On-going programmes on women in these countries have increased women participation in credit unions during 1989-1991.

Since the 1987 seminar, many of the participating countries have launched various programmes and activities aimed to enhance the role of women. Among them are:

- leadership training courses;
- short courses for leaders' spouses;
- encouragement to leaders to take spouses to conferences outside of their primaries or chapters;
- women leaders' exchange programmes;
- creation of women's committees; and
- credit programmes to encourage women or groups of women to start income generation activities and small enterprises.

In 1991, ACCU organized the seminar on 'The Role of Credit Unions in human Development' in Singapore with the co-operation of the Development of Economy for Women Co-operative Credit Union Ltd. (DEW), a women-only credit union organization in Singapore.

The recommendations of the Singapore Seminar were sent to the attention of women leaders attending the International Credit Union Forum in Madison, Wisconsin. In a way, ACCU has been instrumental in creating a Women Task Force Committee in the World Council of Credit Unions.

To encourage increased participation of women and youth in the credit union movement in Asia, ACCU CEOs in their meeting in Singapore in July 1992 agreed to create the ACCU Women Task Force Committee. The Committee coordinated the women and youth programmes over a working period of one year. Its first meeting in Bangkok in November, 1992 collected information on credit union programme of activities involving women and youth, identified and prioritized credit union programmes to encourage the involvement of women and youth in credit unions, and planned for the organization of women and youth workshop in 1993.

So in May 1993, ACCU organized the workshop on 'Integration of Women and Youth in Credit Union Development'. The workshop evolved an Asian vision-statement for the integration of women and youth in credit union development in the next decade. The Asian Vision on Women is:

"For Asian CUs to have sustainable programmes to develop women resources so as to uplift their social, economic, and political situations that will make them equal partners of men and to enhance their role in decision making in credit unions, and thus create an environment where women and men work together for the betterment of the nation".

Participating countries prepared strategic plans for integration of women in credit union development. They have organized specific activities to achieve their mission, which among others, are:

- gender awareness programmes;
- gender sensitivity programmes;
- leadership training for women;
- skills development programmes for women;
- loans for income generation programmes for women;
- loans for micro-enterprise programmes for women;
- coordination with other women groups.

As a result, gender development has been integrated in every aspect of credit union development; in training, in recruitment, in lending, in savings, in leadership, etc. Some participating countries have made gender disaggregate statistics available. A summary is as follows:

- CUs employ 75.7% women and 36.78% men;
- Decision makers in CUs are made up of 77.5% men and 22.49% women;
- 75.63% men and 24.36% women get access to education and training;
- 51.24% men and 48.75% women are members of CUs.

ACCU coordinated the Rural Leadership Exposure Programme to InPhiThai with equal participation of men and women to credit union movements in Indonesia, the Philippines, and Thailand in June 1994. The exposure has developed a special type of leadership, for women participants in particular, which is capable, bold, imaginative and forward looking. In the same year, ACCU addressed 'Women Empowerment' in the regional Open Forum held in Bangladesh. The forum workshop discussed strategies and policies to empower women. Participants committed their intention to initiate or continue women's empowerment programmes in their credit unions, proposing a study to find out the responsiveness of national credit union bylaws and policies to women's concern and to make changes where necessary.

In 1995 ACCU coordinated with Asian Women in Co-operative Development Forum, a regional conference on a showcase of gender responsive co-operatives in Asia, held in Bangkok. The Conference participants shared and exchanged successful experiences and failures on gender. Conference workshops identified gender and co-operative development concerns such as stereotyped perception confining women to subordinate roles, low self-esteem of women subsequent to the treble burden carried by women, invisibility and lack of appreciation of women's contribution, marked contrast in women's participation in co-operatives, inappropriate policies and mechanisms barring women's participation, and lack of deliberate programmes to help women overcome their overall disadvantaged position. Considering all concerns, the Conference has drawn up recommendations to co-operatives at all levels in the Asia region. The same was presented to strengthen the status of women at the Conference on Women in Beijing, China in September, 1995.

As a result of the 1994 ACCU Open Forum recommendation, ACCU has developed a project on empowering women in credit unions. One of the activity is to organize National Strategic Planning Workshop to develop policy to increase women participation in leadership at all levels of credit unions. The next step would be formulating policies to develop women's skills in leadership and management by women for women and to develop training modules to increase their participation at the national, chapter and primary levels.

This year ACCU facilitated three national workshops on women policy framework for ACCU member organizations such as the Co-operative Credit Union League of Bangladesh Ltd. (CCULB) in May, the Philippine Federation of Credit Co-operative Societies (PFCCO) in June, and the Federation of Thrift and Credit Co-operatives Ltd. in Sri Lanka in August. These workshops found that there are five areas where women face constraints; namely: participation, leadership, financial services, education and training, and human and financial capital of women programmes. Policies on these areas are framed for implementation to empower women politically and economically. To ensure the implementation of policies, the workshop formed a five-member Task Force Committee at the national level headed by the Gender Coordinator appointed by the national league/federation. ACCU will coordinate with them on matters concerning issues and progress of gender development programmes in their respective credit union movement. ACCU will also coordinate with these member-organizations to follow-up the national workshop on women policy framework with an echo-seminar in the primary credit unions to promote awareness on the matter.

ACCU conducted special exposure programme for women to entrepreneurial programmes of Self-Employed Women's Association (SEWA) in Ahmedabad, India, in June this year. The experiences on SEWA will be used to develop training programmes for women's income generation in credit unions.

ACCU and Other Women Development Groups

As a regional apex organization of credit unions/cooperatives in the Asian region, ACCU acts as an information center on women for sharing and exchanges with its member-organizations and other women development groups.

ICA ROAP should work closely with other regional organizations in areas of education and training with special focus on gender in order to maximize the limited human and financial development resources appropriated on gender and development to achieve gender equality in credit unions/co-operatives.

ACCU's Future Plan on Gender Development for 1997-99

- Policy workshops (6);
- Trainers' Training Material Production (9);
- Coordinate with AWCF a regional programme;
- Regional Task Force Meeting;
- Exchanges of experiences involving women in South Asia and South-East Asia;
- Develop regular women leadership training programmes at the regional level.

The Experience and Work of the Asian Women in Co-operative Development Forum (AWCF) on Gender in Co-operatives: An Update

Ms.Lota Y. Bertulfo
Regional Coordinator

Introduction

The gender integration consultations in Colombo, Sri Lanka in 1992 and then in Tokyo, Japan in 1993 organized by the ICA ROAP were two occasions when the AWCF had the opportunity to share about its work with members of the ICA in Asia and the Pacific. The AWCF welcomes this opportunity to share with the ICA and its members, some of whom are AWCF members represented here, about what we in the AWCF have done since the last consultation in Tokyo in 1993. But before I do so, it is necessary to give you a background on what the AWCF is and for what purposes it was organized.

Purposes for Setting Up

The AWCF was set up six years ago by four national co-operative organizations in four South-east Asian countries for the purpose of learning and working together co-operatively in addressing the then unnoticed and unrecognized gender inequity and inequality in co-operatives.

Gender inequities such as the under-representation of women in the leadership and decision-making bodies of co-operatives in all levels, primary, secondary/chapter, tertiary/national and internationally, the gross disparity between female and male staff's incomes, the low participation of women in management training. Gender inequality as shown in co-op policies where women members were required to get the consent and signature of their spouses to be able to get a loan, in national co-op laws which stipulate that only the head of the household could become a member of government-prescribed co-operatives that inherently assume the eldest male to be the head and thus, automatically discriminate female heads of households as well as other members of the family, female or male.

Overall, co-operatives were then gender-blind, making them impervious and insensitive to the fact that women in co-operatives, member, staff or leaders have needs which the men in co-operatives do not have. Needs such as skills and experience as leaders and as managers of co-ops, more time for co-op work and activities, physical safety, more education.

The Members

The AWCF served to be an informal collaborative forum whereby these organizations, namely, the Credit Union League of Thailand (CULT), the National Confederation of Co-

operatives (NATCCO) in the Philippines, the Credit Union Promotion Club (CUPC) of Malaysia and the Forum for Co-operative Development (FORMASI) in Indonesia, came together on a fairly regular basis to exchange ideas and experiences, tools and materials and even human resources to enable them to know in what other ways and forms gender inequity exists in co-operatives, and more importantly, to know and learn the strategies and techniques of co-operatives in addressing gender inequities.

As an informal and collaborative forum, the AWCF served as a venue for such exchanges to take place. It also acts as a catalyst for these four organizations to undertake changes in their policies and programmes to bring about gender equity. The existence of the AWCF as a regional advocacy body serendipitously served as a conscience for these organizations to be true and committed to making their member co-operatives aware of these inequities and do something about them.

AWCF members are national co-operative organizations and social development agencies underpinning national programmes that include the promotion and strengthening of co-operatives. In 1994, the Center of Agricultural Extension Volunteers (CAEV) in Vietnam, an NGO engaged in organizing member-managed and member-controlled co-operatives and transforming previously state-run co-operatives into those like the latter was accepted to the membership of AWCF. So was the Credit Union Coordination (CUCO) of Indonesia in 1996.

CULT is a national federation of credit unions in Thailand established in 1965. As of June 30, 1994, CULT has a membership of 550 primary credit unions, 121,696 individual members where at least 60% are women, US\$ 35.7 million in total shares and deposits, US\$ 43.8 million in assets and US\$ 35.3 million loans outstanding (in Members).

CUPC is a federation of credit unions in Malaysia whose members are comprised of workers of factories in the urban centres, mining and plantation workers in the suburban and rural areas, urban squatter communities, small landholders, petty traders, hawkers, indigenous peoples, and a few professionals and business people. In this multi-racial country, the majority of members are Indian while a few are Malays. CUPC was set up in 1974. As of 1994, its primary credit union members reached 360 with 25,000 individual members where approximately 51% are women, accumulated US\$ 5.09 million in total savings, where US\$ 2.6 million (or 51%) are contributed by women, and US\$ 5.32 million in total assets, and granted US \$ 3.3 million in loans. Among elected officials, only 10% are women with one woman appointed as a non-voting member in the Board of Directors at the national level.

NATCCO is a national federation of various types of co-operatives (i.e. credit, consumers, marketing, service, multi-purpose, transport, etc.) in the Philippines. It was established in 1979 and unlike other national federations, its direct affiliate members are regional co-operative development centres which are also regional co-op federations. It has a membership of about 1,200 primary level co-operatives, of at least 600,000 individual members where 515 are women, and total combined assets estimated at US\$ 400 million as of December 1994. In the Board of Directors of its primary co-op members, women comprise 25%.

FORMASI in Indonesia is a national network of fourteen NGOs promoting and strengthening people-initiated co-operatives and two primary level women-only co-operatives. It was established in 1987 for the purpose of providing a link between the federation of government-linked co-operatives and social development agencies organizing self-help groups among the unorganized and informal sectors. These self-help operate like pre-co-operatives. The latter group comprise FORMASI's partners. The number of self-help groups organized by FORMASI's partners are approximated to be at least 1,000 with an average size of 50 members. About 70% of members of these self-help groups are women.

CAEV is an NGO in the agricultural sector in Vietnam. Its members are individuals with expertise in various areas in agriculture who volunteered to assist in the development of many depressed and poor communities in Vietnam. Since 1993, CAEV has organized five community-initiated and community-managed co-operatives in five different villages. Majority of the members of these co-operatives are women.

CAEV has organized and conducted various training and seminars in various areas aimed at improving the conditions of the household economy. These training and seminars are participated in mostly by women at an average of 60% women per training.

CUCO in Indonesia is a national federation of credit unions established in 1970. At the end of 1994, CUCO has a membership of 1,521 primary credit unions, 216,799 individual members where 49.6% are women, Rp.41.5 billion (US\$ 18.8 million) in total savings where 51.4% are contributed by women, loans granted at Rp.50.6 billion (US\$ 23 million) where 52.3% are accessed by women. Among elected officials, men comprise 81.3% of total while women comprise 18.7%. Women managers comprise 46.4% of total while men comprise 53.6%.

From the above statistics, it can be safely glanced that AWCF as a network encompasses almost 4,000 primary level co-operatives, credit unions and pre-co-operatives or self-help groups with more than a million individual members, contributing almost US\$ 100 million in savings and owning more than US\$ 100 million in assets. Approximately 550,000 (or 55%) of the individual members are women who contribute at least 50% (U_\$ 50 million) of the co-operatives' savings. Given the proportion of female members to male members, who contribute significantly to the growth of co-operatives.

Requirements for Membership and Obligations of Members

Any national co-operative organization or social development agency promoting co-operatives in Asia faces some tough requirements before it can become a member of the AWCF. When already a member, it must meet clearly identified and measurable obligations to keep its membership. These requirements and obligations are:

Requirements

The gender agenda must be a concern of every member of the organization (women and men; leaders, staff and members) and not just of one particular person/s, specifically those who handle women-specific projects. Every one must be aware of the issues and must have

a role in pursuing it. But the roles must not only be clear and acceptable to each member of the organization but most importantly, they must be carried out.

The organization must have effective gender programming skills through which: a) existing programmes are evaluated for sensitivity to women's particular needs, b) gender bias in programme implementation is not promoted but rather an alternative framework is provided; and c) future programmes are developed to be gender-sensitive.

The organization must support financially (regardless of whether the financial support is generated internally and externally) its activities to address the needs and concerns of women. (The organization must put its money where its mouth is).

The organization's leadership must support all gender-related actions with a comprehensive gender policy that will enable the whole organization to pursue the gender agenda with official support from its leadership. Whether a gender policy is put up in time or not is immaterial for as long as it is present. However, since a policy tends to facilitate the pursuit of an agenda (as it legitimizes efforts towards it), such policy must be: a) comprehensive yet seeping into the whole organization, and b) concretized in the form of strategies which the organization's members themselves have drawn up.

The organization's programme to address the gender agenda must be continuing and long-term, with the end in view of integrating the gender perspective in all policies, programmes and services.

Obligations and Responsibilities

Every AWCF member must carry out and meet the following obligations and responsibilities, viz:

- * formulate, enforce, and monitor implementation of a gender policy and programme for the organization,
- * pursue pro-active efforts to increase the number of women leaders in all levels of the organization and to enable to handle the responsibilities effectively,
- * provide or make available staff, funds and budget for gender programmes,
- * conduct at least one gender sensitivity training for its leaders, staff and members for each calendar year,
- * advocate gender equity and equality in other organizations and contexts (co-op or non-co-op) in the country where the organization is,
- * pay dues and other membership contributions as may be approved by the Executive Committee.

Goals and Approaches

Since its inception, the AWCF has pursued its main goal which is: To bring about the empowerment of women, gender equity, and gender equality in co-operatives and in society through the mobilization of gender-responsive co-operative structures. To achieve this goal, AWCF takes a two-pronged approach; a) to enable and transform co-operatives to become

vehicles for gender equity and equality; and b) to enable women in co-operatives to advocate change in and through co-operatives for their benefit. In the broader development perspective, they are what are also referred to as the gender integration and women-specific approaches, respectively.

AWCF's two-pronged approach reflects AWCF's beliefs that:

- gender inequities exist in co-operatives,
- co-operatives, by their very nature as people-based, democratically-run and managed institutions with a strong financial base pursuing social goals through economic means, have the infrastructure and are better positioned than other institutions (including development agencies) to bring about the condition of gender equity, improved condition of economically disadvantaged women, provide social services that help women carry out traditionally assigned reproductive roles and responsibilities, at the same time, bring about a more equal gender relations, and,
- in the long term, women in co-operatives can rely only on their own effort and commitment in bringing about gender equity and equality in and through co-operatives.

Activities since 1993

Various activities, both in-country and at the regional levels, were carried out by AWCF and its members to achieve its goals of women's empowerment, gender equity and equality in and through co-operatives using the two-pronged approach.

These activities were gender sensitivity training for members, leaders, and staff (women and men); training of trainers on gender sensitizing; training to improve women's skills and confidence (such as leadership training, practical livelihood skills training, organizational skills training, entrepreneurial skills training); setting up of capital funds for women in business to access in the form of credit; setting up gender and co-operative development frameworks that serve as guide for co-operatives in addressing gender issues; making gender issues known and visible to co-operative members using multi-media; advocacy for various objectives such as: the integration of gender concerns in co-operative policies, programmes, services, and activities; for co-operatives to change gender-insensitive policies; for co-operatives to address women's needs and issues, such as protection from violence and assistance to women victims of violence, good reproductive health, childcare assistance (although this should not be solely women's need).

Specific examples of advocacy and action for gender integration are: for co-operatives to install and observe a gender policy that mandates the pursuit of gender concerns in its structure, policies and operations; assisting staff in determining how they can integrate gender concerns in their area of responsibility; adding gender-related standards in staff's job performance; breaking stereo-typed images of women and men by portraying images of them in non-traditional roles in publications, in training and information materials; by publicizing stories of women's disadvantaged conditions and the efforts to break them.

In-country Activities

AWCF members' approaches to gender and gender-related activities are as varied as the culture and contexts in which they operate. But all use both the gender-integrative and women-specific approaches, with some using one more than the other. Their approaches are demonstrated in their activities.

The Credit Union League of Thailand has set up a National Credit Union Women's Committee, which acts as an advisory body to the board of directors as well as to the management for programmes/ projects/activities involving women specifically. The committee conducts semi-annual meetings and organizes an annual national assembly meeting of women credit union members funded by CULT.

Women more than men took advantage of a 3-year business development project funded by the Canadian Co-operative Association which started in 1991 and ended in 1993. The project highlighted an important need of women for them to succeed in their business enterprises. This need is mainly getting training on business management, marketing and confidence-building. Thus, CULT has provided this training to women participants and organized seminars on themes such as "Marketing Linkage Creation", "Providing Credit Union Mutual Aid", "Marketing for Income Generation".

CULT also helped women participants in the promotion of their products in trade fairs. The project enabled CULT to address the women participants' needs beyond and other than credit. The project has since been part of CULT's regular programmes.

In 1995, CULT set up a Women, Youth and Business Development department headed by its principal advocate, the staff who took on WID functions aside from her other responsibilities.

By being involved in AWCF-organized activities, frequent contact with other members, and AWCF's own persistent encouragement and advocacy, CULT realized that it must take on an integrative approach to gender concerns. Thus, in 1995, it took the first step of gender integration, a gender sensitivity training for all CULT staff.

The GST became a turning point for CULT and its staff, male and female, as it made them aware of men and women's unequal relations and that this situation exists also in credit unions. The GST for staff has now become part of CULT's regular activity. Next year, they will have a GST for its board of directors and other elected officers.

CULT plans to bring sensitization down to its chapters and primary credit union members. CULT's expertise in credit union organizing and management, as well as its commitment to gender integration in credit unions, has caught the attention of non-government and government agencies. Last year, CULT assisted a local NGO in the organizing of a credit union of homeworkers.

CULT's gender integration thrusts may be summarized as follows: leadership development for women at the chapter and national level; income-generating projects for women who do not have the resources to join CU; promotion of collective business among women

credit union members; networking with and assistance to other agencies on areas related to credit union organizing and management for women.

The Credit Union Promotion Club, like CULT has a National Action Women's Committee which has both an advisory as well as an implementing role. The committee is composed of women from similar women's committees at the chapter and primary levels. The committee serves to represent the sentiments and aspirations of women members in the federation. It is also a strategizing group that identifies and implements ways to encourage more women participation in training, meetings, and in leadership.

Much is demanded from the National Action Women's Committee, who, as its name implies, are expected to undertake actions that will bring results for the benefit of the women credit union members. The committee meets once a month. CUPC recognizes the economic marginalization of women, thus as a form of support without patronizing, commissions are given to saleswomen in the CUPC trading business while men are not.

Among AWCF's members, CUPC is one of the most innovative in using techniques in raising awareness on gender issues. CUPC conducts gender sensitivity training (GST) seminars for couples, GSTs conducted by couples, GST for young credit union members, GST for men only. CUPC has developed new methodologies for gender sensitizing that proved to be effective to members are the grassroots level. They have also developed ways of transforming their male leaders and members to become respectful and appreciative of women's contributions to credit union development.

CUPC has trained its women members in the areas of women's organizing and motivation, leadership, lobbying and politics. CUPC has participated in national campaigns against domestic violence, and sent representatives to the National Women's Coalition. In the future, CUPC plans to undertake a gender-based training curriculum development and materials production, to set up a development fund for women only, and still, to continue campaigning for more women members in the credit unions.

AS in CULT, the process of gender integration in the National Confederation of Co-operatives started as a consequence or effect of a project, but unlike in CULT, of a women-specific one, the Enhancement of Women's Involvement in Co-operatives (EWIC) (1990-1993). Since then, NATCCO has employed many strategies and has undertaken various activities to integrate gender concerns in NATCCO at all levels (national, regional and primary) with all sectors (elected officers, members and staff, women and men).

Some of these strategies and activities are: the setting up of a comprehensive gender policy that provides the mandate for gender equality to be pursued in the whole network; a series of gender sensitivity training for staff, elected officers and members; the setting up a Gender and Development framework for both the national and regional levels; training of trainers on gender sensitizing; the production of a GST Trainers Manual for Co-operators; active advocacy and strategizing to get women into the boards of co-operatives. Since 1994, NATCCO organized an Association of Gender Advocates or AGAD which in Pilipinio means "immediately" or "quickly". The AGAD serves to be the principal advocate and

mover for the NATCCO network to persist in its effort to achieve gender equity and equality.

In 1993, four of FORMASI's partners who are engaged in women's organizing and gender awareness training set up an informal association for the purpose of learning from each other as well as providing support to each other in gender-related work. A core group from these four partners met periodically for this purpose. This core group has, since last year, been expanded to include one representative each from all of FORMASI's members through the setting up of a Gender Integration Team, conducting GSTs for staff and BODs of members and entrepreneurship development for women in co-operatives.

CAEV's activities focused on strengthening the five co-operatives organized from 1993, where a big majority are women. Raising awareness on gender issues is integrated in co-op-related training. CAEV has organized mutual helping groups among women farmers and provided training courses on new farming technologies. Aiming to improve the economy of rural households, many of which are headed by women, CAEV provided various agricultural training (on garden, fish pond and animal stable farming and production). CAEV has also assisted women specifically in undertaking income-generating projects from which the women farmers set up a revolving fund.

CUCO has conducted national and regional leadership training for women members of credit unions. CUCO's target is to increase the number of women in elected positions in its member-credit unions. This year, it undertook the process of determining how gender concerns can be integrated in its training curriculum on credit union organization and management. It hopes to actually do so as it updates and revises this curriculum.

Many activities were undertaken by AWCF members at the local level, some of which were undertaken with assistance from the AWCF Secretariat. Some of the activities were similar although different in ways of carrying them out, depending on the culture of their respective countries. Their activities are also determined by the compelling and pervading gender issues which affect their co-op members. The minimal participation of women in the leadership and decision-making bodies of co-operatives is an issue that is common among them. It is also an issue that was recognized since AWCF's inception as one that clearly and strongly demonstrates that there is inequality in co-ops. Gender balance in leadership in co-ops is obviously a condition that takes a long time to achieve.

Regional Activities

Various activities were also undertaken at the regional level. In 1994, the AWCF started producing materials that supplement gender advocacy and can be used in any form of gender training. These materials are documentation of the experiences of co-operatives that attempted to, with some success, address gender issues and improve the conditions of their women members. The experiences of its members are the first to be documented, specifically, of NATCCO in the Philippines and soon, of CUPC in Malaysia.

Participation in international meetings was undertaken for the purpose of contributing to the process of deliberating how gender concerns can be integrated in international policies

and agreements. Two such meetings were the World Summit on Social Development and the Fourth World Conference on Women, both held in 1995. In the latter, the AWCF spearheaded the organizing of a Women in Co-operatives Forum in the NGO Forum.

The Women in Co-ops Forum was an opportunity for women co-operators in many parts of the world to be aware of efforts undertaken to address gender issues in different countries as well as regionally (Asia, Latin America, Africa) and internationally.

The AWCF invited the ICA to participate in that Forum and the ICA willingly obliged by sending representatives from its regional offices for Asia and the Pacific and for America and from its international headquarters in Geneva.

As an initial step of concretizing collaboration with other regional co-operative organizations, the AWCF with the ACCU organized and conducted the regional conference/workshop on the theme, "A Showcase of Gender-Responsive Co-operatives in Asia" in April 1995. Four showcases of gender-responsive co-ops were presented in that conference, two of which come from AWCF members, NATCCO and CUPC, the Japanese Consumers' Co-operative Union (JCCU) and the Federation of Thrift, Credit and Co-operative Societies (FTCCS) of Sri Lanka, an ACCU member. In the same conference, the issue of entrepreneurship versus IGP as a mechanism for empowerment of women in co-operatives was also addressed.

Networking and collaboration with like-minded institutions was also carried out with organizations such as the ILO, FES, CCA, and of course, the ICA and the ACCU. AWCF provided technical assistance to the ILO, FES and CCA in the form of training, documentation and evaluation of gender-related projects.

The manner the above activities were carried out was consistent with the major shift that AWCF took since 1994. From an issue-based forum performing mainly advocacy and member coordination roles, the AWCF decided to become a resource body on gender and co-operatives in Asia as well.

This shift is important to AWCF because it means that it will, from then on, be providing services to co-operative organizations and other agencies engaged in promoting co-operatives in the area of gender integration and empowerment of women in co-operatives, not only to its members but also to non-members. AWCF also decided to formalize its structure, that is, draw up its Constitution and By-laws, register it to get its own, separate legal personality and not just through its members where it operates, firm up the requirements for membership and obligations of members.

By being an advocacy and resource body, AWCF is different from other regional co-op organisations. It is member-based but not completely member-driven because advocacy and services that come with it must not be limited to its members only but must extend to all co-operative organizations in Asia, regardless of their affiliation, i.e., whether they are members of the ICA ROAP or the Association of Asian Confederation of Credit Unions (ACCU).

Future Activities

In the next three years, the AWCF will continue producing materials for gender advocacy and training, this time to include more members. It will build a strong team of gender trainers and advocates in its members who can be called upon to provide services to members as well as to other co-operative organizations. Another round of gender sensitizing of male leaders will be carried out. AWCF will generate and publish gender-disaggregated data on its members. Leadership training for women in co-operatives will again be pursued with activities to be carried out in-country and regionally, including a regional exchange programme. Another regional conference/workshop will be conducted in April 1997 on the theme, Women in Decision-Making in Co-ops in collaboration with the ICA ROAP and with the ACCU and the Center for Asia-Pacific Women in Politics. Specific focus will be given in assisting its new members, CAEV and CUCO, in developing and implementing a comprehensive gender strategy and programme.

Lessons Learned

From the past four years of experience in working for gender equity and equality in co-operatives and for the empowerment of women in and through co-operatives, the AWCF learned some lessons.

That co-operatives, by virtue of their nature as socio-economic institutions with democratic principles and having a strong financial base, have the best structure and are better capable of bringing about more equitable and equal relations between women and men and of correcting the disadvantaged situation of women, compared with other institutions, agencies and organizations.

Working for gender equity and equality is a process that is long and tedious but challenging and fulfilling. It is a condition of life that benefits everyone in society, woman and man, old and young, rich and poor, coloured and white, religious and non-religious. It is not a project that is carried out because of pressure from various forces and that will be terminated after a limited time.

Overall, resources for social change and development are limited. Already limited resources can be maximized and put to better use when co-operative organizations work together and collaborate at all levels in pursuing gender equity. Collaboration between the AWCF and the ICA ROAP is a step in the right direction.

After several years of trying to transform co-operative organizations to be responsive to gender issues, time is opportune for the AWCF to pursue with more vigour the task of empowering women. One immediate step that AWCF can take would be to undertake a comprehensive leadership training curriculum and programme for women in co-operatives.

Project Profile of the Women in Co-operatives Indonesia Co-operative Development Assistance Programme (WIC-INCODAP)

Ms. Hanna Tobing

*Women in Co-operatives Programme Coordinator
Canadian Co-operative Association (CCA), Jakarta, Indonesia
(Presented by Mr. Paul Sinnappan, Consultant, CCA)*

WIC-INCODAP Programme Design

The Indonesia Co-operative Development Assistance Programme (INCODAP) incorporates a comprehensive programme to strengthen the cohesion of the Indonesian people-based co-operative movement by improving its human capital resources and strengthening its foreign relations. INCODAP is a five-year programme (1994-1999) of co-operative development partnership between the Canadian Co-operative Association (CCA) and five Indonesian national co-operative partner organisations:

DEKOPIN	Co-operative Council of Indonesia
GKSI	Union of Dairy Co-operatives of Indonesia
KAI	Co-operative Insurance of Indonesia
CUCO	Credit Union Co-ordination of Indonesia
FORMASI	Forum for Co-operative Development.

The purpose of INCODAP is to increase the capacity of these secondary organizations to improve primary co-operatives in five strategic sectors. The specific goal of INCODAP is to "strengthen the Indonesian people-based co-operatives' capacity to alleviate poverty among their members".

Managed on a participative basis by a management forum consisting of all INCODAP project partners, a Shared Programmes Component of INCODAP seeks to address systemic weaknesses in the Indonesian co-operative movement, among which is the movement's limited capacity to attract and serve women members. In Indonesia, as in many countries, women's contribution to economic activity is little understood, and their potential contribution to leadership little appreciated.

The Women in Co-operatives (WIC) component of INCODAP, while being a distinct gender initiative, works for the inclusion of gender considerations as a standard element in INCODAP partner programme planning and implementation. This is intended to place gender appropriateness on a similar footing as financial feasibility and organizational capacity as criteria for programme development.

The Women in Co-operative Programme of INCODAP encourages INCODAP partners to design and implement gender initiatives which ensure that both women and men members share the benefits of and responsibilities for co-operative development.

Programme Objectives and Strategies

As a major component of the INCODAP Shared Programmes, the WIC Programme is specifically aimed at achieving the objective of "Improving the participation of and benefits for women in the co-operatives".

To achieve this objective, two main strategies are being employed:

1. To provide technical assistance -- including both human resources and financial support -- to enable the INCODAP partners to identify their respective WIC issues, develop response programmes, and implement WIC programme activities. In the provision of technical assistance, CCA consults closely with the five partners on how the concerns of women can be integrated into and supported by their action programmes, member services and organizational policies.
2. To provide follow-up programme support in the form of organization of common activities between/among partners, and the provision of technical guides to the individual partner organizations. Through the follow-up support programmes, individual partners will take some gender sensitive actions specific to their organizations, while joint activities (including training workshops, field exposures and cross visits) serve as the means for 'lessons learned' exchange and sharing of experiences.

Programme Implementation

INCODAP began in Indonesia in mid-1994. During most of the first year, the programme partners (including CCA) focused on setting up the project administrative systems and completing the five-year programme planning process. The gender sub-component (or WIC Programme) of INCODAP was initiated in September, 1995. This section will describe the process that CCA and the partners were undertaking together in the planning stage.

During the first six months of the WIC Programme, consultation among the INCODAP partners was undertaken to set up the objectives, policies and operational guidelines of the programme. A 'permanent' planning team for WIC (representing all INCODAP partners) was formed in December 1995 to coordinate WIC programme activity planning and provide a forum for information exchange among the partners.

The planning team held three preliminary meetings between December, 1995 and February, 1996. During the meetings, each partner made a presentation on the existence (or, significantly, non-existence) of gender-related policies, unit/human resources, programmes and activities in their respective organizations, as well as foreseen constraints they felt were being faced in implementing gender programmes. The experience of CCA partners with WID programmes in other countries and projects (e.g. Philippines, Sri Lanka, Ghana, Zimbabwe) was shared for the benefit of some practical 'lessons learned' for developing the Indonesia partner programme. The partners assessed potential WIC activities based on the

existing INCODAP programme plans that could be integrated into the overall project.

From the planning meetings, the following points were significantly noted:

- Two of the five partners (FORMASI & CUCCO) were, to some extent, familiar with gender issues, as some members of the executive management group had attended gender workshops. Both partners realized the need for gender awareness training for their staff members to foster development of gender sensitive action programmes.
- For the partners KAI and GKSI, the concept of gender relations was almost totally new, and 'women in co-operatives' was considered, at best, a 'non-issue'. DEKOPIN assigns the responsibility of gender programmes to its women's division BKWK, an autonomous body involved in several WID projects with foreign donors.
- Each partner recognized some potential "WIC actions" as either supplementary to the existing INCODAP activities or as single separate actions.
- Few persons among the team members had ever attended any gender training or workshops. Based on this finding, a gender training workshop was conducted in March, 1996 to provide more systematic information on gender issues to INCODAP partners. Participating in the workshop were INCODAP project officers/managers and WIC representatives from each partner organization.

Each of the five INCODAP partners developed detailed WIC activities for their respective organizations, and began implementing their individual work plans for gender programmes in close consultation with CCA. CCA provides inputs, coordinates joint activities, assists with sourcing of technical assistance and resources, and conducts monitoring and evaluation of the activities.

Achievements and Lessons Learned

The INCODAP WIC Programme is currently in its initial stages. While measurable programme outputs and impacts are presently developing, some preliminary lessons learned from the planning phase are worth sharing:

- * Commitment of top level senior management is critical for introduction and development of gender programmes in any organization. One of the major issues identified by the participants during the workshop conducted for INCODAP partners in March was "the lack of awareness or limited understanding of gender issues among the top management and staff of the partner organizations". The same issue continued to be raised by WIC team members in meetings with individual partner organizations as the absence of such commitment was interpreted as 'no approval' for gender plans.
- * Gender awareness-building for senior management of national and regional co-operative federations (who, by and large, are not close to their primaries) takes longer and is a much more difficult process. This partly reinforces the observation that much of the benefit of increasing women's roles in co-operatives is more feasible at the grassroots level (m.e, membership of the primary co-operatives).

- * In order that partner federations' services show gender sensitive approaches and more women occupy decision-making positions, both organizational field-level actions are needed. The current WIC activities being implemented (or plans being developed) by INCODAP partners vary from gender awareness training for personnel, baseline data collection and analysis, to field programmes and workshops. It is expected that field demonstrations will provide senior management and directors a practical 'down-to-earth' basis for policy changes.
- * The process of WIC programme planning and development to effect organizational and personal change in co-operatives is a long, slow one. It is important that partner programmes and initiatives focus on the long-term, and that sustained support for WIC be provided by the partner participants, not only during the life of the specific project but beyond. INCODAP provides the co-operative partners with a strong support initiative to achieve a greater role and recognition for women in the Indonesian co-operative movement.

Gender Aspects in the Swedish Co-operative Centre

Birgitta Thackray

Senior Programme Officer

(Ms. Thackray could not participate at the meeting)

The Swedish Co-operative Centre (SCC) has in November 1995 adopted new guidelines for its activities. The process of formulating these guidelines was a long one, involving staff at the Stockholm office, the field offices, the co-operating partners and the member organisations.

The overriding goal for the SCC is here given as:

“to assist women and men in developing countries to create a better future for themselves - economically, democratically, ecologically and socially - through voluntary co-operation. Furthermore, the SCC shall, in co-operation with its member organisations, promote public opinion in favour of development assistance.”

By emphasizing ‘women and men’ the SCC makes it clear that all projects, programmes and other activities where the SCC is involved shall be based on gender equality. Women and men shall have the same access to assistance, the same possibilities to participate, to be decision-makers, to benefit from training programmes, from credit programmes, etc. And this means in reality that special efforts must very often be made to ensure that this happens. Gender analysis must be an integral part of all preparation and planning and budgeting.

In the definition of the SCC’s target groups, it is said that these are ‘existing and potential members in co-operative societies and organisations representing the interests of farmers which have the potential to become sustainable’, and ‘members in sustainable and potentially sustainable informal groups and other interested groups’. This is then further clarified by pointing out that the concept of ‘members’ in this definition refers to both women and men and that the SCC considers it important to enhance the participation of women at all levels and to increase the benefits accruing to them from co-operative activities.

The guidelines also state:

“In situations where social and cultural constraints seriously limit women’s access to services and influence in male-dominated organisations, the SCC will support specific efforts and organisations for women. Furthermore, in collaboration with its co-operating partners, the SCC will strive for changes in laws and attitudes which discriminate against women.

An absolute precondition for SCC assistance is that the by-laws of a co-operative society do not - directly or indirectly - deny women the possibility of becoming members.

Furthermore, demands should be made to ensure that women are represented on boards at all levels and that gender considerations are reflected in activity plans.

The gender perspective should be introduced at the planning stage of an activity. The social roles of men and women in the society have to be analyzed and integrated into the planning process.

Projects should be continuously monitored in order to ensure that the needs and the interests of the different gender groups are met and that no activity will negatively influence either of the two groups."

In the chapter on Co-operating Partners, the gender issue is also mentioned. One of the factors to be considered when a co-operating partner is selected is 'perceptions and efforts related to gender equality in the organisation'.

These writings on the gender aspects and special attention to women's situations are incorporated in the guidelines. There is no special chapter on Gender or Women. This illustrates the policy of the SCC - to integrate the gender aspects in all parts of its activities. We believe in the mainstream approach as the way to work for equality between the sexes. However, this does not exclude special efforts for the least advantaged groups - usually women - in order to reach a more equal state of affairs. It will be long before we have a project world in this respect, and in the meantime we must use different means to reach the goal.

Swedish Development Assistance Policy

The Swedish Government decided last year that the question of having a special goal in the national development policy concerning gender equality should be looked into. A study was carried out and the proposal to the government and the parliament was to include a new objective, on gender equality, among the overall objectives for Swedish Development Assistance. This also was the decision of the Parliament when the bill was presented. It says "this new goal will mean that the perspective of equality between women and men should be applied to all development co-operation. Development co-operation shall support the efforts of developing countries to create equal opportunities, rights and responsibilities for women and men."

The Swedish government, through the Ministry of Foreign Affairs and the development agency, SIDA, are now working hard on establishing how to achieve this goal. Programmes of action for different sectors, countries, etc. are being worked out. NGOs receiving assistance from SIDA (e.g. the SCC) are involved in this work, both as partners in formulating and giving ideas, and as implementers of the strategies. We will obviously have to conform with the objectives of the national policy, but we are also recognised as having valuable experience and knowledge to contribute on these issues.

We are also working on our own strategies for implementing the new SCC guidelines, including the gender aspects. One of the more immediate activities planned is 'gender audit' of one or two programmes next year. We will then carry out an evaluation specially focused on how the programme manages to fulfil the aspect of gender equality, what the results are for women and men in the area of operation. Learning from this will assist us in the planning of new programmes, to ensure we move in the right direction.

The Beijing Women's Conference established that equality between women and men is a matter of justice, but also a matter of efficiency as regards development. We will not achieve a better society without active involvement of both women and men in the development efforts. It has been recognised that equality between sexes is not a matter for women alone to tackle. It is the responsibility for the governments who have signed the Platform for Action from Beijing. It is also important to involve the men in this work, to make them realise how much they will gain, that changes in the roles for women and men can be of benefit to both.

GROUP DISCUSSIONS - I

(19 September, 1996)

On the third day, the participants divided into three groups and discussed the following same theme to review the impact of gender related activities.

Question for Group Discussion I

- *What are achievements and constraints experienced by the national, regional and international organizations during the last three years?*

Reports on Group Discussion I

[Group A]

Achievements

1. *National level*
 - * Increase of women's leadership at primary and apex level
 - * Data bank/MIS systems
 - collection - evaluation,
 - monitoring - research
 - * Increase of women membership
 - alternative ways of women's participation
 - * Gender integration in training
 - * Development of training manuals
 - * Increased support for women/gender activities
2. *Regional level*
 - * Cross co-operation and networking

Constraints

- * Asian culture
- * Regulatory/legal systems country/bye-laws
- * Voting system
- * Relationship between co-ops and government
- * Lack of data base
- * Data base
- * Competition with NGOs and other organizations
- * Lack of role models
- * Discontinuity

3. *International level*

- * Cross co-operation and Networking

- * Squeeze on funding
- * Transfer of learning experiences
- * Relevance of Co-operative

[Group B]

Achievements

1. *Data*

- * Some form of gender dissagregated data at the national level

2. *Publications*

- * Publication of pamphlets, literature and training materials etc.

3. *Training*

- * Organization of gender awareness/ sensitization training programmes/workshops

4. *Membership*

- * Increase in women membership
- * Increase in women co-operatives

5. *Government Policy / Organization Policy*

- * Consciousness about gender issues
- * Fund allocation in the budget
- * Enlightened male members to take up the cause
- * More access to fund by women

Constraints

- * Insufficient data
- * Networking of data
- * Lack of system approach
- * Lack of standardized format
- * Lack of adoption in local languages
- * Hardly any success story of grass-roots experiences
- * Limited publications
- * Limited exposures
- * Financial constraints
- * Very few experienced trainers
- * Very few programmes
- * Hardly any exchange programme
- * Limited follow-up of recommendations
- * Restrictive legislation
- * Lack of interest among some women leaders
- * Amendment of rules/bye-laws
- * Interaction of various agencies
- * Advocacy at govt. level
- * Extension services at grassroots levels.
- * Limited campaign through various media.

- * Viewed as a women's cause.
- * Limited awareness among women.
- * Few women at decision making levels
- * Very few men consciousness

[Group C]

I. Achievements

- * Increasing number of women in membership and leadership.
- * Continuous advocacy and networking.
- * Improvements in legislation and articles of incorporation and by-laws opening co-operative membership to women
- * Gender awareness raising (among women, men, youth and leaders)
- * Master plans for Gender Integration in co-operatives
- * Institutionalization of gender concerns in co-operatives
 - Gender desegregated data
 - Association of gender advocates
 - Women's Committee / Task force
 - Women's groups / association
- * Gender Integration project/programmes
- * Increased women only co-operatives
- * Development / Production / Distribution of Information, Education Communication materials
 - Women / Gender articles in news letters
 - Gender Sensitivity Training manuals
 - Posters, reports, papers, documentation
- * Incorporation gender perspectives into youth programmes
- * Increased Training for women
- * Increased support to programmes / projects for women
 - Services to establish day care centres
 - Product promotion through exhibition, catalogues, sales centres, etc.
 - Skill training for women
 - Exchange programmes / exposure of women leaders
- * Funded programmes
- * Increase Sharing / Exchange of experiences

II. Constraints

- * Negative political influences
- * Tradition, culture, custom, religion
- * Gender inequality in legislation

- Membership restriction for women
- Restricted representation of women
- * Gender blind government officials who is in charge of co-operatives
- * Very limited gender awareness, gender sensitivity among co-operators
- * Very limited leadership training for women
- * Limited mobilization of women's potential
- * Limited resources for gender activities (time of women, finance, personnel & materials)
- * Limited proper knowledge of Co-operative values and principles
- * Limited data (information of activities)
- * Lack of proper gender analysis
- * Poor institutionalization of gender perspectives
 - do not know how to incorporate gender perspectives
 - do not know tools or strategies
- * Limited educational opportunity for women
- * Limited platform for women to share experiences and learn from each other

Group Discussions - II

(20 September, 1996)

On the last day, the participants divided into two groups and discussed the following two different themes respectively to recommend further actions should be taken by national level and regional level.

Question for Group Discussion II

1. What are further action that should be undertaken to achieve gender equality in co-operative movements in the region?
2. What are further roles of ICA ROAP to contribute gender equality in co-operatives in theregion? (including the linkage between the Regional Women's Committee and the Gender Programmes of ICA ROAP)

Reports on Group Discussion II

[Group 1]

- I. Conclusions on "Further actions that should be undertaken to achieve gender equality in co-operative movements in the region"

1. Data Base

1.1 Collection of data

Primary and secondary level co-operatives should now start to collect information on the "real" situation of women and men in co-operatives and social indicators by organ-

izing a working committee where data can be shared, refined and standardized. These efforts should be coordinated at national, regional and international levels.

1.2 Processing and standardizing data

- National and international co-operative organizations should process gender desegregated data and develop tools for analysis.
- It may be necessary to conduct pilot projects or cases.

2. *Membership*

2.1 Increase women's participation.

- Start to organize women's groups, then mainstream them in the movement.

2.2 Involve the youth

- Establish youth programmes including gender sensitivity training in co-operatives or school based groups.
- Prepare education materials for youth programmes at national and regional levels.

3. *Leadership*

3.1 More women leaders at all levels of co-operatives

- Implement existing gender policies through co-operatives
- Ministry which is in charge of co-operatives should change legislative policy to create a conducive environment for women to become leaders.
- National co-operative organizations and lobbying groups should compile information on development issues which effect women, and disseminate those for lobbying.

4. *Training*

4.1 More gender sensitivity training and education programmes on co-operative values and principles

- Sensitize co-operative leaders, first. Especially make policy makers.
- Conduct trainers' training at regional and national levels.
- Organize trainers' conference to exchange experiences, materials and skills.
- Establish an information/resource centre to exchange and improve gender materials and utilize experts in the movement.
- Institutionalize programmes to be sustained by mobilizing budget for gender training from internal and external funds.
- Establish linkages with women NGO groups to strengthen gender related activities.
- Attract women by introducing a system of "Study now, pay later" or counseling for their future jobs in co-operatives (introduce co-operatives as career option).

5. *Follow-up Programmes*

5.1 Monitor and coordinate progresses of national, regional co-operative organizations.

- 5.2 Update ICA ROAP country studies in 1991 and send to the Ministerial Conference to discuss gender issues.
- 5.3 Conduct leadership training for women.
- 5.4 Support services.
- 5.5 Promote participatory/non-hierarchical approach in leadership processes.

[Group 2]

II. Conclusions on "Further role of the ICA ROAP in contributing to gender equality in the Co-operative Movement in the region, including the linkages with the Regional Women's Committee".

1. *Restrictive Laws*

1.1 Review the co-operative laws in each country

- Representative from each member country will conduct a review of co-operative legislation and Gender Advisor of ICA ROAP will collect information and advise them.

1.2 Consultation Meeting

- ICA ROAP will call a consultation meeting to identify the problems concerning co-operative legislation and consult to draw the strategies to solve the problems.

1.3 Lobbying (Strategizing)

- Country representatives will lobby with its respective governments and co-operative authorities and the Gender Programme Advisor and Regional Women's Committee will lobby at the regional level, for instance, at the occasion of the Regional Ministerial Conference in Chiangmai, Thailand, March, 1997.

1.4 Information exchange

- ICA ROAP will collect the information and disseminate among the member organizations to promote activities.

1.5 Monitoring

- ICA ROAP will monitor the progresses.

2. *Restrictions on Membership; Limited Participation in Decision-Making*

2.1 Co-operative Laws; Constitutions and By-Laws

- These will be reviewed and be revised as the above process, if necessary.

2.2 Leadership Development Programme

- Gender Advisor of ICA ROAP will seek an appropriate technical assistance (like from APDC, Asia Pacific Development Centre) to develop a Women Leadership Training Programme in collaboration with organizations such as AWCF. Leadership programme should have strategies for procedural, developmental, self awareness and co-operative aspects, and also to motivate and convince women to become leaders.

3. *Lack of Awareness of Gender Issues*
 - ICA ROAP will conduct Regional training for trainers of local trainers in collaboration with AWCF.
4. *Lack of Gender Desegregated Data*
 - 4.1 Preparatory Activities
 - ICA ROAP will identify an expert for data system development.
 - The expert will visit Member countries and consult with country representatives to identify what kind of data should be collected.
 - ICA ROAP will draw up a proposal, based on the result of in-country consultation by the expert.
 - ICA ROAP will seek fund for development of data base system in collaboration with member organizations.
 - 4.2 Consultation Meeting
 - ICA ROAP will call a consultation meeting to discuss the system of Gender Desegregated Data Base with member organizations.
 - 4.3 Implementation of the Project
 - ICA ROAP will develop tools for gender desegregated data system in collaboration with the expert.
 - Representatives of member countries will collect data according to the tools.
 - Representatives of the countries and ICA ROAP will process and analyze the data in collaboration with the expert. A regional consultation meeting for data base may be organized for consultation, analysis of data.
 - ICA ROAP will publish the data and disseminate among the member organizations.
5. *Lack of materials/publications on Gender Activities and Women's Contributions to Co-operatives*
 - 5.1 Case studies and Documentation of stories
 - ICA ROAP will conduct case studies on how women are contributing to co-operatives and how gender issues have been addressed in the co-operative movements and document them in collaboration with AWCF.
 - 5.2 Publication and Dissemination of stories of model co-operatives for Gender Integration
 - ICA ROAP will publish stories in collaboration with AWCF in various forms. - ICA ROAP will cover some stories in its news bulletins and magazines.
 - 5.3 Production of an animated film for Gender Issues in co-operatives
 - ICA ROAP will produce an animated film which shows the situation of women and men in Co-operatives.
6. *Limited women's representation at the Regional Assembly of ICA ROAP*

6.1 Lobbying for amendment of Rules and introduction of quota system

- Present voting requirements and rules of ICA Regional Assembly are quite restrictive for women. It is very difficult for women to become a delegates, since most of the member organizations have only one seat of its delegate. Regional Women's Committee will lobby for improvement of voting system by introducing quota system or expanding seats from single to plural.

7. *Lack of funds for Women/Gender-related Programmes/Activities*

7.1 Lobbying for setting up Development Fund for Women

- Representatives of each country will lobby with its respective governments/apex organizations to set up Funds for Women/Gender-related Programmes/Activities in collaboration with Regional Women's Committee.

At the end of the plenary session for two groups to present their own reports, the following general conclusions and resolutions were discussed and decided to add at the end of the final Conclusion.

Conclusions/Resolutions - General

- * ICA ROAP should become the overall coordinating body for all Gender Activities in the region.
- * The Consultation Meeting should rotate in different countries.
- * The ICA ROAP is requested to include gender issues to the agenda of the Ministerial Conference (both at consultation meeting in Myanmar in December, 1996 and at the main conference in Chiangmai, Thailand in March, 1997).

LIST OF PARTICIPANTS

1. Ms. Anita Manchanda
Director (Women's Co-operative Programmes)
National Co-operative Union of India
3, Siri Institutional Area
New Delhi 110 016 (India)
Tel.: (91-11)66-2750/66-4274; Fax: (91-11)686-5350
2. Mr. B.K. Mishra
Deputy Director
National Federation of Fishermen's Co-operatives
Sahakari Bhawan
66, Tughlakabad Institutional Area
M. B. Road, near Batra Hospital
New Delhi 110 062 (India)
Tel: (91-11)698-2897; Fax: (91-11)698-0677
3. Ms. Momoe Tatsukawa
Chairperson of JCCU Women's Council
Japanese Consumers Co-operative Union
4-1-13, Sendagaya
Shibuya-ku
Tokyo (Japan)
Tel: (81-3)3497-9103
Fax: (81-3)3497-0722
4. Ms. Michiko Hasebe
Secretary, JCCU Women's Council
Japanese Consumers Co-operative Union
4-1-13, Sendagaya
Shibuya-ku
Tokyo (Japan)
Tel: (81-3)3497-9119
Fax: (81-3)3402-0354

5. Ms. Eiko Ohshita
Programme Coordinator
Institute for the Development of Agricultural
Co-operation in Asia (IDACA)
4771, Aihara-cho, Machida-shi
Tokyo 194 02 (Japan)
Tel: (81-427)82-4331; Fax: (81-427)82-4384
6. Ms. Min Sun Park
Research Department
National Agricultural Co-operative Federation
75, 1-ka, Chungjeong-ro, Jung-ku
Seoul, Rep. of Korea
Tel.: (82-2)397-5290/730-9069; Fax: (82-2)397-5290/722-9671
7. Ms. Rahaiah bt. Baharen
Vice President
ANGKASA (National Co-operative Organization of Malaysia)
No.7, Lorong 51A/227A
P O Box 393, Pej.Pos. Jln.Sultan
46740 Petaling Jaya, Selangor Darul Ehsan
Malaysia
Tel:(60-3)755-2524; Fax: (60-3)757-3266
8. Dr. Tun Maung
Chairman, Govt. Employees' Co-op (Education) Union
Department of Co-operatives
257-263 Bogyoke Aung San Street
Yangon (Myanmar)
Tel: (95-1)27-8566; Fax: (95-1)28-3063
9. U. Tin Aye
Managing Director
Government Employees' Co-op Union
116, Thamine Station Road
Yangon, Myanmar
Tel. and Fax: (95-1)66-1317
10. Mr. Shanta Raj Sharma
Managing Director
National Co-operative Federation of Nepal
P O Box No.11859 & 3135, Tinkune, Subidhanagar
Kathmandu (Nepal)
Tel.(977-1)48-2723; Fax: (977-1)47-3874
E-mail: ncfnepco@mos.com.np

11. Ms. Rufina S. Salas
General Manager
LIMCOMA
Sabang, Lipa City
Philippines
Tel and Fax: (63-43)56-2571)
12. Ms. Mercedes D. Castillo
HRD Officer
Visayas Co-operative Development Center Inc.(VICTO)
1st Street, Beverly Hills
Cebu City, Philippines
Tel: (63-32)253-3145/3148; Fax:(63-32)253-3153
13. Ms. Rameshwari Rasamma Ramachandra
Director
DEW Credit Co-op Union Ltd.
190, Clemecau Ave
#03-22, Singapore Shopping Centre
Singapore 239 924
Tel. (65)339-8600; Fax (65)339-3356
E-mail: ahsenag@singnet.com.sg; ramchan@tp.ac.sg
14. Ms. S.I. Heenatimulla
Asstt.Director (Education & Gender)
National Co-operative Council of Sri Lanka
455, Galle Road
Colombo 03 (Sri Lanka)
Tel.(94-1)58-5496/58-4638; Fax: (94-1)58-7062
15. Ms. Poonsuk Thaiswasdi
Assistant Provincial Co-operative Officer
Co-operative Promotion Department
13. Krung Kasem Road, Theves
Bangkok 10200, Thailand
Tel: (66-2)282-2922/281-0004
16. Ms. Juthatip Patrawart
Assistant Professor
Department of Co-operatives
Faculty of Economics
Kasetsart University
Bangkok, Thailand
Tel. & Fax: (66-2)561-3468

17. Ms. Sasimas Punarat
 Director and Secretary
 Federation of Savings and Credit Co-operatives of Thailand Ltd
 c/o. Bangkok Mass Transit Authority
 131, Tiamruannit Road, Huay-Kwang
 Bangkok 10310, Thailand
 Tel. (66-2)246-0967/246-0741\Ext.214;Fax: (66-2)246-14261
 Mobile: (66-1)923-1322
18. Ms. Sompron Rod-Anant
 Director, Board of Directors
 Credit Union League of Thailand Ltd.
 2577, Rama IV Road, Klongtoey
 Bangkok 10110, Thailand
 Tel. (66-2)258-1130/258-1131;Fax: (66-2)259-4261
19. Ms. Pattareepan Pongwat
 Manager of Women, Youth and Business Co-ops
 56/2, Moo 3, Ramkhambaeng Road
 Baunghum, Bangkok 10240, Thailand
 Tel: (66-2)373-0020-1/373-0150-1; Fax: (66-2)373-0022
20. Ms. Ampai Luangpirom
 Chief of Planning Division
 The Co-operative League of Thailand
 13, Pichai Road, Dusit
 Bangkok 10300, Thailand
 Tel. (66-2)241-3634/241-3332;Fax: (66-2)241-1013
21. Ms. Lota Bertulfo
 Regional Coordinator
 Asian Women in Development Co-operative Forum (AWCF)
 43-C, Jl. Jati Padang
 Pasar Minggu
 Jakarta Selatan 12540
 Indonesia
 Tel. and Fax: (62-21)782-1241
22. Mr. Paul Sinnappan
 Consultant
 Canadian Co-operative Association
 Jl.Petogogan I/16A
 12140, Jakarta (Indonesia)
 Fax No.(62-21)726-8565
- Home Address*
 No.14, Jalan Satu
 Taman Sentosa
 45600, batang Berjuntai
 Selangor, Malaysia
 Tel. & Fax. (60-3)871-9417

Resource Persons

23. Ms. Lorraine Corner
UNIFEM Asia-Pacific Regional Office
c/o. UNDP, UN Building, Rajdamnern Avenue
Bangkok 10200, Thailand
Tel: (66-2)288-1234-Ext.1934; Fax:(66-2)280-6030
E-mail: lorraine@ksc.au.ac.th

24. Ms. Remedios 'Remmy' I. Rikken
National Coordinator
Pilipina (National Organisation of Filipino Women)
#10, Makadiyos St., Sikatuna Village
Quezon City (Philippines)
Tel. (63-2)433-1185
Tel. & Fax: (63-2)433-1150
Tel. & Fax: (63-2)941-5765 (Home)

ICA ROAP

25. Ms. Akiko Yamauchi
Gender Programme Advisor
ICA Regional Office for Asia and the Pacific
43 Friends Colony (East), New Delhi 110 016, India
Tel:(91-11)683-5123; Fax: (91-11)683-5568
E-mail: icaroap@giasdl01.vsnl.net.in

26. Mr. W U Herath
Advisor, Human Resource Development, ICA ROAP
ICA Regional Office for Asia and the Pacific
43 Friends Colony (East), New Delhi 110 016, India
Tel:(91-11)683-5123; Fax: (91-11)683-5568
E-mail: icaroap@giasdl01.vsnl.net.in

27. Mr. P. Nair
Project Secretary, ICA ROAP
ICA Regional Office for Asia and the Pacific
43 Friends Colony (East), New Delhi 110 016, India
Tel:(91-11)683-5123; Fax: (91-11)683-5568
E-mail: icaroap@giasdl01.vsnl.net.in; nair@icaroap.unv.ernet.in

ISBN : 92-9054-041-9

ICA Library



ICA 00080