

REPORT OF THE
EXPERTS' CONFERENCE ON
"COOPERATION AND TRADE UNIONS"

New Delhi, India

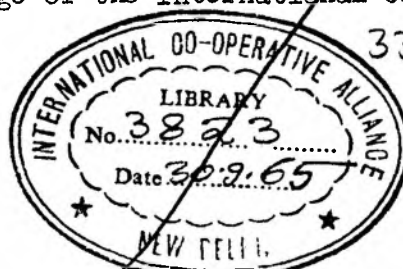
(January 11 - 18, 1965)

Jointly organised by

Regional Office & Education Centre for South-East Asia of the
International Cooperative Alliance

and

Asian Trade Union College of the International Confederation
of Free Trade Unions



3371:331.881(5)(063)

ICA

International Cooperative Alliance
11 Upper Grosvenor Street
London W.1.
England.

International Cooperative Alliance
Regional Office & Education Centre
for South-East Asia
6 Canning Road, New Delhi-1, India

DISCARDED BY
ICA/ROAP LIBRARY

International Cooperative Alliance
Regional Office & Education Centre
for South-East Asia
6 Canning Road, New Delhi-1, India

June 11, 1965

REPORT OF THE EXPERTS' CONFERENCE ON COOPERATION AND TRADE UNIONS
New Delhi, India : January 11-18, 1965

1. INTRODUCTION

An Experts' Conference on Cooperation and Trade Unions was organized in New Delhi jointly by the Regional Office & Education Centre of the International Cooperative Alliance and the Asian Trade Union College of the International Confederation of Free Trade Unions, from 11th to 18th January, 1965. Experts both from the Cooperative and the Trade Union Movements from Ceylon, India, Japan, Malaysia, Pakistan, Philippines and the Republic of Korea, participated. The International Labour Organization was represented by Mr. S.K. Jain, Director, Asian Field Office, Colombo.

The main theme of the Conference was the relevance of the Cooperative Movement to the Trade Union workers, and the possibilities of collaboration between the trade unions and the cooperative movements in South-East Asia. This report of the conference outlines the trends of rapid urbanization, the growth of trade unions, the problems of urbanization for the industrial workers and the contribution of trade unions and cooperatives to the solution of these problems in South-East Asia. With regard to cooperatives, an attempt will be made to outline the role of thrift and credit, consumers, and housing cooperatives to the promotion of social and economic well-being of industrial workers, and the activities and problems of these cooperatives in South-East Asia. Finally, the report will also outline the need for workers' education for the purpose of achieving members' loyalty to, and the creation of leadership for the management of, the trade unions and cooperatives.

Dr. V.K.R.V. Rao, Member, Planning Commission, Government of India, inaugurated the conference. Dr. S.K. Saxena, Regional Officer, ICA, and Mr. V.S. Mathur, Director, Asian Trade Union College, ICFTU, welcomed the participants. The inaugural session was presided over by Chaudhary Brahm Perkash General Secretary, National Cooperative Union of India.

Copies of the programme and the list of participants are appended hereto.

2. URBANIZATION IN SOUTH-EAST ASIA

As a phenomenon, civilization is connected with urban growth. This is true of modern civilization more than any other. During the last 140 years, the urban population of the world has grown at an unprecedentedly rapid rate. The growth of urbanization was particularly marked in the West where it began with the industrial revolution. South-East Asia had no major part in this development during the 18th and 19th centuries.

During the 20th century, however, urbanization has been faster in South-East Asia than in the West. The tempo of urbanization has increased in Asia on account of several reasons described below. At the same time, the tempo of urbanization in the West has somewhat slowed down.

contd.....2

2.1 Causes of Urbanization

While urbanization in the West has been largely a result of the industrial revolution, the causes of urbanization in Asia are different. In South-East Asia the growth of towns and cities took place largely on account of the commercial relations established with the Western countries, under the colonial rule, for the purpose of supplying raw materials to, and importing finished products from them. The urban centres in South-East Asia, therefore, were the products of outside influence rather than out-growths of the indigenous economies. Some cities also served as administrative centres, which function has been enormously reinforced since independence. With the growth of nationalism and the protection to indigenous industries as a result of nationalist pressures, industrial development also took place to some extent during the colonial rule in South-East Asia. In most cases, the new industries were attracted to the urban centres on account of several available facilities, such as banking, transportation, etc. The industrial development received further impetus with the attainment of independence and the adoption of planning for economic development in most South-East Asian countries. To these factors, contributing to the growth of urbanization in South-East Asia, should be added the high rate of population growth, and the migration from rural to urban areas on account of population pressure on land and the prospect of finding some employment in industrial factories and the commercial establishments

Certain forces, which restrict urbanization in South-East Asia, should also be mentioned. Firstly, several countries in the Region have introduced programmes of family planning. The available evidence shows that the more sophisticated population living in the urban areas have been more responsive to family planning than their rural counterparts. Secondly, there has been considerable overcrowding in the towns and cities without a commensurate development of employment opportunities. The migrants to the urban centres usually do not possess any skills or technical training, with the result that they do not fare well in the competition for employment. These factors may act as a deterrent to the migration from the rural to the urban areas. However, it is likely that the cities may find a sizeable itinerant population who come to the urban centres in search of employment, but not finding it, move away either to other urban centres or perhaps back to their rural homes. Thirdly, Governments in the Region have started attempts for decentralising industry in order to relieve overcrowding in cities.

The available trends show that, in spite of the above mentioned factors likely to restrict its growth, urbanization will continue to take place in South-East Asia.

2.2 Problems of Urbanization

The rapid urbanization in the countries of the Region has caused several acute problems. Firstly, the municipalities are not in a position to provide some basic facilities, such as water, sewage, and electricity, to far-flung areas within the city limits. Secondly, the availability of housing at reasonable rates is one of the most difficult problems for urban dwellers. Thirdly, the shift from self-sufficient rural economy to the urban market economy exposes the consumers in urban areas to a number of risks. As is well-known, considerable adulteration

takes place in many commodities, particularly in food-stuffs. Another problem which the town-dwellers face is that of high prices. High prices in some cases may be a result of inflationary pressures as also the shortages of consumer commodities. However, quite often the producers and traders are in a position to raise prices on account of monopolistic advantages, or on account of imperfect knowledge on the part of the consumers with regard to other sources of supply and alternative brands and their prices.

In urban areas, the two most important groups which suffer from the above mentioned problems are the industrial workers and the middle class people. In order to prevent the exploitation of the industrial workers and other people living in the urban centres, it is necessary to develop collective programmes in a variety of fields.¹ Legislation could be one method. However, it is not possible to check social evils merely by legislation. Such legislation has to be supported by the collective strength of the people themselves.

The trade unions and the cooperatives aim to protect the industrial workers against exploitation and to provide to them certain common services.

3. GROWTH OF TRADE UNIONS IN SOUTH-EAST ASIA

3.1 Activities of Trade Unions

Trade unions are democratic organisations of workers which the workers form to protect and further their interests as employees, citizens and human beings. For wage-rates and other conditions of employment they bargain collectively with the employers. To protect their interests as citizens and to achieve favourable economic and social policies and legislations for them as workers, the Unions take part in politics and put pressure on the Government by various political actions. Besides carrying on educational, social and cultural activities to enable them to lead a fuller life as human beings the Unions engage themselves in welfare work and provide support to cooperative societies. Sometimes, Unions also initiate cooperative societies - credit, consumer or housing - to help workers to get the best worth of their wages.

The workers' organization at factory level has been called by various names in the trade union history. 'Trade Clubs', 'Trade Society', 'Chapel' are the various names used. 'Branch Union' or 'local union' is, however, more prominently used. Due to various circumstances the trend to form national industrial unions for all the workers in the same industry in a country is in vogue, and at geographical levels the unions have regional set-ups with local or branch unions at the base. Where the formation of industrial unions on national scale has not been possible, the local unions in the same industry join together and form national industrial federations.

In order to protect their interest as citizens and to further their rights as workers, unions of all the industries join together to form national federations. Such a federation is sometimes called National Trade Union Centre. The National Centre represents workers in all matters that concern them collectively. It is generally these national centres that join together and form international organisations such as the International Confederation of Free Trade Unions (ICFTU).

The national industrial unions or industrial federations have also joined together and formed international industrial federations, commonly known as international trade secretariats.

3.2 Social Mileu

The social mileu in which the trade unions function in South-East Asia is described below :

Until the various countries in South-East Asia became independent, the trade unions had to function within the framework of the colonial rule. The trade unions, which are democratic bodies, naturally functioned under several handicaps during the colonial period when there was no full-fledged self-government in the

1. Cooperatives will be open to the industrial workers as well as other people living in the urban areas. However, we will refer to cooperatives with reference to the industrial workers only for purposes of this Report.

various countries of the region.

The period after the Second World War inaugurated a new era when various countries in South-East Asia achieved independence one after another. In most of these countries, democratic form of government was set up after the attainment of independence. Democracy, however, is new to most countries in the Region and it will take time to develop necessary democratic traditions giving full scope to individual liberty and to voluntary organisations. Further, the post-independence period has been one of great political and economic stress and as a result, the democratic institutions gave way to full or semi-military dictatorship in some countries of South-East Asia.

The other important feature of the socio-economic structure, within which the trade unions have to function in South-East Asia, is that there exists considerable unemployment in rural and urban areas in many countries. Although the launching of economic development plans has helped to some extent in checking the growth of unemployment, the trends indicate the increase in the number of unemployed persons, mainly because of the tremendous increase in population. Such a situation weakens considerably the collective bargaining capacity of the trade union movement.

3.3 Common Features

In most South-East Asian countries, only a few well-organised and strong national trade unions have been established. Trade Unions are still weak in many fields of industrial activity. Although the financial resources of the trade unions have improved during the last decade to a considerable extent, they are not yet adequate in many countries; many unions function without proper office facilities or the services of full-time officials.

Trade Unions in Asia have certain striking similarities. Firstly, with the exception of Japan, the industrial workers constitute only a small proportion of the total working population in most Asian countries. Even in Japan, more than 40% of the working population is dependent on agriculture and related industries. Secondly, while industrial progress is taking place in most countries, corresponding changes in the attitudes and behaviour patterns of both the employers and the workers have not taken place. Feudal and semi-feudal relations still exist between the employers and the employees. Employers have been alarmed by the rising protests of workers and hence, they have tried to create family or village relationships in their factories to ensure the loyalty of the workers.

Fourthly, work in industries is often considered as temporary by many workers who still have their roots in the villages. Although there are indications that greater stability is to be found now in the labour force than before, a significant proportion of the workers still migrate to rural areas for short periods. This migratory character of the workers presents an important problem in the development of a stable and strong trade union movement.

Fifthly, the trade union movement in South-East Asia is strongly influenced by political parties. In some countries, the trade union movement grew up as a part of the political movement for the liberation of the country. In the political movement there were persons of differing political and economic views. After

the attainment of independence, political movements have started breaking up into several political parties. Unfortunately, similar splits also took place in some countries in the trade union movements as a consequence. Thus, there is in Asian countries a multiplicity of national centres, and, some times, of trade unions in the same industry or even in the same undertaking.

Due to the association of political parties with the trade union movement in some countries, a situation has developed that while some trade union centres maintain close and friendly relations with the ruling party, the other trade union centres in the country, being closer to the parties in the opposition, tend to play the role of the opposition. Neither of the two positions are helpful for the growth of an independent and democratic trade union movement.

Finally, most Asian countries have launched ambitious plans of economic development. The industrial workers have an important contribution to make to the process of economic development. Such a situation implies in the long run considerable potential for the development of the trade union activity.

3.4 Need for Support to Cooperatives

We have seen earlier that although trade unions are primarily interested in improving the wages and working conditions of the members, they also attempt to support activities which are likely to contribute to the economic betterment of members. Over a period of time, increase in monetary wages may not necessarily mean increase in real wages, if, for instance, the prices of consumer commodities increase faster than the increase in money wages.

The ultimate concern of the worker is to see that when money wage increases, such an increase leads to an improvement in his living standard. It is, therefore, essential to ensure that the worker receives not only the best possible wage but that he also gets the maximum value for the money wage available with him. It is in these fields that the Cooperative Movement has valuable contributions to make.

4. AIMS AND PRINCIPLES OF COOPERATION

4.1 Nature of Cooperative Organisations

A cooperative society is a form of business association which is organized by the members on a basis of equality for promoting their economic and social interests. The cooperative way of doing business takes many forms from highly specialized to multi-purpose cooperative societies. In South-East Asian countries, various forms of cooperatives have been developed in urban areas. These cooperatives include cooperative thrift and credit societies, the consumer cooperative societies, and cooperative housing societies.

Cooperatives of individual members are called primary cooperatives. These primary cooperatives join themselves into a federation. The federation performs commonly-required functions which call for more large-scale operations and bigger resources than the primary societies can individually command. The federal structure of the Cooperative Movement, while enabling the small primaries to

function independently, achieves for the constituent primaries significant financial, managerial and technical advantages. The federal structure thus raises to a considerable extent the competitive capacity of the Cooperative Movement.

4.2 Principles of Cooperation

The underlying social philosophy of the Cooperative Movement was formulated during the 19th century on the basis of the rules formulated by the Rochdale Society of Equitable Pioneers established in 1844. The principles of Cooperation which were accepted by the ICA Congress held in 1937 are as follows :

Main Principles

- a. Open Membership,
- b. Democratic Control,
- c. Limited Interest on Capital,
- d. Patronage Dividend,

Subsidiary Principles

- e. Cash Trading,
- f. Cooperative Education, and
- g. Political and Religious Independence.

Membership in a cooperative society is open to all persons, who require the services offered by the society, and who satisfy the general conditions regarding age, residence etc. incorporated in the bye-laws. Members are free to join the society irrespective of race, religion, caste or political opinions.

The cooperative society is democratically managed. The ultimate control of a cooperative is vested in the members who have equal rights. They elect a committee of management which directs the operations of the cooperative society.

In a cooperative society the owners and the customers are the same persons. Hence, in a cooperative undertaking the aim is to provide goods and services to members at the lowest possible costs, keeping in view the long-term needs of capital for developing the cooperative business; unlike the private enterprise the aim in a cooperative society is not to make maximum profits. Thus, in a cooperative society the share capital represents savings made available by members to the society for business purposes. Therefore, interest on share capital in cooperative societies is limited and usually approximates the interest rate given by banks on long-term fixed deposits.

In a cooperative society, strictly speaking, there are no profits. If there remains a surplus of income over total expenditure, it is on account of the deliberate policy of overcharging the members. The surplus in the cooperative society is earned on account of the business done by the members with the society. In view of this, after allocation is made to reserve funds, depreciation etc., the remainder of the surplus is returned to the members in proportion to the volume of their business with the cooperative society. In other words, they receive what they have been overcharged.

contd.....7

The four principles mentioned above are responsible for bringing about a form of economic organization which is radically different from the private enterprise. In a cooperative society capital does not have a dominant position, either with regard to control or with regard to return on the capital.

Cash trading is a sound business rule in respect of consumer cooperatives. This rule emphasises the dangers of credit trade both for the cooperative society and the members.

The principle of political and religious independence emphasises that the goals of the Movement are economic and the basis on which members unite is common to all, irrespective of religious and political opinions. Secondly, since the Cooperative Movement is a business movement, as a matter of strategy, it should stay clear of political and religious affiliations.

Although the Cooperative Movement places considerable emphasis on promoting the economic interests of members, the social aims are also as important. The Cooperative Movement gives considerable importance to education of its members. An attempt is made through adult education activities to raise the members' occupational, social and cultural levels.

The types of cooperatives, which will be of main interest to the industrial workers, are thrift and credit, consumer and housing cooperatives.

5. THRIFT AND CREDIT SOCIETIES

5.1 Activities

The cooperative thrift and credit societies have developed in several countries of South-East Asia. These societies are called urban cooperative banks when they undertake, in addition to the thrift and loaning activities, normal banking functions. The membership of these societies is open to industrial workers as well as to other persons residing in urban areas, such as small traders, and persons working in the government and commercial establishments.

The majority of the societies receive support of the trade unions. In many cases the cooperative thrift and loan societies were actually organised by the trade unions themselves.

The societies advance loans for certain social expenses, such as education of the children of members, some essential family expenditure such as sickness, and for repayment of old debts. Some societies also give loans to small traders, artisans and proprietors of small-scale industries.

The Conference recommended that the thrift and credit cooperatives should give loans to the members for construction of houses, as is done in Malaysia. Thrift and credit cooperatives can also introduce, in collaboration with the consumers cooperatives, hire-purchase system. It was pointed out by the Japanese participants that the Labour banks in Japan have provided loans to small-scale undertakings which were in financial difficulties. These loans are given with a view to ensuring continuity of employment to workers.

The Conference suggested that in providing loans, the thrift and credit societies should accept the security provided by the Trade Unions,

The consensus of opinion at the Conference was that the thrift and credit societies have concentrated on loaning functions and that adequate attention has not been paid to the task of promotion of savings.

In Japan and Malaysia, the thrift and credit societies have developed well. The societies in these countries have accumulated a large amount of capital through deposits of members and plough back of surplus. Thrift and loan societies in India, Pakistan and Ceylon, generally possess a small volume of capital.

5.2 Promotion of Savings Among the Trade Union Workers

The conference suggested that the cooperatives and the trade unions should play an important role in promoting savings amongst industrial workers. In this regard the conference made the following suggestions.

Firstly, the cooperative society should be located in the area of the factory/establishment, where the workers are employed.

Secondly, deposit schemes of various types should be introduced. These schemes may include savings deposits, fixed deposits, and recurring deposits; thrift boxes may be provided to members for saving small amounts each day which can be deposited in savings accounts every month. Members may also be persuaded to put all or part of the patronage dividend into long-term deposits with the society.

Thirdly, the confidence of the members in the societies should be strengthened by improving the quality of management of cooperative societies and by regular audit of the societies' accounts.

Fourthly, the members could voluntarily agree to allow the employers to make a regular deduction from their pay-sheets. These deductions could then be deposited in the cooperative thrift and loan societies. In some countries legislation makes it obligatory for the employers to deduct the amounts due to the cooperative societies from the pay-sheets of the members and remit the deducted amounts to the cooperatives. This practice is followed with regard to loan repayment of members to thrift and credit societies, the repayments to be made to consumer cooperatives with regard to goods obtained on credit and payment of premia to cooperative insurance societies. The conference recommended that such legislation should be passed in those countries where it does not exist.

Finally, the conference suggested that an important function of the credit society is to educate members to cut down or avoid heavy social expenditure, which many members often incur beyond their capacities. Education should be carried out for inculcating in the members habits of thrift and savings. Family budgeting should be taught to housewives with a view to helping them to maintain their expenses within the available incomes and also, budgeting some savings. The task of the urban thrift and credit societies is thus to ensure that the economy of the members is stabilised.

Examples of successful savings campaigns conducted in Japan and Malaysia were mentioned. The family deposits in the labour banks have increased by about five times during the last five years in spite of the stiff competition from the life insurance agencies, private banks and the government savings schemes in Japan. In Malaysia, group life insurance has been developed by the Malayan Cooperative Insurance Society in order to promote savings among the members. This scheme is being worked by the insurance society in collaboration with the thrift and credit societies.

6. CONSUMERS COOPERATIVES

6.1 Adulteration of Commodities

The problem of consumer protection assumes importance as soon as a shift takes place from a primitive economy to an urbanised economy, working on the principle of division of labour and carrying out the exchange transactions through the medium of money. Firstly, in urbanised economies there takes place considerable adulteration of food-stuffs. The problem became particularly acute during the last two world wars when the shortages of commodities presented a unique opportunity for the traders to make profits by selling adulterated goods. Two enquiries, which were conducted on the adulteration of food-stuffs in India in 1937 and 1940, came to the conclusion that adulteration is not only widespread throughout India but the degree to which it is practised is extremely high. Similar situation to a varying degree obtains in most countries in South-East Asia. The adulteration of foodstuffs not only gives the consumer less value for his money but it is also quite often harmful to the health of the people.

Although legislation has been passed in many countries of South-East Asia to check adulteration, adulteration continues unabated. Either the selection of samples for laboratory tests is defective or where adulteration is found, the punishment meted out to the offender is not severe enough to act as a deterrent to the future malpractices.

Other factors contributing to this process are lack of sustained relationship between the itinerant traders and buyers, absence of a code of competitive ethics amongst the traders, absence of a representative organization in the field of consumer protection, and finally, the lack of pressure on the traders from honest competitive agencies, such as the Consumer Cooperative Movement.

6.2 Rise in Prices

Another factor, which has affected the consumers adversely, is the trend of rising prices of consumer goods. The level of prices is determined by a number of factors affecting supply and demand of commodities. However, in developing countries there are a number of intermediaries in the trade of agricultural commodities; these intermediaries are responsible for the considerable price-spread existing between the prices received by the producers and the prices paid by the consumers. In many cases the prices paid by the consumers do not bear any reasonable relationship to the cost of production, particularly when the manufacturers and traders have a monopolistic position. For instance, the Liaison Committee comprising representatives of trade unions, consumer societies,

and housewives associations in Japan, has brought to the notice of the Government excessive monopoly profits in the trade of consumer commodities, the Committee has recommended to the Government that the manufacturers should receive 1/3rd of the existing profits and the remaining 2/3rd should be utilized equally for lowering the prices, and for increasing the wages of the employees.

6.3 Credit Buying and Other Aspects

Firstly, an important factor, which enables the private retailers to acquire and maintain their hold on the consumers, is the practice of buying on credit on the part of the consumers. Credit-buying appears to have become an ingrained habit amongst people in several countries of the Region, irrespective of their incomes. Credit-buying is particularly widespread among the industrial workers. Also, people think that the credit they are getting is an index of their social prestige. The habit of credit-buying inevitably leads people into expenditure beyond their means and into debts which they are not able to clear off. Under such circumstances, private traders can take liberty with quality, prices etc. with impunity. The situation was more or less the same in the 19th and early part of the 20th century in the Western countries. It is the consumers cooperatives which have emphasised cash purchases and have changed through consumer education the members' habits of purchasing on credit.

Secondly, the private trade carries out competitive advertising which is not always truthful and informative. The availability of a wide range of commodities in the absence of an informative agency creates for the consumers a difficult problem of choice. As a technique of disseminating information, advertising serves a useful purpose in an age when the consumer has to make a choice among a number of alternative commodities. However, the competitive advertising carried out by the private trade quite often claims advantages for the products which in actual fact do not exist.

Finally, other aspects of private trade injurious to the consumer are short weights, unhygienic storage, poor display of goods by the retailers, and take-it-or-leave-it type of service.

6.4 Role of Consumer Cooperatives

Consumer cooperatives have an important role to play in the distribution of consumer goods. In the consumer societies the members are both the owners and the customers. Hence, the aims of consumer cooperatives are to provide goods and services to the members at the lowest possible prices, consistent with long-range development of cooperative societies, to provide unadulterated consumer articles to the members, to carry out consumer education, such as in home budgeting and in nutritional qualities of food-stuffs, and to undertake other activities likely to contribute to the consumer welfare. The consumer movement thus provides the members with alternative supply channels owned by them and operated in their own interests. It helps to strengthen legislative measures with regard to adulteration of commodities and the retail trade as a whole. Finally, by bringing together consumers in a group where their interests are identical, consumer cooperatives exercise strong pressures both on the Government and the business community.

6.5 Activities of Consumers Cooperatives

The consumer cooperative movement in most countries of the region received momentum during the Second World War when there were acute shortages of consumer commodities and the prices of the commodities were shooting up. In Malaysia, the major impetus for the consumer cooperative movement came from the Korean war. In many countries such as India, Ceylon and Pakistan, the consumer cooperatives were developed by the Government as a part of the scheme of distribution of controlled commodities. In Japan the Cooperative stores were excluded from the rationing schemes in the Second World War and the post-war period and this handicap was removed only after an agitation by consumer cooperatives. However, in Japan also, the increasing attempts to democratize the Japanese Society during the post-war period provided a favourable environment for the growth of democratic organizations, such as the Cooperatives.

The consumer cooperatives were mostly of small size and they supplied simple house-hold requirements, such as food articles and some standard manufactured goods. The stores could be classified into two categories, namely,

- a) Stores restricted to particular factories and commercial establishments; and
- b) Stores with open membership.

The employees stores have functioned rather well in most countries of the Region. These stores have an educated membership and, on account of that, they have been able to get competent leaders. Further, since the members have regular monthly incomes, they are able to provide capital to the stores. The employers have also provided some facilities, such as accommodation at concessional rates, working capital loans, etc. As the membership in employees societies is restricted to persons working in specified factories, these stores have not been able to grow into large organizations. Further, they could not unite as a consumer cooperative movement since the objectives before each of these stores were rather limited. On the basis of the experiences in the Region, the conference suggested that, while the consumer cooperatives may, to begin with, be organized for particular factories and establishments, they should be thrown open eventually to the general public.

In some countries joint purchasing agencies were developed in some geographical areas. In Ceylon, the Cooperative Wholesale Establishment, a Government Corporation, was established to perform the wholeselling functions for the consumer cooperative. In Malaysia the Malayan Cooperative Wholesale Society was set up in 1948. For a time the society performed useful services to the retail cooperatives. The problems for the wholesale society arose from the fact that it had provided goods on long-term credit basis to the member societies. During the boom years of 1951 to 1963 many societies had been given greatly extended credit by the Malayan Wholesale Society. When trading conditions grew less favourable due to the fall in the prices of rubber, and the emergence of keen competition in the private trade, the Wholesale Society found it difficult to realise the debts from the retail societies. The second problem was that a number of stores purchased goods directly from the private merchants.

In Japan, the Japanese Consumer Cooperative Union was organized in 1952 which led to the formation of the All-Japan Consumer Cooperative Wholesale Federation. On account of the support provided by these two organizations, the consumer movement has grown in membership and turnover; the activities of the movement have also been diversified. The Wholesale Federation has recently been merged with the Consumers Cooperative Union.

In East Pakistan a Provincial Cooperative Marketing Society was established in 1962 in order to perform wholeselling functions for the consumer cooperatives.

6.6 Problems of Consumer Cooperatives

In all countries of the Region consumer cooperatives experienced difficulties when controls were removed and competition was restored. On account of the various difficulties outlined below, the consumer cooperative movement has not acquired the needed power to counteract the malpractices of the private traders and to secure for the members substantial economic benefits.

a) Small Size of Primary Societies

The size of the consumer societies is usually small. The societies have generally a small membership, meagre share capital and inadequate turnover. It is necessary to re-vitalize and strengthen these societies by increasing membership and share capital, and development of member loyalty. It may also be necessary to amalgamate some of the stores in order to form economically viable organizations.

The conference noted that there are two broad structural patterns which can generally be adopted for the consumer cooperatives. The first is where primary stores in different areas federate themselves into a wholesale store. The second pattern is a large central city store which operates its branches in different parts of the city.

In the first pattern the advantages in theory are in terms of the emergence of local leadership, mutual knowledge among the members, and greater loyalty amongst the members. However, the effectivity of the society is severely restricted on account of small financial resources and the inability to employ trained and efficient personnel.

In the second pattern the advantages consist mainly in the economies which a large undertaking is able to effect through ability to employ qualified staff, bulk buying, processing of commodities, and the possibility to enter into production activity. In such an organizational structure, the complexities are greater for the membership and the problem of maintaining democratic control becomes important.

The actual choice of the type of organisation has to be made in the light of pragmatic considerations. In any case, whichever pattern is adopted, it is essential to ensure that the consumer cooperative society is economically viable. The conference felt that on balance the consumer cooperatives which operate on a large-scale and run a number of branches, have greater chances of success as

3823
30.9.65



334.331.881(5)(063)
ICA

13

compared to the small societies. The problem of infusing right business practices in the retail trade is so massive that small and scattered consumers stores are not likely to make any substantial impact. Also the bigger stores will be able to attract and sustain member loyalty on account of the benefits they will secure for the members. They will also be in a better position to spend larger funds for cooperative education.

b) Lack of Member Loyalty

The small stores do not have adequate funds for member education activities. After the initial enthusiasm is over, a majority of members start losing buying interest in the cooperative and also stop buying at the cooperative shop. Hence, it is essential that the cooperative unions and the primary cooperative societies develop well-designed educational programmes for developing member interest and member loyalty. The general body meetings, advisory councils of members, women's associations like the Women's Guilds, study circle activities are various devices which can be used for stimulating member involvement in the cooperative work. The importance, techniques and contents of member education will be discussed later.

c) Lack of Leadership

Another important problem is the lack of leadership for the consumer cooperative movement. This problem is related to the lack of member education activities. It is necessary that the active members, out of whom leaders will be elected, should be given intensive education.

The Board Members also need to be given special attention in the education programmes in order to equip them with the necessary skills needed to perform their tasks.

d) Lack of Competent Managers

The consumer cooperatives being small organisations are not in a position to attract competent persons to join the cooperative movement. Adequate training facilities are also not available to train the employees of consumer stores.

e) Need of Strong Wholesales

National Cooperative Wholesale Federations have been established in some countries to make bulk purchases and to provide support to the primary cooperatives. With the exception of Japan, the cooperative wholesales have worked well only for a time. They have met with important problems, such as lack of loyalty from the member societies, inadequate finances, and the lack of trained staff. In many countries the National Cooperative Wholesales do not yet exist.

The importance of developing strong wholesale cooperative stores needs no emphasis. It is necessary to organize consumer cooperative wholesales at various levels including the national level in order to undertake activities which require large-scale operations. The following functions can be undertaken by the wholesale

stores in order to provide the needed support to the primary societies :

- i) They can buy in bulk from the production centres;
- ii) they can enter into processing and production activities, particularly in those fields where monopolistic situation is present;
- iii) they can develop centralized warehousing facilities for the retail societies;
- iv) they can assist societies in developing education programmes;
- v) they can provide technical guidance to the primary societies with regard to shop lay-out, stocking of goods etc; and
- vi) they can help weak societies to stand on their own feet.

The review of the consumer cooperative movement at the conference indicated that the consumer cooperative movement has not yet fully developed in most countries of the Region. There is considerable scope for developing consumer cooperatives with the active support of the trade union members. On account of the potential contributions which the consumer cooperatives can make to the solution of the consumer problems of industrial workers, it is essential to develop consumer cooperative movement.

7. COOPERATIVE HOUSING

7.1 Housing Problems

The housing conditions in urban areas of most countries of the Region are depressing. There has been a general deterioration of housing and the environmental conditions in the urban areas on account of the rapid increase of urban population, extremely high land prices, high building costs, and shortages of building materials. Absence of basic municipal facilities adds to the problems of the urban dwellers. The problem of housing is likely to be much more difficult in future on account of the rapid rate at which urbanization is taking place in South-East Asia.

Cooperative housing can make some contribution to the solution of the problem of housing for the industrial workers. However, since the savings available with the industrial workers are small, substantial financial assistance will be necessary for cooperative housing schemes from the Government as well as from the public bodies and the insurance companies.

7.2 Progress of Cooperative Housing

The progress of cooperative housing societies in India has been mainly confined to the three states of Madras, Maharashtra and Gujarat. The number of cooperative housing societies was 6,500 in 1960-61 with a membership of 380,000.

In Malaysia, the housing cooperative societies gained momentum after independence was achieved in 1957. At present there are in all 47 cooperative housing societies.

In Pakistan the cooperative housing societies were organised after the division of the Indian Sub-Continent and the influx of a large number of refugees received by Pakistan. This pressure was particularly acute in Karachi which was then the capital. At present there are in all 100 cooperative housing societies of different types in Karachi. A Karachi Cooperative Housing Societies' Union has also been formed. In Karachi the cooperative societies bought land, developed it and passed on the developed plots to members for constructing houses on their own. The interesting feature in Pakistan is that the cooperative housing societies are looking after the municipal services on "no profit no loss" basis.

In Thailand no housing cooperative movement has been established so far. The Government has created a few land purchase societies which purchase and divide pieces of land into plots and distribute these to members. The house construction, which was to be undertaken individually by the members, has not been very successful so far.

The above review will show that the contribution of the cooperative housing movement to the solution of the housing problem in the Region has been rather small.

7.3 Structure of Housing Cooperatives

The cooperative housing societies operating in the Region may be broadly categorised into the following three types :

- a) All-the-Way Cooperatives are those in which the entire property is owned and managed by the society and members continue to be its tenants. The function of such a society is to ~~secure~~ land, develop it, construct houses, and let them to members on the most reasonable rents.
- b) Co-venture Cooperatives are those in which the members act actively at one or several stages of operations and the ownership is eventually passed on to the members. Thus, after acquisition of land, and construction of houses, the members buy out the houses allotted to them over a period of time. In Malaysia, in order to check speculation, restrictions are placed on the members' selling their houses before a specified period of time. Alternatively, the society may acquire and develop the land as in Karachi and give the plot to members who could either construct the houses themselves or do so with the assistance of the society.
- c) Flat-ownership Cooperatives are organized in order to economise on land, since land is very expensive in some cities. A large building containing a number of flats is constructed by the society and individuals buy out the flats from the cooperative society. These types of cooperatives are to be found only in Bombay in India.

Out of the above mentioned categories, the co-venture cooperatives appear to be the most common, probably because they permit individual ownership of houses.

7.4 Problems of Housing Cooperatives

a) Lack of Continuity of Housing Societies

A number of cooperative housing societies in South-East Asia are created only for a temporary period during which land is acquired and houses built. After the construction is completed, the ownership of the houses is taken over by the individuals and the society ceases to exist. Continuous activities of the housing societies are necessary if the principle of open membership is to be adhered to. To solve the problems of an ever increasing population on a continuous basis, it is essential that the societies should continue their existence, even after the construction of houses is completed on the originally purchased land. By enabling new members to enter the society long before their housing needs are satisfied, the society will need to go on with its activities, as there will always be members whose needs have to be satisfied. The experience gained by the society through continuous activities will also benefit the future members. In this way the societies will be able to achieve an ever increasing efficiency for the production of cheap houses. The continuous activity will also enable the individual societies to grow in size and consequently, become stronger and more influential. The large size will strengthen the society's bargaining power and will facilitate the growth of necessary capital.

b) Lack of Financial Resources

Secondly, there is a serious lack of financial resources. The owned capital of housing societies is, generally speaking, very small. Moreover, the possibilities of borrowings are rather limited. The main sources continue to be the Governmental assistance or borrowings from the thrift and credit societies, and the insurance bodies. As the possibilities for members to make contributions out of their own savings for the housing societies is limited, Government will have to make an important contribution to the development of cooperative housing. The role of the Government in this regard is outlined later on in the report.

c) Acquisition and Development of Land

A third problem of the cooperative housing societies relates to the acquisition and development of land. Such land is not available at reasonable costs; with the existence of a high amount of speculation in real estate, the cooperative housing societies find it extremely difficult to obtain a compact plot of land which could be developed for their members. Assistance from the Government is necessary with regard to the acquisition of land and the lay-out of a number of basic social facilities such as roads, water supply and sewage.

d) Shortage of Building Material

The fourth problem experienced by some countries is the acute shortage of building materials, such as cement, on account of which the cooperative housing societies, even if able to obtain the land, are not able to proceed with construction. An important aim of the cooperative housing movement is to provide housing at low costs. One way to reduce the building costs is through standardization. In order to achieve standardization, it is essential that

cooperatives offer only a limited variety of houses. Pre-fabrication of the standardized building material would also be of considerable advantage. To begin with, only easier items, such as doors and window frames could be pre-fabricated. Eventually larger parts such as wall slabs, roofs, etc., could be manufactured in factories and transported to the construction sites.

e) Lack of Effective National Organizations

Finally, a major obstacle lies in the lack of an agency, perhaps the National Cooperative Housing Federation, which could provide continuous technical assistance and other guidance in supporting the primary cooperative housing societies.

7.5 Role of Government in Cooperative Housing

It seems essential that the housing movement should develop close links with the government, both at the central and local levels. The cooperative housing organizations should try to secure from the government direct financial assistance, perhaps on concessional terms. In this connection the Government might consider to set up a special finance Corporation, under the control of the Ministry of Housing, to make available long-term finance to the cooperative housing movement. In addition to providing finance from its own funds, the Government might also facilitate the conditions under which money from provident funds, life insurance corporations, and other similar institutions, could be channelled to the cooperative housing movement.

The Government could further promote the development of cooperative housing by undertaking urban land surveys and implementing urban land reforms. The Government should analyse the housing needs for the country as a whole, and make a plan according to which these needs could be satisfied. In such a plan the role of the cooperatives could be specified. This would facilitate the long-term planning by the housing cooperative movement.

8. STATE ASSISTANCE TO COOPERATIVES

Governments in most countries in the Region play a prominent part in the development of cooperative societies. Government assistance is provided with regard to promotional work for organizing cooperative societies, supervision, inspection and audit of cooperatives, financial assistance in the form of loans, subsidies and contribution to share capital, provision of managerial personnel from the ranks of the Cooperative Department, and provision of technical advice. The conference felt that, while Government assistance is necessary in the initial period, the objective of such assistance should be to build up ultimately a self-reliant and independent movement. It is also essential to develop strong secondary cooperative organizations which can take over in course of time some of the functions performed by the Government Cooperative Department.

9. PARTICIPATION OF TRADE UNION WORKERS IN TRADE UNION ACTIVITY

There is a considerable identity of interests between the cooperative movement and the trade union movement in several fields. Actually, in some countries, the trade union movement and the urban cooperative movement have developed almost side by side. The leadership in the two Movements in some countries is common. Also, while the Trade Unions help the workers, among other things, in improving their wages, the cooperative Movement helps to ensure that these wages secure for the workers the best possible standard of living. As has been noted earlier, the members of the trade unions will derive considerable social and economic benefits by joining thrift and credit cooperatives, consumer cooperatives and housing cooperatives. In this way, the cooperative movement will play an important role in protecting the industrial workers against exploitation and in ensuring that the best value of money is given to them.

There is considerable scope for joint action between the two Movements in the field of worker education. The trade unions and the cooperative movement can constitute joint committees for carrying on worker education. The workers training centres, which are usually established by the trade unions, can also be utilised by the cooperative movement and the trade union movement for educational purposes. The description of the cooperative educational activities of interest to industrial workers will be described in the next section.

Further, the trade unions can carry on activities in order to promote cooperatives amongst the workers. Firstly, it may carry on propaganda amongst workers informing them of the advantages of Cooperative action and the manner in which cooperatives can be formed. Secondly, the trade union leaders could take initiative in organising the cooperative societies amongst workers and providing financial support in the initial stages. However, the cooperative society should attempt to see that the finances received from the trade union are returned back as quickly as possible, as it is important that the finances of the trade unions and the cooperatives should not be mixed up.

10. MEMBER EDUCATION

10.1 Need for Member Education

In both the trade unions and the cooperative movement, it is essential to develop member loyalty and competent leaders. While it is possible to whip up members' enthusiasm for spectacular actions such as the strikes, it is not easy to build up members' interest in the trade union activities. In the cooperative movement also member apathy is a particularly striking problem.

10.2 Objectives of Member Education

The aims of the workers' education may be as follows :

- a) With regard to cooperatives, the member education activities should aim at creating an awareness among the people about their social and economic conditions and the value of cooperative action in bringing about improvement in these conditions. A similar objective may also be pursued by the trade unions

The aims here are to convert people to the cooperative movement and to the ideals of the trade union movement.

- b) The second objective should be to create an enlightened membership, who would give sustained loyalty and support to the cooperative societies and the trade unions, and who would be able to take intelligent decisions on issues that concern their daily lives. An attempt to raise members' consciousness of economic and social issues, and their cultural levels, will help in developing member loyalty and member appreciation of the goals of the trade unions and the cooperatives.
- c) It should be the objective of member education to provide a steady supply of leaders for the cooperatives and the trade unions at all levels.
- d) The cooperative and the trade union movements must maintain a continuous sense of dynamism so that they could achieve higher levels of efficiency. A lively discussion and debate on the structure of the movements, goals of development, democratic operations and the problems of the movements, should be carried out in the periodicals and publications brought out by the movements.
- e) Finally, both the trade union and the cooperative movements can not ~~confine~~ educational activities to their own ranks, after they have attained a certain stage of development. Both the movements operate within an existing socio-economic frame-work and, therefore, they must constantly enlarge the number of sympathisers if they are to counteract the opposition of private enterprise and other vested interest groups. For this purpose, the movements should interpret their achievements, aspirations and ideology, to the general public. They should also direct educational programmes to important social groups, such as the youth and the women, in order to attract their attention and interest in the activities of the movements.

10.3 Education Methods

The choice of specific educational techniques would depend upon the audience towards whom particular education programmes are directed. Broadly speaking, the members could be divided into two categories, namely,

- a) Ordinary members, and
- b) the elite members.

The term elite members would mean those members who take an active interest in the working of their organisations. Such members are willing to put in much time and effort for their own education. Normally leaders for these organizations will come out of the active member groups. In view of this, it would be worthwhile to concentrate special attention on and give intensive education to, the elite members. The members of the board of directors of cooperatives and the trade union committee members also should be given intensive education in order to equip them with the knowledge and skills needed for performing their tasks efficiently.

An important consideration in the selection of the training methods for the active member groups should be the possibility of involving the participants in the education process and the possibility of conducting the education through a democratic process. This consideration is important because, adult people possess a fund of knowledge and they can contribute to the education process. Also, if the education methods can be used in a democratic fashion, it would give to the members training in democratic methods, such as parliamentary procedures, and committee work, knowledge of which is essential for the working of democratic institutions, such as the cooperatives and the trade unions. Finally, education should be provided on a continuous basis and in the members' own environments.

Educational methods for the ordinary members should be such as do not call considerable effort and time on the part of ordinary members. While selecting suitable methods for the education of ordinary members, the felt needs and interests of the particular group, for whom an educational programme is meant should be taken into consideration and the methods should be preferably informal and indirect.

The educational methods which would be useful for the education of ordinary members are general body meetings, the cooperative periodicals, study tours and the mass-media, such as the films, radio, and the exhibitions. So far as active members and the managing committee members are concerned, intensive education methods will give better results; some important educational methods in this regard are group discussions, seminars, study circles, correspondence courses, and short residential courses.

10.4 Contents of Member Education

Education should be imparted to the trade union members with regard to their obligations to the trade unions, the aims and mechanics of operation of the trade unions, democracy in the trade unions and current problems of the trade unions. The trade unions may also impart education to the members regarding their socio-economic conditions and the possibilities of organizing cooperative societies for the improvement of social and economic conditions of the members.

The contents of cooperative education programme may include principles and history of Cooperation; democracy in cooperatives, economics of cooperative organizations, financing of cooperatives, structure of the cooperative movement, the bye-laws of the cooperative societies, the cooperative laws and current cooperative problems. The contents of a specific education programme should be designed with reference to the educational levels of members joining the programme and the immediate educational needs of the participants and the organizations.

The conference suggested that it is necessary to establish workers' education centres in the residential areas for carrying out member education work. These centres could provide facilities for library, reading rooms, discussions, study circles, debates, cultural programmes, sports etc.

-
2. For a detailed description of the various member education techniques, see "Cooperation", Cooperative Education Seminar No. July-December 1962, pp. 22 to 30, issued by the East Pakistan Cooperative Union, 9-D Motijheel Commercial Area, Dacca, 2.

10.5 Training of Employees

The conference emphasised the importance of training the employees of cooperatives and trade unions for imparting knowledge and skills to them for efficient handling of their particular jobs. In addition, it would be useful to give some knowledge of the trade union activity to those cooperative workers who will be concerned with urban consumer cooperatives. Alternatively, it will also be advantageous to give some knowledge of cooperation to the leaders of the trade union movement so that they would be aware of the potential contribution of the cooperative movement.

10.6 Agencies for Workers' Education

The trade unions and the cooperatives themselves have an important role to play in the dissemination of education. However, on account of the limited finances with these organizations, the Government may have a useful contribution to make with regard to workers' education in developing countries. There is also scope for the universities and adult education bodies to participate in the adult education programmes. The conference suggested that, collaboration should be developed between the cooperative and the trade union movements in the planning and conduct of the educational programmes of common interest to both of them. The conference further suggested that the members of cooperative societies and the trade unions should make financial contributions for education work. The cooperatives should set aside a part of their surplus for education purposes.

11. POSSIBILITIES OF FUTURE COLLABORATION

During the discussions on various subjects, the following suggestions were made by the Conference with regard to future collaboration between the trade union movement and the cooperative movement :

- a) Joint efforts should be made for promoting educational activities amongst the workers by the trade union movement and the cooperative movement. Assistance may be secured for such efforts from the ICA, the ICFTU, the ILO and the UNESCO.
- b) The subject of trade unions should be included in the cooperative colleges for the training programmes of the leaders and employees of the urban cooperative movement. The subject of Cooperation should be introduced in the trade union colleges where training is given to the leaders and senior officers of the trade unions.
- c) National seminars on the lines of the present experts' conference may be organized in each country at an early date so as to strengthen the collaboration between the trade union and the cooperative movements.
- d) Efforts should be made to produce literature and audio-visual aids for workers' education.
- e) Efforts should be made to collect information on the trade policies of the cooperative movements in different countries.
- f) Information and publications should be exchanged between the trade unions and cooperative organizations.

.....

EXPERTS' CONFERENCE ON "COOPERATION AND TRADE UNIONS"
New Delhi, India : January 11-18, 1965

(Sponsored jointly by the International Cooperative Alliance and the Asian Trade Union College of the International Confederation of Free Trade Unions)

.....

P R O G R A M M E

Monday, January 11

- 10.00 a.m. - 12.30 p.m. Inauguration
Introduction to ICA Activities/Working Methods
- 2.30 p.m. - 3.30 p.m. Urbanization in South-East Asia and its Effects on
the Social and Economic Life of the Urban Community.
- Chairman : Dr. S.K. Saxena
Regional Officer
International Cooperative Alliance
6 Canning Road, New Delhi-1.
- Discussion Leader : Professor P. Bessagnet
Unesco Research Centre
University Enclave, Delhi.6.
- 3.30 p.m. - 4.00 p.m. Tea
- 4.00 p.m. - 5.00 p.m. - Discussion continued.

Tuesday, January 12

- 9.00 a.m. - 10.00 a.m. Review of the Trade Union Movement in Asia.
- Chairman : Mr. Godofredo Paceno
Philippines Trade Union Council
302 Cu. Unjieng Building
Escolta, Manila.
- Discussion Leader : Mr. V.S. Mathur
Director
ICFTU Trade Union College
New Alipore, Calcutta.

- 10.00 a.m. - 11.00 a.m. Discussion
- 11.00 a.m. - 11.30 a.m. Coffee
- 11.30 a.m. - 12.15 p.m. Principles and Aims of Cooperative Movement.
- Chairman : Mr. M.M. Zaman, Chairman
East Pakistan Cooperative Union
9 D Motijheel Commercial Area
Dacca- 2, East Pakistan.
- Discussion Leader : Mr. Marian Radetzki
Director
International Cooperative Alliance
6 Canning Road, New Delhi.
- 12.15 p.m. - 12.30 p.m. Supplementary remarks by : Mr. B. Mazumdar
Chairman
West Bengal State Coop.Bank Ltd.
16 Old Court House Street
Calcutta.1.
- 12.30 p.m. - 1.30 p.m. Discussion continued.
- 2.30 p.m.- 3.15 p.m. Review of the Urban Cooperative Development in the South-East Asian Countries.
- Chairman : Mr. Min In Ki, Chief
Agricultural Economical Section
National Agricultural Cooperatives
Federation, 75; 1-ka, Chongjong-r
Sudaemun-ku, Seoul, Republic of Ko
- Discussion Leader : Dr. S.K. Saxena
- 3.15 p.m. - 3.30 p.m. Supplementary remarks by : Mr. N.P. Chatterjee
Joint Secretary
Ministry of Community Development
& Cooperation
Government of India
New Delhi-1.
- 3.30 p.m. - 4.00 p.m. Tea
- 4.00 p.m. - 5.00 p.m. Discussion continued

Wednesday, January 13

- 9.30 a.m. - 10.15 a.m. Problems of Urban Cooperation - Cooperative Thrift and Loan Societies.

- Chairman : Mr. M.V. Madane
Deputy Director
International Cooperative Alliance
6 Canning Road, New Delhi.
- Discussion Leader : Mr. B. Mazumdar
- 10.15 a.m. - 10.30 a.m. Supplementary remarks by : Mr. Akira Kikuchi
ICFTU Tokyo Office
c/o Churoi Kaikan, 6-gochi
Shiba-koen, Minato-ku, Tokyo.
- 10.30 a.m. - 11.00 a.m. Coffee
- 11.00 a.m. - 12.30 p.m. Discussion continued
- 2.30 p.m. - 3.15 p.m. Problems of Urban Cooperation - Cooperative Housing Societies.
- Chairman : Mr. K.R. Prabhudesai
Transport & Dock Workers' Union
P. D'Mello Bhavan, Bombay.1.
- Discussion Leader : Mr. G.S. Dass
Asstt. Commissioner of Coop.
Development
Government of Malaysia
Swettenham Road
Kuala Lumpur.
- 3.15 p.m. - 3.30 p.m. Supplementary remarks by : Mr. Godofredo Paceno
- 3.30 p.m. - 4.00 p.m. Tea
- 4.00 p.m. - 5.30 p.m. Discussion continued
- Thursday, January 14
- 9.00 a.m. - 9.45 a.m. Consumer Cooperative Societies in South-East Asia - Some Problems
- Chairman : Mr. Marian Radetzki
- Discussion Leader : Mr. Kinichi Katsube
Chief Organizer
Japanese Consumers Coop. Union
Tokyo.
- 9.45 a.m. - 10.00 a.m. Supplementary remarks by : Mr. V.E. Jesudoss
Vice President
Malayan Trade Union Congress
4 Deboh Ampang, Peti Surat 457,
Kuala Lumpur.

10.00 a.m. - 10.30 a.m. Coffee

10.30 a.m. - 12 noon Discussion continued

2.00 p.m. - 3.15 p.m. Participation of Trade Unions in Cooperative Activity.

Chairman : Mr. M.V. Madane

Discussion Leaders: Mr. Bo Carlsson
ICFTU Asian Trade Union College
Calcutta.

Mr. S.M. Subbiah
Vice-President
Ceylon Workers' Congress
Colombo - 4.

3.15 p.m. - 3.45 p.m. Tea

3.45 p.m. - 5.00 p.m. Discussion continued

Friday, January 15

9.30 a.m. - 10.15 a.m. Promotion of Savings Among Trade Union Members -
Role of Cooperation.

Chairman : Atty. Bienvenide Faustino
Head, Legal Department
Central Cooperative Exchange, Inc.
Feati Bank & Trust Company Bldg.
E. de los Santos Avenue
Mandaluyong, Rizal, Philippines.

Discussion Leader : Mr. M.M. Zaman

10.15 a.m. - 10.30 a.m. Supplementary
remarks by : Mr. J.C. Dixit
General Secretary
ICFTU U.P. Branch
19 Lajpatrai Marg, Lucknow, India.

10.30 a.m. - 11.00 a.m. Coffee

11.00 a.m. - 12.30 p.m. Discussion continued

2.30 p.m. - 5.30 p.m. Study Visits

Saturday, January 16

9.30 a.m. - 10.15 a.m. Consumers Protection and the Role of Cooperative
Societies.

Chairman : Mr. N.P. Chatterjee

Discussion Leader : Mr. T.D.L. Pieris
Deputy Commissioner of Coop.
Development
Government of Ceylon, Colombo.1.

10.15 a.m. - 10.30 a.m.

Supplementary
remarks by :

Mr. Bienvenide Faustino

10.30 a.m. - 11.00 a.m.

Coffee

11.00 a.m. - 12.30 p.m.

Discussion continued

2.30 p.m. - 3.45 p.m.

Educational Needs of Workers.

Chairman : Mr. V.S. Mathur

Discussion Leaders: Mr. Hansraj Gulati, ICFTU Asian
Trade Union College, Calcutta.

Mr. M.V. Madane

3.45 p.m. - 4.15 p.m.

Tea

4.15 p.m. - 5.30 p.m.

Discussion continued

Sunday, January 17

Visit to AGRA

Monday, January 18

10.00 a.m. - 12.00 noon

Panel Discussion on "Possibilities of Future Collabora-
tion between Trade Unions and Cooperative Societies".

Chairman : Dr. S.K. Saxena

Panel Members :

Mr. V.S. Mathur

Mr. M.M. Zaman

Mr. T.D. L. Pieris

Mr. N.P. Chatterjee

Mr. E.V. Jesudoss

Mr. Saburo Tajima, ICFTU Tokyo
Office, c/o Churoi Kaikan, 6-gochi
Shiba-koen, Minato-ku, Tokyo.

2.30 p.m.- 4.30 p.m.

Report & Conclusion

4.30 p.m.

Valedictory
Address by :

Mr. D. Sanjivayya
Minister of Labour & Employment
Government of India
New Delhi.

Tea

EXPERTS' CONFERENCE ON "COOPERATION AND TRADE UNIONS"
New Delhi, India : January 11-18 1965

List of Delegates and Observers

ICA DELEGATES

CEYLON

1. Mr. T.D.L. Pieris
Deputy Commissioner of Cooperative Development
Department of Cooperative Development
Post Box 419
Colombo - 1.

INDIA

2. Mr. N.P. Chatterjee
Joint Secretary to the Government of India
Ministry of Community Development & Cooperation
Krishi Bhawan
New Delhi- 1.

3. Mr. B. Majumdar
Chairman
West Bengal State Cooperative Bank Limited
16 Old Court House Street
Calcutta - 1.

JAPAN

4. Mr. Kinichi Katsube
Standing Director
Japanese Consumers Cooperative Union
Kokia-kaikan; 5-2, Chome, Shiba-Tamuracho, Minato-ku
Tokyo.

MALAYSIA

5. Mr. G.S. Dass
Assistant Commissioner
Department of Cooperative Development
Swettenham Road
Kuala Lumpur.

PAKISTAN

6. Mr. M.M. Zaman
Registrar of Cooperative Societies, and
Chairman, East Pakistan Cooperative Union
9 - D Motijheel Commercial Area
Dacca - 2.

PHILIPPINES

8. Atty. Bienvenido Faustino
Head, Legal Department
Central Cooperative Exchange, Inc.
Feati Bank & Trust Company Building
Epifanio de los Santos Avenue, Mandaluyong
Rizal.

REPUBLIC OF KOREA

8. Mr. Min In Ki
Chief, Agricultural Economical Section
National Agricultural Cooperative Federation
75, 1-ka, Choongjong-ro, Sudaemoon-ku
Seoul.

ICA, New Delhi

9. Dr. S.K. Saxena
Regional Officer
International Cooperative Alliance
6 Canning Road
New Delhi - 1.
10. Mr. Marian Radetzki
Director
ICA Education Centre
6 Canning Road
New Delhi - 1.
11. Mr. M.V. Madane
Deputy Director
ICA Education Centre
6 Canning Road
New Delhi - 1.

ICFTU DELEGATES

CEYLON

12. Mr. S.M. Subbiah
Vice-President
Ceylon Workers' Congress
84/4, Lauris Road
Colombo - 4.

INDIA

13. Mr. J.C. Dixit
General Secretary
ICFTU U.P. Branch
19 Lajpatrai Marg
Lucknow.
14. Mr. K.R. Prabhu Desai
Transport and Dock Workers' Union
167, P. D'Mellow Bhavan.
Bombay - 1.

JAPAN

15. Mr. Akira Kikuchi
ICFTU Tokyo Office
c/o Churoi Kaikan
6 Gochi, Shiba-koen, Minato-ku
Tokyo.
16. Mr. Saburo Tejima
ICFTU Tokyo Office
C/o Churoi Kaikan
6 Gochi, Shiba-koen, Minato-ku
Tokyo.

MALAYSIA

17. Mr. V.E. Jesudoss
Vice-President
Malayan Trade Union Congress
4, Deboh Ampang
Peti Surat 457
Kuala Lumpur.

PHILIPPINES

18. Mr. Godofredo Paceno
c/o The General Secretary
Philippines Trade Union Council
302 Cu. Unjieng Building,
Escolta
Manila.

ICFTU, Asian Trade Union
College, Calcutta.

19. Mr. V.S. Mathur
Director of Education for Asia
ICFTU Asian Trade Union College
Block J, Plot No. 199
New Alipore
Calcutta.

20. Mr. Hansraj Gulati
ICFTU Asian Trade Union College
Block J, Plot No. 199
New Alipore
Calcutta.

21. Mr. Bo Carlsson
ICFTU Asian Trade Union College
Block J, Plot No. 199
New Alipore
Calcutta.

OBSERVERS

NCUI, New Delhi

22. Mr. M.S. Asthana
Director
National Cooperative Union of India
72 Jor Bagh
New Delhi - 3.

ICA, New Delhi

23. Mr. J.M. Rana
Joint Director
ICA Education Centre
New Delhi - 1.

24. Mr. Dharm Vir
Specialist in Cooperative Member Education.

25. Dr. P.R. Baichwal
Specialist in Agricultural Cooperation.

26. Mr. Hans Dahlberg
Consultant in Insurance.

ICFTU, Asian Trade Union
College, Calcutta.

27. Mr. S.R. Bhattacharya

28. Mr. H.N. Nehru .

29. Mr. V.B. Dixit

ICA Fellows

30. Mr. Arthid Kamolrat
ICA Fellow from Thailand.

31. Mr. Hoe Jun Lee
ICA Fellow from Republic of Korea.

ILO

32. Mr. S.K. Jain
Director
ILO Asian Field Office
Colombo
Ceylon.

.....