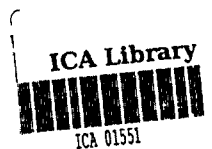


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Review of International Co-operation

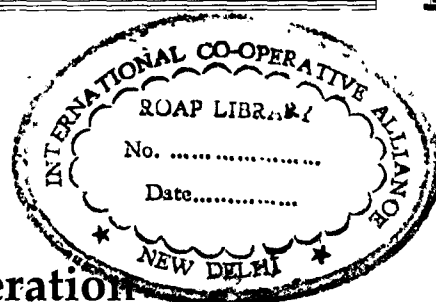
Volume 87 N° 4 1994

ANNUAL REPORT 1993-1994





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Review of International Co-operation

Vol 87 No. 4/1994

Editor: M. Treacy

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International Co-operative Alliance Membership by Region

AFRICA
32 ORGANIZATIONS
21 COUNTRIES
19,521,735 INDIVIDUALS

3	BENIN	56,000
1	BOTSWANA	79,710
1	BURKINA FASO	20,000
1	CAP VERT	20,000
2	COTE D'IVOIRE	176,422
5	EGYPT	4,000,000
1	GAMBIA	100,000
2	GHANA	1,450,000
1	KENYA	2,652,000
1*	LESOTHO	788,420
1	MALI	4,400
1	MAURITIUS	74,821
1	MOROCCO	21,793
1	NIGER	880,000
1	NIGERIA	3,000,000
2	SENEGAL	2,300,000
1*	SWAZILAND	11,451
1	TANZANIA	1,351,018
2	UGANDA	1,479,609
1	ZAMBIA	907,000
1*	ZIMBABWE	149,904

The AMERICAS
36 ORGANIZATIONS
19 COUNTRIES
87,438,162 INDIVIDUALS

9	ARGENTINA	6,123,642
1	BOLIVIA	45,000
1	BRAZIL	3,320,000
2	CANADA	12,000,000
1	CHILE	581,593
2	COLOMBIA	1,692,000
3	COSTA RICA	484,347
1	DOMINICA	n/a
2	EL SALVADOR	55,454
2	GUATEMALA	257,063
1	HONDURAS	137,990
1	JAMAICA	271,719
1	MEXICO	540,268
1	PANAMA	30,153
1	PARAGUAY	81,000
1	PERU	6,000
3	PUERTO RICO	713,433
2	URUGUAY	1,098,500
1	USA	60,000,000

World Totals
765,135,384 INDIVIDUALS
226 NATIONAL ORG.
9 INTERNATIONAL ORG.
101 COUNTRIES

ASIA and the PACIFIC
63 ORGANIZATIONS
26 COUNTRIES
499,719,775 INDIVIDUALS

1	AUSTRALIA	N/A
1	BANGLADESH	7,131,933
1	CHINA	160,000,000
1	FIJI	29,391
11	INDIA	166,336,000
1	INDONESIA	33,700,000
2	IRAN	5,000,000
1	IRAQ	1,200,000
1	ISRAEL	1,700,000
11	JAPAN	57,527,085
1	JORDAN	47,435
1	KAZAKHSTAN	3,700,000
5	KOREA Rep. of	10,040,552
2	KUWAIT	143,094
1	KYRGHYSTAN	1,069,000
5	MALAYSIA	3,600,000
1	MONGOLIA	64,000
1	MYANMAR	7,375,000
2	PAKISTAN	3,400,000
4	PHILIPPINES	720,000
1	SINGAPORE	573,010
4	SRI LANKA	8,669,200
1	THAILAND	3,309,075
1	TURKMENISTAN	885,000
1	UZBEKISTAN	3,500,000
1	VIET NAM	20,000,000

* indirect members

EUROPE
95 ORGANIZATIONS
35 COUNTRIES
155,705,774 INDIVIDUALS

1	ARMENIA	700,268
3	AUSTRIA	3,144,827
1	AZERBAIJAN	2,000,000
1	BELARUS	2,800,000
4	BELGIUM	2,725,967
2	BULGARIA	1,942,000
4	CYPRUS	287,533
1	CZECH REP.	3,925,883
3	DENMARK	1,173,774
1	ESTONIA	280,000
3	FINLAND	2,095,503
7	FRANCE	18,321,790
1	GEORGIA	1,700,000
4	GERMANY	6,331,000
2	GREECE	934,863
5	HUNGARY	4,692,910
1	ICELAND	45,968
3	ITALY	7,134,400
1	LATVIA	761,400
1	LITHUANIA	406,189
1	MOLDOVA	1,029,400
5	NORWAY	1,218,600
2	POLAND	15,000,000
3	PORTUGAL	2,240,591
2	ROMANIA	14,976,698
4	RUSSIA	25,005,938
1	SLOVAK REP.	702,516
1	SLOVENIA	20,354
7	SPAIN	2,672,205
6	SWEDEN	4,456,271
2	SWITZERLAND	1,328,345
4	TURKEY	8,204,516
5	UK	8,258,000
1	UKRAINE	11,000,000
1	EX-YUGOSLAVIA	N/A

International Organizations in Membership of the ICA

Name	Location	Countries	Societies	Individuals	Activity sector
ACCU	BANGKOK	13	14,598	6,115,742	Cedit union league
CONSUMINTER	MOSCOW	n/a	n/a	n/a	Foreign trade society
COLACOT	BOGOTA	23	39	2,500,000	Union of work co-ops
OCA	BOGOTA	19	146	40,000,000	Regional apex union
CCC-CA	SAN JOSE	11	60	500,000	Regional apex union
COLAC	PANAMA	18	16,814	4,797,814	Regional federation of savings & credit co-ops
NAF	COPENHAGEN	8	9	15,700,000	Joint purchasing
ICPA	DOORNRECHT	n/a	28	n/a	Supply of oil products
WOCCU	MADISON	87	71,501	95,295,737	Union of savings & credit co-ops

n/a - data not available



Message from the President

1994 - A Year When We Moved Ahead

The ICA can easily be described in two opposite ways. It is certainly a huge organisation; uniting more than 700 million co-operators, it outnumbers any other Non-Governmental Organisation. At the same time its Secretariat is as slim as any actor of its kind; meetings, regional development, government contacts and our heritage of values and principles are handled by a headquarters' staff of ten full-time and two part-time employees and a Board of 16.



The two aspects indicate that there could be problems. It is true, but they are actually shared with all the membership. Our working method is one of decentralisation and some sacrifices for a good cause. In 1994 this was marked perhaps more than at any time before during the 99 years of ICA's existence.

This was the year when our regional assemblies had their debut. They were held in Nairobi, Prague and São Paulo, and a fourth should have been held in Delhi, but this meeting was postponed until January 1995 on account of the outbreak of pneumonic plague. This was also a year when the network of sectoral collaboration continued to intensify. New subcommittees were formed in the Americas and Asia.

For six years we have had a long discussion, first on values then on principles. Now we are finally prepared for our Centennial Congress in Manchester in September 1995.

The other major theme has been sustainable human development, which is likely to remain on our agendas for some years and then perhaps compete with the item intercooperative business and trade.

Our members look now for a new balance between necessary links to a local and national membership and a commercial efficiency that is competitive in a multinational market. ICA members are likely to run more transnational joint ventures in the future

and much consideration and exchange of knowhow will be needed if we are to retain member/owner influence.

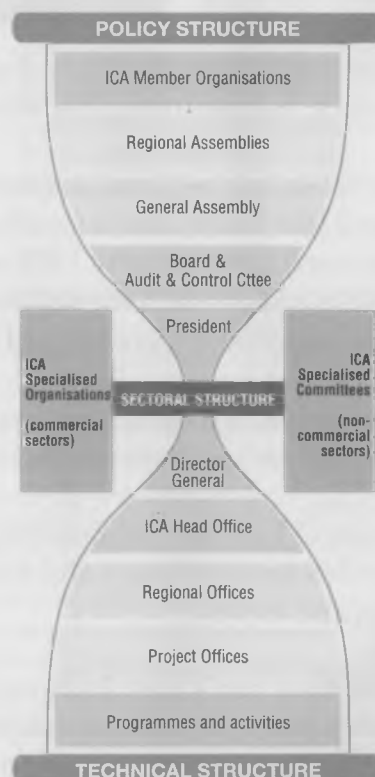
The instability of the global economy continued to hit many of our members. In general co-operative expansion was slow, with East Asia as the foremost exception. Victims can also be found among co-operatives. These victims of the market have been sad indeed, but I believe are almost negligible compared to the casualties in the capitalist part of the private sector.

In my opinion, the ICA membership will not only return to its former strength but also gain in global importance because our working conditions in Central Europe have been normalised and seem to develop favourably in the CIS (Community of Independent States). Furthermore, in 1994 we have had important discussions and direct collaboration with the International Raiffeisen Union and its membership of mainly banks and agricultural co-operatives. The results so far will be joint action in Eastern Europe and the Third World.

Finally, during 1994, we initiated an evaluation of our support to co-operatives in Africa, a continent that for many years to come is likely to remain a common concern and responsibility for co-operators in the northern sphere, especially in Europe. A new strategy has been outlined and was favourably received both by our African colleagues and by the development agencies which fund co-operatives.

All in all, 1994 brought us the message that we seem to be on the right track. We are moving ahead.

Lars Marcus, President of ICA





Director-General's Report

From an operational point of view, 1993-94 was a difficult year for ICA, reflecting in large part the problems being experienced by its member organisations in many countries.

For the first time since the mid-1980s, ICA ended the calendar year 1993 with a deficit. The causes, as described in detail in the Report of the Audit and Control Committee, included declining revenue from subscriptions and interest, increased costs associated with the new regional meetings, and problems experienced in two of the Regional Offices.

Corrective efforts are underway in all areas. In October 1994, the ICA Board approved a set of measures designed to increase subscription



income through stricter application of the existing rules, changes in the treatment of apex organisations, and an increase in the minimum dues for members in developed countries. Regional activities should be increasingly self-financed and new costs strictly limited, with the result that the new European programme will continue to operate from Head Office during 1995. Financial monitoring of the Regional Offices is now being done on a monthly, instead of quarterly, basis.

The ICA continued to seek savings during this period by reducing the size of its Head Office staff. Both the Board and the Audit and Control Committee have concluded that, given the current amount of tasks, the current 12-member Secretariat cannot be reduced further. There are, however, opportunities for cost-saving through the decentralisation of some tasks to the Regional Offices and to member organisations.

During 1995 the Board and management will be involved in an intensive review of priorities in order to prepare ICA for the period following the Manchester Congress. New methods of serving the commercial interests of member organisations will be examined. Efforts will be made to develop stronger links with the Specialised Bodies. A study will be undertaken into the possibility of establishing a Development Trust in order to separate development activities from the ICA's core programme.

These, and other, recommendations will be presented to the General Assembly when it meets in Manchester after the Congress in September 1995.

The two Congress themes have already been the subject of much preparation and discussion during 1993-94. Dr. Ian MacPherson, Coordinator of the Review of Co-operative Principles, has prepared a first draft of a "Co-operative Declaration" that is now being reviewed by ICA members and the Regional Assemblies. On the basis of their reaction, a revised document will be given to the ICA Board in early 1995 for approval and submission to Congress. This is an historic review of co-operative identity—the first since the 1960s—and is designed to produce a document that can be used by co-operatives in all sectors and all regions.

The second theme—Sustainable Human Development—has been the focus of recent ICA meetings with the United Nations, and in particular in connection with the preparations for the UN's World Summit on Social Development, to be held in Copenhagen in March 1995. The fact that the UN system is increasingly recognising the positive role of co-operatives in such issues as employment generation was highlighted in the 1994 report of the Secretary-General to the General Assembly, which again called on national governments and development agencies to support the work of co-operatives.

The initiation of the ICA's new regional structure has begun well, although not without some complications. The African Regional Assembly in September in Nairobi brought together ICA members from two very different regions of Africa, and marked the beginning of a dialogue which could lead to mutually-beneficial contacts and joint activities in the future. The European Regional Assembly in October in Prague agreed upon a work programme for the future, which had been developed on the basis of extensive discussions and participation within working groups and committees. The Americas Regional Assembly in November in São Paulo focussed on the possibilities of expanded commercial collaboration among co-operatives from North, Central, and South America. The Asia-Pacific Regional Assembly, postponed to January 1995 due to an outbreak of the plague in India, will complete this first round of regional meetings. The establishment of new work programmes and operating rules has required considerable time and effort from all participants, but the basis has now been established for future progress.

During 1995, ICA's efforts will be concentrated in three distinct directions. The ongoing work programme of Head Office, as described in the following reports, and preparations for the Manchester Congress, will continue. The regional programmes will be implemented on the basis of the decisions made by the Regional Assemblies. An intensive review of the ICA's priorities and working methods will be conducted by the Board in order to prepare the organisation for the next phase of its existence, which will begin after the Manchester Congress.

Bruce Thordarson, ICA Director-General



Membership

Since September 1993, the following co-operative organisations have joined ICA (several were already Regional Office members):

Africa

- Bénin, Centre Panafricain de Formation Coopérative (CPCF/ISPEC),
- Bénin, Fédération des Caisses de Crédit Mutuel Agricole (FECECAM),
- Bénin, Association Coopérative pour le Développement Rural (ACOODER),
- Burkina Faso, Union Nationale des Coopératives Agricoles et Maraîchères (UCOBAM),
- Cape Verde Islands, Fédération Nationale des Coopératives de Consommation (FENACCOOP),
- Côte d'Ivoire, Union Régionale des Entreprises Coopératives de la Zone des Savanes (URECOS-CI),
- Egypt, Central Housing Co-operative Union A.R.E.,
- Niger, Union Nationale des Coopératives (UNC),
- Sénégal, Union Nationale des Coopératives Agricoles (UNCAS),
- Sénégal, Fédération des Organisations Non-Gouvernementales (FONGS),
- Swaziland, Central Co-operative Union (CCU),
- Uganda, Uganda Co-operative Savings & Credit Union Ltd. (UCSCU).

Americas

- Argentina, Federación Nacional Mercantil Mutualista de Faecys (FNAMMF),
- Costa Rica, Comisión Permanente de Cooperativas de Autogestión (CPCA),
- Costa Rica, Consejo Nacional de Cooperativas (CONACCOOP),
- Costa Rica, Federación Nacional de Cooperativas de Ahorro y Crédito y Servicios Múltiples (FEDECREDITO),
- Guatemala, Federación Guatemalteca de Cooperativas de Consumo R.L. (FEDECCON),
- Panama, Consejo Nacional de Cooperativas (CONALCOOP),
- Peru, Cooperativa de Ahorro y Crédito "Petroperu" Ltda. (COOPETROPERU).

Asia & the Pacific

- Korea (Rep. of), Korean Federation of Community Credit Co-operatives (KFCCC),
- Kyrgyzstan, Union of Consumer Societies,
- Mongolia, Central Union of Mongolian Consumers Co-operatives,
- Myanmar, Central Co-operative Society.

Europe

- Moldova (Rep. of), Union of Consumer Societies,

- Russia, Moscow Regional Union of Consumer Societies,
- Russia, Unity Co-op Bank Ltd.,
- Slovenia, Co-operative Union of Slovenia,
- Turkey, Taris Union of Agricultural Co-operative Societies.

A number of members have recently either withdrawn, been dissolved or deleted from ICA membership and there are presently 226 national members and 9 international members from 101 countries.

During its recent meeting in Prague, the ICA Board accepted the recommendations from the Audit & Control Committee that admission into membership should not take place until after the first subscription payment is received.

Personnel

The organisational structure has not been changed from last year's model, which means that the Secretariat was composed of the three sections: Information, Development & Administration and Policy.

There have been a few staff changes during this period, since the last Annual Report:

- Lajos Varadi, S.O. Liaison Manager, left in July 1993.
- Also leaving in July 1993 was Amelia Morgado, Apprentice Administrative Assistant.

Neither of these two persons were replaced, their tasks being divided between the other staff members.

- Andrea Maechler, Administrative Assistant, and
- Laurent Jimaja, Communications Assistant, both left in June 1994.

These staff members were immediately replaced by:

- Gabriella Sozánski, Programme Officer, to support both the European Programme and the Communications Department.
- Nagwa Abbas, Administrative Assistant, to support the Development Section.

Season's

Greetings



From all the staff at ICA Headquarters

Communications

Priorities and Future Strategy

How to spread the co-operative message to a wider audience has been the main priority dominating the thinking of the Department over the past year. ICA's forthcoming Centennial can be seen as an opportunity to inform people about co-operatives and change wrong perceptions, thereby improving the co-operative image. However, due to limited resources it was necessary to find new methods for rising to this challenge and therefore the department has entered into agreements to collaborate closely with several organisations whose objectives are similar to our own.

New Information Flow through IPS

An agreement was therefore negotiated with Inter Press Service, one of the four largest press agencies offering alternative news and information on developments in the South. Beginning in January 1995, the project aims to create and distribute an independent flow of information about the co-operative movement which will build a better awareness of co-operative ideals and activities. It is planned to report on 30 case studies and activities from the South and 20 from the North. Five features will be distributed monthly to the media and United Nations and non-Governmental organisations through the IPS wire and GreenNet. These stories will have both a regional and subject balance.

On December 7 the Director of Communications met with representatives from IPS to discuss editorial policy and guidelines and joint collaboration to produce a flow of information about co-operatives at both the World Summit on Social Development in Copenhagen in March 1995 and the Fourth World Conference on Women in Beijing in September 1995. They also discussed IPS contribution to the 2nd Workshop for Journalists from the Co-operative Movement planned for October 1995.

Spreading the Message through Electronic Networking

Our second approach is to make as much information as possible on co-operative issues, the international co-operative movement, national movements and sectoral issues available free-of-charge on the Internet in order to promote the co-operative idea more widely. Besides this we hope to improve and increase communications between the ICA Head Office, Regional Offices, Specialised Bodies and Board Members and eventually all member organisations and other co-operative organisations. Electronic networking is available free of charge in most universities and involves new technology and ways of thinking; it is therefore an ideal medium to reach the young people we wish to attract. Other benefits will be fast access to data which will help us in our work, cheaper communication charges, and reduced travel costs and increased efficiency by facilitating the inter-action of co-operators from different regions.

Collaboration with the APC

We have decided to work with the Association for Progressive Communications because it is the most extensive global computer network in the world dedicated specifically to serving non-governmental organisations such as ICA and citizens

working for social change. Its mission is "to develop and maintain the information system that allows for geographically dispersed groups who are working for change to coordinate activities online at a much cheaper rate than can be done by fax, telephor or for-profit computer networks".

APC members are able to provide the technical back-up and training we need in the regions for reasonable costs because they have the expertise on-hand and are non-profit organisations. All of ICA's Regional Offices are now on-line or soon will be.

Collaboration with the University of Wisconsin

ICA has reached an agreement with the University of Wisconsin to start up a gopher on co-operatives (a gopher is a tool that helps you use Internet facilities and make accessible to the user geographically dispersed information (in an on-line data bank) ICA has given the University a draft list of the materials it wishes to have available on-line, but the details still have to be worked out and several other organisations will be invited both to contribute to and benefit from the new facility, which will be available free of charge to anyone having Internet access. In the initial phase we are starting a list server because it is our perception that there is an urgent need for an on-line international forum on co-operatives and mailing lists are accessible to anyone with access to email - having an Internet access is not a prerequisite. The address of the list is cooperative-bus@relay.adp.wisc.edu.

ICA's Head Office e-mail address is icageneva@gn.apc.org.

On-going Communications Activities

Publications

ICA Periodicals

Ten eight-page issues of the ICA News were published during the reporting period. Five issues of the ICA Review of International Co-operation have been published since December 1993, including this annual report. Issue No. 4/1993 included case studies presented to the ICA General Assembly in Geneva and these were continued in the first issue for 1994 together with other articles. Issues Nos. 2 & 3 contained information on the Co-operative Movements in the European Region and the reports submitted by the different coordinators of Working Groups I & II for ICA Europe (see details on page 23).

The Spanish issue of the ICA Review continues to be published by ICA member organisation INTERCOOP EDITORIA COOPERATIVA LTD in Argentina and we would like to thank them for ensuring that the publication reaches a wide audience in Latin America.

The English edition is available in microfilm from Xerox-University Microfilms, Ann Arbor Michigan, USA.

Studies and Reports

During the review period four publications have been issued in the series "Studies and Reports", on Co-operatives in Eastern and Central Europe: Issue No. 22 on Co-

operation in Estonia, Latvia & Lithuania by Mats Ahnlund; Issue No. 23 on Co-operatives in Romania by Gabriella Sozanski; Issue No. 24 on Co-operatives in Slovakia by Viliam Bosiak, Eva Jergova, Vaclav Majernik, Oto Virsik and Frantisek Manda and Issue No. 25 on Co-operatives in Bulgaria by Professor Dionysos Mavrogiannis.

The Department also produced the ICA Directory and an updated publications list and work was begun on two publications for 1995 (see below).

Cost and Effect

In an increasingly productive environment we have to keep a strict eye on the costs. While printing costs are still competitive in Switzerland, the cost for disseminating information has risen steeply over the past few years, particularly as the special rate for sending printed matter was abolished in 1992. In 1994 the Communications Department managed to negotiate with the Swiss postal authorities a special rate for sending the regular publications which has meant a saving of 50%. After examining the other ICA publications the Swiss PTT granted ICA special rates under an agreement with UNESCO for the dissemination of publications having a cultural, scientific or educational content. These can only be sent by second class mail but at a saving of 30% for Europe and over 66% for overseas.

We also need to ensure that we are sending our information to the right people. A survey was conducted with Review subscribers and other recipients to see if they wished to continue receiving the publications. The reply rate was extremely high, at 35% (according to worldwide statistics the number of replies expected for such a request usually falls between 4 - 10%). 89% replied positively and 11% negatively. ICA member-organisations will be surveyed in 1995.

Member Services and Promotion

A new pamphlet on ICA and its development programme was designed and published in five languages. These pamphlets will be widely distributed in the run-up to the 1995 Congress.

ICA information packs are available in English, French and Spanish and will eventually be available in other languages including German. General information of this nature, as well as more specific information, has been supplied to ICA members, regional offices, specialised bodies, international organisations, educational institutions and the general public on request.

As part of ICA support to member organisations, the Director of Communications is part of the Editorial Board for the Plunkett Foundation Yearbook and an Assessor at the Co-operative College in Loughborough. The ICA and the Co-operative Union of the UK work together to produce bulletins at their respective meetings.

Co-op Day Message

The message on the Rochdale Pioneers was sent to ICA members and individual co-operators, educational and promotional establishments, UN organisations and the Press in English, French, Spanish, German and Russian, and has been translated by ICA members into numerous other languages and widely disseminated.



ICA Europe

The Director of Communications is the Co-ordinator for the ICA Europe issue on Improving Information and Communications. A report of this work was contained in the Review of International Co-operation No. 3/94 page 87 and a further update is found on page 23 of this report. In February 1994 the Communications Department organised a Communications Seminar in Geneva for communications specialists from ICA members in the region. Issues discussed were Image, the ICA Centennial and Electronic Networking. Roberto Savio, Director General of IPS and Secretary General of the Society for International Development, was the guest speaker.

The Director of Communications will also work with Raija Itkonen of FCCA (Finland) and Moira Lees of CWS (UK) on reviewing regional reports for gender issues.

ICA Task Forces

Under the internal structure of the ICA Head Office, special task forces have been set up under the policy section to work on specific projects or prepare for large events. During 1994, the Director of Communications participated in the work of the task forces for the ICA Centennial, the 1994 Regional Assembly for Europe, and the 1995 Congress.

Plans for 1995

Two special publications will be published in 1995:

The ICA in War and Peace 1910 to 1950 by Rita Rhodes examines how the International Co-operative Alliance survived both World Wars and the Cold War when other international organisations, such as the Socialist International and the World Federation of Trade Unions, split under the pressures of total war and divisions of doctrine.

A Thematic Guide to ICA Congresses (1895 - 1992) by Dionysos Mavrogiannis and Rita Rhodes presents and analyses the main themes, reports, discussions and resolutions of ICA Congresses.

The Communications Department had also planned to publish a membership book to mark the centennial. Although there was a great deal of support for this idea, some members of the Board thought that it was too ambitious both in terms of cost and the resources necessary from the Secretariat. Therefore, the Director of Communications negotiated an agreement with Johnston Birchall, author of the excellent book "Co-op - The People's Business" and Manchester University Press to write and publish a book on ICA and the international co-operative movement which will be available in 1996 and include information on the Centennial Congress. Copies can be ordered in Manchester.

The International Co-operative Day for 1995 will commemorate the ICA Centennial. Information on the UN declared International Day of Co-operatives (scheduled to coincide with our own day) can be found on page 16. A press pack will be prepared with ICACC and IPS and sent to ICA members, journalists, NGOs and UN organisations and donor agencies worldwide.

A second workshop for young journalists from the co-operative movement is planned for 1995 to take place immediately prior to the centennial congress.

Centennial Logo

Film for the 1995 Centennial Logo is available from the Secretariat in varying sizes. Please contact Laura Wilcox. The logo was designed by CWS (UK) and depicts doves of peace emerging from the rainbow colours of ICA, representing ICA's diverse membership.



Documentation

The ICA Documentation section has two complementary functions. It offers modern library and information services for ICA staff and visitors. In addition, the section runs its own programme aiming at the development of relevant co-operative information.

There are presently three main lines of action:

- to facilitate and promote the use of the information produced by the ICA,
- to act as a source of information and reference in the field of co-operative research and more specifically of ICA activities,
- to facilitate the development of expertise in co-operative information management.

The collections housed in the Library include ICA documentation dating back to 1895, periodicals and annual reports issued by members, country files and technical files. The permanent collection is the ICA collective memory: it is a comprehensive source of ICA documentation. The ICA is a depository of all documents and publications produced by the ICA Head Office, as well as its four regional offices. Users have free access to all collections.

All other collections are constantly updated to contain only relevant and current information. The topics also change to respond to the changing policies and priorities of the ICA.

Periodicals/Annual Reports/Country Files

The ICA regularly receives and scans about 300 titles, issued in 21 languages, which are kept for two years and then discarded.

In order to fulfil their statutory obligations, ICA members provide the ICA with their annual reports, which have proven to be an excellent source of information on the developments taking place in the various countries. The annual reports are kept in current files for two years then shelved in archives.

The ICA gives increasing emphasis to the coordination of activities between different movements. Information from various sources is collected for each country in order to monitor the development of the co-operative sector in tune with the country's spe-



cific social and economic situation. The country files answer the need to get short timely information on each movement.

Assistance is given to users in carrying out research on bibliographic and factual queries. The section provide guidance and assistance in the use of various databases, in searching for in-depth information on co-operative related subjects and in locating material.

Loans and Purchases

Only ICA staff may borrow books and other selected materials directly. Arrangements can be made to borrow books or obtain journals from other libraries for the material not currently housed in the ICA Secretariat. Other readers may consult ICA publications on the spot or request loans from ICA through their own libraries.

ISBN

Starting in mid-1994, the ICA has been provided with International Standard Book Number identifying it as an international publisher active in different countries.

Meetings

Economic Commission for Europe

The ICA Documentation Officer attended the 49th Annual Session of the UN/ECE held in Geneva from 19 to 27 April. The Agenda of the Session covered a broad range of subjects regarding the economic situation in Europe, assistance to countries in transition, work of the Commission and its subsidiary bodies including ECE contribution to the preparatory work for the Fourth World Conference on Women, Beijing 1995. In the statement to the Commission the ICA stressed that the integration and participation of women in co-operatives is one of its priority areas of work.

The UN/ECE Committee on Agriculture

The ECE Committee on Agriculture held its forty-fifth session in Geneva from 16-19 May 1994. The main subjects of the session were review of developments in agriculture and agricultural policies, particularly in transition countries, farmers and professional organizations as partners in national agricultural policies.

The ICA representative has been invited to present the activities of the International Agricultural Co-operative Organizations and the work on the Co-operative Agenda 21.

Swiss Librarians Association

From 1-4 September, the ICA Documentation Officer attended the National Congress of SLA in Lausanne. Presentations were made on new communications facilities and their application to the library work as well on professional training, documents preservation and research techniques.

Visitors

Besides researchers and students visiting the library, the Documentation Officer received other groups of visitors and gave them presentations on the ICA's history and current priorities.

Liaison with the United Nations

During the past year, the ICA has collaborated with the United Nations through the Committee for the Promotion and Advancement of Co-operatives (COPAC) on the preparation of the UN Secretary-General's report entitled, *Status and Role of Co-operatives in the Light of New Economic and Social Trends*. This report was adopted by the UN General Assembly in December 1994 in conjunction with a resolution calling for the yearly observance of an International Day of Co-operatives.

International Day of Co-operatives

A visit was made in March 1994 to the Department of Public Information to identify how the ICA can collaborate in the preparation of the UN International Day of Co-operatives in 1995.

Co-operative Development

The UN/Development Liaison Officer has continued to represent the ICA and collaborate with the Committee for the Promotion and Advancement of Co-operatives (COPAC). The ICA has participated in the twice annual meetings of COPAC to coordinate development activities with the FAO, ILO, UN, and other NGOs working in co-operative development. Preparation of the Secretary General's Report was one of the main questions examined in the COPAC meetings. In the last year, COPAC members visited the United Nations Development Programme to further dialogue on co-operative development strategies and ways to better collaborate on the implementation of joint activities. In addition, the ICA participated in the two COPAC Open Forums, the first focusing on the topic of the Contribution of Co-operatives to the Aims of the World Summit on Social Development (March, 1994) and the second on Strategies for Co-operative Development: The Francophone Experience (September, 1994).

In addition, there has been close collaboration with the Co-op Branch of the International Labour Office especially with regards to the Human Resource Development for Co-operative Management and Networking programme (CoopNet) and the Inter-regional Programme to support Self-Reliance of Indigenous and Tribal Communities through Co-operatives and other Self-Help Organizations (INDISCO).

The ICA has also begun collaborating with the World Health Organization (WHO) to test and develop an enabling approach to reduce HIV/STD transmission in Zambia. The objective of the ICA/WHO collaboration is to economically and socially empower women through the formation of co-operatives and, in turn, reduce HIV transmission.

Participation in UN Meetings and Conferences

The ICA provided input to preparations for the World Summit for Social Development (WSSD) to be held in 1995. An ICA statement was circulated at the First Preparatory Committee Meeting of the WSSD (January, 1994) and ICA was represented and presented a statement to the Second Session of the Preparatory Committee in August, 1994. In addition, the ICA was also invited to be one of the keynote speakers at a Seminar on Poverty and its Relation to the WSSD organized by the UN Office in



Geneva in November, 1994. ICA's actions combined with the joint activities with COPAC have resulted in the inclusion in the Draft Programme of Action for the WSSD of a reference to the important role of co-operatives in promoting productive employment, alleviating poverty and promoting social integration.

The ICA also participated in preparations for the Fourth UN Conference on Women to be held in September, 1995. ICA participated in the 38th Session of the Commission on the Status of Women in March, 1994, as well as in the regional preparatory meetings in Africa, Asia and Latin America.

ICA participated in the 259th Session of the Governing Body of the ILO in March, 1994, and the 81st Session of the International Labour Conference in June, 1994, where the ICA President addressed the Conference on the occasion of the ILO's 75th Anniversary.

The ICA also participated in meetings of the United Nations Conference on Trade and Development (UNCTAD). A statement was presented on the contribution of co-operatives to poverty alleviation at the Second Session of the Standing Committee on Poverty Alleviation and ICA was represented by the International Co-operative and Mutual Insurance Federation (ICMIF) at the Second Session of the Standing Committee on Developing Services Sectors: Fostering Competitive Services Sectors in Developing Countries; Insurance in July, 1994.

The ICA secretariat provided representation to a number of meetings of the UN Economic Commission for Europe including the 49th Session of the ECE in April, 1994 and the 45th session of the ECE Committee on Agriculture in May 1994.

Environment

The UN Department became a focal point for information regarding environment and development activities in 1990. In the past year, the Secretariat has continued to collect information on ICA member activities for the preservation of the environment and collected general environment and development information for inclusion in ICA publications and dissemination to ICA specialized bodies, interested UN organizations and non-governmental organizations.

The ICA submitted a statement to the third session of the UN Commission on Sustainable Development (October 1994) outlining the contribution of co-operatives to sustainable development with particular attention to the role of co-operatives in reducing poverty.

Finally, the UN Department solicited and collected the comments and suggestions of the ICA specialized bodies to the Co-operative Agenda 21 which will be presented at the ICA Congress in Manchester in 1995.

Information

The UN/Development Liaison Officer has provided information on UN priority themes for inclusion in the ICA publications, as well as providing information to Regional Offices and ICA Specialized Bodies on United Nations and other organiza-

tions' development activities. Examples of the type of information provided include co-operative development issues including information on the World Summit for Social Development, structural adjustment programmes, trade, human rights issues, insurance programmes, housing issues in view of preparations for Habitat II, environment and sustainable development issues, women's issues especially as regards preparations for the Fourth World Conference on Women, etc.

To assist in UN representation the following persons have served as ICA Permanent Representatives providing representation and information:



UN Vienna: Anton E. Rauter



UN Vienna: S. Schlifke



FAO: Giuliano Vecchi



FAO: Lino Visani



UNCTAD: Hans Dahlberg



UNCTAD: Zahid Qureshi



HABITAT: Herbert Ludl



UN ECE: Claus-J Hachmann

Development Report

The role of the Development Section at Head Office is to promote co-operative development in general and ICA's Development Programme in particular. It provides policy guidance and administrative and financial supervision for the Regional Offices, which, in turn, implement technical assistance programmes.

During the period under review, the Development Section has helped implement the new ICA structure. To this effect it was represented at the 1993 preparatory regional consultations and the first Regional Assemblies which were held in 1994. In addition, Head Office staff have also attended other statutory meetings, seminars and conferences in the regions, including the ROAP and ROECSA Ministers' Conferences. Head Office has also participated in the Annual Review and Planning Sessions at all regional offices.

The Development Section has furthermore held meetings with its development partners. A Development Forum was organised in conjunction with the First ICA Regional Assembly in Geneva in September 1993, and another consultation was organised in Paris in September 1994 to discuss a new strategy for co-operative development in Africa. The strategy discussion was based on a study, "Co-operative Adjustment in a Changing Environment in sub-Saharan Africa", commissioned by ICA Europe and funded by the Swedish Co-operative Centre (SCC).

An evaluation of the Swedish Co-operative Centre (SCC) support to the ICA Development Programme was carried out in 1994. The evaluation provided a critical review of the programme, and contributed useful recommendations for the future. The main conclusions were that the ICA is a suitable channel for supporting regional activities, and that the SCC should continue its support to the ICA Development Programme.

Human Resource Development continues to be a mainstay of ICA's Development Programme as indeed it is of co-operative development in general. As part of this, the promotion of women in co-operative development has received much attention. With the successful completion of gender consultations in East, Central and Southern Africa and in West Africa, such meetings have now been held in every region.

A priority in all regional offices is the alleviation of problems caused by the rapidly changing environment resulting from adjustment policies, the liberalisation of markets, etc. This necessitates a review of current co-operative development and donor strategies. The study on Africa "Co-operative Adjustment in a Changing Environment in Sub-Saharan Africa" is part of this process, and in Central America, a core programme is the "Reconversion Project" which aims at enhancing the role of co-operatives as business enterprises.

The Development Programme continues to expand in monetary terms, and continuous efforts are being made to diversify the sources of funding. The total volume is now 8.5 million Swiss Francs.



European Region

Development and Structure of the Region

According to the decisions made at the ICA Congress, Tokyo, 1992, European member organisations set up a regional structure and defined a work programme with the aim of promoting collaboration among co-operatives in inter-sectoral, pan-European, and global issues; supporting intra-sectoral collaboration among European co-operatives, without duplicating the work performed by the ICA Specialised Bodies or the Brussels-based co-operative associations; and working with existing European organisations which have similar interests to those of ICA and its members.

At present the European Region embraces 43% of all ICA member organisations representing 96 co-operative movements from 36 countries and three international organisations based in Europe.

In order to coordinate the preparations for the Regional Assembly, a European Advisory Council (EAC) was set up in September 1993, in Geneva, consisting of 24 members.

The establishment of two working groups followed with the aim of facilitating the implementation of the European work programme. Working Group 1 considered internal concerns, such as the development of co-operative principles and values, management control and corporate governance in co-operatives, North-South relations, cross-border exchanges, gender issues and dialogue between co-operatives in Western and Eastern Europe. Working Group 2 was devoted to external concerns, such as promoting the co-operative image and the co-operative system within Europe and addressing issues of common concern for which there may be a co-operative solution.

At the ICA Secretariat a Secretary and an Assistant have been appointed for coordinating the activities and ensuring that ICA is properly reflecting the needs of its members in Europe.

Activities: Meetings, Reports and Projects

Meetings

European Advisory Council (EAC) meetings: 10 November 1993, Brussels (Belgium), 3 May 1994, Seville (Spain), 25 October 1994, Prague (Czech Republic);

Communications Seminar (WG 2 meeting): 17-18 February 1994, Geneva (Switzerland);

Seminar on Co-operatives and Schools: 13-14 July 1994, Brussels (Belgium);

1st Regional Assembly for Europe: 26-27 October 1994, Prague (Czech Republic);

International Raiffeisen Union - ICA Seminar: 27 October 1994, Prague (Czech Republic).

Activities and Reports

Working Group 1

Co-operative Identity

Sven Åke Bööck submitted a paper to the meeting in Seville which was agreed as the European contribution to Ian MacPherson's work on Co-operative Principles.

Transfer of Know-How to Promote Co-operatives in Eastern and Central Europe

Two reports were prepared and discussed during 1994:

- a) ICA Europe and its long-term Eastern and Central European activities, by Ivan Fidler;
- b) The need for appropriate legislation in Eastern and Central Europe, by Prof. H. Münkner.

At the Regional Assembly in Prague it was decided that:

- East-West activities shall be one of the priorities of the ICA European Region;
- ICA Europe shall co-ordinate all policy and administration for East-West activities, including those of the Co-op Network;
- The Co-op Network shall become an independent part of ICA Europe with its own board and budget and will concentrate on projects, and its relationship to ICA Europe shall be regulated on the basis of annual agreements;
- The need for appropriate legislation in Eastern and Central Europe will be a concern of the European programme of the ICA Secretariat.

Cross-Border Business in EU and EFTA Countries

Two reports were prepared on this subject, one written by Thierry Jeantet and a special study by Jan Olsson.

It was agreed that the issue would be reviewed further by the ICA European Secretariat.

Management Control Systems and Corporate Governance

A report was submitted by Reimer Volkens and discussed at the Regional Assembly. It was decided to include it in the European Regional report to the Centennial Congress incorporating the contributions and comments of the member organisations.

Co-operative Development in the South

The report of Björn Genberg and Lars-Erik Birgegaard has been discussed at the Regional Assembly in Africa and by the ICA development partners in Paris. In Prague the Regional Assembly decided to submit the report as the European contribution to the ICA Centennial Congress in 1995 under the agenda item on sustainable human development. Consideration was given on how to mobilise resources for assisting the implementation of the report.

Gender Issues

A suggestion was made and accepted on reviewing all the documents to be put forward to the Congress from a gender perspective. A report has been prepared by Rai Itkonen which summarised the key gender issues and stressed that co-operative needed to make an organisational commitment to understand, value and promote gender equality.

Working Group 2

Improving Information and Communication

A report was submitted by Mary Treacy, Director of Communications, representing part of the overall Communications Strategy. The Regional Assembly decided that two activities should be pursued. The first one will be an agreement from January, 1995, with the International Press Service to create an independent flow of information on the co-operative movement which would be distributed to press agencies, NGO's, UN organisations and other development related agencies, including bilateral development organisations through GreenNet.

The second one is the elaboration of a strategy to link electronically ICA in Europe with ICA regional offices, specialised bodies and members worldwide.

The Regional Assembly also decided that ICA will not be involved directly in the original project on co-operative image. Members will decide themselves if they want to conduct a survey of opinion leaders in their respective countries to ascertain their view of the co-operative image.

Co-operatives and Schools

A short report was submitted by Walter Williams, Coordinator of the ICA-Europe sub-group on Co-operatives and Schools. This project aimed at collecting information on initiatives which ICA European members had undertaken to interest the younger generation in co-operative values and principles, history and practice. One element will be the publication of an account of various initiatives implemented, and the other one the distribution of a Message of the ICA to Schools on the International Co-operative Day in 1995.

Promoting New Co-operative Enterprises and Sectors

The Regional Assembly decided that this long-term issue should be regarded as part of the ICA's permanent agenda, not as part of the European work programme. As health services are a priority in most countries, a global conference of health service co-operatives will be organised in conjunction with the Manchester Congress.

Special Project with DG XXIII

As ICA Europe does not dispose of additional funds for financing regional activities in Europe its Work Programme has been presented to the DG XXIII of the Commission of the European Communities with a request for co-funding.

ICA Europe hopes to achieve the following objectives:

- to reinforce the "policy dialogue" with the European Union to facilitate co-operative participation in all policy areas;
- to improve the technical quality of ICA activities while avoiding a situation where only the strongest co-operatives can participate in the implementation of the Programme.

First Regional Assembly and Future Priorities

The 1st Regional Assembly for Europe, held in Prague, 26-27 October 1994, elected a Chairman, Graham Melmoth (UK, ICA Vice-President), a Vice-Chairman, Ota Karen (Czech Republic) and 10 Council members.

The Rules of the European Regional Assembly were provisionally approved. Mr. Karen will head a committee responsible for studying further changes.

As project tasks were consolidated it seemed to be no longer necessary to maintain the two Working Groups. These were subsequently dissolved and it was decided that the six remaining activities would report directly to the newly elected European Council via the Secretariat and the Vice-President for Europe. These activities are the following:

1. Strengthening of Co-operatives in Eastern and Central Europe
2. Management Control Systems and Corporate Governance
3. Sustainable Human Development
4. Gender issues
5. Improving Information and Communication
6. Co-operatives and Schools

On-going priorities are to ensure an appropriate regional-global relationship within ICA and to strengthen ICA's relations with sectoral associations and Specialised Bodies.

The relationship and dialogue between ICA and the Coordinating Committee of the European Co-operative Associations continues to evolve. The members of the CCACC will be invited to attend the Assembly and Council meetings as observers.

In order to achieve effective working relations between the ICA and the sectoral associations of the European Union, ICA Europe will endeavour to reach a memorandum of understanding with the CCACC and with each of the sectoral associations.

Asia and the Pacific

According to the new structure approved in 1992, the Regional Assembly is now the highest policy body for the region, which also has an Advisory Council and six specialised committees.

Rules for the Regional Assembly were adopted in a meeting of regional members in Beijing in April 1993, and the first meeting of the newly constituted Regional Assembly will be held in New Delhi in January 1995. The first meeting of the New Advisory Council was held in Colombo on 24 July, 1994.



The Regional Office for Asia and the Pacific (ROAP) was established in New Delhi in 1960 and now serves 62 national level co-operative organisations from 26 countries and the Asian Co-operative Credit Union (ACCU), representing a total of 470 million individual co-operators.

Besides handling organisational issues, ROAP provides technical and advisory services to its member-organisations. The development activities are carried out through sectoral projects in the fields of agriculture, human resource development, consumer co-operatives, agricultural management training and gender issues, with the assistance of development partners. The major development partners of the ROAP in 1994 have been: The Canadian Co-operative Association (CCA), the Central Union of Agricultural Co-operatives (JA-ZENCHU-Japan), the Japanese Consumers Co-operative Union (JCCU), the Ministry of Agriculture, Fisheries and Forestry (MAFF) of the Government of Japan, and the Swedish Co-operative Centre (SCC). At present only 10% of the administrative costs are covered by direct member contributions: the remaining costs are borne by ICA headquarters (17%), and donor organisations (73%). ROAP has continued to develop programmes on co-operatives and the environment, social aspects of co-operatives; artisanal and workers co-operatives; library and documentation services, data bank and the dissemination of information. A new three-year development programme for the period 1995-1998 was also developed in 1994.

Throughout the period under review, ROAP has continued to maintain its good working relations with the United Nations system in the Region, especially with the United Nations Economic and Social Commission for Asia and the Pacific (UN/ESCAP), ILO, FAO and other international organisations like the Afro-Asian Rural Reconstruction Organization (AARRO). Active collaboration on technical matters has also been continued with the Institute for the Development of Agricultural Co-operation in Asia (IDACA).

Some of the key areas in which the ROAP has been involved during the year were discussions on the revision of Co-operative Principles and Values; dialogue between Co-operatives and Government, through the 3rd Asia-Pacific Conference of Co-operative Ministers and Co-operative Leaders (Sri Lanka, July 1994); supporting the

World Social Summit by participation in the UN/ESCAP NGO Symposium (Bangkok, July 1994); and the production of materials and follow-up with the member-organisations and governments in the Region on the review and revision of co-operative legislation aimed at making co-operatives more self sustaining and member-oriented. The co-operative laws in many countries have been revised reducing the role of the State in the management of co-operatives. In the changed global scenario where liberalisation of the market has become an important part of the Government policies co-operatives are bound to face more competition and challenges from strong business houses and multinationals. It is also expected that Governmental support to co-operatives will depend more and more on resources. If co-operatives do not improve their operational efficiency, technology and competitive strength while keeping their basic character and commitment to members, they will have difficult times ahead. This development is likely to influence the activities of the ROAP.

Central America and the Caribbean

In December 1994, ICA's first Regional Office in the Americas celebrates its fifth anniversary. The appraisal of achievement and results is highly positive, but big challenges remain in terms of the new environment in which co-operative development must take place.

During 1994, the Regional Office for Central America and the Caribbean (ROCAC) continued to develop its programmes of Strategic Planning, Gender within Co-operatives, Research, and Human Rights and Co-operation. All programmes have been oriented towards model development, methodologies and products that will enhance the competitiveness of co-operative organisations.



Facing the dramatic changes in the current economic, political and social environment in which co-operative businesses work, ROCAC's efforts have been aimed at formulating methodologies for the productive restructuring of co-operative businesses. This project, which is financed by the Desjardins International Development Society (SDID), supports ten co-operatives in three countries in the region. If successful, the model will be replicated in other co-operatives and sectors starting in 1995.

Strategic planning has facilitated the development of national and regional activities. Two hundred people throughout the region have participated in this exercise.

As part of linking co-operatives with world events, a Regional Conference in Quito, Ecuador on "Trading Blocks: Co-operative Insertion" discussed how co-operatives can benefit from the market economy and globalisation. There were 267 persons participating from 22 countries. Thirty high level exhibitors were present including rep-

representatives of the World Bank and the International Bank for Development. Follow-up has included meetings between co-operative groups of different sectors with the World Bank and the IBD in Washington.

As part of a strategy to increase production, CICOPA has provided advisory service to six co-operatives in Honduras, six in El Salvador and eight in Costa Rica. The project has been designed for implementation within the Andean Pact.

The Fisheries Committee helped support an international workshop on methodologies for restructuring co-operative fishing. Twenty-five regional delegates participated in the event together with experts from the Federation of Fishing Co-operatives of Japan, FAO, CEE and ROCAC staff.

The Gender Programme has worked to enhance the role of women within co-operative structures. Efforts were made to improve communication between organised women's groups in the region, as well as providing them with educational materials designed to enhance their self-esteem and increase their participation. A three-cassette programme on women's self-esteem produced by the project has made an impact at grass roots level. Similarly, a game entitled "Sexi-coop" has facilitated the introduction of the topic in different organisations. Both products have been distributed at regional and continental level.

Design and distribution of the magazine "Luna Nueva" has allowed the creation of a communication network between co-operative women's groups and organisations operating in Central America and the Caribbean. The participation of the Regional Office in the different networks has strengthened the participation of ICA in the fora leading up to the Fourth World Conference for Women in Beijing next year. The Gender Programme has reinforced relations with the Co-operative Women's Regional Committee, which will distribute the products and materials produced by ROCAC.

The Gender Programme has developed eight training activities at regional level. It is currently working on a campaign called "Quantas somos y qué queremos" (How many are we and what do we want), which aims to highlight women's participation in co-operatives. It is also designing a project entitled "Management under Gender Perspective" which targets management and decision-making levels within co-operative structures at regional levels.

The Research Programme has concentrated on the production of a new series of documents. It has carried out studies on business opportunities with co-operatives at the national level. Information on changes in legislation, commercial openings and globalisation have had a positive impact. Documents are issued in Spanish, English and French. At the moment, documentation has been published for Costa Rica, and is currently in progress for Colombia, Brazil and Mexico.

West Africa

The Regional Office for West Africa (ROWA) continues to play the role of a catalyst and support structure for co-operative development in the region. A major challenge has been the work to initiate and support the adjustment of co-operatives in a changing environment in West Africa. To that effect the regional office gathered together a group of co-operative experts from the region for a meeting with one of the authors of the study on Co-operative Adjustment in a Changing Environment in Sub-Saharan Africa. This study, which was commissioned by ICA Europe, will form the basis for a new strategy for co-operative development in Africa.



Other priorities have remained; the Emergence and Consolidation of Co-operative Apex Organizations, the Strengthening of Women's Participation and Integration in Co-operatives, the Establishment of a Favourable Environment for Co-operative Development, and the Regional Consultants and Co-operative Data Bank. Another important task was the preparations for the First ICA Regional Assembly for Africa in Nairobi.

Emergence and Consolidation of Apex Organizations

In Côte d'Ivoire the office assisted the URECOS-CI in financing and providing resource persons for 21 decentralized sensitization and training seminars for 900 elected officials. Training activities were also organized for the UNC in Niger, and in Mali the UNCPM requested ROWA's assistance to carry out a study and a strategic planning seminar.

Strengthening of Women's Participation in Co-operatives

Activities were carried out in Benin, Cape Verde, Senegal and Sierra Leone and included provision of credit, management and technical training, and setting up income generating projects.

Improvement of the Co-operative Environment

ROWA undertook a review of the legislation governing co-operatives in Cape Verde. After a study and a national meeting a new co-operative law has now been submitted to the government for approval. In Mali, ICA conducted a diagnostic study of the co-operative movement in the country with a view to assessing the situation, defining the mission and role of the state, and drawing up a new institutional framework and draft laws.

The Data Bank

The Regional Co-operative Consultants Bank was completed and includes 130 consultants in various areas of specialization such as co-operative management, HRD, promotion, legislation, etc. A Regional Co-operative Data Bank is now being set up. A

workshop brought together consultants from six countries in the region, and data collection is in progress at the national level.

Efforts are also being made to establish a Regional Co-operative Development Fund. The report of a consultation of experts to assess the relevance, use and necessary means of such a fund, was published and distributed to Executive Committee members and partners.

ROWA continues to be involved in the GACOPEA programme and has together with DSE (Germany), organized consultations and management workshops for co-operative leaders in the region.

The partnership with international and regional organizations like NRD/NORCOOP (Norway), SOCODEVI (Canada), DSE, CICOPA, ILO, FAO, ISPEC and others, is a prerequisite for successful programme implementation. It is hoped that this close collaboration will continue for the benefit of co-operative development in the region.

East, Central and Southern Africa

During the period under review, the Regional Office for East, Central and Southern Africa (ROECSA) focused its attention on the following:

- Representation and Dialogue Processes
- Research, Planning and Consultancy
- Co-operative Insurance Development
- Human Resource Development
- Banking, Savings and Credit



A Co-operative Adjustment Programme (CAP) was also designed to assist co-operatives manage and take advantage of the current economic and political changes in the region.

Studies to collect basic data on co-operatives in the context of CAP are going on in Kenya, Tanzania, Uganda, Zambia, and Zimbabwe. This programme is jointly run with the Swedish Co-operative Centre.

The Regional Office provided inputs to a study commissioned by ICA Europe on Co-operative Adjustment in a Changing Environment in Sub-Saharan Africa. This study will form the basis for a revised ICA strategy for co-operative development in Africa. Another important study was the evaluation of the SCC supported development programme of the ICA which was carried out in the region in June, 1994.

Close contact was maintained with main development partners like the Swedish Co-operative Centre (SCC) and the Rabobank Foundation. There has also been constructive collaboration with UN specialized agencies, especially ILO (COOPNET) and FAO.

Discussions are being held with the Canadian Co-operative Association (CCA) regarding possible collaboration in supporting the movements in Southern Africa. A Co-operative Forum for South Africa has been planned for early 1995.

During the year the Regional Director attended Annual General Meetings of Member Organisations in Kenya, Botswana, Zambia and Zimbabwe. Such participation has been found very useful in terms of member relations and information.

The various projects also organised a number of meetings during the year. A meeting of the Regional Committee of the International Co-operative Banking Association (ICBA) was held in Lusaka, Zambia in November, 1993.

The Africa Regional Association (AFRA) of the International Co-operative and Mutual Insurance Federation (ICMIF) was launched in Zambia in May 1994. The creation of AFRA is an important development in providing insurance services to co-operatives on the continent.

Commissioners from Botswana, Lesotho, Swaziland and Namibia attended a conference from 30 May to 3 June, 1994. The conference took place in Gaborone, Botswana, and reviewed co-operative development in the sub-region of Southern Africa. Principals of Co-operative Colleges also participated.

A regional consultative meeting on gender planning in co-operatives was held in October, 1993, in Nairobi. The goal was to promote dialogue and action on gender-responsive planning in co-operatives in the region. Women leaders and managers from eleven countries in the region participated.

Preparations for the First Meeting of the ICA Regional Assembly for Africa were also started during the reporting period in collaboration with the Regional Office for West Africa.

In August 1993, the HRD project coordinated a sub-regional conference on Co-operative Member Development, focusing on the Co-operative Member Participation Programme (CMPP) approach.

Together with the RPC Project it also organised a Joint Venture/Negotiation Seminar for Chief Executive Officers of member organisations. The seminar was held in Harare, Zimbabwe in September, 1993.

A seminar on Co-operative Information Systems was organised jointly with the ILO in Nairobi.

In a separate activity, the office participated in the Malawi National Co-operative Workshop which formulated a plan of action that would lead to a new Co-operative Development Policy and Act.

Reports of the Specialised Organisations

International Co-operative Agricultural Organisation

Executive



Chairman: Roberto Rodrigues (Brazil)



Secretary: Américo Utumi (Brazil)

Vice-Chairmen: Mohamed Idris (Egypt for Africa), Leroy Larsen (Canada for Americas), Jean Louis Doumeng (France for Europe) and Momiyoshi Shigaki, represented by Akira Shibuya (Japan for Asia and Pacific).

Members: Dr Gábor Horváth (Hungary), Cyril Moravcik (Slovakia), Ole Waehre (Norway) alternating with Henning Jensen (Denmark), Dr Carlo Pagliani (Italy), Momodou M. Dibba (Gambia), Green Mwala (Zambia), S. K. Naik (India), Won Ho Suh (Korea), H. Hasle Nielsen (Denmark).

Membership

The ICA Agricultural Committee has 41 member organisations from 33 countries (Europe: 17 organisations from 15 countries; Africa: 11 organisations from 8 countries; The Americas: 3 organisations from 3 countries; Asia: 10 member organisations from 7 countries). In addition, the Committee has two associate members (in Canada and Morocco).

Meetings

Plenary Meeting, Cairo, Egypt, April 1994

The meeting was held in the Egyptian International Centre for Agriculture, and was hosted by the Central Agricultural Co-operative Union of Egypt. After the opening ceremony, which was attended by Lars Marcus, President of the ICA, Bruce Thordarson, Director-General, David King, General Secretary of IFAP and the Presi-



From left to right: Dr. Youssef Wally, Minister of Agriculture, Mohamed Idris, President of CACU, Roberto Rodrigues, Chairman of the Agricultural Organisation, Americo Utumi, Executive Secretary and David King, Secretary General of IFAP.

dent of CACU, Mohamed Idris, the Committee was received by the Deputy Prime Minister and Minister of Agriculture, Dr Youssef Wally.

During the meeting, the Agriculture Co-operative Union of the Republic of Yemen, and the Egyptian Society for Agricultural Co-operators were admitted as new members.

Several papers were presented on the theme "The Uruguay Round of GATT" with the concerns of Latin-American co-operatives being presented by Marcos Sawaya Jank, Agronomist and Professor of High Agronomy School of São Paulo University, the European point of view explained by Jacques Gaudinat, President of COGECA, Comité Général de la Coopération Agricole de la CEE, and a paper by Dr Nabil T. Habashy, entitled 'International Agricultural Trade Liberalization and its Impact on Main Economic Variables with Emphasis on the Agricultural Sector in Egypt', being read by Halmy Abdel Fattah.

Akira Shibuya, from ZEN-NOH, made a very interesting presentation on 'Agriculture and the Environment', reporting on the efforts of the Japanese co-operatives to develop new agricultural techniques that aim at low cost labour-saving and environmentally-friendly production.

Kamal Gaafar, from CACU gave a presentation on 'Human Rights for African Farmers', written by Dr Ibrahim Ali Badawi El-Sheikh, about the important work devel-



oped by the African Charter on Human and People's Rights. The president of CACU, Mohamed Idris made a report on the history of the Egyptian co-operative movement.

David King, Secretary General of the International Federation of Agricultural Producers (IFAP) spoke about strengthening the links between IFAP and ICA.

Finally, the Committee approved a Palestinian proposal to issue an appeal to ICA members to give all possible support to the Palestinian Agricultural Co-operative Movement.

Business Forum

A 'Business Forum' took place between the members of the Committee and representatives from co-operatives from the Arabian region, in order to exchange trade information.

Travel

The Chairman represented the Committee at the 3rd Cumbre Cooperativa Internacional, in Cartagena de Indias, Colombia, in June, 1994, and also spoke about the success of Eximcoop at a trade co-op Economic Summit in Washington, in July 1994, on the invitation of the National Co-operative Business Association (NCBA).

A Regional Conference, sponsored by ICA, in Quito, Ecuador, was held from 24 to 27 August, 1994, to discuss the commercial megablocks. The Chairman made a speech about the GATT influence on world agricultural trade.

ICA BOARD

President



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1993 - 1994

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International Co-operative Banking Association (ICBA)

Executive



President: Terry Thomas (UK)



Secretary: Sylvia Bardsley (UK)

Vice-Presidents: J. Laks (Argentina); E.H. Boohene (Ghana); V. Kostiaev (Russia); E.K. Mureithi (Kenya); J.A. Nino (Panama); E. Pflimlin (France).

Members: C. Béland (Canada); M. Cardozo (Uruguay); J-C. Detilleux (France); E. Laszkiewicz (Poland); T.O. Olupitan (Nigeria); H.E. Phiri (Zambia); C. Snyder (USA); B.S. Vishwanathan (India).

The representative of the European Association of Co-operative Banks is Mr Laszkiewicz

Associate: C. Baker (WOCCU)

During the year, Gordon Lindquist (USA) and M.M. Vyas (India) retired.

Meetings

A Central Executive Committee meeting was held in July in the UK to prepare for the Plenary meeting and to discuss the work leading up to the 1995 Centennial Congress in Manchester.

Other Central Executive Committee meetings were held in Prague in October 1994 when, inter alia, it was agreed that the ICBA was prepared to endorse Section VIII (the proposed contribution from the Financial Sector) regarding Co-operative Agenda 21, but pointed out that there should be other issues of concern to co-operators, e.g. poverty, unemployment and peace.



At the Plenary meeting in Prague, presentations were made on capital formation and basic co-operative values, both reflecting the work done by the members during the last twelve months.

Reports were also made on (a) the formation of the Americas Region (covering North America, Central America, the north of South America, and Canada); (b) Mouvement des Caisses Desjardins (which is both a major credit union as well as a co-operative bank); (c) the relationship between co-operative banks and public sector institutions in Poland since 1990; and (d) the current status of the court case between the Co-operative Bank of Ghana and the Bank of Ghana which ordered the closure of the Co-operative Bank in June 1992 for the purpose of reorganisation. The President also reported that he had written to the ICA Director-General, requesting him to convey to the United Nations the important message that governments should neither be directly nor indirectly involved in the equity of a co-operative bank, the appointment or dismissal of senior bank management, Chairmen or Board of Directors, and the selection or decline of lending to customers or potential customers.

The Banking Journal, which will be issued during the early part of 1995, will contain all these presentations.

The next meeting of the Central Executive will take place in Quebec, Canada, in June 1995, and the next Plenary will be held in Manchester in September.

At this meeting, the Central Executive Committee will be elected for the next four-year term of office. The President has given notice that he will not be standing for reelection (although he intends to remain as a member of the Committee). An invitation is extended to all co-operators to attend what is likely to be a most informative and rewarding meeting.

International Organisation of Industrial, Artisanal and Service Producers' Co-operatives (CICOPA)

Executive



Chairman: Yves Régis (France)



Secretary: Martine Cabanis (France)

Vice-Chairmen: Marián Rybar (Slovakia); B.S. Vishwanathan (India).

Members: István Szabó (Hungary); Marco di Martino (Cecop); Sayed Zaki (Egypt); Goshyu Nakanishi (Japan); Ada Souleymane Kibora (on behalf of ICA Vice-President for Africa).

Membership

CICOPA has 78 member organisations in 56 countries. The following is the breakdown by region:

Europe:	30 organisations in 16 countries;
Africa:	21 organisations in 18 countries;
Americas:	16 organisations in 13 countries;
Asia:	11 organisations in 9 countries.

Meetings

In 15 years CICOPA has held 4 World Conferences: Rome in 1978, Warsaw in 1982, Paris in February 1988 and Vitoria in June 1994.

The main aim of such encounters remains the exchange of experiences and the creation of mutually beneficial relationships between movements from different countries and types of enterprises.

Secondly these conferences aim to contribute to the fundamental doctrine of the ICA family (and perhaps to rebalance it in favour of productive sectors). In this way our resolutions could be a positive contribution to the Congress in Manchester.

Development Programmes

The chief tasks of CICOPA have been to encourage North-South (or West-East) exchanges between Producers' Co-operatives and solidarity between co-operative movements of developed and developing countries.

One of the main prerequisites for successful programmes is to obtain funding (generally upon the basis of 50% from the Co-operative Movement and 50% from national or international public institutions).

Eight countries are now involved in Latin America. India has two projects (in Delhi and Bangalore) and we hope soon to start a project in China. In Africa we have four projects which will be increased to six in the near future. As part of a legislative concertation programme in Russia, a recent Seminar organised by Professor Münkner in Marburg (Germany) brought together high level legislative experts from Russia and co-operative legislation specialists from the UK, Italy and France. We hope that new productive co-operation legislation will soon be enacted in Russia.

These programmes mostly provide marketing and financial management to selected producers' co-operatives in order that these, in their turn, can eventually offer a permanent management support service. The programme also aims to help these co-ops obtain loans and better market access.

The staff are all local co-operators and the project is increasingly self-financed by the co-operatives using its services. The service tries to be independent of any external pressure, political or bureaucratic.

We need new international activists to help develop existing projects and to be ready to respond to new requests for assistance.

International Co-operative Consumer Organisation

Executive



Chairman: Giuseppe Fabretti (Italy)



Secretary: Antonella Belfiori (Italy)

Vice-Chairman: Masao Ohya (Japan).

Members: Manfred Dabrunz (Germany); Lars Hillbom (Sweden); Patrice Jolivet (France); Lim Ho Seng (Singapore); Peter Szilagyi (Hungary).

Membership

The ICA International Consumer Co-operatives Organisation has 23 member organisations from the following countries: Argentina, Australia, Bangladesh, Bulgaria, Costa Rica, Denmark, Fiji, Finland, France, Germany, Ghana, Hungary, India, Indonesia, Israel, Italy, Japan, Norway, Portugal, Spain, Sweden, United Kingdom, Vietnam. There is also an associate member from Canada.

Secretariat

Finola Marras, Secretary until September 1993, was replaced by Antonella Belfiori, at the Executive Committee Meeting in Paris, on 12 January 1994.

Finances

The ICCO is financed by an annual subscription based on the financial activity of its members. Since 1992, the minimum and maximum annual subscription rates have been maintained at CHF 500 and CHF 2,000 respectively.

Meetings

The following sectoral meetings were held in 1993:

- Executive Committee: February (Brussels); May (Rome); September (Geneva)
- Plenary Session: September (Geneva)

The following meetings were held in 1994:

- Executive Committee: January (Paris); October (Prague)
- Plenary Session: October (Prague)

1994-1995 Activity Programme

In January 1994, the Executive Committee approved the Activity Programme and identified the following themes as priorities:

1. Definition of the Consumer Co-operatives Guidelines that will be very useful for the final ICA document on Co-operative Principles.
2. International solidarity: investigation into a possible common project.
3. Environmental protection: definition of a Consumer Co-op paragraph to be included in the ICA Co-operative Agenda 21.
4. Co-operative education and training: today's values are not the same as the ones in 1844, when the first co-operative was created in Rochdale, based upon the principles of purchasing power protection, solidarity and brotherhood. In addition to these values, we are today especially sensitive to topics such as nutritional education, environmental protection, racism and world peace.

Co-operative Agenda 21 - Consumer Sector

Both ICA and its associates have committed themselves to environmental policies at the Tokyo Congress in 1992 and at the Rio Summit.

ICCO members have collaborated in the final drawing up of the Co-operative Agenda 21 - Consumer Sector, which is being presented to the ICA Secretariat, stressing especially two points: promotion of consumption and production patterns that can limit the excessive use of natural resources; development of an awareness linking lifestyle to consumption patterns that respect the environment.

Consumer Co-operative Guidelines

Ian MacPherson, Professor of History and Dean of Humanities, University of Victoria, Canada, is reviewing the Co-operative Principles for ICA in order to update them for the year 2000. ICCO is responsible for drawing up guidelines that can be included within ICA's more general principles. The Secretariat is working on the third version of the Guidelines which have in any case already been discussed within the Executive and the Plenary Session in Prague.

After having reached these two important objectives, ICCO will consider the topics identified within the activity programme.

International Consumer Day

Each year ICCO publishes a message for the International Consumer Day, which is celebrated on March 15. The 1993 message addressed the subject of the role of consumer co-operatives in the Environment, the 1994 message celebrated the "Equitable Pioneers" of Rochdale.

Publications

Considering the importance and the actuality of the topics discussed in the Plenary Session at Prague on October 25th, the Secretariat has decided to publish the proceedings of the meeting where the up-dating of the Project on Participatory Democracy was presented together with other issues.

International Co-operative Fisheries Organisation

Executive



Chairman: Shoji Uemura (Japan)



Secretary: Masaaki Sato (Japan)

Honorary

Chairmen: Jirozaemon Saito (Japan); Pierre Lacour (France)

Vice-Chairmen: Maurice Benoish (France); Lee Bang Hoo (Republic of Korea); Subash Chandra (India); Antal Csoma (Hungary)

Members: Benedikt Sveinsson (Iceland); Datuk Haji Aziz Mohamed bin Ibrahim (Malaysia); Chalerm Rojanapradit (Thailand)

Auditors: I. Eddiwan (Indonesia); Joseph Martin Fernando (Sri Lanka)

Membership

As of 31st of October, 1994, the membership of the Fisheries Organisation comprises 28 organizations from 24 countries.

Results of Meetings and Activity Plan for 1995

The Executive Committee met on 30 August, 1994, at Hotel Horison in Jakarta, Indonesia and the plenary meeting was held in the same location on the following day.

It was agreed to implement the following activities in 1995:

- * to hold ODA seminars on fishery co-operatives in Sri Lanka and one other country;
- * to make a list of international co-operation programmes available for the development of fishery co-operatives;
- * to build a stronger network among the member organizations of the Committee by promoting exchange of information among the members;
- * to launch a membership recruitment campaign;
- * to issue the Fishermen's Co-operative Bulletin.



Report of Activities of 1993 and First Half of 1994

The major activities of the Fisheries Committee in 1993 and the first half of 1994 were as follows:

Meetings

The Executive Committee met on 5 September, 1993 at Noga Hilton Hotel in Geneva, Switzerland and the plenary meeting was held in the same location on the following day.

See Activity Plan for 1995 above.

Education

The Official Development Aid (ODA) seminars on fisheries co-operatives were held in the following countries:

Vietnam	8 - 15 March, 1993
Fiji	18 - 23 August, 1993
Malaysia	20 - 26 November, 1993
India	1 - 5 December, 1993
Chile	28 November - 3 December, 1994
Costa Rica	5 - 8 December, 1994

ICA Housing Co-operatives

Executive



Chairman: Rolf Trodin(Sweden)



Secretary: Sven-Oskar Ruhmén(Sweden)

Members: Murat Karayalcin (Turkey); Nicola di Baggio (Italy); Herbert Ludl (Austria); Jens Heiser (Germany); Ladislav Pollak (Slovak Republic); Ivan Prikryl (Czech Republic); Luis Coelho (Portugal); Ivar Hansen (Norway); Bohdan Saar (Poland); Mohamed El-Tantawi (Egypt); G.I. Patel (India); Alexandra Wilson (Canada); Michael Doyle (USA); Jorge Salas Sanhueza (Chile).

Meetings

Seminars in Poland, Egypt and China

ICA Housing Committee has had a very active year with seminars in various parts of the world. In Cracow, Poland, delegates discussed the difficulties involved in the transition from a planned to a market economy. At a seminar in Cairo, Egypt, the subject was "Housing co-operative problems in developing countries", and the associated study tour showed the impressive quality of housing co-operatives in Cairo.

Contacts with China have been intensive during the year under review. In April Sven-Oskar Ruhmén of HSB Sweden visited Beijing and other Chinese cities. HSB started a co-operation-programme with China ten years ago and today China has set up a model on co-operative housing very similar to HSB's. The housing co-operative movement is growing rapidly all over China.

China is extremely interested in international exchange and has recently founded an umbrella organisation, the China National Promotion Committee for Housing Co-operatives. Song Chunhua, Director of the Department of Real Estate Industry, Ministry of Construction, has asked to join ICA Housing Committee.



In June there were housing seminars in Beijing and Shanghai organised by the German Friedrich Ebert-Stiftung. Speeches at the seminars were made by President Rolf Trodin and Vice-president Jens Heiser of ICA Housing Committee.

Representation in Habitat II

Dr Herbert Ludl has been elected ICA Housing Committee's delegate in Habitat II. ICA Housing will bring a special contribution to the conference in Istanbul in 1996. Murat Karayalcin, the current Turkish Prime Minister, Ivar Hansen (Norway), and Herbert Ludl (Austria) will organize the activities.

Preparations for Manchester

When the housing co-operative movement celebrates its centennial in Manchester in 1995 ICA Housing will present a special position paper. Alexandra Wilson (Canada), Claus Hachmann (Germany), and Sven-Oskar Ruhmén have formed a working group. ICA Housing will also present a photo exhibition in Manchester.

Latin America's Representation

Jorge Salas Sanhueza has been appointed as Latin America's first representative in the board of ICA Housing. Mr Salas is Vice-President of Habitacoop and Executive Director of ICECOOP in Chile.

Tribute to Olle Lindström

Olle Lindström and his wife Tyra were among the passengers who drowned when the ferry "Estonia" sank in the Baltic Sea on September 28, 1994. Olle Lindström, President of ICA Housing Co-operatives for more than ten years, had attended a meeting in Tallin on co-operative peace and security. President Rolf Trodin paid tribute to Olle and the significant contribution he had made to the co-operative movement at the ICA Housing plenary meeting in Prague, October 27. The members present stood and observed a moment's silence in Olle Lindström's memory.



Homelessness and bad housing conditions are not confined to developing countries as we know. Some shanty towns are situated on the periphery of large towns of developed countries.

International Co-operative and Mutual Insurance Federation (ICMIF)

Executive



Chairman: Tan Kin Lian (Singapore)



Chief Executive Officer:
Hans Dahlberg (Sweden)

Vice-Chairman: Enea Mazzoli (Italy)

Members: Alfredo Gonzalez Moledo (Argentina); D. Richard McFerson (USA); Peter von Harde (Germany); Kenichi Kasamatsu (Japan); Denis Ploton (France), Siegfried Sellitsch (Austria); Alan Sneddon (U.K.); Terry Squire (Canada); Håkan Tidlund (Sweden).

John Fisher retired from the ICMIF board of directors, of which he was Chairman 1984-1990.

Membership

ICMIF is also known as:

Fédération Internationale des Coopératives et Mutuelles d'Assurances

Kokusai Kyodokumiai Hoken Rengo

Internationaler Verband Genossenschaftlicher und Wechselseitiger Versicherungen

Federación Internacional de Cooperativas y Mutuales de Seguros.

New criteria, presented as 'A Guide to Applications for Membership' (published in December 1993), were approved at the meeting of the Board of Directors in Singapore. Existing members as well as would-be members should be able to identify with the description contained in the guide and support the aims incorporated in the description. In this way the fundamental cohesiveness among members will be sustained: this is the quality that guarantees the freedom with which information and experience are shared.



The recruitment of new members is now a serious priority - the Secretariat is ready to invest the effort that is required to secure new members, but existing members also have the responsibility of identifying new members. Recruitment is vital to the continued success of ICMIF.

ICMIF has 84 full members, six associate members and three observers.

Reinsurance

The volume of reinsurance exchanged among ICMIF members in 1993, involving 52 member societies in 32 countries, is estimated at USD 77 million, which represents an increase over 1992 of 27.1%

ICMIF's reinsurance services have to become even more important at a time when the industry is contending against drastic changes as a result of the increased frequency of large catastrophic events, the economic recession and the fall in the rate of return on investments.

Reinsurance services have been reorganized along regional lines, so that one ICMIF staff will have responsibility for members in a specified geographical region. ICMIF will also conduct a study into the facultative reinsurance needs of its members and investigate the facultative capacity available for such business. A questionnaire has been issued to all members and if appropriate a service will be established in this area. ICMIF is commencing a study into the possibility of offering a service in life insurance as well.

With the intention of providing a broader and more supportive approach to reinsurance training, reinsurance services have produced a reinsurance manual available to all members at a nominal cost. The manual is designed for use as a work of reference and as a guide to setting up a reinsurance administrative system.

Development

ICMIF assists co-operative, trade union, credit union and other people-oriented movements in organizing their own co-operative and mutual insurance programmes.

Altogether there are 45 countries where a development effort is planned in 1995. There are two priorities for development: to delegate the implementation of projects to regional associations which are closer to members and prospective members in their areas; and to focus efforts on a few chosen projects with potential, rather than allocating resources in modest portions over a large number of countries. These priorities will be coupled with moves, in 1995, to increase fund-raising from government and government-supported aid agencies.

In conjunction with the UNCTAD secretariat, ICMIF will lobby governments for appropriate rather than excessive regulation and capital requirements for co-operative and mutual insurers. This lobbying effort was proposed by the ICMIF board at its meeting in San Francisco in October 1994 as it deliberated the report of the ICMIF Capital Study Committee.

Regional Associations

The regional associations maintained their pattern of activities. Closer collaboration between these and the Secretariat continues to be a priority.

A new regional association, AFRA (Africa Regional Association of ICMIF), was established on 20 May 1994. The ICMIF board has recommended that in 1995 the Full Conference of ICMIF formally recognize AFRA as a regional association.

A general meeting and seminar of the Asia and Oceania Association were held in Kuala Lumpur in September 1993, and a technical insurance workshop for selected staff of AOA members was held in Singapore in September 1994. Delegates approved of enhancing the role of the AOA as a more active association in line with the development of ICMIF. At the workshop in Singapore, observers from four developing co-operative insurance programmes presented their experiences.

The Americas Association of Co-operative/Mutual Insurance Societies (AAC/MIS) met in Cartagena, Colombia, in October 1993, and in Puerto Rico in October 1994. Catastrophe reinsurance problems in the region and structural problems taking place in the Latin American insurance market were discussed. "Innovative approaches to co-operative insurance finance" was the subject of a seminar held in New York in May 1994, and insurance fraud and re-engineering were examined at a workshop in Toronto in June 1994. At the AAC/MIS meeting in Puerto Rico, capitalization was among topics reviewed. AAC/MIS also co-operated in the organization of a development workshop on insurance held in Washington D. C. in August 1993.

A conference celebrating the 15th anniversary of the Association of European Co-operative and Mutual Insurers (ACME) took place in Brussels in November 1993. It examined the consequences for users of the changing economic and social environment as a result of the European single market and the role of ACME members in this new framework. A seminar on quality in products, operations and services was held in Utrecht, the Netherlands, in May 1994. ACME held a board meeting in conjunction with the ICA Regional Assembly for Europe in Prague in November 1994.

Special Projects

The implementation plan presented to the Tokyo conference envisaged that special projects and networks would play a vital part in the expansion of ICMIF activities and that member societies would assist by seconding staff for longer or shorter periods.

One major initiative is the launch of the Federation's information centre. There will be three components: a member information database and annual membership directory, the initiation of collaborative research projects each year in which any interested member society can take part and a library of marketplace information.

Three collaborative research projects on distribution systems, future of motor insurance and claims were chosen for 1994, and three new subjects have been selected by the ICMIF board for research over the course of 1995:

- marketing strategies versus systems constraints
- co-operatives/mutuals versus stock companies: degree of effectiveness
- information technology and systems for personal lines

A workshop for investment managers of member societies in the spring of 1994 led to the formation of an ICMIF network of these specialists.

Effective budgetary control was achieved by the amalgamation of the finances of the former ICRB with those of the Federation and the introduction of computerised systems in place of manual accounting.

Communications

In 1994 ICMIF brought out five regular issues and one special edition of the newsletter, *Network*, to help it live up to its slogan:

A global reach for local strength

A new corporate brochure, its companion pocket piece and the membership guide were also produced. ICMIF is exploring, in conjunction with other members, the possibility of joining an international electronic mail network.

The core function of the ICMIF secretariat is to help member organizations achieve their business objectives within an international framework- regionally as well as globally.

In pursuing this objective, the ICMIF secretariat maintains close relations with the ICA and other related international organizations.

ICA member organizations in each region represent an important segment of the market of each ICMIF member society. From that perspective, representation of ICMIF at ICA Regional and General Assemblies will continue to be important.

Exchange of information at these gatherings and through other media such as this Annual Report helps ensure that ICMIF and ICA work together effectively to secure a bright future for the co-operative movement.

International Organisation for Consumer Co-operative Distributive Trade (Inter-Coop)

Executive



Chairman: Steinar Sivertsen (Norway)

Vice-Chairmen: J. B. Owen (UK); V. Tassinari (Italy)

Acting CEO: G. Güttler (Denmark)

Members: S. Adamca (Slovakia); P. Bartus (Hungary); L. Hillbom (Sweden); M. Weisbrod (Israel)

Membership

Inter-Coop is an association of consumer co-operative central organisations in East and West Europe, Israel and Japan. At the end of 1993, 16 central organisations from 14 countries were members of Inter-Coop.

Together with their 2,500 affiliated co-operative retail societies, the retail organisations of Inter-Coop members make up an economic force as a trade group and consumer movement which exerts a significant influence on national and international markets. In West Europe alone, their 1993 turnover totalled ECU 34,400m in 13,800 sales outlets.

The aim of Inter-Coop is to promote economic collaboration among its member organisations in order to improve their competitive power in their markets. Promotion is the main Inter-Coop activity:

- Joint non-food purchases (Inter-Coop Non-Food)
- Exchange of experience (Inter-Coop Retail)



Inter-Coop Retail

The exchange of information and experience in retail trade takes place under the supervision of the Inter-Coop Retail Committee. At meetings in 1993 and 1994, the Committee reviewed the activities of various working groups for supermarkets, hypermarkets and superstores, discount stores, logistics, environment protection, and continuity and loyalty programmes.

Special attention was given to the progress of a series of education programmes and seminars for senior managers, "Strategic Management in Co-op Retailing", which was initiated by the Retail Committee in 1993 and repeated in 1994.

At its meetings in 1993 and 1994, the Committee itself treated issues such as "Non-Food Initiatives", "Environment Protection Efforts", "Co-op Image", "Federal/Retail Society Structures and Relationships", "Programmes for Active Co-op Members", and "Structure of Inter-Coop".

Inter-Coop Structure

It has been decided to end the joint management of Inter-Coop and NAF International, and furthermore, the joint non-food buying activities which, at present, take place within the framework of Inter-Coop Non-Food, will be transferred to a new, separate company as per January 1995. The new company will be named Intergroup.

Thus, the future international collaboration among consumer co-operatives will take place through three organisationally separate units:

NAF International	food buying
Intergroup	non-food buying
Inter-Coop	exchange of know-how and information

The three units will be separate in terms of organisation, management and legal status, but they will continue their close collaboration in all relevant areas.

Inter-Coop will remain a specialised organisation of the ICA.

International Co-operative and Associative Tourism Organisation (TICA)

Executive



Chairman: Michael Grindrod (UK)



Secretary: Connie Beswick (UK)

Vice-Chairman: Maurizio Davolio (Italy); Kazuomi Sagara (Japan).

Members: Ole Andresen (Denmark); André Guignand (France); Fernand Tardif (Canada); Dr. Bruno Ziegler (Austria).

Since our third General Assembly in Oslo in 1993, we have continued the process of consolidation and reappraisal.

The channels of administration and communication have been disentangled from Stockholm, Brussels, Paris and Geneva, and firmly focused in Manchester. A data base is being built up of organisations active in or with an interest in the impact of travel and tourism. A fact sheet about TICA has been sent to over 1,000 potential members and opinion influencers. 'TICA News' has been circulated to 500 recipients. The Secretary will be delighted to hear from any organisations or individuals who wish to be added to our circulation list.

The Executive has met on three occasions on the premises of member organisations: in Malta, in the holiday village of Dansk Folkeferie; in a beautiful hotel in Southern Italy managed by Lega Nazionale; and at the time of our Annual Convention in November 1994, in the Eurovillage at Obernai, Alsace.

At the General Assembly, attended by 30 members and 10 observers, in addition to the formal business, a motion was unanimously carried endorsing the principles and objectives outlined in the travel and tourism section of the Co-operative 'Agenda 21'.

In parallel with the General Assembly, a commercial workshop was held in conjunction with IAST (International Association of Social Tourism), a body with similar objectives, constitutionally different from TICA. This provided an opportunity for 27 delegate organisations to explore business opportunities practically and positively.

A joint Plenary Session was also held with IAST which, in addition to exploring environmental matters of joint concern, discussed the growing problem of child prostitution in holiday resorts. This was the first time that an international travel conference had openly confronted the problem and a strong motion was passed deploring the practice and binding all delegates to take all possible measures to stamp it out. A press release was issued to the European travel press and delegates undertook to alert their local media to the problem.

It has become clear now that TICA has been in existence for two years that much of the interest in possible membership and many requests for assistance in establishing travel and tourism enterprises are emanating from beyond the West European heartland of many established members. The TICA Executive will therefore at its next meeting in February conduct a fundamental review of the Association's structure and activities. We need to ensure that TICA remains relevant and provides a cost-effective service to all of its members, whatever their location and whatever their degree of commercial development.

Finally, we wish to pay tribute to two stalwart members of the Executive - Mr. Yosiharu Sako of Nokyo Tourist Corporation of Japan, and Mr. Siegfried Merton of ACE in Germany, whose deaths during the year we mourn. We also wish to thank and to wish a happy retirement to Dr. Bruno Ziegler, our longstanding Treasurer from Ruefa Reisen in Austria.



TICA members attending the General Assembly in Obernau, November 1994, come from Austria, Canada, Czech Republic, France, Japan, Hungary, Malta, Mongolia, Puerto Rico, Turkey and the United Kingdom.

Specialised Committees

ICA Communications Committee (ICACC)

Executive



Chairman: Paul Dines (Denmark)



Secretary: Mary Treacy

Vice-Chairman: Iain Williamson (UK).

Members: Hilkka Kemppinen (Finland); Kamal Hamdy Aboul Kheir (Egypt); Zahid Qureshi (ICMIF); Denis Tzarevcan (France); Geoffrey Simpson (UK).

Membership

The ICA Communications Committee currently has 12 paid-up members from 8 countries and one international specialised organisation. Membership dues are used to finance Committee projects and Secretariat costs. Membership entitles representatives to attend the General Assembly and Congress, and related social events, free of charge. Members also receive a complimentary subscription to the ICA News and Review and an ICACC Press Card.

Meetings

The Executive Meeting took place in Geneva in February 1994 to coincide with a Communications Seminar organised by the ICA Secretariat for the European Region. The issues discussed were the ICA Centennial and the part which the Committee could play in promoting this event, electronic networking and its potential for facilitating the work of the committee, with demonstrations by GreenNet and TogetherNet, and ICA collaboration with IPS. A fourth topic, Co-op Image and Crisis Management, was to be examined in greater depth at a future meeting as the main speaker was too busy managing a crisis to be present. The Plenary and Executive meetings scheduled for October were cancelled and instead a small ad hoc group met

in Prague to discuss preparations for 1995. The Executive will meet in Loughborough in February 1995 to finalise plans for the centennial activities.

Future Activities

The ICACC did not plan any major activities in 1994 in order to conserve its limited budget for the activities planned for the ICA Centennial in 1995. These include a second workshop for young journalists prior to the 1995 Congress; a press pack for the International Co-operative Day; and a daily newsletter during the ICA Congress in Manchester.

Committee on Co-operative Research

Executive



Chairman: Sven Åke Bööck (Sweden)



Secretary: Kai Blomquist (Sweden)

Vice-Chairmen: Kaj Ilmonen (Finland), until 1993; Janos Juhász (Hungary), part-time until 1993.

Acting Coordinator 1992-1994: Yohanan Stryijan (Sweden).

General

After the Tokyo Congress and the Research Forum the Committee has concentrated its activities on issues concerning the on-going transition to market economies in the post-communist planned economies. We have considered these issues to be among the most crucial for the World Co-operative Movement at the present time. We have organised three seminars about such issues in Warsaw in 1992, in Bratislava in 1993 and Cracow in 1994.



Most of our Vice-Chairmen have had to cut down their responsibilities or leave their positions on the Committee, due to changes in their work conditions. We have not elected any new Vice-Chairmen, since we have anticipated a need to reorganise the Committee to fit in with the new ICA structure. We have therefore worked with an ad hoc solution whereby two of the active participants of the activities of the Committee, Dr Yohanan Stryijan and Kai Blomquist, have acted as Coordinator and Secretary.

A reorganisation should be carried out in 1995, as the mandate of the current Chairman and temporary executive is coming to an end.

Meetings

The seminars in Bratislava (1993) and in Cracow (1994) have elaborated on the issues raised and discussed at the seminar in Warsaw (1992). The overall themes have been about the experiences from the on-going transition and about the actual and potential roles of co-operative organisations. We have especially focused on the following issues:

- ownership, capital formation and financing
- membership and democratic participation
- federative structures and other forms of co-operation
- new fields of activities
- values and principles

The seminars have been organised together with local co-operative organisations, in Warsaw and Cracow together with the Polish Co-operative Research Institute and in Bratislava with the Slovakian Co-operative Union. The number of participants has been about 60-80, with a tendency to increase. Most of the participants naturally came from the host country and from other post communist countries, but about one third came from other countries.

Experiences

As usual the participation has been very active. We have had about 35-40 written papers and introductions in each of the seminars and quite lively discussions. The purpose of the seminars is much connected to the seminars themselves, to share experiences, to give a basis for further development and to make contacts for the future. In this way the seminars are successful.

We also, however, want to make the contributions available to wider circles of co-operators and co-operatively interested researchers, for instance through published proceedings and more final reports. However, this has not been possible due to limited resources. Limited resources also meant that we were unable to achieve our ambition to use the seminars as a basis for more systematic programmes for further research and for education and training.

This is a waste of potential resources for wider and long-term co-operative perspectives. Consequently, those aspects of the committee should be considered more carefully for the future.

Plans

We plan to organise a larger Research Forum in conjunction with the ICA Congress in Manchester 1995 in the same way as in Stockholm 1988 and in Tokyo 1992. The purpose of these Research Forums is to sum up the results of finished and on-going research activities within some overall themes. This time it is natural to relate to the main theme of the Congress and to the experiences and the future of the co-operative principles.

Recent Publications

- What are the Viable Co-operative Models and Contributions for the Future? (Proceedings from the Tokyo Co-operative Research Forum 1992). Can be ordered from the ICA, Geneva.
- Problemy Spoldzielczosci We Wspolczesnym Swiecie (Report from the seminar in Warsaw on "Challenges for Co-operatives in the Contemporary World"). Published by Friedrich Ebert Stiftung, ul Podwale 11, 00-252 Warsaw 1992.
- Summary of the seminar in Bratislava on "Challenges for Co-operatives in the Contemporary World". Published by the Co-operative Union of the Slovak Republic 1992. (There is also a video from that seminar).
- We also hope to be able to publish the proceedings of the seminar in Cracow.

ICA Women's Committee

Executive



Chair: Katarina Apelqvist (Sweden)



Secretary: Susan King (UK)

Vice-Chair: Bernadette Wanyonyi (Kenya).

Members: Irene Drazewska (Poland); Natsuko Yuasa (Japan); Nargis Rashid (Pakistan); Ann Page (UK).

The work of the ICA Women's Committee over recent months has been restricted by the lack of resources available to it. All the members of the Committee take on the work in addition to paid employment and home-responsibilities. The unpaid work that women do is generally undervalued and the work of the Women's Committee is no exception. It is often forgotten that women are the experts on issues which effect not only themselves, but their families, their co-operative societies and their countries. In spite of the fact that women represent over 52% of the world's population and do 80% of the work, they earn less than 10% of the wages and own barely 1% of the assets.

However the Women's Committee does not sit back and bemoan its fate, but sets about redressing the balance by addressing the problems. Enabling women to participate fully in decision making requires changes in attitude; empowerment of women comes through education and training - of men as well as women. The arguments for and against quotas are legion, yet without them women are rarely given the chance to bring their skills to the fore. The 'women's way' may not necessarily be better, but it is valid and the Co-operative Movement has too long overlooked its significance.

African Regional Assembly

The Women's Committee annual Plenary meeting in the autumn offers the opportunity to review activities in the Regions and plan future programmes and themes. With the changes in the ICA Structure the Committee agreed to hold its Plenary meeting in conjunction with each Regional Assembly, and we were privileged to be invited to participate in the 1st African Regional Assembly in Nairobi in September 1994.

We chose Africa as, all too often, the African members of the Committee are unable to attend Plenary meetings because of financial constraints. Even so, only two of the six African members were able to attend the meeting. Was this because their male counterparts were attending the Regional Assembly?

After two full days of Plenary, attended by fifteen observers from Kenya and Uganda, the Women's Committee participated fully in two Seminars, and a Study Tour to the Machakos Region. The Chair, Katarina Apelqvist, also had the opportunity to address the Regional Assembly. It is to be hoped that all the fine words of encouragement and positive attitudes expressed by many of the (male) delegates and observers will be translated into fine, positive action when they return to their respective countries.

Study Tour of Machakos District

One of the highlights of visiting any country or region is the opportunity to visit co-operatives within the area.

We visited two co-operatives of particular interest to us - one where women were working in less than ideal conditions and one where women have achieved success which any of us would be proud of.

The Co-op Union's Maize Mill at Athi River offers work to local women, but because of economic changes the mill is only working to a third capacity. However it is noticeable that it is the men who work the modern machinery while women fill bags with flour without mechanical aids or protection from the fine dust.

At the Yatta Plateau it is a different story. The women basket-weavers have formed their own co-operative, not only to produce and sell their baskets through the Machakos District Co-op Union's Export Division, but they have diversified into renting out property that they themselves have built with their profits.



The basket weavers of the Yatta Plateau outside the first building built with the proceeds from the basket weaving co-operative.

The first building they constructed was their Office and Headquarters. However they soon realised its potential as a dwelling and rented it out. They then built small one-roomed units and went on to build two-roomed units on the same site. They also built a large store, but as they had nothing to store in it in the current economic climate, they use half for a canteen and half they rent to the men as a welding workshop!

Focusing Africa

Chieftainess Chibaya of Zambia reported another success story for women co-operators in her country. Growing cucumber seeds not only offers women a good steady, guaranteed income, but allows them to develop horticultural skills and diversify into growing other crops. Moreover it provides a better diet for their families as they eat the crop and sell the seeds.

Mrs Gathuthi of Kenya spoke of the constraints that cultural and religious beliefs put on the participation of women. Women are the backbone of the agricultural sector yet cannot be members of the co-ops for which they work unless they are landowners. Women producers are often exploited by those who purchase their goods for resale, which underlines the need for women to be involved in the decision-making process.

The Gender Agenda

The Japanese Co-operative Consumer Union is not only becoming more aware of Gender issues but is doing something positive to encourage more women to participate. By increasing the number of delegates to their Congress, the number of women delegates was increased to 20%. It is interesting to note that the women made half the contributions at the meeting.

JCCU has also formed a Gender Action Planning Committee to promote gender integration in consumer co-ops. It also carried out an opinion poll on gender integration at all levels - the results are eagerly awaited!

The Sindh Government Employees Housing Co-operative provides housing for many members on low incomes - including nurses and primary school teachers who are mainly women. The Co-operative is also establishing a Technical Institute for girls which offers facilities hitherto unavailable.

In Sweden one Consumer society has opened a Co-operative College which hopes to teach the philosophies of the co-operative movement through working together and pursuing equality. The College is co-educational and although it is only in its first year it has received enthusiastic support.

European Women's Network

Political changes in Eastern and Central Europe, and its effects on the Co-operative Movement within those countries has meant that many women co-operators have seen their position eroded and their jobs threatened. At the same time women throughout the whole of the Region are suffering from a backlash against promoting women's issues. At a recent meeting in Prague in conjunction with the European Regional Assembly it was agreed to establish an informal network to exchange information which could be used to lobby with and promote gender awareness and integration.

Future Programme

The Women's Committee has, regrettably, not been properly consulted on many issues on which it could give an 'expert' opinion. Women's perspective on all issues, across all sectors is vital to the future success of the Co-operative movement.

As a Committee, and as individuals we have tried wherever possible to influence the drafting of the Co-operative Identity and Declaration.

Members of the Committee have been involved in national and regional preparation meetings for the UN World Conference on Women. It is still hoped that, in collaboration with the ICA Head Office, a paper can be produced for presentation at the NGO Forum at the Conference in Beijing.

A paper is being prepared to bring a women's perspective to environmental issues for the Co-operative Agenda 21.



Preparations are in hand to hold the Committee meetings next year prior to the Centennial Congress in Manchester.

Funding is being sought for two major projects in the future:-

- a Gender Programme for Europe and
- a seminar on Women's Financial Security

The Committee is constantly looking to maintain its own credibility and viability. We are currently redrafting the Women's Committee Constitution in the light of changes within the ICA, and looking at the their possible repercussions and implications. We consider that a Global Women's Committee must be retained in order to protect the position of women worldwide. We are seeking ways in which to fund not only the meetings we hold, but the activities we must pursue in order to further the aims and objects of the Committee.

The task before us sometimes seems overwhelming, but the prospect of not having the Women's Committee in the current climate is as unthinkable as it was when the Women's International Guild was formed in 1921 or when the Women's Committee was formed in the 1960s.



International Co-operative Training and Education Committee (INCOTEC)

Executive



Chairman: R. Houlton (UK)

Vice-Chairmen: Y. Paz (Israel); U. Aziz (Malaysia); T. Nojiri (Japan).

Members: E. Gicheru (Kenya); B. Genberg (Sweden); Korobkin (Russia);
B. S. Sharma (India); F. Shousha (Egypt); H. Münkner (Germany).

Membership

INCOTEC is an association of organisations involved in organising, providing, funding and supporting international co-operative education. It promotes collaboration between countries and agencies and organises conferences and workshops.

The Work Programme

The committee is engaged in a three-year programme which includes:-

- a survey of contemporary teaching methodology;
- promoting the incorporation of the ICA's work on co-operative values, on sustainable development and co-operative principles into in-country training programmes;
- support for the Co-operative Network;
- consultations and the creation of new regional support activities in harmony with the changing structure of the ICA;
- liaison and collaboration with the ILO, COPAC and UNESCO.

Meetings

Geneva 7 September 1994

A brief Executive meeting was held to agree on the content and approach of the mate-



rials research programme. Other items of business included the organisation of a research seminar in Egypt, the rationalisation programme and preliminary planning for the Congress in Manchester in 1995.

A report was presented on the work of ILO COOPNET which was welcomed as a continuation of the ILO's innovatory training traditions.

Kobe 13 September 1994

An Executive meeting and workshop was held in Kobe in partnership with the ICA ROAP Human Resource Development Committee.

The meeting agreed on the future pattern of collaboration between the co-operative training providers and the training policy makers in the Asia and Pacific Region. It was agreed that representatives of these two elements of the training process would meet regularly and a programme of materials and staff exchange and development be instituted.

The Executive received a written report on the process of co-operative education and training collaboration and network building in East, Central and Southern Africa and in West Africa from Jan-Eirik Imbsen, the ICA's HRD Director.

The Executive also approved the Chairman's suggestion to the ICA Board that the Geneva office should assume responsibility for the servicing and development of INCOTEC.

Other Work

INCOTEC notes with great sadness the loss of its first Chairman, Alf Carlson, in the Estonia ferry disaster. Dr Carlson's commitment to co-operative development education continues to be an inspiration to those who knew him and his memory lives on in the committee's work.



Training session for women leaders of FENACOOP, Cape Verde.

Report of the Audit & Control Committee to the General Assembly

For the year 1993

1. Members of the Committee

Until September 1993: H. Thuli (Chairman), F. Dahrendorf, E. Einarsson, I. Hansen.
From September 1993:



Chairman: M. Schelker
(Switzerland)



Secretary: C. Thorselius (ICA)



P. Bartus (Hungary)



F. Dahrendorf (Germany)



I. Hansen (Norway)



J. Moreau (France)



2. Meetings

Two meetings have been held:

- 17 May 1993 in Geneva
- 10 September 1993 in Geneva.

3. Organisation

As in previous years, the Organisation Chart for the Secretariat in Geneva is updated to properly describe the division of functions. This is an effective and necessary management tool. A small change was made in 1993. The former Division for Member Services has become the Policy Division, and covers activities related to the Co-operative Principles, the European Programme, meetings, membership services and the liaison with specialised bodies. The other two Divisions: Information and Development/Administration, remain the same as before.

The staff changes during 1993 are limited to the following: the position of Receptionist/Administrative Assistant was increased from part-time to full-time and the officer for S.O. Liaison left the organisation in August 1993.

The current organisation has been both proper and functional. Given the current amount of tasks, the Secretariat staff cannot be smaller than it is now.

In keeping with the practice over the last four years, each individual Section is producing detailed annual Workplans, which are directly linked to and reconciled with the Budget for the year. Reports on progress in relation to the Workplans are produced by each member of staff on a quarterly basis. These reports are reviewed together with corresponding budget reports in joint staff meetings.

4. Financial Situation

4.1 Routine Control

A financial report for the head office is compiled monthly, giving information on revenue and expenses compared to the Budget for the current month. The accumulation from the start of the year is compared to both the accumulated budget and the corresponding period in the previous year. The report also includes a regularly updated projection for the full year.

As is the current practice, there have been several meetings and discussions between the Secretariat, the auditors and the Chairman of the Committee during the year. On these occasions organisational and control issues have been dealt with, including the recommendations in - and the response to - the annual Management Letter from the Auditors.

4.2 Membership Subscriptions

In accordance with the scale for gradual increase of the minimum subscription, the 1993 minimum amount was CHF 2,500. For 1994 this minimum is CHF 3,000.

For the year 1993 the total membership subscription reached CHF 1,967,315, which was a decrease from 1992 by CHF 23,000 and almost CHF 33,000 below the budget for 1993.

The major variances were:

- Increases from new members (Russia, Slovak Republic, Uzbekistan plus CONSUMINTER).
- Increases from existing members - CNCM of France and Centrosoyus of Russia.
- Decreases from CCU of Bulgaria, the Consumer Coops of Finland, all Italian members, Folksam of Sweden and the members of UK. Most of these cases were due to devaluations of the respective currencies.

During 1993, a total of thirty-three organisations were admitted as members and ten were deleted for non-payment of subscriptions or due to voluntary departure. On 31 December 1993, there was a list of thirty-one member organisations which had not paid their subscriptions for 1993. About half of this list was made up of newly admitted members.

4.3 1993 Annual Accounts

Details of the 1993 Results are enclosed in the Financial Statements, 31 December 1993, and its Schedules I - IIIb which, for cost-saving reasons, have only been circulated to ICA members with their copy of the ICA Annual Report, and can be provided to other readers on request.

The committee has to report that the overall result for 1993 was a deficit of CHF 184,081, which should be compared to a budgeted surplus of CHF 100,000 and the actual surplus in 1992 of CHF 83,594.

In summary, the situation is as follows:

	Actual 1993		Budget 1993		Actual 1991	
	CHF	%	CHF	%	CHF	%
Total Costs	8,344,900	100	8,881,000	100	7,509,317	100
Covered by:						
- Direct Development Support	5,622,072	67.4	6,345,000	71.4	5,292,251	70.5
- Member Subscriptions	1,967,315	23.6	2,000,000	22.5	1,796,793	23.9
- Interest	69,466	0.8	120,000	1.4	109,187	1.4
- Sales of Publ./Serv.	202,127	2.4	135,000	1.5	155,886	2.1
- Other Revenue - net	299,839	3.6	381,000	4.3	179,026	2.4
Surplus/(Deficit)	(184,081)	(2.2)	100,000	1.1	23,826	0.3



The net result for each of the ICA offices is as follows:

Head Office	37,025
Asia & Pacific	0
East, Central & Southern Africa	- 71,195
West Africa	- 5,208
Central America & Caribbean	- 70,653
Total CHF	-184,081

The shortfall in the subscription income is described in the previous section (4.2). The interest income also fell substantially below the budget (by CHF 50,000) as a result of the interest rates being nearly half the level of the year before. At the Head Office the expenses rose over and above the budget in two major areas: Meeting costs at the General Assembly, for which the original budget had not included the hosting of the reception (more than CHF 50,000 additional cost), and the production and distribution costs for ICA publications increased sharply during the year (more than CHF 40,000). This last increase has led to a review within the Secretariat of the policy and strategy regarding the publications, with a view to have future production and distribution more on a regional basis.

The shortfall in the subscription income is described in the previous section (4.2). The interest income also fell substantially below the budget (by CHF 50,000) as a result of the interest rates being nearly half the level of the year before.

ROAP in New Delhi completed the year entirely according to plans and budget. ROECSA in Moshi ended the year with a loss of more than CHF 71,000. A smaller part (CHF 4,900) was due to currency losses. The major part was created in two areas. The first one (close to CHF 50,000) being the costs involved in preparing and participating in the Continental Consultation Meeting regarding the implementation of the new ICA structure. The second area is the increase in travelling in the region by the office, and in particular by the Regional Director. The purpose for this additional travelling was to increase the member relations, meet with all members, to facilitate the implementation of the new structure and to follow up on the 1993 Ministerial Conference. These additions to the plans of the office had been made expecting that the main Kenyan member would settle its debt to ICA, which proved to be a miscalculation.

ROWA in Abidjan managed to stay within the agreed budget and plans except for a currency loss at the year end of CHF 5,200.

ROCAC in San Jose had completed their operations of 1993 according to budget and plan. However, a review of the management of the Norwegian funded project in 1992 had revealed such weaknesses that a total of CHF 70,600 had to be refunded to the partner during 1993, which is also equal to the deficit of the office. Steps have now been taken to avoid future losses of this kind.

We have discussed the 1993 Accounts - activities and results - with the auditors ATAG Ernst & Young SA and on the basis of their findings we can conclude that the 1993 Financial Statements, as reported, are correct and complete.

5. The General Reserves

The target of building up the General Reserve to a level equal to subscription income for one year remains the guiding principle, although not possible to apply for 1993. The Audit and Control Committee is of the opinion that the deficit for 1993 of CHF 184,081 shall be drawn from the General Reserve. The new balance of the General Reserve would then be CHF 1,228,107.

6. Development Projects

We have been informed by the Secretariat about the current projects.

In 1993 ICA has been collaborating with more than twenty development organisations from Australia, Canada, Denmark, Germany, Italy, Japan, Netherlands, Norway and Sweden plus four international organisations.

The projects, which are carried out by the Regional Offices and coordinated by HO, are covering the following fields: Research & Planning, Human Resource Development, Gender Integration, Agriculture, Fishery, Insurance, Banking, Consumer, Cooptrade, Coop Legislation and Human Rights.

7. 1994 Budget

The Chairman of the Audit & Control Committee participated in the meeting of the Budget Sub-committee to the Executive Committee in December 1993. The proposal, which includes a proper operational-break-down by section and by month, was reviewed and compared to the detailed workplan. The structure of the budget gives the necessary tool for a detailed monthly budget control. The budget proposal was agreed and is reflecting a small surplus of CHF 22,000 for the year 1994.

Due to the constrained situation and the resulting need for getting as clear picture as possible over a longer period, a detailed budget for 1995 was also produced and discussed. This budget is foreseeing a surplus of CHF 102,000.

As part of the complete budget exercise, a four-year rolling budget was presented at the meeting (summarised in Schedule IV in the Financial Statements). This projection is expecting a difficult year in 1996 (a deficit of 15,000) and an improvement (a surplus of 80,000) in 1997.

8. Summary

As a result of our entire examinations and findings the Audit & Control Committee submits the following recommendations to the General Assembly:

- That the audited accounts for the year 1993 are approved.
- That the deficit for 1993 is drawn from the General Reserve.

