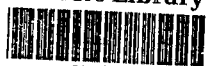


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Rural Women Leadership Development in Agricultural Cooperatives in Asia

REPORT

OF THE 10TH ICA-JAPAN TRAINING COURSE
Tokyo, Japan.
August 27-September 16 2000

International Cooperative Alliance

Regional Office for Asia and the Pacific [ICA ROAP]

E-4 Defence Colony [3rd floor], Ring Road, New Delhi 110024. India

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334: B-055-2(5)
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International Cooperative Alliance

HO: 15 Route des Morillons, CH-1218 Grand Saconnex, Geneva, Switzerland

Regional Office for Asia and the Pacific

E-4 Defence Colony, Ring Road, New Delhi 110024, India

**RURAL WOMEN
LEADERSHIP DEVELOPMENT
IN AGRICULTURAL COOPERATIVES
IN ASIA**

COURSE REPORT

**Report of the 10th ICA-Japan Training Course for
Rural Women Leaders of Agricultural Cooperatives in Asia
Tokyo, Japan. August 27-September 16 2000**

**Organised by the International Cooperative Alliance
Held at and in collaboration with
the Institute for the Development of Agricultural Cooperation in Asia-IDACA, Japan,
and funded by the Government of Japan
Ministry of Agriculture, Forestry and Fisheries-MAFF**



INTERNATIONAL COOPERATIVE ALLIANCE
HO: 15 Route des Morillons, CH-1218 Grand Saconnex, Geneva, Switzerland
Regional Office for Asia and the Pacific
E-4 Defence Colony [3rd floor], New Delhi 110024, India

**RURAL WOMEN LEADERSHIP DEVELOPMENT
IN AGRICULTURAL COOPERATIVES IN ASIA – A REPORT**

[10th ICA-Japan Training Course for Rural Women Leaders
in Agricultural Cooperatives in Asia]

Tokyo, Japan. August 27-September 16 2000

Report Compiled and Edited by:

Daman Prakash

Senior Consultant & Project Director

INTERNATIONAL COOPERATIVE ALLIANCE

Regional Office for Asia and the Pacific-ICA ROAP

E-4 Defence Colony, Ring Road, New Delhi 110024. India

World Headquarters

INTERNATIONAL COOPERATIVE ALLIANCE

15 Route des Morillons, CH-1218 Grand Saconnex

Geneva. Switzerland

Telephone: [41-22]929-8888

TeleFax: [41-22]798-4122

Project Director: Mr Daman Prakash, Senior Consultant, ICA ROAP
Course Director: Mr Yoshitada Nakaoka, Managing Director, IDACA

November 2000

Issued for internal and restricted circulation among ICA Member-Organisations
by the International Cooperative Alliance ROAP, New Delhi. India



RURAL WOMEN LEADERSHIP DEVELOPMENT
IN AGRICULTURAL COOPERATIVES IN ASIA
REPORT OF THE 10TH COURSE

TABLE OF CONTENTS

Preface by the ICA Director-General

Foreword by the ICA Regional Director for Asia and the Pacific

Section-I	...	...	...	...	...	...	...	...	01
Introduction to the Programme and Course Objectives, Programme Implementation, Course Participants, Training Course at IDACA, Programme Followed, Design and Contents of the Training Course									
Section-II	...	...	...	...	...	...	...	...	06
Participation of Women in the Decision-Making in Agricultural Cooperatives: An Overview by Daman Prakash									
Section-III	...	...	...	...	...	...	...	...	15
Country Status Reports – A Summary of Background Papers [Bangladesh, Nepal and Thailand]									
Section-IV	...	...	...	...	...	...	...	...	22
Field Study Visits [Mie Prefecture]									
Section-V	...	...	...	...	...	...	...	...	25
Group Discussions, Action Plans and Recommendations									
Section-VI	...	...	...	...	...	...	...	...	32
Concluding Session									
Annexure-I	Course Participants	...	...	...	...	...	...	...	35
Annexure-II	Course Programme	...	...	...	...	...	...	...	36
Annexure-III	Conference Recommendations	...	...	...	...	...	...	...	37
Annexure-IV	ICA Cooperative Identity Statement	...	...	...	...	...	...	...	39
Annexure-V	Creative Farming by Family Agreement	...	...	...	...	...	...	...	40
Consolidated List of all previous Training Courses and attending Participants									42

Preface

THIS Report represents the successful implementation of the Tenth ICA-Japan Training Course for Rural Women Leaders of Agricultural Cooperatives in Asia which was held at IDACA [the Institute for the Development of Agricultural Cooperation in Asia], Tokyo, Japan, August 27-September 16 2000. The implementation of the Training Course by the ICA was made possible by the funding support provided by the Ministry of Agriculture, Forestry and Fisheries-MAFF of the Government of Japan with the most active collaborative support extended by the ICA's member-organisation in Japan, the Central Union of Agricultural Cooperatives of Japan [JA-Zenchu], and the IDACA. The ICA places on record its sincere appreciation and gratitude of the financial contribution made by the Government of Japan.

The 10th Training Course was attended by six participants, two each from Bangladesh, Nepal and Thailand. With the completion of this Course, 60 persons have been trained in women leadership from twelve countries of the ICA Asian Region i.e., Bangladesh-04, India-06, Indonesia-08, Jordan-02, Malaysia-08, Myanmar-02, Nepal-02, Pakistan-04, the Philippines-06, Sri Lanka-08, Thailand-08, and Vietnam-02.

The ICA is grateful to its member-organisations in the Region for sponsoring candidates for participation in this training programme. I am confident that this programme will contribute favourably to the development of rural women's organisations, and specifically in the agricultural cooperative sector. This programme will also increase the development opportunities for women by their participation in rural and cooperative activities.

I take this opportunity of commending the efforts made and the deep involvement of my colleague in our Regional Office, Dr Daman Prakash, Senior Consultant; and Mr Yoshitada Nakaoka, Managing Director of the IDACA, and his able colleagues in organising and conducting this programme in a professional and satisfactory manner.

Karl-Johan Fogelstrom
Director-General

International Cooperative Alliance
Geneva, Switzerland

November 2000

Foreword

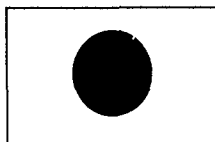
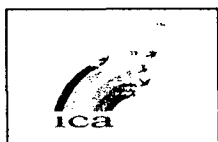
IT gives me great pleasure to submit this important Report to our ICA Director-General for onward transmission and formal submission to the Government of Japan in the Ministry of Agriculture, Forestry and Fisheries-MAFF. This Report goes beyond a mere narrative statement of the work that has been done by the participants and by us, as it explains in detail about the work that is being done by the Women's Associations together with the Japanese agricultural cooperatives. The main strength of the JA-Women's Associations [JAWAs] is their deep involvement in the social fabric of JA members and their very close relationship with the JAs and their economic activities. The Associations have, as a matter of fact, become the pillars of strength for the member-based cooperatives.

It is our conclusion that the women's associations are good examples which merit serious consideration and, where appropriate, to be replicated in other countries. A visit to such associations by the participants has helped them to understand their relevance and the role they play in consolidating the work of the agricultural cooperatives. I am, in particular, grateful to the Government of Japan for providing us financial support in creating awareness among the regional countries about the successful experiments of the women's associations. We are indeed grateful to our development-partners, the JA-Zenchu and the Institute for the Development of Agricultural Cooperation in Asia for facilitating the implementation of this training programme, the tenth in the series. The ICA Regional Office will continue to do its level best to improve the implementation of future programmes so as to generate greater impact on cooperative development in this Region.

I wish to place on record our appreciation for the support provided by Mr Yoshitada Nakaoka, Managing Director of the IDACA, and Dr Daman Prakash, my colleague in the Regional Office, for conducting the programme efficiently and to the entire satisfaction of ICA authorities and those of our Japanese counterparts.

Robby Tulus
ICA Regional Director
for Asia and the Pacific

New Delhi, India
October 2000.



Tenth [10th] ICA-Japan Training Course for
RURAL WOMEN LEADERS
IN AGRICULTURAL COOPERATIVES IN ASIA
Tokyo, Japan. August 27-September 16 2000

COURSE REPORT

Section-01

**INTRODUCTION TO THE PROGRAMME
AND COURSE OBJECTIVES**

Introduction

The International Cooperative Alliance [ICA], in association with its member-organisation in Japan, the Central Union of Agricultural Cooperatives of Japan [JA-Zenchu] and the Institute for the Development of Agricultural Cooperation in Asia [IDACA]; and the National Council of Women's Associations of Agricultural Cooperatives [NCWAAC/JA-Zen Fukyu] of Japan, organised the ICA-Japan Training Course for Rural Women Leaders of Agricultural Cooperatives in Asia, the tenth in the series, in Tokyo. Japan.

The Course was organised and held by the ICA at the IDACA premises from August 27-September 16 2000. The Course was organised by the ICA Regional Office for Asia and the Pacific, New Delhi [ICA ROAP] and with the funding support provided by the Ministry of Agriculture, Forestry and Fisheries of the Government of Japan [MAFF-Japan] under an agreement reached between the ICA and the MAFF.

The ICA, presently based in Geneva, Switzerland, an international non-governmental organisation, established in London in 1895, was chosen by the MAFF as the most suitable international organisation to implement the Project because of its intimate knowledge and good working relations with the agricultural cooperatives in the Region. The ICA has affiliates in 100 countries with 230 national cooperative

organisations and seven international organisations serving over 850 million individual members. The ICA Regional Office for Asia and the Pacific, operating from New Delhi, India, since 1960, serves 68 national level cooperative organisations from 28 countries and the ACCU, and represents 580 million individual cooperative members. Within the United Nations, the ICA enjoys Category-I Consultative Status with the UN Economic and Social Council [UN/ECOSOC].

Six participants, two each from Bangladesh, Nepal, and Thailand were selected to attend the Training Course.

The Course participants had also the opportunity of attending the FAO/NGO-CSO Consultation held in Yokohama, Japan, during August 28-29 2000, and the 5th International Conference of Asian-African Women Farm Leaders during the period August 27-September 06 2000. The Course participants had also the benefit of attending several sessions together with the 22nd RECA-AARDO Seminar on the same subject.

Course Objectives

The development and immediate objectives of the Project for Training of Rural Women Leaders of Agricultural Cooperatives in Asia were as follows:

Development Objective: To facilitate improvement of living standards of farm households through women's participation in agricultural cooperative activity.

Immediate Objectives: To achieve the main development objective, a number of immediate objectives have been developed. These are:

- To provide opportunities for the development of leadership among rural women through training and by creating an organisational structure through the medium of agricultural cooperatives and other rural institutions;
- To provide encouragement for creating for them income-generating activities; and
- To assist in the formulation of rural development projects for women's participation.

Programme Implementation

The training programme was implemented by the International Cooperative Alliance through its Regional Office for Asia and the Pacific, New Delhi. A Plan of Implementation, which was developed by the ICA in consultation with the IDACA, was formally approved by the MAFF-Japan. The ICA Regional Office, in

consultation with the JA-Zenchu and the IDACA, identified the countries to be invited for the tenth Training Course.

Invitations to sponsor candidates were sent to ICA member-organisations in Bangladesh, Nepal and Thailand. Selection of participants was made from out of the nominations made by the ICA member-organisations in accordance with the qualifications and procedural norms laid down by the ICA for such training programmes. The selected candidates were then provided with appropriate facilities to travel to Japan to follow the Programme of Studies at the IDACA.

The IDACA identified and recruited the resource persons and made arrangements for comparative field study visits. The IDACA also provided the lecture notes and background material on the institutions visited by the participants.

Course Participants

The Training Course was attended by six participants – two each from Bangladesh, Nepal and Thailand. A list of the Course Participants is placed as **Annexure-I**.

In all the Training Courses held so far, 60 [Sixty] women leaders from 12 countries have been trained e.g., Bangladesh-04, India-06, Indonesia-08, Jordan-02, Malaysia-08, Myanmar-02, Nepal-02, Pakistan-04, the Philippines-06, Sri Lanka-08, Thailand-08, and Vietnam-02.

Training Course at IDACA: Programme of Studies Followed

All the six participants selected for the 10th Training Course attended the programme for its full duration i.e., August 27-September 16 2000. The IDACA had developed a Course curriculum in consultation with the ICA, which included class-room lectures on various aspects, handled by the IDACA faculty members and specially-invited guest lecturers, organised field study visits and arranged direct communication with women members and leaders of agricultural cooperatives. The Training Course including the 5th Women's International Conference was led by Dr Daman Prakash, Senior Consultant and Project Director, in close collaboration with Mr Yoshitada Nakaoka, Managing Director of the IDACA.

The field study visits were arranged to agricultural cooperatives and women's associations in Mie Prefecture of Japan which included the Mie Prefectural Union of Agricultural Cooperatives, Gold Fish Wholesale Market in Nagashima, the JA-Matsuzaka and its facilities e.g., Petrol Station, Farm Services Centre, A-Coop, including a visit to the green house of a farmer-member. Lecture-cum-practical field study visits assignments were combined to impart necessary knowledge to the participants on the working of women's associations and the general activities of agricultural cooperatives in Japan.

The participants also held group discussions and prepared brief reports on the experiences gained by them. An End-of-the-Course Evaluation session was also held.

The day-to-day programme followed by the 10th Training Course is placed at **Annexure-II**.

The Inaugural Session of the Programme

The Training Course was inaugurated at the joint inaugural session of the 5th International Conference. The opening session of the Conference was held in the Conference Hall of the IDACA on August 30 2000. The Session was addressed by: Mr Kazuro Ashizawa of the Ministry of Agriculture, Forestry and Fisheries of the Government of Japan; Mr Kazumi Imao, Executive Director of the Central Union of Agricultural Cooperatives of Japan; Mr Makoto Ashino of the Japan International Cooperation Agency; Mr Nobuhiro Hayasaka, Director of the ILO Tokyo Office; Dr Daman Prakash, Director of the International Cooperative Alliance Regional Office for Asia and the Pacific; HE Dr Bahar Munip, Secretary-General of the Afro-Asian Rural Development Organisation; and Mr Yoshitada Nakaoka, Managing Director of the IDACA. The Conference had also received messages of greetings from the office of the Prime Minister of Japan and from the Ministry of Foreign Affairs.

Design and Contents of the Training Course

The training programme emphasised on practical studies and learning. Basic aspects of Japanese agriculture, agricultural cooperative system, detailed introductions to organisation and functioning of agricultural cooperatives in Japan were given. Special topics of interest to women leaders like participation of women in agricultural cooperatives, the role and functioning of women's associations in agricultural cooperatives in Japan, their role in better-living activities and improving farm households and plans for future development were presented.

The following principal areas of subjects were discussed:

- Historical development, organisational and management structure and activities of women's associations in agricultural cooperatives in Japan;
- Japanese culture and society;
- Agriculture and agricultural cooperatives, the role of the Government in agricultural cooperatives development, women's programmes and better-living activities;
- Better-living activities and the role of better-living/home improvement advisors;
- Development of leadership among women;
- Food security issues, environment-related issues, self-help groups, institutional development in rural areas particularly for the rural women.

During the study visits programme to agricultural cooperatives in Mie Prefecture the participants were able to interact with women leaders and to observe their various activities as carried out by the JA-Women's Associations [JAWA].

The participants had the opportunity of participating in and observing the proceedings of the 5th Asian-African Women Farm Leaders' Conference held in Tokyo during August 27-September 06 2000, and the FAO/NGO-CSO Consultation held during August 28-29 2000 at Yokohama. The 5th International Conference was jointly organised by the ICA, JA-Zenchu, AARDO and the IDACA. The Conference was attended by a total number of 33 delegates representing 22 countries from the Asian and Africa regions. The recommendations made by the 5th International Conference are placed as **Annexure-III**.

The FAO/NGO-CSO Consultation held at Yokohama was organised by the FAO in collaboration with the JA-Zenchu.

The main topics discussed at the FAO/NGO-CSO Consultation were as follows:

- [01] Follow-Up Activities of the World Food Summit: Achieving Sustainable Food Security for All based on Full and Equal Partnership of Women and Men; Eradicating Poverty and Achieving Food Security for All; and Prevention and Preparation for Emergencies and Achieving Food Security for All.
- [02] Proposals for Regional Action Programmes and Strengthening Enabling Mechanisms to Enhance FAO/NGO-CSO Cooperation: Strategies and Priorities for Action in Information Sharing and Analysis and Policy Dialogue; Strategies and Priorities for Action in Field Programmes and Resource Mobilisation; and Food Security Issues and the Role of the GOs, NGOs, CSOs and the Private Sector.

The FAO Director-General, Assistant Director-General, Vice Minister of MAFF-Japan, and Mr Mutsutami Harada, President of JA-Zenchu addressed the Consultation, among others.

Section-II

PARTICIPATION OF WOMEN IN DECISION-MAKING IN AGRICULTURAL COOPRATIVES : An Overview

[compiled by Daman Prakash]

Introduction

The ICA Principle of “Concern for the Community”, in some way, mandates cooperatives to go beyond the community’s and the members’ economic needs which cooperatives traditionally addressed, such as need for credit, consumer goods, marketing of products, etc, to the social needs and concerns of the community and of cooperatives’ members such as greater political participation by women in community and cooperatives’ affairs, gender equality, childcare, physical safety, etc. The history and nature of cooperative institutions go to substantiate that these are democratic and gender-fair institutions, which respect and encourage the participation of all members in all cooperative affairs, including decision-making, regardless of their gender.

In the Declaration passed during the celebration of the ICA Centennial held in Manchester in 1995, it was stated: “There are untapped resources in many memberships, especially among women and young people. Much of the future success of the Cooperative Movement will depend upon a willingness to recognise true quality between women and men in the deliberations of cooperative organisations; much of the vitality will come from the involvement of young people”.

Women are marginalised in the leadership and decision-making positions and processes in all structures in society in all countries of the world. The UNDP Human Development Report-1995 stated: “Upholding the equality of rights is not an act of benevolence by those in power. It is needed for the progress of every society. The goals of gender equality differ from one country to another, depending on the social, cultural and economic contexts... Fundamental to all these priorities is the equality of access to means of developing basic human capabilities, the quality of opportunity to participate in all aspects of economic, social and political decision-making, and the quality of reward... Equality is not a technocratic goal – it is a wholesale political commitment. Gender equality is an essential aspect of human development.”

The Nature of Cooperatives

Historically, cooperatives have fulfilled the socio-economic needs of communities, and have enjoyed success in many countries. Cooperatives are formed by many low-income communities to promote their well-being and to become self-reliant. ‘A cooperative is an autonomous association of persons united voluntarily to meet their common economic, social and cultural needs and aspirations through a jointly-owned and democratically-controlled enterprise’ ... ‘Cooperatives are based on the values of

self-help, self-responsibility, democracy, equality, equity and solidarity. In the tradition of their founders, cooperative members believe in the ethical values of honesty, openness, social responsibility and caring for others.’

Women’s Participation

In the Asia-Pacific Region, the total number of individual cooperative membership has reached no less than 550 million people. Assuming that 50% belong to the middle-class category and 40% still among the relatively poor, it means that well over 220 million members are still in need of basic services and social infrastructure.

The picture of women’s participation in the leadership and decision-making in cooperatives is the same as at the global level and in the context of Asia and the Pacific Region. And the picture is that of low, even marginal representation of women in cooperative Boards – lowest at the national level and slightly greater at the primary and federation levels. When women are in the Boards at all, they usually hold the position of secretary or treasurer, both doing and implementing positions, rather than a position of decision-making.

Factors Limiting the Representation of Women in the Management and Decision-making Process

Several factors have been identified which limit women’s representation in cooperative Boards and in cooperative management in all regions of the world. Some of these are:

- Reproductive roles traditionally borne by women reduce women’s time for community and voluntary work such as being an elected official in a cooperative;
- Old stereotypes of women and men where men are traditionally seen as more fit to have a public role [i.e., as leaders] and women to have a private role [i.e., as home makers];
- Requirements and processes for entry in leadership and decision-making in cooperatives restrict women’s access and opportunities for leadership and decision-making therein e.g., the member must have served a certain number of years in an elected position before she/he can get into the Board or be elected as cooperative president or chairperson, the nomination procedure where the member willing to be elected must nominate her/himself in front of the general assembly. This practice is not attractive to women;
- Practice of leadership and decision-making in cooperatives discriminate against women e.g., the practice of holding long meetings at night in less than safe places, hierarchical and bureaucratic styles etc.
- Cooperative laws and byelaws that restrict women’s membership in cooperatives e.g., laws that stipulate that only land owners or heads of households can be members of cooperatives; further more, traditional laws and cultural practices that regard women as subordinate to men;
- In some cooperatives, women are not given the same opportunities as men for basic training and higher education in such areas as finance, technology and management.

Causes which Restrict the Participation of Women in Cooperatives

Studies have shown that some of the following reasons limit the participation of women in cooperatives:

- Few women members in some types of cooperatives. In some types of cooperatives e.g., agricultural cooperatives, there are very few women members because by tradition *only men are considered farmers and not women*. Women by their very nature also do not come forward to become members, and even to get elected to the Board, when their menfolk are already present there;
- Cooperatives do not take into full account reproductive roles traditionally borne by women. Cooperatives in their planning, in implementing activities and in choosing what services to provide to members – do not take into account the fact that women are traditionally responsible for taking care of children, preparing food, keeping the house clean, and other chores. These tasks traditionally borne by women reduce their time for cooperative work such as being an elected officer;
- More men get elected as officers than women. Most people have the traditional view that men are more fit to be the leaders and, thus, they tend to elect men and not women as officers. Therefore, although there are many or, in some cases, more female than male members in many cooperatives, still more men than women get elected. This means that more female members elect men and not women to be cooperative officers;
- Cooperative standards and procedures restrict women's opportunities to be in leadership in cooperatives. Some cooperatives require that a member must have served a certain number of years in an elected position before she/he can get into the Board. This practice discriminates against members who have no or have limited prior experience in an elected position. Between women and men, in general, more women will not be able to meet this requirement;
- Leadership practices in cooperatives make it difficult for women to carry out their leadership duties. Board meetings are usually held at night and run for hours. Women are more vulnerable to physical violence, and, thus, are more concerned about physical safety than men are. Women continue to fulfil their household responsibilities while fulfilling their leadership duties in the cooperative;
- Some cooperative laws and policies restrict women's membership in cooperatives; and
- Training on areas such as finance, technology and management are given mostly to men rather than to women. Women are expected to be retrained by their menfolk. They, thus, if it happens at all, receive a second hand and distorted information.

The natural seasonality of work in the economy relating to agriculture, livestock, forestry, as well as the religious and ceremonial seasonality of work, lead to a situation where poor women are engaged in multiple occupations at different times of the year to ensure even a minimum level of survival. The multiple roles, multiple occupations, multiple production relationships, cash/kind income base all contribute to the complex reality of the livelihood of poor women. These are the main features of the small business sector where women are concentrated.

Several grassroots organisations in many developing countries have been actively involved in the task of influencing poor women's income by strengthening their economic activities. Some of these activities, among others, are:

- Conscious efforts of organising women;
- Interventions to strengthen existing economic activities;
- Women's multiple occupations and multiple life roles reality;
- Good internal management and positive public policy linkages;
- Focus on groups of women;
- Integrated set of support services;
- Teams of literate/illiterate middle-class/working class profession and amateur women;
- Attempt to change the structure of the economy.

Constraints Faced by Women in their Economic Activities

Some of the constraints faced by women at large in matters of securing employment or better life are as follows:

- Vested interest to exploit women's work cheaply;
- Women's limited skills and exposure;
- Women's incompetence in formal dealings;
- Insensitivity of policy-makers;
- Erosion of women's economic activities; and
- Insufficient collective strength.

Women, when given a chance, or whenever they had an opportunity, have proved in many places that they are better and more conscious managers than men. They make excellent bookkeepers, secretaries and do not indulge in unplanned and unwanted expenses and unnecessary speculations. They look after the inventories and assets as they generally do at home. They have also exhibited a greater sense of loyalty to the organisation. When working in groups they produce the best of results.

Due to lack of financial and other resources at their command, women often fail to maintain certain minimum standards of their families. They need a certain amount of credit which could enable them to secure raw materials. Such sources are scarce and if and when available, the credit tends to become expensive. In a number of cases, governments and non-governmental organisations have come forward to provide small credits to such needy women. However, the donors also need a guarantee that the funds loaned out are used properly and a certain standard of repayment is ensured.

The following are some of the principles of providing credit to poor women:

- 01 Organising the women first of all before starting any banking activities;
- 02 Build a relationship of mutual trust and acceptance with the women;
- 03 Develop systems which do not make illiteracy of the women a handicap;
- 04 Understand the multiple occupation and multiple roles of poor women;
- 05 Understand the informal system of work in which the women are engaged;

- 06 Understand the value and methods of handling of small amounts of money;
- 07 Encourage savings of the women as a source of funds for the credit programme;
- 08 A holistic approach to the problems of women;
- 09 Flexibility and timeliness of responses to the needs for the women;
- 10 A participatory structure which provides women with access to decision-making;
- 11 Build a cadre of dedicated organisers and workers.

Possible Development Factors

With a view to encourage involvement of women in cooperative activities including their participation in management and decision-making process it is essential that certain development policies and strategies be quickly adopted. First and foremost is the facilitation of women to enter the cooperative fold. This is possible only when appropriate steps are taken to enable women to become members of cooperatives. This can be done by bringing about changes in cooperative legislation, making appropriate modifications in cooperative byelaws and letting women know, through a process of education and extension, the benefits they can obtain by joining cooperatives. The gender-bias in the policies of cooperatives has to be removed and all the activities need to be modified in such a way that women enjoy equal rights and opportunities in providing leadership.

Women need to be organised into small economic and social groups so that they could see for themselves how effective it is to work in groups. Revisions of laws that prohibit women in inheritance of property have to be undertaken. Women should be regarded equals to men in matters of being elected to higher organs of a cooperative. They should be enabled to secure credit from lending institutions without going into a cumbersome procedure of securing guarantees and other documentation. Such improvements in laws and policies are necessary to protect the interests of poor women.

Rural women leaders can help the women to organise themselves to solve some of their social and economic problems. There are no proper leaders or motivators in rural areas who can organise rural women. They need to be identified, motivated and adequately structured. They can help rural women to be organised in the form of Self-Help Groups. Such groups could as well be operated in the form of 'pre-cooperatives' making use of the universally-accepted Principles of Cooperation [*see Annexure-IV*].

In progressive countries like Japan, rural women have shown anxieties over several concerns affecting their livelihood. Some of the priority items include measures for success in agricultural enterprises, expansion of periodic farming resulting in reduced holidays, the need to reduce agricultural work, changes in awareness of rural societies and reduction in the work concerned with caring for elderly people. In order to redress these problems, five tasks have been identified for promotion which will result in making rural living more pleasant and comfortable. These tasks are:

- [i] Creating awareness of changes and measures pursued to change the status of women by active participation in agricultural and fisheries cooperatives;
- [ii] Improving working conditions and environment;
- [iii] Appreciating the positive aspects of living in rural areas and creating a conducive environment which will contribute towards better rural life;
- [iv] Acquiring skills to diversify areas of involvement by women and supporting women in entrepreneurial roles; and
- [v] Adopt structured approach to execute the vision to improve rural conditions.

It is evident from studies that in a large number of countries in the world women's contribution to farming is ignored and are treated as any other farm labourer. There is no known system to convert their farmwork into money value. An experiment in Japan has been found to be of great interest where farmwork is recognised and rewarded through a written agreement on cooperative management among family members. The characteristics of this agreement are contained in the information sheet which is placed as **Annexure-V**.

The Group Approach

Work and leadership performance of women is the best when they work in groups. Group approach is regarded as the most suitable approach to bring out the leadership and professional qualities of women. Enhancing the participation of women in the mainstream development would mean to provide greater opportunity and accessibility for them to make decisions, to be able to manage their own resources and to be self-reliant. In order to do this, the women would require special knowledge and skills towards empowerment such as information seeking and sharing, consultation, decision-making and overall management. Such experiences can be acquired when women are organised into groups where they can develop solidarity among themselves and are given opportunity to plan and advocate their needs and interest.

Organisation of Self-Help Groups [SHGs] encourage women in all leadership and enabling processes e.g., collective responsibility, joint marketing and joint purchasing, planning, and management. Such groups are autonomous and eligible to receive funds either as grants or for business promotion. They are also free to decide on the utilisation of the earning and profits either for further business promotion or for the welfare activities. Such groups also provide adequate ingredients to strengthen democracy.

There are many advantages of having self-help groups. These are:

- SHGs are necessary to overcome exploitation, create confidence for the economic self-reliance of rural poor [particularly women who are mostly invisible in the social structure];

- These groups enable the poor and weak to come together for a common objective and gain strength from each other to deal with exploitation;
- They become the basis 'for action and change';
- They help building of relationship of mutual trust among the members and between the promoting organisation and the rural poor by genuine efforts;
- They become a 'community enterprise' of the local area;
- Such groups provide easy access to credit at reasonable cost and with assured recovery and continuity simply because of their collective strength and bargaining power; and
- Such groups enjoy full autonomy and freedom and no interference of influential persons or politicians.

SHGs can be promoted either under government-sponsored schemes or by the community itself with the assistance of some non-governmental organisations and cooperatives. There are a number of examples from within the Asia-Africa regions where the SHGs have worked well and delivered the right results. Some of these have been: India's Self-Employed Women's Association-SEWA, Development of Women and Children in Rural Areas-DWCRA; Bangladesh's Grameen Bank; Japan's Women's Associations and Han Groups; etc.

The Women's Associations in the Japanese Agricultural Cooperative Movement

The JA-Women's Associations [JAWA] were established by organising women who lived and worked in farming villages with the object of improving the socio-economic status of women. The women's associations have constantly been grappling with a wide range of activities ranging from improvement of farm management to better-living of the members in order to create comfortable local communities having full spirit of heart-to-heart communication as well as mutual help.

Currently, there are 1,636 primary level women's associations with 1,480,257 members nationwide. These are composed of 47 prefectural level councils and these councils are further organised into the National Council concentrating their local activities to the national wide scale. The National Council will have its golden jubilee of its foundation in April 2001.

The current activities of the JAWAs are based on the following slogans [the Let Us Approach] which have unanimously been adopted:

"Let us join agricultural cooperative associations as formal union members and work to become officials of the associations. At present 60% of the people working in Japan's agriculture are women but less than 13% of the regular members of agricultural cooperatives are women. Among the directors of the JAs their share is slightly over 0.3%. We are seeking to overcome the role concept providing that 'women are for work and policy-making is for men'. We need joint management of agricultural cooperatives.

“Let us rebuild agriculture and produce safe and good quality food. Here in Japan, the world’s leading importer of food, we are building regional agriculture and improving cooperation with consumers. Objectives include raising Japan’s self-sufficiency in food production, positioning food as ‘source of life’ and encouraging healthy dietary habits suited to the Japanese lifestyle. Efforts are made to ensure the quality of imported food that it is safe and healthy. Also women members are encouraged to participate in the direct sale activities.

“Let us build a pleasant homeland where the elderly can live without worry. The basis of the slogan is that farmers are getting old. Younger generation is not so keen to take up farming. Elderly farmers have to fend for themselves. They have to be taken care of by someone. There are many women today who find it difficult to support themselves when old because of inadequate social security and the fact that they worked without salary when younger. To avoid such a situation, people advancing in age must be cared for with a better system. They must also carefully plan their lives with the intention of maintaining economic independence in later years.

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

“Let us protect regional and global environment. The idea behind the slogan is to get rid of elements which endanger our environment e.g., excessive packaging of goods which result in waste, high costs and pollution. We constantly urge people to switch over to environment-friendly detergents, stop the waste of resources and cooperate with recycling programmes. We also advise the JAs to reduce packaging to the barest minimum to make the goods cost effective. Further, as producers, we pursue agriculture that is gentle to nature and we seek to perpetuate cultivation through better soils and less use of agricultural chemicals.

“Let us strengthen our Association by tackling the above four-point programme. We will vitalise the associations, make efforts to promote joining of new members and also fostering young wife leaders.”

In order to make the profession of farming productive and remunerative, the JA Movement has launched an intensive programme of establishing *Farmers’ Markets* which are supported by the primary level agricultural cooperatives. Special selling spaces have been provided for the farmers to bring in their fresh farm products and sell their products directly to the consumers and general public. It is considered highly desirable to create added value for local agricultural products sold at these markets. Women and the elderly are expected to provide the bulk of the staff for Farmers’ Markets. Farmers’ housewives working part-time and the growing numbers of senior citizens in farming communities will be organised into ‘shipping groups’ or ‘processing and restaurant groups’. According to their physical strength and abilities, they can operate small farms, process agricultural products, or manage restaurants. With JA Farmers’ Markets serving as a base, housewives and the elderly will be able to sell a variety of agricultural products in small quantities and products that they process themselves. Such markets will provide a stable income to women and the elderly, together with health, common friendship and a sense of purpose for those who run them. Such a venture also enhances a face-to-face contact between the producers and the consumers. This is expected to restore trust in JA and strengthen the unity of its members.

Another popular activity is the *welfare service* for the elderly. Now in Japan the population of the elderly has rapidly increased, and consequently there can be found even those households only with the elderly and with family members who shoulder the burden of nursing care for the elderly and hence cannot be engaged in farming fully. In April 2000 a public nursing care insurance scheme was launched under which the local governments provide the elderly with care service. This is, however, not considered to be adequate. This means that the JAWAs will have to come in the forefront more and more to not only supplementing the scheme but also to make it successful. The associations arrange the so-called 'day service' under which recreational activities are provided, meals delivery to the elderly by using local food ingredients and send qualified home-helpers to the elderly for complementing insufficient number of home helpers from the local government. Furthermore home visits and institutional visits for the elderly are also conducted by which the elderly can enjoy their life in the area.

Some of the principal activities of JAWAs have been: generating interest among the housewives about the JA; providing support, assistance and advice in the operation of A-Coops; undertaking joint marketing and joint purchasing activities; providing education and guidance to young wives, daughters and other non-farm women in better-living activities; undertaking joint programmes in social activities e.g., cooking, embroidery, painting, dancing, music, environment-related issues and looking after the elderly; distributing lunch boxes to the senior citizens; participation in the development of kindergartens and other community-related programmes; and organising green tourism and contacts with women-related projects overseas.

The JAWAs are not formal organisations. These are informal groupings which operate systematically and try to supplement and compliment the activities of their respective agricultural cooperatives. Their organisational structure runs parallel to the formal organisational structure of the JA group. By their activities they promote the economic and other interests of the JAs to which these associations belong besides participating in the actual farming work. Their source of funding is the membership fees and some contributions made by the JA system. To carry out their activities they usually collect funds on a contributory basis from among their members.

Section-III

COUNTRY STATUS REPORTS A Summary of the Background Papers

[01] Bangladesh

There were two participants from Bangladesh. They were: Ms Akhtar Jahan from the Sopura Srijonee Women's Cooperative Limited, Rajshahi; and Ms Khadija Hassan Sefali, President of the Bogra Central Women Cooperative Society Limited, Bagan Bari, Bogra. Both were sponsored by the Bangladesh Jatiya Samabaya Union [Bangladesh National Cooperative Union].

The agriculture sector employs 61.3% of the labour force, and directly contributes about 46% to the gross domestic product, and women are the potential components of this sector. They are heavily engaged in plantation and processing of tea, processing and manufacture of jute goods and sericulture. The handloom sector employs a large number of rural women. Rural women work longer hours than men. The division of labour by gender in Bangladesh indicates that women perform 100% of domestic works, 80% of processing and storing crops, 60% of weeding, 80% of harvesting, 80% caring for livestock, and 55% of planting works in the agriculture sector.

A number of women organisations, supported by governmental and non-governmental organisations have been operating in the country. Almost all the political parties have women's branches. The ruling party and the leader of the opposition in the national parliament are headed by women. With the expansion of general services and garments industry in the country, a large number of women, especially young girls have been recruited as employees.

With a view to involve women in the cooperative sector to provide them with economic and social security, the government has promoted a number of women cooperatives and have, through its extension programme, encouraged more and more of women to join cooperatives. Although they shoulder a bulk of farm work, they are not adequately recognised. In view of the multifunctional character of agriculture, women are engaged in sugar industry, tending the kitchen gardens, grain processing and storing, food processing and preservation, seed storage, poultry, fishnet making, handloom activities and even in house construction work. In the industries women are usually employed in low-paid jobs.

Although women are involved in agriculture and industrial sectors they do not enjoy equal status with their men counterparts, do not have job security, their products cannot be sold because there is no adequate marketing infrastructure for them, and they remain illiterate and ignorant because of lack of educational opportunities available to them.

The following factors deter the women community to join agricultural cooperatives in Bangladesh:

- The veiled seclusion restricts the mobility of women, especially the Muslim women. Markets and other service centres promoting economic activities are generally inaccessible to women;
- The inheritance laws, as well as the social traditions are structured in such a way that they prevent females in acquiring wealth and means of production. There is a big gap between women legal entitlement and society considerations;
- Gender differentiated right to land is the single most important factor affecting gender equality since in most cases land is the most important collateral for obtaining credit from agricultural cooperatives;
- It is an accepted as natural that women should receive lower pay than men, even though they perform the same task. Women productivity is considered as lower despite much to the contrary evidence;
- Lack of pre-natal and post natal care and taboos and superstitions attached to pregnancy and lactation lead to poorer health to mother and children; and
- Absence or near-absence of women at the policy formulation and implementation levels.

The coverage of rural women in agricultural cooperatives has been balanced, even superceded, by their overwhelming participation in formal and informal cooperatives under non-formal sectors. More than 94% of the members of the Grameen Bank and 97% under the BRAC [Bangladesh Rural Advancement Committee] are women. Their dominance in participation is justified with their better performance than their male counterparts.

The Sopura Srijonee Women Cooperative Society Limited was established in 1995 with the main objective of participation in the process of development of the infrastructure at all levels and in social, economic and cultural sectors by performing tasks, such as, savings and lending activities, promotion of agricultural and non-agricultural activities, supporting income-generating activities, health and nutrition programmes, and to develop human resource development and awareness programmes. The principal function of the cooperative is to encourage women to save money and borrow funds.

The present membership of the cooperative is 45 which forms the general body. The General Meeting elects a president and six members to its executive committee. Although there have been a number of problems with regard to the business operations, the cooperative has proposed a Plan of Action to improve its condition. The main components of the Plan of Action are: To enhance literacy among rural women, to extend health care especially family programmes, to generate additional income-generating programmes to increase individual incomes, to establish improved production and home management skills through education and extension

programmes, and to establish greater coordination with government and non-government agencies.

The Bogra Central Women Cooperative Society Limited has a membership of 1,000 women through its 12 primary level affiliates. The main objective of the society is to safeguard and protect the needs and interests of the primary women cooperatives in Bogra area. It also provides marketing facilities for member-societies and individual members for their farm products. The society also undertakes thrift and loan activities.

[02] Nepal

There were two participants from Nepal. They were: Ms Ratna Kumari Sharma, Chairperson of the Maitidevi Women Savings and Credit Cooperative Society Limited and Ms Chitra Kumari Subba, Board Member of the Transportation and Environment Agricultural Multipurpose Cooperative Society Limited. Both of them were sponsored by the National Cooperative Federation of Nepal Limited.

The Kingdom of Nepal is a landlocked country sandwiched between India and China. Its topography consists of three sectors: one, high mountains; second, medium and hilly areas; and three, the sub-Himalayan region called Terai. It has a population of 22.9 million with US\$ 210 per capita income. It is predominantly an agricultural country which provides employment to 81% of the population and contributes 40% to the GDP. Nepal was once known as a 'food country' but since 1960 it has been facing an extremely low production due to low investments, traditional type of farming, lack of crop diversification, insufficient irrigation system etc. The characteristics of Nepalese farming system are as follows:

- Mixed activities
- Labour intensive
- About 90% of women are engaged in farming
- Majority of farmers are small and marginal
- Low level of investments in farming e.g., finance, fertiliser etc.
- Lack of irrigation infrastructure
- Low level of agro-processing, post-harvest facilities and techniques
- Markets are hard to access due to topography and poor transportation.

Cooperative system is an integral part of the rural life in the country. Nepalese people have a long tradition of mutual cooperation. The life of the people is still inter-related with such traditional mutual aid systems as 'Parma', 'dhikuri', 'mankakhal' and 'guthi' in most of the rural areas. Modern Cooperative Movement, however, began in 1954 with the establishment of the Department of Cooperation. One of the objectives of the department was to promote and nurse cooperative institutions in the country. In the year 1956 the first cooperative credit society with unlimited liability was formed in Chitwan district. In order to give a proper identity to the institutions and make them more secure and acceptable, a Cooperative Societies' Act was promulgated in 1959 which formalised the cooperative sector. With a view to give substance to the

cooperative institutions, the government also established a Cooperative Development Fund within the Cooperative Department.

After the restoration of democracy in 1992, a new Cooperative Societies' Act was formulated. This Act recognised the democratic characteristics of the Cooperative Movement and ensured the operational autonomy of cooperatives. All cooperatives have become autonomous and the National Cooperative Federation was established. At the same time a National Cooperative Development Board was established by the government with a view to provide development assistance and guidance to the cooperative sector. At present there are nearly 5,000 cooperative institutions of all types in the country. Recognising the importance of the Cooperative Movement in the national economy, His Majesty's Government has now established a separate Ministry of Cooperatives. The government structure has, in a way, become top-heavy vis-à-vis the number, type and business performance of cooperatives as such.

Status of Women in the Country: More than 95% of the economically active women are engaged in agriculture and have little, or no access, to alternative means of earning income to feed their families. Family growth has gradually been reducing the farm size. Under these circumstances, the agribusiness sector provides opportunities for women-farmers to achieve some degree of economic independence. Agribusiness sectors such as sericulture, dry ginger processing, cardamom drying, fruit processing, tea and coffee processing, angora wool, dairy products, meat and fish processing, cut flowers, and saffron have the predominantly women participation or involvement as well.

Major problems faced by Nepali women-farmers are as follows: Hard and difficult work situation, Illiteracy, Lack of awareness, Backwardness, Lack of self-confidence, Dependency, Low-income levels, Male domination, Insecurity, Lack of economic opportunities etc.

The Maitidevi Women Savings and Credit Society Limited established in 1995 has now [2000] 135 shareholding women-members. The main objective of the Cooperative is to generate additional income through savings and provide access to the members to credit in the times of needs. The main functions of the Cooperative are, among others: inculcate the habit of saving, group work, extending loans for productive purposes, organise training and education programmes, organise vocational activities to create employment opportunities and to help market members' products, eye donation campaign, sewing and cutting training programmes.

The general assembly elects a Board of Directors and an audit and supervision committee. The Society has active working relationship with other cooperative organisations e.g., the National Cooperative Federation, the National Cooperative Development Board, the Cooperative Department and other institutions.

The Transportation and Environment Agricultural Multipurpose Cooperative Society [TEAMUC] Limited, established in 1997, is aimed at preservation of environment through the use of nonpollutable vehicles and by extending loans to the members to further their economic interests.

[03] Thailand

There were two participants from Thailand. They were: Ms Surawongse Wannapak from the Agricultural Cooperative Federation of Thailand Limited, and Ms Namfon Sammadee from the Cooperative League of Thailand. Both of them were sponsored by the Cooperative League of Thailand.

Agriculture has an important role in the national economic growth. It has been a major source of food supply, farm workforce and employment generation. Approximately 57% of the total arable land is used for rice cultivation. Rice farming is the chief occupation of Thai farmers. The average size of farm household is about 10 acres. Thailand's principal exports are agricultural products, which constitute about 55% of the total exports. Rice is the chief export. Other exports include sugar, rubber, corn, frozen and canned sea foods, fresh fruits, vegetables and flowers.

Cooperatives in Thailand were established in 1916 on the basis of the Raiffeisen model – mainly to provide agricultural credit to the farmers. The first Cooperative Societies' Act was promulgated in 1928. Cooperatives are now covered by the new Cooperative Societies' Act of 1999. Cooperatives in Thailand are classified into six types: [i] Agricultural cooperatives which cover agricultural cooperatives as such, [ii] Land settlement cooperatives, and [iii] Fisheries cooperatives; and the non-agricultural cooperatives which include [iv] Consumer cooperatives; [v] Thrift and credit cooperatives, and [vi] Service cooperatives. Agricultural cooperatives are established to enable farmer-members to engage in business together, thus helping one another in times of crisis as well as gaining for themselves a better livelihood and a better quality of life. The objectives of agricultural cooperatives are:

- to provide loans to members for productive and providential purposes at affordable rates of interest;
- to encourage thrift among members through savings and deposits;
- to provide agricultural products as well as daily necessities for sale to members at reasonable costs;
- to provide good farm production methods and disseminate technical know-how aimed to help members reduce production costs and obtain higher yields; and
- to enable members to market products together thereby obtain good prices for their produce and maintaining fairness in terms of weights and measures.

Status of Women in Thailand: Thailand recognises the valuable contribution of women to national development and has taken appropriate measures to promote their full participation on the basis of equality in all sphere of society, in particular, the equality before the law. The Thai Constitution states that ‘Men and women have equal rights’. While women in some parts of the world are seeking the political right of voting, the Thai women had had their right of voting and competing in the parliamentary elections as universal suffrage for the last 60 years.

Although Thailand has achieved satisfactory progress in the promotion of women’s rights, it realises that the gap between *de jure* and *de facto* inequalities still exists. To bridge this gap Thailand is taking all necessary steps to empower women in all spheres of their lives e.g., the promotion of life-long education and access to full participation in decision-making and sustainable development.

The presence of women in all sectors of the Thai Cooperative Movement is quite prominent. Out of a total staff of 13,508 working with various cooperatives there were 8,040 [60%] women; out of the total membership of 5.2 million of all types of cooperatives, there were 1.6 [31%] million women members; and out of a total number of 40,960 Board members there were 3,637 [9%] women board members. Several of the agricultural cooperatives in the country employ women as their managers, as there is a belief that they perform better and do not indulge in unfair means while handling finances and personnel. Two managers of agricultural cooperatives [Pimai and Shikiu] who had attended the previous 9th training programme [1999] were awarded merit certificates by the government and by the Cooperative League of Thailand for their excellent performance.

To enhance the participation of rural women in cooperatives including agricultural cooperatives, a specialised Women Committee was formed in 1998 within the CLT organisational structure. The Committee has the benefit of advice from various organisations e.g., the Kasetsart University, Cooperatives Promotion Department, Cooperative Audit Department, the Agricultural Cooperative Federation of Thailand and the CLT. The Committee has prepared a Master Plan to enhance the participation of women in agricultural cooperatives. Some of the major commitments made in the Master Plan are as follows:

- Encourage women participation in the Cooperative Movement;
- Enhance the development potentials of women in economic development;
- Upgrading the capacities of women in appropriate social and economic development programmes;
- Enlarge roles played by women in gender equality campaign to promote cooperative development in the country;
- Creation of specialised bodies to be responsible on planning network and expand cooperation with women and other interested organisations;

- Establishment of an Information Centre for strengthening women participation;
- Undertake research programmes and evaluation to strengthen women's participation;
- Boost capacities and capabilities of human potential and support for development of women's participation.

The Cooperative League of Thailand, established in 1968, is the national apex of the Cooperative Movement in the country. It has affiliates of 5,418 cooperatives at all levels serving over 6 million individual cooperators. Other national level federations are the Agricultural Cooperative Federation of Thailand, the Consumer Cooperative Federation of Thailand, the Federation of Savings and Credit Cooperatives of Thailand and the Bus Service Cooperative Federation of Thailand.

The Agricultural Cooperative Federation of Thailand [ACFT], established in 1952, was registered under several titles in different years because of the changing character of its organisation and functions. The present name was registered in 1975 as a federation of nearly 2,000 agricultural cooperatives from 74 provinces. The main objectives of the Federation are: To encourage social development in terms of education, health and social thought to achieve a peaceful society, to act according to the laws regulating cooperatives, to act according to the ACFT regulations and principles, and to carry out others related activities or form other activities to achieve its objectives. The principal objective is to undertake business activities and services at reasonable fees to serve the needs of cooperative members by means of purchasing, selling, solving problems or by promoting any activity that maximises the productivity of the members.

Section-IV

COMPARATIVE FIELD STUDY VISITS [Mie Prefecture]

Mie Prefecture

The ICA Training Course participants, together with the delegates of the 5th International Conference visited Mie Prefecture from September 03-06 2000 to get themselves acquainted with the organisational structure and business activities of primary level agricultural cooperatives, and also to observe the organisation and functioning of women's associations. The field visits, carried out under the leadership of Mr Yukio Abe, Senior Programme Coordinator of the IDACA, were to the Mie Prefectural Union of Agricultural Cooperatives, JA-Matsuzaka and its business operations including the petrol station, A-Coop, and the Gold Fish Wholesale Market in Yatomi district. The participants, on their way back to Tokyo, also had the opportunity of having a sightseeing tour of the ancient city of Kyoto.

Mie Prefecture stretches north to south which creates distinctive features in climate and customs by area. Under such a condition agricultural land is limited to 67,000 ha or 12% of the total 557,366 ha. It is only 1.4% of total land area of Japan.

Rice is produced most out of the main commodities in the agricultural land, which is about 165,000 tons or merely 1.8% of the national production. Other main commodities are mandarin oranges, cabbage, radish and tomato. Green tea production is considerable, 7,000 tons, ranking 3rd in the country.

In livestock farming milk production has reached more than 70,000 tons, 0.8% of the total national production. Egg production is 68,000 tons or 2.7%, beef cattle raising is about 11,000 heads, or 1.9%, hog raising is about 240,000 or 1.4% of the national production.

People engaged in agriculture have been gradually decreasing - there are about 144,000 or less than 10% out of the total adult population in the Prefecture. Core farmers are a mere 2%. Accordingly, a majority of farmers in Mie Prefecture is so-called Part-Time-II farmers. Their total household income is 4% higher than the national average. Their dependence on agriculture is only 8.9% out of the income. In spite of the impediments mentioned above, agriculture in Mie Prefecture has played important role in maintaining stable life for people with multi-functions such as preserving the prefectural land and providing people living with abundant and peaceful environment.

Agricultural Cooperatives in the Mie Prefecture

In the 1950s the Mie Prefecture had 965 agricultural cooperatives including 493 invested and 472 non-invested cooperatives. Out of the invested cooperatives a majority of them was multipurpose agricultural cooperatives, and the others were a variety of single-purpose cooperatives such as sericulture, production cooperatives, livestock production cooperatives, dairy cooperatives, poultry cooperatives, horticultural and specialty products cooperatives, village industrial cooperatives, land reclamation cooperatives, agricultural practices broadcasting cooperatives, etc. At present sericulture and land reclamation cooperatives have been dissolved.

Multipurpose agricultural cooperatives, as invested cooperatives, have been amalgamated in 1970s, 1980s and 1990s, which resulted in the number of the cooperatives from 408 to just 19 now. This resulted into the emergence of large-scale cooperatives. The present number of members of JAs in the Prefecture is about 174,000.

Multipurpose business conducted by the JAs covers: credit, savings and loans, mutual insurance, purchasing and supply of farming and daily living materials, collecting and marketing of agricultural products. Recently more community-related activities have been introduced, e.g., funeral service, care and welfare services.

The JA-Matsuzaka

The JA covers one city and two towns covering a total land area of 526.9 km² with a population of 136,537. Plain area centering around Matsuzaka City is utilised mainly for paddy cultivation. Nowadays, farming area has decreased due to the increase in housing activity which has created a situation called 'mixed housing' – housing for farmers and non-farmers. The green tea grown in the area has gained high reputation for its high quality. The JA-Matsuzaka is also well-known for its master beef called the Matsuzaka Beef.

Among its various strong economic activities, the Better-Living Activities are of special mention. The JAWA of JA-Matsuzaka is the number one in the coverage ratio of members.

Some of the characteristics of the JAWA are as follows: group of women members according to age e.g., Fresh Mrs. Group, Middle Mrs Group and the Elderly Mrs Group; Establishment of different interests groups, objective-wise groups and friendship members' group; Home help business activities to support the Day Care Insurance System; Volunteer activities in hospital; Mutual help organisation group, also called the 'Smile Group'; and Mid-day care facility. The Cooperative promotes a joint purchasing activity based on the theme 'Reliable, Safety, Domestic'. There are also groups which promote special and specific tasks e.g., Herb Friendship [emphasising on the use of traditional herbs and materials], Morning Market Group

[which helps promote the marketing of locally grown products directly to the consumers], Kids Club etc.

Golden Fish Market in Yatomi District

This is considered to be the largest and strongest golden fish wholesale market in the country. This fish is widely used as a decoration piece and is rarely eaten. The history of golden fish in Yatomi town can be traced back to around the year 1750 when peddlers from Koriyama built a pond by digging paddy field so as to give a little rest to the exhausted golden fish as they were carried for a long distance. In those days they used to carry them on their shoulders. The water, rich in clay soils with iron, turned out to be most suitable for culturing of golden fish that led to the development of the town. Since the beginning of the Meiji period, culturing project of golden fish is said to have embarked upon a productive scale.

The cultured golden fish project had historically undergone some critical periods due mainly to the falls in the prices caused by the great Kanto earthquake, forced conversion of the pond into arable land for boosting food during the World War-II etc. After riding over the hardship, the production expanded sharply with increase in demands accompanied by the Japan's rapid economic growth. However, with the oil crisis as a turning point, the production has become stagnant until today with 1975 as the peak of its production because of the economic recession. In terms of the number of management entity and the area in the culturing business, Yatomi town occupies more than half a share in Aichi prefecture. As such, the golden fish of Yatomi is now well-known across the country as the leading production area of the high class golden fish.

Number of members in [1989: 244, 1993: 231], cultivated area [1989: 16.6a, 1993: 15.7a], and production amount [1989: 43.9 million yen, 1993: 57 million yen].

During their study visits, the participants were received and briefed by the Presidents of the Mie Prefectural Union of Agricultural Cooperatives and of the JA-Matsuzaka.

Section-V

GROUP DISCUSSIONS, ACTION PLANS AND RECOMMENDATIONS MADE BY THE PARTICIPANTS

I. **Group Discussions:** **Main Points made by the Participants**

The participants were given a topic which was to be discussed by them in one combined group.

Point for Discussions: Discuss the problems of rural women, their participation in the activities of agricultural cooperatives, and what are the possible solutions.

Problem Areas Identified by the Group were as follows:

- Gender inequalities persist;
- Illiteracy and high among women;
- Cultural, religious and traditional obstacles;
- Responsibilities are clearly spelled out but are heavy for women;
- Lack of awareness among women for their rights and opportunities;
- Attitudes within the society/specific community vary and some time hostile;
- Poverty environment – 71% of the poor are said to be women;
- Decision-making generally rests with men;
- Insufficient facilities for mothers and childcare;
- Restrictive nature of law in respect of women;
- Restrictions/hesitation for women to get elected to higher posts in cooperatives;
- Very limited access to credit, specialised training and technology; and
- Development programmes view women as beneficiaries only, not participants in decision-making process.

The following suggestions and recommendations were made by the Group

- 01 Governments should reformulate restrictive legislations and policies to make them more women-friendly. For example: facilitation of women to become members of agricultural cooperatives even if they do not own land; enable women to obtain credit from financial institutions; and make specific reservations for women on the elected bodies of cooperatives;
- 02 Governments should make more of education, training and extension opportunities available to women in sectors like vocational training which help generate income and employment, information technology which enable women to enter more professional organisations, formal education to overcome the problems of illiteracy.
- 03 Governments and non-governmental organisations including agricultural cooperatives should promote and encourage women to become members and undertake various functions because of the multifunctional character of agriculture. Cooperatives should also enable women, to borrow funds on easy terms to purchase raw materials and provide them with marketing facilities like market space and the related infrastructure;
- 04 Mass media, print media including the electronic media should give due encouragement to rural women in giving publicity to them and their products to help market their products. Such

facilitation can be organised through the intervention and support of national and local cooperative organisations;

- 05 National cooperative organisations should try to identify relevant non-governmental organisations from within the country and/or from abroad to associate their development projects with women's organisations so that a greater interaction to gain knowledge and experience takes place. Such an interaction will help the women to obtain simple and appropriate technology without much of expenditure;
- 06 As a part of their development programmes, the national cooperative organisations in collaboration with the respective government agencies should promote formation of women's self-help groups and provide them with information, education, training to enhance their business and leadership potentials. Information on experiences like the Women's Associations of Agricultural Cooperatives of Japan should be provided to women groups and encourage the group leaders to take advantage of such successful experiences;
- 07 Cooperative organisations in collaboration with selected and progressive women leaders should develop and intensify campaigns and active lobbying to secure an effective and higher participation of women in cooperatives and rural institutions;
- 08 Family work should be considered as a paid work, and women should be adequately rewarded or remunerated for the services rendered. In this context the experiences of Japan on family farm management agreement is considered relevant. The national cooperative organisations and governments should try to make use of such experiences.
- 09 Women's organisations should take advantage of the experiences of self-help organisations and various government programmes to provide rural women with an easy access to credit. Making use of experiences like those of the SEWA and DWCRA of India, JAWA of Japan, Sammrudhi of Sri Lanka, Amanah Ikhtiar of Malaysia, and Grameen Bank of Bangladesh was considered relevant.
- 10 The women, on their own, should make all efforts to reduce family expenses through own food production activities such as home gardening and diversification farming. There have been heavy expenses incurred on some social and religious ceremonies which adversely affect the family budgets. Such expenses should be minimised. It is, therefore, the duty and obligation of women's organisations to drive this point home to the rural women;
- 11 Promote gender integration and awareness. The men should be gender sensitised to have positive attitude towards poverty alleviation so that there is less feminisation and technology bias between men and women;
- 12 Reduce population growth rate through more intensive family planning programmes especially in countries with high population growth rates. Such a concept should be an integral component of all education and extension programmes implemented by agricultural cooperatives;

II. Action Plans Proposed By the Participants

In view of the experiences gained by the participants through classroom lectures, field study visits, interaction among themselves, and based upon their own work environment, the participants were able to develop brief outlines of their Action Plans which they would recommend to their organisations after their return to their home

countries. These plans were developed through holding group discussions and on the basis of their discussions with their seniors before joining the Training Course. The main points of their Action Plans are as follows:

[01] Bangladesh

The two participants from Bangladesh had proposed their respective Action Plans. The main components of the Plans were as follows:

- Both the participants will report the result of the Training Course to their respective cooperatives and the sponsoring organisation with their suggestions and recommendations;
- Both the participants will get in touch with the respective government departments and other interested non-governmental organisations to enhance development programmes for women in rural areas and to suggest their greater participation in agricultural cooperatives;
- Enhance membership of respective cooperatives by giving publicity to the good work done by the members and through membership campaigns;
- Cooperatives will try to introduce kitchen gardening, food processing, developing plant nurseries to generate food and additional income;
- The participant from Rajshahi suggested that a seminar at regional level will be organised at which the experiences from agricultural cooperatives from Japan will be discussed, The main aim is to generate suitable programmes on the model of the Japanese women's associations and their linkages with the cooperatives;

[02] Nepal

The two participants had expressed their satisfaction with the learning at the four events that they had participated in e.g., the FAO/NGO-CSO Consultation, the 5th international conference, the 22nd RECA seminar and their own 10th training programme.

The two participants from Nepal had proposed a three-year Action Plan for the development of their respective cooperatives. It was suggested that a two-pronged efforts will be launched, one, on the strength of their own individual cooperatives, and two, in collaboration with the National Cooperative Federation and other development agencies including the relevant department in the government. The main components of the Action were as follows:

During the First year:

- Intensify membership campaign by encouraging the existing members to recruit at least one additional member;
- Identify the organisations including the non-governmental organisations and government departments which have development programmes to support financially and through development activities;
- Mobilise resources e.g., expertise and financial, to support educational training programmes, public awareness campaigns, and specific programmes like eye-donation campaigns, instructors for sewing and tailoring, marketing potentials etc.

During the Second year:

- Operationalise programmes through introducing income-generating activities and by setting up workshops or spaces for work;
- Intensify marketing activities to generate income, increase lending services and obtain support of other institutions;
- Continue increasing membership through multiplication methods, as applied in the first year, to generate membership fee and to create a better bargaining power.

During the Third year:

- Cooperatives will launch extensive marketing programmes by entering into negotiations with open market operators and, if possible, exporters.
- Organise national level seminars and meetings in collaboration with the National Cooperative Federation and Government departments to create awareness among the general public on issues like food security, women's participation in cooperatives, environment protection etc.

The main objective of the Plans of Action is to increase membership, generate additional funds, mobilise resources, create greater goodwill and enter into market for having better returns for the basic members. Main activities include: interaction with National Cooperative Federation, governmental and non-governmental organisations to organise education, training and extension services including publicity.

[03] Thailand

The two participants had proposed the following Plan of Action. The main components of the Plan were as follows:

- Make a comprehensive report to the respective organisations on the work done during the training programme in Japan and the main points which had emerged from out of study visits and discussions with other participants;
- Suggest changes in policies of respective organisations which relate to the participation of women in cooperatives and especially on decision-making in agricultural cooperatives;
- Introduce the concepts of 'morning markets' and 'women's associations' of Japan to the respective organisations and support them in the implementation of these concepts among agricultural cooperatives in the country;
- Strengthen the Women Committee of the CLT, and, if possible, help establish such a committee within the ACFT.

The main objective of the Plan is to transfer the existing situation of women's associations in the Japanese agricultural cooperatives to the agricultural cooperatives in Thailand through respective organisations.

III. RECOMMENDATIONS MADE BY THE PARTICIPANTS

After having completed the formal course of studies, the participants made the following general observations and recommendations:

01 The participants of the 10th ICA-Japan Training Course for Farm Women Leaders of Agricultural Cooperatives in Asia held at Tokyo, Japan, during August 27-September 16 2000 expressed their deep appreciation for the opportunity given to them to participate in the Training Course as also, as delegates, in the 5th International Conference of Farm Women Leaders of Asia and Africa held at Tokyo during the period August 27-September 06 2000. It was a unique opportunity for them to meet and interact closely with the delegates from 22 countries of the Asian and African regions.

02 The participants endorsed fully the recommendations unanimously adopted by the 5th international conference and strongly recommended that such conferences and training courses should be organised regularly as they serve as an important platform for the rural women leaders in Asia and Africa to discuss pertinent issues relating to the multiple functions of agriculture, food security, alleviation of poverty and participation of women in agricultural cooperatives.

03 Governments should reformulate restrictive legislations and policies to make them more women-friendly. For example: facilitation of women to become members of agricultural cooperatives even if they do not own land; enable women to obtain credit from financial institutions; and make specific reservations for women on the elected bodies of cooperatives;

04 Governments should make more of education, training and extension opportunities available to women in sectors like vocational training which help generate income and employment, information technology which enable women to enter more professional organisations, formal education to overcome the problems of illiteracy.

05 Governments and non-governmental organisations including agricultural cooperatives should promote and encourage women to become members and undertake various functions because of the multifunctional character of agriculture. Cooperatives should also enable women to borrow funds on easy terms to purchase raw materials and provide them with marketing facilities like market space and the related infrastructure;

06 As a part of their development programmes, the national cooperative organisations in collaboration with the respective government agencies should promote formation of women's self-help groups and provide them with information, education, training to enhance their business and leadership potentials. Information on experiences like the Women's Associations of Agricultural Cooperatives of Japan should be provided to women groups and encourage the group leaders to take advantage of such successful experiences;

07 Family work should be considered as a paid work, and women should be adequately rewarded or remunerated for the services rendered. In this context the experiences of Japan on family farm management agreement is considered relevant. The national cooperative organisations and governments should try to make use of such experiences.

08 Women's organisations should take advantage of the experiences of self-help organisations and various government programmes to provide rural women with an easy access to credit. Making use of experiences like those of the SEWA and DWCRA of India, JAWA of Japan, Sammrudhi of Sri Lanka, Amanah Ikhtiar of Malaysia, and Grameen Bank of Bangladesh was considered relevant.

09 Reduce population growth rate through more intensive family planning programmes especially in countries with high population growth rates. Such a concept should be an integral component of all education and extension programmes implemented by agricultural cooperatives;

10 The participants felt that a larger number of participants should be invited to participate in a programme like this in order to make the experiences of the Japanese Agricultural Cooperatives and JAWA available to a larger group. The ICA, JA-Zenchu, IDACA and the MAFF-Government of Japan are requested not only to continue such a training programme but also to expand its scope and duration;

11 The ICA in collaboration with the JA-Zenchu and IDACA should produce simple material on Japan's better-living activities and women's associations for the information and use of women leaders and cooperative organisations in the Region;

12 It is suggested that a special session be organised with the members of JAWA at a primary cooperative in order to discuss with them the details of organisation, management and financing of JAWA activities;

13 It is strongly urged that a short-term follow-up training programme for the participants of this programme be organised to provide them with the latest information on developments in Japan and in the Region;

14 The participants expressed their highest appreciation and of their own organisations for the financial support extended to the programme by the Government of Japan and the implementation of the programme by the ICA together with the IDACA and JA-Zenchu. They have found their stay and work at IDACA very comfortable and rewarding. The IDACA Managing Director and his staff and the ICA Project Director have provided them with all the technical information and general guidance needed by them.

Section-VI

CONCLUDING SESSION

The 10th ICA-Japan Training Course for Rural women Leaders of Agricultural Cooperatives in Asia was organised by the International Cooperative Alliance in collaboration with the IDACA during August 27-September 16 2000 with the funding support of the Government of Japan in the Ministry of Agriculture, Forestry and Fisheries-MAFF. Six participants – two each from Bangladesh, Nepal and Thailand, attended the Course. The participants had also the opportunity of participating as delegates in the 5th international conference of Farm Women Leaders of Asia and Africa which was held at Tokyo during August 27-September 06 2000, and in the FAO/NGO-CSO Consultation which was held at Yokohama during August 28-29 2000. Besides attending the classroom sessions, the participants had an exposure to primary and Prefectural level agricultural cooperatives in Mie Prefecture.

The concluding session of the Training Course was held on Thursday, September 14 2000 with Ms Ayumi Sato, Section Chief in the Overseas Technical Cooperation Division of the MAFF as Chief Guest. Dr Daman Prakash, ICA Senior Consultant and Project Director of the Training Course and Mr Yoshitada Nakaoka, Managing Director of the IDACA addressed the closing session.

Speaking on the occasion, *Ms Sato* conveyed her congratulations to the participants on the completion of their training programme in Japan successfully and hoped that their return journey would be comfortable. She expressed her happiness that the participants were able to participate also in other events like the 5th international conference and the FAO Consultation in Yokohama. Touching upon the contents of the training programme, Ms Sato mentioned that the issues relating to women's participation in decision-making in agricultural cooperatives and the issues relating to food security and poverty alleviation were more relevant in the context of open market economy, globalisation and the relevant of cooperatives in the present day economy. She hoped that the participants would be able to make use of their experiences in the development of their respective organisations and movements. She expressed her full satisfaction that the programme was implemented in a good and professional way by the ICA.

Dr Daman Prakash, speaking on the occasion, expressed the gratitude and thanks of the International Cooperative Alliance for the collaborative support extended by the MAFF-Government of Japan in the implementation of the 10th Training Course. He said that the ICA would very much appreciate to continue implementing similar programmes even in the future. The successful implementation of the programme was possible mainly due to the good understanding and rapport that existed between the ICA, IDACA and the JA-Zenchu on one side and with the Government of Japan on the other. We, at the ICA, wanted the programme to be technical, professional and relevant to be effective. We try to select participants who are good, relevant and eager

to learn something. This is possible because of our close and good rapport with the key officials in our member-organisations. And we finalise the selection of the candidates only after having a final consultation with the IDACA. It is because of such procedures we are able to have good sets of participants to our programmes.

Dr Prakash informed Ms Sato and the participants that the long-term programme on management training, which is also supported by the Government of Japan, would commence in November this year. The participants of that programme would also spend about two months here in Japan at the IDACA to gain some insight into the working and progress of the Japanese agricultural cooperatives. Dr Prakash thanked Ms Sato for all the support given to the programme. He expressed his sincere thanks to the JA-Zenchu and the IDACA for taking good care of the participants and for making all the arrangements for the programme. Without such an assistance and collaboration the programme would not have been successful and memorable for the participants.

The Managing Director of the IDACA, *Mr Yoshitada Nakaoka*, expressed his happiness that the Training Course has been completed successfully and satisfactorily. He was happy to see yet one more batch of participants going home with good memories of the IDACA and those of the Japanese Agricultural Cooperatives. He expressed his satisfaction that the ICA was able to identify good participants for attending the Course and conveyed his thanks to the ICA member-organisations for sponsoring them. He was fully aware that it was hard for the women to come to Japan and stay here in an isolated place for longer durations, but ultimately such experiences also contribute to learning.

Elaborating on the theme of the training programme, Mr Nakaoka mentioned that the women's associations although going down in numbers yet have an important role to play in the farming community. They are the key players in sustaining the interests of households in the profession of farming and also retaining social and traditional values. Women contributed a lot to farming. They worked harder than their menfolks and were more intelligent in taking decisions at home as well as on farms. Their associations have contributed enormously to the business development of cooperatives, and therefore, they were important to the Japanese agriculture. He said that he was happy to know that there was a good interaction between the participants and the women's associations. Mr Nakaoka mentioned that as a policy, the IDACA would like to have more and more of women participants in its programmes. He requested the participants to remember their stay at IDACA and in Japan and hoped that the participants would make use of their experiences when they go back to their respective countries. He congratulated all the participants on the successful completion of their Training Course.

'Certificates of Participation' were awarded to the participants by the IDACA and the International Cooperative Alliance.

Ms Ratna Kumari Sharma [of Nepal] speaking on behalf of the participants of the 10th Training Course expressed thanks on behalf of the participants and on her own, said that the visit to Japan and to the agricultural cooperatives here was an excellent experience. It was a very welcome opportunity for all of us to come and study here under the scholarship given to us by the ICA. We have met many people during the women conference, FAO conference and the RECA seminar from Asia, Africa and Japan and we were able to exchange our views and experiences. The studies carried out at IDACA were very technical and highly useful. Also the visits to the inner parts of Japan, like the Mie Prefecture, Gold Fish Market, the JA-Matsuzaka, Kyoto and to the city of Tokyo were very impressive and highly educative. We shall remember all these events for years to come, she said.

She said that the contribution of the ICA and that of the Government of Japan in providing training opportunities of this kind were very valuable. In home countries such opportunities are not available, and therefore, a visit to Japan for training is very valuable. She hoped that the Government of Japan would continue to support this training programme even in future. She thanked the ICA, especially Dr Daman Prakash, and the IDACA, especially Mr Nakaoka, Mr Abe, Ms Oshita, Mr Nakashima and all others for the opportunity given and for their spontaneous guidance, assistance and help.

Upon completion of the 10th Training Course the participants left Japan for their home countries on the 16th of September 2000.

Annexure-I

LIST OF PARTICIPANTS

01 Bangladesh

- 01 Ms Begum Akhtar Jahan, Member
Sopura Srijonee Women Cooperative Society Limited
House Number 279, Sector-2, Upashahar Housing Estate
Rajshahi Cantt. Rajshahi Bangladesh
- 02 Ms Khadija Hassan Sefali, President
Bogra Central Women Cooperative Society Limited
Sutrapur Moyezmiar, **Bagan Bari.** Bogra Bangladesh

02 Nepal

- 03 Ms Ratna Kumari Sharma, Chairperson
Maitidevi Women Savings & Credit Cooperative Society Limited
Maitidevi, Dilli Bazaar, **Kathmandu** Nepal
- 04 Ms Chitra Kumari Thamsubang Subba, Board Members
Transportation and Environment Agricultural
Multipurpose Cooperative Society Limited
Lalitpur. Nepal

03 Thailand

- 05 Ms Surawongse Wannapak
Manager of Corporate Services and Secretarial Department
Agricultural Cooperative Federation of Thailand-ACFT
79 Ngamwongwan Road, Ladyoa
Jatujuk, **Bangkok 10900.** Thailand
- 06 Ms Namfon Sammadee, Public Relations Officer
Public Relations Section, Information Division
Cooperative League of Thailand-CLT
13 Pichai Road
Dusit, **Bangkok 10300** Thailand
-



The 10th ICA/Japan Training Course for Rural Women Leaders of Agricultural Cooperatives in Asia
from August 27 to September 16, 2000

From left to right: Ms Y. Aoki-IDACA Official, Ms Ratna Kumari Sharma-Nepal, Dr Daman Prakash-ICA ROAP, Mr K. Ashizawa-MAFF Government of Japan, Ms Khadiji Hassan Sefali-Bangladesh, Mr T. Nakashima-IDACA official, Ms Chitra Kumari Subba-Nepal, Ms Surawongse Wannapak-Thailand, Mr Yukio Abe-IDACA Programme Coordinator, Ms Begum Akhtar Jahan-Bangladesh, Mr T. Ishii-IDACA official, Ms Namfon Sammadee-Thailand, Mr Yoshitada Nakaoka-IDACA Managing Director, Ms Eiko Oshita-IDACA Programme Coordinator, and Ms Kogure-IDACA official.

**Annexure-II
COURSE PROGRAMME**

The 10th ICA/Japan Training Course for Rural Women Leaders of Agricultural Cooperatives in Asia

From August 27 to September 16, 2000

IDACA

Date	Forenoon (9:30-12:00)	Afternoon (13:30-16:00)	Accommodation
Aug. 27 (Sun)		Arrival of the Participants	Yokohama
28 (Mon)	Attending the FAO International Meeting	Continued	"
29 (Tue)	Attending the FAO International Meeting	Continued	IDACA
30 (Wed)	Attending the 5th Asian/African Women Farmer Leaders Conference	Continued	"
31 (Thu)	Attending the 5th Asian/African Women Farmer Leaders Conference	Continued	"
Sep. 1 (Fri)	Attending the 5th Asian/African Women Farmer Leaders Conference	Agricultural Cooperative System in Japan (IDACA)	"
2 (Sat)	Sight-seeing in Tokyo	Continued	"
3 (Sun)	Move to Mie Prefecture		Mie
4 (Mon)	Visit to the JA Mie Pref. Union	Observation of the JA affiliated facilities	"
5 (Tue)	Visit to the Primary Cooperative Society	Observation of the JA's facilities/Exchange Meeting with the members of the JA Women's Association	"
6 (Wed)	Study tour in Mie Prefecture	Move to Tokyo	IDACA
7 (Thu)	Roles of Administration in the Enhancement of Rural Women Status	Entrepreneurial Activities of Rural women in Japan -And the Role of Extension Workers (Ms. K. Kano)	"
8 (Fri)	System and Business of the Multi-purpose Agri. Coops in Japan (IDACA)	Continued	"
9 (Sat)	Free		"
10 (Sun)	Free		"
11 (Mon)	Case Study of JA Mikkabi (JA Mikkabi, Mr. A. Komiya)	Continued	"
12 (Tue)	Supplementary lecture (IDACA)	Continued	"
13 (Wed)	Approach for the problem solution in the participating countries	Group Discussion (Comprehensive)	"
14 (Thu)	Report writing	Presentation of group report/Evaluation/Closing Session	"
15 (Fri)	Preparation of Departure/Move to Narita city		Narita city
16 (Sat)	Departure		

As of Sep 8, 2000

Annexure-III

CONFERENCE RECOMMENDATIONS

[ICA/JA-Zenchu/AARDO/IDACA 5th Asian-African Women Farm Leaders' Conference held at Tokyo, Japan, during August 27-September 06 2000]

In the light of the documentation made available to the Conference delegates, the country background papers presented and circulated by the delegates, expert inputs made by the Conference organisers and specialists, the discussions held at the FAO/NGO-CSO Consultation held at Yokohama, the discussions held at the three Working Groups, and the points made at the Plenary Sessions, the 5th Asian-African Women Farm Leaders' Conference held at Tokyo, Japan, during August 27-September 06 2000 has made and unanimously adopted the following recommendations:

01 Agricultural cooperatives and the relevant rural institutions including the farmers' organisations have a special role to play to promote the status of rural women. Agricultural cooperatives are the prominent players in the Asian-Africa Regions on food security issues. Such institutions perform multiple functions at the grassroots level and generate not only food but also income and employment. It is, therefore, *recommended* by the Conference that national cooperative/rural development organisations and the respective governments recognise the importance of participation of women in cooperatives and rural institutions and facilitate the process by making suitable provisions and modifications in relevant laws, rules and other regulations. Women should also be given suitable marketing opportunities by facilitating appropriate linkages, opportunities to acquire professional, managerial and marketing skills. Support organisations should encourage women to participate not only in the organisational matters but also in business activities of their respective organisations. The Conference *recommended* that women should have an easy access to new and appropriate farm technology which is women-friendly and credit facilities on a priority basis to improve their capacities and capabilities.

02 Recognising the importance of access to credit and technology, the Conference *recommended* that the distinction between men and women merely on gender-basis, should not restrict the development opportunities for rural women. The Conference *recommended* that rural women leaders and rural institutions including agricultural cooperatives should make special and clear provision for providing such facilities to women members.

03 Governmental and non-governmental organisations have been promoting and supporting, through technical and financial means, a variety of institutions and projects at the basic level with a view to improve the social and economic conditions of the community. In a number of cases such institutions fail to sustain themselves after the external assistance is withdrawn. Such events produce negative effects on weaker sections of the community especially rural women. The Conference, therefore, *recommended* that self-help groups on a small scale be organised and supported by qualified extension workers to take up income-generating programmes which help to improve the economic conditions of the community. Cooperatives and rural development institutions are, therefore, seen as the most appropriate institutions to provide services such as education, health, and income-generation by adopting micro-credit activities. The Conference *recommended* that governments and other institutions provide seed funds, small and medium-size work contracts, and easy credit to women members of such rural institutions.

04 With a view to mitigate problems relating to credit for rural women and their activities special financial institutions and financial programmes be established and strengthened where they already exist. Extension workers and development agents of NGOs and of other governmental and non-governmental institutions should be given extensive training in resource mobilisation. The Conference *recommended* that such initiatives be urgently taken by the concerned development agencies.

05 Women members often are engaged in micro level economic activities such as vending, handicraft, food processing, working on farms, nursery plant raising, weaving, baby sitting, with a view to supplement family income. They are often faced with the problem of obtaining raw material and marketing of their products. The Conference recommended that governments, cooperatives and other rural development institutions, through making appropriate modifications in policies and regulations, offer discounted prices and market places to women members. The Conference *recommended* that such small-scale women business operators be given opportunity to have access to the mass media, and market information.

06 The Conference *recommended* that the experiences of advanced and progressive countries and their Cooperative/Rural Movements be made available to their counterparts in other countries and Movements so that an intensive exchange of experience takes place. This can be done through broadcast of replication of experiences, participation in meetings and conferences and exchange of learning visits. The Conference *recommended* that donor agencies in countries like Japan e.g., MAFF of Government of Japan, JA-Zenchu, IDACA, JICA etc. provide such experiences and opportunities.

07 While recognising the importance of gender sensitisation, issues relating to food security and environment, as is supported by several governmental and non-governmental international and national organisations, the Conference *recommended* that extension leadership development programmes be further strengthened, established and promoted where they do not exist to provide greater information and awareness among rural women. Such extension programmes be made more responsive to the needs of rural women. In the same context the Conference took note of the importance of right to information for women on issues like the Genetically-Modified Farm Products, safety of food and relevance of farm chemicals handled by the farming community.

08 The Conference *unanimously acclaimed* with a high degree of appreciation the efforts of the Japanese Agricultural Cooperative Movement and its specialised institutions like the JA-Zenchu and the IDACA, and the Government of Japan, and the collaborating organisations like the ICA and the AARDO for continuing to hold this Conference for the fifth time in a row.

09 It was strongly *recommended* by all the delegates that such a platform should be continued to be made available to women leaders of Asia and Africa region in future as well to discuss issues like food security, impact of WTO agreements, environment preservation, alternative sources of energy, relevance of agricultural cooperatives, strengthening of human resource development in rural areas etc.

10 The Conference took note of the observance and celebration of international days e.g., World Food Day, Women's Day, International Cooperative Day which normally aim at creating awareness among the community at large on issues relating to them. In the same way, the Conference *recommended* that Rural Women's Day be widely observed and celebrated on the 15th of October every year to create favourable feelings for the rural women among the general community and give publicity to the problems and achievements of this section of the society by making use of print and electronic media and other methods and means.

Annexure-IV

ICA COOPERATIVE IDENTITY STATEMENT

The ICA General Assembly held on 23rd September 1995 in Manchester, adopted the new Principles of Cooperation recommended by the ICA Board of Directors and the ICA Congress after global study and review by a committee headed by Prof Ian McPherson from Canada. The following is the finally-adopted version of the Cooperative Identity Statement.

DEFINITION OF A COOPERATIVE

A cooperative is an autonomous association of persons united voluntarily to meet their common economic, social and cultural needs and aspirations through a jointly-owned and democratically-controlled enterprise.

BASIC COOPERATIVE VALUES

Cooperatives are based on the values of self-help, self-responsibility, democracy, equality, equity and solidarity. In the tradition of their founders, cooperative members believe in the ethical values of honesty, openness, social responsibility and caring for others.

THE PRINCIPLES OF COOPERATION

The Principles of Cooperation are guidelines by which cooperatives put their values into practice.

First Principle: Voluntary and Open Membership: Cooperatives are voluntary organisations, open to all persons able to use their services and willing to accept the responsibilities of membership, without gender, social, racial, political or religious discrimination.

Second Principle: Democratic Member Control: Cooperatives are democratic organisations controlled by their members, who actively participate in setting their policies and making decisions. Men and women, serving as elected representatives, are accountable to the membership. In primary cooperatives, members have equal voting rights [one member one vote], and cooperatives at other levels are also organised in a democratic manner.

Third Principle: Member Economic Participation: Members contribute equitably to, and democratically control, the capital of their cooperative. At least part of that capital is usually the common property of the cooperative. Members usually receive limited compensation, if any, on capital subscribed as a condition of membership. Members allocate surpluses for any or all of the following purposes: developing their cooperative, possibly by setting up reserves, part of which at least would be indivisible; benefiting members in proportion to their transactions with the cooperative; and supporting other activities approved by the membership.

Fourth Principle: Autonomy and Independence: Cooperatives are autonomous, self-help organisations controlled by their members. If they enter into agreements with other organisations, including governments, or raise capital from external sources, they do so on terms that ensure democratic control by their members and maintain their cooperative autonomy.

Fifth Principle: Education, Training and Information: Cooperatives provide education and training for their members, elected representatives, managers, and employees, so that they can contribute effectively to the development of their cooperatives. They inform the general public – particularly young people and opinion leaders – about the nature and benefits of cooperation.

Sixth Principle: Cooperation among Cooperatives: Cooperatives serve their members most effectively and strengthen the Cooperative Movement by working together through local, national, regional and international structures.

Seventh Principle: Concern for the Community: Cooperatives work for the sustainable development of their communities through policies approved by their members.

*International Cooperative Alliance [World Headquarters]
15 Route des Morillons, CH-1218 Grand Saconnex, Geneva. Switzerland.*

Creative Farming by Family Agreement

Agriculture becomes more creative and attractive by a written agreement on cooperative management among family members

Agriculture itself is a creative and attractive job, but it can be more so by an agreement on cooperative management of farming among family members.

Adaptability of the Technology

This technology is best suited to a family-based farming. A large family with more than two generations is preferable as a target of this technology rather than a small one with one generation.

The Technology

This is a cost-less know-how technology based on the mutual and clear understanding of family objectives, roles and responsibilities of family members for attaining the common objectives. In a family farming, daily communication among family members might be somehow effective for mutual understanding. However, a written agreement after an intensive and thorough discussion is more effective and gives a good chance of making a family planning for the future. To get a written agreement, the following procedures are needed.

Step-1: Initial Discussion

First of all, family members should get together to discuss each one's perception of desired farm operation and the life style each one pursues. This step will clarify the family's realities and pending issues as well as the members' desire. This process offers the basis for the family's farming plan that affects each member. The following topics, for instance, might be discussed:

- Current earning and expenses of the family farming
- Remuneration for works
- Roles assigned to each member including farm works and household works
- Working hours of each member
- Target income of each member
- Target income of the family
- Agriculture and household expenditure
- Future property succession
- Post-retirement life.

Step-2: Drafting the Details of the Agreement

Based on the initial discussions, the family members should develop the details of an agreement on farm management. Some of the items that should be included in the proposed agreement are as follows:

01 Assigning farm works and household work to each member, taking into account the ability and desire of each member. For example, if the owner's wife is good at accounting, she may be assigned bookkeeping in addition to rice growing. Greenhouse horticulture may be assigned to the son who will succeed the farming operation. The wife of the son may be responsible for housekeeping in general until her children reach school age.

02 Determining the remuneration that each member is entitled to as the reward for her/his work, and paying methods. For example, 150,000 yen may be transferred every month to the bank account of the owner's wife, 100,000 yen to that of the son, and 80,000 yen to that of his wife.

03 Determining the share that each member incurs of the common household expenditure, considering her/his income. For example, the owner's wife may incur 100,000 yen, and the son and his wife may jointly incur 100,000 yen.

04 Determining the holidays for each member. For example, every one may be entitled to one day off a week but the owner and his wife may have holidays on days different from those of their son and wife. For the two busy months in fall, holiday may be determined on a case-by-case basis. Each one may take a summer vacation of three days or more.

Thus, any point of issue discussed and agreed to by the family members will be put into a written form.

Step-3: Finalising the Agreement

All the agreements reached among the family members will be compiled into a draft of written agreement which may be reviewed by an appropriate government officer or agricultural cooperative personnel. The draft agreement will be then refined to become a formal written agreement, taking their advice into consideration.

Step-4: Execution and Review of the Agreement

The agreement may need to be revised and/or expanded to meet the change of farming practice and family situation.

Effect of the Technology

This technology makes family farming more creative and attractive through:

- 01 The increase of revenues by better organised and more efficient performance of working loads;
- 02 The increased awareness of Role and responsibility of each family member. Mutual respects and sense of partnership. The pleasure of accomplishment of the jobs allocated to each other;
- 03 Mutual understanding of desired life style of each member and sharing the future plan of the family.

The Role of Agricultural Cooperatives and Local Governments

Signing a family management agreement claims a change in the traditional relationship among the members of a family. Some farm owners, therefore, may be resistant to the new agreement. Here, agricultural cooperatives and local governments play an important role as an arbitrator/advisor for developing a family management agreement. Some forums on this subject are recommended to be held in the community.

[Reproduced from FFTC Leaflet No.5-2000 – Practical Technologies for Agriculture. Rural Life Research Institute-Japan, 19 Ichibancho, Chiyodaku, Tokyo 102-0082. Japan]

**Countrywise Participation in ICA-Japan Training Course for Rural Women Leaders of Agricultural Cooperatives in Asia
Organised by the ICA and held at the IDACA-Japan During the Period 1991-2000**

Participating Countries	Course-01 Aug 21- Sep 14 1991	Course-02 Aug 25- Sep 19 1992	Course-03 Jun 12- Jly 08 1993	Course-04 Oct 17- Nov 12 1994	Course-05 Oct 29- Nov 24 1995	Course-06 Oct 20- Nov 16 1996	Course-07 Nov 04- Dec 05 1997	Course-08 Aug 24- Sep 13 1998	Course-09 Aug 23- Sep 11 1999	Course-10 Aug 27- Sep 16 2000	Total Participants
01 Bangladesh	-	-	02	-	-	-	-	-	-	02	04
02 India	-	02	-	02	-	-	02	-	-	-	06
03 Indonesia	02	-	-	-	02	02	-	02	-	-	08
04 Jordan	-	-	-	02	-	-	-	-	-	-	02
05 Malaysia	-	02	-	-	02	02	-	02	-	-	08
06 Myanmar	-	-	-	-	-	-	-	-	02	-	02
07 Nepal	-	-	-	-	-	-	-	-	-	02	02
08 Pakistan	-	-	-	-	-	02	02	-	-	-	04
09 Philippines	02	-	-	-	02	-	-	-	02	-	06
10 Sri Lanka	-	02	-	02	-	-	02	02	-	-	08
11 Thailand	02	-	02	-	-	-	-	-	02	02	08
12 Vietnam	-	-	02	-	-	-	-	-	-	-	02
TOTALS [12]	06	06	06	06	06	06	06	06	06	06	60

INTERNATIONAL COOPERATIVE ALLIANCE
Regional Office for Asia and the Pacific, New Delhi, India

**ICA-JAPAN TRAINING COURSE FOR RURAL WOMEN LEADERS
OF AGRICULTURAL COOPERATIVES IN ASIA**

LIST OF PARTICIPANTS : COURSE-WISE [COURSE I-10]
[1991, 1992, 1993, 1994, 1995, 1996, 1997, 1998, 1999, 2000]

FIRST COURSE: 1991 [August 21-September 14 1991]

01. INDONESIA

- 01 Ms Armileni Hindareny, Lecturer
PUSLATPENKOP, National Cooperative Training Centre
Jalan Gatot Subroto, **Jakarta Selatan**, Indonesia.
- 02 Ms Prihat Ismawati, Manager, Savings and Loans Dept
Centre Coop Village Unit of East Jawa
Pondok Candra Indah, Jl Blimbing (IV)
Block C.127, **Waru Sidoarjo**, East Java. Indonesia.

02 PHILIPPINES

- 03 Ms Eusebia P Evangelista, General Manager
Danapra Development Cooperative Inc.
98 Wong Clista Street, **Batangas**. Philippines
- 04 Ms Bienvenida Benben Guanzon Saceda, Chairperson
Free Planters Producers' Cooperative
81 Lapu Lapu Street, Digos
Davao del Sur 8002. Philippines.

03 THAILAND

- 05 Ms Wanida Noottal, Admn Dept.
Agricultural Cooperative Federation of Thailand
79 Ngamwongwan Road, Ladyaw
Jatujak, **Bangkok.10900** Thailand.
- 06 Ms Malaiwon Thongma, Manager
Cha Am Agricultural Cooperative
602 Phetkaseam Road, **Cha Am**. Phetchaburi Province, Thailand.

SECOND COURSE: 1992 [August 25-September 19 1992]

01 INDIA

- 01 Mrs S.K. Nagarathna Rao, Lady Cooperative Education Officer
Karnataka State Cooperative Federation Ltd.
32 Race Course Road, 3rd Floor
Bangalore 560 001. Karnataka State. India

02 Mrs Khrimy Tongchen Jomba, Chairman
Women Welfare Cooperative Society Ltd., Rupa
c/o Mr R.K. Khrimy, Minister for Education, Science and Technology
Itanagar 791 111. Arunachal Pradesh

02 MALAYSIA

03 Mrs Noorsiah Kamaruzzaman, Agri. Assistant Officer
State RISDA Directorate. Ting-5 Bangunan RISDA
Jalan Teluk Wan Jah
05200 Alor Setar, Kedah. Malaysia.

04 Mrs Ramleh bt Long, Secretary, Women's Group
Angkasa, Pejabat Pos Jalan Sultan
47640 Petaling Jaya. Selongor Malaysia.

03 SRI LANKA

05 Mrs P.M. Somawathie
Pannilpattu Multipurpose Cooperative Society Ltd.
190 Main street, **Kahawatta. Sri Lanka**

06 Mrs Subhashini Vardan, President
District Cooperative Women's Committee
Trincomalee Multipurpose Cooperative Society Ltd.
78 Green Road, **Trincomalee. Sri Lanka.**

THIRD COURSE: 1993 [June 12-July 08 1993]

01 BANGLADESH

01 Mrs Anjaman Ara Bhuya Begam, Director
Bangladesh National Women's Cooperative Society Ltd,
7 K B Shaha Road, **Amlapara, Narayanganj. Bangladesh**

02 Mrs Seheli Hoque, Chairperson
Ramna Thana Central Women's Coop Society Ltd
12/KLHA/3, Siddeswari Road, Siddeswari, **Dhaka. Bangladesh.**

02 THAILAND

03 Mrs Chamaiporn Tutasukitwanit, Technician
Cooperative League of Thailand
4 Pichai Road, Dusit, **Bangkok. 10330. Thailand**

04 Ms Supasiri Intarasooksri, Project Manager
Zonta Dairy Village
Chombung. Ratchaburi. 70150. Thailand.

03 VIETNAM

05 Mrs Doai Ngoc Anh
SAIGON COOP
102 Nam Ky Khoi Nghia, Q-1. **Ho Chi Minh City. Vietnam**

- 06 Mrs Nguyen Thi Thanh Loan
SAIGON COOP
102 Nam Ky Khoi Nghia, Q-1
Ho Chi Minh City, Vietnam.

FOURTH COURSE: 1994 [October 17-November 12 1994]

01 INDIA

- 01 Mrs Hitendra Kumari, Chairperson
Bhopal Dugdha Sangh Sahakari Maryadit,
Bhopal Dairy Plant, PO Habibganj, **Bhopal.462024** Madhya Pradesh
- 02 Mrs Shailaja C Jaliyal, Law Officer
Karnataka State Coop Agri. & Rural Development Bank Ltd
Tippu Sultan Palacc Road, Fort, **Bangalore. 560 018.** Karnataka.

02 JORDAN

- 03 Ms Nahida Y. A.El Saies, Manager
Public and Foreign Relations Office
Jordan Cooperative Organisation
Al Shareef Al Radi Street, PO Box 1343
Jabal Al Waibdeh Area, (Near Ministry of Supply), **Amman.** Jordan.
- 04 Ms Feryal E.N. Yousef, Chief, Admin. Development Unit
Jordan Cooperative Organisation
Al Shareef Al Radi Street, PO Box 1343
Jabal Al Waibdeh Area, (Near Ministry of Supply), **Amman.** Jordan.

03 SRI LANKA

- 05 Mrs Sushila Palihakkara, Deputy General Secretary
National Cooperative Council of Sri Lanka
455 Galle Road, **Colombo-3.** Sri Lanka
- 06 Mrs Morathenna D.S. Gunasekara, President
Kurunegala Multipurpose Cooperative Society Ltd.
Kohicogedera, Kurunegala. Sri Lanka

FIFTH COURSE: 1995 [October 29-November 24 1995]

01 INDONESIA

- 01 Ms Tri Widharetna, Expert Staff/Board
Union of Indonesian Dairy Cooperatives (GKSI)
JI Prof Supomo No. 178, **Jakarta-12870** Indonesia
- 02 Ms Tirin Purwanti, GKSI Regional KORDA-Jawa Barat
Union of Indonesian Dairy Cooperatives (GKSI)
Jalan RS Gedebage No. 128
Ujungburung, **Bandung** Indonesia

- 02 MALAYSIA
- 03 Ms Rahmah bt Md Ali, General Manager
Malacca Rubber Smallholders' Cooperative Society
Bangunan RISDA Negeri
36 Jl Tun Sri Lanang, **Melacca 75150** Malaysia
- 04 Ms Husniah Ismail, District RISDA Officer
Pejabat Risda Daerah Kuantan
Jalan Haji Junid, **25200 Kuantan**, Pahang Darul Makmur Malaysia
- 03 PHILIPPINES
- 05 Ms Arilda Faelmoca, Manager
San Joaquin Multipurpose Cooperative Society
Sarrat, Ilocos Norte, Philippines
- 06 Ms Lourdes Purgatorio, Manager
St. Michael Development Cooperative Society
Mahaplag, Leyte, Philippines

SIXTH COURSE: 1996 [October 20-November 16 1996]

- 01 INDONESIA
- 01 Ms Mutiah Faridah, Coordinator
Union of Indonesia Dairy Cooperatives-GKSI
East Java Region, Jalan Raya Lebaksari, P.O. Box 13
Pandan, Java Timur, Indonesia
- 02 Mr Tuty Sudartati
KUD Jabung, **Kecamatan Jabung Malang**
Java Timur, Indonesia
- 02 MALAYSIA
- 03 Ms Kairiah bt Haji Hassan
Pejabat FELDA Cawangan Serting
72109 Bandar Baru Serting, Negari Sembilan, Malaysia
- 04 Ms Latifah Bte Abdullah
Pejabat RISDA Daerah
No. 20, Jalan Khalidi, **84009 Muar**, Johore, Malaysia
- 03 PAKISTAN
- 05 Ms Yasmin Shaukat, Deputy Manager
National Centre for Cooperative Training
House No.6, Street No.56, F-6/4, **Islamabad**, Pakistan
- 06 Ms Shama Firdous, Deputy Director
Federal Bank for Cooperatives
6-L, Gulberg-III, **Lahore**, Pakistan

SEVENTH COURSE: 1997 [November 04-December 03 1997]

01 INDIA

- 01 Mrs Usha Tai P. Chaudhary, Director
Maharashtra State Cooperative Bank Limited
9 Maharashtra Chamber of Commerce Lane
Fort, **Mumbai 400023** Maharashtra
- 02 Mrs A. Bhanumati, President
District Central Cooperative Bank Limited
NTR Sahakara Bhavanam, Yuda Layout
Marripalam, **Vishakhapatnam 530024** Andhra. India

02 PAKISTAN

- 03 Mrs Shamim Akhtar Memon, Deputy Director
Federal Bank for Cooperatives
A-3, 255 Safiq Plaza, Sarwar Shaheed Road, **Karachi** Pakistan
- 04 Mrs Ikhtiar-Un Nisa, Officer Grade-II
Federal Bank for Cooperatives
Federal Bank Building, Sector-5, PO Box 1218. **Islamabad.** Pakistan

03 SRI LANKA

- 05 Mrs M.M. Ariyawathie, President
Horombawa Multipurpose Cooperative Limited
Horombawa. Sri Lanka
- 06 Mrs C.C. Karunaratne, Chairperson
Gampaha District Rural Banks' Union
239/1 Colombo Road. **Gampaha.** Sri Lanka

EIGHTH COURSE: 1998 [August 24-September 13 1998]

01 INDONESIA

- 01 MsDedeh Kusmiati, Management Staff
GKSI-Union of Indonesia Dairy Cooperatives, West Java Regional Office
Jl Rumah Sakit Gede Bage No. 128,
Ujungberung, **Bandung 40612** Indonesia
- 02 Ms Elly Saleha, Management Staff
GKSI-Union of Indonesia Dairy Cooperatives, West Java Regional Office
Jl Rumah Sakit Gede Bage No. 128,
Ujungberung, **Bandung 40612** Indonesia

02 MALAYSIA

- 03 Ms Doriah Shafik binti Ahmad, Assistant Agricultural Officer
Rubber Industry Smallholders' Development Authority
Pejabat RISDA Negeri Selangor, Km. 4 Jalan Kapaer,
41400 Klang Selangor Malaysia

04 Ms Sarinah bt Ab Ghani, Assistant Agricultural Officer
Rubber Industry Smallholders' Development Authority
Pejabat RISDA Negeri Terengganu
Jalan Sultan Ismail, **20700 Kuala Terengganu** Malaysia

03 SRI LANKA

05 Ms Shiela Heenatimulla
Assistant Director [Education and Training]
National Cooperative Council of Sri Lanka
455 Galle Road, **Colombo-3** Sri Lanka

06 Ms Sunanda Hettiarachchi, Manager
District Cooperative Rural Bank
No. 57 Batugedara, **Ratnapura** Sri Lanka

NINTH COURSE: 1999 [August 23-September 11 1999]

01 MYANMAR

01 Ms Yee Yee Cho, Secretary-Director
Shwe-Se-Tun Agricultural and Livestock Breeding Cooperative Ltd
No. 4 Lammadaw Street
Tharawady Township, Bago Division. Myanmar

02 Ms Khin Maw Thet, Lecturing Tutor
Sagaing Cooperative Regional College
C/o Ministry of Cooperatives, Cooperative Department
No. 259-263 Bogyoke Aung San Street, **Yangon**. Myanmar

02 PHILIPPINES

03 Ms Angelita Angeles G. Valdez, Service Department Manager
Northern Luzon Federation of Cooperatives, and
Development Centre – NORLU-CEDEC
Bokawkan Road No. 12, **Baguio City**. Philippines

04 Ms Beverly V. Fajardo, Director
Wesleyan Multi-Purpose Cooperative Inc
214 Vigilia Street, Mabini Extension
Cabanatuan City 3100 Philippines

03 THAILAND

05 Ms Kanistha Buadsuntea, Manager
Pimai Agricultural Cooperative Limited
67 MOO6 Pimai-Taladkae Road
Nirnuang 30110, Nakornrachasima Province. Thailand

06 Ms Kanchana Makchai, Assistant Manager
Sikhiu Agricultural Cooperative Limited
400 M001 Sikhiu District 30140, Nakornrajasima Province. Thailand

TENTH COURSE : 2000 [August 27-September 16 2000]

01 BANGLADESH

- 07 Ms Begum Akhtar Jahan, Member
Sopura Srijonce Women Cooperative Society Limited
House Number 279, Sector-2, Upashahar Housing Estate
Rajshahi Cantt. Rajshahi Bangladesh
- 08 Ms Khadija Hassan Sefali, President
Bogra Central Women Cooperative Society Limited
Sutrapur Moyezmiar, **Bagan Bari**. Bogra Bangladesh

02 NEPAL

- 09 Ms Ratna Kumari Sharma, Chairperson
Maitidevi Women Savings & Credit Cooperative Society Limited
Maitidevi, Dilli Bazaar, **Kathmandu** Nepal
- 10 Ms Chitra Kumari Thamsubang Subba, Board Members
Transportation and Environment Agricultural
Multipurpose Cooperative Society Limited
Lalitpur. Nepal

03 THAILAND

- 11 Ms Surawongse Wannapak
Manager of Corporate Services and Secretarial Department
Agricultural Cooperative Federation of Thailand-ACFT
79 Ngamwongwan Road, Ladyoa
Jatujuk, **Bangkok 10900**. Thailand
- 12 Ms Namfon Sammadee, Public Relations Officer
Public Relations Section, Information Division
Cooperative League of Thailand-CLT
13 Pichai Road, Dusit, **Bangkok 10300** Thailand
-

**ICA-JAPAN TRAINING COURSES FOR RURAL WOMEN LEADERS
OF AGRICULTURAL COOPERATIVES IN ASIA**

LIST OF PARTICIPANTS - COUNTRY-WISE. (COURSES 1-10)
[1991, 1992, 1993, 1994, 1995, 1996, 1997, 1998, 1999, 2000]

01 BANGLADESH

- C.03 01 Mrs Anjaman Ara Bhuya Begam, Director
Bangladesh National Women's Coop Society Ltd.
7 K.B. Shaha Road, Amlapara, Narayanganj, Bangladesh
- C.03 02 Mrs Seheli Hoque, Chairperson
Ramna Thana Central Women's Coop Society Ltd
12/KLHA/3, Siddeswari Road, Siddeswari, Dhaka, Bangladesh.
- C.10 03 Mrs Akhtar Jahan
Member, Sopura Srizonnee Women Cooperative Society Limited
House Number: 279, Sector-2 Upashahar Housing Estate
Rajshahi Cantt. Rajshahi, Bangladesh
- C.10 04 Mrs Khadija Hassan Shefali
Member, Palikanda Ashrafpur Women Cooperative Society Limited
Sutrapur Moyczmir, Bagan Bari, Bogra Bangladesh

02 INDIA

- C.02 05 Mrs S.K.Nagarathna Rao
Lady Coop Education Officer
Karnataka State Cooperative Federation Ltd.
32 Race Course Road, 3rd Floor, Bangalore 560 001, Karnataka State.
- C.02 06 Mrs Khrimy Tongchen Jomba, Chairman
Women Welfare Cooperative Society Ltd., Rupa
c/o Mr R.K. Khrimy, Minister for Education, Science and Technology
Itanagar 791 111 Arunachal Pradesh
- C.04 07 Mrs Hitendra Kumari, Chairperson
Bhopal Dugdha Sangh Sahakari Maryadit,
Bhopal Dairy Plant, PO Habibganj, Bhopal. 462024 Madhya Pradesh
- C.04 08 Mrs Shailaja C Jaliyal, Law Officer
Karnataka State Coop Agri & Rural Development Bank Ltd
Tippu Sultan Palace Road, Fort, Bangalore. 560 018, Karnataka.
- C.07 09 Mrs Usha Tai P. Chaudhari, Director
Maharashtra State Cooperative Bank Limited
9 Maharashtra Chamber of Commerce Lane
Fort, Mumbai 400023, Maharashtra, India

C.07 10 Mrs A. Bhanumati,
President
District Central Cooperative Bank Limited
NTR Sahakara Bhavanam, Yuda Layout
Marripalam, **Vishakhapatnam 530024**. Andhra. India

03 INDONESIA

- C.01 11 Ms Armileni Hindareny, Lecturer
PUSLATPENKOP. National Cooperative Training Centre
Jalan Gatot Subroto. **Jakarta Selatan**. Indonesia.
- C.01 12 Ms Prihat Ismawati, Manager, Savings and Loans Dept
Centre Coop Village Unit of East Jawa
Pondok Candra Indah, Jl Blimbing (IV)
Block C.127, **Waru Sidoarjo**, East Java. Indonesia.
- C.05 13 Ms Tri Widharetna, Expert Staff/Board
Union of Indonesian Dairy Cooperatives (GKSI)
Jl Prof Supomo No.178,
Jakarta-12870 Indonesia
- C.05 14 Ms Tirin Purwanti
GKSI Regional KORDA-Jawa Barat
Union of Indonesian Dairy Cooperatives (GKSI)
Jl RS Gedebage No. 128, Ujungburung, **Bandung** Indonesia
- C.06 15 Ms Mutiah Faridah, Coordinator
Union of Indonesia Dairy Cooperatives-GKSI
East Java Region, Jalan Raya Lebaksari P.O.Box 13
Pandan, Java Timur Indonesia
- C.06 16 Ms Tuty Sudartati
KUD Jabung. **Kecamatan Jabung Malang**
East Java. Indonesia
- C.08 17 Ms Dedeh Kusmiati, Management Staff
GKSI-Union of Indonesia Dairy Cooperatives
West Java Regional Office, Jl Rumah Sakit Gede Bage No. 128
Ujungberung, **Bandung 40612** Indonesia
- C.08 18 Ms Elly Saleha, Management Staff
GKSI-Union of Indonesia Dairy Cooperatives
West Java Regional Office, Jl Rumah Sakit Gede Bage No. 128
Ujungberung, **Bandung 40612** Indonesia

04 JORDAN

- C.04 19 Ms Nahida Y. A.El Saies, Manager-Public and Foreign Relations Office
Jordan Cooperative Organisation
Al Shareef Al Radi Street, PO Box 1343
Jabal Al Waibdeh Area, (Near Ministry of Supply),
Amman. Jordan.

C.04 20 Ms Feryal E.N.Yousef, Chief, Admin Development Unit
Jordan Cooperative Organisation
Al Shareef Al Radi Street, PO Box 1343
Jabal Al Waibdeh Area, (Near Ministry of Supply),
Amman, Jordan.

05 MALAYSIA

- C.02 21 Mrs Noorsiah Kamaruzzaman, Agriculture Assistant Officer
State RISDA Directorate, Ting-5 Bangunan RISDA
Jalan Teluk Wan Jah
05200 Alor Setar, Kedah, Malaysia.
- C.02 22 Mrs Ramleh bt Long
Secretary, Women's Group
Angakasa, Pejabat Pos Jalan Sultan
Petaling Jaya 47640, Selangor Malaysia.
- C.05 23 Ms Rahmah bt Md Ali
General Manager
Malacca Rubber Smallholders' Cooperative Society
Bangunan RISDA Negeri
36 Jalan Tun Sri Lanang, Melacca-75150 Malaysia
- C.05 24 Ms Husniah Ismail, District RISDA Officer
Pejabat Risda Daerah Kuantan,
Jalan Haji Junid, 25200 Kuantan, Pahang Darul Makmur Malaysia
- C.06 25 Ms Khairiah bt Haji Hassan
Pejabat FELDA Cawangan Sertin
72109 Bandar Baru Serting, Negari Sembilan, Malaysia
- C.06 26 Ms Latifah Bte Abdullah
Pejabat RISDA Daerah
No.20 Jalan Khalidi, 84009 Muar, Jahore, Malaysia
- C.08 27 Ms Doriah Shafik binti Ahmad
Assistant Agricultural Officer
Rubber Industry Smallholders' Development Authority
Pejabat RISDA Negeri Selangor, Km 4 Jalan Kapaer
41400 Klang Selangor Malaysia
- C.08 28 Ms Sarinah bt Ab Ghani, Assistant Agricultural Officer
Rubber Industry Smallholders' Development Authority
Pejabat RISDA Negeri Terengganu
Jalan Sultan Ismail, 20700 Kuala Terengganu Malaysia

06 MYANMAR

- C.09 29 Ms Yee Yee Cho, Secretary-Director
Shwe-Se-Tun Agricultural and Livestock Breeding Cooperative Ltd
No. 4 Lammadaw Street
Tharawady Township, Bago Division Myanmar

C.09 30 Ms Khin Maw Thet, Lecturing Tutor
Sagaing Cooperative Regional College
C/o Ministry of Cooperatives, Cooperative Department
No. 259-263 Bogyoke Aung San Street,
Yangon Myanmar

07 NEPAL

C.10 31 Mrs Ratna Kumari Sharma, Chairperson
Maitidevi Women Saving & Credit Cooperative Limited
Maitedevi, Lalitpur. **Kathmandu Nepal**

C.10 32 Mrs Chitra Kumari Thamsuhang Subba, Board Member
Transportation and Environment Agricultural Multipurpose Cooperative Society Ltd
Lalitpur. **Kathmandu Nepal**

08 PAKISTAN

C.06 33 Ms Yasmin Shaukat, Deputy Manager
National Centre for Cooperative Training
House No. 6, Street No.56, F-6/6, **Islamabad. Pakistan**

C.06 34 Ms Shama Firdous, Deputy Director
Federal Bank for Cooperatives
6-L, Gulberg-III, **Lahore Pakistan**

C.07 35 Mrs Shamim Akhtar Memon, Deputy Director
Federal Bank for Cooperatives
A-3, 255 Safiq Plaza, Sarwar Shaheed Road, **Karachi. Pakistan**

C.07 36 Mrs Ikhtiar-Un Nisa, Officer Grade-II
Federal Bank for Cooperatives
Federal Bank Building, Sector-5, PO Box 1218. **Islamabad Pakistan**

09 PHILIPPINES

C.01 37 Ms Eusebia P Evangelista, General Manager
Danapra Development Cooperative Inc.
98 Wong Clista Street, **Batangas. Philippines**

C.01 38 Ms Bienvenida Benben Guanzon Saceda, Chairperson
Free Planters Producers' Cooperative
81 Lapu Lapu Street, Digos, **Davao del Sur 8002. Philippines.**

C.05 39 Ms Arilda Faelmoca, Manager
San Joaquin Multipurpose Cooperative Society
Sarrat. Ilocos Norte. Philippines

C.05 40 Ms Lourdes Purgatorio, Manager
St. Michael Development Cooperative Society
Mahaplag. Leyte. Philippines

- C.09 41 Ms Angelita Angeles G. Valdez, Service Department Manager
Northern Luzon Federation of Cooperatives, and
Development Centre – NORLU-CEDEC
Bokawkan Road No. 12, **Baguio City.** Philippines
- C.09 42 Ms Beverly V. Fajardo, Director
Wesleyan Multi-Purpose Cooperative Inc
214 Vigilia Street, Mabini Extension
Cabanatuan City 3100 Philippines

10 SRI LANKA

- C.02 43 Mrs P.M. Somawathie
Pannilpattu Multipurpose Cooperative Society Ltd.
190 Main Street, **Kahawatta.** Sri Lanka
- C.02 44 Mrs Subhashini Vardan, President
District Cooperative Women's Committee
Trincomalee Multipurpose Cooperative Society Ltd.
78 Green Road, **Trincomalee.** Sri Lanka.
- C.04 45 Mrs Sushila Palihakkara, Deputy General Secretary
National Cooperative Council of Sri Lanka
455 Galle Road, **Colombo-3.** Sri Lanka
- C.04 46 Mrs Morathenna D.S. Gunasekara, President
Kurunegala Multipurpose Cooperative Society
Kohicogedera, Kurunegala. Sri Lanka.
- C.07 47 Mrs M.M. Ariyawathie, President
Horombawa Multipurpose Cooperative Limited
Horombawa. Sri Lanka
- C.07 48 Mrs C.C. Karunaratne, Chairperson
Gampaha District Rural Banks' Union
239/1 Colombo Road, **Gampaha.** Sri Lanka
- C.08 49 Ms Shiela Heenatimulla, Assistant Director [Education and Training]
National Cooperative Council of Sri Lanka
Galle Road, **Colombo-3.** Sri Lanka
- C.08 50 Ms Sunanda Hettiarachchi, Manager
District Cooperative Rural Bank
No. 57 Batugedara, **Ratnapura** Sri Lanka

11 THAILAND

- C.01 51 Ms Wanida Noottal, Admn Dept.
Agricultural Cooperative Federation of Thailand
79 Ngamwongwan Road, Ladyaw
Jatujak, **Bangkok.10900** Thailand.

- C.01 52 Ms Malaiwon Thongma, Manager
Cha Am Agricultural Cooperative
602 Phetkaseam Road, **Cha Am**, Phetchburi Province, Thailand.
- C.03 53 Mrs Chamaiporn Tutasukitwanit, Technician
Cooperative League of Thailand
4 Pichai Road, Dusit, **Bangkok**. 10330. Thailand
- C.03 54 Ms Supasiri Intarasooksri, Project Manager
Zonta Dairy Village
Chombung, **Ratchaburi**. 70150. Thailand.
- C.09 55 Ms Kanistha Buadsuntea, Manager
Pimai Agricultural Cooperative Limited
67 MOO6 Pimai-Taladkae Road
Nirnuang 30110. Nakornrachasima Province. Thailand
- C.09 56 Ms Kanchana Makchai, Assistant Manager
Sikhiu Agricultural Cooperative Limited
400 M001 Sikhiu District 30140, Nakornrajasima Province. Thailand
- C.10 57 Miss Surawongse Wannapak
Manager of Corporate Services and Secretarial Department
Agricultural Cooperative Federation of Thailand Limited
79 Ngamwongwan Road, Ladyoa
Jatujuk, **Bangkok** 10900 Thailand
- C.10 58 Mrs Namfon Sammadee, Public Relations Officer
Public Relations Section, Information Division
Cooperative League of Thailand
13 Pichai Road, Dusit, **Bangkok** 10300 Thailand

11 VIETNAM

- C.03 59 Mrs Doai Ngoc Anh
SAIGON COOP
102 Nam Ky Khoi Nghia, Q-I
Ho Chi Minh City. Vietnam
- C.03 60 Mrs Nguyen Thi Thanh Loan
SAIGON COOP
102 Nam Ky Khoi Nghia, Q-I
Ho Chi Minh City. Vietnam
-

INTERNATIONAL COOPERATIVE ALLIANCE
CENTRAL UNION OF AGRICULTURAL COOPERATIVES OF JAPAN
AFRO-ASIAN RURAL DEVELOPMENT ORGANISATION
INSTITUTE FOR THE DEVELOPMENT OF AGRICULTURAL COOPERATION IN ASIA
5th Asian-African Women Farm Leaders' Conference
Tokyo, Japan. August 27-September 06 2000

**Brief Report
and
Recommendations
of the Conference**

International Cooperative Alliance
Central Union of Agricultural Cooperatives of Japan
Afro-Asian Rural Development Organisation
Institute for the Development of Agricultural Cooperation in Asia

5th ASIAN-AFRICAN WOMEN FARM LEADERS' CONFERENCE
Tokyo, Japan. August 27-September 06 2000

CONFERENCE REPORT

CONTENTS

Introduction 01
Conference Objectives 02
Conference Working Methods and Procedures 02
Working Groups Formation 03
Issues Handled by the Working Groups 03
Reports of Working Groups 05
Conference Recommendations 09
Annexure-I Programme of the Conference 13
Annexure-II List of Conference Delegates 16

Report Published and Distributed by
THE INSTITUTE FOR THE DEVELOPMENT OF AGRICULTURAL COOPERATION IN ASIA-IDACA
4771 Aihra-Cho, Machida-Shi, Tokyo 194-0211. Japan

September 2000

Working Group Number: 03

Inspite of persistent efforts made by various national and international organisations, government and non-government organisations, there has not been any significant decline in poverty levels. It is said that 71% of the poor are women. Discuss the ways and means which can speedily alleviate poverty and the role which the women leaders can play in this endeavour.

Reports of the Working Groups

The three Working Groups had made the following points in their Reports:

Report of Working Group Number: 01

Rural institutions [including agricultural cooperatives] in a majority of Asian-African countries are male dominated. Such institutions have, in fact, been designed to improve the living conditions – social and economic including food security and additional income-generation - of men and women. In the context of rural farmwomen what role can these rural institutions play to improve the social and economic conditions of farmwomen, and how best they can be strengthened and utilised?

[A] Role of Rural Institutions

- 01 To encourage women to actively participate in socio-economic, political areas in the light of partnership between men and women;
- 02 To adopt the legal framework which is more responsive to the needs of rural women in an organisational manner e.g., women's cooperatives, women's associations, women's movements etc.;
- 03 To promote status and role of women in socio-economic development;
- 04 To provide institutional support and professional management for capacity building of rural women;
- 05 To set up marketing facilities to ensure and secure fair price of the products; and
- 06 To provide supply inputs such as machines and seeds at a reasonable price.

[B] Ways to Utilise Rural Institutions

- 01 To assist women in getting key positions at decision and policy-making levels; and
- 02 To become a pressure group and lobbying group on the governmental policies.

[C] Ways to Strengthen Rural Institutions

- 01 To provide incentives to motivate participation of women;
- 02 To facilitate and extend the access to funding for rural women to encourage their economic autonomy;
- 03 To promote awareness campaigns on gender equity and equality vs misconception of religion and social barriers;

- 04 To ask government for supports to create an enabling environment, to mainstream gender perspectives in the rural development policies and to implement such policies;
- 05 To suitably modify laws and regulations of cooperatives;
- 06 To promote informal groups in response to the needs of the country;
- 07 To increase savings;
- 08 To integrate women in the extension services in order to ensure transfer of appropriate and women-friendly technology to women groups;
- 09 To enhance interaction between urban and rural women groups; and
- 10 UN and international financial institutions should be approached to provide relevant funds for the improvement of women's organisations.

Report of Working Group No. 02

It is a hard task to achieve a high degree of participation of members in rural institutions [including agricultural cooperatives] in the context of organisational matters and business operations. Even in developed countries like Japan, participation of women in decision-making in agricultural cooperatives is low. Highlight the ways and means to encourage women, especially farmwomen, to effectively participate in the decision-making process.

Problem Areas Identified by the Working Group

- Gender position;
- Illiteracy;
- Cultural background;
- Responsibilities;
- Lack of awareness;
- Attitudes; and
- Poverty environment.

Recommendations made by the Working Group

With regard to Government Policies

- Incentives to come with formal and informal programmes e.g.,
 - Credit facilities availability [bicycle etc.]
 - Loans
 - Land
 - Commodity Assistance [inputs for production, know-how and information on processing, marketing facilities etc.]
 - Grants
 - Financial benefits
 - Provision of community centres [a place for meeting and activities with basic facilities];
- Mass media role in advocacy work [publicity];

- Access of women to new and appropriate technologies, information and markets/improvements of agriculture systems e.g., irrigation systems;
- Modernise rules/laws/bylaws to encourage women to increasingly participate in the process of development;
- Formal and non-formal education policies must be implemented to remove illiteracy;
- Government must create an avenue for women to get themselves developed with necessary facilities;
- Increase consciousness of rural women/men through extension programmes to acquaint them on gender issues; and
- Promotion of formal/informal education.

With regard to Non-Government Policies

- Cooperation with international organisations and donor agencies for financial assistance to apply/implement programmes and projects [this applies to governments also];
- Mass media support;
- Extension programmes [extension knowledge not only the formal school health education and agriculture];
- Networking/linkages with rural organisations [information sharing] at national and international levels; and
- Access to women training courses for specialities/specialists.

With regard to Women

- Concept of self-organisation to organise themselves;
- The need to be developed;
- To be aware that they need to get together to solve their common problems; and
- Family work in agriculture also be treated as paid work.

Report of Working Group Number: 03

In spite of persistent efforts made by various national and international organisations, government and non-government organisations, there has not been any significant decline in poverty levels. It is said that 71% of the poor are women. Discuss the ways and means which can speedily alleviate poverty and the role which the women leaders can play in this endeavour.

Ways and Means to Speed-up Alleviation of Poverty

- To carry on projects such as Grameen Bank [Bangladesh type], Sammrudhi [of Sri Lanka], Amanah Ikhtiar Malaysia and PPRT Malaysia [poverty alleviation for the poor] with strong economic policies along with alternative policies;

- Comprehensive and integrated social welfare and development programmes to be planned and implemented through related institutions e.g., NGOs, CSOs, Cooperatives etc.;
- Education, training and retraining on basic skills development;
- Develop specific skills training for income-generation;
- Developing rural financing systems including preparation and training of extension workers in methods of mobilising financial resources;
- Must have clear demarcation between institutions involved in poverty alleviation so that activities do not overlap;
- Increase financial support, credit facilities to be disbursed easily step by step followed by strict monitoring;
- Improve infrastructure to facilitate easy access to cheaper inputs and marketing facilities and encourage direct selling systems;
- Promote gender integration and awareness. The men should be gender sensitised to have positive attitude towards poverty alleviation so that there is less feminisation and technology bias between men and women;
- Reducing family expenses through own food production activities such as home gardening and diversification farming;
- There should be definite economic policy for full employment and equal wages for men and women;
- Reduce population growth rate through more intensive family planning programmes especially in countries with high population growth rates;
- Continue with government agricultural development programmes and introduce programmes for landless farmers;
- Develop simple monitoring systems; and
- Improve research on distribution issues such as budget allocations.

Role of Women Leaders to Alleviate Poverty

- Education women to reduce family and social expenses;
- To get information about funding agencies for their assistance in rural development;
- Organising joint marketing activities for women small farmers;
- Encourage green tourism in cooperation with travel agencies;

- Introducing nutritious, low-cost balanced diets;
- Encourage household members on diversification of food production, preparation and preservation;
- Lobby with government and interested agencies for rights of women in social welfare, housing and basic amenities, insurance and easy access to financial support;
- Introducing members to new agricultural technologies;
- Train professional social worker groups to serve the poor and assist them practically e.g., to fill forms, find marketing facilities;
- Provide education and training on leadership and income-generation;
- Organise programmes for women to empower them and increase their self-confidence;
- Make the society aware of the values of the women/mother in the family through constant contacts, mass media, organisation of national events etc.;
- Impart training on home economics, household budgeting etc. for women and encourage collective activities with men on social issues;
- Consolidate and integrate all resources through establishment of consultation teams for efficient services to the clientele; and
- Establish networking amongst women leaders for easy access to information and communication.

After having gone through the reports of the Working Groups, the Secretariat had prepared a number of draft recommendations. The draft recommendations were presented to the full Plenary Session of the Conference by Dr Daman Prakash. While presenting the draft recommendations he had briefed the delegates on the Conference Objectives and the main points made by the delegates in their Country Background Papers and also gave a gist of the recommendations made by the FAO/NGO-CSO Consultation. Dr Bahar Munip and Dr Daman Prakash also pointed out to the key recommendations made by the earlier Conferences. After the presentation of the draft recommendations and after having taken into account the suggestions and additional points made by the delegates at the Plenary Session, the Conference had unanimously adopted the following Recommendations.

Conference Recommendations

In the light of the documentation made available to the Conference delegates, the country background papers presented and circulated by the delegates, expert inputs made by the Conference organisers and specialists, the discussions held at the FAO/NGO-CSO Consultation held at Yokohama, the discussions held at the three

Working Groups, and the points made at the Plenary Sessions, the 5th Asian-African Women Farm Leaders' Conference has made and unanimously adopted the following recommendations:

01 Agricultural cooperatives and the relevant rural institutions including the farmers' organisations have a special role to play to promote the status of rural women. Agricultural cooperatives are the prominent players in the Asian-Africa Regions on food security issues. Such institutions perform multiple functions at the grassroots level and generate not only food but also income and employment. It is, therefore, *recommended* by the Conference that national cooperative/rural development organisations and the respective governments recognise the importance of participation of women in cooperatives and rural institutions and facilitate the process by making suitable provisions and modifications in relevant laws, rules and other regulations. Women should also be given suitable marketing opportunities by facilitating appropriate linkages, opportunities to acquire professional, managerial and marketing skills. Support organisations should encourage women to participate not only in the organisational matters but also in business activities of their respective organisations. The Conference *recommended* that women should have an easy access to new and appropriate farm technology which is women-friendly and credit facilities on a priority basis to improve their capacities and capabilities.

02 Recognising the importance of access to credit and technology, the Conference *recommended* that the distinction between men and women merely on gender-basis, should not restrict the development opportunities for rural women. The Conference *recommended* that rural women leaders and rural institutions including agricultural cooperatives should make special and clear provision for providing such facilities to women members.

03 Governmental and non-governmental organisations have been promoting and supporting, through technical and financial means, a variety of institutions and projects at the basic level with a view to improve the social and economic conditions of the community. In a number of cases such institutions fail to sustain themselves after the external assistance is withdrawn. Such events produce negative effects on weaker sections of the community especially rural women. The Conference, therefore, *recommended* that self-help groups on a small scale be organised and supported by qualified extension workers to take up income-generating programmes which help to improve the economic conditions of the community. Cooperatives and rural development institutions are, therefore, seen as the most appropriate institutions to provide services such as education, health, and income-generation by adopting micro-credit activities. The Conference *recommended* that governments and other institutions provide seed funds, small and medium-size work contracts, and easy credit to women members of such rural institutions.

04 With a view to mitigate problems relating to credit for rural women and their activities special financial institutions and financial programmes be established and

strengthened where they already exist. Extension workers and development agents of NGOs and of other governmental and non-governmental institutions should be given extensive training in resource mobilisation. The Conference *recommended* that such initiatives be urgently taken by the concerned development agencies.

05 Women members often are engaged in micro level economic activities such as vending, handicraft, food processing, working on farms, nursery plant raising, weaving, baby sitting, with a view to supplement family income. They are often faced with the problem of obtaining raw material and marketing of their products. The Conference *recommended* that governments, cooperatives and other rural development institutions, through making appropriate modifications in policies and regulations, offer discounted prices and market places to women members. The Conference *recommended* that such small-scale women business operators be given opportunity to have access to the mass media, and market information.

06 The Conference *recommended* that the experiences of advanced and progressive countries and their Cooperative/Rural Movements be made available to their counterparts in other countries and Movements so that an intensive exchange of experience takes place. This can be done through broadcast of replication of experiences, participation in meetings and conferences and exchange of learning visits. The Conference *recommended* that donor agencies in countries like Japan e.g., MAFF of Government of Japan, JA-Zenchu, IDACA, JICA etc. provide such experiences and opportunities.

07 While recognising the importance of gender sensitisation, issues relating to food security and environment, as is supported by several governmental and non-governmental international and national organisations, the Conference *recommended* that extension leadership development programmes be further strengthened, established and promoted where they do not exist to provide greater information and awareness among rural women. Such extension programmes be made more responsive to the needs of rural women. In the same context the Conference took note of the importance of right to information for women on issues like the Genetically-Modified Farm Products, safety of food and relevance of farm chemicals handled by the farming community.

08 The Conference *unanimously acclaimed* with a high degree of appreciation the efforts of the Japanese Agricultural Cooperative Movement and its specialised institutions like the JA-Zenchu and the IDACA, and the Government of Japan, and the collaborating organisations like the ICA and the AARDO for continuing to hold this Conference for the fifth time in a row.

09 It was *strongly recommended* by all the delegates that such a platform should be continued to be made available to women leaders of Asia and Africa region in future as well to discuss issues like food security, impact of WTO agreements,

environment preservation, alternative sources of energy, relevance of agricultural cooperatives, strengthening of human resource development in rural areas etc.

10 The Conference took note of the observance and celebration of international days e.g., World Food Day, Women's Day, International Cooperative Day which normally aim at creating awareness among the community at large on issues relating to them. In the same way, the Conference *recommended* that Rural Women's Day be widely observed and celebrated on the 15th of October every year to create favourable feelings for the rural women among the general community and give publicity to the problems and achievements of this section of the society by making use of print and electronic media and other methods and means.

ICA/JA-Zenchu/AARDO/IDACA
5th Asian-African Women Farm Leaders' Conference
Tokyo, Japan. August 27-September 06 2000

Annexure-I

Programme of the Conference

August 27, 2000. Sunday

- Arrival of the Conference Delegates in Yokohama
- Stay at Washington Hotel, Yokohama

August 28, 2000. Monday

- Participation in the FAO/NGO Asia-Pacific Regional Consultation
- Stay at Yokohama

August 29, 2000. Tuesday

- Participation in the FAO/NGO Asia-Pacific Regional Consultation
- Leave Yokohama at 1600 hrs for Tokyo [IDACA] by bus
- Stay at IDACA in Tokyo

August 30 2000. Wednesday

Conference Working Sessions held at IDACA Conference Hall

- | | |
|------------------|--|
| 0930 | Orientation Session and Briefing on Practical Matters
by Mr Yukio Abe, Senior Programme Coordinator IDACA |
| 1000-1200 | Greetings and Addresses and Reports on Activities made by:
01 Message from the office of the Prime Minister of Japan
02 Message from the Ministry of Foreign Affairs of Japan
03 Mr Kazuro Ashizawa [Ministry of Agriculture, Forestry & Fisheries]
04 Mr Kazumi Imao, JA-Zenchu
05 Mr Makoto Ashino [Japan International Cooperation Agency-JICA]
06 Mr Nobuhiro Hayasaka, ILO Tokyo Branch Office
07 Dr Daman Prakash, International Cooperative Alliance
08 Dr Bahar Munip, Afro-Asian Rural Development Organisation
09 Mr Yoshitada Nakaoka, IDACA |
| 1200-1330 | Group Photo on the lawns of IDACA
Lunch Break |
| 1330-1340 | Explanation of Working Procedures of the Conference
Objectives, Work Programme and Documentation
By Dr Daman Prakash, Director ICA ROAP |
| <i>1340-1400</i> | <i>Session-01: Chairperson: Ms Jayanthi Nawaratne</i>
Report on the Activities of JA Women's Associations
Presented by Ms Yoko Noguchi of JA-Zenchu |

September 01, 1970, Friday

0930-1045 -Plenary
-Chair
01 10:00 *n-02: Chairperson: Ms Ilana Lapidot*
02 10:15 *omic Business Activities of Women in Agricultural Cooperatives*
03 10:30 *ted by Ms Hisako Negishi of Norinchukin Research Institute, Tokyo*

1045-1100 *Discussions*

1100-1315 *Session* *n-03: Chairperson: Ms Tsedendorjiin Bumkhorol*
Final *ation of Country Reports*
Plenary 01 Asia Section: Ms Ratna Kumari Sharma of Nepal
02 Asia Section: Ms Salbiah binti Nek of Malaysia
03 Africa Section: Ms Grace Koyiri of Ghana
04 Middle-East Section: Ms Hana Mitri Shahin of Jordan

1315-1330 *Lunch*

1330-1400 *Plenary*

14:00 - 14:30: Departure to IDACA by bus for Dinner Party hosted in honour of the Delegates

14:30 - 15:00: Information on holding group discussions
15:00 - 15:30: Presentation of Working Groups
15:30 - 16:00: Presentation by Dr Daman Prakash

16:00 - 16:30: Discussions [3 groups meeting in three locations]

16:30 - 17:00: Discussions [contd]

17:00 - 17:30: Discussions [contd]

17:30 - 18:00: Break

18:00 - 18:30: Discussions [contd]

1400-1430 *Plenary*

14:30 - 15:00: *n-04: Chairperson: Ms Ing Kantha Phavi*
15:00 - 15:30: Plenary Session. Presentation of Working Group Reports

1430-1500 *Plenary*

1500-1700 *Plenary*

15:00 - 17:00: Presentation of Conference Draft Recommendations and their Adoption.
17:00 - 18:00: Inviting Addresses by:
International Cooperative Alliance. Dr Daman Prakash
South-Asian Rural Development Organisation. Dr Bahar Munip
ICCA. Mr Yoshitada Nakaoka

1730 *Plenary*

17:30 - 18:00: *n-05: Chairperson: Ms Le My Pho*
18:00 - 18:30: Presentation of Women in Decision-Making in Agricultural Cooperatives
18:30 - 19:00: Presentation by: Dr Daman Prakash, Director, ICA ROAP

August 24, 1970, Thursday

0830-1040 *Plenary*

08:30 - 09:00: *Plenary*
09:00 - 09:30: *Plenary*
09:30 - 10:00: *Plenary*
10:00 - 10:30: *Plenary*
10:30 - 11:00: *Plenary*
11:00 - 11:30: *Plenary*
11:30 - 12:00: *Plenary*
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20:00 - 20:30: *Plenary*
20:30 - 21:00: *Plenary*
21:00 - 21:30: *Plenary*
21:30 - 22:00: *Plenary*
22:00 - 22:30: *Plenary*
22:30 - 23:00: *Plenary*
23:00 - 23:30: *Plenary*
23:30 - 24:00: *Plenary*

1040-1100 *Plenary*

1100-1200 *Group*

1200-1300 *Lunch*

1300-1300 *Group*

1300-1300 *Session*

- 1400-1430** **Session-02: Chairperson: Ms Ilana Lapidot**
Economic Business Activities of Women in Agricultural Cooperatives
Presented by Ms Hisako Negishi of Norinchukin Research Institute, Tokyo
- 1430-1500 Recess
- 1500-1700 **Session-03: Chairperson: Ms Tsedendorjün Bumkhorol**
Presentation of Country Reports
01 Asia Section: Ms Ratna Kumari Sharma of Nepal
02 Asia Section: Ms Salbiah binti Nek of Malaysia
03 Africa Section: Ms Grace Koyiri of Ghana
04 Middle-East Section: Ms Hana Mitri Shahin of Jordan
- 1730 Depart IDACA by bus for Dinner Party hosted in honour of the Delegates

August 31, 2000. Thursday

- 0930-1040 -Explanation on holding group discussions
-Formation of Working Groups
Explanation by Dr Daman Prakash
- Group Discussions [3 groups meeting in three locations]
- 1040-1100 Recess
- 1100-1200 Group Discussions [contd]
- 1200-1330 Lunch Break
- 1330-1500 Group Discussions [contd]
- 1500-1520 Recess
- 1520-1700 **Session-04: Chairperson: Ms Ing Kantha Phavi**
Plenary Session. Presentation of Working Group Reports

September 01 2000. Friday

- 0930-1045 -Presentation of Conference Draft Recommendations and their Adoption.
-Closing Addresses by:
01 International Cooperative Alliance. Dr Daman Prakash
02 Afro-Asian Rural Development Organisation. Dr Bahar Munip
03 IDACA. Mr Yoshitada Nakaoka
- 1045-1100 Recess
- 1100-1215 **Session-05: Chairperson: Ms Le My Pho**
Participation of Women in Decision-Making in Agricultural Cooperatives
Presented by: Dr Daman Prakash, Director, ICA ROAP
- 1215-1330 Lunch Break
- 1330-1400 Introduction to Japanese Agricultural Cooperatives [Video Film]

- | | |
|-----------|--|
| 1400-1500 | Organisation and Business Activities of the Agricultural Cooperatives in Japan. Lecture by Mr Yukio Abe, Senior Programme Coordinator of IDACA |
| 1500-1515 | Recess |
| 1515-1700 | Lecture [contd] |

September 02, 2000. Saturday

- | | |
|------|----------------------------|
| 0930 | Sight-Seeing Tour in Tokyo |
|------|----------------------------|

September 03, 2000. Sunday

- | | |
|-----------|--------------------------------------|
| 0830 | Move to Takao Station by Taxi |
| 0900-1015 | Takao – Tokyo [by JR Train] |
| 1056-1232 | Tokyo – Nagoya [by Shinkansen Train] |
| 1345-1530 | Sight-Seeing in Nagoya |
| 1600-1700 | Move to Tsu City in Mie Prefecture |

September 04, 2000. Monday

- | | |
|-----------|---|
| 0900-0930 | Move to JA-Mie Prefectural Union [by bus] |
| 0930-1030 | Lecture on Situation of Agricultural Cooperatives in Mie Prefecture |
| 1030-1130 | Move to Nagashima [by bus] |
| 1130-1230 | Lunch Break |
| 1230-1330 | Move to Nagashima [by bus] |
| 1330-1430 | Observation of Golden Fish Market |
| 1430-1530 | Visit to a Farmer's House & his Green House |

September 05, 2000. Tuesday

- | | |
|-----------|---|
| 0830-0930 | Move to JA-Matsuzaka [by bus] |
| 0930-1200 | Lecture on the Outline of the Business Activities of JA-Matsuzaka |
| 1200-1300 | Lunch Break |
| 1300-1500 | Exchange Meeting with officials of JA and Members of JA-Women Association |
| 1500-1700 | Move to Kyoto |

September 06, 2000. Wednesday

- | | |
|-----------|---|
| 0900-1300 | Sight-Seeing in Kyoto City [by bus] |
| 1300-1400 | Lunch Break |
| 1510-1724 | Move to Tokyo & IDACA [by Shinkansen Train] |
| 1400- | Move to Osaka [by bus]. [Participants who will leave Japan on Sept.07.] |

ICA/JA-Zenchu/AARDO/IDACA
5th Asian-African Women Farm Leaders' Conference
Tokyo, Japan. August 27-September 06 2000

Annexure-II

CONFERENCE DELEGATES

Sponsored by the IDACA

Cambodia	01	Ms Ing Kantha Phavi Secretary of State Ministry of Women's and Veterans' Affairs Road # 169, Sangkat Veal Vong Khan 7 Makara, Borei Keila Phnom Penh. Cambodia
Israel	02	Ms Ilana Lapidot Director-Manager of the Efal Seminar Centre 1 Hayasmin Street Ramat-Effal 52960 Israel
Korea	03	Ms Yun-Hee Lee, Research Officer National Agricultural Cooperative Federation 75-1 Ka, Chungjeong ro, Jung-ku Seoul City. 100-707. Republic of Korea
Laos	04	Ms Sengsoulivong Viengkham, Seed Officer Regulations Division, Department of Agriculture Ministry of Agriculture and Forestry P.O. Box 811, Vientiane. Laos PDR
Malaysia	05	Ms Salbiah binti Nek, Chairperson Koperasi Peserta-Peserta Rancangan FELCRA Nasaruddin [Pemulihan] Berhad No. 16 Jalan Kledang Raya 20 Taman Alkaff, 30100 Ipoh. Perak Malaysia
Mongolia	06	Ms Tsendorjiin Bumkhorol, Advisor National Association of Mongolian Agricultural Cooperatives Enkhtaivan Avenue 18A-1 Ulaanbaatar 49. Mongolia
Myanmar	07	Ms Aye Aye, Vice Principal Mandalay Regional Cooperative College Patheingyi Township. Mandalay Division. Myanmar
Sri Lanka	08	Ms Jayanthi Nawaratne, Assistant Secretary National Cooperative Council of Sri Lanka-NCC/SL Coop House, 455 Galle Road, Colombo-3. Sri Lanka

Vietnam 09 Ms Le My Pho, Vice Director
International Economic Relations Department
Vietnam Cooperative Alliance-VCA
77 Ngyuen Thai Hoc Street, **Hanoi**. Vietnam

Sponsored by the ICA ROAP

Bangladesh 10 Ms Begum Akhter Jahan, Member
Sopura Srizonnee Women Cooperative Society Limited
House Number 279, Sector-2, Upashahar Housing Estate
Rajshahi Cantt. Rajshahi Bangladesh

11 Ms Khadija Hassan Sefali, President
Bogra Central Women Cooperative Society Limited
Sutrapur Moyezmiar, **Bagan Bari**. Bogra. Bangladesh

Nepal 12 Ms Ratna Kumari Sharma, Chairperson
Maitidevi Women Savings & Credit Cooperative Limited
Maitidevi, Dilli Bazar, **Kathmandu** Nepal

13 Ms Chitra Kumari Thamsubang Subba, Board Member
Transportation and Environment Agricultural MP Cooperative Society Ltd.
Lalitpur. Nepal

Thailand 14 Ms Surawongse Wannapak
Manager of Corporate Services and Secretarial Department
Agricultural Cooperative Federation of Thailand Limited
79 Ngamwongwan Road, Ladyoa
Jatujuk, **Bangkok-10900**. Thailand

15 Ms Namfon Sammadee, Public Relations Officer
Public Relations Section, Information Division
Cooperative League of Thailand-CLT
13 Pichai Road, Dusit, **Bangkok 10300**. Thailand

Sponsored by the AARDO/RECA

Bangladesh 16 Mr Md Fazlur Rahman, Director
Bangladesh Rural Development Board-BRDB
BRDB Building, 5 Kawran Bazar
Dhaka. Bangladesh

Egypt 17 Ms Nagat Mahrous Hawash, General Manager
International Studies and External Information
Ministry of Agriculture and Land Reclamation
Foreign Agricultural Relations
Nadi El Seid Street, Premises of the Egyptian Agricultural
International Centre, **Dokki**, Giza. Egypt

Ghana 18 Ms Grace Koyiri, Assistant Director of Agriculture
Ministry of Food and Agriculture
P.O. Box 14, **Tamle**. Northern Region. Ghana

- Jordan 19 Mr Faris Moh'd Al-Junaidi, Advisor to the Minister
Ministry of Municipalities, Rural Affairs and Environment
P.O. Box 1799, **Amman** Jordan
- 20 Ms Hana Mitri Shahin, Director
Fund Raising and International Relations
Noor Al-Hussain Foundation-NHF
P.O. Box 926687, **Amman-11110** Jordan
- Korea 21 Mr Han-Ki Lee, Chief of Living Environment Department
National Rural Living Science Institute
88-2 Seodun-Dong, **Suwon** Kwonsun-Gun. Korea
- Libya 22 Mr Salem El-Khalifa Sharoun
Provincial Government Officer
West Zawia, **Libiy.** Libya
- 23 Mr Salem Miloud Elsaafi, Assistant Director of Legal Affairs
Ministry of Foreign Affairs, Legal Department
El Shat Street, **Tripoli.** Libya
- Malaysia 24 Ms Khamsiah bt Muhammad, Director
Pahang State Department of Agriculture
Komtur Complex, 7th floor
Bandar Indera Mahkota
25590 Kuantan. Pahang Malaysia
- 25 Ms Morni @ Moni bte Sukari, District Farmer Officer
Farmers Organisation Authority-Malaysia
4A & 4B Jalan Lorong Timah
Kg Kenangan Dato'Onn 1
83000 Batu Pahat, Johor Malaysia
- Morocco 26 Mr Said Akoudad, Director of Agricultural Work Centre
Ministry of Agriculture, Rural Development and Sea Fishing
Centre De Travaux Azilal. Morocco
- Oman 27 Ms Laila Abdulla Al-Maamari
Rural Women Supervisor
Ministry of Agriculture and Fisheries
P.O. Box 204. **Sohar 311.** Oman
- Philippines 28 Ms Evelyn Alinsao Trompeta, Assistant Regional Director
Department of the Interior and Local Government-Region-VI
Fort San Pedro. **Iloilo City** Philippines
- 29 Ms Susita Galola Bulawit, Officer-in-Charge/Assistant Director
Department of Interior & Local Government
Bureau of Local Government Development
A. Francisco Gold Condo-II, EDSA Corner
Mapagmahal Street, Diliman. **Quezon City** Philippines

Sudan	30	Ms Fatima Ismail Ali, Director of WID Head of the Policy and Strategy Section Ministry of Agriculture and Forestry P.O. Box 285, Khartoum Sudan
Syria	31	Ms Ghada Wajih Abo Hamoud Dar Almohandisin Directorate of Agricultural Extension Damascus. Syria
Taiwan	32	Ms Yueh-bao Lin Lee, Associate Researcher Agricultural Extension Centre Tainan District Agricultural Improvement Station Council of Agriculture, Executive Yuan 350, Sec.1, Lin-Sen Road, Tainan City. Taiwan
	33	Ms Jui-Yuan Weng Director of Rural Youth Education Taiwan Provincial Farmers' Association No. 522, Sec.2, Chung-Hsin Road Ta-Li Taichung. Taiwan
Conference Officials		
ICA ROAP	34	Dr Daman Prakash, Senior Consultant & Director Agricultural Coops Management Training Project for Asia International Cooperative Alliance Regional Office for Asia and the Pacific E-4 Defence Colony, [3 rd fl], Ring Road, New Delhi 110024. India
AARDO	35	Mr Bahar Munip, Secretary-General Afro-Asian Rural Development Organisation 2 State Guest Houses Complex Chanakyapuri, New Delhi 110021. India
	36	Mr Mehmoodul Haq, PS to Secretary-General Afro-Asian Rural Development Organisation 2 State Guest Houses Complex Chanakyapuri, New Delhi 110021. India
	37	Mr Ashok Kumar Jhamb, Executive Officer-II Afro-Asian Rural Development Organisation 2 State Guest Houses Complex Chanakyapuri, New Delhi 110021. India
IDACA	38	Mr Yoshitada Nakaoka, Managing Director Institute for the Development of Agricultural Cooperation in Asia 4771 Aihara-Cho, Machida-Shi, Tokyo. 194-0211. Japan
	39	Mr Yukio Abe, Senior Programme Coordinator Institute for the Development of Agricultural Cooperation in Asia 4771 Aihara-Cho, Machida-Shi, Tokyo. 194-0211. Japan

- 40 Ms Eiko Oshita, Programme Coordinator
Institute for the Development of Agricultural Cooperation in Asia
4771 Aihara-Cho, Machida-Shi, Tokyo. 194-0211. Japan
- 41 Mr Toru Nakashima, Programme Coordinator
Institute for the Development of Agricultural Cooperation in Asia
4771 Aihara-Cho, Machida-Shi, Tokyo. 194-0211. Japan
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ICA/JA-Zenchu/AARDO/IDACA
5th Asian-African Women Farm Leaders' Conference
Tokyo, Japan. August 27-September 06 2000

Sr No	Countries	Number of Delegates sponsored by			Total
		IDACA	ICA ROAP	RECA	
01	Bangladesh	-	02	01	03
02	Cambodia	01	-	-	01
03	Egypt	-	-	01	01
04	Ghana	-	-	01	01
05	Israel	01	-	-	01
06	Jordan	-	-	02	02
07	Korea	01	-	01	02
08	Laos PDR	01	-	-	01
09	Libya	-	-	02	02
10	Malaysia	01	-	02	03
11	Mongolia	01	-	-	01
12	Morocco	-	-	01	01
13	Myanmar	01	-	-	01
14	Nepal	-	02	-	02
15	Oman	-	-	01	01
16	Philippines	-	-	02	02
17	Sri Lanka	01	-	-	01
18	Sudan	-	-	01	01
19	Syria	-	-	01	01
20	Taiwan	-	-	02	02
21	Thailand	-	02	-	02
22	Vietnam	01	-	-	01
22	Totals	09	06	18	33

The 10th ICA/Japan Training Course for Rural Women Leaders of Agricultural Cooperatives in Asia
(Tentative Programme)

From August 27 to September 16, 2000

Date	Forenoon (9:30-12:00)	Afternoon (13:30-16:00)	Accommodation
Aug. 27 (Sun)		Arrival of the Participants	Yokohama
28 (Mon)	Attending the FAO International Meeting	Continued	
29 (Tue)	Attending the FAO International Meeting	Continued	IDACA
30 (Wed)	Attending the 5th Asian/African Women Farmer Leaders Conference	Continued	
31 (Thu)	Attending the 5th Asian/African Women Farmer Leaders Conference	Continued	
Sep. 1 (Fri)	Attending the 5th Asian/African Women Farmer Leaders Conference	Agricultural Cooperative System in Japan (IDACA)	
2 (Sat)	Sight-seeing in Tokyo	Continued	
3 (Sun)	Move to Kochi Prefecture		Kochi
4 (Mon)	Visit to the JA Kochi Pref. Union	Observation of the JA affiliated facilities	
5 (Tue)	Visit to the Primary Cooperative Society	Observation of the JA's facilities/Exchange Meeting with the members of the JA Women's Association	
6 (Wed)	Study tour in Kochi Prefecture	Move to Tokyo	IDACA
7 (Thu)	Actual State and Problems Women in Agriculture, Forestry and Fisheries (MAFF)	Problems and Measures for WID/GAD Activities (JICA)	
8 (Fri)	History and Present Situation of JA women's Association (JA Zenchu)	Better Living Activities of JA (JA Tsukui-gun)	
9 (Sat)	Free		
10 (Sun)	Free		
11 (Mon)	Mutual Insurance Business of Agri. Coops (JA Kyosairen)	Promotion of Saving and Microcredit (Norinchukin Research Institute)	
12 (Tue)	Visit to the JA Tsukui-Gun	Observation of the JA's facilities	
13 (Wed)	Supplementary lecture (IDACA)	Continued	
14 (Thu)	Group Discussion (Comprehensive)	Report writing	
15 (Fri)	Presentation of group report/Evaluation/Closing Session	Preparation of Departure/Move to Narita city	Narita city
16 (Sat)	Departure		

As of June 2, 2000

The 10th ICA/Japan Training Course for Rural Women Leaders of Agricultural Cooperatives in Asia

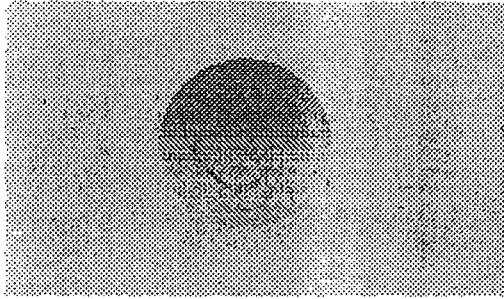
From August 27 to September 16, 2000

IDACA

Date	Forenoon (9:30-12:00)	Afternoon (13:30-16:00)	Accommodation
Aug. 27 (Sun)		Arrival of the Participants	Yokohama
28 (Mon)	Attending the FAO International Meeting	Continued	"
29 (Tue)	Attending the FAO International Meeting	Continued	IDACA
30 (Wed)	Attending the 5th Asian/African Women Farmer Leaders Conference	Continued	"
31 (Thu)	Attending the 5th Asian/African Women Farmer Leaders Conference	Continued	"
Sep. 1 (Fri)	Attending the 5th Asian/African Women Farmer Leaders Conference	Agricultural Cooperative System in Japan (IDACA)	"
2 (Sat)	Sight-seeing in Tokyo	Continued	"
3 (Sun)	Move to Mie Prefecture		Mie
4 (Mon)	Visit to the JA Mie Pref. Union	Observation of the JA affiliated facilities	"
5 (Tue)	Visit to the Primary Cooperative Society	Observation of the JA's facilities/Exchange Meeting with the members of the JA Women's Association	"
6 (Wed)	Study tour in Mie Prefecture	Move to Tokyo	IDACA
7 (Thu)	Roles of Administration in the Enhancement of Rural Women Status	Entrepreneurial Activities of Rural women in Japan -And the Role of Extension Workers (Ms. K. Kano)	"
8 (Fri)	System and Business of the Multi-purpose Agri. Coops in Japan (IDACA)	Continued	"
9 (Sat)	Free		"
10 (Sun)	Free		"
11 (Mon)	Case Study of JA Mikkabi (JA Mikkabi, Mr. A. Komiyama)	Continued	"
12 (Tue)	Supplementary lecture (IDACA)	Continued	"
13 (Wed)	Approach for the problem solution in the participating countries	Group Discussion (Comprehensive)	"
14 (Thu)	Report writing	Presentation of group report/Evaluation/Closing Session	"
15 (Fri)	Preparation of Departure/Move to Narita city		Narita city
16 (Sat)	Departure		

As of Sep 8, 2000

ICA/JA-ZENCHU/IDACA/AARRO 9th international Conference on
WOMEN IN AGRICULTURAL COOPERATIVES IN ASIA AND AFRICA
Tokyo, Japan, August 27, 2000



Status of women in agricultural co-operatives
in
Bangladesh

Presented by

Khadiza Hasan Shefali

President

Bogra Central Women Cooperative Society Ltd.
Bangladesh.

STATUS OF WOMAN IN AGRICULTURAL CO-OPERATIVES IN ASIA & AFRICA

BANGLADESH PERSPECTIVE

Introduction:

Bangladesh is one of the densely populated countries of the world. She has a population about 120 million in an area of 147570. Sq. k.m. Jalpaighuri and Asam province of India in the North, Bhurma in the East, the west Bengle and Dinajpur in the west and the Bay of Bengal in the south. Fifty percent of the population is women and almost 80% of the population live in the rural areas. Agriculture is the main source of economical strength of the country. Monsoon weather during rainy season helps in growing different kinds of agricultural products. Bangladesh produces mainly food crops like rice wheat, potatoes, sugar and various kinds of vegetables. She also procuces jute, tea tobacco etc. As the country's economy is mainly dependent on agriculture, it provides an enormous employment opportunity to the women folk of the country. Due to our social and religious bindings, women folk of lower income group used to remain idle, but after the liberation of the country in 1971, the women folk have come forward to participate in all sectors in the development process of the country. They are having a marked participation in the agriculture sectors through co-operative societies and also individually. The women of our country play a vital role in producing food grains and agricultural products. The women folk now-a-days work alongside the men in the crop fields and houses and putting up their manual labour. They are very laborious and are contributing their labour in development of the country's agricultural products. Particiation of women folk in agriculture through collective farming is producing good result to the individuals and to the economy. The collective farming is done through the co-operative societies through which the women are taking part in the agriculture and contributing to the rural economy. The main disadvantages of the women in taking part in the agriculture, directly on the social prerjudices. But women are now-a-days free to work outside the houses. Co-operative organizations, particularly through the women co-operatives in our region, have vast potentials to help develop the women leadership.

Status of agriculture in the country:

Bangladesh is the second poorest country among the countries of the third world. Most of the people of this country are dependent on agriculture. The importance of women co-operative in the country like Bangladesh is limitless. About 60% of the national income come from agriculture sector. So, The importance of the women Co-operative is very much. They are not inspired because of their small amount of parcapital in come Besides, the marketing system in Bangladesh is under developed. Therefore, if we can organize a professional Co-operative, it will be possible for us to develop in agricultural sector through stocking and selling system.

A Characteristic of the agriculture of Bangladesh is small area of land. It is a problem for the development of agriculture. We can solve this problem through organizing Co-operative system.

The main crops in Bangladesh:

The main crops in Bangladesh are-paddy, rice, Wheat, jute, pulses, tobacco, vegetable etc. Bangladesh gains a lot of foreign currency by exporting these crops. The agriculture of Bangladesh supplies the materials of industry. So, the importance of agriculture is undeniable in the industrial sector.

The management of agriculture as an industry in Bangladesh is well. Many industries depending is well. Many industries depending on agriculture is going on well. Suck as jute industry, tea industry, cotton industry and so on.

So, the contribution of agriculture in industrial sector is very important. Bangladesh has become able to manage mechanical System in the field of cultivation.

So, the cultivation method is tecnologically developed to some exlent.

The agriculture of Bangladesh is developed in the field of research. There are some research centres and research and institues play a vital role in the development of agriculture in Bangladesh. There are some centres and farm education centres in Bangladesh. They also play an imporant role in the development of agriculture in Bangladesh.

Status of women in the Country:

Most of the women of Bangladesh are the members of agricultural family. They live under poverty line. 90% women of Bangladesh are employed in the agricultural sector. They have to work 10 hours everyday in this sector. Some educated women are trying their best to develop agriculture forming Co-operative. They are trying to manage employment of their own in the agricultural sector.

Their committee is formed in the following method:

The formation of the committee:

President	1
Vice president	1
General Secretary	1
Assistant Secretary	1
cashier	1
Total	= 5

The women of Bangladesh are earning a lot of money forming a co-operative and in this way they play an important role in the national economy of the country.

The government of Bangladesh has an admirable policy to develop the women Co-operatives in the country. And in this way of the government is trying to encourage the women to be employed in the field of works.

The women in the rural area in Bangladesh face many problems because of the binding religious law and the social law. This obstacle should be removed as quick as possible.

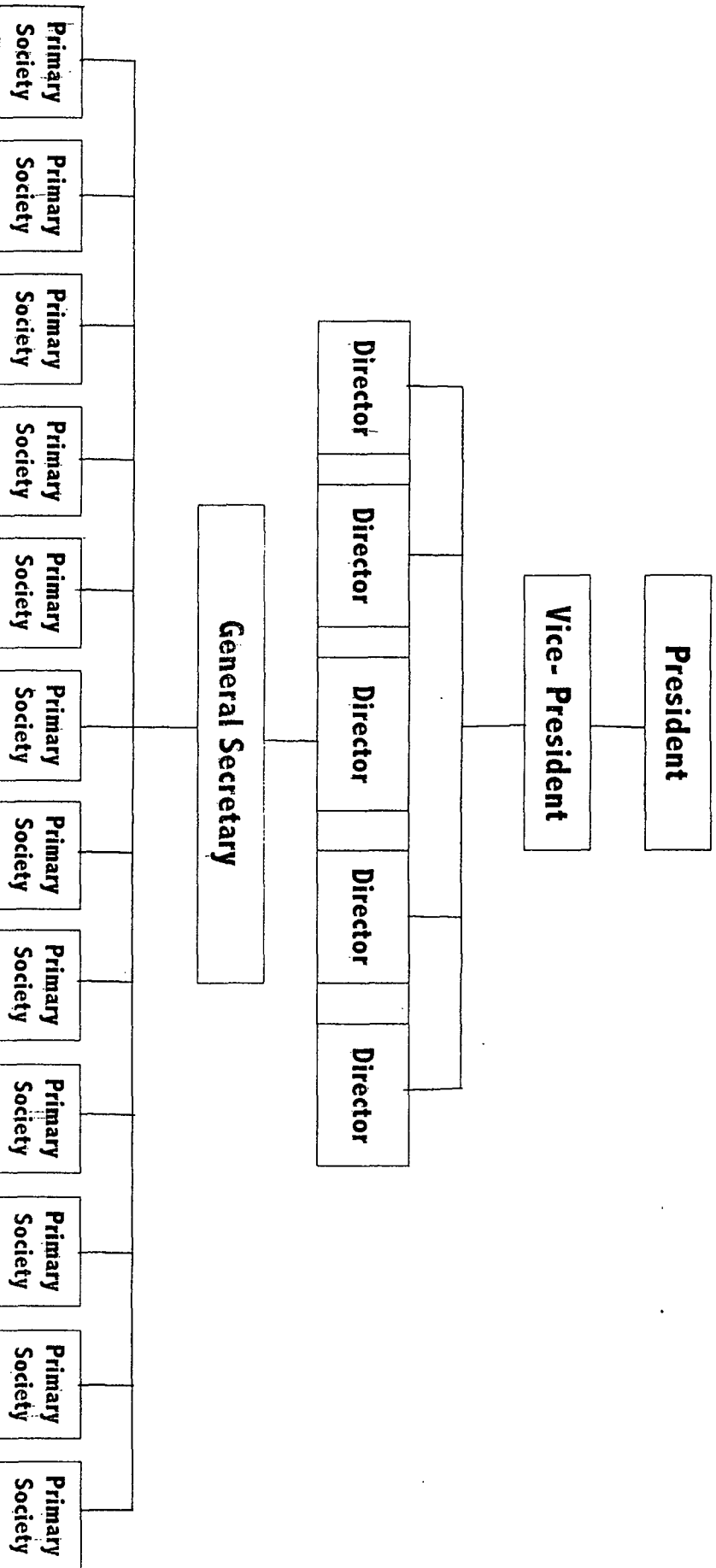
The statistical chart of agriculture depending on chapter I, II and III is given below:

STATISTICAL CHART- A/WLTC

(This chart should be attached to the country Background paper)

- Total National Population : 12.42.95.000 (Estimated)
Male population-----6,39,00,000
Female population---6,03,05,000
Farm population-----1,17,98,242
Female Farm population---4,10,578
- Total land area (sq/ hectare) : 3,66,69,000 (Acres)
Total cultivable land area (ha)-1,1,339 (Acres)
Total Irrigated Land area (ha)-85,56,222 (Acres)
Total wasteland area (ha)--13,18,415 (Acres)
- Per capita Income (Uss) : \$ 2-80
- Total Number of Co-operatives : 1,46,917
(all types, all levels)
- Total Co-operative membership : 75,56,987
(all types, all levels)
- Total Number of Agricultural Co-operatives (All types) : 75,084
- Total Membership of Agricultural : 30,59,050
coops.
- Types of Women Co-operatives : Three categories
a) Apex society
b) Central Society
c) Primary Society
- Total Number of Women Co-operative : 29.716
- Their Total Membership : 2.80.208

ORGANIZATION CHART BOGRA CENTRAL WOMEN CO-OPERATIVE SOCIETY



The activities of the primary Co-operative societies are enumerated below:

- a. To produce and process paddy, rice, wheat, jute, pulses, tobacco, vegetables etc.
- b. Members are doing poultry farming, goat farming, paddy milling, bee keeping and agrobased industrial projects etc.
- c. Tailoring and garment manufacturing to meet the local demands.
- d. To provide training facility on different aspects of agriculture & garments to its members.
- e. Selling agricultural products through the women members.

Projects:

The Bogra Central Women Co-operative Society has taken up a project for marketing and selling the agricultural products and to create employment opportunities for its members so that the economic activities of members get momentum to provide them a better living standard.

Problem Areas

The society experiences many problems, which include:

- a. Lack of financial support.
- b. Lack of organizational support to improve the activities.
- c. Lack of motivational steps to the members.
- d. Lack of marketing facilities of their products.
- e. Lack of proper health care, nutrition, education and vocational training facilities.
- f. Lack of proper communication & understanding between the government & the Co-operatives

Bogra Central Women Co-operative Society Ltd.

Bogra a district, 208 Km away from the capital city of Bangladesh. Most of the people of this area are farmers and agriculture is the main source of income. Fifty percent of the population is women. Bogra Central Women Co-operative Society is formed with 12 primary women Co-operative societies having 1000 women members. The organizational structure of the society is shown on the other page:

Each small society is formed with about 400 individual women primary members. There is a small honorary administrative body in the primary society who looks after the interest of its members and works as a liaison body between the primary society and the central society through the secretary. Director finance looks after the financial aspects of the central society as well as the primary societies. Director Administration looks after the smooth running of the primary societies. The secretary works as a media between the president and the primary for proper functioning of the societies.

Objective:

The main objective of the Bogra Central Women Co-operative Society is to safeguard & protect the needs and interest of the primary women Co-operatives in Bogra area. It also provides marketing facilities for member societies and individual members for their farming products.

Functioning of the Primary Women Co-operative Societies.

The main task of the primary Co-operative society is to maintain a close liaison between the central Co-operative society and the primary society to help the primary members to take part in the assigned tasks of the society that is to say, in the agricultural activities. The central society maintains the fund of all the societies, which is collected from the individual members in the form of monthly deposits. The individual members receive a certain amount as loan from the central society for investment in the agriculture for a particular period of time. At the end of the crop period, they return the money after selling their agriculture crops. In the process they earn some profit which becomes the basis for the livelihood of the family.

Conclusion:

Bangladesh is one of the least developed countries of the world. The main strength of the country is its human resources who actively participate in all sectors of development activities of the country. The women folk being half of the population do not stay back. They are also working alongside the men in different development activities of the country. Their active participation in the agricultural sector through different Co-operative societies has brought contribution to the overall development of the country.

Recommendations:

ICA/ZENCHU/IDACA may organize more active participatory workshops and seminars for rural women Co-operative leaders of this region. The workshop experience will definitely help the participants to introduce the new ideas in their own Co-operative organizations for promotion and development of economic base of the poor women Co-operators in rural agricultural activities. It will also be helpful if ICA/ZENCHU helps the Co-operative organizations of our region in the form of technical assistance and financial help.

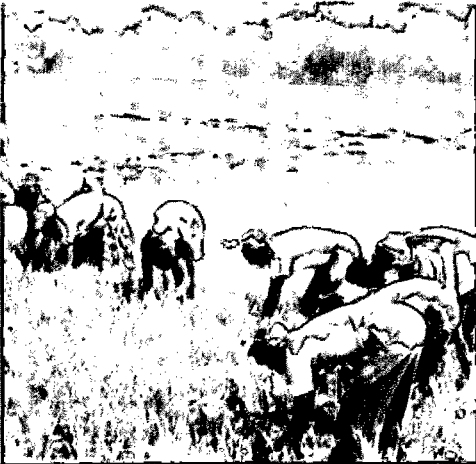
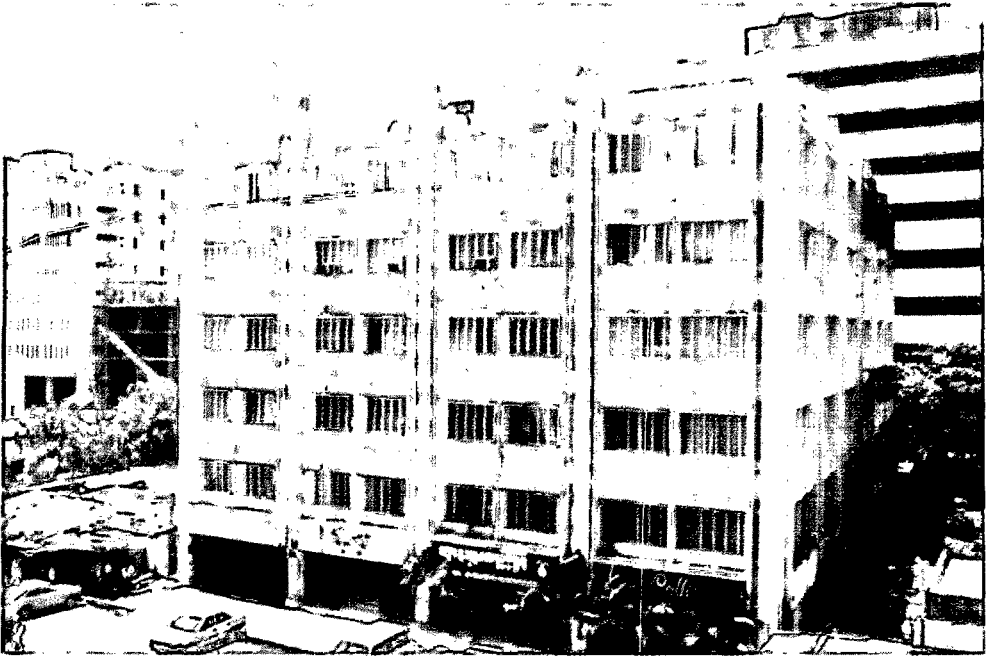
I would like to extend my whole hearted thanks to ICA/IDACA/ZENCHU for inviting me in this workshop & specially Bangladesh National Co-operative Union for nominating me. We would look forward for such seminars in the future so that our women Co-operative leaders can participate and get benefit out of it. Thank you.

JOY BANGLA- JOUB BANGABANDHU.



BANGLADESH RURAL DEVELOPMENT BOARD

Pioneer in Poverty Alleviation

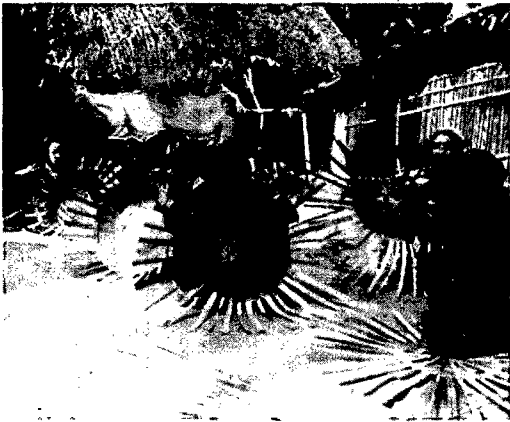


BANGLADESH RURAL DEVELOPMENT BOARD

Pioneer in Poverty Alleviation

Look at BRDB

Bangladesh Rural Development Board is the prime government agency engaged in rural development and poverty alleviation. BRDB basically operates by organising the small and marginal farmers into co-operative societies for increasing agricultural production through improved means and by forming formal or informal groups of landless men and distressed women to promote income generating activities in the rural areas.



Integrated Rural Development Programme was launched in 1972 with a view to replicate the two-tier co-operative system as the main vehicle for rural development based on the "Comilla Model" that evolved through experiments in Bangladesh Academy for Rural Development at Comilla in the 1960s. In view of its success, the programme was transformed in 1982 into a nation-wide institution called Bangladesh Rural Development Board. Gradually, the

activities of BRDB expanded beyond its originally mandated functions to the task of alleviation of endemic rural poverty by reaching the poorest of the poor through group-based self-employment and income enhancing initiatives. In order to fulfil its lately assumed mission of reducing rural poverty, BRDB had to adopt a new strategy and undertake a number of development projects in addition to its normal programmes. BRDB has so far implemented 45 developmental projects and 15 are now under implementation.





Organisation and Management

The 21 member Board, with the Minister for Local Government, Rural Development and Co-operatives as the Chairman and the Secretary, Rural Development and Co-operatives Division as the Vice-Chairman along with senior representatives from various Ministries, nation-building government

agencies and the co-operative movement is the policy making authority, which is responsible for formulation of policies, developing long-term plans, co-ordinating the operations and reviewing their progress. The Director General, who is the Member-Secretary and the executive head of the Board, oversees implementation of the policies and reports progress. The headquarters of BRDB, located in Dhaka, consists of five divisions i.e. (i) Administration, (ii) Field Service, (iii)



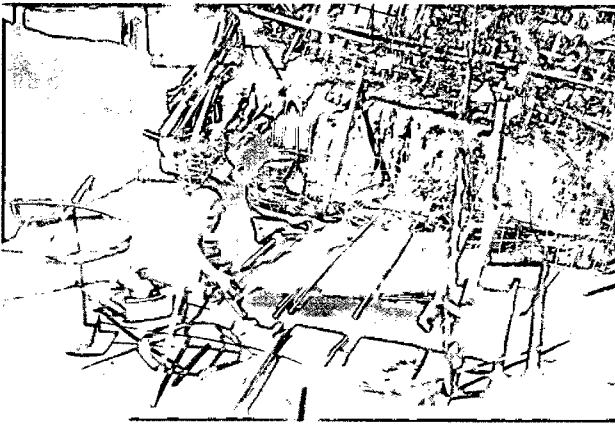
Planning, Evaluation and Monitoring, (iv) Finance, Accounts and Audit and (v) Training. Divisions are headed by Directors, who are assisted by Joint, Deputy and Assistant Directors and supporting staff. Deputy Directors and Rural Development Officers are responsible for execution of the Board's programmes in the Districts and Thanas.

Mainstream and Agriculture Development Programmes

BRDB's field-service network has been established in 57 out of 64 District headquarters and 449 out of 465 Thanas of the country. The total number of officers



and employees under revenue set-up stands at 2073, apart from nearly 7000 project-based staff. The mainstream field activities include formation of farmers' primary co-operative societies at village level and association of primary societies at Thana level as well as promotion of savings and capital formation, execution of credit programmes, irrigation and



agriculture inputs, storage and marketing of products and training of co-operators. The Board maintains three training institutes. However, most of the clientele are trained in the field.

Through the agricultural co-operatives, BRDB contributed considerably in-boosting up of the country's food production by introducing modern irrigation techniques, use of fertilizers, pesticides, improved seeds and training.

Development Projects and Poverty Alleviation Programmes

The Board presently administers 15 development projects aimed mainly at reduction of poverty through promotion of self-employment by motivation, training, and credit support to the poorer and the vulnerable segments of the



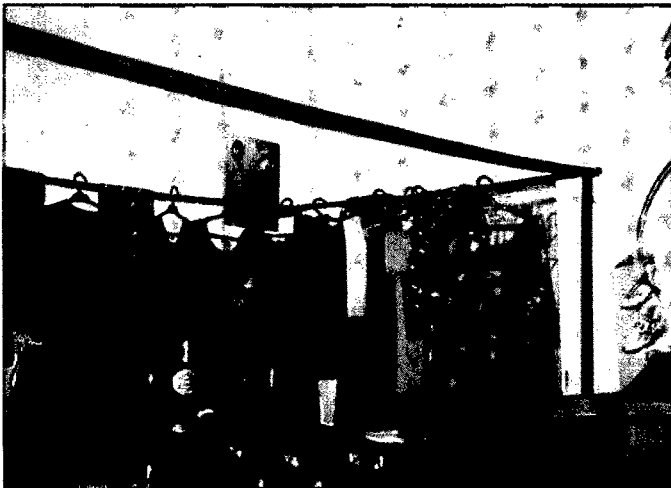
rural society, such as the landless people and the distressed women, for fisheries, poultry, horticulture, food processing, handicrafts, cottage industries and other small business entrepreneurship. The projects form part of annual development plans and are financed by the government as well as the development partners. During the financial year 1998-99, three new projects are being launched.

The total development expenditure during this year is expected to reach about Taka 1.5 billion or US Dollar 32 million. BRDB maintains a record of 100% utilisation of its development fund in recent years.



Women's Development

Since its inception BRDB, with its mainstream activities and development projects, prioritised women's development by undertaking country-wide women's related programmes and projects. The efforts have further been strengthened through various poverty alleviation projects as well as regular activities under revenue head.



Karupalli sale cum display centre

This is an establishment of the BRDB for display and promotion of rural handi-crafts produced by the rural women artisans of BRDB - supported poverty alleviation projects.



BRDB's Success at a Glance

Mainstream Activities

Primary agricultural co-operatives promoted	: 63 thousand
Thana Central Co-operatives formed	: 449
Members of primary societies	: 2.3 million
Capital formation out of savings of the members	: Tk. 8.5 billion
Credit disbursed to members	: Tk. 96 billion
Credit-recovery	: 70%

Poverty Alleviation and Development Activities

Poverty alleviation projects	: 8 ongoing
Co-operatives/informal groups organised	: 62 thousand
Members of societies/groups	: 1.6 million
Percentage of female members	: 60%
Savings accumulation	: Tk. 10.2 billion
Micro-Credit disbursed	: Tk. 102.6 billion
Micro-Credit recovery	: 98%





Impact on Poverty

BRDB's anti-poverty interventions have resulted in alleviation of rural poverty to a remarkable extent. 28% of its beneficiaries have since crossed the poverty line with visible progress in attaining a better standard of living, as indicated below :

Percentage of beneficiaries with	
- 3 meals a day	: 72%
- standard housing	: 34%
- clean water	: 95%
- sanitary toilet	: 40%
- literacy	: 91%
- enrolment of children to school	: 67%
- standard clothing	: 76%
- standard health	: 58%
- family planning measures	: 73%
- acquisition of assets/poverty	: 44%





Bangladesh Rural Development Board

Palli Bhaban
5 Kawran Bazar
Dhaka-1215, Bangladesh.

Tel : 880-2- 32 3070-4 PABX
880-2- 81 5431 Director General
880-2- 911 9401 Public Relations

Fax : 880-2- 81 4343

Email : bis-resp@bangla.net
: rdenbrdb@bangla.net

20th August 1998

**TENTH ICE-JAPAN TRAINING COURSE ON
WOMEN LEADERS OF AGRICULTURAL COOPERATIVES
IN ASIA**

TOKYO, JAPAN, 27 AUGUST 16 SEPTEMBER 2000

**CURRENT STATUS OF WOMEN
IN AGRICULTURAL COOPERATIVES IN PEOPLE'S
REPUBLIC OF BANGLADESH**

AKHTAR JAHAN

SOPURA SRIJONEE WOMEN'S COOPERATIVES LTD.

SOPURA, BOALIA, RAJSHAHI

CURRENT STATUS OF WOMEN IN AGRICULTURAL COOPERATIVES IN PEOPLE'S REPUBLIC OF BANGLADESH

AKHTAR JAHAN

CHAPTER I

GENERAL INFORMATION ON THE COUNTRY

Bangladesh became an independent and sovereign state on 16 December 1971, following the victory at the War of Liberation from March 25 to December 16, 1971.

Government: Type: Parliamentary democracy.

Head of the State: President. Name of President: Shahabuddin Ahmed.

Head of the Government: Prime Minister. Name of Prime Minister: Sheikh Hasina.

Number of divisions: 6.

Number of districts: 64.

Number of upazilas: 496.

Economy: Industries: Food processing, jute, textiles, fertilizers, steel, etc.; Chief crops: Jute, rice, and tea; Minerals: Natural gas; Crude oil reserves (1999): 5.4 mil bbls; Arable land: 73%. Livestocks (1997); chickens: 152.87 mil; goats: 33.50 mil; cattles: 23.40 mil; sheeps: 1.16 mil, buffalos; Chickens: 854,000; Fish catching (1997): 829,992 metric tons; Electricity production (1997): 12,300 bil kwh; Labour force: 63% agric.; 25% services, 10% industry and mining.

Economy/Finance : Monetary unit: Taka. US\$ 1= Tk 54.25; GDP (1997 est.): US\$ 167 billion; Per-capita GDP: US\$ 1,330.

Transport: Railroad: Length: 2706.41 km, Motor vehicles (1997): 134,073 passenger cars, 92,133 comm. Vehicles; Civil aviation: 2.0 bil pass- mi.; International Airports: 3; Sea ports: Chittagong and Mongla.

Communications: TV sets: 5 per 1,000 pop. Radios: 65 per 1,000 pop. Telephones (1997): 316,100 main lines. Daily newspaper circulation.: 0.4 per 1,000 pop.

Health: Life expectancy: 60.73 years for male; 60.46 years for female; Births (per 1,000 pop): 25.20, Deaths: 8.50; Natural inc.: 1.670%; Number of hospitals (1997): 938; Hospital beds (1997): 38,106; Physicians (1994): 1 per 4, 759 persons; Infant mortality (per 1,000 live-births) 69.68.

Education: Free, compulsory: age 6-11 years. Literacy: 55.6%.

Major International Organizations: UN (FAO, IBRD, ILO, IMF, IMO, WHO, WTRO), World Bank, ICDDR,B, CIRDAP, and IJO.

LOCATION

The area of the country Bangladesh is 56,977 sq. m. or 1,47, 570 sq. km. The country is bounded by India on the west, the north, and the north-east, Burma on the south east and Bay of Bengal on the south.

LAND AREA

Bangladesh consists of low flat and fertile land, except the hilly regions in the north-east and the south-east and some areas of high lands in the north or western part of the country. The total forest area covers about 14% of the land area. The limits of territorial waters of Bangladesh are 12 nautical miles and the area of the high seas extending to 200 nautical miles. The Jamuna, the Padma, the Brahmaputra, the Teesta, the Surma, the Meghna, and the Karnaphuli are the important rivers.

POPULATION

The Bangladesh Bureau of Statistics conducted the third decennial population census in the country in 1991. The population of the country stood at 111.4 million in 1991.

The percentage of urban population was 20.1, while that of rural 79.9. The average density of population was 755 per sq. km. in 1991. It is estimated that the country currently has a population of over 120 million. The literacy rate of the country in 1991 was 32.4. It has risen to 54% in 2000. The percentage of Muslim population was 88.3, while that of Hindu, Buddhist and Christian was 10.5, 0.6 and 0.3 respectively. Assuming medium variant of declining fertility and mortality the country is expected to reach a population of 129.6 million by the end of 2000 AD. The capital Dhaka had a population of about 6.9 million, Chittagong about 2.3 million, Khulna 1.0 million and Rajshahi 0.5 million in 1991-these are the four major cities of Bangladesh.

AGRICULTURAL PRODUCTS

Agriculture is the main occupation of the people employing 68.5% of the labour force. This sector directly contributes about 32% to the gross domestic products. Rice, wheat, jute, sugarcane, tobacco, oilseeds pulses, and potatoes are the principal crops. Various kinds of vegetables and spices are produced. The country produces about 51 million kg of tea per year, a sizeable quantity of which is exported different countries of the world. The country produces about 1,057 thousand tons of superior quantity jute annually, and 16% of the export earning come from raw-jute and jute manufactures. Among the fruits and nuts grown in Bangladesh bananas, papayas, pineapples, mangoes, jackfruits, guavas, palms and coconuts are important.

The people of Bangladesh are increasing the production of foodgrains and diversity agricultural output day by day.

CHAPTER II

STATUS OF AGRICULTURE IN THE COUNTRY

The economy of Bangladesh is basically agrarian, and hence, the role of agriculture is predominant from grassroots to national level. It is the single largest sector in the economy. The combined contribution of all sub-sectors in GDP (crops, fishery, livestock, and forestry) is about 31.5% (1998/99). Sixty-three percent of total employment is in agriculture, and 57% is engaged in the crop sector alone (BBS Labour Force Survey 1996). Exports of agricultural products accounted for 10.4% of total exports in 1997/98. Furthermore, the contribution of agriculture in agro-based industrial products, jute and leather exports (which is 12% of total exports) is significant. In order of importance, contribution of agriculture is next to knitwear and readymade exports. The role of agriculture is unique for food security, food autarky, poverty alleviation, and sustainable economic growth.

AGRICULTURAL GROWTH

The growth rate of agriculture in 1997/98 was 2.9% (on the basis of 1984/85 price index)- crop 1.4%, fisheries 8.6%, livestock 8%, and forestry 4.3%. Although Aus and Aman outputs were adversely affected by the worst flood of the century in 1998, there was, however, bumper harvest in the Boro season (paddy and wheat) resulting in 4.3% growth rate in the crop sector in 1998/99, and the overall growth rate in agriculture stood at 5.0%. In the past years, the growth rate in the agricultural sector was significantly low: 0.3% in 1993/94 and (-) 1.0% in 1994/95 (Table 1 and 2).

ADP allocation: In 1997/98, ADP allocation for agriculture (crops) was Tk. 329.91 crore, of which 93% or Tk.299.38 crore were spent. In 1998/99, a sum of Tk. 365.51 crore was allocated, and 49% or Tk. 179.10 crore were spent up to February 1999.

MANAGEMENT OF AGRICULTURE AS AN INDUSTRY

To support agriculture farmers, the government has meanwhile adopted various measures. A high-level Agricultural Commission has been functioning for providing and developing suitable policies toward agricultural development. A new agricultural

extension policy is being implemented. Bangladesh though an agro-based country, had, so long, no specific policy or direction in the field of agriculture, especially crop production. A "National Agricultural Policy" has been formulated for overall development of agriculture, which was approved by the Cabinet in April, 1999. It is expected that implementation of the policy and use of appropriate technology will bring about a dynamic change in crop production, agricultural management, and the economy as a whole. For ensuring more intensive participation of private entrepreneurs and organizations in agricultural management, assistance and encouragement are being provided by the government in the procurement and distribution of fertilizer through private distributors. To prevent fertilizer crisis, steps have been taken to remove all impediments in the distribution of fertilizer at the farmer level. Distribution is being regularly monitored. Bangabandhu Award for agricultural development has been reintroduced and remission of Taccavi loan of the farmer has been granted. The government has sanctioned Tk. 29,93,10,000 as grant to assist small and marginal farmers (in cultivation), so that they may overcome the losses sustained by the devastating flood in 1998.

MAIN CROPS

Status of Agriculture in the country: In Bangladesh almost 90% of the population live in the rural areas, and 80 percent are directly dependent upon agriculture for their livelihood.

Bangladesh has got the most fertile land but due to lack of capital the yield per acre is one of the lowest in the world. Rice, wheat, jute, sugarcane, tobacco, oilseeds pulses, and potatoes are principal crops. The country produces about 81 million pound of tea per year, of which a sizeable quantity is exported to foreign market. Bangladesh produces about 947 million metric tons of superior quality jute annually. 17.5% of the export earnings come from raw jute and jute products.

Irrigation: There has been expansion of irrigation in the country together with increased crop production. Due to absence of planned irrigation management, it had adverse impact on the environment. In some areas, as the sub-soil water level fell,

water availability for long-term irrigation has been reduced. Irrigation equipment have also been used inefficiently. In this backdrop, the main goal of irrigation management now is to increase intensity of crops and higher outputs through planned use of ground and surface water and protection of the environment. Area under irrigation in 1996/97 was 37,62,799 ha, which rose to 38,32,365 ha in 1997/98 and estimated 42,11,617 ha in 1998/99. The overall growth rates are 1.8% and 10% respectively. In the case of minor irrigation, rate of growth is 3.1% in 1997/98 and 4% in 1998/99 (Table 3).

AGRICULTURE AS AN INDUSTRY

The industry sector (manufacturing) plays a predominant role in the economic development of Bangladesh. This sector accounted for 11.2% of GDP (projected for 1998/99).

The government has approved the new industrial policy (1999) during the current year. The work is being implemented based on this new policy.

Chittagong EPZ went into operation in 1983 and Dhaka EPZ went in to operation in 1983 for attracting direct foreign investment. One hundred twelve industries are in production in these two EPZs and another 107 are in implementation stage. Besides the government has acquired 202.5 ha of land at Gazipur near Dhaka for setting up another EPZ. To begin with, 81 ha of land have been developed for providing institutional facilities to industries at the proposed EPZ. Further, 86.81 ha of land have been acquired for expansion of Dhaka EPZ. Decision has been taken to establish EPZs at Mongla, Iswardy, and Comilla and work has meanwhile been taken in hand. For rapid industrialization, necessary law has been enacted recently for setting up Private Export Processing Zone (PEPZ) for private investors. Industrial units in PEPZ shall enjoy similar facilities as those in government EPZs viz., 10-year tax exemption, import of 3 motor vehicles duty- free, duty exports, etc.

INDEX OF MANUFACTURING INDUSTRIES

Quantum index of production is an important indicator for measuring production of goods of manufacturing industries. Data available from the Bangladesh Bureau of Statistics show that quantum index of production (1998/89=100) representing medium to large scale industries rose to 199.07 in 1997/98 from 141.80 in 1992/93 indicating a growth rate of 40.4%. The average index stood at 228.04 during the 1998/99 financial year. Table 4 presents index of production (shown in Table 3).

Small and Cottage Industries

The Bangladesh Small and Cottage Industries Corporation (BSCIC) has been playing a significant role in market development and expansion for small cottage and rural industries, and have also been identifying new entrepreneurs. The number of entrepreneurs in the second half of 1998 was 12,523. Since 1993/94 through 1997/98, the number of registered small and cottage industries has increased from 9,754 to 16,524. During July-December 1998, the number of the registered industries was 1,096. In 1997/98, 875 small and 15,667 cottage industries was registered with BSCIC. Besides, credit support was provided to 2,285 small units in 1997/98, including 1,462 units of previous periods. During the same year, 22,154 cottage industrial units received credit support, including 12,629 registered industrial units of previous year. Since 1993/94 through 1997/98, 81,5221 persons had been employed under BSCIC-registered industrial units. During July-December 1998 the number of persons employed was 22,325.

Bangladesh Textile Mills Corporation (BTMC)

Production of yarn and cloth in the BTMC mills declined from 340.06 lakh kg and 337.65 lakh meters respectively in 1992/93 to 66.77 lakh kg and 8.65 lakh meters respectively in 1996/97. Since the weaving and finishing sections of the mills remained closed in 1997/98, there was no production in the mills. During the year, the yarn section produced 81.01 lakh kg of yarn. During the period, the total sales revenue registered a fall from Tk. 318.96 crore to Tk. 51.98 crore and cost of sales from Tk. 405.34 crore to Tk. 122.65 crore.

Bangladesh Sugar and Food Industries Corporation (BSFIC)

Sugar output of the mills under BSFIC declined from 1,87,000 mt in 1992/93 to 1,66,457 mt in 1997/98. During this period, the Corporation's sales revenue declined by 25% and cost of sales by 27%. Operating loss slipped from Tk. 86.16 crore in 1992/93 to Tk. 39.20 crore in 1997/98. It may be noted that although the corporation incurred losses up to 1993/94, it earned net profit of Tk. 2.53 crore in 1994/95.

Bangladesh Jute Mills Corporation (BJMC)

To expand exports of jute products in world market, the government decided to provide subsidy at the rate of 10% of the FOB price for exports of jute products for both public and private mills 1998/99. A sum of Tk. 130 crore has been provided as subsidy in the 1998/99 budget. As a result, export of jute goods is expected to go up in world market. The total sales revenue of the Corporation fell by 9% during 1992/93 through 1997/98 and cost of sales by 22%. Consequently, operating loss reduced to Tk. 176.54 crore in 1997/98 compared to Tk. 320.14 crore in 1992/93. Net loss declined to Tk. 275.90 crore from Tk. 523.35 crore during the same period.

REFORM PROGRAMME FOR STATE-OWNED INDUSTRIES

To expand export of jute goods in world market, the government has decided to provide subsidy at the rate of 10% of FOB price for exports of both public and private jute mills effective 1998/99. A sum of Tk. 130 crore has been earmarked as subsidy in the 1998/99 budget. It is expected that export of jute products will be boosted in world market. The state-owned enterprises are becoming dynamic through rationalization of manpower and reduction of non-essential expenditure. Emphasis has been laid on repayment of government and inter-agency liabilities. The Privatization Board, set up in 1993 for disposal of State-owned enterprises, has so far finalized the sale of 34 units to private entrepreneurs. Of these, arrangement has been finalized for 9 units through sale of shares. The important agro-based units are: Shyampur Sugar Mills Ltd., Zeal-Bangla Sugar Mills Ltd., and Renwick Jageswar & Co. Ltd.

INDUSTRIAL INVESTMENT

Table 5 shows the amount of investment of enterprises registered under the Board of Investment since 1991/92 through 1997/98. However, the amount of actual investment by the registered enterprises was not available. The amount of investment by the registered enterprise has increased from US\$ 116 million in 1991/92 to US\$ 4119 million in 1997/98. During this period, foreign investment increased from US\$ 25 million to US\$ 3,156 million (Table 6).

The top 5 investing countries with 100% foreign joint ownership registered with the Board of Investment for direct investment, as their statement shows, are: United States (\$, 1,821.51 million), United Kingdom (\$1,082.39 million), Malaysia (\$1,284.82 million), Japan (\$853.15 million), and Hong Kong (\$764.22 million)

TECHNOLOGICAL DEVELOPMENT IN AGRICULTURAL FIELD

Crop agriculture and minor irrigation served as the prime generator of income and employment in the rural Bangladesh over the past two decades. There is no doubt that the modern HYV seed-fertilizer-irrigation technology has made a significant impact on rural poverty alleviation. Modern agricultural technology has also helped generate employment in the rural areas, particularly for the landless. The diffusion of agricultural technology has also helped change the nature and terms of the tenancy market impacting on income distribution and poverty. Some possible technology interventions with reference to the asset status of households in the Fifth Five-Year Plan period will be the following (Table 4):

a. Assets: Value-adding activities using the biomass gas available in the village, raising plant nursery, seedlings, compost making, processing fruits and vegetable, feed preparation for poultry and livestock, mushroom production, silk worm rearing, etc. and development of common property resources, including use of wastelands, road sides, embankments and derelict ponds for fisheries.

b. Marginal and small farmers: Labour-intensive production activities, such as dairy and poultry raising, vegetable growing, flower production, hybrid seed production,

integrated resource management systems, including recycling, and value-added agricultural products.

c. Medium and large farmers: Technology interventions, including those which will save farm inputs, e.g. bio-fertilizer, bio-pesticides, including integrated pest management system, and inter-multiple and relay-cropping systems.

d. Promoting rural small-scale enterprises: Small-scale enterprises in fertilizers, seeds, irrigation equipment, and other agricultural machinery and small-scale processing units by the rural poor.

e. Support to rural women: Investments in collective and labour-saving activities, such as grain mills, alternative sources of water within easy reach of households, appropriate technology for food processing, like homestead horticulture, post-harvest processing, and storage of agricultural produces, small-scale agro-based industries and child care centres.

Research. Autonomous research institutes, such as BRRI, BARI, BJRI, BINA, and BSRI, were established with specific mandates for crop agricultural research to make the research system more services-oriented and dynamic. The National Agricultural Research System (NARS) with all the agriculture-related research institutes under the coordinated leadership of Bangladesh Agriculture Research Council (BARC) has been established.

Training: In addition to higher education at agricultural colleges and at university, several other training institutions teach and train personnel who serve the agricultural sector. These institutions includes: Central Extension Resources Development Institutes (CERDI) at Joydebpur, Graduate Training Institute (GTI) attached to Bangladesh Agricultural University at Mymensingh and 12 Agricultural Training Institutes (ATIs) located throughout the country. Although the training facilities vary considerably among institutes, they are generally inadequate and need support for overall improvement. The curricula equally emphasize both academic and field trainings. During the Fifth Plan period, two ATIs will be established to meet the growing needs of extension personnel including women extension agents. Besides, the

Bangladesh Academy for Rural Development at Comilla and that at Bogra will train agriculture personnel of Ministry of Local Government, Rural Development and Cooperatives, in addition to pursuing their training programme for model farmers and managers of village cooperative societies on various aspects of agricultural development. To make the agricultural extension service more efficient and effective, the training and communication support of the extension system needs to be reorganized, strengthened and improved. The ATIs and CERDI will emphasize the qualitative aspects of training in agricultural management, instruction in the production of training materials, training of trainers and of extension agents. Training institutes will be given responsibilities for extension work in the nearby villages of their locations with the objective of achieving better-organized extension work in the rural communities which will, in turn, result in an improvement in the quality of training. In support of the agricultural extension services, agricultural information service will concentrate on the systematic planning of multi-media communication activities to assist crop production and on taking initiatives in other relevant areas and fields.

FARM EDUCATION AND EXTENSION SERVICES

The objective of attaining a better quality of life can be realized through spread of literacy. The ability to read and write is an important asset of man in modern life . It helps in better understanding, efficient use of modern inputs in farming, facilitates transaction, enable better land management, encourage use of family-planning methods and above all, secures use of democratic right of a citizen. Universal primary education is, thus, a precondition for modernization and growth.

Transfer of technologies and diversification and intensification of crop-production programme through appropriate extension services are of crucial importance to the agricultural sector in Bangladesh. The extension service must be able to render the needed technical advice and management support at the appropriate time and place. Currently, the extension service draws its strength from research findings as well as from farmer's innovation. On the one hand, it acquires up-to-date findings from

research and transfers them to the farmers, and on the other hand it brings feedback from farmers for their field adoption. Strengthening of these three-way linkages among research, extension and farmers community is vital for the development of a strong and effective new agricultural extension policy (NAEP). The Regional Technical Committee (RTC) and District Technical Committee (DTC) have been replaced by 18 Agricultural Technical Committees (ATC), each covering 2-6 districts in similar agro-ecological zone (AEZ). The composition of National Technical Coordination Committee (NTCC) has been amended to include representatives from NGOs and farming community. The agricultural extension programme together with the nutritional awareness programme will receive about 8% of the agriculture development plan outlay.

CHAPTER III

STATUS OF WOMEN IN COUNTRY

The goal of economic development of a country is to increase the well-being and quality of life of the population through growth with social justice. This includes women as well as men. Women represent a half of the country's human resources and, thus, a half of its potential. Continuing disparities between women and men in life expectancy, health status, employment and income opportunities, education, control over assets, personal security and participation in the political process demonstrate that development investment and programmes do not benefit women equitably. Inequitable distribution hinders the process of women's development. It also limits the country's ability to achieve its full potential.

CONSTITUTIONAL PROVISIONS

Women's right to equality and affirmative action in respect to equality is guaranteed in the Constitution. According to the Constitution of Bangladesh, all citizens are equal before the law, and are entitled to equal protection of the law (Article 27); the State shall not discriminate against any citizen on the ground of religion, race, caste, sex, or place of birth [Article 28 (1)]; women have equal right with men in all spheres of the State and public life [Article 28 (2)]; nothing shall prevent the State from making special provision in favour of women or for the advancement of any backward section of the population [Article 28 (4)].

The Constitution further advances and incorporates the principle of special representation of women in local self-governing bodies (Article 9). Three women members are elected to the Union Parishad and Municipal Council. Provision has also been made to reserve 30 seats for women in the Parliament (Article 65).

Situation of Women: Women constitute about 49% of the total population. Various indicators reveal that the status of women is much lower than that of men. Traditional sociocultural practices limit their opportunities in education, skill development,

employment and participation in the overall development process. Their literacy rate is only 38.1 per cent, much lower than that of men (which is 55.6 per cent); life expectancy is 58.1 years for men and 57.6 years for women. Excessive mortality among women due to discrimination has resulted in a sex ratio in the population whereby there are 105 men for every 100 women. Nutritional status of women and girls is marked by sharp differences with that of men and boys. Health care for women is often restricted to their reproductive health. General health of women at all ages is often neglected. Women are married at a much lower age than men; mean age at marriage of women is 20.0 years, while that of men is 27.6 years. Early marriage, pregnancy, and long child-bearing spans have serious implications for women's low-nutritional status and high-maternal mortality rate (4.4 per 1000 live-births). Violence against women is alarmingly on the increase. The Bangladesh Bureau of Statistics, in a special report in 1993, revealed that death due to unnatural causes (suicide, murder, burn, snake bite, poisoning, accident, and drowning) is almost three times higher for women than pregnancy related causes.

Despite the constitutional mandate that women cannot be discriminated in respect of any employment or office of the State, women's visibility in the public service has been negligible. Their participation in institutional development and decision-making is also minimal. Wage differentials between men and women are very high in case of wage employment. The incidence of divorce, desertion and widowhood has been growing; 15% of all rural households are female-headed and 25% of all landless households are headed by women showing strong links between gender disadvantage and poverty. Female-headed households earn 40% less income than male-headed households.

As per the labour force survey of 1995/96, of the total 56 million labour force, 34.7 million are males and 21.3 million are females. However, women are generally pushed into the unskilled labour force, primarily because of the obstacles women and girls face in acquiring marketable skills. The climate is still adverse for accelerated entry into the formal labour force by women with vocational and management skills.

TOTAL NUMBER OF WOMEN ENGAGED IN AGRICULTURAL INDUSTRY

The agriculture sector employs 61.3% of the labour force, and directly contributes about 46% to the gross domestic products, and women are the potential component of this sector. It is worth mentioning that women are heavily engaged in plantation and processing of tea. They are highly involved in the process and manufacture of jute goods from the stage of weeding to the finished product. The industrial sector, the handloom industry, is one of the oldest rural industries of Bangladesh. This traditional textile sub-sector plays an important role in employing a large number of rural women. According to the Bangladesh Handloom Census, 1990, about 36,476 women aged over 15 years and about 90,966 female children are engaged in this sector. Another important area where women's contributions count much is their involvement in sericulture and its final outline as silk fabric; a skill they have specialized over the years like weaving.

TYPE OF WOMEN ORGANIZATIONS

At present a number of women organizations have sprung up with or without branches throughout the country, on both national and local issues. Among these, Women for Women: A Research and Study Group Mahila Parishad, Jatiya Mahila Samity, Lekhika Sangha, "UBINING", Proshika, Nijera Kari, and Nari Pakkha are worth mentioning. Some of them are NGOs funded by foreign donors. All these organizations are at work, either based on research or field work for the advancement of women in Bangladesh.

Most political parties of Bangladesh have women's branch. The two major parties, Bangladesh Awami League and Bangladesh Nationalist Party, are headed by female leaders. The Prime Minister and the Leader of the Opposition are both women.

Women are entering into the areas formerly unheard of in an increasing number. With the expanded garments industry in Bangladesh, a huge number of girls of different ages are readily absorbed as workforce. This cheap labour force, deprived of normal facilities or benefits is now demanding justice as per ILO rules through their trade

unions. This provides a good indication of women's increased consciousness and rights.

TYPE OF WOMEN COOPERATIVE ORGANIZATIONS IN THE COUNTRY

Participation of women for overall development of the country is considered to be essential. Women cooperatives in Bangladesh can play a vital role in the increase of production, employment, and income generation. Women through cooperatives can participate in the rural development activities, such as health, family planning literacy, awareness, and income generation. As such, the Cooperative Department organized cooperatives for women separately.

The women members of the cooperatives have developed confidence in them, have developed awareness of their potentialities, and have developed sense of self-respect in them consequently, they are now regarded in the society with dignity and honour.

TYPE OF ACTIVITIES GENERALLY PERFORMED BY RURAL WOMEN

According to the view of rural people, women are inferior to men. In the villages when a girl is born, the event is rarely celebrated by her parents and relations, unless she happens to be the first daughter after several surviving sons.

From her childhood, a girl is framed to fit into the only socially acceptable role of being a wife and a mother. By the time she is five or six years old, her mother has given birth to two or three children, and the young girl has to look after them. She also helps her mother with cooking cleaning, washing the utensils and cloths, sweeping the floor and courtyard, fetching water for cooking and washing, sewing and other household chores.

Our village women work very hard. However, agriculture is a subsistence family occupation, and women's contribution to it is not recognized in economic field. Contributions of the rural women in Bangladesh to agriculture and economic activity are unrecognized. Women are involved in cleaning molasses, and tending the kitchen garden, where vegetables and fruits are grown. They are responsible for grain processing and storage, food processing and preservation, seed storage and

preservation, and taking care of poultry and livestock. In weaving and fishing communities, they contribute substantially to the workload by making fishing nets and spinning thread for the handloom-used weaving. They also repair and replaster the plinth of the house.

Now, rural women have broken tradition and are earning money. Such occupation includes domestic services, i.e. working in others' homes, cooking, sweeping, clearing and washing of clothes for some pay and perhaps for some food, paddy husking, weaving of clothes for some pay and perhaps for some food.

About 2% of the industrial labour force are women, who are mainly employed in the pharmaceutical and electric industries. In the industries, women are usually employed in low-paid factory jobs, low and middle-salaried jobs and as telephone operators. They are no female executives in the public sector industries, and no trade leaders are female.

PROBLEMS FACED BY RURAL WOMEN/WOMEN IN AGRICULTURE

(e.g. environmental, marketing, legal, social, etc.)

Truly speaking, from the moment a girl is born in a rural family and attains her womanhood, she is beset with problems. Firstly, the investment does not provide her with the opportunities to develop socially as well as intellectually. She remains unaware of the things that can be good or beneficial for her.

Secondly, the majority of the rural women are agriculturally oriented. If they produce marketable items, they hardly find any scope to sell them at a good price. Culturally, it is beyond the expectations of the people that women can be involved in any kind of business.

Thirdly, laws are there for the welfare and development of the women folk, but scarcely a woman can reach to that extent. Usually, she is ignorant, but even if she has any consciousness to her, the male-dominated society chains her in such a way that she has to risk her family life to get rid of it.

GOVERNMENT OR COOPERATIVE PROPOSALS FOR SOLUTION

The government and NGOs have taken initiatives to look into the problems of the rural women and solve them. The adult education programme is a step toward growing consciousness among the people, including males and females. For economic solvency, credit programmes have been launched. The loanees are women only.

The present government has started training programmes for developing skills and creating opportunities for marketing the commodities they produce. This is being done through different women development projects, such as Grameen Mohila Unnayan Prokolpo, Mohila Uddukta Unnayan Prokolpo, and Sakarmo Sahaok Credit Prokolpo.

CHAPTER IV

A BRIEF DESCRIPTION OF HISTORICAL DEVELOPMENT AND CURRENT STATUS OF YOUR OWN COOPERATIVE

The co-operative movement got its birth in this sub-continent to solve the credit problems of the rural poor peasants with the enactment of the Credit Co-operatives Act, 1904. The co-operative was started to protect the poor peasants from exploitation of the landlords and money-lenders and poverty alleviation of the rural people. The Act as repealed by the C.S. Act, 1912. The Co-operative Societies Act 1912 was again replaced by the Bengal Co-operative Societies Act of 1940.

At the time of partition in 1947, erstwhile East Pakistan, now Bangladesh, had 32,418 co-operatives, including 26,664 agricultural credit societies. But the credit societies were in a state of complete collapse, and about 24,675 societies were placed under liquidation. A new apex Co-operative Bank, now known as Bangladesh Samabaya Ltd. (BSBL) was established in 1948. It conducted credit operation through and UCMPS from its own fund. The Bangladesh Bank commenced financing of the co-operatives from 1957-58.

After the re-organization, the number of co-operative societies decreased to 5,589 in 1960. It created a new dimension of the co-operative movement in the country with the reorganization.

All co-operatives in the country are governed by a Managing Committee elected by the general body according to the provisions of the Co-operative Societies Ordinance.

CURRENT STATUS OF OUR OWN CO-OPERATIVES

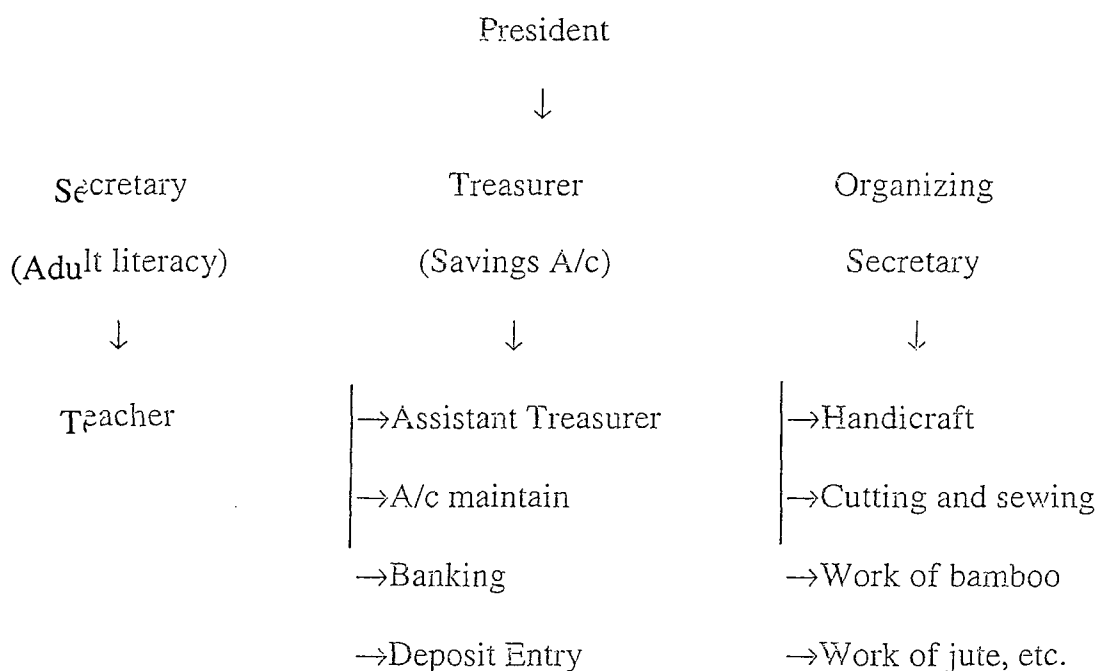
Name: Sopura Srijong Womens Co-operatives Ltd.

Registration No. 46. Ward no. 15. It was established on 26.08.95

1. SITUATED: SOPURA, POST: SOPURA, THANA: BOALIO,
2. DISTRICT: RAJSHAHI
3. EXECUTIVE COMMITTEE: 6 MEMBERS

4. NUMBER OF GENERAL MEMBERS: 45
5. DUTIES OF THE MEMBERS: To give saving deposits and to look after all the organizational works.
5. Goal or objectives: Our main objectives are rural development of the country and to develop both economic and social sectors: Infrastructure development, agricultural development, para-agricultural activities, agricultural marketing, non-farm income-generation activities, health and nutrition, rural institution and human resource development, non-formal education, and to build awareness.
6. FUNCTIONS: With the savings deposit money, we work ourselves and sell these man-made things to the market.

ORGANIZATIONAL STRUCTURE



RELATIONSHIP WITH OTHER COOPERATIVES

General cooperatives consist of various types of cooperatives. These are agricultural societies, urban credit and thrift co-operatives, fisheries, weavers, sugarcane, small traders, milk-producers' cooperatives, women's co-operatives, women's co-operative,

transport housing co-operatives. There are four organizations under the Rural Development and Co-operatives Division.

They are: (1) Bangladesh Rural Development Board (BRDB), (2) Department of Cooperatives (DOC), (3) Bangladesh Rural Development Academy (BARD), Comilla, and (4) Rural Development Academy (RDA), Bogra. Besides these, there are a number of other government and non-government organizations involved in rural development. They are: BSCIC, BWDB, BADC, LGEB, DWA, DOY, DSS, BSB, etc., and there are numerous NGOs working for rural development.

All the co-operatives were started to protect the poor peasants and to improve the socioeconomic condition of persons of limited means through alleviation of poverty and landlessness in the rural and urban areas. So, all of us have the same goals to perform. For these reasons, we are helping each other with letter communication to make ourselves improved and strong enough to reach our goals in working together.

PRINCIPAL ACTIVITIES

To organize a movement, an organization depends on some basic organizational principles. Negligence to these basic principles can lead organizations to become valueless. The basic principles are as follows:

1. Unity and cooperative to each other
2. Honesty and almost good faith
3. Economy and deposit
4. Regularity and obedience
5. Situation and place
6. Democratic
7. Spreading organization education
8. Free membership
9. Support to give dividends, interests and profits

10. Neutrality about politics and religion.

MANAGEMENT SYSTEM

Cooperatives being democratic institutions, their management is dependent on joint decision-making, which should be highly participatory. Basically, cooperatives are economic organizations with democratic control. If it is a statutory organization, it is guided by the provisions of the Cooperative Ordinance and rules and their bye-laws. It has got separate ethics and financial propriety than the private business organizations. Cooperatives are to abide by the set rules for conducting any business venture with exception to the private organizations. So, in the above context, the cooperatives should be given preferential treatment whenever necessary. We also follow the systems.

ITS BUSINESS PROFILE

Under the Boalia thana Cooperative office, with registration No. 46, our cooperative society titled "SOPURA SRIJONEE ORGANIZATION LTD" started five years ago on 26.08.95. In these five years, we tried our best to improve our organization and its organizational activities in both rural and urban areas of our district. as well as in the country. We have been working to drive out illiteracy by non-formal education and also solve employment problem by teaching and offering training on handicrafts (like bamboo, raw jute, materials, etc.) to the landless and distress women.

PROBLEMS AND POSSIBLE SOLUTIONS

To organizing people, organization is more important in Bangladesh. But organization like ours, we have been facing some problems and restrictions. These are as follows:

1. Ignorance and illiteracy of people
2. Short of capital
3. Lack of management system
4. Lack of human quality

5. Expectation of having debt
6. Lack of deposit purpose
7. Maintenance
8. Lack of security support

The above-mentioned problems are the main obstacles to organize a cooperative society.

To solve those problems, we need:

1. To enhance the educational rate of people specially to the villagers
2. To make people active
3. Government help
4. Actual privatization has to be taken
5. Cooperatives have to be included in the educational curriculum
6. Keep organizations free from the political influence
7. Create savings mentality among the people.
8. Convince the government to appoint specialist social workers to help the organization members.

I heartily think that the organizational struggle should be forceful. This includes not only my organization but also all other organizations of Bangladesh to achieve their goals after solving the above-mentioned problems.

MY OWN ROLE AND DUTIES IN MY COOPERATIVE ORGZNISATION

Bangladesh is economically a very poor country. To change this unhealthy situation and for quick development, the role of an organization is very important. It is my

heartiest belief that following certain roles, I can make my country a rich, self-dependent country. The roles are as follows:

1. To increase productivity by collecting funds or invest sufficient fund
2. To reorganize handicrafts
3. To solve the unemployment problem
4. To market more agricultural products
5. To remove ignorance
6. To protect profits
7. To control birth
8. Rehabilitate the distress women
9. To establish social rights
10. To develop the class of receding and neglected or backdated
11. To protect social discipline
12. To remove poverty
13. To remove beggary

MY ORAGANIZATION DUTIES

I am a member of the SOPURA SRIJONEE WOMEN'S ORGANIZATION. I have some responsibilities and duties , which are as follows:

1. I have to participate all the meetings, which is held by my organization .
2. Scheduled transactions with the organization have to be accomplished in right time
3. To follow the rules and regulations
4. To obey laws and instructions of the organization
5. The credit which is given, it has to pay off just in time and to observe its proper way of using
6. I have not made any decision against my organization's objectives

7. I am making my best to help reach my organization's goal
8. If there is any kind of contradiction, I have to settle it by the organization meeting
9. I have to take necessary activities to preserve my organization's assets.

These are the major functions and duties by which I can make my organization as well as the country rich and drive out illiteracy and unemployment problem of the neglected women by my organization.

CHAPTER V

Outlines of the suggested **Plan of Action** to enhance the participation of rural women in agricultural cooperatives with special reference to the organization--proposals for the consideration of our national-level organization.

About 95% of the rural women in Bangladesh are ignorant. Through the co-operative society "Sopura Srijonee Womens Ltd.", we are participating in the rural development activities, such as health, family planning, literacy, awareness and income under the following consideration:

1. Our co-operative has been paying special attention to improve the educational status of rural and urban women members and employees, to reduce the burdens of household work and to provide opportunities for independent sources of income.
2. Providing quality healthcare at affordable prices, nutritionally appropriate goods and safe household equipment and family health education in which our co-operative society has addressed women's specific health needs.
3. Our co-operative society offers the rural women a channel for gaining experience and upward mobility both within the movement itself and in the external world of decision-making.
4. We are creating employment opportunities by undertaking need-based investment projects.
5. We have improved production and home management skill education and social status for the rural women through appropriate education and training to them.
6. Our co-operative society has taken community-based primary healthcare, nutrition and population education activities for

improvement of human resources and reduction of population growth rate.

7. We have introduced continued education, motivation and training to eradicate illiteracy, ignorance, frustration, and social stagnation.

Under the above circumstances, the need of participation of rural women in agricultural co-operative activities has been increasingly felt day after day.

It is my great expectation that if any of the national-level organizations has the facilities, which we are providing, there will be no unemployment problem and illiteracy in the country. People will be more aware of agricultural activities, production will increase, the birth rate or population growth rate will come down, and the people will be aware of proper use of assets.

Table 1: Growth Rate of Agriculture and Sub-sectors

(Price index for 1984/85)

	90/91	91/92	92/93	93/94	94/95	95/96	96/97	97/98	98/99
GDP	3.4	4.2	4.5	4.2	4.4	5.3	5.9	5.7	5.2
Total agricul.	1.6	2.2	1.8	0.3	-1.0	3.7	6.4	2.9	5.0
Crops	1.2	1.7	0.8	-1.6	-3.8	2.8	6.2	1.4	4.3
Fisheries	5.8	6.5	6.6	8.7	9.7	5.9	8.6	8.6	8.0
Livestock	2.2	3.6	6.2	8.5	8.3	8.0	8.0	8.0	7.6
Forestry	2.1	2.4	3.0	4.0	4.5	4.3	4.2	4.3	4.0

Table 2: Share of Sub-sectors in Agriculture (%)

(Price index for 1984/85)

	90/9	91/9	92/9	93/9	94/9	95/9	96/9	97/9	98/99
	1	2	3	4	5	6	7	8	
Crops	78.8	78.4	77.7	76.2	74.1	73.4	73.2	72.2	71.71
Fisheries	7.19	7.49	7.84	8.49	9.41	9.61	9.81	10.3	10.65
Livestock	7.29	7.40	7.71	8.34	9.13	9.51	9.65	10.1	10.37
Forestry	6.64	6.65	6.73	6.97	7.36	7.41	7.25	7.30	7.27

Table 3. Area Under Irrigation.

Type	1996/97	1997/98	1998/99 (projected)
a) Surface water irrigation			
Major irrigation	334391	298902	524094
LLP	570322	621659	634092
Traditional	185566	201231	201231
Sub-total (a)	1090279	112192	1359417
b) Ground water irrigation			
DTW	474522	463874	468513
STW	2060812	2079214	2183175
HTW	38341	63673	64310
FMTW	917	1030	1154
DSSTW	84490	88491	115038
VDSSTW	13438	14291	20007
Sub-total (b)	2672520	2710573	2852190
c) Others (Minor irrigation)			
Total irrigation (a+b+c)	3762799	382365	4211617

Table 4. Contributions of manufacturing sector in GDP and growth rate

1992/1993 through at constant prices of 1998/99 at constant of 1984/85

	1992/93	1993/94	1994/95	1995/96	1996/97	1997/98	1998/99
Small and cottage	2240.6	2330.2	2428.1	2522.8	2621.2	1779.9	2883
	(2.9)	(4.0)	(4.2)	(3.9)	(3.9)	(6.8)	(3.0)
Medium to large	3662.7	4036.3	4488.4	4759.5	4959.5	5462	5582
	(13.3)	(10.2)	(11.2)	(6.0)	(6.0)	(11.0)	(2.2)
Total	5903.0	6366.5	6916.5	7283.3	7283.3	8260	8464
	(9.10)	(7.8)	(8.6)	(5.3)	(5.3)	(9.5)	(2.5)

Source: Bangladesh Bureau of Statistics.

Note: Figures in parentheses indicate rate of growth

Table 5. Amount of Investment Registered with the Board of Investment (since 1991/92 through December 1998)

(Million US Dollar)

Year	Domestic	Foreign	Total
1991/92	91	25	116
1992/93	90	53	143
1993/94	457	804	1,261
1994/95	846	730	1,576
1995/96	1,171	1,516	2,687
1996/97	1,108	1,054	2,162
1997/98	1,043	3,156	4,199
1998/99	415	1,693	2,108
(Up to Dec '98)			
	5,221	7,338	12,559

Source : Board of Investment

**Table 6. Foreign Direct Investment Registered with Board of Investment
(1992/93 through December 1998)**

(Million US Dollar)

Country	1992/93	1993/94	1994/95	1995/96	1996/97	1997/98	1998/99 (up to Dec'98)	Total
Malaysia	-	270.0	140.0	531.0	43.67	288.02	12.13	1284.82
Japan	2.0	50.0	84.0	612.0	12.42	58.56	34.17	853.15
Hong Kong	0.5	1.0	110.3	-	484.92	156.54	10.96	764.22
United Kingdom	2.0	72.0	51.5	70.0	73.39	32.12	781.38	1082.39
India	0.2	10.7	117.0	8.0	48.83	5.48	138.20	328.41
Germany	0.4	4.0	56.0	65.0	12.63	23.59	6.05	168.17
United States	1.5	2.4	47.0	47.0	8.17	1378.54	370.90	1821.51
Singapore	2.0	20.0	53.0	53.0	132.15	33.06	267.62	508.83
South Korea	6.5	20.0	30.0	30.0	84.75	89.78	11.10	278.13
China	1.0	25.0	12.2	0.4	9.97	25.38	4.55	78.50
Greece	-	-	12.0	5.0	-	-	-	17.00
Switzerland	-	-	0.3	3.6	2.38	3787	0.08	44.23
The Netherlands	-	-	1.2	5.0	-	2.63	-	8.83
Italy	-	0.3	1.5	-	2.80	4.95	0.56	1061
Canada	-0.5	-	0.3	-	4.81	0.11	-	5.92
Sweden	-	0.3	-	0.7	0.26	-	-	0.56
Others	18.0	347.5	40.6	123.7	132.40	1019.64	54.90	1736.74
Total	52.6	804.2	729.4	1516.0	1053.50	3156.20	1692.60	8992.02

Source: Bangladesh Bureau of Statistics

Source: National Minor Irrigation census. National Minor Development Project. Ministry of Agriculture Bangladesh Water Development Board. Ministry of Water Resources.

** Rural development in Bangladesh . Md . Abdul Quddus. Editor.

STATISTICAL CHART-A/WLTC

{This chart should be attached to the Country Background Paper}

01	Total National Population	12,21,25,000
	-Male Population	6,27,14,000
	-Female Population	5,94,11,000
	-Farm Population	8,36,55,625
	-Female Farm Population	4,06,96,535
02	Total Land area (sq. hactare)	59,765.85 Sq. ha.
	-Total cultivable land area (ha)	1,40,98,050 (ha)
	-Total Irrigated land area (ha)	3,84,6556.35 (ha)
	-Total wasteland area (ha)	363690 (ha)
03	Per Capita Income (US\$)	\$ 360
04	Total Number of Cooperatives (all types, all levels)	1,44,149
05	Total Cooperative Membership (all types, all levels)	76,91,804
06	Total number of Agricultural Cooperatives (all types)	16,861
07	Total membership of agrl. Coops	8,35,788
08	Types of women cooperatives	Firming, Poultry, Livestoke, Cattle, Bovine, Sheep & Goat, Fisheries, Forestry, marine etc.
09	Total Number of women cooperatives	779
10.	Their Total Membership	36,784

Any other information on the organisation and structure of women cooperatives e.g., women's only cooperatives, women's representation on cooperatives/agricultural cooperatives etc. (Please use additional sheets, if necessary)

The 5th Asian/African Women Farmer Leaders Conference
From August 27 to September 6, 2000, Tokyo Japan

COUNTRY REPORT

(Nepal)

By Ms. Ratna Kumari Sharma
Ms. Chitra Kumari Thamsubang Subba

CHAPTER -1

1.1 A brief Introduction of the Country

Nepal is a land locked Country sandwiched between India and China. It is located between 26 degree 22" to 30 degree 27" North latitude and 80 degree to 88 12" East longitude. It is bordered with China in the north and India in the remaining parts. It has an area of 147181-sq. km. with the length of 885 kms from east to west. The country is divided into 3 distinct ecological region i.e., mountain (4,877 meter to 8848 meter), Hill (610 - 4877 meter) and Terai (upto 610 meter). Likewise for the administrative purposes, the country is divided into 5 development regions with 14 Zones and 75 districts.

Nepal has a population of 22.9 million with annual growth rate of 2.8 per cent a year with 210\$ per capita income and GNP about US\$242 per annum, Nepal falls among the developing countries. It is facing various problems related to complex economic and environmental situations.

With a large proportion (50%) of the total population living below poverty line, the Nepalese economy is circumscribed by a low level of equilibrium reflecting grim poverty and stage nation.

Nepal is predominantly an agricultural country. Available macro economic indicators suggest that agricultural profession provides employment to 81 per cent of the country's population and contributes 40 per cent of the GDP. Yet, agricultural productivity is almost stagnant and has not retrace with population growth, thereby encouraging the further environmental degradation with an average operational land holding per capita of about 0.14 hectare for poor people in Terai and 0.5 hectare for the rural poor in the hills, there is limited prospect for mechanization to increase productivity. Still the pattern of land distribution is badly skewed.

Since mid 1980s, the country embarked on macro-economic stabilization/ structural adjustment and liberalization program. In the process, the poor, the marginalized and women have generally suffered during the adjustment program due to inflation, reduced subsidies and weak agricultural performances amidst high population growth rate.

CHAPTER 2

2.1 status of Agriculture in the country:

Land and agriculture have played the leading part in Nepal's social, economic and political life through the countries. Almost 81 per cent of Nepal's working population is employed in agriculture-Trade, manufacturing and other occupations are important in particular regions or among particular communities, but the predominant importance of land and agriculture in Nepal's economy is a reality which no observer of the Nepali scene can deny, land has therefore traditionally

represented the principal form of wealth, the principal symbol of social status, and the principal source of economic and political power, ownership of land has meant control over a vital factor of production and therefore a position of prestige, affluence and power.

Nepal was once known as a food country. It was famous for cereal crop, jute and other consumption crops and industrial crops and used also to export to different countries. But since 1960, Nepal has been facing an extremely low production due to low investment traditional type of farming, lack of crop diversification, insufficient irrigation system etc. Due to low production and traditional types of farming agriculture sector has been considered as a part time employment. People are frustrated due to the least return than their investment.

In recent years, Nepal's agriculture has been growing only half a percentage point faster per capita than population. It is the rate of agriculture growth per capita of the total population that determines agriculture's effect on the economic transformation. To date, Nepal's rate has been insufficient to provide strong multipliers on non-farm production or even to achieve rapid growth in demand for high value, income elastic agricultural commodities. Thus, agriculture has not played an effective role in the transformation of the economy.

While agriculture has the potentiality particularly in Nepal. To make an effective contribution to overall growth, its best rate of growth cannot exceed with the best rates in the nonagricultural sector. An excellent record in agriculture is 4 to 6 per cent, while for industry and services it is 5 to 9 per cent or even higher at later stages of development.

Agriculture can make an important contribution to the growth of overall economic growth. But to take advantage of this large size, agricultural growth must be broadly participatory, considering to this, HMG Nepal has formulated the agriculture Prospective plan in the running ninth plan of Nepal.

The characteristics of Nepalese farming system are as follows:

- Mixed activities
- Labor intensive
- About 90% of women participation in agriculture
- Majority of the farmers is small and marginal.

Traditionally, the farmers living in the hilly region have had limited access to the market network for the commercialization of their production, thus we see the limitation of the commercialization of hilly agriculture as well as income generating potentiality of the farmers. The constraints to increased market access are numerous: because farm holdings are small, individual households find it difficult to participate in major markets, where they have to meet standards of quality, predictable quantity,

and regularly they lack access to market information (price, quantity, trend), they lack access to new technologies and processing techniques and have no commercial inducements to use them etc.

CHAPTER 3

3.1 Development : Cooperative Development in Nepal.

Background:

Nepal, as developing country has been moving forward by seeking the various possibilities of development in recent development process. Development is the gradual and on going process that can only be sustained when there is the majority of participation into it. Among the different approaches of development, basically two approaches are in application considerably in the contemporary development model. One is the tricking down approach and button up approach is the other. The first approach is taken as traditional concept but the second is the most suitable development concept in present situation. Development process remains only lamb unless and until there is not the two way or mutual understanding/cooperation i.e. cooperators and beneficiaries. The development, which is really for targeted people, should have to touch the people mentally and physically. To touch the people in their both aspects it should be result oriented. To achieve the targeted result there should be equal interest and contribution of the cooperators and beneficiaries. The single interest on certain program is very much dangerous which is proved as wrong development model and thereby the trickling down approach is being failed in these days. Thus we have seemed the participatory development models in which the interest of beneficiaries is also included. Not only the inclusion of interest but also their contributions are also preferred. [We have the certain constraints in development that is aroused by not recognizing the key for sustainable development. The key might be on beneficiaries or somewhere else but most of the development endeavour are being failed due to that lacking. Proper introduction of the program with sufficient encouragement and motivation to the beneficiaries may be one of the basic factors for this. The recent era, different Go(s), INGO(s), NGO(s) are working with many development models through out the country but if we observe their nature of the functioning, no clear mission and vision can be observed for sustainable development and which can be the base for total change. Those programs are launched only implementation for implementation to their targeted goal. No qualitative result oriented evaluation, no revision, no change in plans and policies are undertaken in implementation phase and also in the phase of post Programme implementation. However governmental programmers are basically for developing the infrastructure of the nation and if it took few welfare programs, there would not be the long lasting strategies due to the lack of proper mechanism and transparent vision.] The political commitment might be the determinant factor for this reason. With some exception, INGO(s), NGO(s) and other supporting institutions are the implementation oriented but not the result with quality. Really, in measurable means and resources have been allocated and

spent for the socio economic development in the country but no achievement is appeared obviously.

It is felt that the lack of proper institutional mechanism with long term vision based upon the strong principles is one of the major causes for the constraints in sustainable development. Cooperative Programme with its full fledge implementation is felt as best alternative for the total improvement of the people. It has the equal opportunity for all and also the equal distribution to all. Equal participation, non discrimination, democratic exercise, economic sustainability, social responsibility are some of the mentionable features of international cooperative principles under which all the cooperative business are conducted with the norms of equal contribution and justifiable distribution. "Cooperative business is socialist business" not only for share member but all the people living in the society are also benefited from it. Multipurpose activities can be handled through cooperative norms for the total improvement of the member and scented perfume of the particular cooperative activities can be smelled also to the non-member, community and the nation as well.

3.2 Co-operative Movement.

Co-operative is an integral part of the rural life in Nepal. Nepalese people have a long tradition of mutual cooperation. The life of the Nepalese people is still interrelated with such traditional mutual-aid systems as "Parna" "dhikuri" "mankakhal" and "Guthi" in most of the rural areas.

Modern Cooperative movement, however, began in 1954 with the establishment of the Department of Cooperatives. One of the objectives of the department was to promote cooperatives in the country. In the year, 1956 the first cooperative Credit Society with unlimited liability was formed in Chitwan district of central Nepal. The objective of this society registered under an executive order of the Government was for provide agricultural credit for the flood stricken people resettled in the Rapti valley of Chitwan district.

In the beginning, the cooperative system faced the problems of financial support, lack of trained personnel and lack of a legal framework. As a result, the cooperative societies Act was promulgated in 1959, which formalized the cooperative sector. In 1961 the Co-operative Societies Rules were framed and the Government also created a Cooperative Development Fund within the Department of Cooperative. The fund was an important source of credit for the newly promoted cooperative.

After the restoration of democracy in 1992, a new Co-operative Act has been formulated. This Act has recognized the democratic characteristics of the Cooperative movement and ensured the operational autonomy of co-operatives. After the implementation of this new Act, all co-operatives have become

autonomous and the National Cooperative Federation was also established for the first time in the country. Today there are more than 4860 primaries and 87 of secondary co-operatives, including national-level organizations in Nepal. This is an indication of the positive impact of the new Co-operative Act. In the course of cooperative development, the HMG of Nepal has established the Ministry of Cooperative in the last year and allocated further programs with the declaration of the policies of the Programme of the Government for the financial year 2000/2001

3.3 Policy of the Government

With the 9th plan the National Planning Commission the major following policies has been spelled out regarding the co-operatives:

- The Government recognized the increased role of cooperatives, NCF and other secondary unions run by members themselves as per the principles, of Co-operation.
- The Government intends to review the role of the Department of Co-operatives and NCDB and to look into the possibility of unifying those bodies into one technically equipped policy making and advisory body in favor of the Government as well as the co-operative movement.
- The Co-operative has to be seen as a vehicle of rural economy in supplying farmers with necessary agro-inputs, as well as in marketing of members produce. It is also important in mobilizing the micro financial resources of rural people. Therefore, the Government will encourage, support and safeguard the co-operative.

As of now, there are a total of 4947 co-operatives in the country.

The latest data update of cooperatives in Nepal is as follows:

1.	National Cooperative Federation of Nepal (An apex organization)		1.
2.	Central (Specialized) Co-operative unions		3
	a.	Central Milk Producers Co-operative Union	1.
	b.	Central Consumer Co-operative Union	1.
	c.	Nepal saving & Credit Co-operative Central Union	1.
3.	District Co-operative Unions		83
a.	District level single purpose unions		34
b.	District level Multipurpose Cooperatives		49
4.	Primary level Co-Operative societies		4860
	A.	Agricultural Multipurpose	2011
	B.	Milk producers	1010
	C.	Saving & Credit	1271
	D.	Consumer	258
	E.	Bank & Finance	29
	F.	Transport	6
	G.	Housing	4
	H.	Handicraft	5
	I.	Health	2
	J.	Workers	4
	K.	Press	6
	L.	Others	254
	M.		4947

Remark: Among the total number of cooperatives only the 310 cooperatives are only of women and there have the 9114 individual members with Rs 3739235 total share capital in those societies.

CHAPTER 4

4.1 Status of women in the country.

More than 95 percent of economically active women are engaged in agriculture and have little or no access to alternative means of earning income to feed their families. Meanwhile, family growth is reducing farm size. In situations such as these, the agribusiness sector provides opportunities for women farmers to achieve some degree of economic independence. Agribusiness sectors such as sericulture, dry ginger processing, Cardamom drying, fruit processing, tea and coffee processing, angora wool, dairy products, meat and fish processing, cut flowers, and saffron have the predominately women participation or involvement as well.

Before the available technologies' transformation to farmwomen, they need to be trained in entrepreneurial and operational skills. Training policy must identify the specific training needs of different categories of women (depending on ecological region, ethnic community and economic status.).

The major problems faced by Nepali women farmers can be derived as follows:

- a) Illiteracy
- b) Lack of awareness
- c) Backwardness
- d) Lack of self-confidence
- e) Dependency
- f) Low income
- g) Male domination
- h) Insecurity
- i) NO or low participation in decision making and policies formulating
- j) Lack of economic opportunities,
- k) Superstition
- l) Traditional Concept etc.

Basically, our main function is to deposit the money and deliver the amount as credit for the enterprises that are potential to do in the urban area but now we have enhanced our programs and made the provision for providing loan to the women specially working in rural farming sector. Thus we have planned to make half-percent farm member out of the total member. Now we disburse the 10% loan out of the total disbursement. Simultaneously, we are going to make the majority of participation of women in the Cooperative movement.

4.2 Introduction to Transportation and Environment Agricultural Multipurpose Cooperative Society (TEAMUC) Ltd.

By accepting the international Cooperative principles and with the general objectives of environmental preservation, extending the transportation services and economic upliftment through agricultural activities, the TEAMUC has been established and worked by taking certain working area.

In short it is a multipurpose Cooperative working in different field. It hopes that the preservation of environment can be through the use of nonpollutable vehicles and to sell the goods to be produced through agricultural occupation the non polluted vehicles are used. In this way the business which the organization does is totally interrelated. One cooperative with multiple business can run smoothly only when there is the good managerial scheme, capacity and network. Each of the business are under supervision of different subcommittees and the overall activities are under the policies, programs and control of executive committee. Besides this, with the unanimous decision of general assembly, the executive committee has initiated the savings and credit component to its share

members. The loan to be delivered from the organization prioritized chiefly for the business, which are related to environmental preservation, either of transportation base industries or of agricultural farming/industries as well. It aims to extend its services to 'Eco Tourism' in which the tourism services would be provided by initiating the transportation services to the tourists. To provide the qualitative edible foods and other goods by maintaining the consumer store is the another chief function of the organization. Finally the organization expects to uplift the socio economic condition of the member by encouraging them to do transportation and agriculture business and thereafter it extends the different services to the people promoting the environmental activities.

In brief, to fulfill its objectives the following chief function would be mentionable here.

- To conduct the different programs and make aware of the members for improvement the environmental problems.
- To encourage members to do the transportation based business through the vehicles that don't affect the balance of environment.
- To conduct different business activities such as consumer stores and the like.
- To accept the deposits/savings and deliver credit too the member in certain criteria for generating the income of the members.
- To arrange the different programs related for preservation of environment with the line agencies.
- To provide qualitative goods and foods to the public with reasonable price.
- To motivate and provide training and skills to the member for initiation the different micro enterprises.
- To rent the vehicles to the interested members on hire basis.
- To develop sustainable agriculture crops.
- To produce chemical free (organic) agriculture produce cereal, oilseed, and cash crop.
- To promote tree planting etc.

CHAPTER 5

5.1 Cases study of Maitidevi women's savings & credit society Ltd.

5.1.1 Introduction

Maitidevi savings and credit cooperative society Ltd. is one of the society among the 5000 primary cooperative societies in the country. It was established in 1995 with the share participation of 27 women members residing at Ward No. 32 and 33 of the Kathmandu Municipality. In the beginning the share capital of this society was NSR 2700 with per share value Rs. 100. Likewise, the monthly savings from the members was Rs. 100 for each member, At present the number of share members of this society are 135 persons.

The major objectives adopted by this society are as follows:

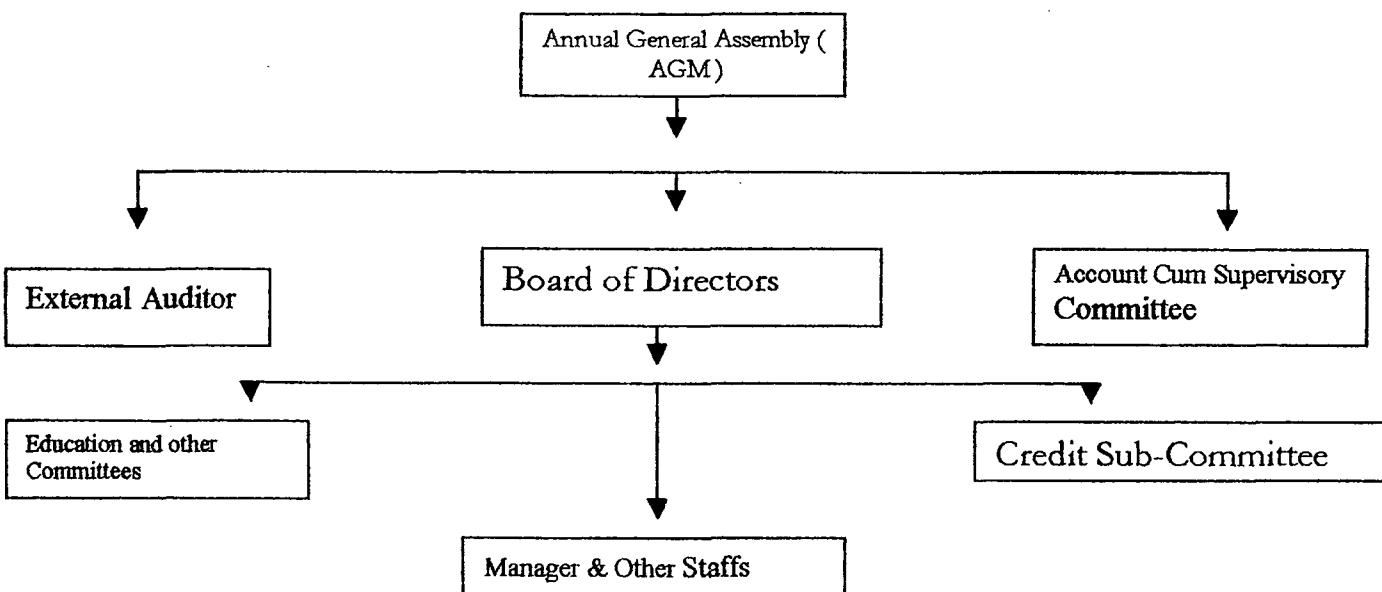
- a) To help create thrift habits among the members.
- b) To help create the feeling of working together in a group / community
- c) To accept savings from the members and provide them loans for productive purposes.
- d) To conduct regular training and education on cooperatives for the members.
- e) To provide employment to the members conducting different vocational training on the basis of the resources, experience and knowledge what they have.
- f) To provide enough opportunities to the members providing internal and external exposures.
- g) To conduct skill oriented training.
- h) To carry out various justifiable programs for the overall development of the members and the society.

5.1.2. Organizational Structure

Like other cooperative societies this society has a General Assembly including all the share members. General Assemble elects the Board of Directors. The day to day activities are carried out by the Board of Directors. There are seven members in the Board of directors including one Chairperson, one Vice-Chairman, one Secretary, one Treasurer and three members.

The organizational structure of the society is depicted below:

Organizational Chart



5.1.3 Relationship with other cooperatives

The society enjoys a very good relationship with other cooperatives. It has become the member of central saving & credits cooperative Union. It has both horizontal and vertical relationship as well as other concerned organizations like National cooperative Development Board, National cooperative Federation, Department of cooperatives etc.

5.1.4 Principal Activities :

The society has been involved in multifarious activities to augment the socio-economic conditions of its members. The principal activities of this society can be summarized as follows:

- a) Sewing and cutting
- b) Adult Literacy Program
- c) Eye donation
- d) Skill development program
- e) Cooperative training and education
- f) Other income generating activities

The End.

STATISTICAL CHART-A/WLTC

{This chart should be attached to the Country Background Paper}

01	Total National population	2,29,04000
	Male population	11422225 49.87%
	Female population	11481775 50.13%
	Farm population	81%
	Female Farm population	45%
02	Total Land area (sq. hectare)	147181 sq. km. or 14718100 ha
	Total cultivable land area (ha)	2598970 ha
	Total Irrigated land area (ha)	1055617 ha
	Total wasteland area (ha)	1543353 ha
03	Per Capita Income (US\$)	210
04	Total Number of Cooperatives (all types, all levels)	4947
05	Total Cooperative Membership (all types, all level)	1051000
06	Total number of Agricultural Cooperatives (all types)	2011
07	Total membership of agri. coops	679265
08	Types of women cooperatives Multipurpose 58 and 42 in the other cooperatives.	Saving and Credit 210
09	Total Number of Women cooperatives	310
10	Their Total Membership	9114 with Rs 3739235 total share capital

Any other information on the organization and structure of women cooperatives e. g. women's only cooperatives, women's representation of cooperatives/agricultural cooperatives etc. (Please use additional sheets, if necessary).



Country Background

on

Current Status of Women in Agricultural Cooperative
in Thailand

presented in

***The 10th ICA/Japan Training Course for Women
Leaders of Agricultural Cooperatives in Asia***

27 August – 16 September 2000

IDACA

Tokyo, Japan

Prepared by:

Ms. Namfon Sammadee

The Cooperative League of Thailand

August 2000

I: General Information of Thailand

Office name	: Kingdom of Thailand
Head of state	: His Majesty King Bhumibol Adulyadej, Rama 9
Head of government	: Mr. Chuan Leekpai Prime Minister since October 21, 1997
Political system	: Constitutional Monarchy
Area	: 513,115 Sq.Km. (198,114 Sq. Miles)
Capital	: Bangkok
Time different	: GTM +7 hours
Population (1997)	: 61,278,319
Currency unit	: Baht
Exchange rate	: 42 Baht

Thailand, its geography situated in the heart of Southeast Asia and a gateway to Indochina, Thailand borders with Laos PDR in the north and northeast; the Union of Myanmar in the north and west; the Andaman Sea in the west, Cambodia and the Gulf of Thailand in the east and Malaysia in the south. The total land area is 513,115 sq. km and extends about 1,620 km. from north to south and 775 km from east to west.

The climate in tropical with long hour of sunshine and high humidity. There are three seasons; hot from March to June; rainy from July to October; cool from November to February. The geographic and climate conditions make the country suitable for the cultivation of a wide range of tropical and semi-tropical agricultural crops.

Thailand is a constitutional monarchy. The monarch is King Bhumibol Adulyadej, who ascended the throne after his brother's death in 1946 and was crowned King in 1950 constitutionally, power rests with the Prime Minister, a cabinet, and bicameral legislature (National Assembly) composed of an appointed senate and elected house of representatives.

II: Status of Agriculture in Thailand

The agricultural sector has an important role in contribution to economic growth. It has been a major source of food supply, farm workforce and employment generation. The agriculture, approximately 57 per cent of the total arable land is used for rice cultivation. Rice farming is the chief occupation of Thai farmers.

The average size of farm holding in Thailand is about 10 Acres (25 Rai). In the central eastern and western regions, farm holding are generally of larger size than those in the northern, northeastern and southern regions. The farmer who practice commercial cultivation tend to have larger farm than those who practice purely subsistence cultivation.

III: Status of Women in the Country

Role of Gender Development

1. To review and clarify the regulations and policies which reduce the women participation and role of women leader in the cooperatives .
2. To give women in cooperatives a chance to have training. This is for making them more confident in suitable acceptance from civil servants, the members and cooperatives and the leaders of cooperatives
3. Every level of the government agencies, the cooperatives under the cooperatives of ICA and other organization to collect baselines data and analysis suitably the primary information which differentiates from sex
4. Every level of the government and cooperatives offer fund for women's activities such as information collection and training.
5. To make appropriate circumstance for women to get benefits and various resource controllability such as offering them a chance to get credit of cooperatives

Constraints of Current Situation

1. Small amount of budget, the various units pay a little attention to develop the role of women, consequently. The budget allocate is very low.
2. The leaders of every organization is lack of vision concerning the women in cooperatives development (the leaders give less attention important to women)
3. Lack of continuation of project and action plan. Although the Master Plan has the direction for long term, there is no time frame in direction in practice. Consequently, the project is not continuous and lack of more attention.
4. Most politicians do not consider the women development as the important thing continuously.
5. Women do not have any chance to make a decision for cooperatives development.
6. A culture, traditions, superstitions and values of society and women themselves do not support and offer opportunity for women's development. Although the cultures and tradition are difficult to change right now, the superstition and values will be able to change in the future.

The Suggestion for Improvement the Role of Women Leaders and Sustainable Cooperative Development

1. To stimulate the organization and cooperatives allocate budget for development sufficiently and continuously.
2. To change the value of every cooperatives leaders
3. To train the members of cooperatives, committee both male and female in every level of organization in order to realize the role of the men and women change their vision to consider the importance of the men and women.
4. To promote the concept about the role of women and men to the leader of cooperative movement.
5. To stimulate the organization concerning with women in cooperative development to clarify the policies and plans according to the direction of the Master Plan with the exact time frame and evaluation.

6. To conduct a campaign to demand the clear policy about women in cooperative development from the politicians.
7. To conduct a campaign for women to elect only the politicians who support the women in cooperative development.
8. To support the project for women in cooperative potential development and promptness continuously.
9. To provide women in cooperative knowledge on the conservation of resources and environment for sustainable development.
10. To conduct a campaign to the cooperative members in order to give a capable person the opportunity to work in cooperative without the consideration of sex.
11. To conduct a campaign to change the value of people in the society about the women's capable acceptance.
12. To improve the structure of national education to accept the concept about the role of men and women.

Classification on Gender and Percentage of Membership, Board of Director and Staff of Cooperatives in Thailand

Compiled by:

The CLT Women's Committee in 1995

Unit:Person

Type of Cooperative	No. of Membership			No. of the Board			No. of Staff		
	Male	Female	Total	Male	Female	Total	Male	Female	Total
1. Agricultural	2,147,125 (78)	605,599 (22)	2,752,724 (100)	18,999 (97)	588 (3)	19,587 (100)	3,046 (52)	2,811 (48)	5,857 (100)
2. Fishery	5,207 (85)	1,095 (15)	7,302 (100)	292 (92)	25 (8)	317 (100)	16 (36)	28 (64)	44 (100)
3. Land Settlement	72,929 (72)	23,361 (28)	101,290 (100)	1,137 (97)	35 (3)	1,172 (100)	269 (53)	238 (47)	507 (100)
4. Thrift and Credit	969,768 (62)	596,374 (38)	1,564,142 (100)	11,195 (85)	1,975 (15)	13,170 (100)	1,309 (31)	2,913 (69)	4,222 (100)
5. Consumer	317,486 (47)	358,017 (53)	675,503 (100)	3,174 (80)	794 (20)	3,968 (100)	606 (25)	1,819 (75)	2,425 (100)
6. Service	73,465 (82)	16,127 (18)	89,592 (100)	2,526 (92)	220 (8)	2,746 (100)	222 (49)	231 (51)	453 (100)
Total	3,586,980 (69)	1,603,573 (31)	5,190,553 (100)	37,323 (91)	3,637 (9)	40,960 (100)	5,468 (40)	8,040 (60)	13,508 (100)

IV: Historical Development of the Cooperative League of Thailand

Under the present Cooperative Society Act (Amendment) of 1999 proclaimed that there shall be an institution called the "Cooperative League of Thailand" consisting of members which are cooperative societies having the objects of every type of cooperative societies throughout the Kingdom without sharing profit of income. The League shall be a Juristic Person.

The League represents as one of the national cooperative organization, an apex non-governmental organization. It is a nation wide confederation of the cooperative movement in Thailand and only organization dedicated entirely and exclusively to promotion of cooperatives in the country.

Objectives of the Organization establishment

1. Promoting and propagating the activities of cooperative societies as well as conducting research and compiling statistics concerning such activities.
2. Giving technical advice and assistance to cooperative societies and providing facilities in respect of the communication and coordination between cooperative societies and government agencies of other persons.
3. Providing technical study and training on the activities of cooperative societies.
4. Promoting relationship between cooperative societies and with foreign cooperative institution having similar objectives.
5. Purchasing, procuring, disposing of, holding ownership, possessing or executing a juristic act in respect of any property.
6. Promoting of business enterprise/industrial or service of cooperative societies
7. Strengthening and assisting the capacity of the cooperative society to dissolve constraints the business operation for mutually benefits

8. Representing of cooperative societies in protection of benefits derived from government or foreign agencies or other donors
9. Collaborating with government concerned agencies to promotion of cooperative for concrete beneficiaries of the cooperative societies
10. Doing other act in compliance with its objects of as entrusted by the government agencies.

Source of Income

1. Subscription
2. Government subsidy
3. The interest of Central Fund of Unlimited Cooperative under section 8
4. Donation of money or property
5. Money or property from cooperative liquidation under section 84 and 86
6. Proceed from sale of technical publication documents or others
7. Money or property received as remuneration for services rendered
8. Benefits derived from its property

Cooperative Membership of the League

- 1) Agricultural Cooperative
- 2) Fisheries Cooperative
- 3) Land Settlement Cooperative
- 4) Consumers' Cooperative
- 5) Services Cooperative
- 6) Savings and Credit Cooperative

Organization Structure

The organization structure of the League comprises of General Meeting, Executive Board, Director, Deputy Directors (Administrative and Technical) and 7 Divisions, namely;

1. Administrative Division
2. Finance Division
3. Information Division
4. Office of Director
5. Cooperative Training Institute
6. Planning and Technical Division
7. Business Promotion of Cooperative Standard Products Division

Services Provided to Members

In order to attain its objectives, the League shall carry out the services to the members as follow;

- 1) Promoting and propagating the activities of cooperative societies as well as conducting research and compiling statistics concerning such activities.
- 2) Giving technical advice and assistance to cooperative societies and providing facilities in respect of the communication and coordination between cooperative societies and government agencies or other persons.
- 3) Providing technical study and training on the activities of cooperative societies.
- 4) Promoting relationship between cooperative societies, relationship with foreign cooperative leagues or organizations having similar objectives.

V: Outline of CLT's Action Plan

Major Commitment of the Master Plan

To enhance rural the participation of the women in Agricultural Cooperatives in Thailand, in 1998, the CLT in collaboration with the Kasetsart University, the Cooperative Promotion Department (CPD), Cooperative Union League of Thailand (CULT), Cooperative Auditing Department and the Agricultural Cooperative Federation of Thailand (ACFT) appointed the CLT's Women Committee. The Committee comprises of 12 women representatives from the mentioning agencies chaired Women Member Board of Director, the CLT – Miss SASIMAS PANNARAT and Chief Division of the Planning, the CLT act as Secretary to the Committee.

The Committee has formulated the Master Plan on creation of opportunity for women participation in cooperative movement in Thailand.

In order to attain the objectives targets outlines, the Master Plan proposes the following major commitments:

1. To encourage women participation in cooperative movement
2. To enhance the development potential of women in economic development opportunity
3. Upgrading the capacities of women in appropriated changes of economic and social development
4. To enlarge roles played by women in gender equality campaign to promote cooperative development in Thailand
5. Creation of specialized bodies to responsible on planning network and expand cooperation of women participation in cooperative development
6. Establishment of Information Center for strengthening women participation in cooperatives
7. Do research work programs and evaluation to strength active roles of women participation in cooperatives
8. To boost capacities of human potential and support for development of women participation in cooperatives

Strategies Development for Implementation of the Master Plan

1. It is desirable that the Cooperative League of Thailand has to deal effectively the challenge of social changes as well as unbalanced pattern of gender equality development; the CLT representing as an apex organization of the cooperative movement in Thailand provides opportunities for underprivileged group of women to realize their full development potential and increasing their access to basic services of cooperative way.
2. The CLT's Board of Directors have appointed Women Committee to responsible development of women roles in cooperative movement
3. The CLT has work out to increase publication work of women activities through mass media channel such as seeking assistance with professional multimedia people to promote women roles in cooperatives

Finally, in practices, the CLT and CPD are constrained by lack of facilitating and coordinating mechanisms. In addition, their roles and duties have remained largely unchanged. They are unable to carry out effectively their duties to strength equality development to get over the problems, the roles of involved agencies should be oriented as follows:

1. CPD promotes cooperative principles and training basic occupation to farmers/members of cooperatives
2. The CLT increasing its roles played to strengthen in educational/research work for board members and staff of cooperatives
3. CULT will establishment of Membership Product Center for collecting products of cooperative societies
4. ACFT will promoted members' product for distribution/marketing

Comparative Financial Information of Cooperative Movement in Thailand
(The Statistical Data used as at December 1999 by Cooperative Auditing Department)

These following financial Information of Cooperative Movement in Thailand as of 1999 are compiled from the Information Technology Center of Cooperative Auditing Department, government agency under the Ministry of Agriculture and Cooperative

Number of Cooperative

Cooperative Types	Number of Cooperatives	
	Amount	(%)
Agricultural Cooperatives	3,589	63.35
Agricultural Cooperative	3,417	60.32
Fishery Cooperative	72	1.27
Land Settlement	100	1.76
Non-Agricultural Cooperative	2,076	36.65
Consumer	381	6.73
Service	389	6.87
Thrift and Credit	1,306	23.05
TOTAL	5,665	100.00

Number of Cooperative and Share Capital

Cooperative Types	No. of Audited Coops.		No. of Members		Share Capital	
	Amount	(%)	Amount (person)	Average (pax/coop.)	Amount (milln. Bht.)	Average (Bht./pax)
Agri. Coops	3,045	63.49	4,380,030	1,438	10,742	2,452
Agricultural	2,901	60.49	4,244,986	1,146	10,275	2,421
Fishery	57	1.19	10,766	189	103	9,561
Land Settlement	87	1.81	124,278	1,428	364	2,928
Non-Agri. Coops.	1,751	36.51	2,690,716	1,537	131,571	48,898
Consumer	241	5.03	545,333	2,263	177	325
Services	308	6.42	94,887	308	196	2,066
Thrift and Credit	1,202	25.06	2,050,496	1,706	131,198	63,984

Source of Fund

Unit: Million Baht

Cooperative Types	Share Holder's Equity	Deposit	Financial Institute and others				Total
			Short term	Long term	Other	Total	
Agri. Coops.	17,943	9,817	17,376	998	4,403	22,777	50,538
Agricultural	16,950	9,543	16,657	812	4,156	21,625	48,119
Fishery	184	13	98	147	36	282	480
Land Settlement	807	260	620	38	211	869	1,938
Non-Agri. Coops	169,359	116,289	14,681	15,844	6,475	37,001	322,650
Consumer	1,037	5	18	18	373	410	1,453
Services	443	45	44	242	538	825	1,314
Thrift and Credit	167,878	116,238	14,618	15,583	5,563	35,765	319,882
TOTAL	187,302	126,106	32,058	16,842	10,879	59,779	373,188
Average/Coops							
Agri.-Coops.	5.89	3.22	5.71	0.33	1.45	7.48	16.60
Non-Agri. Coops.	96.72	66.41	8.39	9.05	3.70	21.13	184.27
TOTAL	39.05	26.29	6.68	3.51	2.27	12.46	77.81

Operation Result

Cooperative	Revenue	Expenditure	Operation Result			Expenditure per Revenue (%)
			Profit	Loss	Net Profit	
Agri. Coops	29,932.48	28,354.21	1,821.23	242.96	1,578.27	94.73
Agricultural	28,128.34	26,617.88	1,745.52	235.06	1,510.46	94.63
Fishery	324.89	311.82	13.77	0.70	13.07	95.98
Land Settlement	1,479.25	1,425.51	61.94	7.20	54.74	96.30
Non-Agri. Coops.	45,228.55	23,055.62	22,199.27	26.34	22,172.93	50.98
Consumer	4,122.37	3,960.81	168.34	6.78	161.56	96.08
Services	474.84	436.35	55.93	17.44	38.49	91.89
Thrift and Credit	40,631.34	18,658.46	21,975.00	2.12	21,972.88	45.92
TOTAL	75,161.03	51,409.83	24,020.50	269.30	23,751.20	68.40
Average/Coops						
Agri.-Coops.	9.83	9.31	0.60	0.08	0.52	94.71
Non-Agri. Coops.	25.83	13.17	12.68	0.01	12.66	50.99
TOTAL	15.65	10.72	5.01	0.06	4.95	68.50

Financial Structure of Cooperatives in Thailand

Unit : Million Baht

Cooperative Types	Assets				Liabilities			Share Holder's Equity
	Current	Land	Other	Total	Short term	Long term/ Other	Total	
<i>Agri. Coops</i>	45,840.76	3,945.08	753.10	50,538.94	30,369.34	2,226.31	32,595.65	17,943.29
- Agricultural	43,709.74	3,724.97	684.92	48,119.63	29,205.95	1,963.09	31,169.04	16,950.59
- <i>Fishery</i>	368.52	96.03	16.13	480.68	142.57	153.32	295.89	184.79
- Land Settlement	1,762.50	124.08	52.05	1,938.63	1,020.82	109.90	1,130.72	807.91
<u>Non-Agri. Coops.</u>	315,960.92	1,797.93	4,891.15 43.53	322,650.00	133,905.24	19,385.65 95.45	153,290.89	169,359.11
- Consumer	1,223.14	186.68	131.43	1,453.35	320.14	540.49	415.59	1,037.76
- Services	934.49	248.44		1,314.36	330.54		871.03	443.33
- Thrift and Credit	313,803.29	1,362.81	4,716.19	319,882.29	133,254.56	18,749.71	152,004.27	167,878.02
TOTAL	361,801.68	5,743.01	5,644.2	373,188.94	164,274.58	21,611.96	185,886.54	187,302.40
<i>Average/Coop</i>								
Agri. Coops.	15.05	1.29	0.25	16.60	9.97	0.73	10.70	5.89
Non-Agri. Coops.	180.15	1.03	2.79	184.27	79.47	11.07	87.54	96.72
TOTAL	75.44	1.20	1.18	77.81	34.25	4.51	38.76	39.05

The Agricultural Cooperative Federation of Thailand., Limited.

(ACFT)

“ Status of women in Agricultural Cooperatives in Thailand ”

The Agricultural Cooperative Federation of Thailand , Limited .

(ACFT)

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General Information

Thailand is situated in the heart of Southeast Asia as a gateway to Indochina. Thailand borders with Lao PDR in the North and Northeast; the Union of Myanmar in the North and West; the Andaman Sea in the West; Cambodia and the Gulf of Thailand in the East; and Malaysia in the South.

Thailand covers a land area of 513,115 square kilometres and extends about 1,620 kilometres from north to south and 775 kilometres from east to west. The country has a population of approximately 60 million of which around 7 million live in the capital city, Bangkok.

The agricultural sector has an important role in contribution to economic growth. It has been a major source of food supply, farm workforce and employment generation, national income and foreign exchange earnings. However, as the non-farm sector, namely industry, has been growing at a rapid rate during the past decade, agriculture has gradually decreased its importance to the share of economic growth. Despite this, agriculture remains its vital role in ensuring national food security, as well as being the source of labour force to facilitate growth of the non-farm sectors, particularly the agro-industry.

Historical Background

Like in all developing countries, the cooperatives in Thailand have been initiated by the government since 1915 with the objective to use them as a means to improve the livelihood of small farmers. The government grately concerned with deteriorating economic and social conditions of the masses of farmers, especially in the central region of Thailand. Rice production and trade were becoming commercialized, but farmers could not benefit fully from the situation. Moreover, the natural disaster put them into chronic and severe indebtedness due to unable to repay their loans. Consequently, they were losing their farm lands, becoming landless labourers and leaving their debts unpaid.

At present, the cooperatives in Thailand are officially categorized into six types, namely :

1. Agricultural Cooperative
2. Land Settlement Cooperative
3. Fisheries Cooperative
4. Consumer Cooperative
5. thrift and Credit cooperative
6. Service Cooperative

Structure of cooperative

The cooperatives in Thailand are vertically organized in a three - tier system : primary cooperative, provincial federation and national federation. The primary cooperative consists of individual members. In the case of agricultural cooperative, the average membership in 1,300 households per society, and divided into groups at village level. According to the present Cooperative Act, the general meeting of members elects the board of directors which formulated the policy of the cooperative and appoints a manager and staff to run the operation of the cooperative.

Three or more primary cooperatives can together form a provincial federation which undertake joint activities on behalf of their primary affiliated such as processing of agricultural produces.

At national level, there is the Agricultural cooperative Federation of Thailand of which all 76 provincial agricultural cooperative federations are affiliates. At this level, there are also Sugarcane Growers Cooperative Federation of Thailand, Swine Raises Cooperative Federation of Thailand, Dairy Cooperative Federation of Thailand and Onion Growers Cooperative Federation of Thailand. Land settlement cooperatives has a regional federation in the Central Region whereas thrift and credit cooperatives, and consumer cooperatives are affiliated in a national federation of their own.

All types of cooperatives at all levels have to be the affiliates of the Cooperative League of Thailand (CLT), according to the Cooperative Societies Act 1999. CLT is functioning as an apex organization of the whole cooperative movement. It does not run a

business enterprise, but operates as a promotional, educational national organization of cooperative throughout the country.

AGRICULTURAL COOPERATIVE

Agricultural cooperatives are established to enable farmer members to engage in business together, thus helping one another in times of crisis as well as gaining for themselves a better livelihood and a better quality of life.

Objectives

Agricultural cooperatives are formed to meet important objectives, which can be summarized as follows :

1. To provide loans to members for productive as well as providential purposes at affordable rates of interest.
2. To encourage thrift among members through savings and deposits.
3. To provide agricultural products as well as daily necessities for sale to members at reasonable cost.
4. To promote good farm production methods and disseminate technical know-how aimed to help members reduce production costs and obtain higher yields. With government assistance, members are introduced to proper cropping techniques as well as use of fertilizers and insecticides. Another service is in the form of farm equipment, e.g., tractors, water pumps, etc., made available to members at minimum charge.
5. To enable members to market products together, thereby obtaining good prices for their produce and maintaining fairness in terms of weights and measures.

The Agricultural Cooperative Federation of Thailand , Limited .

(ACFT)

The Agricultural Cooperative Federation of Thailand (ACFT) is a Cooperative Federation established according to The Cooperative Society Act, B.E. 2511 as a National Agricultural Cooperative Federation for the Country Cooperative and is supervised by the Cooperative Promotion Department , Ministry of Agriculture and Cooperatives

The organisation was established on May 30th ,1952 as "The Wholesale Cooperative of Thailand Limited" which registered as " The Trading Cooperative Federation

of Thailand ” on August 22nd, 1969. Finally , in order to operate more effectively as an agricultural institution, the regulations amendment had been made and then registered as “The Agricultural Cooperative Federation of Thailand., Limited.” or ACFT since October 1st, 1975 . Presently ACFT has 74 provincial cooperative federation affiliates with about 2,000 agricultural cooperatives throughout the country

The objectives of ACFT are as follows :

1. To encourage social development in terms of education , health , and social thought to achieve a peaceful society.
2. To act according to the laws regulating Cooperatives.
3. To act according to the ACFT regulations and principles.
4. To carry out others related activities or from others activities to achieve ACFT objectives.

ACFT has the right to initiate business partnerships with members. Cooperatives and other cooperatives which have been described in ACFT articles approved by the General Meeting.

Administration and Management

ACFT undertakes business activities and services at reasonable fees to serve the needs of cooperative members by means of purchasing, selling, solving problems or by promoting any activity that maximizes the productivity of the members.

The Board of Committee appoints a General manager, Deputy General Manager, Department Manager and a number of staff to administrate and manage each department, Presently, ACFT activities are divided into 7 departments comprising of

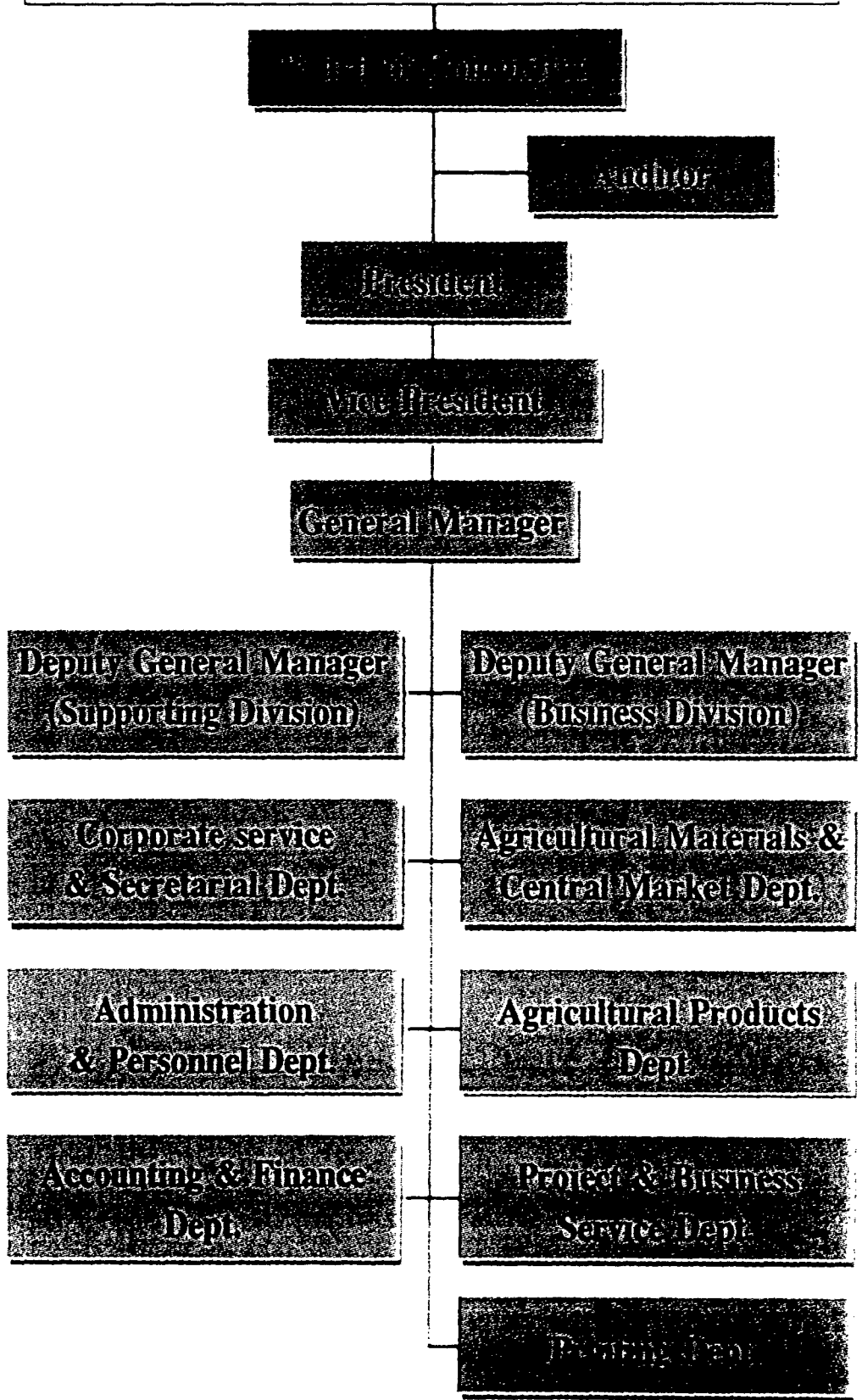
Business Division

1. Agricultural Materials and Central Market Department
2. Agricultural Products Department
3. Project and Business Service Department
4. Printing Department

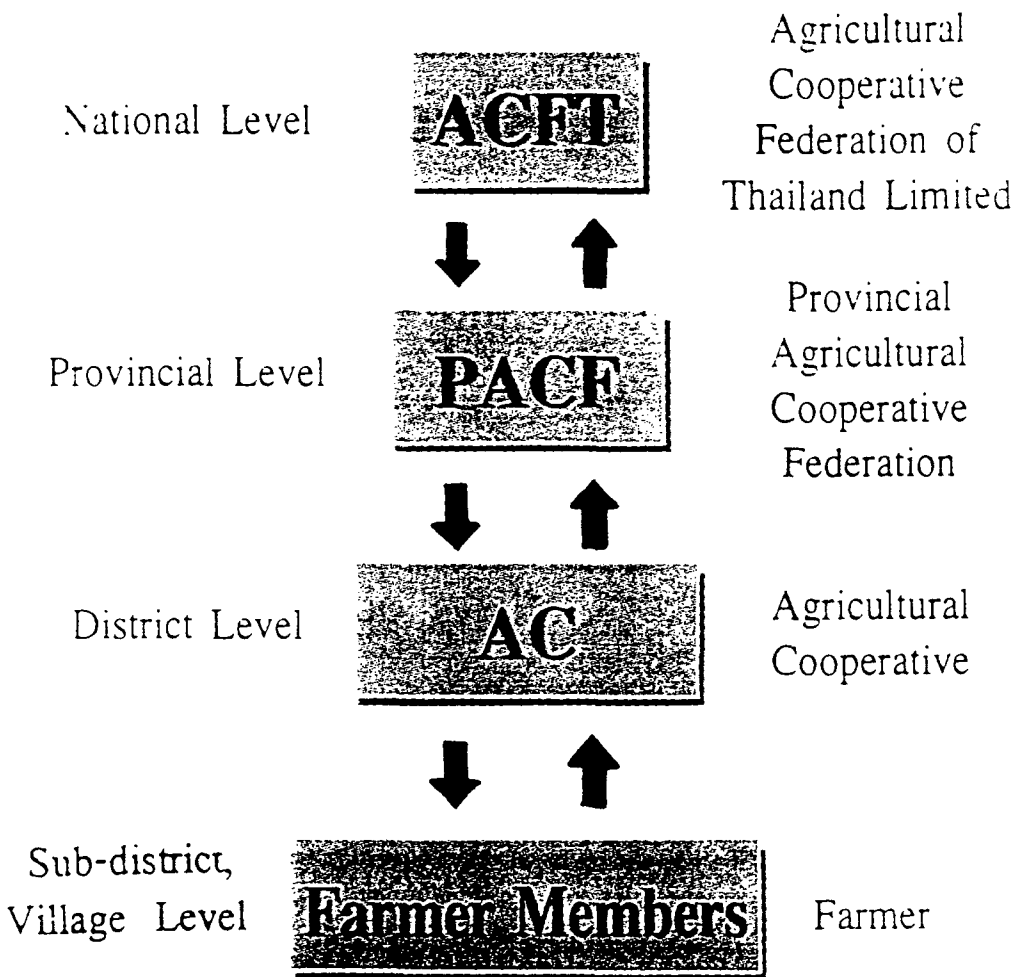
Supporting Division

5. Corporate Service and Secretarial Department
6. Administration and Personnel Department
7. Accounting and Finance Department

ACFT Organisational Chart



Structure of Cooperative Movement in Thailand



① ACFT is responsible for providing seeds, agricultural materials and equipment for its members through the cooperative's procedures

② The Farmer Members produce their products and sell through AC, PACF and ACFT.

Role of Gender Development

Thailand recognizes the valuable contribution of women to national development and has taken appropriate measures to promote their full participation on the basis of equality in all spheres of society in particular the equality before the law. It is a pride of the nation that Thai Constitution states that **“Men and women have equal rights”** in consistence with the Charter of the United Nations. Today, while women in some parts of the world are seeking the political right of voting, Thai women have had their right of voting and competing in the parliamentary election as universal suffrage was proclaimed in Thailand more than sixty years ago.

Thailand also actively supports international cooperation for the promotion of the status of women. Thailand acceded to the Convention on the Elimination of All Forms of Discrimination against Women (CEDAW) in 1985. Two other main mechanisms in the international arena for the promotion of the advancement of women in which Thailand took part, are the Nairobi Forward-Looking Strategies for the Advancement of Women (NFLS) and the Platform for Action, both of which were adopted by the World Conference to Review and Appraise the Achievements of the United Nations Decade for Women in Nairobi in 1985 and the fourth World conference on Women in Beijing in 1995, respectively.

In the pursuit of the national objectives to promote the status of women and their advancement, the National Commission on Women's Affairs (NCWA) was established in 1989 at the recommendations of the NFLS, to act as the national focal point on women's affairs and to formulate policies and plans for women development of Thailand.

Although Thailand has achieved satisfactory progress in the promotion of women's rights, it realizes that the gap between de jure and de facto inequalities still exists. To bridge this gap, Thailand is taking all necessary steps to empower women in all spheres of their lives, namely, the promotion of life-long education and access to full participation in decision-making and sustainable development

Her Majesty Queen Sirikit and Thai Textiles

Her Majesty Queen Sirikit interest in and commitment to Thai silk has been evident to the women group of Thailand ever since her engagement to His Majesty the King. Later, in the year 1955, His Majesty, accompanied by Her Majesty, began his visits to his subjects in all regions of the country. On those occasions, Her Majesty had the opportunity to see the women in rural areas dressed in colourful and intricately patterned silk fabrics which they had woven themselves. Each eye-catching piece bore its own unique style. At the same time, Her Majesty took the opportunity to talk with the people and ask them about their families and their means of livelihood. She came to know that the life of these people depended largely on nature. In times of severe rains, floods and monsoons their life suffered and they were forced to live in poverty-stricken conditions. Unable to carry on with their professions, they would lose their source of income and have no means of support for their families. Her Majesty felt that a supplementary means of livelihood by which they could support themselves would help them in times of hardships. Her Majesty thought the weaving skills already possessed by the people should be promoted to bring them maximum benefits. She encouraged the people to increase the amount of textiles woven so that they could be sold to supplement the family income and to pay off outstanding debts. Thus, through her compassion and firm resolve to help the people in remote areas, along with her keen eye for beautiful handicrafts, the revival of handwoven textiles was begun.

Initially, in the year 1972, Her Majesty instructed Than Phu Ying Suprapada Kasemsant, Private Secretary to Her Majesty the Queen, to lead a group of people to visit the women in rural areas so that they could observe the villagers standard of living and study the silk textiles which they had woven for their own household use and to purchase them so that Her Majesty could inspect them. Her Majesty personally inspected each piece of fabric regardless of whether it was from the provinces of Nakhon Phonom, Roi Et, Maha Sarakham, Kalasin, Buriram, Surin, Sakon Nakhon, Udon Thani, or elsewhere. Furthermore, Her Majesty encouraged the people to weave silk textiles as a supplementary occupation. These she purchased with funds from her own privy purse and from the Crown Property Bureau. At the same time she gave advice and encouraged the people to weave cloth of a higher quality and

better standard. Because their textiles could be sold, the people thus joined together and formed groups such as women cooperatives to grow mulberry trees, raise silkworms, spin silk and weave textiles. As a result their standard of living has improved and they have been able to expand and develop their silk weaving activities. It also resulted in home woven silk textiles receiving wide acceptance both in Thailand and abroad.

Constraints of Current Situation

1. Small amount of budget, the various units pay a little attention to develop the role of women, consequently. The budget allocate is very low.
2. The leaders of every organization is lack of vision concerning the women in cooperatives development (the leaders give less attention important to women)
3. Lack of continuation of project and action plan. Although the Master Plan has the direction for long term, there is no time frame in direction in practice. Consequently, the project is not continuous and lack of more attention.
4. Most politicians do not consider the women development as the important thing continuously.
5. Women do not have any chance to make a decision for cooperatives development.
6. A culture, traditions, superstitions and values of society and women themselves do not support and offer opportunity for women's development. Although the cultures and tradition are difficult to change right now , the superstition and values will be able to change in the future.

The Suggestion for Improvement the Status of Women Leaders and Sustainable Cooperative Development

1. To stimulate the organization and cooperatives allocate budget for development sufficiently and continuously.
2. To change the value of every cooperatives leaders.
3. To train the members of cooperatives, committee both male and female in every level of organization in order to realize the role of the men and women change their vision to consider the importance of the men and women.
4. To promote the concept about the role of women and men to the leader of cooperative movement.
5. To stimulate the organization concerning with women in cooperative development to clarify the policies and plans according to the direction of the Master Plan with the exact time frame and evaluation.
6. To conduct a campaign to demand the clear policy about women in cooperative development from the politicians.
7. To conduct a campaign for women to elect only the politicians who support the women in cooperative development.
8. To support the project for women in cooperative potential development and promptness continuously.
9. To provide women in cooperative knowledge on the conservation of resources and environment for sustainable development.
10. To conduct a campaign to the cooperative members in order to give a capable person the opportunity to work in cooperative without the consideration of sex.
11. To conduct a campaign to change the value of people in the society about the women 's capable acceptance.
12. To improve the structure of national education to accept the concept about the role of men and women.

Classification on Gender and Percentage of Membership,
Board of Director and Staff of Cooperatives in Thailand

Compiled by:

The CLT Women's Committee

Unit : Person

Type of Cooperative	No. of Membership			No. of the Board			No. of Staff		
	Male	Female	Total	Male	Female	Total	Male	Female	Total
1. Agricultural	2,147,125 (78)	605,599 (22)	2,752,724 (100)	18,999 (97)	588 (3)	19,587 (100)	3,046 (52)	2,811 (48)	5,857 (100)
2. Fishery	5,207 (85)	1,095 (15)	7,302 (100)	292 (92)	25 (8)	317 (100)	16 (36)	28 (64)	44 (100)
3. Land Settlement	72,929 (72)	23,361 (28)	101,290 (100)	1,137 (97)	35 (3)	1,172 (100)	296 (53)	238 (47)	507 (100)
4. Thrift and Credit	969,768 (62)	596,374 (38)	1,564,142 (100)	11,195 (85)	1,975 (15)	13,170 (100)	1,309 (31)	2,913 (69)	4,222 (100)
5. Consumer	317,486 (47)	358,017 (53)	675,503 (100)	3,174 (80)	794 (20)	3,968 (100)	606 (25)	1,819 (75)	2,425 (100)
6. Service	73,465 (82)	16,127 (18)	89,592 (100)	2,526 (92)	220 (8)	2,746 (100)	222 (49)	231 (51)	453 (100)
Total	3,586,980 (69)	1,603,573 (31)	5,190,553 (100)	37,323 (91)	3,637 (9)	40,960 (100)	5,468 (40)	8,040 (60)	13,508 (100)

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Number of Cooperative and share Capital

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Land Settlement	87	1.81	124,278	1,428	364	2,928
Non-Agri. Coops.	1,751	36.51	2,690,716	1,537	131,571	48,898
Consumer	241	5.03	545,333	2,263	177	325
Services	308	6.42	94,887	308	196	2,066
Thrift and Credit	1,202	25.06	2,050,496	1,706	131,198	63,984

The 10th ICA/Japan Training Course for Rural Women
Leaders of Agricultural Cooperatives in Asia
From August 27 to September 16, 2000

Background Information of the JA Mikkabi

September 11(Mon), 2000

By Mr. Akira Komiyama
Executive Director
JA Mikkabi

Overview of the Mikkabi-cho Primary Agricultural Cooperative Society

(As of April 1, 2000)

1. Overview of the area of operation

1) Land area (Size of the governing territory)

75.65 k m² ,extended in north to south direction by
10 km and in east-west 10 km

2) Cultivated land area 1977 ha

of which citrus 1,683 ha ,
paddy field 219 ha and the others 75 ha

3) Number of households 4,158

(No.of population:16,095)

4) Annual average precipitation 1,733 mm

(Average temp 16.1°C)

5) Chapters (Hamlets) 33

of which number of urbanized chapters 11

6) Amalgamation

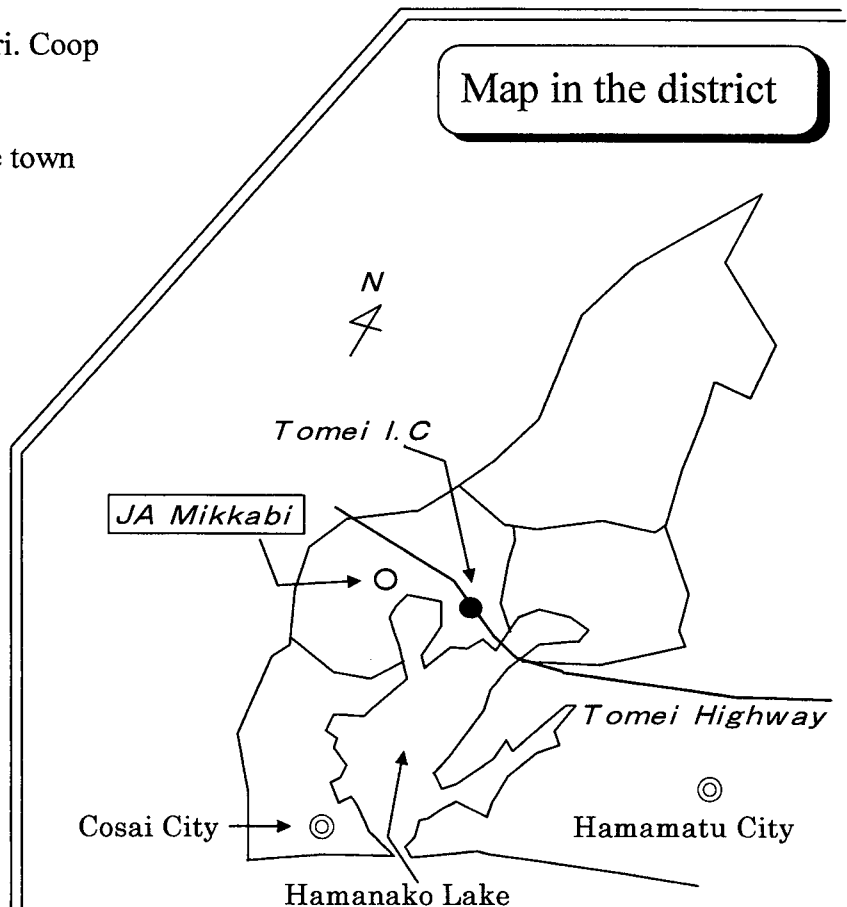
- merger of municipalities in 1955
- merger of two primary agri. Coop societies in March 1961

7) Financial institutions in the town

The Shizuoka bank 1,
credit bank 1,
post offices 2

8) School

Primary school	5
Junior high school	1
Senior high school	1



2.Outline of JA Mikki

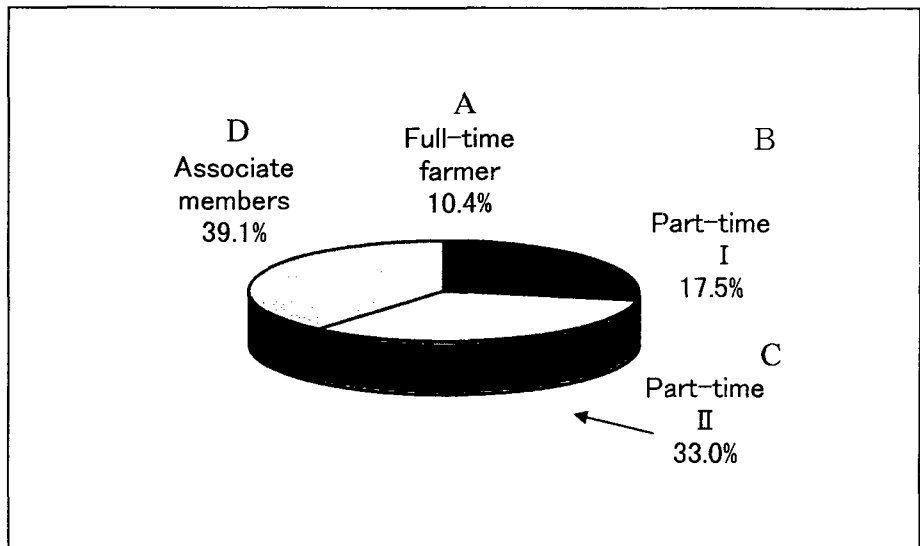
① No.of households	2,898
(of which regular members	1,765)
Full-time farmer	302
Part-time I	506
Part-time II	957
Associate members	1,133

② Target for main business for fiscal 2000

(Unit: billion yen)

Savings	45.00
Loans	9.3
Mutual Insurance	3,69.40
Marketing	9.89
Purchasing	6.86

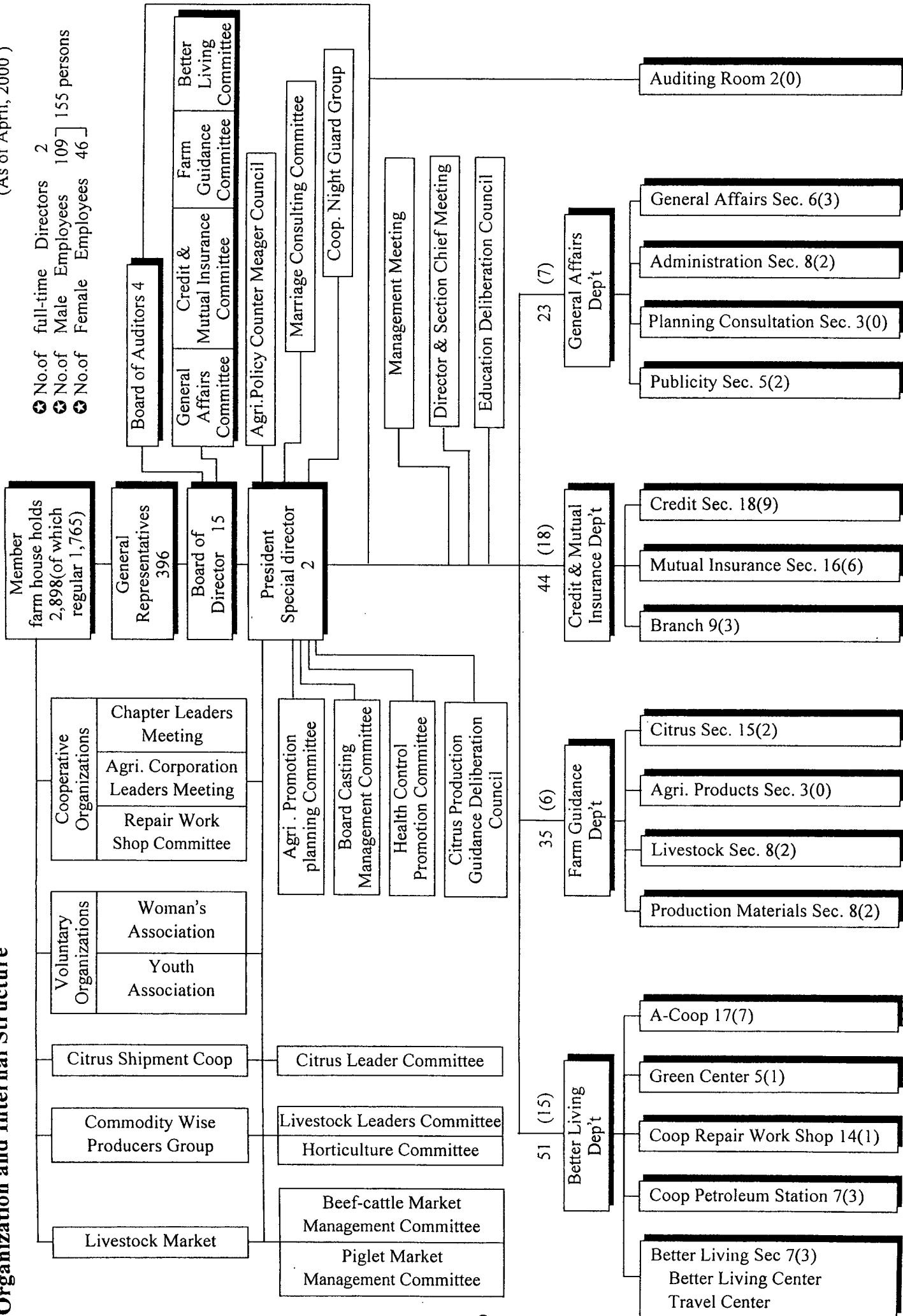
A: Full-time farmer	302	10.4%
B: Part-time I	506	17.5%
C: Part-time II	957	33.0%
D: Associate members	1,133	39.1%
<hr/>		
Total	2,898	100.0%



Organization and Internal Structure

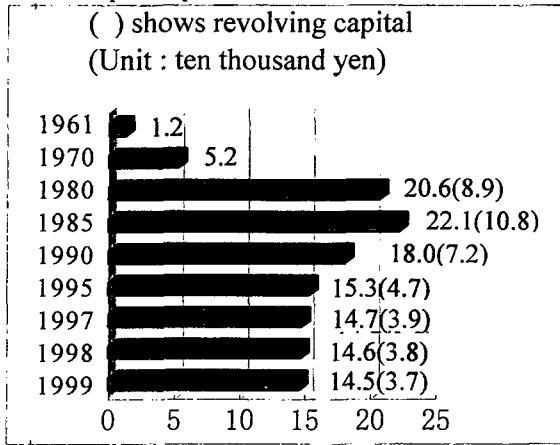
(As of April, 2000)

⚙ No. of full-time Directors 2
 ⚙ No. of Male Employees 109
 ⚙ No. of Female Employees 46
 155 persons



Changes in the principal business turnover

★ Share capitals per member



★ Changes in No. of members

Year	No. of persons
1961	2,584
1965	2,572
1970	2,526
1975	2,507
1980	2,532
1985	2,713
1990	2,901
1995	2,937
1997	2,922
1998	2,914
1999	2,898

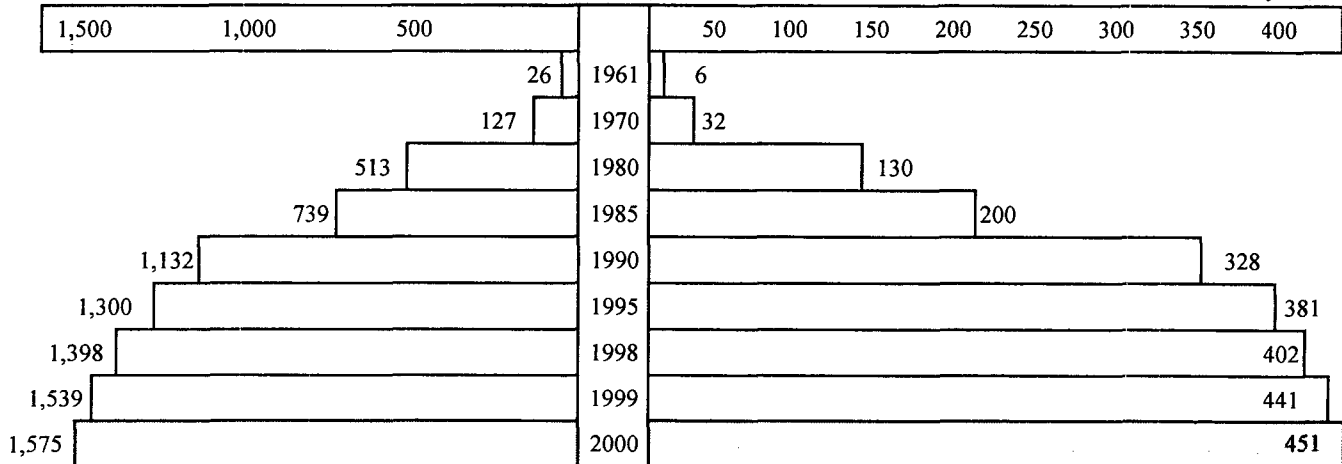
Average per member

(Unit : ten thousand yen)

★ SAVINGS

Turnover

(Unit : hundred mil. yen)



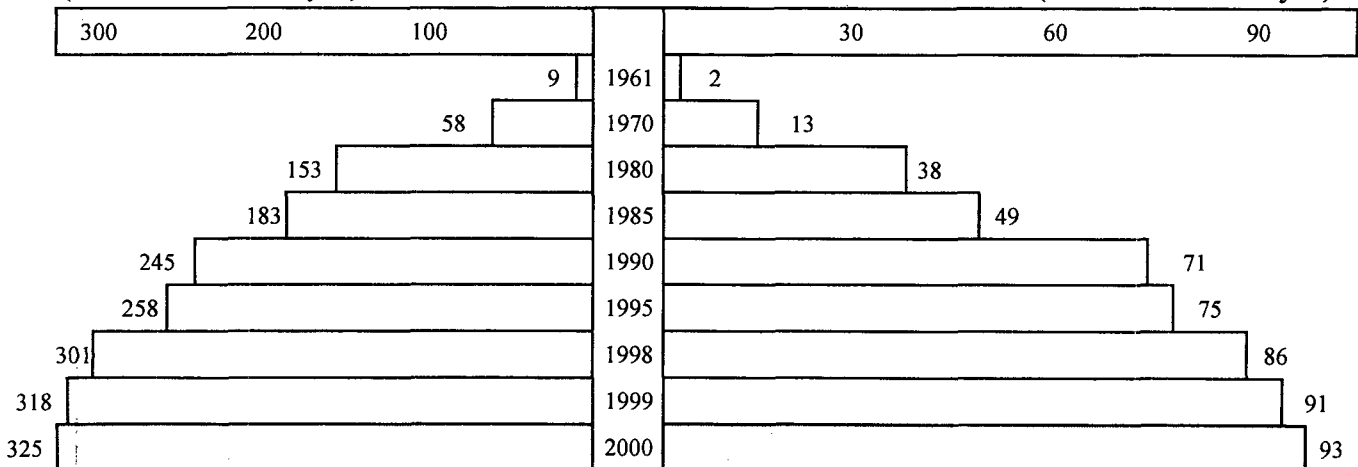
Average per member

(Unit : ten thousand yen)

★ LOANS

Turnover

(Unit : hundred mil. yen)



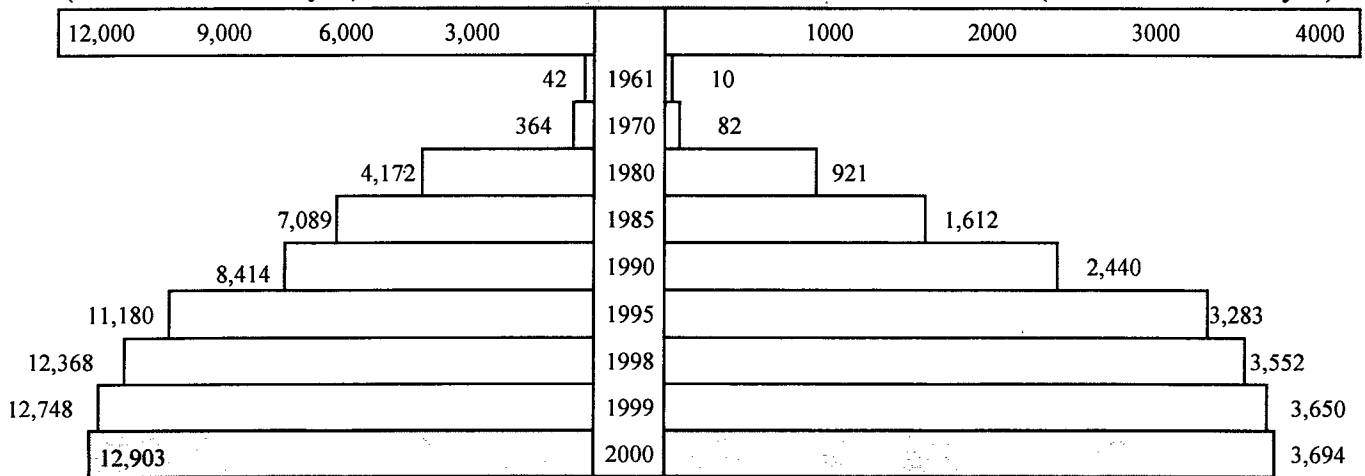
Average per member

Turnover

(Unit : ten thousand yen) ★

★ MUTUAL INSURANCE

(Unit : hundred mil. yen)



Average per member

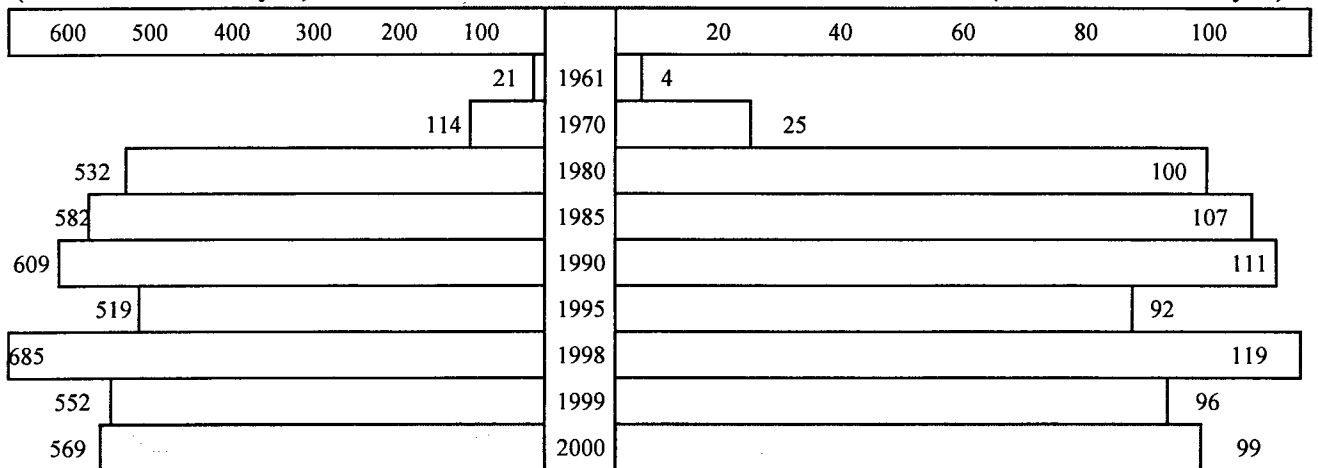
Turnover

(Regular member only)

(Unit : ten thousand yen) ★

★ MARKETING

(Unit : hundred mil. yen)



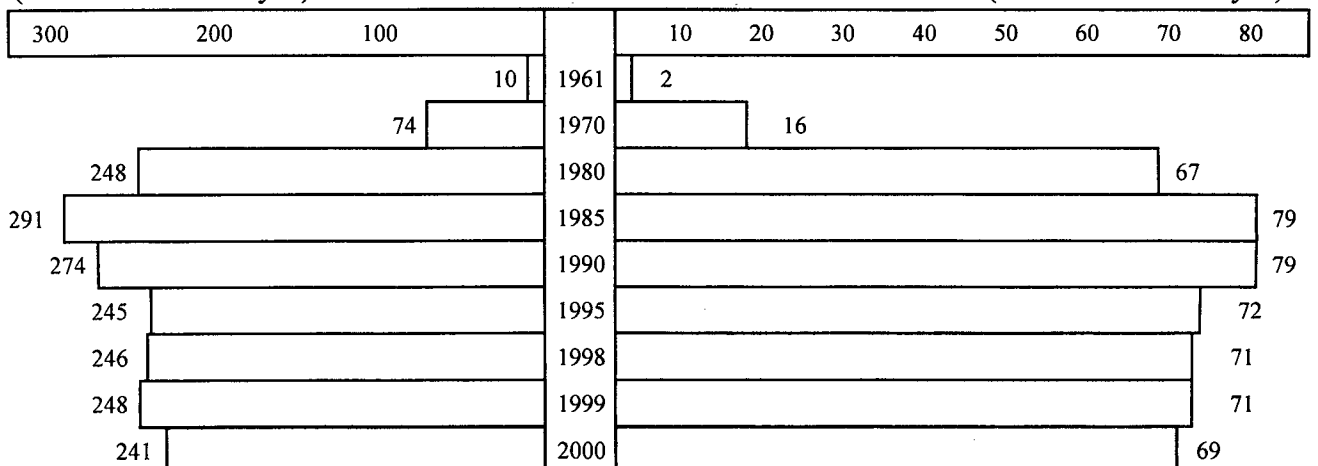
Average per member

Turnover

(Unit : ten thousand yen) ★

★ PURCHASING

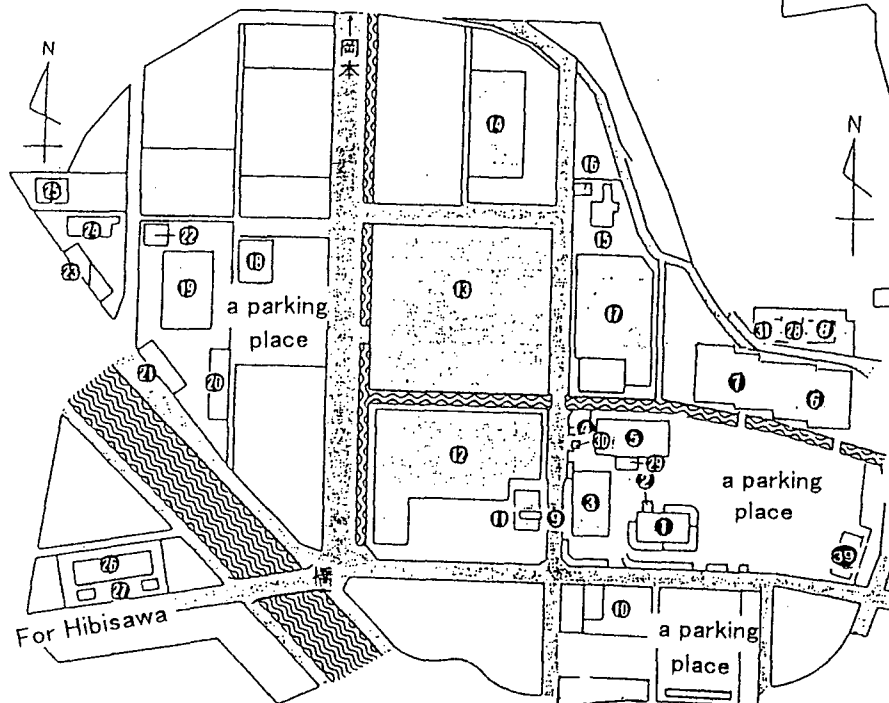
(Unit : hundred mil. yen)



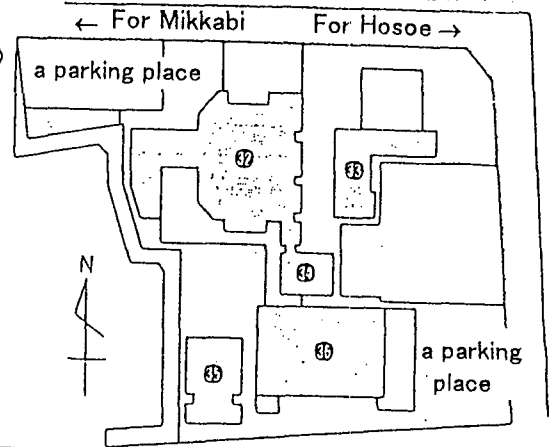
LAND AREA

As of April 1, 2000

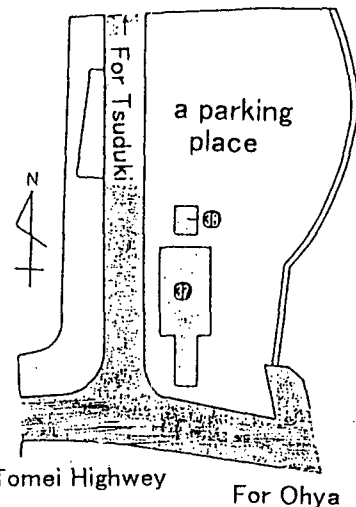
《The head office》



《Branch office》



《Mikachan center》



No.	Item	(m ²)	No.	Item	(m ²)
1	JA Hall	1,460.53	26	Agri. Products Collection Facility	1,120.85
2	Warehouse for credit business	19.87	27	Warehouse for agri. chemicals	134.00
3	Farm Guidance Center	1,422.87	28	Warehouse for store/building materials	427.29
4	Warehouse for documents	116.18	29	Waste water treatment facility	96.88
5	Training Center	1,198.70	30	Fureai (heart to heart) laundry	16.56
6	Pleo Mikkabi	3,168.36	31	Warehouse for electric appliances	28.98
7	(A-Coop Store Mikkabi)	(1,023.64)	32	Branch office	351.41
8	Warehouse for housing & facilities	99.37	33	Tuzuki Gas Station	179.09
9	Organ & SL classes	77.63	34	Warehouse	37.45
10	Mikkabi Gas Station	168.51	35	Office/warehouse	202.08
11	Farm Machinery Center	547.08	36	A-Coop Store Tuzuki	189.37
12	Citrus Grading Center	5,325.86	37	Special Products Center	261.00
13	Citrus Grading Center	9,646.84	38	Warehouse	43.20
14	Auto Park	1,766.03	39	Green Center	275.00
15	Wire Relaying Broadcast Hall	454.63			
16	Warehouse for propane	48.75			
17	Warehouse for fertilizer & feed stuff	3,013.00			
18	San Noh Transportation Company Office	214.43			
19	Livestock Market	1,067.43			
20	The 1st caw shed	231.24			
21	Warehouse	28.56			
22	Lounge	19.44			
23	The 2nd caw shed	162.06			
24	(before) Egg Collection Facility	264.00			
25	Agricultural warehouse	246.19			

The Mikkabi-cho Primary Agricultural
Cooperative Society

Part II

1. The Mikkabi-cho Primary Agricultural Cooperative Society
(see another paper attached)

2. The history of Mikkabi-cho Agricultural Cooperative Society
The history of Mikkabi-cho Agricultural Cooperative Society starts off through the amalgamation of Mikkabi-cho Agricultural Cooperative and Higashihama Agricultural Cooperative in April 1, 1961. Before that, in August 1947, their predecessors, the Mikkabi-cho Agricultural Association and the Higashihama Agricultural Association were dissolved by the enactment of agri. coop law and in May of 1948 these new Agricultural Cooperatives came into being. Thus 39 years have passed since the establishment of the present Mikkabi-cho Agricultural Cooperative.

1) Bankruptcy of the Agricultural Cooperative and storage of savings refundment

Before the amalgamation of cooperatives, the former Mikkabi-cho Agricultural Cooperative stopped its refundment of savings on the noon of May 21, 1951. It went through a painful experience of bankruptcy. At that time, the members of the cooperative were 1,500 people. It had produced a deficit amount of 12 million yen, equivalent to half of the total savings deposited with the coop which was 24 million yen. The government inspector decided that management of the cooperative could not continue under this condition, and stopped the refundment of savings. The main cause for this deficit was the bad debt from uncollected money in sales of "mikan" and "tatami mats" which were special products of the society. Another minor cause was the inferior goods inventory of purchase goods inherited from the days of the pre-war coop.

The abnormal inflation after the war, the shift from a controlled economy to a free economy, the deterioration of merchandiser's morals, inadequate management ability of the management personnels and other leaders aggravated the situation.

Because the deficit amount was half of the total savings amount, half of the money received from the members was money that the cooperative could not use. If the remaining half of

the fund was used internally along with fixed assets, the amount of money to operate financially would be limited.

Thus the cooperative was in such poor condition that it could not even afford to pay saving interests.

On noon of May 21, 1951, all the employees were gathered and were reported about the management conditions from the government inspector of the prefectural office.

They were told, "Your cooperative will stop refundment of savings from this noon.", and all the employees listened in amazement. The workers who heard this became worried. "What would happen to the cooperative members?" "There is no money for them to depend on living from tomorrow, the whole town will be in panic."

Within one hour, cooperative members heard about the situation and rushed into the cooperative. People filled with anger threw things and yelled, "Give me back my saving," "You thieves!," "Apologize!" "This is the result of slipshod administration!"

Afterward, day and night, meetings of officials, each organization and general meetings were held to discuss a countermeasure.

2) Reconstruction of the Agricultural Cooperative

If the cooperative is disorganized, only half of the 24 million yen saving will be restored.

Some suggested that if the members united to reconstruct the management, they would be able to recover from this deficit. So there was a debate whether reconstruction or disorganization would be the best solution. As a result, they reached the conclusion that they would reconstruct the cooperative under certain conditions.

The following year, on December 12, 1952, the agricultural cooperative re-started work under the following conditions:

- (1) Abandonment of saving interests accruing to members' savings during the period of closure.
- (2) Until the average new saving amount per household reached 5,000 yen per hamlet, moratorium of withdrawal of the deposited savings was decided (5,000 yen is equivalent to

two months payment of a freshman salary worker.)

- (3) Gather special contributions of 700 thousand yen per year, a total of 3.5 million yen over five years. (700 thousand yen is equivalent to the project management fee for one year.)
- (4) A 3.8 million yen compensation through the joint responsibility of officials.

Break down;

President: 2.5 million yen

Managing Director: 200 thousand yen

Director of Citrus: 200 thousand yen

Part-time Director and Auditor: 20 thousand yen

(For reference: personnel cost per person in 1 year was 32,000 yen)

- (5) Disposal of fixed assets (2 million yen)
- (6) Because of cause of collapse was in dealing "mikans" and "tatami mats", the organization would not deal with these items anymore.
- (7) Expansion of members use of various services

It was not easy to win the approval of others concerning this re-structuring proposal. However, the heated discussions contributed to laying the valuable groundwork for the reconstruction of the agricultural cooperative. During the reconstruction process, the most active group was the Youth Organization of Agri. Coops.

They were creative and were quick to take action. They made compound fertilizer on their own at the agricultural cooperative to avoid purchase from merchants and promote the purchasing business competing with the fertilizer merchants, they went around each district showing films and promoted the participation of family members in the agricultural cooperative. Because there was only a few television sets at that time in a village, people of all ages gathered to see the films. However, as television sets diffused in most homes, this film show by cooperatives was finished. The womens' association of agri. coop formed so-called "mothers-in-law society" and relieved the mother-in-law who would always be at home finding fault with the daughters-in-law. Old men also joined in resulting in the establishment of the aged.

Furthermore, the agricultural coop enhanced communication with its members by holding talk sessions frequently in each area.

As for the operation of the coop, they took steps to make its management known to its member so that the people would always know what is going on with publication of papers such as the Nokyo News (Agricultural coop news bulletin) and improving the business reports by making it easy to read, including many photos.

Through rationalization of work and introducing machinery in the office, they succeeded in cutting expense costs keeping the business management expenses from growing.

In this way, the coop reconstructed itself through such strenuous efforts for improvement.

3) Start dealing with "Mikan (mandarin orange)"

Since one of the conditions for the reconstruction of the society was not to deal with "mikan" and "tatami mats", the number of "mikan" merchants rapidly increased in Mikkabi-cho after the collapse of the agricultural cooperative in 1951. Some of the large scale "mikan" growing farmers while marketing "mikan" produced from their own farmland, they also bought up "mikan" produced by other farmers for selling to merchants. Such "Niwaka Shonin (Instant merchants)" increased a lot.

The agricultural cooperative members had to purchase fertilizer and agricultural chemicals with a price offered by the merchants and "mikan" which they produced was bought up with a cheap price by the merchants because the merchants could easily beat down the price. Because of this situation, the agricultural cooperative members came to a conclusion that even though withdrawal from marketing "mikan" was a condition for reconstruction, it was necessary for the cooperative to deal in "mikan."

Thus they submitted a petition to the general meeting of the society in 1958, and it was decided that the cooperative would start marketing "mikan" again.

However, the society failed for the first two years in marketing "mikan." Member farmers always tended to make choice for selling between "mikan" merchants and the

agricultural cooperative in terms of price, etc.

The merchants visited to the farmers households, looked at the quality of the "mikan" on the spot and bought up all good quality products and left the low grade one.

The farmer would then ship the remaining low grade "mikan" to the society. As a result, the society had to market low grade mikan which caused decrease of the average price.

Furthermore, the agricultural coop adopted a consigned marketing method, on the other hand, "mikan" merchants adopted a buying in method. When the market price showed a sign of going up, merchants bought up "mikan" with the price after 3 days or 1 week at the market. However, as the society adopted a consigned marketing, they bought up "mikan" with the price of the previous day for collection and grading and shipped them on the following day. In the account settlement, the price per kg for the day would be calculated. In this case, the merchant's price includes extra-earnings while the society receives less profits.

On the contrary, when the market rate showed a sign of declining, if the merchant purchases from the farmer at the present price and sells it to the market, he would lose money. Also, if they purchase from the farmers, taking into consideration the future decline in prices, they would have to purchase at a low price. Thus merchants do not purchase from the farmers under these conditions. This caused the farmers anxieties and they shipped their product to the agricultural coop. with low price.

As for the agricultural cooperative, this situation hinders them from making shipment plans and to make advantageous marketing. Discussion were held at the Board of Directors meeting to study the marketing system. As a result, a policy was adopted in that through the full-utilization contract system, farmers who would ship to the agricultural cooperative society would ship their whole products to the society. Those who want to sell to merchants, would sell exclusively to merchants.

Also, rather than the agricultural cooperative directly dealing with the "mikan", they made a volunteer association which would have autonomous operation and control.

4) Establishment of Maru-M Citrus Shipment Association

In 1960, the Maru-M Citrus Shipment Association was established which would be in charge ranging from production to shipment and marketing of "mikan", the main product of Mikkabi-cho.

This association was positioned as an independent volunteer association from the agricultural cooperative society, however, in terms of organizational structure, it is one of the cooperating organizations within the society.

This association voluntarily agreed upon the following regulations as their statute with the agricultural cooperative society.

- (1) The member of the Maru-M Citrus Shipment Association is to be a member of the Mikkabi-cho Agricultural Cooperative Society and whom contracts to ship all his citrus produced in his farm land.
- (2) To become a member of the association, a collateral is required and the agreement of more than 2/3 of the Maru-M Citrus Association members of each hamlet (Chapter.)
- (3) Those who violate regulations of Maru-M Citrus Association, will not receive the settlement account (10% reserved capital of the total net income pay), and will be excluded from membership of the Maru-M Association.
- (4) Those who withdraw or have been excluded from membership, will not be allowed to re-join the Maru-M Association for at least 5 years.
- (5) The shipment quantity of each shipment period and pooling account period is to be reported in hamlet (chapter) units of shipment members. The actual shipment quantity has to be within a ±5% quantity of that reported. If the actual shipment quantity surpasses this limit, the chapter will not receive activity aid funds. Furthermore, they will be penalized by paying a fine of 20 yen per kg.

The above regulations were voluntarily decided by the Maru-M Association to reinforce the joint marketing system and its solidarity.

As a method to promote membership into the Maru-M Citrus Shipment Association, talk sessions were held in each hamlet, with the leadership of the sales manager of each hamlet.

Officials (the agricultural coop directors & auditors) were to take the initiative in members.

Among the 21 officials (directors and auditors) at that time, only 16 of them became members. So that remaining 5 officials did not become members. They still had anxieties for shipping their total products to the agricultural cooperative society.

Some even thought that it might be more beneficial to sell to merchants. Directors who belonged to hamlets, which produced much in quantity, did not become members in the Maru-M Citrus Association of those hamlets which produced much was low.

This was an unfortunate situation. Out of the total citrus producing famers, 154 people contracted membership, which was only 12%.

The Maru-M Citrus Shipment Association which had a tough beginning, went through various trials and was able to ultimately establish the "Maru-M Mikkabi Mikan" brand name of today.

The 154 members of the Maru-M Citrus Association shipped, from September to April, all their production with careful plan. The rest of the producers sold the products to merchants or shipped them by themselves to the market and competed against each other. After shipment and marketing was completed for one year, people found out the average proceeds per kg and they discovered the merit of joint marketing. Thus, the next year membership grew to 665 people, the following year 827 people, and 1,019 people in the third year. Today, the Maru-M Citrus Shipment Association has a membership of 1,222.

The joint marketing ratio of Mikkabi-cho, which marks 82% of the total production and the establishment of Maru-M Mikkabi Mikan brand which was sold to the consumers at the reasonable price in Japan was not achieved overnight.

It took them years to increase their production in order to keep the reputation as a production centre of "mikan". The unification and solidarity of the officials was also a big factor which contributed to the success of the Maru-M Association.

The primary condition for winning trust was the continued

shipment of a set quantity, at a set time from the Production Centre ⇒ Wholesale market ⇒ middleman ⇒ retailer ⇒ consumer.

"Emphasizing sales at strategic points and ensuring stable supply" was a basic policy the Maru-M shipment association kept along with the producer cooperative members for 27 years. Because this policy was successful, the Maru-M Mikan was able to establish itself as a brand. However, for the long-term survival of this brand, it is important to properly grasp the taste preferences, tendencies and changes in the distribution system. Based on this knowledge, the Maru-M association would improve the quality if necessary and always strive for a stable supply of fresh and good tasting mikan.

3. The Management of the Maru-M Citrus Shipment Association

As shown on supplementary (1) the management of Maru-M Citrus Shipment Association is executed by the representative committee, with great importance attached to its autonomous nature. As a result, it differs from other commodity-wise groups in that the attendance of the full-time directors; advisors is only upon necessity or whenever there is a request from the representative committee.

The Management Division Citrus Section takes charge of the office work and accounting and the secretary general is the chief of the Farm Management Division. The chief of the Farm Management Division, the chief of the Citrus Section and the section in charge attend the representative committee meetings to hold conferences.

4. The regulations and the outline of the Maru-M Citrus Shipment Association are as stated as in the page 13 ~ 21.

5. Commodity-wise Groups other than Citrus

Apart from the Citrus Shipment Association there are following commodity-wise groups the members of the society; Livestock group, Pig-raising group, Beef-cattle raising group, Broiler group, Orchid group, Fruit & vegetable group and Kiwi fruit group. These group have agreement to use fully the business of agricultural cooperatives autonomously by the member groups.

Apart from these groups there are research and study groups, agricultural cooperative women's association and youth associations.

The agricultural cooperative carries out farm management guidance and aims at the cost-down of the farm inputs by joint purchase of fertilizers, farm chemicals and feed-stuffs.

The farm management advisors are grouped according to commodities and give technical advice and guidance on all matters ranging from production to shipment, with very good results. However, a large number of farm households of Mikkabi-cho are not producing only a single farm product, but they are mostly multiple product management.

In order to supplement the genral management guidance, together with specialized guidance, a consultation room has been set up, focusing upon farm management planning section and livelihood guidance, serving as the communication bridge with the members.

6. The organization of the members

1) Chapter Directors

There are organizations of region-wise members together with the organization of product-wise members. With administrative districts, there are 33 community units (hamlet) called "Chapter" with sub-organizations of 263 neighbourhood association called "HAN".

As the representative of 2,713 members, there are 396 delegates and each chapter has a member of representative. He is called "Director of Chapter." The pipeline for transmitting information for such matters as the agricultural cooperative business report runs from the agricultural cooperative ⇒ chapter director ⇒ member of representative ⇒ members.

A monthly meeting of the Director of Chapters are held where the details of the management of the agricultural cooperative and its business reports are discussed. Each Director of Chapter holds a monthly meeting of the delegates in his own chapter when the information from the agricultural cooperatives is reported, and opinions of the farmer members or any demands to the agricultural cooperative are reported by the member of representatives. Each delegate reports to its HAN members about the business activities of the agricultural cooperatives and puts together all the opinions & demands to the agricultural cooperative. The pipeline here is from members ⇒ Delegates (representatives) ⇒ Director of Chapters ⇒ Agricultural Cooperatives.

In July, every year, discussion meetings called the "Tea Room Meeting" are held in the homes of the members of representatives. These discussion sessions are considered as important media of communication with the members as it is at these discussions that reports on closing accounts and business activities of the agricultural cooperatives are reported and discussed further and at the same time opinions and demands of the members are heard. There is also a general training programme set up for the members of representatives once a year in order to make them realize the full responsibility as members of representatives.

2) Head of Agricultural Activity in the Chapter

Each chapter has a Head of Agricultural Activity in the Chapter together with the Director of Chapter, and each HAN has a Liaison Advisor. It is an organization that gives guidance on agricultural production and technology and takes orders for joint purchasing of such production materials as fertilizers chemicals and also carries out collection of rice.

A monthly meeting of the Head of Agricultural Activity is held when such matters as the current agricultural situation and the arrangement for joint purchase of production materials are discussed. The Heads then advise the Liaison Advisors of each HAN to convey the information acquired and to carry out joint purchase. Each Liaison Advisor then visits each members' household in order to take orders for production materials such as fertilizers and agricultural chemicals. The orders are sent out to the Head of Agricultural Activity in the Chapter which in turn is sent in to the Agricultural Cooperatives. The Agricultural Cooperative makes orders accordingly from the prefectural federation and delivers them to each farm household.

As regards production guidance, each chapter has its own discussion groups and holds actual training on the spot.

There are in addition, such essential communication media as wire-broadcasting and monthly cooperative bulletins.

7. Establishment of the Necessary Facilities

There is a ¥3.2 billion investment in the fixed assets of Mikkabi-cho Agricultural Cooperative Society. On this approximately 7 hectare property, nearly all the necessary facilities have been set up around the main office.

In order to enhance the marketing power of the Agricultural Cooperatives, the greatest efforts have been put into the grading centre of its main product, the mandarin orange. There is also a livestock market under the direct management of the Agricultural Cooperative in order to promote the livestock business. The piglets and beef cattle reared in Mikkabi-cho are marketed 100% via this market. They market about 22,000 piglets and 4,300 beef cattles every year.

For the promotion of beef cattle rearing, a beef cattle rearing complex are set up where each of 5 farm households are rearing 100 beef cattles.

The facilities are built by the Agricultural Cooperative and the farm households bear the depreciation cost of the fixed assets and interests. Once the repayment is completed, the facilities are handed over to the farm households without any compensation. In the while of Mikkabi-cho 46 farm households are rearing 4,600 beef cattles.

Apart from this, there are pig rearing centres, orchid nursery centres, melon complex being operated.

Again, there are such facilities under the direct management of the Agricultural Cooperative, such as the farm management centre, farm machinery centre, automobile repair workshop as well as facilities for every day such as cooperative super store, home centre, petrol stand, wire-broadcasting, training centre, special products centre and cram schools. All these facilities, with an exception of a few, are mostly centred around the main office. In reality, the agricultural cooperative is the centre of agricultural development as well as that of livelihood.

These centres will continue to improve in its functions in order to improve the agricultural production and the livelihood of the members.

8. Regulations of the Mikkabi-cho Citrus Shipment Association

established	Sep. 20, 1960
revised	Sep. 16, 1963
"	Sep. 15, 1965
"	Aug. 3, 1984

Article 1. This union shall be called the Mikkabi-cho Citrus Shipment Association with its office at; Mikkabi-cho Agricultural Cooperative 885 Mikkabi, Mikkabi-cho.

Article 2. The aims of the Association shall be towards the mutual profits of the members of the association, and the establishment and the strengthening of the Mikkabi-cho Agricultural Coopeartive Citrus Marketing System.

Article 3. The members of this Association are the members of the Mikkabi-cho Agricultural Cooperative who contract shipment of the whole citrus products to the society.

Article 4. Application for membership to this Association shall be done by filling in and signing the designated application form with one guarantor. Application during the business year shall not be accepted.

Article 5. The organization of this Association is as follows; there shall be one representative, one assistant representative in each hamlet, and a chief of HAN. The representatives of hamlets shall represent the hamlets and the chief of HAN shall represent the HAN each taking charge of their respective areas.

Article 6. This Association shall be composed of the following officials and secretariats.

- 1) Chairman - 1: elected at the General Assembly
- 2) Vice-chairman - 1:
- 3) Committee representative - few: elected by the hamlets
- 4) Advisors - few: elected at the General Assembly
- 5) Secretariats - few: composed of the Citrus Sales Section members

Article 7. The term inservice of the officials shall be 2 years Re-election is possible.

Article 8. The chairman of the association shall represent the Association and carry out business in general. The vice-chairman assists the chairman and in case of his absence, the vice-chairman will take charge.

Article 9. This Association shall have General Assembly and Committee Meetings.

General Assembly shall be held once a year. But an extra ordinary General Assembly shall be convened by the Chairman, as required. It shall come into effect with an attendance of 1/2 or more, and resolution shall be passed with a majority vote. However, the Committee Meeting has the powewr to

make decisions in case of urgency or the Committee Meeting shall be called upon by the Chairman of the Association and shall be held on requirement for the purpose of the smooth run of the business.

Article 10. The committee meeting shall be composed of the Chairman and Vice-chairman of the Association and committee members.

Article 11. Should any member hinder in any way the order of this Association, the following penalty regulations may apply in accordance with the decisions of the committee.

- 1) Secondary settled account shall not be paid.
- 2) Advice for withdrawal or dismissal of membership

Article 12. The accounts of the Association shall be entrusted to the Mikkabi-cho Agricultural Cooperative.

Article 13. The business year of the Association shall start in July 1st and end on June 30.

Article 14. Supplementary clause

- 1) Alterations & abolitions to this regulation shall be decided at the General Assembly.
- 2) This Regulation shall be put into effect as of August 3, 1984.

established	Sep. 28, 1960
revised	Sep. 16, 1962
"	Sep. 10, 1963
"	Sep. 1967
"	Sep. 1972
"	Sep. 1974
"	Jan. 1976
"	Aug. 1, 1984

9. The outline of the Mikkabi-cho Citrus Shipment Association Business Operations

Outline:

The aim is towards the improvement of the system of joint marketing and better business results. This is promoted by

setting up strong hamlets.

HAN organizations and joint responsibility system to strive, together with the producers themselves, towards regular and smooth collection of commodities. Decreasing production costs and promotion of advantageous sales by members of Mikkabi-cho mandarin oranges through flexible plan of joint shipment and pooling account.

1) The Operation Policy

a) A statement of expected production mid-September

The amount of production is to be reported collectively so that the early harvest variety of green house orange can be shipped successively from late September to mid-December. The amount of production of the regular products is also to be reported collectively. In reporting, the representative committee members will gather together.

b) To submit a plan of individual shipment in early December

Each member will submit to the hamlet representative the monthly statement of shipment plan from December to April. A revised statement, in accordance with inquiry on stock may be accepted when the necessity arises.

c) The responsibility of collection of commodities lies with the hamlet representative.

Collection will be done at hamlet levels and in principle, the planned monthly shipment will be carried out according to the wishes of the individual who has seat in the statement. However, should there arise a situation whereby it will be more advantageous to either suppress or increase the planned amount of shipment, the original plan may be adjusted upon holding a committee meeting.

d) Shipment of other low grade citrus products will be decided on separately.

2) Method of Evaluations (Grading)

The assessor will be an employee of the Association, and recognized by the committee. The evaluations shall be done on point adding system. Evaluation will always focus upon the quality of the commodity, such as size, shape and quality. In order to carry out the evaluation smoothly.

3) Management of Workshops

- a) The chairman of the Association shall be responsible for the management of the workshops
- b) It shall aim at higher efficiency and lower costs.

4) Method of marketing

Marketing for external markets

- a) In principle, the commodity shall be shipped to wholesale companies designated by the Shizuoka Citrus Federation of Agricultural Cooperatives.
- b) In case of marketing to other areas than the above-mentioned, it must be recognized by the committee meeting before-hand. Cash sales shall be excluded in this case.

Local sales

- a) Cash-sales will only be transacted with trust-worthy whole salers and retailers.

5) Pooling Account

Early harvest variety of citrus

- a) Joint shipment of one group of hamlets desiring shipment shall be considered as one pool.

Ordinary citrus

- a) The committee will decide upon the period of the pooling account according to requests for shipment.

6) Payment of the marketing account

(1) Within one business year

a) Advance payment

The amount paid shall be the amount added to the unit price per kg as decided on by the committee for the shipment within one year.

b) Primary settlement of accounts

Early harvest variety

The account is to be settled without delay after the close of marketing with deducting 10%.

Ordinary variety

The account is to be settled without delay after the close of marketing, except for 10% of the total.

c) Secondary settlement of accounts

The settled account of 10% of the balance shall be paid

after gaining recognition by the committee, on completion of the marketing.

(2) Early harvest variety and ordinary variety

Primary settlement of accounts

On completion of the marketing, 90% of the payment shall be paid as primary settled account.

(3) Secondary settlement of accounts

The settled account which will be the 10% of the balance, shall be paid following the completion of the marketing of citrus products, upon recognition by the committee.

7. Payment of the third settlement of account

The incentives from wholesale markets and the estimated other surplus funds are to be paid at the end of the business year. But there will be ¥30 million put aside as 5 year revolving fund (Reimbursement shall begin from the 6th year successively.)

8. Hamlet Activity Funds

In order to have a smooth run of the hamlet organization, ¥0.12/kg per shipment and ¥0.05 per member shall be paid. Payments are to be done in December, March and May. However, 20% of the actual sales of the previous year shall be paid in advance.

9. Commissions to the Agricultural Cooperative

The amount as set by the committee shall be paid.

10. Grading Centre Depreciation Cost of Fixed Assets

The amount as set by the committee shall be paid as Depreciation Cost of Fixed Assets for Grading Centre

11. This outline of business operations can be abolished or altered with the authority of the representative committee meetings.

12. This outline shall be effective after January 1976.

5 articles of Maru-M Shipment Association Mikan Selling

- Article 1. We are all to strive for the shipment of good quality mikan. We are to support the characteristics of "good color, good taste, and lasts long."
- Article 2. We are to get rid of selfishness and strive all for the solidarity of the Maru-M organization. Do not think "I have a small role to play, thus whatever I will not have much impact." (The individual has a big role to play.)
- Article 3. Let's obtain reliability from the market by strictly implementing planned shipment. Strive for a producing centre that will be trusted by the market and middlemen.
- Article 4. Let's increase the market share by producing mass amounts.
- Article 5. Let's sell "reliability" to the consumer and be responsible until the end.
Let's give careful care to the product until it reaches the consumer.

Account Settlement of Mikan

1. Advanced Payment Method (for amount sold within 1 year)
 - a. Shipment plan sheet: advanced payment
(1st time: mid October, 2nd time: beginning of November, payment through deposit accounts of members)
 - b. Account settlement is conducted after sales of previously shipped mikan is completed.
(a 10% account settlement deduction method by pool calculation)

2. Account settlement of mikan to be carried over to the following year

(a 10% account settlement deduction method by pool calculation)

Payment through deposit accounts of members.

3. Secondary Account Settlement

10% payment in case of early or ordinary harvest variety after completion of the marketing

4. Tertiary Account Settlement

Reserve fund--incentives received from wholesale market, citrus federation and mutual help association, transfer of surplus of direct expenses and ball carton cost.

Production Dates, Dealing Dates and Number of Association Memmmbers
(Joint marketing)

year	Congress of Agri. coops	No. of members	Amount	Sales turnover (10 mil. yen)	Sales turnover per farm household (10 thou. yen)	Nation wide production yield (thou. t)	Profectoral production yield (thou. t)
1960	1	154	1,627	10.5	22	894	195
1961	2	665	3,822	34.0	52	876	193
1962	3	827	5,372	54.0	65	892	190
1963	4	1,019	4,507	49.0	48	974	171
1964	5	1,247	12,705	95.0	76	1,229	239
1965	6	1,253	8,497	86.0	68	1,331	235
1966	7	1,268	11,560	104.0	82	1,750	315
1967	8	1,302	13,570	132.0	102	1,605	302
1968	9	1,305	17,123	134.0	101	2,352	341
1969	10	1,339	16,765	182.0	137	2,038	355
1970	11	1,339	18,228	169.0	126	2,552	373
1971	12	1,318	22,285	230.0	176	2,488	359
1972	13	1,307	31,369	218.0	167	3,68	456
1973	14	1,300	26,581	217.0	167	3,389	424
1974	15	1,261	25,541	274.0	211	3,383	400
1975	16	1,256	35,906	318.0	252	3,665	421
1976	17	1,254	25,734	404.0	330	3,088	348
1977	18	1,223	38,991	419.0	343	3,539	414
1978	19	1,222	30,484	433.0	355	3,026	331
1979	20	1,190	43,385	388.0	325	3,589	393
1980	21	1,184	35,618	518.0	367	2,892	2,956
1981	22	1,171	32,684	532.0	398	2,841	346
1982	23	1,159	40,891	523.0	323	2,864	307
1983	24	1,144	33,287	509.0	336	2,870	305
1984	25	1,333	23,333	577.0	407	2,008	213
1985	26	1,122	33,620	627.0	432	2,491	261
1986	27	1,116	31,988	587.0	394	2,168	227
1987	28	1,116	38,050	610.0	410	2,518	257
1988	29	1,114	28,158	433.0	292	1,998	194
1989	30	1,109	35,099	703.0	475	2,015	209
1990	31	1,075	33,242	809.0	564	1,653	174
1991	32	1,075	36,410	961.0	670	1,579	177
1992	33	1,075	35,525	841.0	634	1,683	181
1993	34	1,027	35,009	839.0	641	1,490	162
1994	35	1,017	26,941	826.0	644	1,247	147
1995	36	1,007	22,572	705.0	569	1,378	132
1996	37	1,001	30,697	938.0	762	1,153	141
1997	38	984	30,857	551.0	410	1,563	153
1998	39	977	36,018	1036.0	857	1,192	150
1999	40	958	38,748	804.0	638		

Item	Commission	in case of fiscal 1999	Amount returned	
1. market commission	7%	210	0.90%	The amount returned is allotted to tertiary account settlement 3,000 - 610 = 2,390 2,390 ÷ 10kg = 239 kg 239
2. related commission	1%	30	0.15%	
3. mutual aid reserve	0.5%	15	0.50%	
4. carton box	110 yen	110	15.00	
5. transport cost	50 ~ 100 yen	75		
6. direct expnese	7yen/kg	70		
7. depreciation	3.09yen/kg	30		
8. association	2%	60		
9. fund for price compensation	1yen/kg	10		
		610	46.5	

: yen

: yen

The 10th ICA/Japan Training Course for Rural Women
Leaders of Agricultural Cooperatives in Asia
From August 27 to September 16, 2000

History and Present Situation of the JA Mikkabi

September 11(Mon), 2000

By Mr. Akira Komiyama
Executive Director
JA Mikkabi

History of JA Mikkabi

Though there remains no record, JA Mikkabi seems to have been formed around 1925. According to the document recorded in 1928, the number of former Mikkabi's regular members stood at 722.

Mikkabi Town Credit Association Co., Ltd. had total investment of ¥38,415 , about ¥50 in average (before inflation adjustment).

1943 Industrial Association Law abolished to form Agriculture Association

1947 Agriculture Association disbanded

1948 Agricultural cooperative was formed on May 20 to do financial business, sell agricultural equipment and material and agricultural produce such as mainly rice, barley and sweet potato.

First salary for a high school graduate is set at ¥2,500/month.

1951 Agricultural Cooperative in the midst of almost bankruptcy due to assets shortage, inflation, bad debt, defective purchased goods (Withdrawal payment

suspended).

Savings: ¥24 million Deficit: ¥12 million (Half of the savings)

This fact was revealed by surprise (without notification) inspection conducted by the national government in September 1950.

Inspected again on May 13.

Savings withdrawal suspended which led to a panic.

Agricultural Cooperative restructured with Board members' special donation. 40 staffs reduced to 11.

1952 Business resumed with members participation strengthened on December 12

1953 Agricultural Cooperative Youth Federation formed to restructure Agricultural Cooperative

Youth Federation consists of 84 farmers from 21 year old to 37 year old

1. Joint production of mixed fertilizer for tangerine

Production of mixed fertilizer in 1954: 225t (6,000 traditional straw bags of 37.5Kg each)

2. Local wired broadcasting was planned in 1953.

Women's Association was established. Joint purchase of consumer goods and

- allotted savings started on May 8.
- 1954 Circuit Movie Theater was started by Youth Federation and Women's Association on February 11.
- 1954 Each farming household was given an identification number for better Agricultural Cooperative management.
- 1956 Deficit vanished.
- 1960 Wired Telephone opened on March 26.
- 1960 Mikkabi Citrus Shipping Union was formed by 154 members on September 20.

New Agricultural Cooperative Starts

- 1961 Merger of Higashi, Nishi and Hamana Villages. New Agricultural Cooperative started.

Merger and Long Term Plan

As of April 1961

1. Number of members: 2,584 households (Regular members: 2,326)
2. Directors: 17
3. Auditors: 3
4. Staffs: 65 (Male: 38 Female: 27)

Both the first long term plan of 1961 through 1965 and the second long term plan of 1966 through 1970 were found a pie in the sky. Targets were not achieved.

When the third long term plan starting in 1971 was mapped out, opinion of each member was heard. (Visiting research)

The questionnaire included the following:

1. Who are and will be engaged in farming (Successor problem)
2. Agricultural production and sales in real terms (Commodity-wise and location-wise in long term plan)
3. Real non-farming income
4. Contract farming
5. Sale/purchase of land

6. Fixed assets, facility and cars
7. Life in general (Health management, durable products, etc.)
8. Contract workers to be employed in farmer's land

The above 1, 2 and 3 were especially noted.

- Number of households visited by members reached 1,000, 50% of the total regular members.

By visiting 50% of members we can draw a real picture of agricultural production and forecast future trend.

- The plan must be the one of the members, by the members and for the members. To this end, members must understand the importance of the plan and participate in the planning to cooperate.

Neighborhood meeting (77% attendance in average, 90% attendance in full-time farmers area) was recommended rather than hamlet meeting (about 30% attendance). Agricultural Cooperative dispatched 14 – 15 teams of 4-person team consisting of one director, one GM or Manager, two Section Managers to attend neighborhood meeting every evening for about 10 evenings resulting in 130 attendance in total.

- Business development was discussed among representatives from each constituent organization and information was extended to each member of organizations using FAX, local wired broadcasting and telephone.

Power of unity is built on joint work in an strong organization through cooperation of the concerned.

Comparison of the long-term plan and the results (1961~1965)

Main items	The 1st long-term plan	Results	Achievement ratio (%)
No. of members (Unit: household)	2,600	2,572	
No. of employees (Unit: person)	60	109	
Share capital (Unit: thousand yen)	70,000	75,150	107.3
Fixed assets (")	90,000	250,710	278.5
Reserves for depreciation	9,500	62,380	656.6
Marketing turnover	880,000	1,111,660	126.3
Supply turnover	330,000	547,600	165.9
Mutual insurance policies	550,000	2,390,150	434.5
Loans	400,000	601,650	150.4
Savings	1,500,000	1,361,930	90.8
Total business profits	68,000	119,490	175.7
Business management expenses	48,500	93,850	193.5
of which personnel expenses	25,000	49,820	199.2
of which depreciation expenses	8,500	17,550	206.4
Current profits	16,000	18,250	114.0

Comparison of the long-term plan and the results (1966~1970)

Main items	The 1st long-term plan	Results	Achievement ratio (%)
No. of members (Unit: household)	2,580	2,526	
No. of employees (Unit: person)	118	171	
Share capital (Unit: thousand yen)	151,000	246,290	163.1
Fixed assets (")	285,000	684,880	240.3
Reserves for depreciation	84,000	178,720	212.7
Marketing turnover	1,982,000	2,590,170	130.6
Supply turnover	800,000	1,688,050	211.0
Mutual insurance policies	3,540,000	8,244,300	232.8
Loans	769,000	1,326,430	172.4
Savings	3,850,000	3,213,330	83.4
Total business profits	177,169	349,410	197.2
Business management expenses	123,370	267,400	216.7
of which personnel expenses	76,000	166,350	211.9
of which depreciation expenses	15,000	48,250	321.6
Current profits	37,350	41,270	110.5

Comparison of the long-term plan and the results (1971~1975)

Main items	The 1st long-term plan	Results	Achievement ratio (%)
No. of members (Unit: household)	2,550	2,520	
No. of employees (Unit: person)	173	167	
Share capital (Unit: thousand yen)	593,591	534,000	89.9
Fixed assets (")	1,375,000	1,435,000	104.3
Reserves for depreciation	460,000	435,000	94.5
Marketing turnover	6,730,970	6,420,000	95.3
Supply turnover	3,510,080	4,004,000	114.0
Mutual insurance policies	18,145,600	27,000,000	148.8
Loans	2,738,600	2,949,100	107.6
Savings	6,077,000	6,400,000	105.3
Total business profits	707,351	665,890	94.1
Business management expenses	481,500	556,620	115.6
of which personnel expenses	318,300	379,860	119.3
of which depreciation expenses	75,000	105,700	140.9
Current profits	132,591	57,920	43.6

Comparison of the long-term plan and the results (1976~1980)

Main items	The 1st long-term plan	Results	Achievement ratio (%)
No. of members (Unit: household)	2,510	2,532	
No. of employees (Unit: person)	150	148	
Share capital (Unit: thousand yen)	1,184,294	1,108,950	93.6
Fixed assets (")	1,750,000	2,149,600	122.8
Reserves for depreciation	960,000	993,450	103.5
Marketing turnover	12,108,700	10,021,480	82.8
Supply turnover	5,995,307	6,701,430	111.8
Mutual insurance policies	74,000,000	92,114,320	124.5
Loans	5,464,000	3,874,970	70.9
Savings	14,500,000	13,008,720	89.7
Total business profits	1,132,610	1,013,440	89.5
Business management expenses	744,417	806,710	108.4
of which personnel expenses	514,867	550,200	106.9
of which depreciation expenses	120,500	129,240	107.3
Current profits	238,227	199,190	83.6

Comparison of the long-term plan and the results (1981~1985)

Main items	The 1st long-term plan	Results	Achievement ratio (%)
No. of members (Unit: household)	2,650	2,713	
No. of employees (Unit: person)	185	183	
Share capital (Unit: thousand yen)	1,598,034	1,575,588	98.6
Fixed assets (")	2,541,233	2,893,238	113.9
Reserves for depreciation	1,570,631	1,600,237	101.9
Marketing turnover	13,875,285	10,768,523	77.6
Supply turnover	7,747,283	7,987,857	103.1
Mutual insurance policies	156,500,000	161,268,150	103.0
Loans	5,500,000	4,989,640	90.7
Savings	21,100,000	20,078,153	95.2
Total business profits	1,455,128	1,474,774	101.4
Business management expenses	1,034,248	1,148,374	111.0
of which personnel expenses	781,075	802,658	102.8
of which depreciation expenses	99,648	169,069	169.7
Current profits	397,935	321,397	80.8

Comparison of the long-term plan and the results (1986~1990)

Main items	The 1st long-term plan	Results	Achievement ratio (%)
No. of members (Unit: household)	2,800	2,901	
No. of employees (Unit: person)	189	176	
Share capital (Unit: thousand yen)	1,852,010	2,380,299	128.5
Fixed assets (")	1,176,138	3,406,728	289.7
Reserves for depreciation	1,850,000	1,819,925	98.4
Marketing turnover	12,078,904	11,100,602	91.9
Supply turnover	9,030,971	7,976,279	88.3
Mutual insurance policies	210,000,000	244,088,410	116.2
Loans	6,800,000	7,102,534	104.4
Savings	30,000,000	32,856,143	109.5
Total business profits	1,685,539	1,928,069	114.4
Business management expenses	1,411,606	1,329,943	94.2
of which personnel expenses	1,050,080	1,001,589	95.4
of which depreciation expenses	166,039	150,815	90.8
Current profits	286,696	581,610	202.9

Comparison of the long-term plan and the results (1991~1995)

Main items	The 1st long-term plan	Results	Achievement ratio (%)
No. of members (Unit: household)	2,900	2,937	
No. of employees (Unit: person)	179	176	
Share capital (Unit: thousand yen)	3,197,985	3,150,088	98.5
Fixed assets (")	3,195,147	4,661,990	145.9
Reserves for depreciation	2,492,165	2,474,790	99.3
Marketing turnover	12,863,639	9,274,998	72.1
Supply turnover	8,501,262	7,200,409	84.7
Mutual insurance policies	300,000,000	328,378,690	109.5
Loans	10,000,000	7,586,239	75.9
Savings	510,000,000	38,182,928	74.9
Total business profits	2,043,854	1,995,140	97.7
Business management expenses	1,640,170	1,634,442	99.7
of which personnel expenses	1,184,131	1,198,357	101.2
of which depreciation expenses	251,102	255,824	101.9
Current profits	313,131	264,110	84.3

Comparison of the long-term plan and the results (1996~1999)

Main items	The 1st long-term plan	Results	Achievement ratio (%)
No. of members (Unit: household)	2,950	2,898	
No. of employees (Unit: person)	161	162	
Share capital (Unit: thousand yen)	3,780,558	4,214,531	111.5
Fixed assets (")	5,215,984	5,187,744	99.5
Reserves for depreciation	3,361,602	3,345,338	99.5
Marketing turnover	11,086,426	9,595,073	86.5
Supply turnover	7,922,135	7,089,957	89.5
Mutual insurance policies	356,000,000	364,967,250	102.5
Loans	9,000,000	9,101,211	101.1
Savings	47,500,000	44,059,837	92.8
Total business profits	1,847,756	2,016,060	109.1
Business management expenses	1,514,033	1,530,860	101.1
of which personnel expenses	1,170,122	1,211,803	103.6
of which depreciation expenses	151,604	145,758	96.1
Current profits	369,258	565,758	153.2

Comparison of the long-term plan and the results (2000~2004)

Main items	The 1st long-term plan	Results	Achievement ratio (%)
No. of members (Unit: household)	2,870		
No. of employees (Unit: person)	150		
Share capital (Unit: thousand yen)	5,014,500		
Fixed assets (")	6,280,000		
Reserves for depreciation	3,945,000		
Marketing turnover	9,855,100		
Supply turnover	7,187,698		
Mutual insurance policies	394,168,000		
Loans	10,400,000		
Savings	50,200,000		
Total business profits	2,074,780		
Business management expenses	1,582,040		
of which personnel expenses	1,222,383		
of which depreciation expenses	225,000		
Current profits	492,740		

Plan for Meetings & Education/Training Programs to be held in FY2000

Name of Program	No. of Participants	Objective matters (Div. in charge)	Times /year	Time	Budget (x1,000yen)	Note
1. Management Meeting	7	Business management, operations, recruitment, labor management, examination of scheduled functions (Secretariat/General Affairs Div.)	24 or up	Regular meeting: 2 times a month 8:30 a.m. Extraordinary meeting may be called	N/A	Full-time directors of Board, GM, MGR of General Affairs Div. (Secretariat)
2. GM & MGR Joint Meeting	23	Deliberation of Operations (Target & achievement) Labor management, Agenda to be submitted to Board of Directors Meeting (Secretariat/General Affairs Div.)	12 or up	Regular meeting: once in a month 4:00 -6:00 p.m. Extraordinary meeting may be called	N/A	Full-time directors of Board, GM, Sec.MGR
3. Education Promotion Committee	10	Policy formulation and deliberation on Personnel Education/Training, (Secretariat/General Affairs Div.)	2		N/A	Full-time directors of Board, GMs(4), MGR of Planning Credit, Mutual Insurance
4. Joint training for GM, MGR, Sec.MGR		Awareness of Managerial staff Upgrading for labor management, Leadership (Secretariat/General Affairs Div.)	1	5:30-8:00 p.m.	200	Lecture by external specialist
5. Sec.MGR Meeting (Representing each section)	15	Deliberation of pending agenda Improvement proposals Liaison among sections (Secretariat/General Affairs Div.)	7	4:00-5:30 p.m.	To be allocated	
6. Sec.MGR Meeting	24	Leader capacities/communications development (Secretariat/General Affairs Div.)	1		100	
7. Training Session for MGR for special assignments and superintendents	43	Leadership Training Accounting and bookkeeping (Secretariat/General Affairs Div.)	2	5:30-8:00 p.m.	200	External lecturer
8. Training Session for General Staff	62	Etiquette Accounting and bookkeeping (Secretariat/General Affairs Div.)	2	In 4 or 5 groups 5:30-8:00 p.m.	383	Meal allowance of ¥1,000x61x3 for ¥200,000 lecture fee

9. Series of Training Session for the newly employed	8	To train basics of Job, better service Self-enlightenment, Human relations Preparation for certification test (Secretariat/General Affairs Div.)	8	8:30-9:30 a.m.	48	
10. Coordinators Meeting	8	Guidance for working attitude & skills Information exchange Guidance report should be submitted. (Secretariat/General Affairs Div.)	3	8:30-9:30 a.m.	48	
11. All Staff Training Camp	157	Morale building of the all JA staff through disciplined camp life (Secretariat/General Affairs Div.)	1	8:30a.m.-8:00a.m. (following day)	1,900	
12. Section Meeting	All Section members	Deliberate section-wise operation plans /Training for communication, specialized know-how & skills(O.J.T) Proceeding record should be submitted	12	Monthly	3500	
13. Meeting for Part-timers	All part-timers	Regulations and hints for proper sales manners (Secretariat/General Affairs Div.)	1	In 4 groups	300	
14. Preliminary training for the newly employed	To be decided in Sept.	Basic manners and etiquette Customer reception, telephone Bookkeeping, PC, accounting (Secretariat/General Affairs Div.)	1	Conducted in March (details to be planned separately)	754	Including 3-day camp
15. Training for Sales Staff in Credit and Mutual Insurance		To provide overall knowledge of JA operation To exchange information among staff (Secretariat/General Affairs Div.)	4	3:00-5:00 p.m.	80	
16. Meeting for Managerial staff development	26	Human resources development for mid-level MGRs Guidance for Agri. Bookkeeping & Income tax return		Regular monthly meeting 5:30-7:30 p.m. Extraordinary meeting may be called	416	
17. Improvement Proposals Examination	10	Examine monthly improvement proposals, Promotion for improvement proposals (Secretariat/General Affairs Div.)		Regular meet every mid-month 2:00 p.m. -	60	
18. Training for In-house firing squad	20	Raise fire prevention awareness to reduce damages incurred by such disasters (Secretariat/General Affairs Div.)		Regularly conducted every early-month 7:00-7:45 am	500	Members bonus Boots training expense

19. Safety & Sanitation Committee	★	12	Examine sanitation in each section /Manage, consider and improve safety, hygiene, health and sanitation (Secretariat/General Affairs Div.)		Regularly meet on the 15th of month 5 times a month patrol for sanitation	72	
20. Traffic Safety Seminar		157	Traffic Safety Seminar (Hosoe Police Dept. in charge) (Secretariat/General Affairs Div.)		After daily operation	20	
21. Mutual Insurance Club		Open for application	Provide specialized knowledge to build up dedicated and enthusiastic staff		3:00-5:00 p.m.		
22. In-house Bulletin Committee		9	Issue in-house bulletin to raise solidarity and motivation of staff (Secretariat/PR Div.)		Name of Bulletin "Spirit" Meet every month	72	
23. Others			Plans for training programs in Central Union & Pref. Feds are separately prepared				
Total						8,713	

Scheduling Time Table for the Third Long-Term Plan (1971 - 1975)

1969

- August BOD approves the third long-term plan.
- October Interview with other Agricultural Cooperatives (Kisarazu Agricultural Cooperative and Ashigara Agricultural Cooperative) to study long-term plan on October 7 and 8
- November Question items in Questionnaire are studied.
Purpose and policy of long-term plan are studied in BOD.

1970

- January Items of questionnaire and its design are finalized
Purpose and policy of long-term plan and farming survey are discussed in Commodity-wise Committee and Representative Meeting of each Organization are discussed
- February The contents of questionnaire are discussed and approved.
- March 127 neighborhood meetings are held to explain the purpose of survey. (15 days period in total)
- April Questionnaire to be collected by the end of April
- May Summary and analysis of the survey (April - May)
- June Booklet is made summarizing farming, part-time farming, differentiated locality, etc. from the survey.
- July Neighborhood meetings similar to the ones of March to absorb opinions and requests are held on July 1 - 15.
- August Opinions and requests at the meetings are summarized according to business types.
- September Focal points of the third long-term plan are studied. In each Section business plan of each Section are mapped out
- October Final draft is completed around the end of November through the first and second drafts.
Door-to-door survey is planned to confirm 5-year plan for full-time farmer or nearly full-time farmer since there are uncertain survey

results

December About 1,000 door-to-door surveys are carried out from late December to early January.

1971

January Farming business survey data are compiled. Final touch-up of 5-year plan in each division is in progress. Final draft of focal points of the 5-year plan is discussed in each commodity-wise committee.

February Final draft for BOD is completed.

March Upon account close the plan is printed.

April - May

The plan is to be approved at the Annual General Meeting in May and it is to be distributed throughout membership.

Purchase incentives of Pesticide and Fertilizer

Incentives refund against purchase price accumulated in a year from booked purchase

<u>Incentives refund</u>	<u>Purchase price</u>
3.5%	Less than ¥100,000
4.0%	¥100,000 or over, less than ¥300,000
4.5%	¥300,000 or over, less than ¥600,000
5.5%	¥600,000 or over, less than ¥1,000,000
6.0%	¥1,000,000 or over, less than ¥2,000,000
7.0%	¥2,000,000 or over

Incentive coupons are given to large volume user of fertilizer or pesticide

<u>Incentive coupon</u>	<u>Purchase price</u>
¥5,000	¥1,500,000 or over, less than ¥2,000,000
¥10,000	¥2,000,000 or over, less than ¥3,000,000
¥15,000	¥3,000,000 or over, less than ¥4,000,000
¥20,000	¥4,000,000 or over, less than ¥5,000,000
¥25,000	¥5,000,000 or over

Advantages and merits as members of Agricultural Cooperative

1. Special subsidy of ¥100,000· to trip to Hokkaido or USA for those whose accumulated insured amount reaches ¥100,000,000·
2. Invitation to trip to Bangkok, Thailand for those whose accumulated insured amount reaches ¥100,000,000·
3. Invitation to recital show for those whose accumulated insured amount reaches over ¥100,000,000·
4. Free physical check-up
5. Special dividend
6. Temporary house provided when in need
7. Entrance commemorating gift for bereaved children of the insured
8. Other subsidy to branch office in accordance with mutual insurance regulations

―夢のある農業を

三ヶ目の風を起こそう―

第九次5か年計画

新世紀・新たな貢献

確かな信頼

JAみっかび5か年計画書
平成12年度～平成16年度

 JAみっかび

平成12年6月17日

…総代会にはこの資料を必ず持参の上ご出席下さい。…



目次

Contents

1.はじめに	1
2.めざす姿	2
3.基本方針	2
4.計画のフレーム（体系図）	3
5.貢献の姿と具体的な貢献策	5
6.施設投資計画	15
7.数値目標	15
参考資料	16

はじめに

夢のある農業を 三ヶ日の風を起こそう



このたび私たちは「新世紀・新たな貢献・確かな信頼」をテーマに、第九次5か年計画を策定しました。

前回の第八次長期5か年計画は、4年間という期間ではありましたが、農業農協を取り巻く環境はめまぐるしく変化し、全て計画通りの実践には至りませんでした。そのような中で、平成11年度の支部座談会や農協内部の検討会等で現状の分析を行い、次期5か年計画への課題を探ってまいりました。

この第九次5か年計画では、新世紀への第一歩となります。それだけに計画の重要性を再認識し、組合員みなさまと農協とが団結し、協同の力で新時代に指針を表していきたいと思えます。第八次長期5か年計画の反省やみなさまに協力していただきました意向調査から、次期計画を検討し組合員みなさまや地域への貢献の姿を考えてまいりました。それは、「農業振興」と「豊かな暮らし」、「消費者に新鮮・安心・安全な農畜産物の提供」、「健全経営」の4本柱の実現です。これには、新しい企画、新しい発想を積極的に取り入れ、地域や地域のみなさまのニーズに応えられ、信頼される農協をめざす計画です。

組合員のみなさまと役職員が一体となりこの計画に取組み、先人達が築いてくれた誇りある三ヶ日に新しい風を起こしたいと思えます。

新世紀スタートのこの計画が、より良い成果で終われるように、一致団結した力強い協同活動を着実に実践していきます。皆様のご理解とご協力をお願い申し上げます。

三ヶ日町農業協同組合

代表理事組合長 和田正美

2.めざす姿

三ヶ日の風を起こそう

新たな発想で農業に夢を・人に信頼を・暮らしに豊かさを

これが私たちのめざすJAみっかびです

3.基本方針

第八次長期5か年計画（平成8年度～平成12年度）は、「豊かな21世紀への布石と基礎づくり」をテーマに、営農と生活の相関的發展と豊かな地域づくりを実現するため協同活動を実践してきました。21世紀新時代への計画でありましたが、中央会が推進する5か年計画と期間を合わせるために4年間の実施期間となりました。

この期間は、超低金利政策、一連の規制緩和、ウルグアイ・ラウンド農業合意に基づく輸入農産物の激増など、農業農協を取り巻く環境は大変厳しい時期でした。しかし、この計画を振りかえってみると、目標として（1）新時代への農業振興を図ること。（2）組合員の豊かでゆとりのある生活をめざすこと。（3）より強固な組織づくりと、農協運動の展開を図ること。（4）協同活動による、豊かな地域づくりを実現すること。（5）農協事業並びに運営の充実強化を図ることを目標に展開してきました。主な実績としては、柑橘販売額100億円達成やミカンオリジナル商品（ミカエース、誉れ等）の生産拡大などの実績をあげ、Aコープや給油所等の店舗の営業時間拡大等サービス面での充実を図りました。また農協独自の貸出金制度の提供や自動車共済における事故相談や第二東名事業関連の相談業務などの強化を図りました。第八次計画からの新たな課題としては、特に環境についての課題がでてきました。

第九次5か年計画（平成12年度～平成16年度）においては、より高齢化社会に移行する中で組合員の世代交代などにより、JAに求められるニーズはより多様化してくると思います。農協を取り巻く環境面でも、金融ビックバンにより再編された企業体の本格的活動の開始、ペイオフの実施が予定されており、企業との競争がより一層激化すると予想されます。そのような状況の中で、第八次計画と平成11年度に実施した組合員意向調査の結果から、継続課題や新たな課題について前向きに取り組むとともに、新しいものに取り組むチャレンジスピリットを出して行きます。

組合員の多様なニーズを確実にとらえるために、組合員の視点にたって事業を構築し、児童から高齢者までの地域住民と密接な関係を保ち地域に根ざした、独自性を発揮したJAの姿をめざしていきます。農協の運営面においても、安定的な健全経営を確保するために、環境の変化に対応した農協事業やリスク管理体制を強化します。これらJAらしい事業展開を通して組合員・地域に貢献をしていくとともに、将来にわたり信頼できるJAであることをめざします。

4. 計画のフレーム(体系図)

現5か年計画の総括

- ① 新時代の農業振興
- ② 協同活動による豊かな地域づくり
組合員の豊かなゆとりある生活づくり
- ③ 強固な組織づくりによる農協事業・運営の充実強化

組合員・地域のJAに対する期待と期待への対応状況

次期計画の基本的方向

1. 主要課題

- ① 「地域農業振興への取り組み強化」
- ② 「組合員・地域への事業対応強化」

2. 実施期間

大きな課題に取り組むため計画期間は5か年間とする

3. 取り組みのしくみ

- ① 組合員・地域のJAに対する「期待」をとらえ
- ② 組合員・地域の視点にたつて事業の仕組みを構築し、
- ③ JAらしい事業展開を通じて組合員・地域に「貢献」するとともに
- ④ 安定的な「健全経営」を確保しつつ、
- ⑤ 将来にわたって、JAへの「信頼」を勝ち得ることをめざす

課題提起

貢献のためのJA事業の構築

- ・新たな施策の立ち上げ
- ・既存事業の本格展開
- ・既存事業方式の見直し

経営の健全性・透明性の向上

組合員・地域への
貢献の姿

健全経営の確保

本県JAグループのめざす姿

わたしたち静岡県のJAグループは、農業の豊かさを次世代に伝えます。

暮らしの豊かさを組合員・地域住民に提供します。

心の豊かさを地域とともに育みます。

次期計画策定の基本的な考え方

5か年計画

貢献

- ① 農業の発展に貢献し夢のある農業をめざします
- ② 組合員のゆとりある生活と豊かな地域づくりをすすめます
- ③ 消費者に新鮮で、安心、安全な農畜産物を提供します
- ④ JA経営の健全性、透明性の向上につとめます

具体的な 貢献策

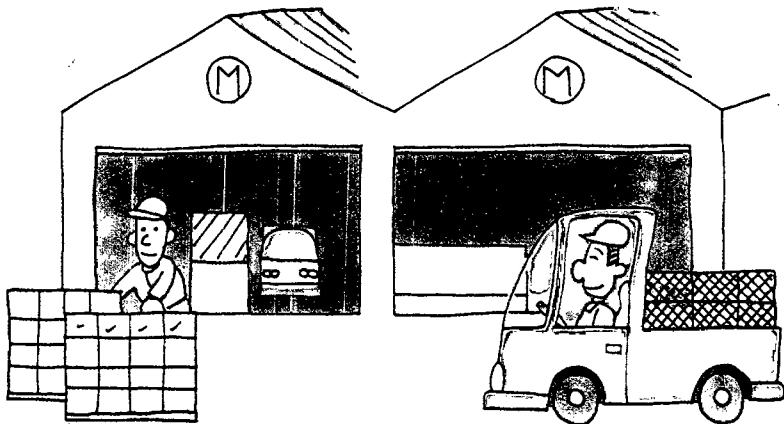
- ① 柑橘産地としての産地再構築
- ② 畜産物の産地強化
- ③ 新規基幹作物の生産販売強化
- ④ 農用地流動化と農作業受委託の促進
- ⑤ 女性や農業後継者への営農支援
- ⑥ 新鮮安全な農畜産物の生産と提供
- ⑦ 専業農家への個別対応の強化
- ⑧ 積極的な文化活動への取組み
- ⑨ 環境変化に対応した事業力強化
- ⑩ リスク管理の強化
- ⑪ 健全経営のための経営指標の設定
- ⑫ 人事管理・人材育成の充実

5. 貢献の姿と具体的な貢献策

貢献1 農業の発展に貢献し、夢のある農業をめざします

わたしたちJAは、農家に対し

- ① 農業経営発展のために主幹作物を振興します
- ② 規模拡大のために農用地を集積します
- ③ 基盤整備のために地域内の合意形成と調整をすすめます
- ④ 農地保全のために農用地の利用調整をすすめます
- ⑤ 環境にやさしい農業生産を支援します
- ⑥ 農業経営において総合的に対応できる個別営農相談を実施します
- ⑦ 豊富な生産資材で農業をバックアップします
- ⑧ 農作業軽減のために農作業の受委託をすすめます
- ⑨ 農業後継者の育成を支援します



貢献3 消費者に新鮮で、安心、安全な農畜産物を提供します

わたしたちJAは、消費者に対し

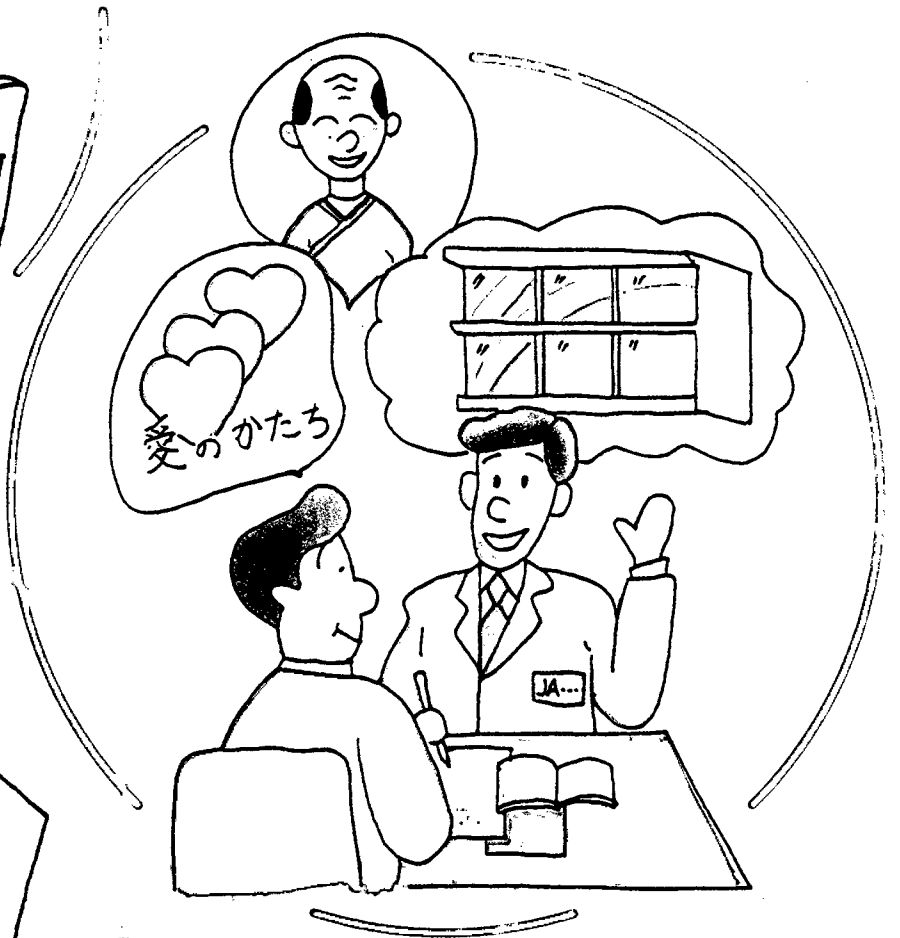
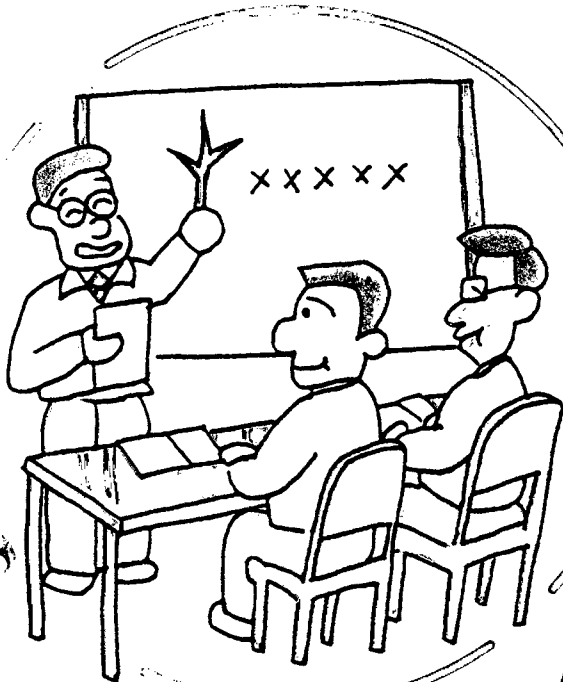
- ① 地場農畜産物を身近に購入できる機会を拡充します
- ② 環境にやさしい安全な農畜産物の提供を支援します
- ③ 生産技術の習得の機会を拡充します



貢献2 組合員のゆとりある生活と豊かな地域づくりをすすめます

わたしたちJAは、組合員に対し

- ① 組合員の生活設計に合ったサービスを提供します
- ② 組合員の財産の保全や円滑な継承を支援します
- ③ 高齢者の健康と心豊かな暮らしを支えます
- ④ 組合員に文化活動の機会を提供します

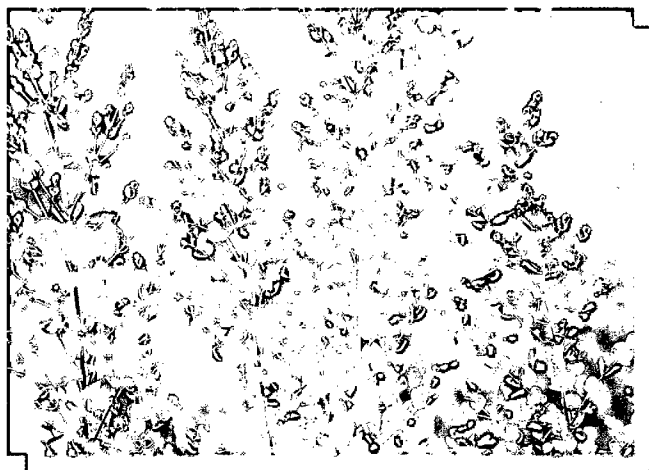


貢献4 JA経営の健全性、透明性の向上につとめます

わたしたちJAは、組合員・地域住民が安心して利用できるよう

- ① 財務基盤の一層の充実につとめます
- ② 計画経営により安定的な収支を確保します
- ③ 正確・迅速な経営情報の開示につとめます

貢献1 農業の発展に貢献し、夢のある農業をめざします



わたしたちJAは、農家に対し

1. 農業経営発展のために主幹作物を振興します

- ① 共販体制の強化をはかります
- ② 光センサー対応の新しい選果機等を導入します(みかん・メロン)
- ③ 柑橘オリジナル商品(ミカエース・誉れ)の安定・拡大販売を促進します
- ④ ユーカリ・三ヶ日オレンジメロンの生産販売を奨励します
- ⑤ 「三ヶ日牛」「三ヶ日ポーク」ブランドの一層の確立をします
- ⑥ 女性による女性のための生産部会を育成します

2.規模拡大のために農用地を集積します

- ① 農地保有合理化事業をより活発に展開するために、受付窓口体制の充実をはかります
- ② 農地マッピングシステムを確立します

3.基盤整備のために地域内の合意形成と調整をすすめます

- ① 省力化のための機械化をすすめます
- ② 機械化のための園地改造を推進します
- ③ 改造した園地に適した新しい栽培体系を確立します

4.農地保全のために農用地の利用調整をすすめます

- ① みかん再編プラン計画に基づき、農地情報システムを確立します
- ② 流動化のための基礎データを収集します

5.環境にやさしい農業生産を支援します

- ① 畜産農家とともに、環境問題に積極的に取り組みます
- ② 農業用廃棄物の回収をおこないます
- ③ 畜産農家と耕種農家とが結びついて、地域循環型農業を確立します

6. 農業経営において総合的に対応できる個別営農相談を実施します

- ① 農業経営指導員を養成します
- ② 農家戸別に経営指導を実施します

7. 豊富な生産資材で農業をバックアップします

- ① 指導と購買をより密着させ、組合員が利用しやすい店舗をめざします
- ② 地域や業種に適した資材を提供します
- ③ 事業用車両について、購入価格・資金提供の面で有利性を出します
- ④ 仕入原価を引き下げるように努力します

8. 農作業軽減のために農作業の受委託をすすめます

- ① 受委託グループの育成をおこないます
- ② 受委託作業(柑橘栽培・水稲栽培)の基準を設けます
- ③ 農作業受委託事業の体制づくりをします

9. 農業後継者の育成を支援します

- ① 女性のための柑橘講座を開催します
- ② 農業後継者としての基礎づくりを農青連の活動の中に取り入れます
- ③ Uターン農業者、定年農業者を対象に、農業基礎講座を開催します

貢献2 組合員のゆとりある生活と豊かな地域づくりをすすめます



わたしたちJAは、組合員に対し

1. 組合員の生活設計に合ったサービスを提供します

- ① ライフアドバイザーによる、共済の生涯保障を提案します
- ② 新しいローンの種類を提供し、積極的な資金の調達をおこないます
- ③ 冠婚葬祭等の対応について、総合的に支援します
- ④ LPGの安全化システムの普及に努めます
- ⑤ 給油所において、利用者に心地よいサービスを提供します
- ⑥ 旅行センターの利用時間延長などにより、窓口対応の充実をはかります

2.組合員の財産の保全や円滑な継承を支援します

- ①年金・税務・結婚等の相談機能を強化します
- ②ファイナンシャルプランナーによる資産運用の相談をおこないます

3.高齢者の健康と心豊かな暮らしを支えます

- ①介護知識の普及に努めます
- ②高齢者のための農業を提案します
- ③高齢者向けの文化活動を充実させます

4.組合員に文化活動の機会を提供します

- ①有線放送により広報活動をおこなうとともに、地域の情報伝達媒介としての機能を発揮します
- ②くみあいだより等の広報誌を利用し、組合員に豊富な情報を提供します
- ③女性部の文化活動講座を充実させます
- ④農青連の文化活動講座を充実させます
- ⑤児童学生の文化活動に対して助成をします

貢献3 消費者に新鮮で、安心、安全な農畜産物を提供します

わたしたちJAは、消費者に対し

1. 地場農畜産物を身近に購入できる機会を拡充します

- ① 女性部ふれあい市について、販売コーナーを充実させます
- ② 地場産品コーナーを設け、地場産品の販売を充実させます
- ③ 地場農畜産物を利用した加工商品の開発及び販売を促進します
(青島ジュース・ミカンワイン・あおしまくん・ビーフジャーキーなど)

2. 環境にやさしい安全な農畜産物の提供を支援します

- ① 高品質で安全な飼料を使用し、より安心できる畜産物を提供します
- ② 肥料農薬等生産資材について慎重に調査をし、安全な農産物の栽培体系を確立します
- ③ 安全性を強くPRする農畜産物の販売宣伝を強化します
- ④ 店舗における「ゴミを出さない」運動を展開します

3. 生産技術の習得の機会を拡充します

- ① 家庭菜園のための栽培技術講座を開催します
- ② 「やる気塾」の充実をはかり、生産品目別に新規農業参入者を増やします
- ③ 女性のために、農業学習の場を多く設けます

貢献4 JA経営の健全性、透明性の向上につとめます



わたしたちJAは、組合員・地域住民が安心して利用できるよう

1.財務基盤の一層の充実につとめます

- ① 内部資金の留保につとめます
- ② 課内検査・内部監査を充実させます

2.計画経営により安定的な収支を確保します

- ①経費の節減につとめます
- ②農協内ネットワークを確立します
- ③適正な要員計画、人事労務管理をおこないます

3.正確・迅速な経営情報の開示につとめます

- ①会計基準等の変更内容について、座談会をとおし伝達します
- ②協同のあゆみ、ディスクロージャー誌により、情報の開示をおこないます

4.JA経営に多くの組合員の意見を反映させます

- ①経営に対する女性の参画を推進します
- ②農青連等の若年層の意見について、さらに積極的に取り入れます
- ③組合員のニーズを取り入れる場(座談会等)を充実させます

6. 施設投資計画

農業振興と事業のサービス向上に必要な施設を計画的に整備します。

《主要施設投資計画》

施設名	予定年度
柑橘選果場改修	平成13年度

7. 数値目標

1. 主要事業量

地域農業の振興と事業を通じた組合員・地域住民への貢献の結果として、次の事業量目標を掲げます。

《主要事業量》

(単位：千円)

	貯金	貸出金	長期共済保有高	購買品供給高	販売品販売高
11年度	44,059,837	9,101,211	364,967,250	7,089,957	9,595,073
16年度	50,200,000	10,400,000	394,168,000	7,187,698	10,355,100

2. 損益

次の損益目標を掲げ、計画経営を通じて安定的な収支を確保します。

《損益》

(単位：千円)

	事業総利益	事業管理費	うち人件費	事業利益	経常利益
11年度	2,053,251	1,527,877	1,208,820	524,071	571,905
16年度	2,074,780	1,582,040	1,202,383	492,740	477,740

3. 財務

より安心してJAが利用できるよう財務基盤の一層の充実につとめます。

《財務》

(単位：千円)

	出資金	積立金等	自己資本計
11年度	414,946	3,799,583	4,214,530
16年度	415,446	4,599,054	5,014,500

《参考資料》

【組合員意向調査結果】

実施 平成11年9月
回収数 2,728部(回収率93.7%)

1. JAの施設で利用が多いものは

- 1 プレオAコープ三ヶ日店
- 2 三ヶ日給油所
- 3 生産資材店舗
- 4 信用課
- 5 オートパーク

2. 今後より充実させて欲しい施設は

- 1 プレオAコープ三ヶ日店
- 2 グリーンセンター
- 3 生産資材店舗
- 4 オートパーク
- 5 信用課

3. JA事業で利用の多いものは

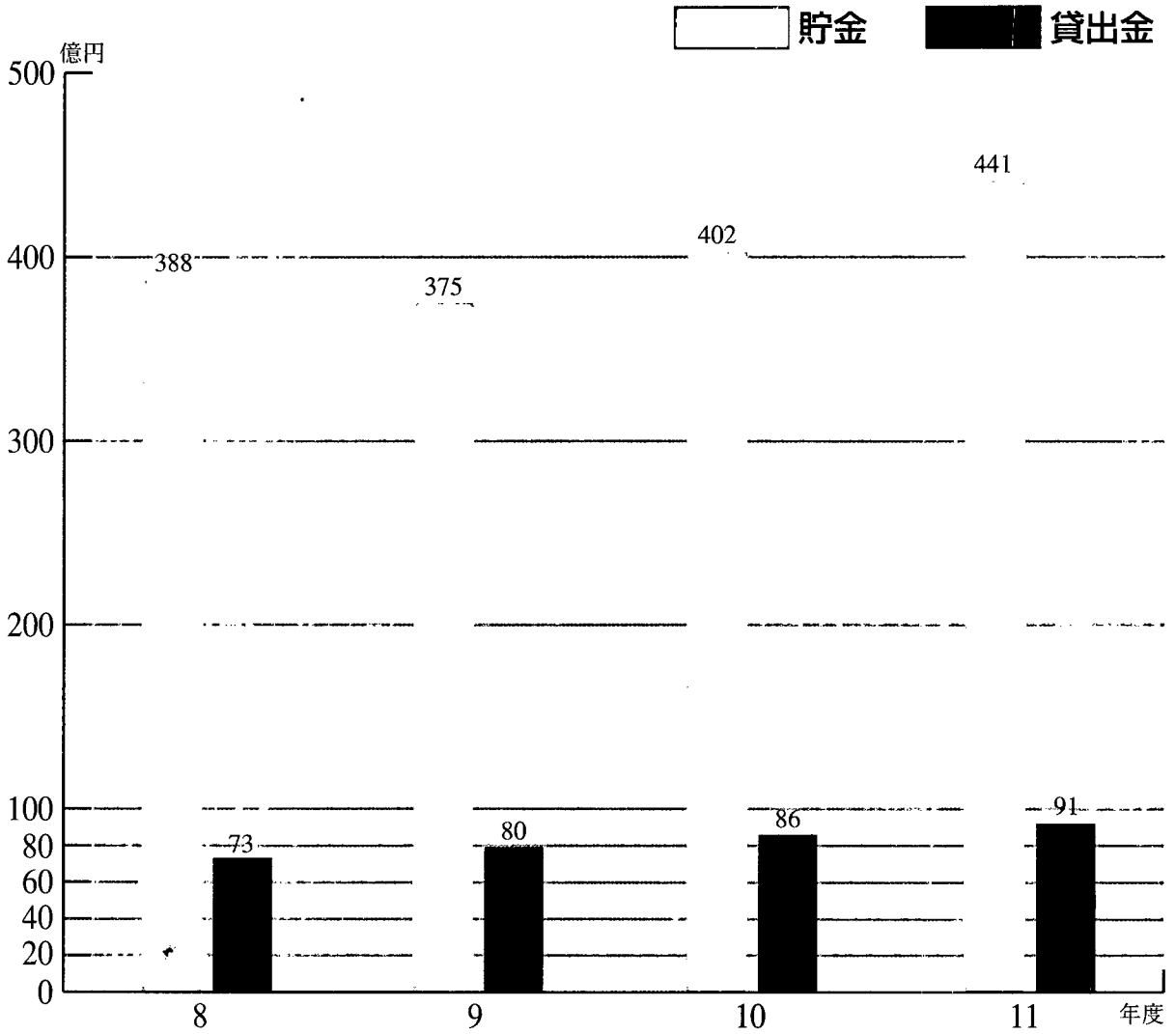
- 1 共済事業
- 2 農薬購買
- 3 肥料購買
- 4 給油サービス
- 5 農業資材購買

4. JAの事業で必要性を強く望まれているものは

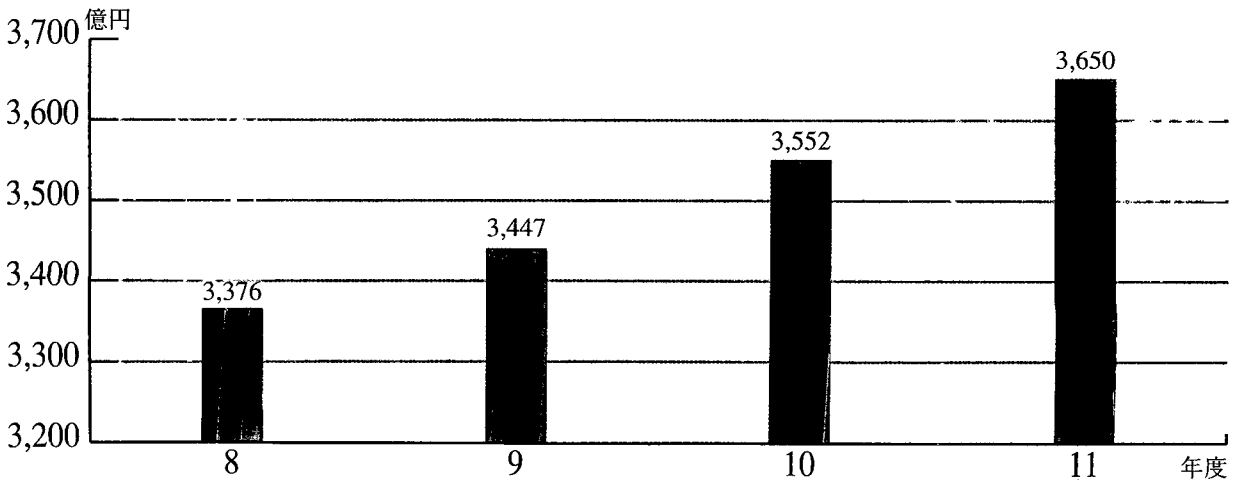
- 1 自動車共済の24時間対応
- 2 有線放送
- 3 くみあいだより
- 4 営農生産技術指導
- 5 生活センターの24時間対応

第八次5か年計画 事業推移

■貯金と貸出金の推移

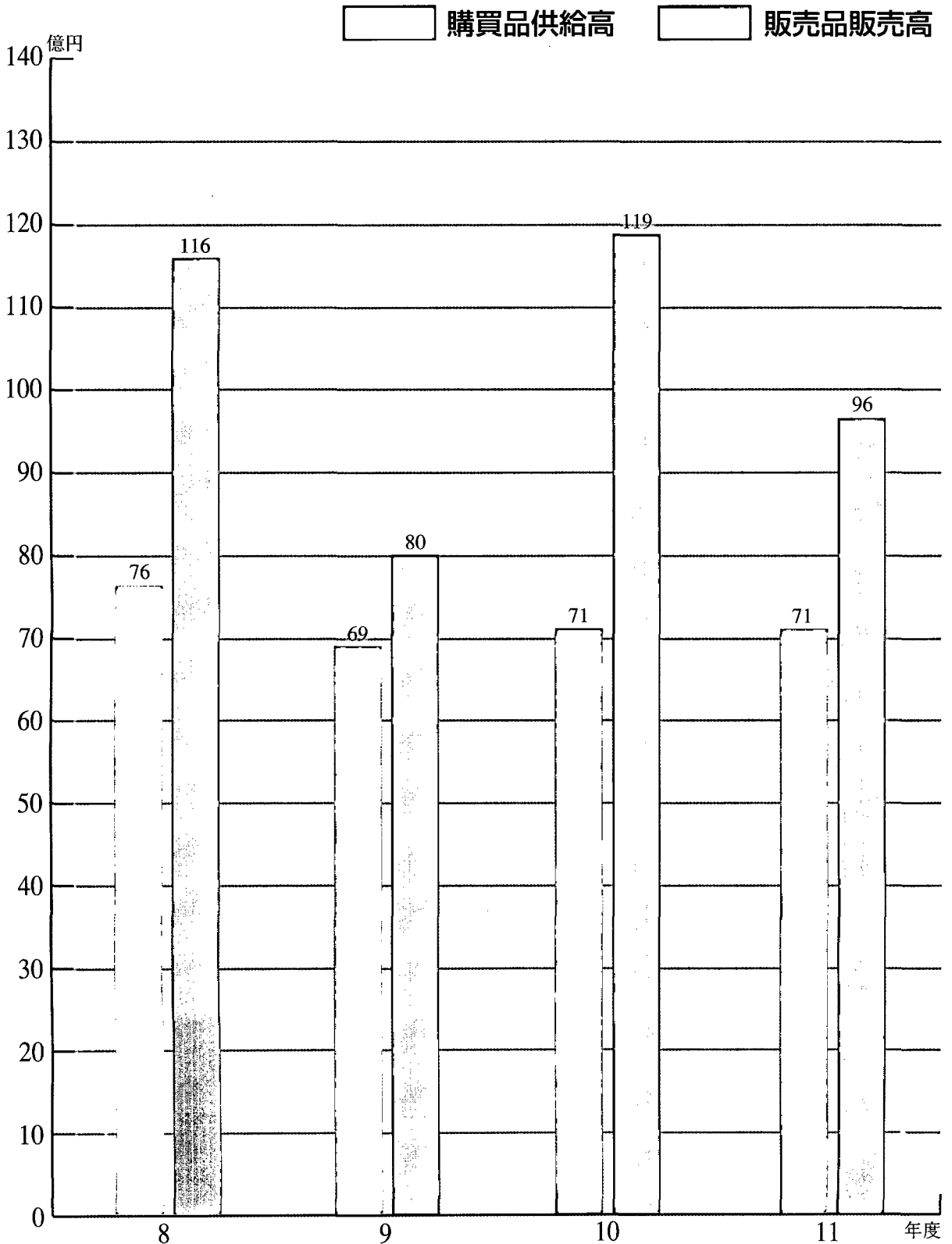


■長期共有保有高の推移



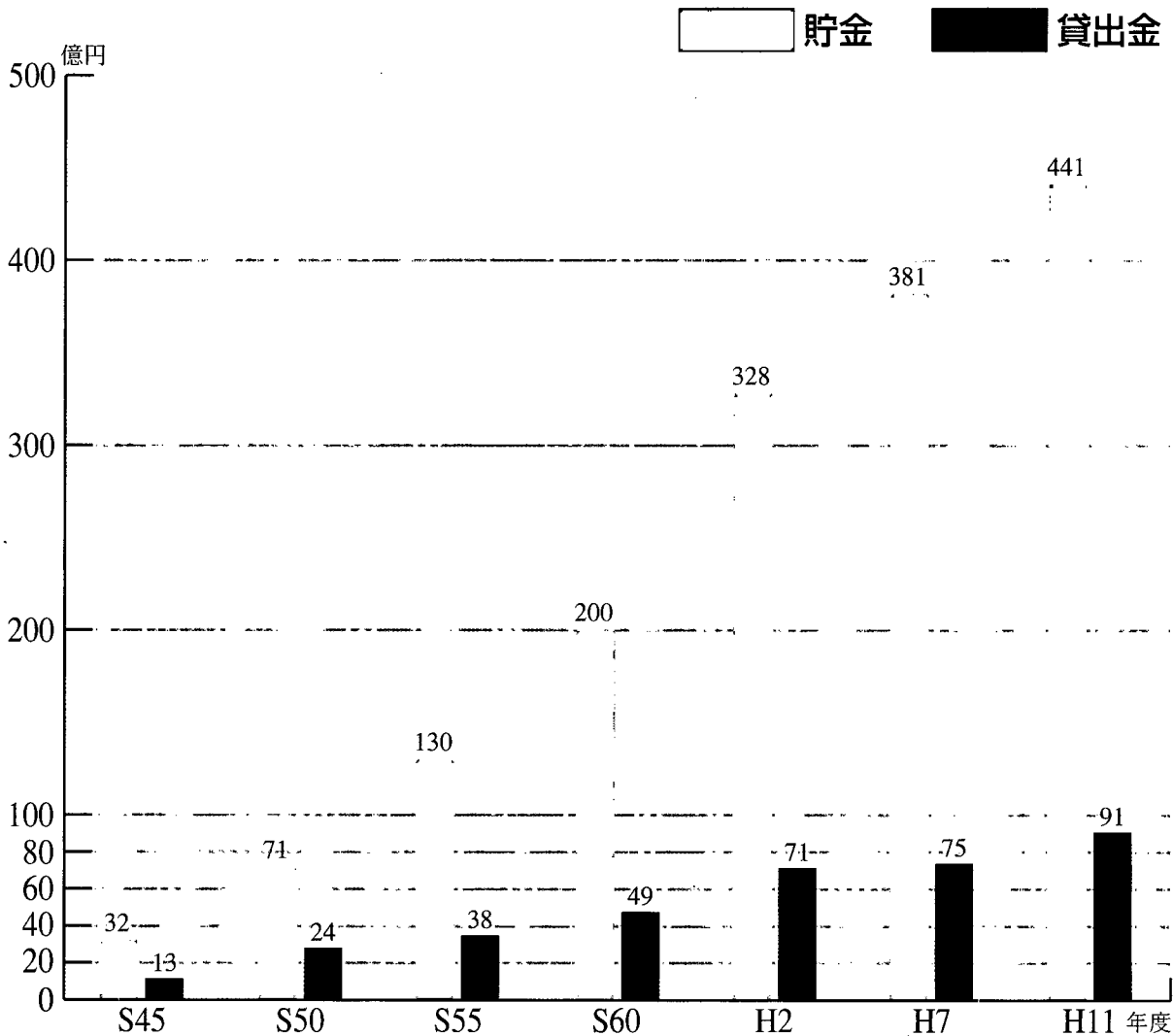
第八次5か年計画 事業推移

■購買品供給高と販売品販売高の推移

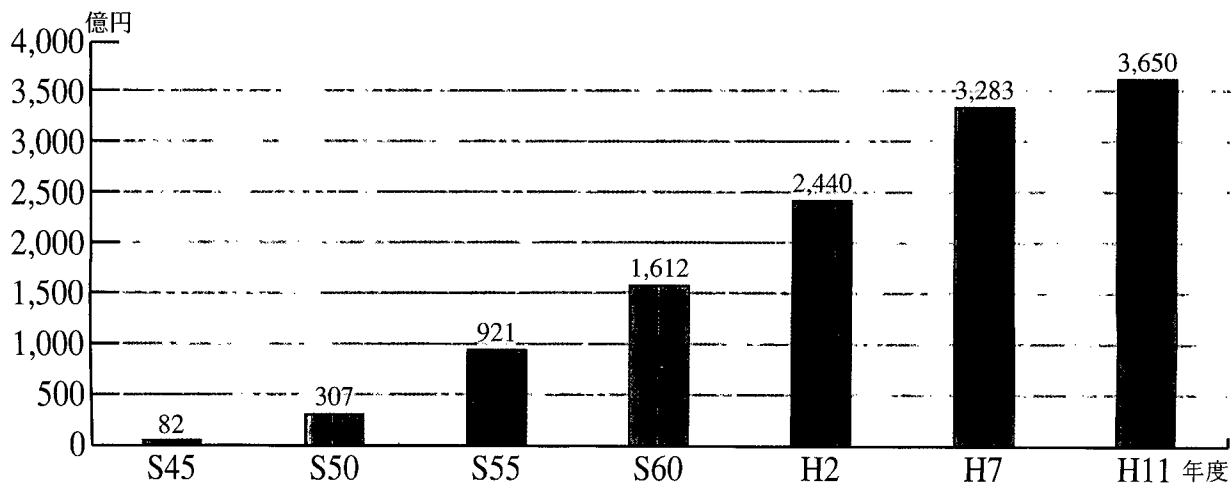


過去30年間の事業推移

■貯金と貸出金の推移

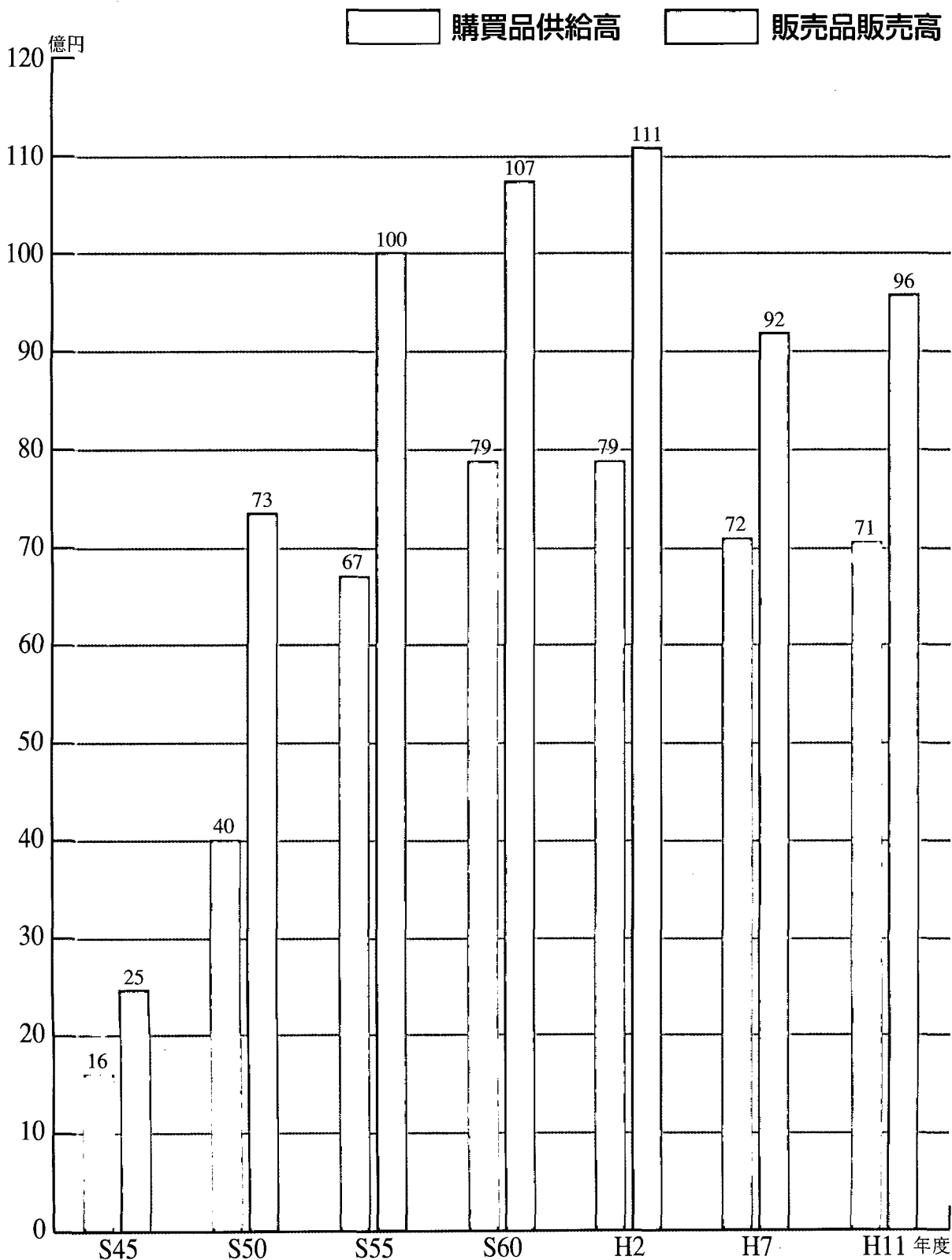


■長期共済保有高の推移

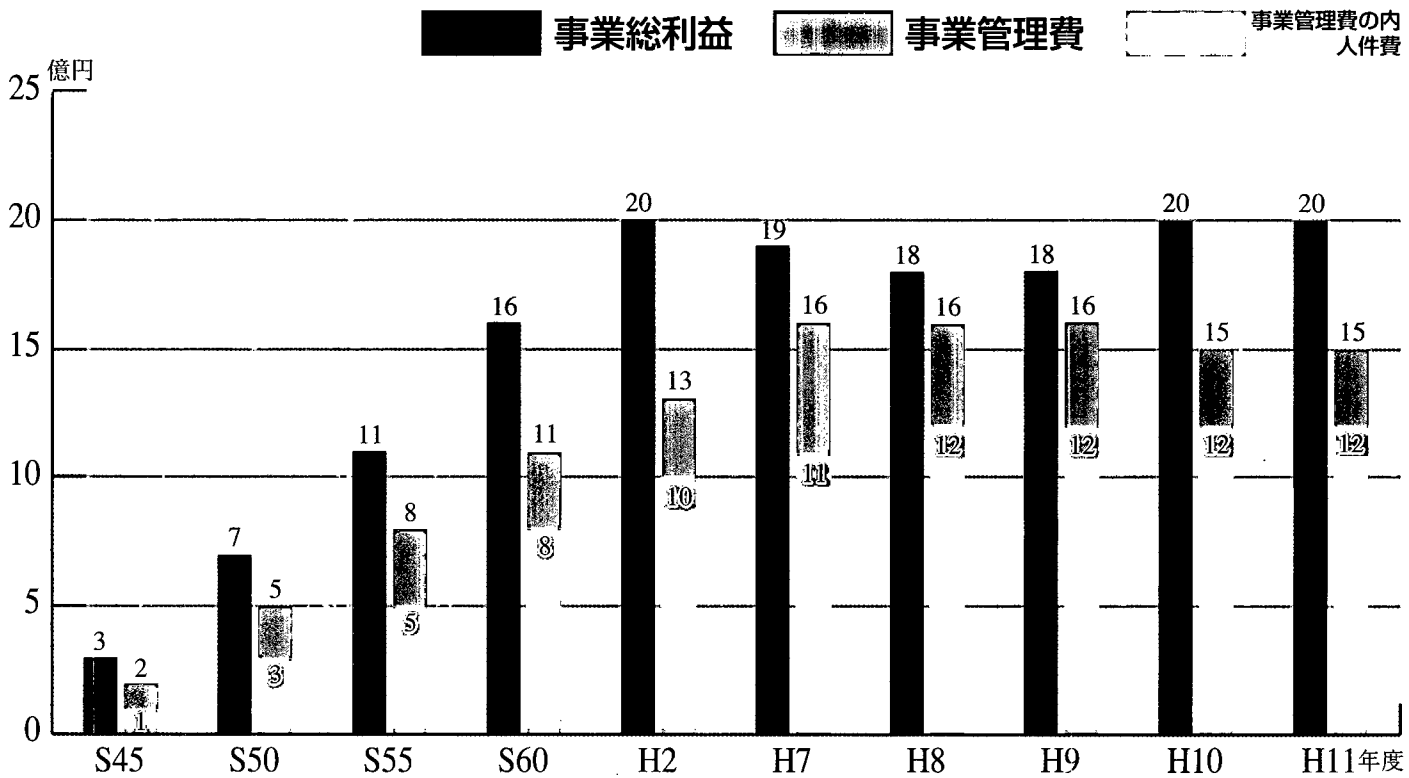


過去30年間の事業推移

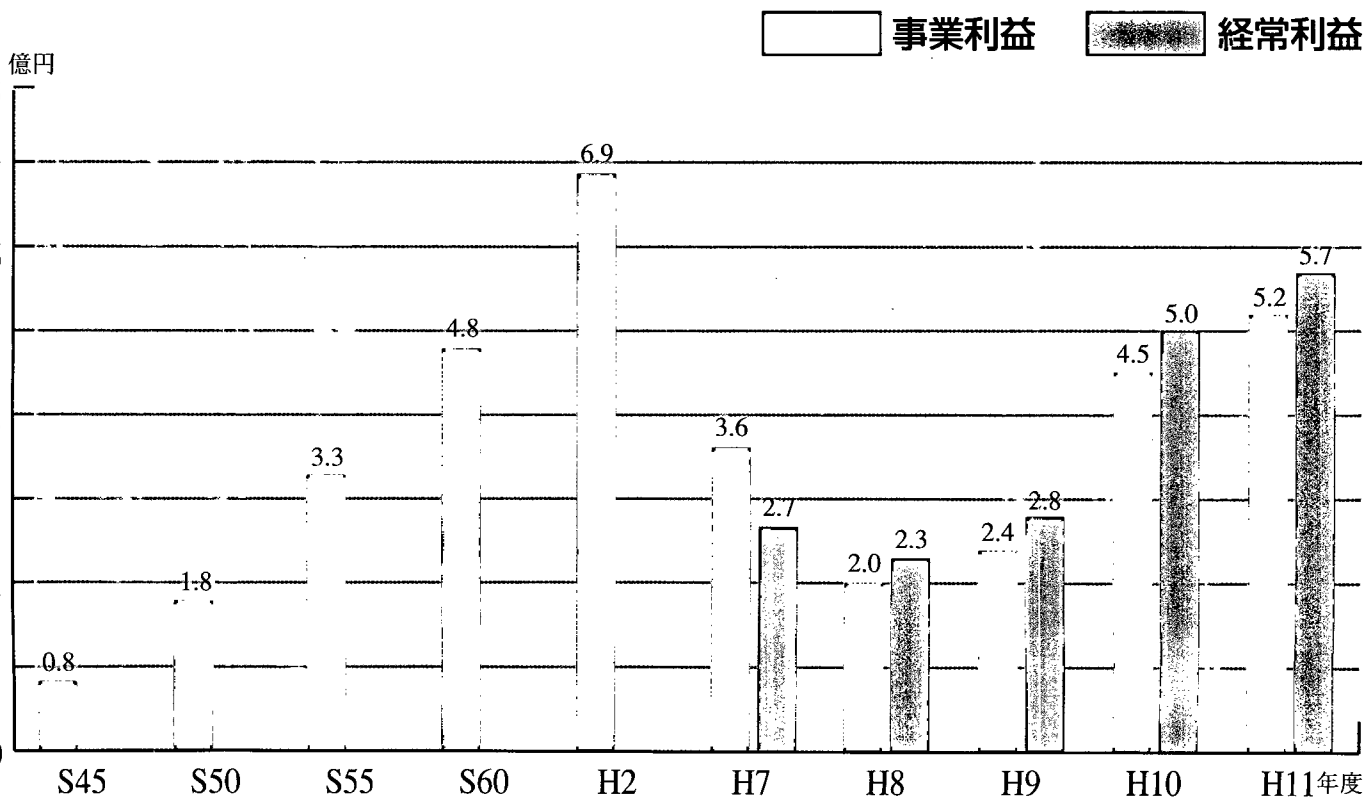
■購買品供給高と販売品販売高の推移



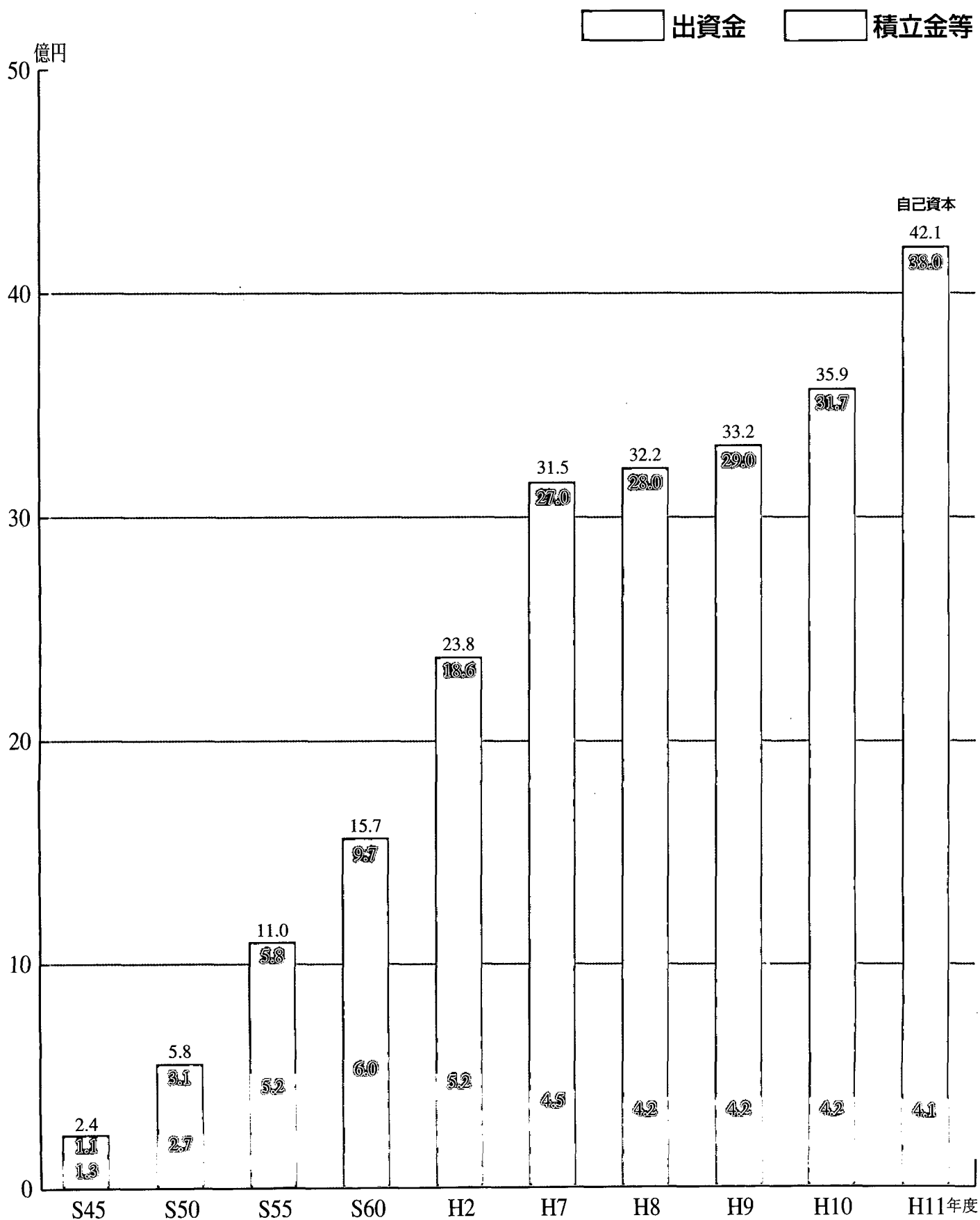
事業総利益と事業管理費の推移



事業利益と経常利益の推移



自己資本の推移



発行

三ヶ日町農業協同組合

〒431-1497

静岡県引佐郡三ヶ日町三ヶ日885

TEL.053-525-1011

編集

三ヶ日町農業協同組合

企画相談課

印刷 吉田印刷

MIKKABI GUIDE

三ヶ日町案内



Welcome Friends !





三ヶ日町
MIKABI
CITY



私たちの三ヶ日町は、日本のほぼ中央にある浜名湖の北西に位置し、浜名湖の支湖である猪鼻湖を取り囲んだかたちとなっています。温暖で恵まれた自然環境、数多く残されている文化遺産、日本の大動脈ともいえる東名高速道路を生かし、さらに、環境保全のための施設、高速道路網の整備とそれに伴う近隣地域との交流など、21世紀に向けた個性豊かな魅力あふれるまちづくりをすすめています。

Our town of Mikabi is located to the northwest of Hamanako. It is almost in the center of Japan, and is shaped like surrounding Inohanako, a branch lake of Hamanako. We are blessed with a warm climate, beautiful natural environment, and cultural heritage of many kinds, making the most of the Tomei Expressway that we may boast as the main artery of Japan. We are now building our town with abundant characteristic traits toward the 21st century, such as the facilities to preserve the environment and a network of expressways to be streamlined, resulting in exchanges with neighboring areas, etc.

我们的三日町位于滨名湖（大致地处日本中部）的西北部，滨名湖的支湖—猪鼻湖为三日町所环绕。这里气候温暖，拥有富饶的自然环境，保存著众多的文化遗产。利用称之为日本的大动脉—东名高速公路的有利条件，我们将进一步推进用于环境保护的设施的建设、高速公路网的整備以及与周边地区的交流等，将三日町建设成为面向21世纪的富有个性并充满魅力的城市。

HIGHLIGHTS OF MIKKABI

三ケ日まつり
Mikkabi Festival 三日节

毎年8月に開催される、三ケ日町最大のイベントです。昼はユーモラスな仮装みこしや、かわいらしい手踊りが街をめくりまわります。夜は奉納手筒花火が浜名惣社神明宮の境内で行われ、迫力満点です。まつりのクライマックスは、猪鼻湖上で行われる打上花火大会で、夏の夜の湖面を鮮やかに彩ります。

This is the most exciting event of Mikkabicho held in August every year. In the daytime, humorously disguised portable shrines and cute posture-dancers march through the streets. The night is impressive and exciting because festival hand-held cylinder fireworks are displayed at the precincts of Hamanasosha Shinmeigu (god's shrine). A climax of the festival is the skyrocket firework displayed on Inohanako that vividly colors the surface of the lake at summer night.

这是在每年8月举办的三日町最大规模的活动。白天，幽默的化妆轿子和可爱的徒手舞在街上巡游；晚上，在滨名惣社神明宫内举行献纳手筒烟火大会，非常精彩。三日节的高潮是在猪鼻湖上放烟火，将夏日之夜的湖面装点得五彩缤纷。



乎那の峯 Onanomine 乎那峰

猪鼻湖の西に位置する乎那の峯は、上代の歌集「万葉集」に収められた歌の舞台となった山で、2月頃にマンサクが、4月上旬には三ケ日桜がそれぞれ咲き、三ケ日の春の風物詩となっています。

Onanomine located west of Inohanako is the mountain that used to serve as a source for poems kept in [Manyoshu](Collection of 10,000 leaves, Japan's oldest anthology of poems, dating to the mid-8th century), where Japanese witch hazel blooms sometime around February and Mikkabi cherry blossom blooms early in April respectively, lighting up Mikkabi in spring.

乎拿湖位于猪鼻湖之西，是古代和歌集《万叶集》中所收录的成为和歌舞台的地方。每年2月、4月上旬金缕梅、三日樱相继盛开，成为三日春天的风景诗。





猪鼻湖の入口であるこの付近は浜名湖で最も深い場所(16m)であり、二条の橋や両岸の古松などの風景は美しく、浜名湖でもっともすばらしい眺めの場所といわれます。

The deepest point of Hamanako (16 meters deep) lies near the mouth of Inohanako, and the Nijonohashi (bridge) and old pine trees on both shores, etc., will entertain your eyes with beautiful sceneries, and this is said to be the spot where you can command the best view ever around Hamanako.

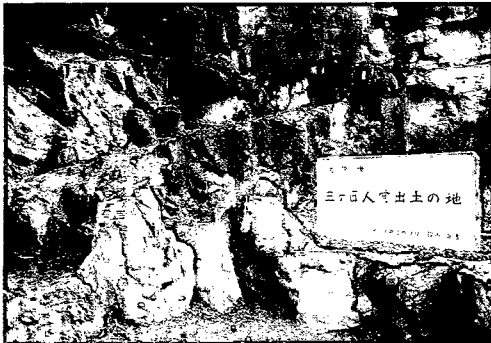
位于猪鼻湖入口处的瀬戸一带是滨名湖最深的地方(16 m)，二条桥和两岸的古松等风景秀丽，是滨名湖最佳的眺望场所。

大福寺 Daifukuji 大福寺

大福寺は、美しい庭園や聚古館と呼ばれる宝物館などが見どころの古寺です。ここで作られる大福寺納豆は足利や徳川將軍家に献上された歴史を持つ、三ヶ日町を代表する特産品のひとつです。

Daifukuji is an old temple where you can see an attractive garden and a treasure house called "Shukokan". Daifukuji Natto (fermented soybeans) is one of the typical staple products of Mikkabi. They say that Daifukuji Natto used to be presented to Ashikaga and Tokugawa shogunates.

大福寺是拥有美丽庭院及被称为“聚古馆”的宝物馆等的古寺。这里所制作的大幅寺纳豆曾献给足利和徳川將軍家，悠久历史，是三日町具有代表性的土特产之一。



三ヶ日人只木遺跡 Mikkabijin Tataki Iseki 三日人只木遗址

1959(昭和34)年に、この地の石灰岩採石場で、約2万年前の更新世の人類の化石人骨が発見され、「三ヶ日人」と名付けられました。学術的にもたいへん貴重な遺跡です。

In 1959, Pleistocene fossilized human bones of 20,000 years ago were discovered at a limestone quarry here, and they were named as [Mikkabijin]. These are extremely precious remains also in terms of scientific research.

1959年，在本地的石灰岩采石场发现了大约2万年前的更新世人类的人骨化石，取名为“三日人”。此遗址在学术上非常重要。

摩訶耶寺 Makayaji 摩訶耶寺

摩訶耶寺は約1300年前に開かれた古寺で、国指定重要文化財の千手観音立像と不動明王立像などと、池と芝の中に点在する白い石の配置が絶妙の美しい庭園が見どころです。

Makayaji is the old temple that was established approximately 1,300 years ago. The true highlights we recommend are the standing images of thousand-handed Kannon (the Merciful Goddess) and Acala (the God of Fire) that are designated as important cultural properties by the state, etc., and the exquisite garden laid out with white stones studded in the pond and on the lawn.

摩訶耶寺是建于约1300年前的古寺。国家指定保护文物的千手观音立像和不动明王立像以及点缀于池中、草地上的白石绝妙配置的美丽庭院均很值得一看。



Industry

产业

— みかん —
Tangerine 柑桔

みかんは、三ヶ日町の代名詞です。三ヶ日の温暖な気候に恵まれ、毎年約5万トンが生産され、日本国内でも好評を得ています。秋にはみかん狩りが行われ、湖を見ながらのもぎたての味はすばらしく、多くの人を訪れます。

The word "tangerine" is synonymous with Mikkabicho. About 50,000 tons of tangerines are harvested every year, thanks to a mild and warm climate. These are well received throughout Japan. Tangerine gathering is popular in fall. We have many tourists for picking up tangerines in fall, since fresh tangerines are very delicious, especially when you eat them with a good command of view over the lake.

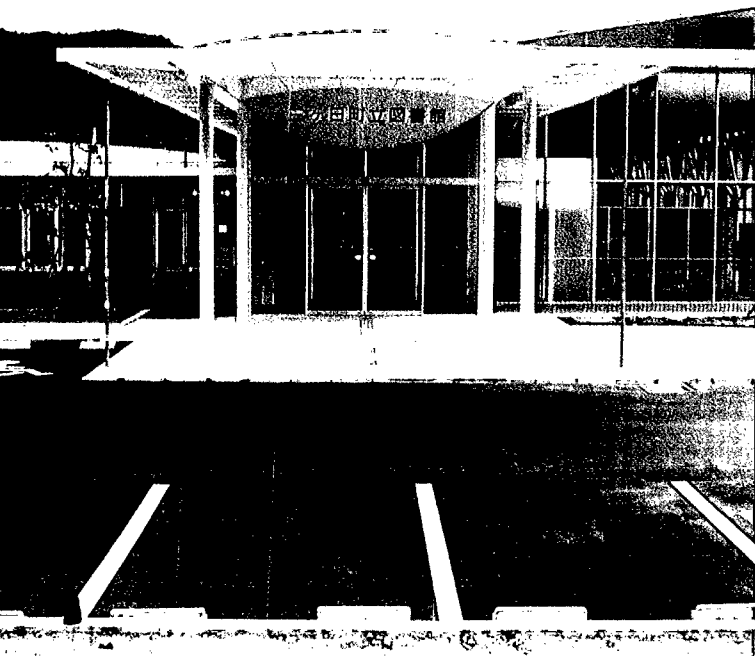
“柑桔”是三日町的代名词。由于三日町气候暖和，每年生产约5万吨柑桔，深受日本国内消费者的喜爱。秋天游客如云，在这里举行摘柑桔活动，边赏湖光美景，边尝刚摘的柑桔，味道极为甘美。



Facility

设施

— 町立図書館 —
Town Library 町立图书馆



生涯学習を進める起点となる新町立図書館は、21世紀にふさわしい外観と機能を持ちあわせています。この図書館は、三ヶ日町の新しい学び舎であり、また憩いの場として注目を集めています。

The library newly established by our town - a starting point of lifelong study - boasts both the outward appearance and function suitable for the 21st century. This library is highly evaluated as a new school as well as a place of rest and relaxation.

成为进行生涯学习的起点的新町立图书馆拥有与21世纪相适应的外形和功能。此图书馆是三日町的新教室，也是人们休息的场所。

E d u c a t i o n

教育

— 小学校の授業風景 —

Lesson Scene at Elementary School 小学上课的情景

三ヶ日町は、1981(昭和56)年に米国ポータービル市と姉妹都市になりました。

町内の西小学校などでは、1928(昭和3)年に米国から送られた「青い目の人形」を教材に、国際社会に向けた教育も行っています。

Mikkabicho became a sister city to Porterville City of the United States in 1981.

International society-oriented education is also given at such a school as Nishi Elementary School in our town, using the teaching material of friendship doll given by people in the United States in 1928.

三日町于 1981 年与美国 PORTERVILLE 市结成姐妹城市。

町内の西小学等校还以 1928 年从美国寄来的“蓝眼木偶”为教材，开展面向国际社会的教育。



I n t e r n a t i o n a l e x c h a n g e

国際交流

— 柳の木 —
Willow trees 柳树

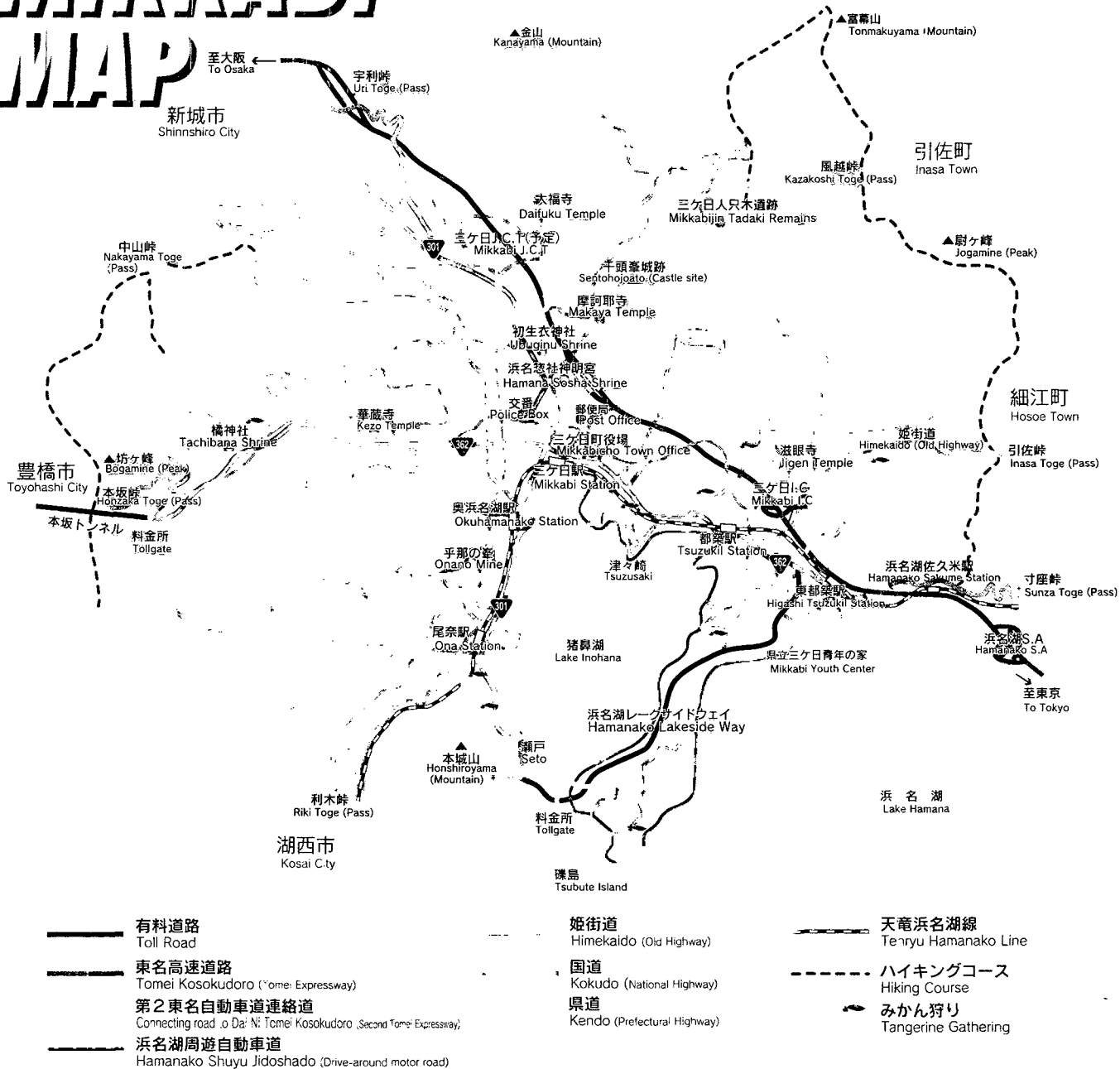
静岡県と中国・浙江省との友好を記念し、1980(昭和60)年に浙江省の柳が三ヶ日中学校に植樹されました。

In 1980, willow trees were planted at Mikkabi Junor High School in Zhejiang in commemoration of friendship between Japan and China

为了纪念静岡县和中国的友好，1980年在三日中学种下了中国浙江省的柳树。



MIKKABI MAP



MIKKABI DATA

面積 Area 面积

75,65km² 75.65 平方公里

人口 Population 人口

16,668人 平成7年国勢調査 (1995年)
(外国人 foreigners 162人)
1995(平成7)年

学校 Schools 学校

幼稚園 preschools 幼儿园 6園 所
小学校 elementary 小学 6校 所
中学校 junior high school 中学 1校 所
高等学校 senior high school 高中 1校 所

平均気温

Average temperature 平均气温
17.5℃

降水量 Precipitation 降雨量

1,538.0mm 毫米

Have a good day!

三ヶ日町国際交流協会 Mikkabicho International Exchange Association 三日町国际交流协会

静岡県引佐郡三ヶ日町三ヶ日500-1 三ヶ日町国際交流協会 Mikkabi 500-1, Mikkabi-cho, Inasa-gun, Shizuoka Prefecture

SEP. 1 1. 2000

10TH ICA-JAPAN WOMEN LEADERS' TRAINING COURSE
IDACA, Tokyo, Japan. August 27-September 16 2000

POINTS FOR DISCUSSION
Wednesday, September 13 2000

Question Number 01
Common to all participants

Discuss the problems of rural women, their participation in the activities of agricultural cooperatives, and what are the possible solutions. [2-3 pages]

Question Number 02
Only for Country Groups

In the light of your class-room studies, field study visits and discussions during your training programme in Japan develop a brief outline of the Plan of Action which you would like to follow in your respective organisations upon your return from this Training Course. [2-3 pages]

END-OF-THE-COURSE EVALUATION

All participants attending the Course are required to participate in the End-of-the-Course Evaluation by filling in this Evaluation Form. Please encircle your preference. It is not necessary to write down your name.

Rating Pattern

5=Excellent, 4=Very Good, 3=Good, 2=Satisfactory, 1=Poor

01 To what extent the Course Meets the Objectives?	5	4	3	2	1
02 Relevance of this programme in your job.	5	4	3	2	1
03 Usefulness of this training your future work.	5	4	3	2	1
04 Your overall impression about this programme.	5	4	3	2	1
05 Your grading of the faculty of this programme.	5	4	3	2	1
06 Your rating of the administrative arrangements. [e.g., boarding, lodging, study visits and others]	5	4	3	2	1

07 Are you satisfied with the leadership provided and the technical inputs made by the ICA Project Director and the IDACA faculty members? [Explain briefly]

08 Please suggest changes/improvements, if any, desired in future programmes. [Please give your free and frank suggestions]

09 Please suggest which topics should be added to this programme in future.

10 Please suggest which topic topics should be deleted from future programmes.

11 Please list below your major gains from this Programme.

Your free and frank opinion and suggestions.

September 03, 2000. Sunday

0830	Move to Takao Station by Taxi
0900-1015	Takao – Tokyo [by JR Train]
1056-1232	Tokyo – Nagoya [by Shinkansen Train]
1345-1530	Sight-Seeing in Nagoya
1600-1700	Move to Tsu City in Mie Prefecture

September 04, 2000. Monday

0900-0930	Move to JA-Mie Prefectural Union [by bus]
0930-1030	Lecture on Situation of Agricultural Cooperatives in Mie Prefecture
1030-1130	Move to Nagashima [by bus]
1130-1230	Lunch Break
1230-1330	Move to Nagashima [by bus]
1330-1430	Observation of Golden Fish Market
1430-1530	Visit to a Farmer's House

September 05, 2000. Tuesday

0830-0930	Move to JA-Matsuzaka [by bus]
0930-1200	Lecture on the Outline of the Business Activities of JA-Matsuzaka
1200-1300	Lunch Break
1300-1500	Exchange Meeting with officials of JA and Members of JA-Women Association
1500-1700	Move to Kyoto

September 06, 2000. Wednesday

0900-1300	Sight-Seeing in Kyoto City [by bus]
1300-1400	Lunch Break
1510-1724	Move to Tokyo [by Shinkansen Train]
1400-	Move to Osaka [by bus]. [Participants who will leave Japan on Sept.07.]

Contents

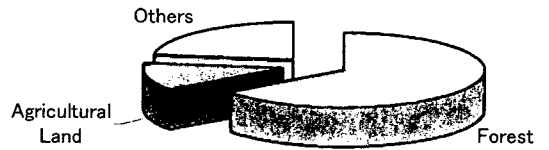
	<u>Page</u>
I . Outline of Agriculture in Mie Prefecture	1
II .Outline of the JA Mie Prefectural Union	2
III. Outline of JA Matsuzaka	3
IV. Outline of Golden Fish Market in Yatomi District.....	22

I . Outline of Agriculture in Mie Prefecture

Agriculture in Mie Prefecture

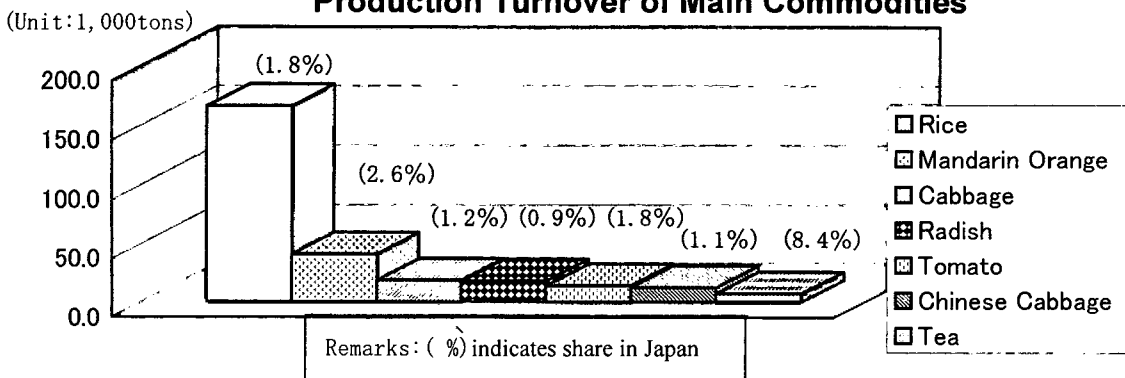
Mie Prefecture stretches north to south, which creates distinctive features in climate and customs by area. Under such a condition agricultural land is limited to 67,000ha or 12% , out of total area of 557,366ha. It is only 1.4% of total land area of Japan and ranks 23rd in Japan.

Land Use in Mie Prefecture



Rice is produced most out of main commodities in the agricultural land, which is about 165,000 tons or merely 1.8% of total production in Japan. Other main commodities are such as mandarin orange, cabbage, radish and tomato. And green tea is another major commodity with nearly 7,000tons ranking 3rd in Japan.

Production Turnover of Main Commodities



In livestock farming milk production reaches more than 70,000 tons or 0.8% of total production in the country, egg production 68,000 tons or 2.7%. And beef cattle raising is about 11,000heads or 1.9%, hog raising about 240,000 or 1.4%. Horticultural production covers azalea with production of about 56,000 pieces, No.1 production in the country.

In the agricultural situation described above people engaged in agriculture is decreasing year by year: they are about 144,000 or less than 10% out of total adult population in the Prefecture, and core farmers is merely 2%.

Accordingly majority of farmers in Mie prefecture is so-called part-time II farmers, and their total household income is 4% higher than the national average. Their dependence on agriculture is, however, only 8.9% out of the income.

Having some difficulties described as above, agriculture in Mie prefecture has played important roles in maintaining stable life for people with multi-functions such as preserving the prefectural land and providing people living with abundant and peaceful environment

(Source:Survey on Agriculture, Forestry & Fishery in Mie in FY1999)

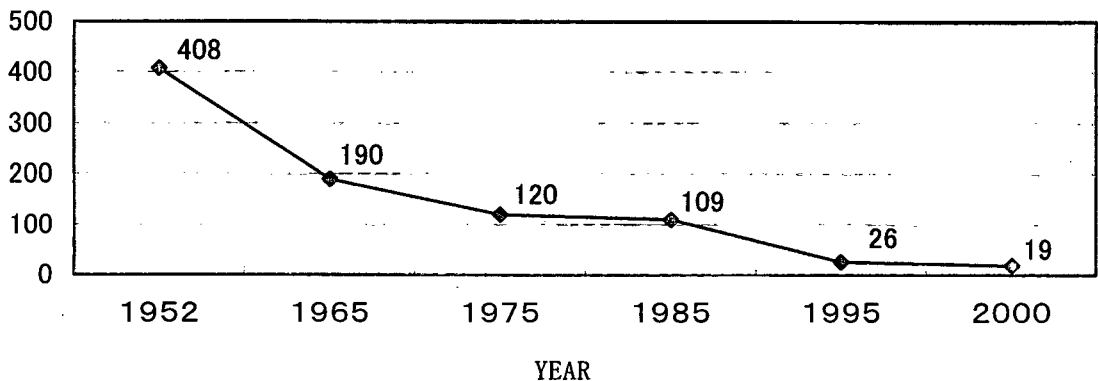
II .Outline of the JA Mie Prefectural Union

Agricultural Cooperatives, JA, in Mie Prefecture

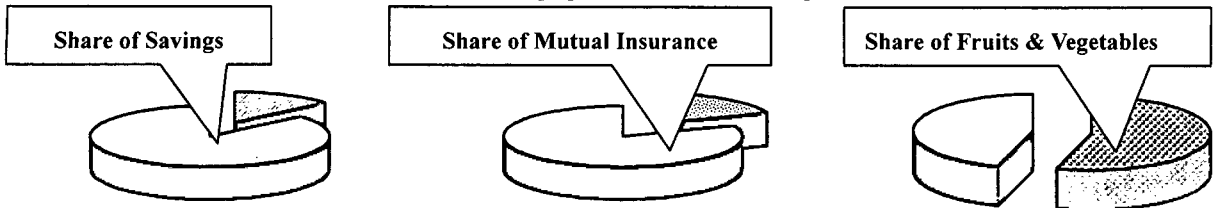
In 1950's Mie prefecture had 965 agricultural cooperatives including 493 invested and 472 non-invested cooperatives. Out of the invested cooperatives majority was multi-purpose agricultural cooperatives, and others were a variety of single-purpose cooperatives such as sericulture production cooperatives, livestock production cooperatives, dairy cooperatives, poultry cooperatives, horticultural and speciality products cooperatives, village industrial cooperatives, land reclamation cooperatives, agricultural practice broadcasting cooperative, etc. At present sericulture and land reclamation cooperatives have been dissolved.

Multi-purpose agricultural cooperatives as invested cooperatives have been amalgamated in 1970's, 1980's and 1990's, which resulted in the number of the cooperatives from 408 in the organizing phase to 19 now.

NO. OF MULTI-PURPOSE AGRICULTURAL COOPERATIVES



This also resulted in emergence of large-scale cooperatives. Currently total number of members of the cooperatives in Mie prefecture is about 174,000 in individual membership, or 9.9% of total adult population in the prefecture



Multi-purpose business conducted by agricultural cooperatives covers credit business such as savings and loans, mutual insurance for accidents and damage on life, building, automobile, etc, purchasing business for supply of farming and daily living, and collecting and marketing agricultural products. Recently more community-oriented activities are deployed such as wedding and funeral service, care and welfare service

III. Outline of JA Matsuzaka

Mie prefecture stretches north to south like a wing, and Matsuzaka-shi(city) is almost in the center of the prefecture.

JA Matsuzaka covers one city and two towns, i.e., matsuzaka-shi(city), Iinan-cho(town) and Iitaka-cho(town). Matsuzaka-shi, located in the east, faces Ise Bay, and Iitaka-cho in the west is stretched 65km to the prefectural border with Nara prefecture,

LAND AREA(k m²)	
Matsuzaka-shi	209.64
Iinan-cho	76.33
Iitaka-cho	240.94
TOTAL	526.91

POPULATION	
Matsuzaka-shi	124,163
Iinan-cho	6,419
Iitaka-cho	5,955
TOTAL	136,537

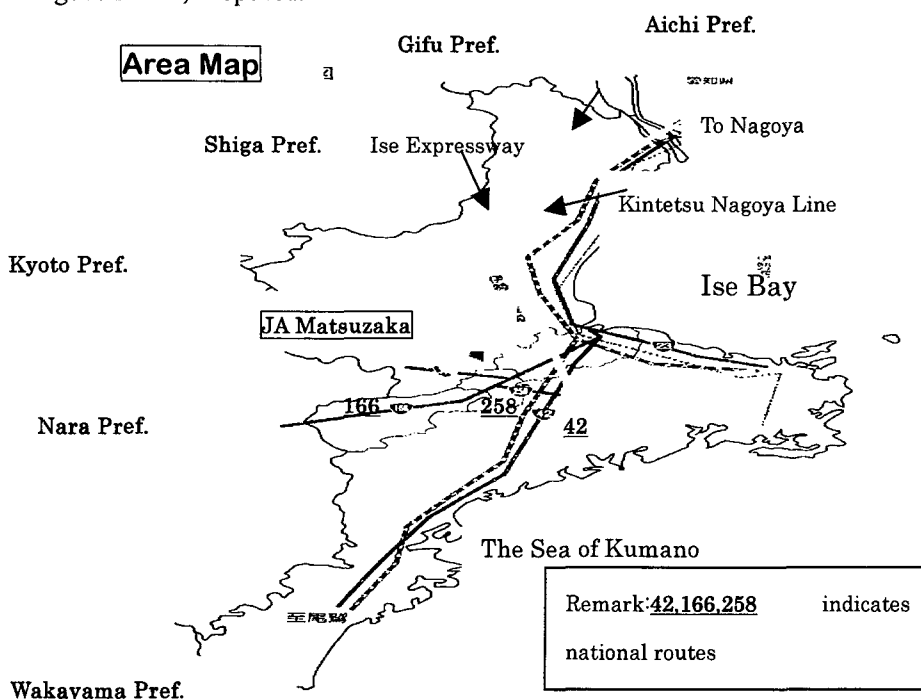
Plain area centering around matsuzaka-shi is utilized mainly for paddy field, and nowadays on-going housing development has decreased farm land and created the situation of so-called “mixed housing”, housing for farmers and non-farmers, in the area. Iinan-cho and Iitaka-cho are located in the mountainous area and have flourished with green tea production and forestry. Especially the green tea has gained high reputation for its quality “deeply-steamed and processed green tea in nation-wide
JA Matsuzaka is well-known for its masterpiece of beef, called Matsuzaka Beef, produced in its blessed nature.

CULTIVATED AREA(ha)	
Matsuzaka-shi	4,841
Iinan-cho	359
Iitaka-cho	254
TOTAL	5,454

NO. OF FARM HOUSEHOLD	
Matsuzaka-shi	5,128
Iinan-cho	690
Iitaka-cho	712
TOTAL	6,530

Outline of JA Matsuzaka

- Apr. 1989 Matsuzaka Agricultural Cooperative is established
- Apr. 1989 a new Matsuzaka Agricultural Cooperative is organized with amalgamation of eight agricultural cooperatives in matsuzaka-shi
- Apr. 1990 Iinan-gun Agricultural Cooperative is organized with amalgamation of four agricultural cooperatives in Iinan-cho and Iitaka-cho.
- Apr. 1993 Matsuzaka Agricultural Cooperative is renewed by amalgamation with Iinan-gun Agricultural Cooperative.
- Jul. 1993 West Park Matsuzaka is completed: Citizens' Farm, Barbecue Restaurant "Yurara", food ingredients supply facilities, "Rice Home" are opened.
- May 1995 General Representative Meeting adopts a long-term vision, "NewBreath".
- Feb. 1996 Multi-purpose seedling nursery facilities are completed.
- Mar. 1997 Welfare facilities for the elderly, "Silver Service Center", starts its operation.
- Apr. 1997 Seminar for preparation set 3 years before retirement, called "Yume Nogyo Juku", or school of Dream on Agriculture, is opened. Home Help service starts as commissioned service by Matsuzaka municipal government.
- May 1997 General Representative Meeting adopts "Comprehensive Re-organizing Project of JA Matsuzaka.
- Mar. 1998 Direct sale outlet on Saturdays and Sundays, called Green Market is opened.
- Apr. 1998 Council of Women's Associations of JA Matsuzaka is organized.
- May 1999 2nd "Green Market" is opened.
- Apr. 2000 Welfare service for the elderly under Nursing Care Insurance Scheme starts, and Iinan-cho "Friend Day Service", daily service for the elderly commissioned by Iinan municipal government, is opened.



Outline of the Organization

*Members	
Regular members	11,281
Associate members	8,578
*General representatives	667
*Agricultural Practice Associations	474
*Commodity-wise groups	
Paddy group	180
Entrust farming group	28
Strawberry group	130
Shimeji-mushroom group	25
Hon-shimeji mushroom group	10
Cucumber hydro-cultivation study group	5
Tomato group	5
Small green paper group	15
Nabana group	550
Moroheiya (Jew's Mellow) committee	405
Citrus group	45
Persimmon producers group	25
Japanese pear study group	69
Flower group	30
Green tea producers group	25
Livestock group	39
Ise potato group	9
Green market members	408
Morning market producers group	311

*Women's Association	2,634
Youth	183
Middle-aged	292
Elder	361
*Organization by purpose	
New advance order joint purchasing	1,153
Mutual help organization (Smile)	198
Herb friendship group	147
Shimeji mushroom one-day group	10
Japanese pear women producers group	8
Children's club (Kids club)	48
Culture class (39 classes)	517
*Pensioners' friendship group	8,428
*Youth Association	
Youth (JAMY)	43
Middle-aged	44
*Officials	31
President	1
Managing director	1
Board of directors	23
Representative auditor	1
Board of auditors	4
Non-member auditors	1
*Employees	562
Regular staff	441
Temporarily	121

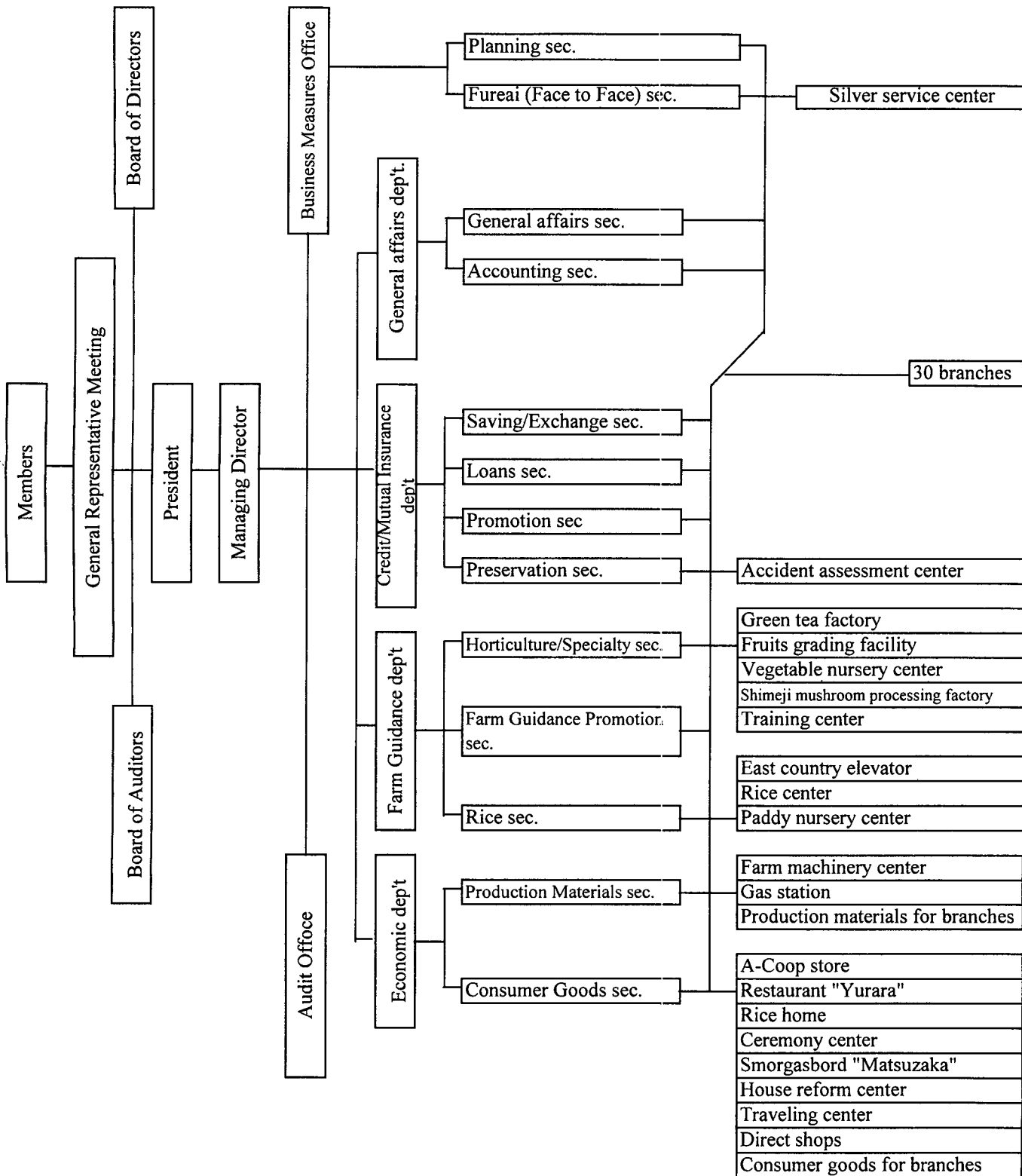
(Male:305/Female:257)
(Male:275/Female:166)
(Male: 30/Female: 91)

Situation of production of main agri. and livestock products

Commodities	No. of farm households	Production scale	Commodities	No. of farm households	Production scale
Serials	Rice	4,810	Small green pepper	15	0.55 ha
	Wheat	100	Broccoli	7	1.7 ha
Horticulture	Soy beans	36	Ise potato	9	2.0 ha
	Strawberry	130	Mandarin orange	98	45.0 ha
	Shimeji mushroom	25	Persimmon	33	5.0 ha
	Hon-shimeji mushroom	10	Japanese pear	69	23.0 ha
	Eringy (mushroom)	4	Stock	30	1.6 ha
	Cucumber	9	Rose	5	1.2 ha
	Onion	65	Cut branches	12	0.9 ha
	Tomato	5	Cut flower	10	2.0 ha
	Nabana	550	Green tea	247	288.5 ha
	Processing onion	60	Beef cattle	35	1,200 heads
	Moroheiya	405	Dairy cattle	19	780 heads
	Cabbage	7	Seed pig	4	230 heads
	Lettuce	2	Pork	5	3,500 heads
	Kidney beans/peas	128	Eggs	3	44,000

(Result of FY 1999)

Organizational Structure



Farm Guidance

“Building up a new production system to be one of the major food suppliers”

The farmers’ adhesion for farming is weakening and the former members organizations as production bases are becoming a mere name as the majority of farm households are being part-time and alternation of generations is progressed.

It is imperative for JA to build up a new production system to suit to the current of time.

A New Hamlet Farm Management System

- λ Maintenance of paddy farming in plain land area and formation of new producers’ organizations.
- λ Establishment of a system to respond to various needs of full-time and part-time farm households.
- λ Fostering of core productive farm households linked with hamlet farm management.
- λ Playing a function of secretariat for entrusted paddy farming business.
- λ Implementation of “Mechanized Horticulture Complex” by using excess labor power.
- λ Fostering of new producer’s organizations in the area, which has no such organizations including middle mountainous area.
- λ 9 farm management associations and 2 organizations for activation of local community are working now.

Fostering of Farm Successors

- λ “JAMY” was established in 1994 with constituents of farm successors (below 45 years old) of full-time farm households.
- λ “Middle Age Men’s Association” was established in 1999 with the constituents of middle age men in full-time farm households.
- λ The schooling for the part-time farmers who has a will to return to farming after retirement of their work after three years has opened in fiscal 1997 and received 73 participants.

Multiple Development of Producers Organizations

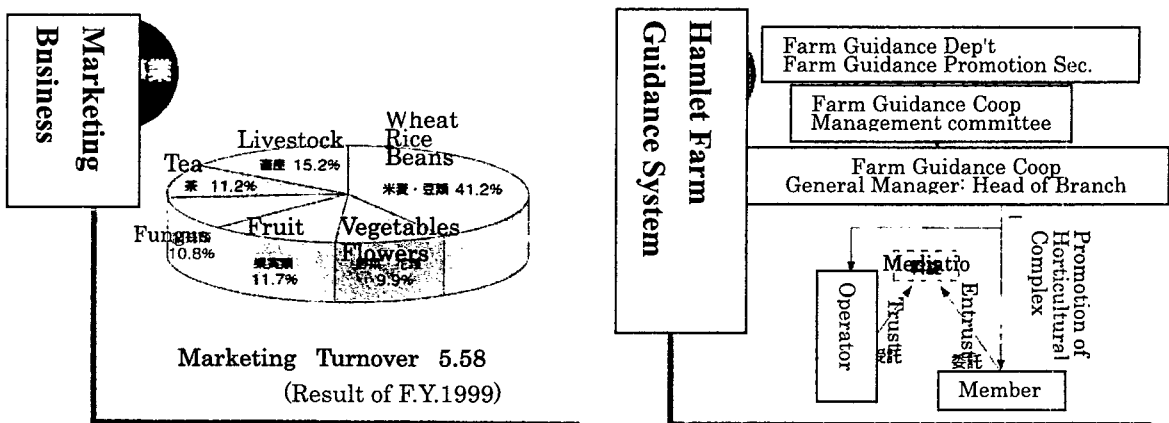
- λ The facility for nursery of paddy seedlings and vegetables was constructed in fiscal 1995 and has operated with the consignment for operation.
- λ Emancipation of farm households from working for nursery of paddy seedling and promotion of total farm mechanization for rationalization of farming works and development of vegetable (lettuce/cabbage) farming complex.

λ Establishment of farmers' market aiming at promotion of communication with local consumers.

Green Market was opened in fiscal 1998 (No.1 shop) and in fiscal 1999(No.2 shop), which open Saturdays and Sundays as pilot shops for farmers market.

Plan for Establishment of a Key Station for Farm Guidance

λ Giving a concrete shape to the plan for establishment of the farm guidance center in order to realize a wide area farm management development plan.



Better Living Activities: Organizing individual needs

The Women's Association of JA Matsuzaka in the number one in the coverage ratio of members, however, the association is now facing to the turning point in development of its' activities.

*x Fresh Mrs Gpp, Middle Mrs Gpp.
x Elderly Mrs Gpp.*

Activities of the Liaison Council for JA Matsuzaka Women's Association

λ Grouping by different ages of members

Three members groups by different ages were organized within the JA Matsuzaka Women's Association (Young members established in 1996, Middle age members and Elder members groups were established in 1998) and promoting different activities suit to different ages.

λ Objective-wise group activities and activities of friendship members

The external groups are to be positioned within JA Women's Association to expand chances of mutual exchanges.

λ The Liaison Council for JA Matsuzaka Women's Association

The liaison council was established in 1998 in a bid to promote mutual exchanges and joint activities between different groups such as chapter group, age-wise group, objective-wise group and friendship members group.

Welfare activities for aged people

λ Home help business

We have launched the activities as commissioned business of Matsuzaka City in fiscal 1997. The activities are to be developed in the whole area of JA under the Day Care Insurance System from fiscal 2000.

λ Volunteer activities in the hospital

We have started volunteer activities at the Matsuzaka Central Hospital of Welfare Federation of Agricultural Cooperatives from 1997.

λ Mutual help organization "Hohoemi-Smile group"

"Ikiiki-vivid club" established in 1990 was reorganized as "Hohoemi-smile group" as a voluntary group and it is developing home help activities for aged people who are not covered by the day-care insurance system.

λ Mini-day care facility "Iinan Friend Day Care Service" has started from April 2000 as commissioned business of Iinan City.

A new joint purchasing group based on advanced order

We will promote a joint purchasing activities based on the theme "Reliable, Safety, Domestic". The committee for the new joint purchasing group will be established within Women's Association of JA to promote steady activities.

Group-wise and objective-wise activities

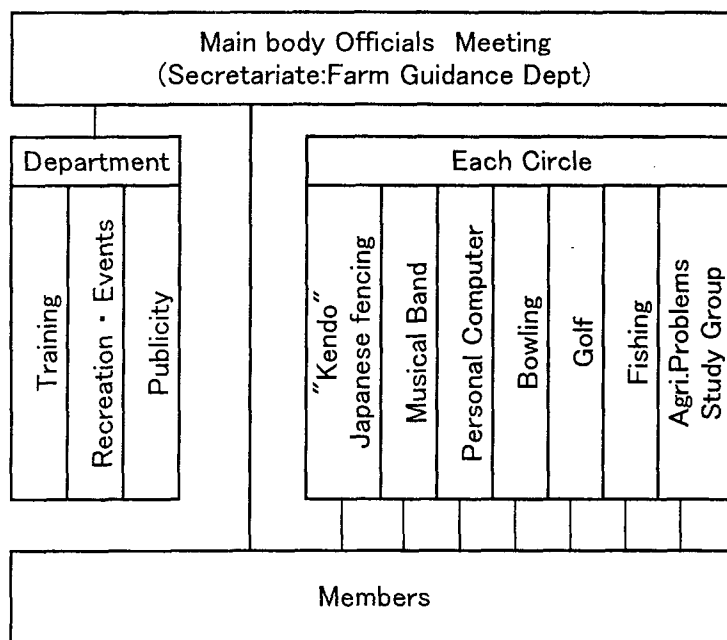
λ As activities to expand supporters for agriculture and JA, we organized "Herb Friendship Group" for local resident and "Kids Club" for elementary school students in fiscal 1994.

Herb Friendship Grp.
Smile Grp.
Morning Market Grp.

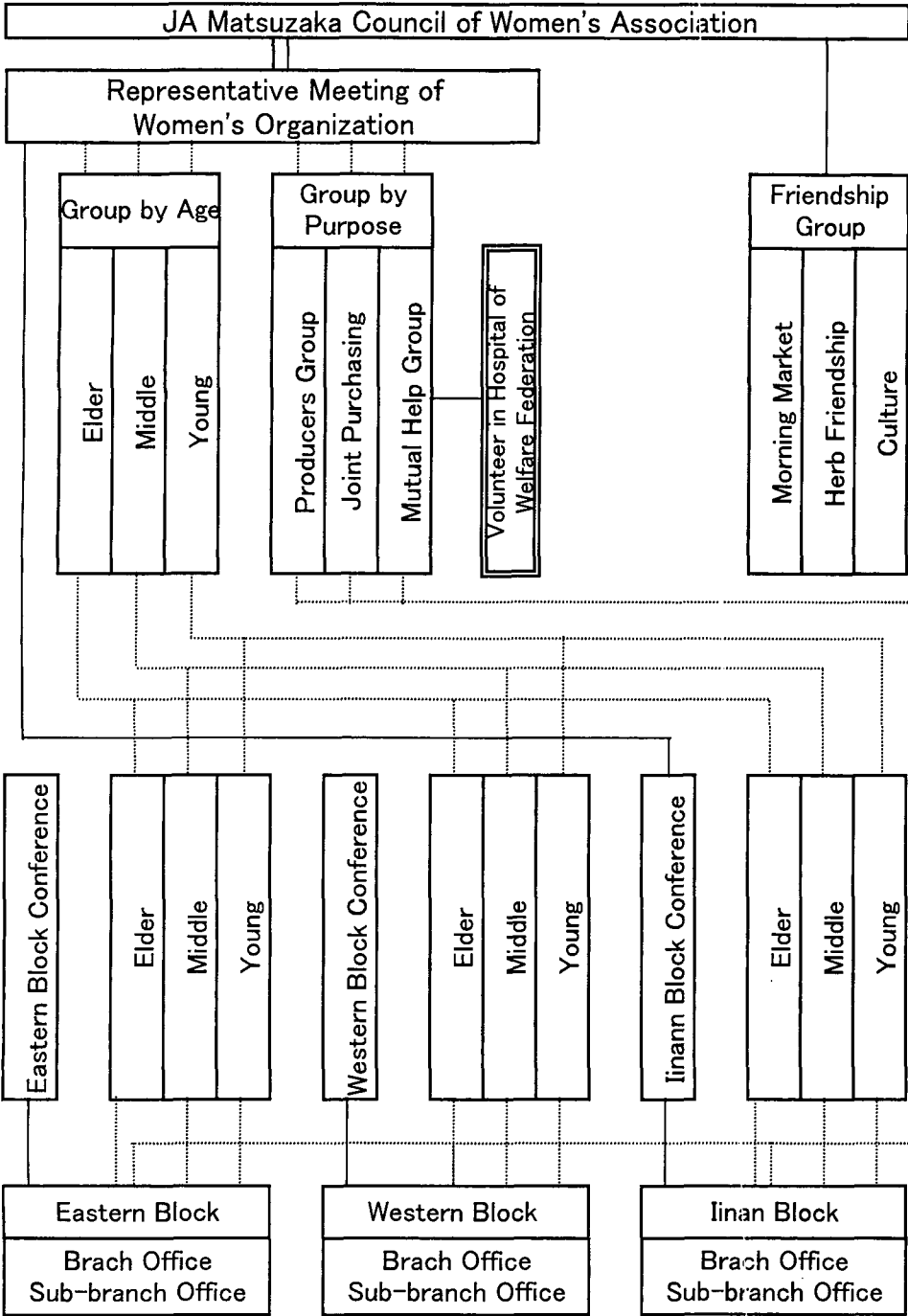
Public Relations

- λ We have issued a cooperative bulletin “Freai-club” for members since 1989 the year of amalgamation of the JA. From 1996, the seasonal bulletin for local residents “Kissuru” have published.

Youth Association



Women's Association



Credit and Mutual Insurance Business

“Shift from service of commodity to service of intelligence

The progress of mixed habitation and part-time farming led the life style of members to urban life style and it is also precipitating the change of members' consciousness from a sense of belonging to local community/organizations to “Individualism”. For the members, JA's credit and mutual insurance business are mealy one of choices out of many. It is imperative for JA to up grade its' business functions to improve services by emphasizing intelligence rather than commodities.

Development of financial institute deeply rooted to the local community

- λ Implementation of activities suitable for each local condition rather than uniformed activities.
- λ Development of financial commodities in response to the needs of life.
- λ In order to improve receptionist to be easy to consult for members, we will strengthen a raining of employees in charge as well as strengthening of supports by head office.

Aiming at establishment of total guarantee of life

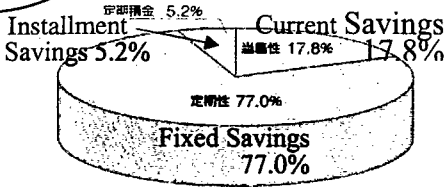
- λ Suggesting a life-term guarantee suitable for each member's life cycle.
- λ Strengthening of functions of comprehensive consultation by life advisors.
- λ Strengthening of the structure of accident assessment center.

Reform of credit/mutual insurance business

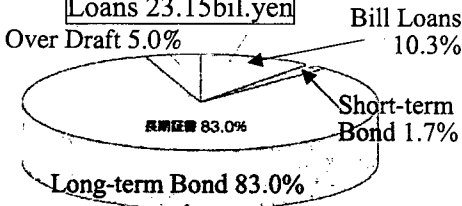
- λ Placing emphasis in local conditions, centering branch offices in urbanized area, we will develop business by giving priority in credit/mutual insurance.
- λ The comprehensive stores handling credit and mutual insurance business are to be positioned as branch offices to conduct assets management business and implement unique business as JA.

Credit Business

Savings 132.7bil.yen



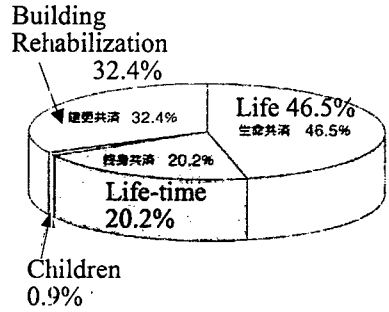
Loans 23.15bil.yen



(平成11年度実績)

Mutual Insurance Business

Long-term M.I.Holdings 620.4bil.yen



(平成11年度実績)

Result of F.Y.1999

Purchasing business

“Realization of low cost and improvement of quality of service”

The deregulation of all markets and destruction of prices have induced confusion in rural economy. In the way of supplying commodities, it is imperative for JA to establish unique system to meet needs of members and consumers.

Production materials

λ Establishment of a key station for distribution

In order to strengthen the function of procurement and to realize rationalization and low cost for distribution, we will change the delivery system from branch office to a key delivery station.

λ Establishment of stores handling production materials operating every day

We will establish stores for production materials operating every day to be easy for members to use. (Green shop/ Garage shop)

Consumer goods

λ Establishment of a new key station for supplying consumer goods

Renewal of better living center centering A-Coop store and establishment of new better living centers in the area which has no better living center.

λ Improvement of quality of consumer goods supply business at branch offices.

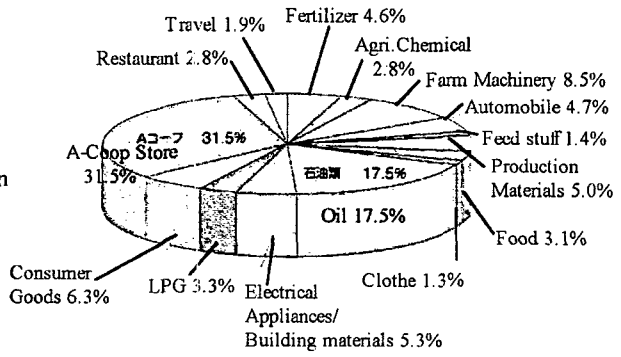
λ Rationalization of personnel expenses and other costs for funeral service business.

λ We will improve service at drive-way parking and realize low cost for gasoline station business.

λ Realization of low cost and accumulation of know-how for operation of restaurant to respond to various needs of customers.

Purchasing Business

Supply turnover 12.5 bil.yen
 Production Materials 3.38 bill.yen
 Consumer Goods 9.12 bil.yen



Result of F. Y. 1999

Balance Sheet

(As of March 31, 2000)

(Unit: thousand yen)

《ASSETS》

《LIABILITIES & CAPITALS》

Items	Amount	Items	Amount
1. Credit Business Assets	133,873,747	1. Credit Business Liabilities	133,747,415
(1) Cash	323,426	(1) Savings	132,714,360
(2) Deposits	99,681,386	(2) Borrowings	234,340
Affiliated Deposits	99,627,743	(3) Other Credit Business Liabilities	497,839
Non-affiliated Deposits	53,643	Misc. Liabilities	238,665
(3) Securities	10,396,112	Debtor's Account	259,173
National Bonds	3,486,823	(4) Reserves	300,874
Local Bonds	408,138	Reserves for Bad Loans	210,874
Government Guaranteed Bond	718,250	(of which individual reserves for bad loans)	136,137
Bank Debentures	700,000	Reserves for Fluctuation of Prices of National Bonds	90,000
Corporate Bonds	5,082,900		
(4) Loans	23,155,574	2. Mutual Insurance Business Liabilities	1,070,395
(5) Other Credit Business Assets	317,248	(1) M.I. Borrowings	1,735
Misc. Assets	82,063	(2) M.I. Fund	584,394
Creditor's Account	235,185	(3) Debtor's Account	484,266
2. Mutual Insurance Business Assets	1,762	3. Economic Business Liabilities	1,090,993
(1) M.I. Loans	1,735	(1) Economic Business Accounts Payable	812,727
(2) Creditor's Account	27	(2) Liabilities Received	189,183
3. Economic Business Assets	2,167,246	(3) Reserves	89,082
(1) Bills Received	97,309	Reserves for Bad Loans	67,523
(2) Accounts Receivable	965,656	(of which individual reserves for bad loans)	63,590
(3) Credit Assets Received	249,288	Reserves for supply of Residential Land Business	21,558
(4) Inventory Assets	854,992	4. Borrowings for Economic Business	996,764
Purchasing Goods Carried Over	851,140	5. Miscellaneous Liabilities	216,912
Other Inventory Assets	3,851	6. Reserves	2,107,966
4. Miscellaneous Assets	479,501	(1) Reserves for Bonus	222,810
5. Fixed Assets	5,341,462	(2) Reserves for Retirement Allowances	1,885,156
(1) Depreciation Assets	10,442,640	(3) Other Reserves	0
Total of Depreciation Assets	▲ 7,091,172	TOTAL LIABILITIES	139,230,447
(2) Land	1,983,568	1. Paid-in Share Capitals	1,439,095
(3) Suspended Account for Building	0	2. Legal Reserves	1,600,000
(4) Un-tangible Fixed Assts	6,425	3. Special Installment	2,749,000
6. External Investments	3,497,458	(of which Special Objective Reserves)	1,150,000
7. Deferred Assets	34,069	4. Surplus Fund Unappropriated	862,210
8. Deferred Tax	485,504	(of which Current Surplus)	290,305
		TOTAL CAPITALS	6,650,305
TOTAL ASSETS	145,880,743	TOTAL LIABILITIES & CAPITALS	145,880,753

Profits & Loss Statement

(From April 1, 1999 to March 31, 2000)

(Unit: thousand yen)

Items	Amount	Items	Amount
1. Total Business Profits	4,284,115	(15) Housing supply Business Earnings	144,444
(1) Credit Business Earnings	2,168,558	(16) Housing Supply Business Expenses	133,918
Earnings from Fund Operation	1,859,879	Total House Supply Business Profits	10,526
Income from Business	43,013	(17) Profit of Special Account	191,675
Other Direct Business Earnings	20,546	(18) Loss of Special Account	193,552
Other Earnings	245,118	Total Profit of Special Account	▲ 1,876
(2) Credit Business Expenses	715,441	(19) Guidance Business Earnings	151,660
Expenses for Fund Procurement	344,424	(20) Guidance Business Expenses	199,718
Expenses from Agent Business	8,276	Balance of Guidance Business	▲ 48,058
Other Direct Business Expenses	100	2. Administration Expenses	4,199,807
Other Expenses	362,640	(1) Personnel Expenses	3,182,070
Total Credit Business Profits	1,453,116	(2) Travel Expenses	10,889
(3) Mutual Insurance Business Earnings	938,135	(3) Office Expenses	323,242
Insurance Additional Income	916,859	(4) Tax Burdens	104,424
M.I. Loan Interests	75	(5) Facility Expenses	267,034
Other Earnings	21,200	(6) Depreciation Expenses	302,166
(4) Mutual Insurance Business Expenses	61,903	(7) Miscellaneous Expense	9,980
Interests for M.I. Loans	75	Business Profits	84,308
M.I. Promotion Expenses	48,132	3. Non-Business Earnings	82,002
Administration Costs of M.I. Conservation	1,953	(1) Interests Receivable for Economic Business	8,172
Other Expenses	11,742	(2) Dividend Received	47,853
Total M.I. Business Profits	876,231	(3) Rental (Houses Received)	21,462
(5) Purchasing Business Earnings	12,926,213	(4) Reserves for fluctuation of Prices of National Bonds Transferred	0
Amount Supplied	12,511,545	(5) Reserves for House Supply Business Transferred	0
Other Earnings	414,668	(6) Miscellaneous Income	4,514
(6) Purchasing Business Expenses	11,126,792	4. Non-Business Expenses	37,387
Procurement Costs of Good	10,317,464	(1) Interest Paid	6,943
Expenses for Supply	370,539	(2) Bad Debt Loss	898
Other Expenses	438,788	(3) Donations	1,300
Total Purchasing Business Profits	1,799,420	(4) Reserves for fluctuation of Prices of National Bonds Transferred	26,000
(7) Marketing Business Earnings	5,786,993	(5) Reserves for Housing business Transferred	0
Marketing Turnover	5,584,864	(6) Miscellaneous Loss	2,244
Commissions Received	124,570	Current Profits	128,923
Other Earnings	77,558	5. Special Profits	297,571
(8) Marketing Business Expenses	5,646,244	(1) Earnings from Fixed Assets Disposed of	171,072
Amount Consigned for Marketing	5,584,864	(2) General Subsidy	7,964
Marketing Expenses	36,294	(3) Other Special Earnings	100,534
Other Expenses	25,085	6. Special Loss	17,578
Total Marketing Business Profits	140,749	(1) Loss from Fixed Assets Disposed of	10,222
(9) Agri. Warehouse Business Earnings	20,558	(2) Loss by Devaluation of Fixed Assets	7,356
(10) Agri. Warehouse Business Expenses	4,976	(3) Other Special Loss	0
Total Agri. Warehouse Business Profits	15,581	Net Profits Before Taxation	390,916
(11) Processing Business Earnings	160,762	7. Corporation Resident Business Taxes	75,000
(12) Processing Business Expenses	127,474	8. Adjustment of Corporation Tax	25,611
Total Processing Business Profits	33,288	Surplus of the Year	290,305
(13) Utilization Business Earnings	8,766	Transfer of Surplus from last year	60,789
(14) Utilization Business Expenses	3,630	Adjustment of Taxes of Last Year	511,115
Total Utilization Business Profits	5,135	Unappropriated Surplus of the Year	862,210

Plan on surplus appropriated (As of March 31, 1999)

1. Current surplus Unappropriated	862,210,393
(1) Surplus Fund Carried Over from Last Year	60,789,075
(2) Current surplus	290,305,700
(3) Taxation Adjustment of Last Year	511,115,624
2. Amount of surplus appropriated	751,161,850
(1) Legal reserves	100,000,000
(2) Special reserve fund	608,000,000
of which Reserves for Taxation Adjustment	478,000,000
(3) Share capital dividends	43,161,850
3. Surplus transferred to the next term	111,048,549

Note: 1. The ratio of share capital dividend per annum is 3%.

2. Surplus transferred to the next term includes 20,000,000 yen for the activities of education, better living and cultural improvement.

Section-wise Profit and Loss Statement

(Unit: thousand yen)

Classification	Total	Finance	Mutual Insurance	Purchasing	Marketing	Others	Guidance	Administration
Business Earnings	22,497,766	2,168,558	938,135	12,926,213	5,786,993	526,207	151,660	-
Business Expenses	18,213,651	715,441	61,904	11,126,792	5,646,244	463,552	199,718	-
Total Business Profits	4,284,115	1,453,117	876,231	1,799,421	140,749	62,655	▲ 48,058	-
Administration Expenses	4,199,807	1,083,202	339,575	1,878,421	180,061	77,828	200,314	440,406
Business Profits	84,308	369,915	536,656	▲ 79,000	▲ 39,312	▲ 15,173	▲ 248,372	▲ 440,406
Non-Business Earnings	82,002	42,078	785	7,607	20	0	2,662	28,850
Non-Business Expenses	37,387	26,899	0	0	0	1,389	0	9,099
Current Profits	128,923	385,094	537,441	▲ 71,393	▲ 39,292	▲ 16,562	▲ 245,710	▲ 420,655
Special Profits	279,571	0	0	0	0	0	0	279,571
Special Loss	17,578	1,226	0	5,452	0	1,643	0	9,257
Net Profits Before Taxation	390,916	383,868	537,441	▲ 76,845	▲ 39,292	▲ 18,205	▲ 245,710	▲ 150,341

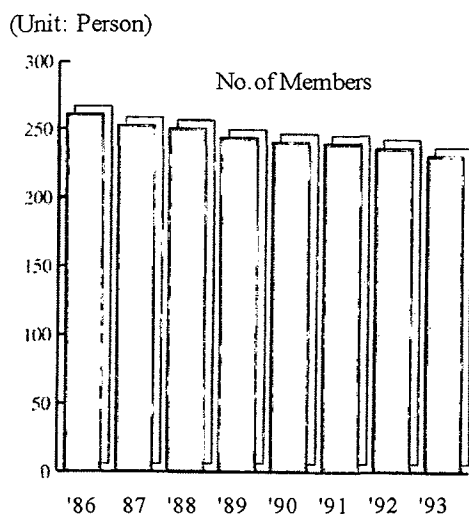
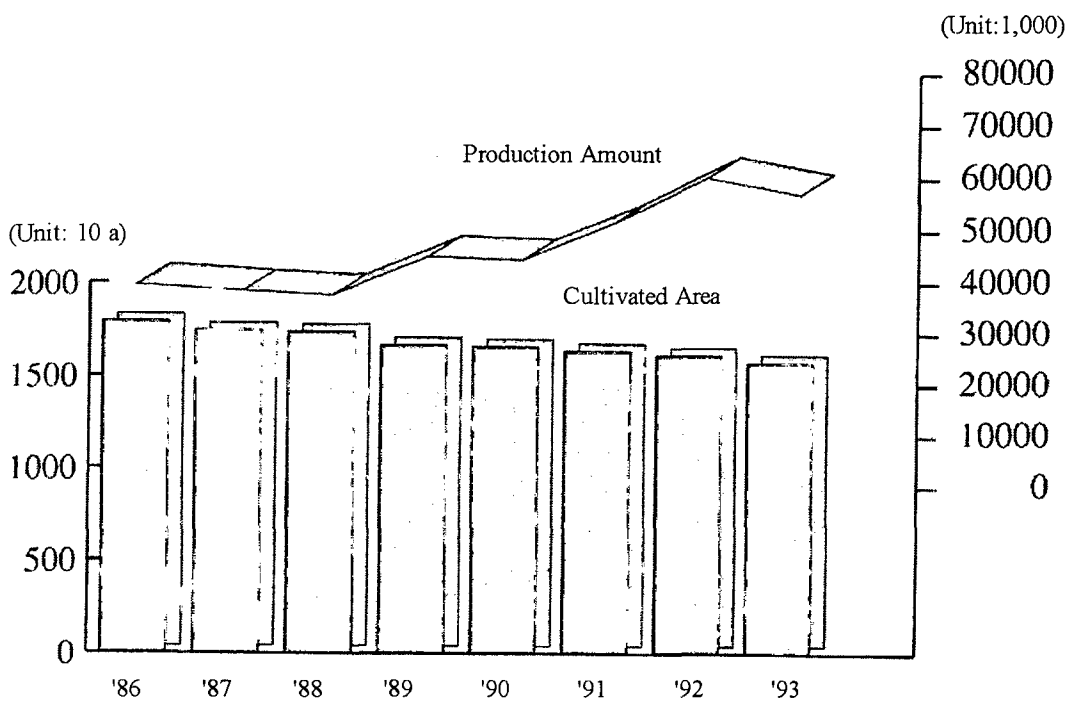
IV. Outline of Golden Fish Market in Yatomi District

History of Golden Fish Culture in Yatomi District

The history of golden fish in Yatomi town can be traced back to around the year 1750 when peddlers from Koriyama built a pond by digging paddy field so as to give a little rest to exhausted golden fish as they were carried for a long distance. In those days, they used to carry them on their shoulders.

The water rich in clay soils with iron turned out to be most suitable for culturing of golden fish that led to the development of the town. Since the beginning of the Meiji period, culturing project of golden fish is said to have embarked upon on a productive scale.

The cultured golden fish project had historically undergone some critical periods due mainly to the falls in the prices caused by the great Kanto earthquake, forced conversion of the pond into arable land for boosting food during the world war II, a disaster by the big typhoon and etc. After riding over the hardship, the production expanded sharply with increase in demands accompanied by the Japan's rapid economic growth. However, with the oil crisis as a turning point, the production has become stagnant until today with 1975 as the peak of its production because of the economic recession. In terms of the number of the management entity and the area in the culturing business, Yatomi town occupies more than half a share in Aichi prefecture. As such, the golden fish of Yatomi is now well known across the country as the leading production area of the high class golden fish.



	1986	1987	1988	1989
No. of Members	261	253	251	244
Cultivated Area	17.9 a	17.4 a	17.3 a	16.6 a
Production Amount (Unit: thousand)	37,995	36,740	35,939	43,972
	1990	1991	1992	1993
No. of Members	241	240	237	231
Cultivated Area	16.5 a	16.3 a	16.1 a	15.7 a
Production Amount (Unit: thousand)	43,348	50,969	60,439	57,073



CREATIVE FARMING BY FAMILY AGREEMENT

Agriculture becomes more creative and attractive by a written agreement on cooperative management among family members.

Agriculture itself is a creative and attractive job, but it can be more so by an agreement on cooperative management of farming among family members.

Adaptability of the technology

This technology is best suited to a family-based farming. A large family with more than two generations is preferable as a target of this technology rather than a small one with one generation.

The technology

This is a cost-less knowhow technology based on the mutual and clear understanding of family objectives, roles and responsibilities of family members for attaining the common objectives. In a family farming, daily communication among family members might be somehow effective for mutual understanding. However, a written agreement after an intensive and through discussion is more effective and gives a good chance of making a family planning for the future. To get a written agreement, the following procedures are needed.

Step 1: Initial discussion

First of all, family members should get together to discuss each one's perception of desired farm operation and the life style each one pursues. This step will clarify the family's realities and pending issues as well as the member's desire. This process offers the basis for the family's farming plan that affects each member. The following topics, for instance, might be discussed.

- ☆ Current earning and expenses of the family farming.
- ☆ Remuneration for works.
- ☆ Roles assigned to each member including farm works and household works.
- ☆ Working hours of each member.
- ☆ Target income of the family.
- ☆ Agriculture and household expenditure.
- ☆ Future property succession.
- ☆ Post-retirement life.

Step 2: Drafting the details of the agreement

Based on the initial discussions, the family members should develop the details of an agreement on farm management. Some of the items that should be included in the proposed agreement are as follows:

- 1) Assigning farm works and household work to each member, taking into account the ability and desire of each member.

For example, if the owner's wife is good at accounting, she may be assigned bookkeeping in

addition to rice growing. Greenhouse horticulture may be assigned to the son who will succeed the farming operation. The wife of the son may be responsible for housekeeping in general until her children reach school age.

2) Determining the remuneration that each member is entitled to as the reward for her/his work, and paying method.

For example, 150,000 yen may be transferred every month to the bank account of the owner's wife, 100,000 yen to that of the son, and 80,000 yen to that of his wife.

3) Determining the share that each member incurs of the common household expenditures, considering her/his income.

For example, the owner's wife may incur 100,000 yen, and the son and his wife may jointly incur 100,000 yen.

4) Determining the holidays for each member.

For example, every one may be entitled to one day off a week but the owner and his wife may have holidays on days different from those of their son and wife. For the two busy months in fall, holiday may be determined on a case-by-case basis. Each one may take a summer vacation of three days or more.

Thus, any point of issue discussed and agreed to by the family members will be put into a written form.

Step 3: Finalizing the agreement

All the agreements reached among the family members will be compiled into a draft of written agreement which may be reviewed by an appropriate government officer or agricultural cooperative personnel. The draft agreement will be then refined to become a formal written agreement, taking their advice into consideration.

Step 4: Execution and review of the agreement

The agreement may need to be revised and/or expanded to meet the change of farming practice and family situation.

Effect of the technology

This technology makes family farming more creative and attractive through;

1. The increase of revenues by better organized and more efficient performance of working loads.
2. The Increased awareness of
Role and responsibility of each family member.
Mutual respects and sense of partnership.
The pleasure of accomplishment of the jobs allocated to each member.
3. Mutual understanding of desired life style of each member and sharing the future plan of the family.

The role of agricultural cooperatives and local governments

Signing a family management agreement claims a change in the traditional relationship among the members of a family. Some farm owners, therefore, may be resistant to the new agreement. Here, agricultural cooperatives and local governments play an important role as an arbitrator/advisor for developing a family management agreement. Some forums on this subject are recommended to be held in the community.

Cooperating agencies for this topic.
Rural Life Research Institute, Japan
19, Ichibancho, Chiyodaku, Tokyo, 102-0082
Japan.

E-mail: riri@mtg.biglobe.ne.jp

SELF-HELP GROUPS FOR WOMEN IN COOPERATIVES

Daman Prakash, Director
ICA-Japan Agricultural Cooperatives
Management Training Project for Asia

Introduction

In terms of the ratio of membership of women in agricultural cooperatives, the percentage is rather low, but they have a strong influence on them – through the heads of the households. Certain obvious barriers restrict their direct and formal entry in agricultural cooperatives. Even in countries like Japan, the ratio of women membership in agricultural cooperatives is extremely low. Only very few women serve on the Boards of Directors. Their simple and clear perception is that the administrative and decision-making domain rests with the men and women do not wish to overburden themselves with financial responsibilities in case something goes wrong with the cooperative. They, of course, contribute significantly in farm operations. However, the women are very active in Women's Associations of Agricultural Cooperatives which organise their activities around the life and style of farm household members.

Rural Farm Women

The type of agricultural activities generally expected of women is highly labour-intensive. The rural women generally do not enjoy the benefit of new technologies. Their wages are generally less because it is assumed that the efficiency of women's labour is poor as compared to that of men. Regarding ownership of land, women do not enjoy equal rights, particularly in the developing countries where most of the production, processing, storage and preparation of food is carried out by the women. These efforts account for nearly 50% of the total labour required for food production.

In spite of social, political and economic constraints, women farmers have proved extremely resourceful and hardworking in their attempt to ensure household food security. Social constraints place barriers around their access to scientific and technological information. Lack of collateral denies them access to agricultural credit. Culture and traditions and even legislation accord membership of cooperatives only to heads of households – usually a man.

Empowering Rural Women

In progressive economies like that of Japan, rural women have shown anxieties over several concerns affecting their livelihood. Some of the priority items include measures for success in agricultural enterprises, expansion of periodic farming resulting in reduced holidays, the need to reduce agricultural work, changes in awareness of rural societies and reduction in the work connected with caring for elderly people. In order to redress these problems, *five tasks* have been identified

for promotion which will result in making rural living more pleasant and comfortable. These tasks include:

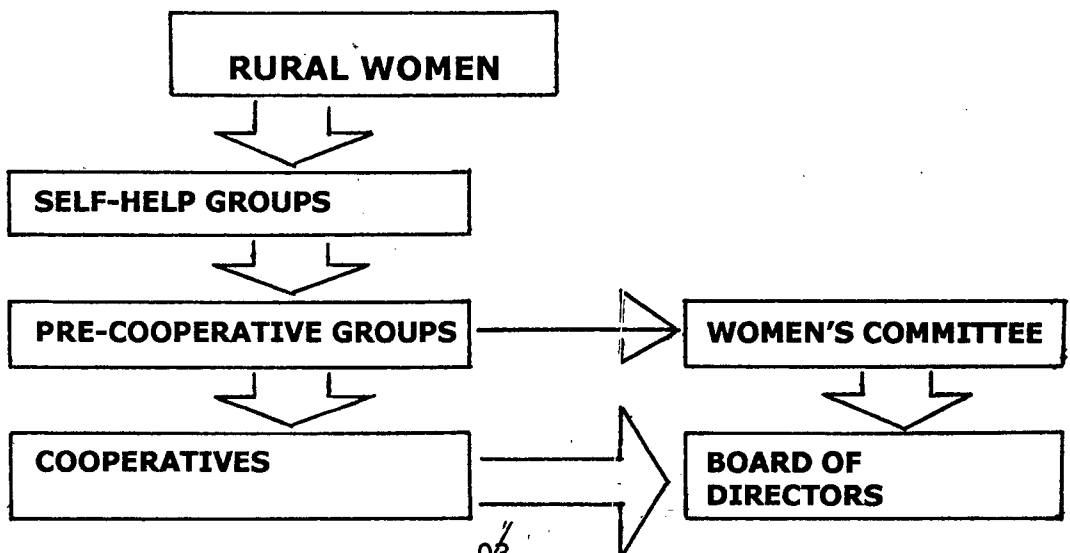
- 01 Creating awareness of changes and measures pursued to change the status of women by their active participation in agricultural and fisheries cooperatives;
- 02 Improving working conditions and environment;
- 03 Appreciating the positive aspects of living in rural areas and creating a conducive environment which will contribute towards better rural life;
- 04 Acquiring skills to diversify areas of involvement by women supporting women in entrepreneurial roles; and
- 05 Adopt a structured approach to execute the vision to improve rural conditions.

Self-Help Groups or Women's Associations

Women often suffer due to lack of organisation and "bargaining power" although their total number is no less. In the rural sector women often suffer from the following:

- Their savings are grossly inadequate;
- Their savings are often taken over by men;
- Their savings remain unaccounted due to absence of any organisation;
- Their individual role and contribution is not recognised;
- Their collective power has not been harnessed;
- They are often tricked in the name of "chit funds" and the like;
- They do not have any assets, leave alone the savings;
- They have no social or economic security;
- They are not admitted to the membership of agricultural cooperatives etc.

Rural women leaders can help the women to organise themselves to solve some of their social and economic problems. There are no proper leaders or motivators in rural areas who can organise rural women. They can be organised in the form of **Self-Help Groups [SHGs]**. Such Groups could be operated in the form of "pre-cooperatives" making use of the Principles of Cooperation.



If the rural women can organise themselves into SHGs, they can overcome some of their problems through group work, and operate the groups on a continuing basis. When the groups have become operational and their progress has been satisfactory, they can expand the range of their services. The groups can also organise themselves into pre-cooperative groups and operate them on the basis of the Principles of Cooperation, like any other cooperative but without going into the process of registration etc. The pre-cooperative groups could eventually, if certain legal conditions are met, merge into a registered cooperative or have a separate cooperative registered.

Another view is that the pre-cooperatives can act as "pressure groups" within the cooperative environment and establish Women's Committees or Women's Associations and eventually enter the Board of Directors of a cooperative. The cooperative could then be influenced to institute some of the needed services e.g., thrift & savings etc. This can happen only when the women are able to pick up some experience and sort out some of the legal hurdles.

Why Self-Help Groups?

There are many advantages of having self-help groups. These are:

- SHGs are necessary to overcome exploitation, create confidence for the economic self-reliance of rural poor [particularly women who are mostly invisible in the social structure];
- These groups enable the poor and weak to come together for a common objective and gain strength from each other to deal with exploitation;
- They become the basis 'for action and change';
- They help building of relationship of mutual trust among the members and between the promoting organisation and the rural poor by genuine efforts;
- They become a 'community enterprise' of the local area;
- Such groups provide easy access to credit at reasonable cost and with assured recovery and continuity; and
- Such groups enjoy full autonomy and freedom and no interference of influential persons or politicians.

Who Can Join Self-Help Groups?

[The Target Group]

Almost every rural woman can prefer to join the Self-Help Group. Women from the unorganised sector, as outlined below, can join such groups:

- Who do not own any land;
- Whose main task is to look after their families;
- Who are involved in wage earning activities;
- Who have fewer and lower paid opportunities to work;
- Who are underemployed and casual or part-time workers;
- Who are more vulnerable due to lack of skills and formal education;
- Whose mobility is restricted due to social reasons;
- Who cannot work outside home due to heavy responsibilities;
- Those who do not have any access to land and other assets;

- Who are victims of exploitation by big farmers or industrial houses etc.;
- Who are treated as 'a person to spend rather than to earn'
[They work almost 18 hours inside the house,
but the work done is not recognised].

Points for Discussion

The basic question before the rural women is to have some kind of social and economic security without their having been exploited. They need work and some earning to maintain themselves and their families and to live in the society as responsible citizens. There is also the need to identify and train appropriate leaders at the village level.

In the light of the discussion above, the points for discussion could, therefore, be:

- Who should provide leadership to organise rural women?
- Is it absolutely necessary to secure the membership of a cooperative first?
- Are there some merits in organising Self-Help Groups or Women's Associations?
- What could be their main tasks?
- What role the cooperative institutions could play in organising rural women?

SELF-HELP GROUPS-WOMEN.DP
MSW.AUGUST 11, 1999

WORKSHOP II: SESSION 1

**“Strategies and Priorities for Action
in Information Sharing and Analysis
and Policy Dialogue”**

Discussant Paper

by

**Ms. Sáloni Singh, Executive Chair
Didibahini
Nepal**

**FAO-NGOs/CSOs REGIONAL CONSULTATION
YOKOHAMA, JAPAN
AUGUST 2000**

First of all my congratulations to the paper presenter Mr. P. M Tripathi for this eloquent and in-depth paper. The title and themes of the paper “Strategies and Priorities for Action in Information Sharing and Analysis and Policy Dialogue ” is broad and challenging in scope. Nonetheless, the “key note” presenter has made a very good presentation in terms of the language, focus and analysis. My role here is to set the global information and development related scene, highlight the prominent issues and concerns raised in the paper and complement it with some broader recommendations to address the issue in a comprehensive manner.

Introduction and Context

It is widely acknowledged that the world at the end of the 20th century is a very unequal place with widening differences in income availability of food, basic goods /services and resources both among countries and within countries.

The globalization and liberalization processes that have marked the last two decades have generated greater inequalities between the countries of the North and South. They have also given rise to insecurity and to great instability, as evidenced by the financial crisis that first started in Pacific Asia in 1997 and then spread to other parts of the World (including Russia and Latin America). In addition, the revolution in information and communication technology has further enhanced and facilitated the globalization process. More important than this has been the revolution in the policy thinking and making particularly in the North which has also spread to the developing/underdeveloped South. Therefore, deregulation, privatization and liberalization have all been the phenomena of the growth in a few countries and stagnation in many, a rapid rise in wealth and income by a small section of world

society and the continued or worsening poverty and deprivation of large parts of humanity.

Moreover, economic power in both North and South has shifted radically from the state to the market, with governments withdrawing their previous role as implementer and regulator. Thus there is a high and increasing concentration of global and national economic power residing in large corporations. The major stakeholders and managers of those corporations are making decision affecting the division of resources, basic needs and services, investments, jobs, information and technology choice. Most "People", namely, the common citizens, workers, and consumer communities feel that they have very little say and that their needs and interests are not adequately taken into account with increasingly feeling of being marginalized in the development process. There is thus an uneasy feeling of insecurity among many people, of being objects of events, development jargons, popular slogans and initiatives beyond their influence or even their understanding.

The uneven and unequal nature of the present globalization is manifested in the fast growing gap between the world's rich and poor people and between developed and developing countries. This has direct impact on 'National Policies'. Until recently policies which were under the control of states have increasingly come under the influence of international agencies, and has lead to the erosion of "National sovereignty" and narrowed the ability of governments and people to make choices from options in basic needs (like right to food and right to information), economic, social and cultural policies.

The global institutions like World Bank, IMF and the World Trade Organization (WTO) have become major makers of an increasingly wide range of decisions and policies that are traditionally the jurisdiction of national governments. In recent years even the UN has lost a lot of its policy and operational influence in economic and social matters. Correspondingly, the power and authority of the World Bank, IMF and GATT/WTO have expanded. Hence, in broader terms, they not only own and control the global market they also control information.

The inequalities in the distribution of resources and decision making power also applies to the area of information, communication, technology and policy. As the more developed countries have control over and make increasing use of advanced information and communication technology (ICT) the less developed countries have been increasingly "marginalized" thus widening the gap between the haves and have nots. However, even if the poorer countries and communities have access to ICT, this by itself also does not ensure their appropriate participation and use in the information age especially if they are just passive recipients. Their own knowledge systems values, and socioeconomic realities may hinder active participation. What would be more "Empowering" is a reverse flow of information, from grassroots and poorer communities/countries to global centers, through the use of modern ICT. If this ever happens, the knowledge and value systems of these communities could have impact on the other societies and cultures both in the North and South. Most of the values and practices of indigenous and local communities are relevant to the principles of sustainable and equitable human development which are vital in ensuring distributive justice including food and basic services to survive in the new millennium.

In this context developing " Strategies and Priorities for Action in Information Sharing and Analysis and Policy Dialogue" for food security in its true sense will remain more a myth than reality unless there is a holistic approach.

Discussant Comments on the Keynote Speech

The paper has been organized in five different subheadings with the Rome Declaration adopted at World Food Summit and FAO Policy Strategy, as the major sources of references. However, , the paper could be strengthened if it is also related with several other international conventions and declarations dealing with poverty, food security and information sharing which has been accomplished after the Food Summit in 1997. Similarly the paper cites evidences and experience of AVARD, India and some Asian examples are also cited a couple of times which seems to be very limited as compared to the spectrum of the theme.

Nonetheless, the paper raises fundamental issues such as "equity" and "distribution justice" with questions like " how can actions in information sharing, analysis and policy dialogue enable vulnerable and food insecure groups in Asia and Pacific region?" and " how can sustainable food security within a reasonable period of time be achieved?".

Advocating for people centered development, the paper argues and debates on primary beneficiary's versus experts, poor and vulnerable groups versus advantaged, intellectual and well informed society, hence focuses more on pragmatic solutions than scholarly analysis and complex concepts.

The paper again initiates development debate by critically reviewing the ground-realities vis-à-vis technocratic and intellectual ICT that demands affluent and advanced information technology. Subsequently, it challenges the present ICT contents, methodologies and mechanisms, therefore analysing the real situation of hard core poor people who are under nourished, under fed and living in abject poverty situations. Basically the challenges at this level are not of volume and quantity of information but rather, their access, capacity and ability to understand and use the information through enhancing their ability to read and write. Therefore, presentation of information in accessible form has been perceived as one of the major criteria to ensure its usage at local levels. Since, most grass-root communities have oral communication culture and is based on interpersonal relationships as well as mutual dialogue the existing urban 'mono' information techniques are to be based on participatory dialogue, local language, folk songs, drama, arts. Along with the method the contents of information also have to be arranged according to the context, need and capacity of users.

Since horizontal information system needs very fluid approach and flexible attitude the paper here, refers to NGO culture, the popular approach and its potentiality through which the importance of NGOs has been reinforced and reemphasized.

With due importance to people at the bottom level as the primary stakeholder in the food security issue, a multi level mechanism has been recommended which should mobilize democratic self-governments at the local level and develop a local, national, regional and global level mechanisms for sharing of information. In addition, FAO as prime mover of the campaign against hunger, to ensure food security must

develop an inclusive mechanism where NGOs/CBOs/professional institutions and national governments can participate freely and confidently.

Personal Observations

The issue needs to be dealt on a broader global level than that outlined by the Rome Declaration, Food Summit and FAO. Over the years after the Rome Declaration in 1997, there have been several global conventions and conferences which has direct link with "Food Security " Livelihood, Humanity, Social Equality and Poverty issues. Recently, even in the year 2000, the Global knowledge Conference (GKII) April 2000 in KL, Malaysia very critically reviewed the millenium of "Knowledge Society". Then in June 2000, Beijing + 5 Summit, New York, USA, reiterated the issue with gender perspective which was again reinforced by ' Social Development + 5, Geneva, Switzerland, in July 2000. Basically in Social Development +5 the issues of strategy, analysis and policy dialogue regarding information sharing and addressing the basic human needs like food security was analyzed and critically reviewed in a broader/holistic perspective. Therefore global concerns like debt cancellation, currency transaction tax, poverty alleviation, human right, globalization and basic needs and services like food, education, health shelter issues were extensively discussed and an " alternative frame work" has been declared.

Therefore, based on all aforementioned conventions and declarations some additional complements, as prerequisite for an equitable and food secured/ just global society certain principles/attitude, behavior and actions required are enclosed herewith.

Principles/Attitude

- ◆ There should be an effort towards greater equality of outcomes, resources, information and income among and within countries. This would reverse the current trend of gender disparities.

- ◆ There would thus be recognition of the important need for affirmative action in favor of economically weaker countries and poorer section of society within each country, as principles of equity and social justice.

- ◆ High priority would be given to human development in which international and national resources would be focused primarily in developing human capacities and in fulfilling basic human needs, including food, health, education and livelihoods.

- ◆ The need for ecological sustainability would also be recognized to enable the longer- term continuation of economic performance and ability of future generations to fulfill their basic and human needs.

Practices /Behavior

- ◆ The principle of equality and right to information and development of all countries and people should be made central in all institutions and policies.

- ◆ In the area of finance, countries that are heavily indebted and poor should have the opportunity to significantly reduce or eliminate the stocks of external debts that have been an added burden adding to the pressure of meeting basic needs like food and other development needs.
- ◆ In the area of trade, consideration should be on fair remuneration for the traditional export products of developing countries and fair rules in trade, to ensure ownership and control over both information and market.
- ◆ In the area of investment and equity ownership each country should be entitled to set its own policies which would enable people of those countries to use their indigenous knowledge / technology, values and skills.
- ◆ The need and right of developing countries to access information and technologies (and to choose technologies appropriately) should be recognized and made enforceable through codes and conducts on technology. The present international regimes on intellectual property rights (IPR) which favor Northern owned transnational companies should be reviewed.

Actions

In order to readdress the widening gap in redistribution of resources, information, income and wealth there must be democratization in international relation so that South can have an active role in decision making and in the country context democratization at local governance and inclusion of civil society organizations.

Revitalizing and Reinforcing UN commitments

As the most universal and democratic international forum, the United Nations must be given the authority and resources to take the lead and UN activate its multi-sectoral agencies to achieve the goal rather than just FAO.

South–South Solidarity

In order to have bigger say in global economic governance, developing countries must organize and collaborate more among themselves.

International Economic Reforms

To reduce the North South rich-poor gaps basic reforms to international economic relations and systems are needed.

- a) The terms of trade of third World exports should be improved
- b) A fair resolution to the existing debt problem is important in widening the options of developing countries for future.

Structural Adjustment Policies (SAPs)

Since SAPs is now widely discredited it is timely to have a participatory and open process to develop a more realistic and beneficial framework for economic policies in the South.

Reforming WTO

Given the central role of WTO in the existing arrangements for global economic governance, it is imperative that developing countries strengthen their negotiating strength in this organization and redress the existing imbalances.

Southern Countries organize better to face the globalization challenge

To have even a chance of bringing about the needed reforms, developing countries and their allies in the North have to do much more to "Get their acts together" Much of the time developing countries' efforts are in reactive mode. It is important to build up the capacity for more systematic proactive approach.

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WORKSHOP II: SESSION 1

**“Strategies and Priorities for Action
in Information Sharing and Analysis and Policy
Dialogue”**

Keynote Speech

by

Mr. P.M. Tripathi, President
Association of Voluntary Agencies for Rural Development (AVARD)
India

**FAO-NGOs/CSOs REGIONAL CONSULTATION
YOKOHAMA, JAPAN
AUGUST 2000**

I. Context, Rationale and Objective

How should the theme, "Strategies and Priorities for Action in Information Sharing and Analysis and Policy Dialogue" be addressed, focussing on the main objective of achievement of sustainable food security and nutrition for all, especially the food insecure people in Asia and Pacific region? This is naturally the uppermost question in mind. The present welcome Consultation, in conjunction with the 25th FAO Regional Conference for Asia and Pacific, is meant to follow up on the World Food Summit (WFS) held in Rome (Italy) during 13-17 November 1996. Rome Declaration adopted at the WFS includes seven Commitments, reinforced by the Commitment-wise seven-fold Plan of Action running into 27 sub-points of Action. However, the main objective of the WFS and its Rome Declaration is to achieve sustainable food security for all in the world including Asia and Pacific region. This objective assumes greater significance in this region, which has the largest food insecure population. It is already close to four years since the WFS was held in November 1996. As is well-known, WFS follow-up so far leaves much to be done and desired. However, better late than never, provided we are willing to learn from the past experience.

Accordingly, this presentation is organised around the basic issue: "How action in information sharing and analysis and policy dialogue can enable vulnerable and food insecure groups in Asia and Pacific region to achieve sustainable food security within a reasonable period of time?" It would also explore a feasible regional action programme and enabling mechanisms to enhance FAO-NGOs/CSOs cooperation for the purpose. Besides, it would deliberately avoid professional and/or scholarly overtones in order to remain pragmatic.

II. Multi-Dimensional Information Sharing and Analysis

Information sharing is extremely vital to the achievement of sustainable food security for all. As of now, we have the benefit of fast advancing Information and

Communication Technology (ICT) to facilitate the fastest flow of information sharing. Prima facie, ICT looks very attractive; but a close look at it vis-à-vis the ground realities raises certain pertinent questions as regards contents, methodologies and mechanisms of multi-level multi-dimensional sustainable process of information sharing.

At the Bottom

Starting from the bottom, the REAL TEST of information sharing lies in how far it enables the ultimate users and beneficiaries (the poor and hungry people) to achieve freedom from hunger at the earliest. The problem may be well illustrated by the situation in India where in the food insecure states, literacy rate is very low, a large number of languages and dialects are spoken and used in communication, access to modern ICT is conspicuous by its absence or is minimal, and information is communicated by the cutting-edge mechanisms, both governmental as well as non-governmental with their own limitations. Kerala state, with the highest literacy rate in India, is best placed as regards its present food security and nutrition status in the country; whereas the states like UP, Bihar, MP, Rajasthan and Orissa, with the lowest literacy rates, are worst placed as regards their food security and nutrition status. In such diverse local situations, one has to use local language, appropriate methodologies, tools and techniques, and local mechanisms (grassroot NGOs/CSOs/government agencies) to share information and sensitise the vulnerable groups and communities. Access to ICT in such underdeveloped areas and vulnerable groups is normally not there; it remains suspended at the district level and very rarely goes down to the sub-divisional and/or taluk/block level. And with illiterate food insecure groups, one has to depend on oral communication, including participatory dialogue and discussion, reinforced by street/corner plays, role-plays, puppets, posters, and folk songs and folk art as well as audio-visuals where accessible. However, such locally adapted information sharing may also relay useful information available through ICT from higher levels.

The contents of the information have to be carefully sifted and adapted to the needs and capacities of the users so that excessive, unusable or unnecessary information does not become counterproductive. As is well known, NGOs have an advantage in addressing such needs in diverse situations. It is also pertinent to underline that food insecure groups themselves have considerable information and knowledge, which, given the opportunity and enabling assistance, they can easily use to achieve sustainable food security for themselves. Besides, it may be further underlined that this region still has enormous wealth of indigenous technologies and knowledge (ITK) for sustainable agriculture, which merit to be regenerated, upgraded, and widely used in the current context.

At Higher Levels

However, as we move up to higher levels such as taluk/block, sub-division, district, state, nation and the region, advanced ICT has a vital role to play, especially from the district to the regional levels. And, as indicated earlier, the information received through ICT can be relayed to the grassroot level in a suitable form. The crux of the problem, however, is to give an effective WAKE UP CALL to the vulnerable groups to get up and achieve food security through their own endeavour and enterprise since the key lesson from the past experience is that no one else can do it for them.

As of now, there is an information explosion. However, as in other areas, in information sharing as well, the rich are able to grab the emerging opportunities and make their best and fastest use to become richer; whereas the poor have relatively insignificant access to information and ICT as well as an equally inadequate capacity to digest and use such information and ICT. The point to be emphasised here is that the information to be shared at the grassroot level should be packaged in the simplest and most appropriate form so that it is intelligible and usable for them. Otherwise, information and ICT itself will become a means for the rich becoming

richer and poor becoming poorer. It will also aggravate national and regional imbalances for similar reasons.

As mentioned earlier, Asia and Pacific region has the largest food insecure population. So, it is extremely vital to achieve sustainable food security for all in this region in order to achieve it in the world at large. It may also be pertinent to mention that India has the largest food insecure population in a single country, about 400 million out of the total 830 million in the world. Although there is considerable stock of food in the country and government godowns have been overflowing with food grains like wheat and rice, the poor and food insecure groups do not have the purchasing power and economic access to it. The government repeatedly boasts of food self-sufficiency or even food surpluses, unmindful of its large population still suffering from hunger. It is equally true that India is among the most underfed countries in the world as reflected in the following Table:

Table: Average Annual Consumption of Staple Food

Country	Stable food consumption (Kg/per capita/per annum)
India	207.5
World	287.5
Europe	317.5
USA	317.2
USSR	369.1
Australia	312.4
China	331.4
Japan	298.0

Source: Indian Economy and Polity (1984) (p.23), Centre for Policy Studies, Chennai.

There has been a record production of 205 mt of food grains in India during 1999-2000. However, in terms of distributed among its present one billion population of the country, it comes to average 205 kg. per capita per annum. Thus, India needs at least 100 mt of staple foods more to provide average 300 kg. per

capita per annum, which is essential to meet the food requirement of its people, including seed, feed and wastage.

Distributive justice is extremely vital, but it is a subject in itself to merit an independent treatment. There is enough food available in the world; still there are 830 million hungry people for want of distributive justice. It may also be underlined that adequate access to productive assets and/or gainful regular employment is a prerequisite to achievement of food security by the poor. As is well known, apart from the lack of adequate access to the prerequisites mentioned above, natural or man-made disasters and emergencies often make the vulnerable groups far more food insecure. Therefore, information sharing and analysis should be designed to address these basic issues on a priority basis.

Globalisation

Yet another issue to be taken into account is the new economic policy (NEP) characterised by globalisation, liberalisation and privatisation. It has made life far more painful for the poor and hungry people in this region as in other parts of the world. As a result, employment opportunities have declined, prices of essential commodities have gone up, investments in and support to the largest employment generating activity of agriculture in many countries of the region including India have declined, per capita availability of foodgrains has gone down, survival of another employment generating sector of village and small industries is at stake in the context of primacy assigned to the large industries and multinationals, and resource crunch has adversely affected social sectors like health care and education. Only 10-15 per cent of the upper strata of the society has been benefiting from the NEP. The so-called human face of the Structural Adjustment Programme has simply disappeared.

Lately, there have been some initiatives on “globalisation without poverty”; but these are still in infancy and/or in the category of ‘lip service’.

III. Policy Dialogue

Most of the current policy initiatives in India under the second generation of economic reforms are designed to make the lives of the poor and hungry far more miserable. It may be so in other countries of the region as well. In popular perception as in reality, such policy initiatives are being taken under external influence and pressure. Besides, Asian crisis is too fresh to be ignored in policy dialogue. So, the policy dialogue must take the prevailing situation into account and focus on the pro-poor policies to ensure food for all in this region within a reasonable time.

However, there have been some simultaneous welcome initiatives such as Panchayati Raj in India and similar democratic decentralisation in some other countries of the region including Philippines and Bangladesh. Such democratic institutions of local self-government can play an extremely vital role in achieving food security for all, provided they are adequately empowered with powers, responsibilities and resources.

Most of the above ideas have been generated in the course of AVARD's own active involvement with 50 Gram Panchayats (Village Councils) and an equal number of local grassroot NGOs across five food insecure states in India – Bihar, UP, MP, Rajasthan and Orissa, on the issue of sustainable Food Security and nutrition for all SINCE 1996. This is a rich and relevant experience, but there is hardly any time to share it here. Similarly, ANGOC's 200-Village Project on food security spread across ten countries of the Asia and Pacific region, undertaken in partnership with its constituent NGOs in these countries, is yet another vital NGO initiative on food security in the region. However, ANGOC itself may share its experience somewhere in this Consultation.

So, strategies and priorities for action in information-sharing and analysis and policy dialogue must take the above realities and disturbing trends into account.

IV. Multi-level Mechanisms

Apart from the global mechanism, there is an obvious need of regional and national mechanisms to enhance cooperation between the FAO and NGOs/CSOs, especially on food for all. These mechanisms should be inclusive, but not unwieldy in size.

For instance, the regional mechanism in Asia and Pacific region should naturally include FAO's regional unit as well as regional units of other UN agencies concerned with the issue of food security, besides the regional networks of NGOs/CSOs and prominent regional professional institutions active on the issue.

Similarly, the national mechanism should include FAO's national unit, national units of other UN agencies, national government, prominent national professional institutions, besides the national networks of NGOs/CSOs active on the issue of food security. In larger countries like India, such mechanisms would be required at least upto the state level.

These mechanisms would greatly facilitate action in information sharing, policy dialogue, and mutual give-and-take within and between the countries, regions and various stake-holders. NGOs in the region are adequately organised into multi-level networks to participate in these multi-level mechanisms.

V. Suggestions

Accordingly, some suggestions are offered for discussion as follows:

- ◆ Information sharing should be so designed as to enable the ultimate users and beneficiaries – the poor food insecure people, to achieve sustainable food security within a reasonable time;
- ◆ It should be appropriate to diverse local situations in terms of language, contents, methodologies, tools and techniques, and mechanisms;
- ◆ ITC already available with the vulnerable groups should be assigned due importance, regenerated/upgraded, and put to optimum use, especially because these vulnerable groups are familiar and feel at home with such ITK which is still largely relevant. After making a smooth and effective beginning with ITC, sky may be the limit in assimilating and using modern technologies;
- ◆ The REAL TEST of information sharing lies in its effectiveness to work as a ‘wake up call’ to sensitise, motivate and activate the vulnerable groups to achieve sustainable food security by their own endeavor and enterprise;
- ◆ Excessive, unusable and unnecessary information should be avoided by all means;
- ◆ Information sharing should be a multi-level multi-dimensional continuing ;
- ◆ In some of the countries of the region such as India, Philippines and Bangladesh, where a process of democratic decentralisation is on, local institutions of self-government should be actively involved in action in information sharing and policy dialogue to achieve food security for all;
- ◆ Policy dialogue should focus on a healthy policy environment to enable the vulnerable food insecure groups to achieve food security for themselves. It should also be a multi-level continuous process; and
- ◆ As mentioned earlier, multi-level mechanisms including FAO, other UN agencies, national/state governments, prominent professional institutions, and networks of NGOs/CSOs are essential to facilitate the process. To start with, such mechanisms should be put in place at the regional and national levels without further delay. Eventually, state-level mechanisms may also be set up, especially in larger countries. It should be done with an inclusive policy, but avoiding unwieldy size.

Finally, vulnerable food insecure people should be in the lead role in achieving sustainable food security for themselves; whereas all other stake-holders including other UN agencies, FAO, national/state governments and other governmental agencies, professional institutions, and NGOs/CSOs should play the role of sincere enablers and facilitators. Finally, 'food for all' merits top priority obviously because food is a prerequisite to life.

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WORKSHOP 11: SESSION 2

**“Strategies and Priorities for Action in Field
Programmes and Resource Mobilisation”**

Keynote Speech

by

Mr. Antonio B. Quizon, Chairman
Centre for Agrarian Reform and Rural Development (CARRD),
Philippines

**FAO-NGOs/CSOs REGIONAL CONSULTATION
YOKOHAMA, JAPAN
AUGUST 2000**

Introduction

Last July, five years after a UN Conference on Social Change, at which governments solemnly pledged to half poverty by 2015, the UN, the World Bank, the IMF and the OECD issued a joint report¹ confirming what we already know: The poor are still with us, and their number, far from being reduced by half, is rising.

1.2 billion people live on less than a dollar a day. Another 1.6 billion make do with \$2.² This is the same number, though a slightly smaller proportion of the world's population, as were poor in 1990, but the continuing growth in population will ensure that it will hold steady if not increase in the coming years.

The solution to poverty continues to elude our best efforts. Like a character in Lewis Carroll's famous book said, "It takes all the running you can do, to keep in the same place."

Will we ever get past it?

This poverty forecast has an important bearing on the matter we have come together to discuss: food security.

¹ IMF, OECD, UN, WB Group (2000). 2000: A Better World For All, (web edition).

² Ibid.

We all agree that food security has more to do with purchasing power than with availability of food stocks. Hence, efforts to ensure food security and eradicate poverty are inextricably linked. We cannot achieve the one without addressing the other.

False Premises, False Promises

In Asia, where the majority of the population derives its livelihood from agriculture, poverty and food insecurity are directly related to a food production system that has been subsumed to the imperatives of international trade and where the objective of providing the food needs of citizens has become almost an afterthought.

Three trends are indicative of this:

- ◆ First, the promotion of Green Revolution technology without regard for its social and ecological consequences;
- ◆ Second, the submission of agriculture and farming communities to strategies aimed at rapid urban industrialization; and
- ◆ Third, indiscriminate liberalization policies which allow the entry and dominance of extremely powerful multinational agri-businesses and which lead to the dissolution of small farming households.

In the 1970s, international institutions like the FAO endorsed the Green Revolution technology as a long-term solution to recurring and expected

global food shortages. Small-holder based agrarian structures all over the world were broken up to pave the way for the new production regime. Huge numbers of agricultural workers, many of them women, suddenly found themselves out of work, made redundant by the contents of a bottle.

The new technology did little to help the subsistence farmer. Lack of access to formal sources of credit rendered this capital and input-intensive technology beyond reach. Nor was it of much help to those who tilled hilly, arid, or swampy areas with poor soils, and lands seared by drought or submerged by floods. It was after all developed for areas that approximated the laboratory conditions in which it was tested.

Meanwhile, those who were able to accommodate themselves in the new technology could not believe their luck when the new crops yielded their bounty. Later, when the debts began to pile higher than the harvest, and the soil turned sour and the water bitter, they would curse the Fates for bringing this plague upon their land.

In the 1980s, agriculture policy became concerned with realigning production priorities to support national industrialization efforts. Export crops became more important than food crops. Production became increasingly intensive. Successive rounds of the General Agreement on Tariffs and Trade (GATT) progressively chipped away at the barriers erected by developing countries to protect their producers. Meanwhile, this vanguard of free trade kept its eyes carefully averted while developed country governments lavished

huge subsidies on their producers. Trade, far from free, edged out small and mid-size producers in favor of large and industrial ones.

Deregulation and privatization in the 1990s tore down what little defense the small farmer had put up against virtual extinction. As landownership became increasingly concentrated in the hands of a few, millions of smallholder operations and family-size farms went out of business. The corporatization of agriculture had begun.

Today, agricultural production is becoming a thoroughly transnational business controlled by a few large companies. Governments, either by complicity or from sheer naivete, seem to have abdicated their responsibility for keeping their citizens securely fed to companies that are concerned not so much with people as with markets.

The seed companies were early starters in trying to integrate farm production. Their corner on the market for seeds guaranteed their monopoly of the market for fertilizers, pesticides, and machinery. They were also thereby able to dictate the type of crops that farmers grew, and to a certain extent, the products available to consumers.³

The biotech companies in turn are trying to consolidate the market for seeds by first developing crops with agronomic properties (such as herbicide resistance) that are useful to growers. The next generation of genetically

³ Debuque, Ma. Teresa L., *Sowing the Seeds for Our Future*, Report of the Second Asian Development Forum, (ANGOC, 22-26 February 1993, Cagayan de Oro, Philippines), Manila 1994, p.10.

modified crops, which are on their way to market even as we speak, have “output traits” that are tailor-made to consumer tastes and preferences. These are the nutraceuticals or foods with enhanced nutritional, and sometimes medicinal, properties,⁴ one example of which is rice enhanced with vitamin A.

But there is an emerging class of companies whose activities bear close watching. These are the food retailers—those who distribute the milk, pack the beef or collect the grain. Represented by the big supermarket chains in Europe and the United States, these middlemen have recently been consolidating their control of the food retail business by way of transcontinental mergers and acquisitions.⁵

In the United States, nearly four-fifths of all the cattle going for slaughter are handled by only four firms.⁶ Likewise, four companies crush 80 per cent of the soyabeans to make oil, and another four produce almost 50 per cent of the broiler chickens.⁷ Companies like Smithfield Foods and IBP may not be household names yet but they control a critical step from production to consumption.⁸

At the same time, these middlemen are themselves becoming producers. Most chickens in the industrialized world now come from integrated operations, and the pork industry is moving in the same direction, squeezing out small

⁴ El Feki, Shereen, “Agriculture and Technology Survey”, *The Economist*, March 25-31, 2000, p. 6.

⁵ *Ibid.*, p. 5.

⁶ *Ibid.*

⁷ *Ibid.*

⁸ *Ibid.*

producers and concentrating the business in certain regions.⁹ The betting is not whether these and similar companies would perfect the integration in agri-business, but how soon.

In the periphery of this integrative process are the subsistence farmers, non-players as far as the agri-business companies are concerned. And yet, this sector is credited with providing the food needs of the millions living in Asia's rural areas. Common sense would dictate that governments concerned with meeting the food demands of a majority of their constituents would see that subsistence farming gets all the support it needs—in terms of needed infrastructure like farm-to-market roads, irrigation capacity, access to credit, and productivity enhancing extension and research.

Unfortunately, most governments have yet to disabuse themselves of the notion that modern, chemical-based agriculture is the silver bullet solution to their food security concerns. They hold to this delusion despite witnessing the impoverishment of their farmers and the degradation of agricultural resources, and despite their countries' increasingly precarious dependence on food imports.

This is not to say that we are eschewing all foreign trade. But we do want to emphasize that trade policy must be judged according to whether or not it enhances food security, and not as an end in itself.

⁹ Shereen, p. 6.

The basis for NGO-FAO partnership/collaboration

In search for a new social contract

The kind of change that is needed in current trade and agricultural policy requires more than a rearrangement of national priorities. It demands nothing less than a social contract binding the farmers, the peoples and the governments in Asia. This social contract is founded on a vision that is centered on the integrity of local farming communities and the food security of the national community.¹⁰

As far as food security and trade policies are concerned, this contract calls for the application of the following principles:

“Self-sufficiency. Production should be reserved for national producers in both developing and developed countries if they have the capacity to produce commodities in sufficient quantities for the national community; foreign trade should complement, not supplant, national production.

“Equity. Trade policies should be formulated and implemented with a view to enhancing, not diminishing, social equity.

“Protection of vulnerable groups. Trade policies should be devised in ways that allow the adoption of special mechanisms that protect vulnerable groups, such as family farms, and strengthen cooperatives.

¹⁰ The Bangkok Declaration

“Sustainability. Trade policies should be formulated and adopted with a view to enhancing, not diminishing, ecological sustainability in both importing and exporting countries.

“Internalization of costs. Prices of goods should reflect environmental costs, to eliminate the unfair advantage given to multinational agribusiness companies.”¹¹

These principles fly in the face of the dominant philosophy underlying not just international trade but development itself: the growth centered development paradigm.

This development model distinguishes itself by at least three assumptions. One, the infamous “trickle-down” theory of economic growth, which presumes that material improvements in life can be had by all, if not at the same time, then eventually. Decades of waiting, however, have shown that those at the bottom of the development ladder are like sparrows and the only thing trickling down to them is the stuff that bigger animals leave on the road after a meal.

Two, that science and technology hold all the answers to the world’s problems. Though laboratory solutions hold out much potential, such an unqualified view of them often leads to contemptuous disregard for traditional

¹¹ Ibid.

and indigenous knowledge systems and practices, which have proven to be far more sensitive to the environment and people's needs.

A third assumption propping up this development paradigm is bound up with what I call "the illusion of growth". The International Monetary Fund (IMF) is the most enthusiastic purveyor of this. To the IMF who is concerned only with what it sees in the financial balance sheets, it makes no difference what the the current account surplus represents; whether or not it is made up of the kind of investment that promotes long-term economic growth is irrelevant. It matters not at all that profits made by foreign investors are spirited abroad and thus make no material improvements in the country where the money was made. As long as the numbers were in order, all was well.

The pain caused by economic restructuring is a matter of indifference to the IMF. And in the rare occasion when it concedes that the suffering can sometimes be unbearable, the IMF assures that the present hardships are part of the price people pay for development and are therefore actually for their own good.

It is truly breathtaking that the people at the IMF are able to conceive of human suffering as a mere datum in an equilibrium problem, of an economic good that exists apart from the people who are supposed to benefit from it. But what is even more unfortunate is that this kind of thinking is so prevalent. It permeates even those agencies that are supposed to deliver a more benign form of development assistance. Agencies including the FAO.

Reviewing the World Food Summit Declaration

To most NGOs, the 1996 World Food Summit Declaration marked another milestone in a renewed global commitment towards eradicating hunger and poverty. Yet, to many NGO observers, the Declaration was found wanting in two main aspects:

- ◆ First, the Declaration takes on an all-embracing reliance on trade and the liberalization of markets as the main remedy for global food insecurity. (Commitment No. 4 is devoted entirely to the call for free trade and market liberalization.) I recall the heated inter-ministerial debates in Western Samoa and in Rome, wherein food exporting industrialized countries simply refused all efforts to include and to recognize “*the right to food as a basic human right*”, or the fundamental principle of “*food self-reliance*” for developing countries.
- ◆ Secondly, the Declaration placed heavy emphasis on each member-Government for the implementation of the Summit’s commitments. While this provision may appear sound on paper, it simply meant that rich nations got away scot-free, without offering any new financial contributions for the implementation of the WFS commitments.

Nevertheless, the WFS Declaration still has strong provisions that lay the basis for NGOs to collaborate with Governments and FAO. These include: a stated commitment and target to halve the absolute number of food insecure households by 2015; a strong commitment to collaborate with civil society

organizations; and its recognition of the need for sustainable agriculture, resource management and agrarian reforms.

Moreover, ever since the WFS, we acknowledge FAO's recent efforts to align its policies more closely to what NGOs/CSOs have been advocating all these years. In particular, we welcome FAO's commitment to continue its constructive collaboration and dialogue with NGOs on issues arising from agricultural trade liberalization, in particular drawing on NGOs' assessments of the impact of trade liberalization on vulnerable groups in developing countries. We are encouraged by FAO's endorsement of organic agriculture as "a viable and sustainable farming practice", and its willingness to take on tasks related to the propagation of this alternative production system: advising governments, settling disputes on international markets for organic labeling, systematically collecting and disseminating information to assist farmers in their decisions.¹²

However, we are concerned about FAO's decision to shift the emphasis from securing access to land for the landless to merely improving land tenure security.¹³ All over Asia, land reform efforts have been progressing very slowly, if they have not altogether stalled. Consolidating land rights is a secondary concern. They must first be secured.

Equally worrying is the FAO's neutral position concerning the proprietary claims being made by multinational companies on genetic resources in the

¹² FAO Policy and Strategy for Cooperation with Non-Governmental and Civil Society Organizations, FAO, 1999, p. 28.

¹³ *Ibid.*, p. 26.

South. Through the International Undertaking on Plant Genetic Resources (a protocol to the Convention on Biodiversity), the FAO intends merely to “regulate multilateral access and benefit sharing”.¹⁴ We feel that the extent of bio-piracy currently being committed against developing countries will not be addressed by regulation. What is needed is legal protection and international sanctions.

We are hopeful nonetheless that FAO’s declared intent to improve its cooperation with NGOs/CSOs signals likewise its willingness to engage in public policy debate, and to modify its position on these and other contentious issues.

Building FAO-NGO Cooperation in Operational Field Programmes

It is a stated FAO policy to seek active partnerships with NGOs and farmers’/rural people’s organizations for its field programmes, on the basis of *shared objectives* and *mutually negotiated actions*.¹⁵ In building such field-based cooperation, however, certain *general considerations* must be taken into account:

- ◆ ***Need to create an enabling environment.*** Successful collaboration with NGOs can only take place where governments create an *enabling environment* which encourages the formation and active involvement of NGOs in development efforts. In most Asian countries, however, there are

¹⁴ Ibid., p. 29.

¹⁵ Ibid., p.13.

many policy and social restrictions that impinge upon the freedom of NGOs themselves. (See box below) FAO must use its UN mandate and clout to seek greater recognition for NGOs.

Restrictive policy environments

In most Asian countries, *government policy restrictions* against NGOs take several forms, i.e.:

- ❑ Anti-human rights policies [against basic freedoms of speech & association]
- ❑ Non-recognition, or strict registration and accreditation requirements for NGOs
- ❑ National Security Acts, Internal Security Acts
- ❑ Stringent controls against foreign funding.

Other constraints come in the existing *social environment* at the local level, i.e.:

- ❑ Internal conflicts
- ❑ Dominance by well-entrenched local/rural elites
- ❑ Religious and cultural restrictions
- ❑ Criminality
- ❑ Unsupportive attitudes of local officials.

- ◆ ***Need to recognize the NGO role as public watchdogs.*** NGOs are likely to continue to take on a critical stance, even within the context of collaboration with the Government or FAO, performing their roles as *watchdogs* or as *public interest groups*.
- ◆ ***Need to build equal partnership.*** NGOs are likely to resist attempts that fit them into pre-determined roles where they feel that their *flexibility*, *autonomy* and *independence* are compromised (non-co-optation). Instead, the ideal relationship is one of *equal partnership*, where both parties jointly formulate and negotiate their respective roles in field programmes.

Key Thematic Areas for FAO-NGO/CSO Collaboration in Field Programmes

In the battle against poverty and food insecurity in the Asian region, field-based collaboration should be focused on addressing the needs, and the empowerment of the rural poor. These poor sectors include: *landless and marginal farmers, smallholders, small producers and artisans, rural women, tribals and indigenous peoples, rural women, small fisherfolk, and producers and dwellers in ecologically-fragile areas.*

Important thematic areas for collaboration include:

1. **Issues of Agricultural Trade Liberalization.** We are prepared to collaborate with FAO on monitoring and documenting the impacts of agricultural trade liberalization, while identifying the most vulnerable groups. This would be an important input into policy changes, as well as for direct, joint field interventions.
2. **Agrarian reform, access to land and resources.** Much of existing rural poverty and food insecurity in Asia is due to increasing landlessness, and the lack of access to land and natural resources by those who depend on agriculture for their livelihoods. Yet, it is disconcerting that, after the 1979 World Conference on Agrarian Reform and Rural Development (WCARRD) successive Asian governments have not implemented agrarian reforms as they had solemnly pledged 20 years ago. We are further alarmed by the fact that, ever since 1992, FAO itself had taken

WCARRD out of the agenda in all FAO Regional and FAO Council meetings. Last year marked the 20th anniversary of WCARRD, yet there was no review of governmental commitments, nor any commemorative activities undertaken by FAO. It was only the Asian NGO community, led by ANGOC that conducted a Conference to review and to reiterate WCARRD commitments in October 1999.

3. It will be important for FAO to bring agrarian reform and WCARRD back into the international agenda. Asian NGOs are prepared to collaborate on efforts that secure tenurial rights and access by the rural poor, especially of women, to land and natural resources.

4. ***Sustainable agriculture and fisheries; natural resources management.***

Most of the food insecure rural households are forced to eke out livelihoods from ecologically-fragile areas. They farm lands that are either waterlogged, are too steep or too dry, or are frequented by weather disturbances. Subsistence fishing households often suffer a similar fate – from conditions of declining fish catch, unsustainable fishing practices, encroachment, and pollution. As Asia has among the highest density populations in the world, sustainable resource management is imperative. Community-based natural resource management (CBNRM) systems have been pioneered and implemented by NGOs across Asia, which could be further enhanced, scaled-up and adapted to other areas with similar conditions.

5. **Plant genetic resources conservation.** This includes *in situ* conservation and community management of plant genetic resources for local use and for food security. There could also be joint actions against bio-piracy, the enforcement of international protocols on field-testing (especially of biotechnology products and genetically-modified materials), joint learning and promotion of indigenous knowledge systems and practices in support of biodiversity conservation, and the recognition and enforcement of “farmers’ rights”.
6. **Capacity-building for small farmers, rural associations and cooperatives; and the promotion of rural self- help groups.**
7. **Promotion of farmer-led extension systems.** FAO’s past experience with “*farmer-field schools*” under its Integrated Pest Management (IPM) Programme has shown the tremendous potential for *promoting farmer-to-farmer extension* on a large scale. NGOs/CSOs and FAO could undertake similar approaches for promoting agro-forestry and soil conservation, plant genetic resources conservation, organic farming systems, and other sound ecological farming practices.

There are several working modes for FAO and NGOs/CSOs to collaborate in field-based programmes. These include:

- ◆ Setting-up of participatory pilots, or “joint learning projects”;

- ◆ Undertaking “risk and vulnerability mapping” of food insecure groups, combined with local (micro) level planning;
- ◆ Undertaking joint trainings for both policy and field staff; and
- ◆ Undertaking joint public information and awareness-building, such as World Food Day activities.

Building FAO-NGOs/CSOs Linkages

In light of this, permit me to make some recommendations to enhance FAO-NGOs/CSOs linkages:

General considerations

1. There must be a common understanding of both the context and criteria for “participation”, as there is inconsistency in the use and implementation of the term. Common indicators must be drawn up, and used for all stages of the programme and project cycle.
2. *Additional resources and more flexible timeframes* must be allocated specifically for participation—whether this is in the context of specific projects/activities, or at the level of joint workshops and policy formulation. Those who need to participate the most are often those that are most “invisible” and difficult to reach. NGOs/CSOs can serve as important linkages and bridges to such target populations.

3. Some forms of *feedback mechanisms* must be instituted, to ensure that FAO and NGO learning takes place, based on actual field experience. This will also serve to strengthen the links between micro-level experience and macro-level policy planning.
4. Finally, some pressure on governments must be exerted. FAO must bring the weight of international mandates and inter-governmental agreements to bear on governments, while indigenous NGOs/CSOs exert internal pressure as organized constituencies and citizens of the state.

Institutional Changes within FAO

5. There is a need for a separate, *stand-alone NGO office* at FAO, especially at headquarters, given the broad range of NGO/CSO concerns and the cross-cutting dimension of newly emerging agendas. The very structure at FAO remains highly bureaucratic and technically compartmentalized, and therefore unsuited to meet the new challenges for more integrated perspectives and approaches.
6. There is a general need for *regular forums* and *institutionalized mechanisms* for FAO-NGOs/CSOs dialogue and consultations at the country, regional and headquarters levels. Currently, these are being organized largely on an ad hoc basis. Resources must be allocated for such purpose, mainly to support NGOs/CSOs participation.

7. FAO must consider *institutional changes* even in its *Governing Structure*. Small farmers and producers must be given adequate representation in the FAO Council as *regular* members rather than as outside observers. This arrangement could be patterned after the existing *tripartite arrangement* at the International Labour Organization (ILO), where organized labor is represented. This would serve as one of the strongest statements to governments on the need for people's participation. It would also assist in directing new FAO priorities.
8. FAO must strengthen the work of the *World Food Day Secretariat* with NGOs by allocating additional resources for NGO briefings, and joint planning at the regional level.
9. To the extent possible, FAO itself should *decentralize and regionalize funding, programs and projects*, to enable it to respond to the needs at local and regional levels. As it currently stands, FAO continues to be one of the most highly centralized UN-related agencies, despite the fact that its purported constituencies and target beneficiaries are the most broadly spread and widely dispersed.
10. FAO must consider greater NGOs/CSOs involvement in other stages of its project cycle—including formulation and monitoring and evaluation. NGOs/CSOs involvement may be more crucial and beneficial in the earlier stages, including for programming and appraisal missions.

Finally, FAO should review its internal structure that currently divides its staff and functions between what it labels as “*normative*” and “*field action*” operations. Development theory cannot be divorced from field practice, or vice versa. Both go together. If we are to succeed in the battle against poverty and hunger, we must apply the best we have in terms of knowledge, systems, technology, and yes, in human ethics and compassion. In so doing, we must also learn from such experience, knowing what we do right, and what we do wrong. In the end, what will be important is not just the *know-how*, but also the *do-how*.

WORKSHOP II: SESSION 2

**“Strategies and Priorities for Action
in
Field Programmes and Resource Mobilisation”**

Discussant Paper

by

Mr. Shamsul Huda, Director
Association of Development Agencies in Bangladesh (AVARD)
Bangladesh

**FAO-NGOs/CSOs REGIONAL CONSULTATION
YOKOHAMA, JAPAN
AUGUST 2000**

The keynote paper presented by Mr. Antonio B. Quizon has been very fascinating and informative. Being a competent person most active and dedicated in the field of agrarian reforms and farmers' rights movement for more than a decade or so, Tony has brought in most relevant issues and raised many basic questions regarding role of inter-governmental agencies, World Bank, IMF as well as Civil Society Organizations towards ensuring security of the farmers right to production and food in his keynote paper.

Now to share my views as I was asked to on the paper I would like to first of all thank him for the wonderful keynote paper. I also take this opportunity to thank FAO and organizers of this consultation workshop for inviting me to take part as a discussant. It is my great pleasure and privilege being here today with you. My views and comments in many cases will further highlight and reinforce the points made by Tony already in his paper, and in some cases I would like to draw attention of the distinguished participants to some other issues which are relevant and would raise couple of concerns which have been haunting the Civil Society Organizations and NGOs for many years particularly the issue of sustainable development and poverty eradication.

Four and half years ago the Heads of State and Government from across the World met in the World Food Summit in Rome. They pledged their political will and commitment to achieve food security for all and enhance all-out effort to eradicate hunger and poverty in all countries, with an immediate target to reduce the number of undernourished people to half their present level no later than 2015.

At that time it was estimated that more than 800 millions people throughout the world, particularly in the developing countries remained everyday unfed or underfed and malnourished. Now after more than four years the number of malnourished and underfed has not reduced to any considerable level, rather it has increased in many countries in Africa and Asia as well.

Food security at household level has been a major concern for our farmers and poor people both urban and rural over the last six decades or so, particularly since World War-II. In the early forties many countries including my country, Bangladesh, saw severe famines killing millions of people caused by war and colonial rule. Even in post-war period until today many countries, in Asia, Africa have been visited by killer and ferocious famines, endemic food crisis and similar other disasters. So food for the hungry has remained a top priority concern for the common people in the developing countries and also a political slogan for the ruling elites in almost all the countries in the third world in the post-war era.

In the sixties 'grow more food' campaign was initiated in Bangladesh and in many other countries in Asia to convince and motivate the traditional farmers to follow Green Revolution as opposed to political and social revolution. Green Revolution actually brought in the modern technology, high yielding variety (HYV) seeds, chemical fertilizer and pesticides dependent inputs. These were all very new in many Asian countries for the traditional farmers. They took many years to learn and get used to this Green Revolution

technology and culture.

Since early seventies many international agencies and institutions took active interest in promoting Green Revolution in many different ways, FAO as one of the major UN organs and inter-governmental agency who also endorsed the Green Revolution Technology and along with the national governments promoted and patronized Green Revolution philosophy as a long term and sustainable answer to food insecurity and starvation in the poor developing countries and regions like Bangladesh and South Asia.

The Green Revolution technology though initially attracted the farmers, specially the rich farmers as it gave larger yields of HYV crops, but that enthusiasm did not last long, rather farmers' excitement and enthusiasm turned into frustration in many countries in few years time.

As in Bangladesh in many countries the experience and consequence of Green Revolution Farming has been negative and in some instances disastrous. The increase in food production has been possible at the great expense of innumerable local varieties of rice, other crops, open water fish, environmental health and ecology.

Food production in Bangladesh (rice and wheat together) over the last 25 years has almost doubled. Production of food items in some Asian Countries like China, India and Thailand over last thirty years also increased considerably.

But what should be noted here, despite general increase in production of food and cereals is that the most disadvantaged, marginalized and the lowest income groups in the society in those countries have not been guaranteed with household level food security through all seasons of the year.

Commercialization of agriculture and export-inspired productions from agricultural lands in many Asian Countries like Bangladesh has further aggravated the situation with regard to household food security of the rural poor families.

Shrimp cultivation in some coastal districts of Bangladesh at the cost of best agricultural crop production land has been going on since the nineties and has poses a major threat to the agricultural employment and ecology causing massive displacement, loss of livelihood, violence and sexual harassment against poor rural women. Greed for higher profits and export earned hard currencies has caused same kind of human as well environmental damage in certain parts of many Asian Countries like India and Thailand.

Considering these damages and unhealthy private commercialization process at the expense of agriculture mostly under state patronage in view of Declaration and Commitments adopted in the World Food Summit we have to look back for a realistic assessment without which we would not be able to decide our future course of actions particularly when talking in terms of basic human rights and farmers' access to land and other productive resources.

The Rome Declaration on World Food Security adopted in the World Food Summit in 1996 committed that the governments of the North and South would:

- ◆ Ensure enabling political, social and economic environment for the eradication of poverty based on full and equal participation of women and men to achieve sustainable food security for all;
- ◆ Implement policies aimed at eradicating poverty and inequality and improving physical and economic access by all to sufficient nutritionally adequate and safe food;
- ◆ Pursue participatory and sustainable food, agriculture, fisheries, forestry and rural development policies, which are essential for adequate and reliable food supplies at the household, national, regional and global levels;
- ◆ Strive to ensure that food, agricultural trade and overall trade policies are conducive to fostering food security for all;
- ◆ Endeavour to prevent and be prepared for natural disasters and to meet emergency food requirements in ways that encourage recovering, rehabilitation, development and capacity to satisfy future needs;
- ◆ Promote optimal allocation and use of public and private investments to foster human resources, sustainable food, agriculture, fisheries, forestry systems and rural development; and
- ◆ Implement, monitor and follow-up the Plan of Action at all levels in cooperation with international community.

Based on these commitments a Plan of Action was also adopted in

World Food Summit.

Now with so many years of practical experience at the ground and national level looking at the implementation of the commitments and plan of action adopted by the Heads of State and Government one cannot resist feeling utterly disappointed.

If we go by media report and empirical evidences, with very few exceptions, in most countries of the developing world, the poor farmers and poor people (women and men) in general have been further forced into economic hardships and social deprivations over the post-summit years. So ensuring enabling political, social and economic environment for eradication of poverty has remained a hollow, meaningless promise so far.

Now the basic question may be posed to us for clarity. Food security for whom? Whether we like or not, the world is divided between rich and poor. If food security is meant for the majority, including the poor, disadvantaged and the marginalised sections of the society then it has to be assessed in practical terms. Availability of food does not essentially mean food security for the poor. Apart from availability food security has many other dimensions. Employment, purchasing power and access to other basic entitlements are the most fundamental questions to be addressed along with production and availability.

After five years of the Copenhagen Summit where heads of state and governments made a number of commitments towards eradicating poverty, the special session of the UN General Assembly has been held in Geneva in

June this year to review and assess the progress and/or the implementation of the pledges made five years ago in March 1995.

The role of World Bank and IMF has been under serious scrutiny over the last one decade or so by the CSOs and NGOs in the South and North as well. From the performance records of World Bank and IMF it is really difficult to try and find anything, which has definitely contributed to alleviating poverty or narrowing the income gaps between the rich and the poor anywhere across the world. Rather their decision-influencing role and actions have done the reverse.

Apart from the Brettenwood Institutions, the World Trade Organization (WTO) has apparently become another global institution to promote human miseries and sufferings, particularly of the vast majority of poor population living in the developing countries. General fear and substantiated apprehension in the developing countries is WTO by enforcing its policies and restrictions of many kinds taking away the freedom of choice and liberty of the weaker and poor developing countries. Their policies are more destructive with regard to environmental consequences. Particularly WTO's rigid obligatory rules and policies seem to impact the agriculture in the south more negatively. All these popular concerns and civil society resentment were reflected in the Seattle events in November-December 1999 and subsequent demonstrations against World Bank and IMF in Washington D.C. USA.

Now if we look at the globalization process, people in the third world cannot resist feeling marginalized and threatened by the inhuman nature of

globalized trade and capital. Basically what is totally missing in the so-called globalization process - is Human Global Vision. Devoid of any human global vision, the globalization process, as symbolized and institutionalized with the structures of liberalized market economies and WTO is tending to promote potentially destructive elements eroding the most creative strengths and weakening the resource base of the poor developing national economies.

Globalization has definitely many positive elements like information technology, globalized linkages and global institutions and mechanisms for cooperation etc. But in the absence of a pro-poor human global vision, the positive aspects of the existing globalization process has not been able to draw popular enthusiasm in the developing countries as it was expected to. Rather it has generated lot of genuine misgivings and fears in the minds of the poor and weaker nations of the South.

Bearing in mind the particular fear and the real constraints imposed on agricultural production process as well as independent trade in the developing countries if we look at the role and functions of the inter-governmental institutions like FAO in past we do not feel by and large very much encouraged.

But we appreciate very much FAO's recent policy to enhance and expand cooperation with NGOs and CSOs with special regard to agriculture and ensuring food security at the household level of the poor. But looking at the present structure and process of this cooperation between FAO and NGOs and CSOs it seems that FAO is more concerned with technical aspects

of the issue and mandated only to support and cooperate with NGOs/CSOs actions if those are endorsed by the respective national governments.

Viewed in this context, FAO may not have adequate or wide-enough mandate to develop independent partnership with NGOs and CSOs. But we would like to feel encouraged by the recent relevant policy papers and statements that FAO has given to revise and improve their role and mandate. Particularly the stress on policy formulation process and regular dialogue with relevant civil society organizations and NGOs deserve special attention and appreciation.

If we are committed not to entertain any fundamental departure from the Rome Declaration on World Food Security agreed upon and signed by the Heads of State and Government we must reiterate the fundamental point (No. 1) of the declaration where pledge was made to ensure enabling political, social and economic environment to create best conditions for the eradication of poverty and sustainable food security for all. One should bear in mind that enabling political, social and economic environment cannot be separated nor can it be understood separately without taking the empowerment process into consideration. Thus empowerment and development cannot be defined or understood without considering individual as well as collective freedom of the citizens. As the Nobel Laureate Professor Amartya Sen says, 'Development can be seen as a process of expanding real freedoms that people enjoy'.

Now coming back to the question of ensuring food security at household level I would like to spare few words regarding essential inter relationship

between land rights of the poor farmers through the process of appropriate land reforms and access to food.

In post-war situation we saw drastic land reforms being implemented in Japan, South Korea, Taiwan and some other East Asian and Far East Asian countries. Positive impact and qualitative changes that followed after the reforms we also noted with great satisfaction. Agrarian reform as priority action for sustainable development particularly for the rural poor had enjoyed central focus in many developing countries through the fifties and sixties and partly in the seventies. But in recent years since the eighties, it has been relegated to a non-priority agenda.

Can there be any meaningful discussion over or around the issue of food security for the hungry billions - the vast majority of the poor living in the developing world without taking land and agrarian reforms and question of land rights for poor farmers, rural women and indigenous communities into serious consideration? Simply this is absurd and useless.

Now having given the general feelings and a brief overview I would like to put forward few recommendations in addition to those forwarded by Mr Quizon towards strengthening the cooperation and partnership between FAO and NGOs and CSOs which might contribute in some way to creating enabling environment for farmers and the poor in achieving household level food security particularly in Asian Countries.

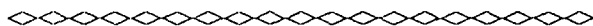
1. The commitments and plan of action adopted in the World Food

Summit in Rome in 1996 should form the basis for wider and more effective cooperation between FAO and NGOs, NGO apex organizations, NGO networks and other relevant CSOs including National Farmers Associations and Agri-Labour Unions.

2. Cooperation between FAO and NGOs for implementing projects should start from conceptual and design phase. The project to be implemented should be developed through genuine participatory processes. NGOs/CSOs should not be treated as mere implementer, contractor or sub-contractor.
3. FAO should engage in meaningful dialogue process with appropriate NGOs and relevant CSOs to promote policy issues related to food security and poverty eradication.
4. FAO should not only implement technical projects but also, more seriously implement and promote strategic programmes considered to be sustainable from long term perspectives and poverty eradication. FAO should provide assistance and policy support to NGOs who work on issues directly linked with food security, land rights and sustainable agriculture.
5. FAO should encourage and provide policy support to social actions and movements initiated/organized by NGOs and Civil Society Organizations (CSOs) with firm and definite objective of protecting bio-diversity and environmental health, as well as basic livelihood,

employment and freedom of choice for the poor farmers and agri-labourers.

PARTICIPATION
OF WOMEN IN
DECISION-MAKING
IN
AGRICULTURAL
COOPERATIVES



Daman Prakash

Senior Consultant & Project Director

Agricultural Cooperatives Management Training Project for Asia



INTERNATIONAL COOPERATIVE ALLIANCE
REGIONAL OFFICE FOR ASIA AND THE PACIFIC
43 FRIENDS' COLONY-EAST, NEW DELHI 110065. INDIA

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Daman Prakash
Senior Consultant & Project Director-AMTP

CONTENTS

Introduction-01
Nature of Cooperatives-02
Women's Participation-02
Factors Limiting the Representation of Women in the Management & Decision-Making Process-02
Causes which Restrict the Participation of Women in Cooperatives-03
Work Relationship of Poor Women in Asia-Pacific-04
Constraints Faced by Women in their Economic Activities-04
Possible Development Factors-05
Women in Agriculture-06
Rural Women in Agricultural Cooperatives-07
Constraints Faced by Rural Farm Women-09
Self-Help Groups or Women's Associations-09
Conclusion-10
Poverty Reduction Efforts – Women and Water-11
References Used-11

Paper prepared for presentation at the 5th International Conference on Rural Farm Women in Asia and Africa, Tokyo Japan. Aug 27-Sep 06 2000. Conference organised by the International Cooperative Alliance [ICA], Central Union of Agricultural Cooperatives of Japan [JA-Zenchu], Afro-Asian Rural Development Organisation [AARDO] and the Institute for the Development of Agricultural Cooperation in Asia-Japan [IDACA].

International Cooperative Alliance
Regional Office for Asia and the Pacific
43 Friends' Colony-East, New Delhi 110065, India

August 02 2000

PARTICIPATION OF WOMEN IN DECISION-MAKING IN AGRICULTURAL CO-OPERATIVES

Daman Prakash
Senior Consultant & Director-AMTP
International Cooperative Alliance
Regional Office for Asia and the Pacific, New Delhi

Introduction

The ICA Principle of "Concern for Community", in some way, mandates cooperatives to go beyond the community's and the members' economic needs which cooperatives traditionally addressed, such as need for credit, consumer goods, marketing of products, etc. to the social needs and concerns of the community and of cooperatives' members such as greater political participation by women in community and cooperatives' affairs, gender equality, childcare, physical safety, etc. The history and nature of cooperative institutions go to substantiate that these are democratic and gender-fair institutions, which respect and encourage the participation of all members in all cooperative affairs, including in decision-making, regardless of their gender.

In the Declaration passed during the celebration of the ICA Centennial held in Manchester in 1995, it was stated, "there are untapped resources in many memberships, especially among women and young people. Much of the future success of the Cooperative Movement will depend upon a willingness to recognise true quality between diverse organisations; much of the vitality will come from the involvement of young people.

Women are marginalised in the leadership and decision-making positions and processes in all structures in society in all countries of the world. The UNDP Human Development Report-1995 stated: "Upholding the equality of rights is not an act of benevolence by those in power. It is needed for the progress of every society. The goals of gender equality differ from one country to another, depending on the social, cultural and economic contexts... Fundamental to all these priorities are the equality of access to means of developing basic human capabilities, the quality of opportunity to participate in all aspects of economic, social and political decision-making, and the equality of reward... Equality is not a technocratic goal - it is a wholesome political commitment. Gender equality is an essential aspect of human development."

The Beijing Declaration [September 1995] stated "Women's empowerment and their full participation on the basis of equality in all aspects of society, including participation in the decision-making and access to power, are fundamental for the achievement of equality, development and peace." The Beijing Platform for Action reinforced it by saying, "Equality in decision-making performs a leverage function without which it is highly unlikely that a real integration of the equality dimension in government decision-making is feasible. Women's equal participation in decision-making is not only a demand for simple justice or democracy but can also be seen as a necessary condition for women's interests to be taken into account. Without the active participation of women

and the incorporation of women's perspective at all levels of decision-making, the goal of equality, development and peace cannot be achieved."

The Nature of Cooperatives

Historically, cooperatives have fulfilled the socio-economic needs of communities, and have enjoyed success in many countries. Cooperatives are formed by many low-income communities to promote their well-being and to become self-reliant. 'A cooperative is an autonomous association of persons united voluntarily to meet their common economic, social and cultural needs and aspirations through a jointly-owned and democratically-controlled enterprise' ... 'Cooperatives are based on the values of self-help, self-responsibility, democracy, equality, equity and solidarity. In the tradition of their founders, cooperative members believe in the ethical values of honesty, openness, social responsibility and caring for others.'

In the Asia-Pacific Region, the total number of individual cooperative membership has reached no less than 550 million people. Assuming that 50% belong to the middle class category and 40% still among the relatively poor, it means that well over 220 million members are still in need of basic services and social infrastructure.

Women's Participation

The picture of women's participation in the leadership and decision-making in cooperatives is the same as at the global level and in the context of Asia and the Pacific Region. And the picture is that of low, even marginal representation of women in cooperative Boards – lowest at the national level and slightly greater at the primary and federation levels.

When women are in the Boards at all they usually hold the position of secretary or treasurer, both doing and implementing positions, rather than a position of decision-making.

Factors Limiting the Representation of Women in the Management and Decision-making Process

Several factors have been identified which limit women's representation in cooperative Boards and in cooperative management in all regions of the world. Some of these are:

- 01 Reproductive roles traditionally borne by women reduces women's time for community and voluntary work such as being an elected official in a cooperative;
- 02 Old stereotypes of women and men where men are traditionally seen as more fit to have a public role [i.e., as leaders] and women to have a private role [i.e., as home makers];
- 03 Requirements and processes for entry in leadership and decision-making in cooperatives restrict women's access and opportunities for leadership and decision-making therein e.g., the member must have served a certain number of years in an elected position before she/he can get into the Board or be elected as cooperative president or chairperson, the nomination procedure where the member willing to be elected must nominate her/himself in front of the general assembly. This practice is not attractive to women;

- 04 Practice of leadership and decision-making in cooperatives discriminate against women e.g., the practice of holding long meetings at night in less than safe places, hierarchical and bureaucratic styles, etc.;
- 05 Cooperative laws and bylaws that restrict women's membership in cooperatives e.g., laws that stipulate that only land owners or heads of households can be members of cooperatives; further more, traditional laws and cultural practices that regard women as subordinate to men;
- 06 In some cooperatives, women are not given the same opportunities as men for basic training and higher education in such areas as finance, technology and management.

Causes which Restrict the Participation of Women in Cooperatives

Studies have shown that some of the following reasons limit the participation of women in cooperatives:

01 Few women members in some types of cooperatives. In some types of cooperatives, e.g., agricultural cooperatives, there are very few women members because by tradition *only men are considered farmers and not women*. Women by their very nature also do not come forward to become members, and even to get elected to the Board, when their menfolk are already present there;

02 Cooperatives do not take into full account reproductive roles traditionally borne by women. Cooperatives in their planning, in implementing activities and in choosing what services to provide to members – do not take into account the fact that women are traditionally responsible for taking care of children, preparing food, keeping the house clean, and other chores. These tasks traditionally borne by women reduce their time for cooperative work such as being an elected officer;

03 More men get elected as officers than women. Most people have the traditional view that men are more fit to be the leaders and, thus, they tend to elect men and not women as officers. Therefore, although there are many or, in some cases, more female than male members in many cooperatives, still more men than women get elected. This means that more female members elect men and not women to be cooperative officers;

04 Cooperative standards and procedures restrict women's opportunities to be in leadership in cooperatives. Some cooperatives require that a member must have served a certain number of years in an elected position before she/he can get into the Board. This practice discriminates against members who have no or have limited prior experience in an elected position. Between women and men, in general, more women will not be able to meet this requirement;

05 Leadership practices in cooperatives make it difficult for women to carry out their leadership duties. Board meetings are usually held at night and run for hours. Women are more vulnerable to physical violence, and, thus, are more concerned about physical safety than men are. Women continue to fulfil their household responsibilities while fulfilling their leadership duties in the cooperative.

06 Some cooperative laws and policies restrict women's membership in cooperatives; and

07 Training on areas such as finance, technology and management are given mostly to men rather than to women. Women are expected to be retrained by their menfolk. They, thus, if it happens at all, receive a second hand and distorted information.

Work Relationship of Poor Women in Asia-Pacific

A very small proportion of women in developing countries have a regular job with an employer-employee relationship recognised by the law and with all the protective legislations accorded to employees. Five types of work/production relationships mark the economic activities of low income, self-employed women. These are: i] Wage work; ii] Piece rate work; iii] Unpaid family work; iv] Own account work; and v] Small entrepreneur.

Poor women are all working women. They are engaged in a variety of occupations including small farm agriculture, livestock tending, processing livestock produce, gathering and processing forest produce, tree growing, small trading and vending, producing manufactured items such as garments, leaf cigarettes, shoes, foodstuffs, handicrafts, etc. at home, providing unskilled manual labour on fields, construction sites, in factories and workshops, providing services such as cleaning, washing, cooking, transportation, childcare etc. They are involved in fending for themselves to somehow generate cash and/or kind return from their work to sustain themselves and their families.

The natural seasonability of work in the economy relating to agriculture, livestock, forestry as well as the religious and ceremonial seasonality of work lead to a situation where poor women are engaged in multiple occupations at different times of the year to ensure even a minimum level of survival. The multiple roles, multiple occupations, multiple production relationships, cash/kind income base all contribute to the complex reality of the livelihood of poor women. These are the main features of the small business sector where women are concentrated.

Several grassroots organisations in many developing countries have been actively involved in the task of influencing poor women's income by strengthening their economic activities. Some of these activities are:

- 1 Conscious efforts of organising women;
- 2 Interventions to strengthen existing economic activities;
- 3 Women's multiple occupations and multiple life roles reality;
- 4 Good internal management and positive public policy linkages;
- 5 Focus on groups of women;
- 6 Integrated set of support services;
- 7 Teams of illiterate & illiterate middle & working class profession and amateur women; and
- 8 Attempt to change the structure of the economy.

Constraints Faced by Women in their Economic Activities

Some of the constraints faced by women at large in matters of securing employment or better life are as follows:

- 01 Vested interest to exploit women's work cheaply;
- 02 Women's limited skills and exposure;
- 03 Women's incompetence in formal dealings;
- 04 Insensitivity of policy makers;

- 05 Erosion of women's economic activities; and
- 06 Insufficient collective strength.

Women when given a chance have proved in many places that they are better and more conscious managers than men. They make excellent book-keepers, secretaries and do not indulge in unplanned or unwanted expenses. They look after the inventories and assets as they generally do at home. They have also exhibited a greater sense of loyalty to the organisation. When working in groups they produce the best of results.

There have been a number of initiatives to provide credit to women in developing countries, especially in the rural areas, to strengthen their economic activities. Governments and a number of international and national organisations have been implementing their micro-credit programmes in the Region. Funds to women are available as credit from various sources, formal and informal. Formal sources of credit are usually the banks which needs various formalities to be accomplished which are hard for the rural women to produce. Informal lenders usually give credit on the strength of groups and do not insist on documentation. Grameen Bank of Bangladesh, and SEWA [Self-Employed Women Association] of India are some of the examples of informal lending with which the women appear to be satisfied. These institutions had also their problems, and based on their field experiences certain guidelines have been evolved which could help extend financial support to rural women.

The following are some of the principles of providing credit to poor women:

- 01 Organising the women first of all before starting any banking activities;
- 02 Build a relationship of mutual trust and acceptance with the women;
- 03 Develop systems which do not make illiteracy of the women a handicap;
- 04 Understand the multiple occupation and multiple roles of poor women;
- 05 Understand the informal system of work in which the women are engaged;
- 06 Understand the handling of small amounts of money;
- 07 Encourage savings of the women as a source of funds for the credit programme;
- 08 A holistic approach to the problems of women;
- 09 Flexibility and timeliness of responses to the needs for the women;
- 10 A participatory structure which provides women with access to decision-making;
- 11 Build a cadre of dedicated organisers and workers.

Possible Development Factors

With a view to encourage involvement of women in cooperative activities including their participation in management and decision-making process it is essential that certain development policies and strategies be quickly adopted. First and foremost is the facilitation of women to enter the cooperative fold. This is possible only when appropriate steps are taken to enable women to become members of cooperatives. This can be done by bringing about changes in cooperative legislation, making appropriate modifications in cooperative byelaws and letting women know, through a process of education and extension, the benefits they can get by joining cooperatives. The gender-bias in the policies of cooperatives has to be removed and all the activities need to be modified in such a way that women enjoy equal rights and opportunities in providing leadership. Women need to be organised into smaller economic and social groups so that they could see for themselves how effective it is to work in groups. Revision of laws which prohibit women from inheritance of property have to be undertaken. Women should be regarded equal to men in matters of being elected to higher organs of a cooperative. They should be enabled to secure credit from lending institutions without going into a cumbersome procedure of securing guarantees and other documentation. Such improvements in laws and policies are necessary to protect the interests of poor women.

Economic growth most effectively reduces poverty when accompanied by comprehensive programmes for social development. Social protection assists individuals, households, groups, and communities to better manage risks and achieve economic stability. In many societies, women suffer disproportionately from the burden of poverty and are systematically excluded from access to essential assets. Also, women often contribute more to improving the living standards and the income of poor households through their work, spending patterns, care giving, and other activities. Improving the status of women, particularly poor women, addresses a priority area of poverty reduction and provides important socioeconomic returns through reduced health and welfare costs, and lower fertility and maternal and infant mortality rates.

Agriculture projects focusing on production are a key to reduce poverty. Agriculture tends to create more jobs. Agriculture sector which has adopted more of agro-processing activities and having higher marketing potentials have provided a lot of earning opportunities and security to women in rural areas in many countries. In many of the Asia-Pacific countries more than 52-60% labour force is provided by women.

Education helps to empower the poor. When attention has been paid to educating women, multiple benefits have been obtained: educated women have lower fertility rates and their children have lower infant mortality rates; and educated mothers are more likely to use health services and to send their children to school.

Women In Agriculture

Women play an indispensable role in farming and in improving the quality of life in rural areas. However, their contributions often remain concealed due to some social barriers and gender bias. Even government programmes often fail to focus on women in agriculture. This undermines the potential benefits from programmes, especially those related to food production, household income improvements, nutrition, literacy, poverty alleviation and population control. Equitable access for rural women to educational facilities would certainly improve their performance and liberate them from their marginalised status in the society.

Socio-economic goals of productivity, equity and environment stability are closely woven around the agriculture sector policies and new dimensions in programmes implemented are already emerging as new values. Regardless of the level of development achieved by the respective economies, women play a pivotal role in agriculture and in rural development in most countries of the Asia-Pacific region. The Asia-Pacific region had witnessed spectacular development in crop yields which even surpassed the population growth rate in the past decade. However, pockets of hunger remain when landless or small farm rural population lack economic access to food because of a lack of remunerative non-farm employment in rural areas, where 80% of Asia-Pacific's 400 million poor live. It has also been suggested that with the acceleration of crop-diversification programmes and the transformation of agriculture to commercial production levels, women's lot had been even further worsened by the addition of new burdens which they have to shoulder in order to realise profits in farm operations.

Rural women who are obliged to attend to all the household chores, children's welfare, nutrition and family cohesion along with farm work, are desperately driven to adopt a survival strategy to save the family food security from total collapse. Rural poverty has increased in the region: particularly for farmers as priority has been accorded to the industrial and service sectors: this is both the cause and an effect of rural-urban migration leading to the "feminization of farming." Thus the numbers and the proportion

of rural women among the absolutely poor and destitute, currently around 60%, is expected to increase to 65 to 70% by the end of the year 2000.

In spite of social, political and economic constraints, women farmers have proved extremely resourceful and hardworking in their attempt to ensure household food security. Social constraints place barriers around their access to scientific information and technological support. Lack of collateral denies them access to agricultural credit. Culture or traditions accord membership of cooperatives only to heads of households – usually a man. Many rural women, even in highly mechanised farming systems such as the Republic of Korea and Japan would have agriculture for work in other sectors if choices were available.

After some decades of development, global problems and issues concerning environment, women in development, and poverty had reappeared. All these have emerged in rural communities and threatening their sustainability. Rural communities with norms developed for managing resources are important for the stability of community life. Gender-oriented rural development programmes which focus on role of women to guarantee the stability of life provide a sound basis for integrated development of the quality of life.

In progressive economies like Japan, rural women have shown anxieties over several concerns affecting their livelihood. Some of the priority items include measures for success in agricultural enterprises, expansion of periodic farming resulting in reduced holidays, the need to reduce agricultural work, changes in awareness of rural societies and reduction in the world connected with caring for elderly people. In order to redress these problems, *five tasks* have been identified for promotion which will result in making rural living more pleasant and comfortable. These tasks include:

- i. Creating awareness of changes and measures pursued to change the status of women by their active participation in agricultural and fisheries cooperatives;
- ii. Improving working conditions and environment;
- iii. Appreciating the positive aspects of living in rural areas and creating a conducive environment which will contribute towards better rural life;
- iv. Acquiring skills to diversify areas of involvement by women supporting women in entrepreneurial roles; and
- v. Adopt structured approach to execute the vision to improve rural conditions.

Rural Women in Agricultural Cooperatives

Women are represented in various forms and in various types of cooperatives in the region. In most of the South-Asian countries women membership in mixed membership cooperatives is generally lower as compared with those from other countries in the region. In societies where culture restricts women's membership in cooperatives, women-only cooperatives proliferate. It is in women-only cooperatives that women feel freer and less restricted in their participation in cooperatives. In countries like India, Nepal, Bangladesh, Sri Lanka and Pakistan, women comprise just 7.5% as compared with men (92.5%) of the total membership. In Malaysia it is around 30.6%. In many of the Asian countries women's membership is low (ranging from 2 to 10.5%) in agricultural cooperatives. This reflects the age-old stereotype that men are the farmers and not the women, and the title of the farm property should be in the name of the man. This situation automatically prohibits women to be the members. Out of a total of

450,000 cooperatives with a total membership of 204.5 million in India, there were 8,171 women-only cooperatives with a total membership of 693,000. It is also known that the women-only cooperatives e.g., cooperative banks, consumer stores, fruits and vegetable vendors, have done exceedingly well and provided a whole range of services to their members. In India, with a view to involve women in the process of decision-making in local self-government bodies including cooperatives, a 33% representation has been instituted and in a number of states all boards of directors have women serving on them. There has also been a discussion to have a similar representation in state and national legislatures as well.

There are still some prevailing laws which place barriers for women's participation in agricultural cooperatives and/or farmers' associations, like land ownership and head of the household. In many societies the very women who need to organise to cooperate and prosper, lack the time for participation due to multiple work demands. Cooperatives being people-centred movement had recognised these limitations placed on women by the society and economic institutions. Experiments made in different parts of the world clearly indicate that women's participation in cooperatives and other local governments bodies not only provides them an opportunity to articulate their problems but it also helps them to be an active partner in the decision-making process.

In terms of the ratio of membership of women in agricultural cooperatives, the percentage is rather low, but they have a strong influence on them – through the heads of the household. Certain obvious barriers restrict their direct and formal entry in agricultural cooperatives. Agricultural cooperatives, in present times, everywhere have come under dark clouds due to heavy competitions and pressures of open market economy systems. They are now expected to meet the challenges which they had never anticipated before. Their business methods remain traditional and they expect government support in the form of protection and subsidies. These are no longer available and will not be available in the near future. In several countries, agricultural cooperatives have either crumbled or are under massive reorganisation.

The challenges faced by agricultural cooperatives can be enumerated as under:

- Need to improve professional management skills of those who provide advisory or guidance services to cooperatives and of the managers and some key members of primary level cooperatives;
- Establishment of a marketing intelligence system within the Cooperative Movement to enable the farmer-producers follow market trends and plan their production and marketing strategies;
- Assured supply of farm inputs (quality seeds, chemical fertiliser, farm chemicals, credit and extension services);
- Establishment of business federations through cooperative clusters to undertake primary agro-processing marketing of local products and to cover financial requirements;
- Be aware of quality controls and standardisation of farm products to be able to compete effectively in the open market;
- Participate in efforts to conserve natural resources which directly and indirectly influence farm production and rural employment; and
- Need for providing information to the farmers and farmers' organisations on the implications of restructuring, globalisation and WTO agreements.

Constraints Faced by Rural Farm Women

Based on the experiences of farm extension workers, field advisors and rural farm women in the Asia-Pacific and Africa regions, the following are the general constraints faced by them:

- High illiteracy rates and poor living conditions among rural women;
- Lack of leadership and inadequate participation in the organisational and economic affairs of their agricultural cooperatives;
- Absence of property inheritance rights, restriction on acquiring membership of agricultural cooperatives consequently being deprived of farm credit, etc.;
- Inadequate health-care services in rural areas;
- Inadequate water supply for household and farm operations;
- Lack of appropriate agricultural technology aimed at reducing the physical burden of farm women;
- Inadequate access to credit and agricultural inputs and other services;
- Lack of female farm extension workers;
- Lack of marketing facilities and opportunities;
- Traditional, religious, social and cultural obstacles;
- Less participation in decision-making – even within the household;
- Male migration/urban drift which increases pressure on women;
- Lack of opportunities to improve socio-economic status of farm women;
- Lack of skills and attitudes in leadership and management development; and
- Lack of secretariat supporting functions for women's organisations and allocation of funds for them in cooperative organisations.

Self-Help Groups or Women's Associations

Women often suffer due to lack of organisation and "bargaining power" although their total number is no less. In the rural sector, women often suffer from the following:

- Their savings are grossly inadequate;
- Their savings are often "taken over" by men;
- Their savings remain unaccounted due to absence of any organisation;
- Their individual role and contribution is not recognised;
- Their collective power has not been harnessed;
- They are often tricked in the name of "chit funds" and the like;
- They do not have any assets, leave alone the savings;
- They have no social or economic security; and
- They are not admitted to the membership of agricultural cooperatives, etc.

Rural women leaders can help the women to organise themselves to solve some of their social and economic problems. There are no proper leaders or motivators in rural areas who can organise rural women. They can be organised in the form of Self-Help Groups

[SHGs]. Such groups could be operated in the form of "pre-cooperatives" making use of the universally-accepted Principles of Cooperation.

If the rural women can organise themselves into SHGs, they can overcome some of their problems through group work, and operate the groups on a continuing basis. When the groups have become operational and their progress has been satisfactory, they can expand the range of their services. The groups can also organise themselves into pre-cooperative groups and operate them on the basis of the Principles of Cooperation, like any other cooperative but without going into the process of formal registration or incorporation, etc. The pre-cooperative groups could eventually, if certain legal conditions are met, and if the members so desire merge into a registered cooperative or have a separate cooperative registered.

Conclusion

In the light of the discussions held, the following terms get highlighted: Placement of restrictions laid by law, policies, cultures and traditions which limited the participation of women in cooperatives; Lack of education, initiatives, cultural pressures restrict women to get themselves elected to the Board and other decision-making organs of cooperatives; Limited information and/or facilities on securing micro-financing due to complicated procedures and lack of organisational structures; Insensitivity of cooperatives to accept women as decision-makers and leaders due to the psychological dominance of men and interest groups; Cooperatives do not entertain women as borrowers due to legal or cultural restrictions; Cooperatives do not offer any social programmes which benefit women; Cooperatives do not provide them with opportunities and facilities to market their products; Women by nature are shy and tend to withdraw from contests and arguments when their menfolk take the lead etc.

There is therefore the need for suitable modifications in cooperative and other laws enabling the women to become members of agricultural cooperatives and other cooperatives. This is possible only at the government level by having an intense lobbying with government leaders and other activists. There is also the need for creating greater awareness among women and women members to realign and adjust cooperative policies including the byelaws in favour of women. This is possible when women are given an opportunity to organise themselves through the process of education and extension. The gender-bias in the policies of cooperatives has to be removed and all the activities need to be modified in such a way that women enjoy equal rights and opportunities in providing leadership. Securing the support of international and national organisations to support the cause of women is, therefore, urgently needed.

Poverty Reduction Efforts -Women and Water

“Not only are the poor more prone to the adverse impacts of unsafe drinking water and inadequate sanitation, but ADB’s field surveys also consistently show that the poor spend disproportionately more of their incomes on potable water than more privileged sections of the community for whom piped water supplies are assured. For example, the poor in Manila pay as much as 10% of their household income for a meager quantity of poor-quality water. While investments in human capital – education, health care, shelter, and protection from the effects of natural disasters – are also required to break the cycle of poverty, the impacts of poor quality drinking water and the lack of adequate sanitation are particularly strong and immediate. The policy imperative of this – for governments as well as for ADB – is quite clear.

“While the poor are disadvantaged in terms of access to the benefits of improved water supply and sanitation, poor women are in a particularly invidious situation. The gender division of labour in many societies allocates to women the responsibility for collecting and storing water, caring for children and the sick, cooking, cleaning, and maintaining sanitation. The availability of a decent water supply and sanitation system goes a long way to improving the quality of life for poor women and their families. In many parts of the region, the arduous task of walking long distances over difficult terrain to fetch water falls to women, often with the help of their daughters. Women care for the sick, who are often children suffering diseases caused directly by contaminated water. Providing clean and dependable water close to the home can substantially reduce women’s workloads, and free up time for women to engage in economic activities to improve household incomes. For girls, the time saved can be used to attend school. Hence, providing water supply and sanitation is pivotal to improving both the social and economic status of women, while simultaneously addressing gender and poverty concerns. The central role that women play in providing, managing, and safeguarding water is recognised in the third Dublin Principle.” [Source: ADB Annual Report 1999].

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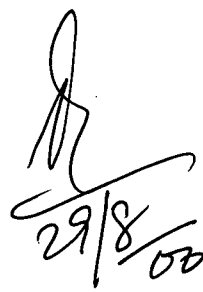
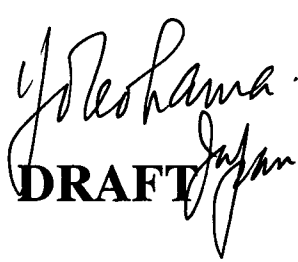
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**REGIONAL FAO-NGOs/CSOs CONSULTATION for
ASIA and the PACIFIC REPORT
(Yokohama Symposia, Yokohama, Japan; 28-30 August 2000)**

CONSULTATION RATIONALE

Today, close to 790 million people in the developing world are considered chronically undernourished.¹ Optimistic forecasts see this number declining to some 700 million 10 years from now, but this offers scant relief to those who are scandalized by the thought that one in every 8 persons in the world's poorest countries would remain chronically hungry.

The global food balance looks adequate in the aggregate and points to a progressively improving food situation in the industrial and developing world through 2010². Yet the same projection comes with an important qualifier: it will hold true only *for those with an effective demand for food*, that is, the resources to produce it or the income to buy it. And herein lies the crux of the matter.

The Food and Agriculture Organization (FAO) has long acknowledged the vital link between hunger and poverty. It endorsed the following statement,

Food security [is] becoming less a problem of global food supplies, overall stability and global stock levels as such, but more a problem of inadequate access to food supplies for vulnerable groups resulting from, inter alia, lack of purchasing power.³

The Asia-Pacific region has some of the highest density populations in the world. It is also home to a large number of the world's poor. Considering the relationship between poverty and hunger, it is no wonder that 525 million, or two-thirds of the developing world's chronically hungry, are found in this region.⁴

Hence, the Asia-Pacific deserves particular attention in efforts to achieve global food security.

In 1996 the FAO, in collaboration with non-government organizations (NGOs) in the region, started a process designed to build and sustain the momentum for long-term sustained action to address endemic poverty and hunger. In November of that year, the FAO organized the World Food Summit (WFS) in Rome. In a pre-Summit meeting (Bangkok, Thailand; April 1996), over a hundred representatives of NGOs and people's

¹ FAO, *The state of food insecurity in the world*, 1999

² Ibid.

³ FAO, *Report of the Conference, Twenty-Third Session*, November 9-28, 1985, 21.

⁴ FAO, *The state of food insecurity in the world*, 1999

organizations (POs) came together to hammer out a “social contract” between civil society and governments and which called for a food security strategy based on national food self-reliance and the continuing viability of small farming communities. This social contract has since become known as the Bangkok Declaration.

The Summit itself concentrated on getting national governments to cooperate in finding and implementing a “collective solution” to the problem of hunger. However, the WFS Commitments, being non-binding on the governments, would serve merely as guidelines for food security interventions. In any case, the FAO set up a mechanism to monitor on an annual basis the progress made on those commitments; this report is presented and discussed in the Committee on Food Security (CFS). Meanwhile, civil society organizations (CSOs) and the FAO proceeded to build the infrastructure for multi-level, multi-stakeholder action in the post-WFS period. Strategies for practical, field-based and coordinated follow-up activities were formulated and put to work. For four years, the FAO and NGOs/CSOs engaged in policy dialogue and information sharing, and cooperated in field programs, in order to keep the Summit spirit alive.

On 28-30 August, 2000 the FAO-NGOs/CSOs Consultation for Asia and the Pacific is being held in Yokohama, Japan in conjunction with the 25th FAO Regional Conference for Asia and the Pacific. More than 400 invitations have been sent out to representatives of NGOs and CSOs in this region. Around 250 representatives of NGOs/CSOs from 30 Asia-Pacific countries are participating in this consultation.

The agenda of the Consultation hews closely to the provisions of the WFS Plan of Action as well as the Strategic Framework for FAO Action in the next 15 years. It focused on the major issues and concerns related to food security in the Asia-Pacific region and strategies to enhance FAO-NGO/CSO cooperation towards attaining sustainable food security.

MAJOR ISSUES AND CONCERNS ON FOOD SECURITY IN ASIA AND THE PACIFIC

The WFS Plan of Action vowed to reduce the number of undernourished people to half the 1996 level no later than 2015. This means a reduction in the ranks of the hungry by an average of 13 million every year until 2015. At the current rate of progress, there is no way this target could be met.

Adding to an already grim scenario, in July 2000, the UN, the World Bank, the IMF and the OECD jointly issued a report⁵ confirming what we already know: The poor are still with us, and their number, far from being cut by half, is rising.

1.2 billion people live on less than a dollar a day. Another 1.6 billion make do with \$2.⁶ This is the same number, though a slightly smaller proportion of the world’s population,

⁵ IMF, OECD, UN, WB Group (2000). 2000: A Better World For All, (web edition).

⁶ Ibid.

as were poor in 1990, but the continuing growth in population will ensure that it will hold steady if not increase in the coming years.

Poverty and food insecurity are closely intertwined phenomena. Lack of sufficient and reliable income is at the heart of food insecurity and the inability to achieve sustainable livelihoods. Hence, the current poverty forecast only reinforces the belief that the goal of halving the number of undernourished will remain a distant dream unless real progress is made in reducing poverty.

With respect to the persistence of poverty and hunger in Asia and the Pacific, the Consultation highlighted the following issues and concerns:

- The marginalization of women in agriculture and development processes
- Trade-liberalization and commercialization of agriculture
- Agricultural intensification
- Inequitable access to productive resources
- Inadequate preparation for food emergencies

The marginalization of women in agriculture and development processes

✓ In rural areas all over the world, much of the work that needs to be done to ensure the family's daily survival is taken on by women.

✓ In Asia and the Pacific, the women are responsible for half of the workload. Yet, the demands on them are not matched by access to and control of the necessary resources. In many countries, women are barred, not just by custom but by law, from holding property rights. Conjugal property rights are not everywhere recognized.

The same patriarchal thinking permeates institutions, notably government, from whom reform is expected to come. Land redistribution programs, for instance, hold out little hope for many women as the "head of household" principle by which these programs select the beneficiaries, automatically assumes that men, not women, hold this position in the family. The reality is, a great many rural households are now headed by women, who, after being left to take care of things by husbands seeking work in the cities, have had to take on the twin burden of mother and father.

✓ Women are also generally denied access to credit because they have no negotiable property.

✓ The result is increasing feminization of food insecurity.

✓ If efforts to achieve sustainable food security are to make any impact, then they must address the present inequality between women and men.

- ✓ The technological bias that favors men, particularly in agriculture, should be addressed. Agricultural technology has mechanized many of the tasks traditionally assigned to males; on the other hand, it has largely failed to reduce the drudgery of work associated with women. More active intervention is necessary to address this imbalance.
- ✓ Innovative micro-credit programs providing finance for small-income generating activities will greatly help to empower poor rural women.
- ✓ It is likewise indispensable that women are organized at the local and national levels, because they have a valuable contribution to make in local and national efforts to secure food sufficiency. Their views and experience would greatly enrich information exchange at the community and national levels. At the same time, women should be given access to information, including agricultural, sales and agriculture related regulations so that their participation in dialogue, and decision-making will be meaningful.

Trade-liberalization and commercialization of agriculture

Until the 1960s, the conventional wisdom was that national self-sufficiency was the best guarantee of food security. Every country should aim, as far as possible, to produce all the basic food it required. But a pervasive development philosophy, centered on industrialization based on an import substitution strategy, led many governments to keep food prices low to benefit their urban populations and industrial workers. Such policies had the effect of depressing local production, while allowing food-exporting industrialized countries to exploit the opportunities to create markets for their food surpluses. By the late 1980s, the idea of a global free market had emerged as the new orthodoxy. Countries were to buy the food they needed at the best price on the international market, earning the foreign exchange to do so by exporting whatever they could produce most efficiently. This doctrine, which confusingly, is termed “self-reliance”, is based on the premise that those who are short of food will only be able to obtain it in the longer run if they can pay for it. It ignores the cost of adjustment to the farming community and the need to provide them opportunities and support to become efficient and competitive.

When addressing the themes of eradicating poverty and achieving food security, the one area that requires clearer policy for concerted action is the task of raising the levels of food self-sufficiency through increased and sustainable domestic agricultural production since this is the most important source of livelihood for the rural poor communities.

In Asia and the Pacific, where the majority of farms are small, family-size operations, this task calls for more focused attention to the problems of small farming communities, fisherfolk, and other small local producers.

It should also be based on a recognition of the multi-functionality of agriculture. To promote the social and economic viability of rural areas, it must be concerned not just with domestic agricultural production, but with achieving sustainable food security,

through conserving land and the natural environment, maintaining and revitalizing rural communities, and generating rural employment, among others.

Agricultural trade liberalization should be pursued only to the extent that it promotes domestic food security. It is only a means to an end, and is certainly not the only option available to policymakers concerned with food security.

The emphasis should be on domestic production; foreign trade plays only a complementary role. This means that even countries that are not as well-endowed where agricultural resources are concerned should be encouraged to produce their own food if they are to attain sustainable food security.

A logical extension of food security policies based on trade liberalization is the commercialization of agriculture. Much of governments' resources and many of their programs are being used and designed to promote large-scale, industrial farming operations to the neglect of small, family-size farms, especially in marginalized areas.

Deregulation and privatization in the 1990s resulted in rapid land concentration. Small-holder operations and family-size farms stood no chance against the economies of scale commanded by the commercial producers, and were forced out of business in the tens of thousands. Investment in agriculture has declined, and so have the opportunities for farm-based employment. Even small village-based industries, which provide livelihood for the rural poor communities, are increasingly under threat from large industries and multinational corporations. In the meantime, the price of basic commodities continues to go up, while cutbacks in public spending have resulted in poor and inadequate delivery of basic services like health care and education.

Today, agricultural production is on its way to becoming a thoroughly transnational business controlled by a few large companies based in industrialized countries.

The seed companies were early starters in trying to integrate farm production. Their corner on the market for seeds guaranteed their monopoly of the market for fertilizers, pesticides, and machinery.

The biotech companies are trying to consolidate the market for seeds by first developing crops with agronomic properties and substantially high-yielding (such as herbicide resistance) that are useful to growers. Now, they are moving into development of transgenic seeds, whose long-term implications on the environment and food safety are still largely unknown.

At the same time, there is an emerging class of companies whose activities bear close watching. These are the food retailers. Represented by the big supermarket chains, these middlemen have recently been consolidating their control of the food retail business by way of transcontinental mergers and acquisitions.

Agricultural intensification

In the 1970s, the Green Revolution technology was promoted as a long-term solution to recurring and expected global food shortages. Small-holder based agrarian structures all over the world were broken up to pave the way for the new production regime. Large numbers of agricultural workers, most of them women, were thrown out of work.

From the start, small and subsistence farmers, who comprised the majority in the region's food producers, were passed over by the new technology. Lack of access to formal sources of credit rendered this capital- and input-intensive practice effectively beyond their reach. Nor did it prove to be of much help to those who tilled hilly, arid, or swampy areas, lands with poor soil, lands perennially seared by drought or submerged in floods.

Those who initially benefited from the new farming practice quickly became acquainted with its downside. The hybrid crops did turn in an impressive performance, but one that, it turned out, was chemically induced and only chemically-sustained. But as prolonged use of chemicals and heavy machinery took their toll on the land, productivity tapered off. The farmers compensated by applying progressively bigger input doses, which further undermined the land's carrying capacity. Government subsidies, which made the inputs much cheaper than they would have been, exacerbated the farmers' tendency to use more inputs than was necessary. Yields dropped just as the debts started piling. Thus was set off a cycle of indebtedness that impoverished a great number of farmers in the region.

Agricultural intensification has resulted in the degradation of the soil, pollution, scarcity of water and loss of biodiversity, among others. The damage to the agricultural environment would pose a further threat to the continuing viability of agriculture based livelihoods.

Inequitable access to productive resources

The same undue reliance on technological fixes explains why governments in the region have never seriously applied themselves to implementing genuine agrarian reform.

Productivity, their thinking seems to go, is a factor solely of technology. And yet, not enough thought has gone to how science and technology can be made accessible to and benefit poorly-endowed rural producers.

Some progress has been made in land registration and in improving tenancy rights, but changes in the order of giving land to the tiller remain an unfinished agenda. Genuine agrarian reform is imperative not just because social justice demands it, but because widespread landlessness has been shown to cause social and political upheaval that could engulf the whole process of development.

Where the productive resources form part of the national commons, the poor who depend on them for their livelihood and food needs should be guaranteed secure access. Attempts

to privatize these commons through a variety of licensing agreements, as well as their over-exploitation by private companies, are undermining the sustainability and access by the poor to these resources. In fisheries, for example, rampant encroachment by big commercial fishers on coastal waters has resulted in a serious decline of fish catch among small fisherfolk. Forests are clear-cut by illegal loggers or by undisciplined holders of timber license agreements. Mangroves, which are spawning ground for fish, are cut down to make way for aqua farms (e.g., shrimp farms). This now widespread practice not only results in declining fish populations, but also in the salinization of lowland areas adjacent to shrimp farms.

Community based sustainable resource management (CBNRM) schemes should be instituted to allow local people to sustainably manage land, forest resources, fisheries, mangroves, and other common property resources.

Inadequate preparation for emergencies

The Asia-Pacific has witnessed some of the most serious emergencies recorded. And the potential for disaster in the region remains high. These emergencies could result from natural calamities, which are not usually preventable, or they could be man-made, as happens, for example, in political or civil unrest. They could also be transitory, where the disruption to livelihoods may be serious but reversible, or more permanent, in which case, affected populations are pushed, often irretrievably, to the poverty trap.

In any case, when dealing with food emergencies, the best form of preparation is to promote sustainable food security. At the household level, this is reflected in access to sufficient and diverse kinds of food — both fresh and processed. This condition is maintained through a variety of approaches, namely:

- Sustained optimal levels of production of rice and other foodstuffs;
- Guaranteed access to food imports in order to ensure sufficient and increasing food supply in anticipation of rising food demand that stems from population growth and income improvements;
- Maintenance of stable food prices;
- Success of poverty alleviation efforts, especially in rural areas;
- Improvements in infrastructure and facilities that facilitate the distribution of food to consumers all over the country;
- Reform of financial institutions to make them more accessible to rural populations and improve people's trade prospects.

✓ NGOs, such as agricultural cooperatives, have emerged as a key player in promoting food security. They not only encourage economic growth, but serve as "social stabilizer".

Preparation for a food emergency, arising either from man-made or natural disasters, entails the setting up of community-based surveillance systems to gather and assess information and thereby provide early warning of emergencies to all concerned, including

governments. NGOs/CSOs should take advantage of real-time or instantaneous communication made possible by information and communication technologies (ICTs) such as the Internet. NGO/CSO networks and coalitions are equally useful in disseminating food security-related information.

RECOMMENDATIONS

Guaranteeing women's equal access to productive resources

Governments:

1. Amend existing laws to institutionalize equal access of men and women to land and other productive resources.
 - Ensure that the "head of household" principle which governs the awarding of land under state sponsored agrarian reform does not exclude female household heads.
 - Provide for conjugal ownership of property rights.
 - Guarantee women's inheritance rights to land.
2. Integrate women's participation in all publicly funded programs.
3. Create/Enhance/Institutionalized mechanisms to facilitate information sharing and dissemination (e.g., food production, food safety, etc.).
4. Increase representation of rural women in relevant agricultural policy-making bodies.

FAO, Governments and NGOs/CSOs:

5. Build women's capacity and skills to participate more fully in development processes and enhance women's access to production credit, which are presently constrained by lack of negotiable property rights. In this regard, innovative micro-credit programmes packaging provision of credit along with skill development would be effective in empowering rural poor women.

NGOs/CSOs:

6. Organize women at the local and national level, and provide them adequate information through such organizations.

FAO:

7. Study on the policy environment necessary to attain equal participation of both women and men.
8. Ensure gender disaggregated data in the gathering of information at the household and individual level
9. Include perceptions, human interest stories as a key aspect in the evaluation of the implementation of the WFS Plan of Action
10. Promote the integration of gender issues in agricultural policy formulation and planning by member countries.

11. Mainstream gender concerns in programmes and projects.

FAO and NGOs/CSOs:

12. Need to level-off on a common understanding of sustainable household food security.

Re-orientation of trade policy

Governments:

1. Current policies governing international trade should be re-oriented to reflect the following principles:
 - The liberalization of agricultural trade should not be regarded as an end in itself. Nor should it be seen as the only way to attain food security. Raising the levels of domestic food self-sufficiency must be the primary goal of nations. Foreign trade should complement, not supplant, domestic production. Hence, even those countries that lack natural comparative advantages may have to engage in agriculture to achieve sustainable food security.
 - A recognition of the multifunctionality of agriculture should be the basis for poverty eradication and food security. In this regard, it is necessary to pay particular attention to the social and economic viability of rural areas. Thus, agricultural production activities must not be judged on economic efficiency considerations alone because the nature of market imperfections and externalities make it impossible to internalize social costs in prices. Moreover, the concern for food security, conserving land and the natural environment, maintaining and revitalizing rural communities, and generating rural employment, among others, must be fully taken into account.
 - The security of local food-producing communities must be guaranteed. Trade policies should not unduly favor large-scale or industrial farming to the detriment of the small food producers.
 - Policies should promote domestic food production in both developed and developing countries if these have the capacity to produce commodities in sufficient quantities for the national community. Foreign trade should complement, not supplant, national production.
 - Trade policies should be formulated and adopted with a view to enhancing, not diminishing, ecological sustainability in both importing and exporting countries.
2. Similarly, governments should address the foreign debt problems of developing countries to improve the food security situation. Resources from debt relief should be channeled for social development spending, especially poverty alleviation and food security measures.

Mainstreaming sustainable agriculture

Sustainable food security must be the guiding principle. The demands of food security should not be used to justify the overexploitation of resources and damage to the

environment. Rather, food security initiatives should incorporate the dual objectives of producing enough for present needs without compromising the ability to meet future demands.

Governments and FAO

1. Ensure that loans or investments targeted to the agricultural sector have, at the very least, a strong sustainable agriculture (SA) component, and at best, promote the shift from chemical farming to SA.

FAO and NGOs/CSOs

2. Continue and sustain research on SA to adapt it to particular farming conditions, and consolidate productivity gains. This effort should be a partnership between farmers and “scientists” in formal research institutions.

FAO

3. Continue the analytical work to develop a comprehensive framework which takes into account among other things the multifunctional character of agriculture to further contribute to the policy formulation for enhancing sustainable agriculture and rural development.
4. Develop food security indicators at the household level as a basis for monitoring the implementation of the WFS Plan of Action.

Governments

5. Adopt environmentally safe, non-polluting and sustainable pest management approaches. Integrated Pest Management (IPM) is one such option.
6. Promote and adopt sustainable energy systems based on renewable sources such as solar, wind, hydro and biomass.
7. Implement strict labelling rules so that consumers know exactly how much GMO (genetically modified organism) content goes on marketed goods.

Resource reform

FAO

1. Follow-up with governments on their expressed commitment to international agreements that recognize the importance of land reform in efforts to secure food security and reduce poverty. Clear goalposts and timetables should also be set.

Governments

2. Fast-track the implementation of existing agrarian reform laws that consolidate access, ownership, control and management of resources without gender and ethnic discrimination of small farmers, fisherfolk, forestry producers and other producers.

3. Implement appropriate land use planning to discourage conversion of agricultural land to real estate and other purposes.
4. Regulate the awarding of license agreements that give big corporations control over the use of common property resources, such as forests, mangrove areas, and fisheries in manner that do not deprive the rural poor equitable access to sources of livelihood.
5. Government should implement FAO's Code of Conduct for Responsible Fisheries based on the provisions of UNCLOS Agreement.

Governments/NGOs/CSOs:

6. Where the productive resources form part of the national commons, the poor who depend on them for their livelihood and food needs should be given some kind of security, guaranteed by tenure instruments. Community based resource management schemes should also be instituted to allow local people to sustainably manage and use such resources.
7. Fisheries management
 - Adopt policies on sustainable and responsible utilization of fisheries, including community based fisheries and ecosystem management, in order thereby to contribute to food security, where fish products are concerned;
 - Call for the establishment of equitable rules of trade in fish and fish products so that producers, especially small fisherfolk, do not suffer from undue disadvantages;
 - Appeal to international organizations for support for legal and policy remedies where fisheries – related issues are concerned.

Preparation for food emergencies

Governments

1. Ensure a steadily increasing food supply (made possible either by increasing aggregate production or increasing food imports) to meet the demand of a growing population.
2. Surveillance
 - Use state-of-the-art technology to strengthen early warning systems;
 - Establish communication networks to promote awareness among farming communities.
3. Enlistment of NGO/CSO support
 - Harness NGO/CSO experience and services in mobilizing relief efforts in times of disaster;
 - Promote capacity-building through advocacy, information dissemination and education;
 - Promote NGO/CSO collaboration with government.
4. Initiatives during food emergencies
 - Establish principles/procedures governing the declaration of food affected areas;
 - Ensure more accurate targeting of food assistance;
 - Regularly monitor food stocks and prevent hoarding;

- Facilitate the transport of food aid to affected areas.
- 5. Channel financial assistance to farmers through agricultural cooperatives
- 6. Securing local and foreign assistance during food emergencies
 - Establish links with international and local relief organizations in order to secure their assistance during food emergencies;
 - Facilitate by whatever means is required, the work of such relief agencies.
- 7. Maintain local food reserves, promote traditional seeds and preserve local food tastes.

NGOs/CSOs:

- 8. Help mobilize relief efforts.
- 9. Promote capacity-building through advocacy, information dissemination and education.
- 10. Assist government to more accurately target food assistance.
- 11. Build up food stocks at the community level.
- 12. Monitor the level of food stocks on a regular basis.
- 13. Assist in the transfer of food aid to affected areas.
- 14. Promotion of local autonomous institutions, including cooperatives.

FAO:

- 15. Continuously monitor global and country-level food supply and demand, as well as emerging food emergencies, through the establishment of a “Food Watch”.
- 16. Alert the international community to impending food supply shortfalls.
- 17. Mount food supply assessment missions to countries concerned in order to analyze the situation, quantify the shortfall, and propose strategies to address the emergency.
- 18. Provide the basis for multilateral and bilateral assistance to mitigate the effects of food shortfalls.

Y. Yokohama
DRAFT
28/8 00 Japan

**REGIONAL FAO-NGOs/CSOs CONSULTATION for
ASIA and the PACIFIC REPORT
(Yokohama, Japan; 28-30 August 2000)**

FAO-NGOs/CSOs COOPERATION IN ENHANCING SUSTAINABLE FOOD SECURITY

Taking into account the major issues and concerns related to food security in the Asia-Pacific region, NGOs/CSOs propose to collaborate with FAO in the effort to achieve sustainable food security. This partnership will be guided by FAO's policy paper on "*Strategies for Cooperation with NGOs/CSOs*", the result of a process of consultation with the NGO/CSO community, and which provide for four functional areas for FAO-NGO/CSO cooperation:

- Information sharing and analysis
- Policy dialogue
- Field programs
- Resource mobilization

To implement these strategies, the FAO *intends* to introduce changes in how it manages its relationship with NGOs/CSOs. These changes include:

- Revising formal status and meeting attendance procedures
- Integrating partnerships into FAO's programme planning process
- Promoting a "partnership culture" within FAO
- Strengthening the capacity of decentralized offices to build relations with civil society by designating as focal point, seeking additional human resources and mobilizing financial resources for partnership activities from local donor offices
- Formalizing an NGO Working Group in FAO to implement these strategies in collaboration with the FAO Unit for Cooperation with the Private Sector and NGOs (TCDN)

These reforms are welcome news to NGOs/CSOs who have been relating with the FAO on food security-related issues. The aims and objectives of closer cooperation between NGOs/CSOs and FAO however need to be operationalized. In this regard, NGOs/CSOs need to lay down the principles that will govern their future engagement with the FAO.

Information sharing and analysis and policy dialogue

The World Food Summit started a process of dialogue and information sharing that both the FAO and NGOs/CSOs want to sustain. In the run-up to the Summit, 101 representatives from Asia and the Pacific region gathered for a meeting co-organized by the FAO and NGOs/CSOs to prepare the NGO input to the Summit. In follow-up activities, they met to come up with practical, field-based follow-up activities. Based on recommendations from this meeting, the NGOs/CSOs went on to formulate strategies for grassroots-based action. For four years, following the Summit, the FAO and NGOs/CSOs engaged in policy dialogue and information sharing, and cooperated in field programs, in order to keep the Summit spirit alive. The present Consultation will hopefully strengthen these partnership activities.

Information sharing and exchange are to be conducted at three levels: (1) between FAO and NGOs/CSOs; (2) NGOs and beneficiaries; and (3) FAO and grassroots communities, with NGOs/CSOs acting as intermediary.

Today's information and communication technologies (ICTs) have the potential to facilitate and enhance these communication links.

However, exchanging and sharing information with grassroots communities pose a complex problem that would not yield to a simple transfer of technology. Poverty, lack of education, and inadequate communication infrastructure by themselves effectively exclude the poor in these communities from the use of ICTs. But even without such hurdles, meaningful participation in the "wired" world will not come automatically, nor will it necessarily be "empowering" for the poor.

The real test of information-sharing, and of the tool that facilitates it, is its effectiveness in sensitizing, motivating, and activating vulnerable groups to work towards food security.

Joint FAO-NGO/CSO Strategies for Action in Field Programs in Implementing the WFS Commitments

The Rome Declaration on Food Security and the WFS Plan of Action provide the framework for FAO-NGO/CSO cooperation in food security efforts. While acknowledging the good intention behind the WFS commitments, NGOs/CSOs remain critical of certain principles on which the commitments are based and the mechanisms by which these are supposed to be implemented.

First, the Declaration takes the position that trade and liberalized markets are a key element in achieving world food security. On the other hand, NGOs/CSOs argue that "international trade is not vital to food security. The argument goes that domestic production should be the focus of sustainable food security, with international trade playing a complimentary role.

Second, the "right to food as a basic human right" still has not been fully recognized. Related to this, the principles of "food self-reliance" and "food self-sufficiency" have yet to be emphasized.

Third, the WFS Declaration and Plan of Action puts much of the burden for implementation of the commitments to member-governments. However, the non-binding character of these documents leaves governments free to pursue the commitments as they see fit and as their resources will allow.

The new FAO policy paper on strategies for cooperation with NGOs/CSOs holds out the promise of a significant turnaround. As such, it can facilitate participatory processes in the development of field programs and also provide a mechanism for feedback of ground-level realities.

Equally probably, however, the cooperation could simply mark a pause before reverting to business-as-usual. Hence, NGOs are setting a few considerations for future cooperation with the FAO:

- ***Need to create an enabling environment.*** Successful collaboration with NGOs can only take place where governments create an *enabling environment*, which encourages the formation and active involvement of NGOs/CSOs in development efforts. In most countries in the region, however, there are many policy and social restrictions that impinge upon the freedom of NGOs/CSOs themselves. FAO should facilitate policy dialogue between governments and NGOs/CSOs.
- ***Need to recognize the NGO role as public interest groups.*** NGOs/CSOs are likely to continue to take on critical stance, even within the context of a collaboration with the Government or FAO, performing their roles as *public interest groups*.
- ***Need to build equal partnership.*** NGOs/CSOs are likely to resist attempts that fit them into pre-determined roles where they feel that their *flexibility, autonomy and independence* are compromised (non-cooptation). Instead, the ideal relationship is one of *equal partnership*, where both parties jointly formulate and negotiate their respective roles in field programs.

RECOMMENDATIONS

Strategies for information sharing and analysis

The real test of information-sharing, and of the tool that facilitates it, is its effectiveness in sensitizing, motivating, and activating vulnerable groups to work towards food security.

Thus, any strategy for information sharing that comes out of this conference should be:

- ***Based on two-way communication.*** There should be a reverse flow of information: poor communities should be able to enrich thinking and influence behavior in the other half of the world. Otherwise, any strategy to improve information dissemination—especially using powerful ICTs—can only do a disservice to the poor.
- ***Adapted to local conditions.*** The content, mechanism/s and methodology for dissemination of information should be tailor-fit to local conditions, like the dialect most widely used by the target beneficiaries, their educational attainment, and culture. Among poor indigenous communities, non-traditional forms of communication are usually more appropriate.

- *Inclusive.* Information-sharing should be a multi-level, multi-dimensional continuing process.

Strategies for FAO-NGO/CSO collaboration in field programmes

The following key thematic areas are proposed for FAO-NGO/CSO Collaboration in Field Programmes:

- *Issues of Agricultural Trade Liberalization.* There should be joint monitoring and documentation of the impact of agricultural trade liberalization, especially as this affects the most vulnerable groups. This would provide input for policy changes, as well as direct, joint field interventions.
- *Agrarian reform, access to land and resources.* NGOs are dismayed at the apparent loss of interest within the FAO for agrarian and resource reform issues. Where the food security of billions is concerned, it is inconceivable, indeed absurd, to exclude resource reform from the agenda.
- *Sustainable agriculture and fisheries; natural resources management.* Poverty is forcing Asia's poor populations to over-exploit ecologically fragile areas. Community based natural resource management (CBNRM) systems, which have been pioneered and implemented by NGOs across Asia, which could be further enhanced, scaled-up and adapted to other areas with similar conditions.
- *Plant genetic resources conservation.* This includes *in situ* conservation and community management of plant genetic resources for local use and for food security. There could also be joint actions against bio-piracy, the enforcement of international protocols on field-testing (especially of biotechnology products and genetically-modified materials), joint learning and promotion of indigenous knowledge systems and practices in support of biodiversity conservation, and the recognition and enforcement of "farmers' rights".
- *Capacity-building for small farmers, rural associations and cooperatives; and the promotion of rural self- help groups.*
- *Promotion of farmer-led extension systems.* NGOs and FAO could put the "farmer-field-school" approach and similar approaches to work in promoting agro-forestry and soil conservation, plant genetic resources conservation, organic farming systems, and other sound ecological farming practices.

Building FAO-NGO/CSO linkages

NGOs also propose the following recommendations to enhance FAO-NGO/CSO linkages:

1. There must be a common understanding of both the context and criteria for “participation”, as there is inconsistency in the use and implementation of the term. Common indicators must be drawn up, and used for all stages of the programme and project cycle.
2. *Additional resources and more flexible timeframes* must be allocated specifically for participation—whether this is in the context of specific projects/activities, or at the level of joint workshops and policy formulation. Those who need to participate the most are often those that are most “invisible” and difficult to reach. NGOs/CSOs can serve as important linkages and bridges to such target populations.
3. Some forms of *feedback mechanisms* must be instituted, to ensure that FAO and NGO learning takes place, based on actual field experience. This will also serve to strengthen the links between micro-level experience and macro-level policy planning.

Finally, some pressure on governments must be exerted. FAO must bring the weight of international mandates and inter-governmental agreements to bear on governments, while indigenous NGOs/CSOs exert internal pressure as organized constituencies and citizens of the state.

Lecture note on agriculture and agricultural cooperative system in Japan

Yukio Abe

Instructor, IDACA

1. Agricultural situation in Japan

★ *Keyword: From the feudal system to the democratic system*

-Before the world war II---Existence of landlord system

-After the world war II ---Implementation of various reforms including the land reform

2. Principal Characteristic features of Japanese agriculture

★ *Keywords: Trends of dwindling farming and multi-functional roles of agriculture*

1) Governmental assistance (subsidy) for the development of basic infrastructure)

-Land consolidation project, establishment of agr.warehouse, grading center

-Establishment of various price stabilization system on agricultural products

-Provision of cheaper loans such as institutional fund, modernization fund and etc.

2) Effective governmental extension activities and cooperative farm guidance

Activities and existence of coordination and linkage among the development institutions such as extension office, research station, coop and etc.,

3) Small scale farming ----- Average size of holding per farmer is only 1.3ha

4) Overproduction of farm products centering on rice which is the staple food.

5) Increasing oversea farm products as a result of the liberalization policy of the gov' t

6) WTO related problems

7) Local farm products have less competitive power due to the high cost of living despite the farmers' efforts to cut down the costs

8) Lack of farm successor

9) Progress of aging of farmer(labor forces)

10)Progress of entrusted farming and hamet based farming

11)Increase in abandoned farmland

12) Low food self-sufficiency (only 40% at present→45% in the future)

13)Decrease of arable land area (from about 6million ha in 1960 to 4.9million ha in1998 (planted area from 8million ha to 4.7million ha)

14)Idea of securing food safety and improvement of food quality

- 15) Value added activities
- 16) Direct compensation scheme for those who reside and maintain farming in hilly and mountainous areas
- 17) Vitalization efforts for sustainable development of rural area
 - Creation of beautiful and resident friendly rural area
 - Promotion of exchange between rural and urban residents (promotion of green tourism)
 - Promotion of citizen's garden
- 18) Thriving green house farming

3. Characteristic features of agricultural cooperative in Japan

★ *Key word* : Shift from agricultural cooperative to regional cooperative

- 1) Membership
 - Regular membership and associate membership
- 2) Dominant multi-purpose business operation system
 - Credit, marketing, supply, mutual insurance
 - Farm guidance, better living activities
 - Member relation activities (publication of news paper, bulletin, wire-broadcasting etc.)
- 3) Observance of ICA principles
 - Democratic control, member participation and etc.
 - Democratic general meeting (election system, tenure of board members)
- 4) Existence of organic linkage with various administrations
- 5) Existence of farmers volunteer groups such as commodity-wise group, women's association, youth association, pensioners' groups and etc.
- 6) Heavy reliance on two businesses (credit and mutual insurance) to offset deficit in other businesses
- 7) Active education and training including on the job training
 - Officials, employees, members and non-members
 - Theoretical as well as practical
 - JAs have many training centers
- 8) Business operation based on the formulation of long term plans (production, marketing, shipment, regional agricultural promotion plan and so on)
- 9) Progress of restructuring and reorganization of JAs
 - Promotion of amalgamation of coops (from 12000 in 1960 to 550 in 2002)
 - Review of the present three tier system (from three to two tier system)

Various Governmental Support

Income Support Policies

Price stabilization (a form of income support) has been an important national policy for promoting agriculture, forestry and fisheries. Price stabilization measures—which affect nearly 80 % of the value of Japan's agricultural production—fall into five categories.

The controlled price system is used for rice. Under the Food Control Law of 1947, the marketing of rice and its purchasing and selling price had been under government control up to the end of October 1995, with several amendments to the Law and the government ordinances concerned as occasion called. Purchase price was calculated on the basis of production costs that assumed urban rather than rural wage rates. The government had purchased a certain proportion of the commodity (the government rice), and a considerable parts of marketable rice had been traded mainly through the agricultural cooperative system under supervision of the government (the semi-controlled rice). On the occasion of acceptance of the Uruguay Round Agreement in 1994, the governmental controls on domestic marketing and distribution of rice were removed in principle in 1995 under the New Staple Food Law. However, the management of government rice for market operation, including purchasing, selling and fixation of prices, and the external trade of rice are still under the state control.

The stabilization price band system is used for beef, pork and raw silk. The government sets maximum and minimum price for the commodity on the basis of prices in a base year and production trend. In recent years, import controls have been removed and the price stabilization system revised.

The minimum price guarantee system is used for wheat, barley, beet, sugarcane, and potatoes and sweet potatoes which are to be processed. If the market price falls below the guaranteed price, the government purchases the commodity to maintain its price. The guaranteed price is based on prices during a base period, taking changes in the agricultural parity index into account.

The government payment system is used for soybean, rape seed, and milk which is to be processed. The government fixes a price according to changes in production costs. Any difference between this fixed price and the price received by the farmers is paid by the government.

The stabilization fund is used for certain vegetables and fruits for processing, beef calves and eggs. Market intervention is not normally suitable for perishable product such as vegetables, fruits and eggs, so over-production of these commodities has been often simply destructive to keep market prices up. But, this stabilization fund, to which central and local governments and producers when markets are dull.

In common with much else in Japanese agriculture, the cooperative have concentrated on rice. A major part of the income of the cooperative had come from charges on the government for handling and warehousing rice. Unfortunately, giving the highest priority to rice in operating price stabilization measures had led to a failure to diversify into other food commodities, adding to a growing gap between supply and demand, so far.

Improving the Rural Infrastructure

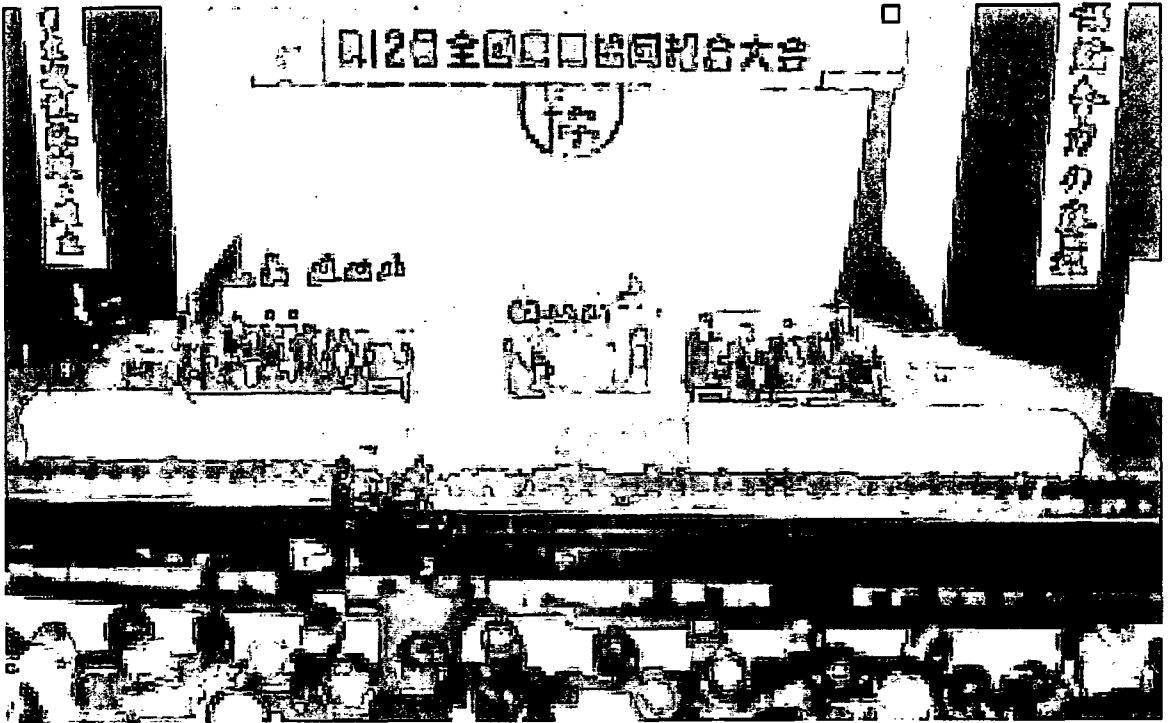
Japan's rural infrastructure has been carefully supported and developed by the government. The post-war boom in the use of fertilizers and agricultural chemicals, for example, made land improvement a priority. Existing irrigation and drainage systems were unsuitable for the sophisticated farming systems that were being introduced.

Encouraging rural producer's organization

Improvements of infrastructure have been made through, and in partnership with, rural organizations. Support for these organizations forms part of the policy for development of the rural infrastructure. It has provided food producers with access to resources that they would not be able to afford otherwise.

The Land Improvement Districts provide the best example of this policy in operation. Under the Land Improvement Law of 1949, public bodies called Land Improvement Districts can be formed to carry out land improvements. The group must contain 15 or more farmers who have a plan for improving an area. The group first submits the plan to the prefectural government. If the plan is approved, and two-thirds of the qualified people in the area consent to it, then the government provides assistance for the work to be carried out.

Scene of the 12th National Congress of Agri.Coops in Japan



21st JA National Congress



The 5th Asian/African Women Farmer Leaders Conference
From August 27 to September 6, 2000 Tokyo Japan

Agriculture in Japan

September 1 (Fri), 2000

Yukio Abe
Instructor, IDACA

Japan's Experience in Agricultural Development and its Applicability to Developing Countries

Part I . Characteristics of Japanese Agriculture

1. Land and Climate
2. Intensive Agriculture
3. Predominance of Rice
4. A shift from Predominant rice group to other crops

Part II . Agricultural Development before the World War II

1. Technological Development
 - (1) Introduction of western technology
 - (2) Innovation by progressive farmers and government support
 - (3) Research and experiment
 - (4) Agricultural education
 - (5) Main factors which contributed to production increase
 - a) Variety improvement
 - b) Use of fertilizers
 - c) Irrigation
 - (6) Development of non-rice crops
 - a) Sericulture
 - b) Upland crops
 - c) Livestock
 - d) Horticulture
2. Economic and Institutional Improvement
 - (1) Land tenure
 - (2) Farmers organization
 - (3) Agricultural extension
 - (4) Marketing and price

Part III . Post-war Development

1. Rice Production Increase by New Technology
 - (1) New chemicals for insects and pest control
 - (2) Early planting method
 - (3) Raising labor productivity (mechanization)
 - (4) Emergence of group farming centering on hamlet farm management

2. Crops Diversification ("Selective Expansion")

Rapid expansion of livestock industry and horticulture, decline of sericulture and upland food crops.

3. Change of Food Consumption Pattern

4. Institutional Changes

- (1) Land reform
- (2) Farmers organization (cooperatives)
- (3) Extension and education
- (4) Crop Insurance organization
- (5) Land Improvement District
- (6) Liberalization of farm products

5. New Agricultural Policy

6. Present Problems

- (1) Limitation of farmland size for raising productivity
- (2) Over-production of rice
- (3) International competition
- (4) Lack of farm successor
- (5) Aging of labour forces
- (6) Liberalization & Deregulation

Part IV . Applicability of Japanese Experiences

Present Condition of Agriculture in Japan

As already reported often in IDACA News, agriculture and agricultural cooperatives in Japan are at a crucial stage, facing increasingly severe problems, such as the aging of farmers, a lack of young people to take over farming from older generations, liberalization of farm produce, reduction of rice acreage and cooperative restructuring. In Japan, therefore, the Ministry of Agriculture, Forestry and Fisheries, agricultural cooperatives and various other agricultural organizations are working together to formulate every possible measure to solve a host of such difficult problems. As one of the steps to promote solutions, efforts are being exerted to establish a regional agriculture promotion system (through the development of hamlet farming on a group basis in accordance with regional agriculture promotion plans).

Following is the outline of the present condition of Japanese agriculture reassessed by JA-Zenchu's Farm Management and Better Living Department from the standpoint of accelerating regional agriculture promotion plans. (Tables on pages 8 and 9 are based on information gleaned from JA-Zenchu.)

1. Diverse Agricultural Management Bodies

(1) Changes in Number of Farm Households in Full-time and Part-time Categories

Farm households in 1991 totaled 3,789,000, representing a decrease of about 1.2 million to three-quarters of the 1975 level.

A look at marketing farm households in full-time and part-time categories shows that the number of households in Category I: Part-time farm households decreased significantly by 63 percent between 1975 and 1991.

Of all farm households, those in Category II: Part-time farm households and self-supplying farm households constitute 75 percent.

(2) Changes in Number of Farm Households by Size of Land Under Farming Operation

Against the backdrop of a decrease in the number of farm households, farming operations tend to be expanding, with an increase of farm households having 3.0 hectares or more of land.

(3) Changes in Number of Farm Households with A Core Male Farm Workforce

A look at the core farm workforce in the 16-29 age group shows that it has been reduced to one-quarter of the 1975 level whereas the workforce aged 60 and over has increased by 18.8 percent.

The core male farm workforce aged 60 and over, which accounted for 35.2 percent of the total in 1980, increased in 1990 to form 54.6 percent.

(4) Changes in Number of Young People Fresh out of School Taking up Farming

In 1991, the number of young people engaged in agriculture after graduating from school was 1,700, marking a decline. On the other hand, of the new school graduates who took up employment in other industries, those concurrently working on their home farms or quitting jobs to return to the farms increased over the previous year.

(5) Changes in Number of Agricultural Production Corporations

Agricultural production corporations come in four different categories, i.e., agricultural producers' cooperative corporations, partnerships, limited partnerships and limited companies, but they are predominantly composed of agricultural producers' cooperative corporations, and limited companies.

A look at changes in the number of agricultural production corporations in recent years shows that limited private companies have been on the increase since 1985 whereas agricultural producers' cooperative corporations decreased in 1991, and that the total number of agricultural cooperative corporations registered a decrease in 1991.

In terms of primary farm crops, rice and wheat production — typical land utilization-type agriculture — remained stagnant since the 1980s, but in 1991, 41 additional agricultural production corporations were inaugurated, bringing the total to 599.

By membership, agricultural producers' coop-

erative corporations top the list with between five to 10 and limited companies, with three to four.

(6) Number of Agricultural Service Entities

Agricultural service entities total 21,814 nationwide.

By entity, there are many farm household groups and agricultural cooperatives.

2. Progressive Aging of Farmers and Increase of Female Farmers

(1) Agricultural Production Relying on Elderly Farmers

The ratio of elderly people (aged 60 and over) in the farming population, which stood at 35.8 percent to the total farming population in 1980, rose to 52.5 percent in 1990, accounting for the majority of the farming population.

Again, the share of progressively aging farm households (with members aged 60 and over mainly engaged in farming operations) in the production of staple farm crops is 28 percent and 24 percent on a rice and vegetable acreage basis, respectively, and 30 percent on a fruit growing acreage basis. Obviously the share has risen in recent years.

(2) Women Shouldering Agricultural Production

A look at farming operations in terms of the number of men and women involved shows that about one-third of marketing farm households are engaged in agricultural production with women working full-time (together with the support of men or with women only).

(3) Increasing Fatal Accidents During Farming Operations

In such circumstances, the number of fatal accidents involving farmers at work is increasing annually. While the number of women involved in accidents is substantial, it is men who are overwhelmingly involved in such accidents, presumably because of the mechanization of farm work.

By age group, farmers aged 60 and over accounted for about 60 percent of the total fatalities in 1990, as a result of the progressive aging of the farming population.

3. Present Status of Agricultural Production

(1) Changes in Component Ratio of Total Agricultural Output

Although agricultural production has leveled off in recent years, the total agricultural output increased in 1989 and 1990 on an upsurge in farm product prices, but the total agricultural output in 1991 came to ¥11.4548 trillion, almost the same level as in the previous year.

By category, the weight of rice diminished in 1991 to place second after livestock. As a whole, the ratio of vegetables, however, increased.

(2) Changes in Food Self-Sufficiency Rate

The food self-sufficiency rate continues to decline. The self-sufficiency rate on a calorie basis is 46 percent and the cereal self-sufficiency rate stands at 29 percent.

In an item breakdown, only rice and eggs have almost attained domestic self-sufficiency, while most other farm products rely on imports.

4. Present Status of Farm Household Economy

In recent years, the ratio of non-agricultural income to farm household income has increased, and more than 80 percent of farm households rely on income from non-farming business.

Again, the rate of household expenses covered by farming income has decreased also, now standing at only 22 percent.

By full-time and part-time farm households, the rate of household expenses covered by farming income is only 8.6 percent in the case of Category II: Part-time farm households, but 76.2 percent in the case of full-time farm households and 96.2 percent in the case of Category I: Part-time farm households. The rate is 116.2 percent in the case of full-time farm households with a core male workforce.

In terms of the size of land under farming operation, the larger the size, the higher the rate of self-sufficiency.

5. Present Farmland Situation

(1) Changes in Area of Arable Land

The area of arable land, which covered 5.2 million hectares nationwide in 1991, is annually diminishing.

(2) Changes in Non-Planted Land and Abandoned Farm

In 1990, non-planted land and abandoned farmland covered 160,000 hectares and 217,000 hectares, respectively. Abandoned farmland has tended to increase in recent years. The tendency was pronounced between 1985 and 1990 in particular.

(3) Changes in Farmland Liquidity

In recent years, arable land for cultivation has been converted to other uses through the establishment of the utilization rights instead of through the transfer of ownership.

In 1990, the area of arable land diverted to other uses through the establishment of the utilization right (under the Farmland Utilization Promotion Law) covered 51,000 hectares.

New Agricultural Administration Plans Oriented to the 21st Century Made Public

—For Shorter Working Hours and 50% Cost Reductions—

On June 10, the Ministry of Agriculture, Forestry and Fisheries (MAFF) disclosed "New Policies for Food, Agriculture and Rural Communities" (new agricultural administration plans) oriented to the 21st century.

Under the new agricultural administration plans, 150,000 large-scale farm households and 20,000 organized farming groups will be encouraged to engage in intensive rice farming. The government will promote a flexible rice acreage reduction policy, while the food control system will be eased, including increasing rice shipments from the farm.

These plans will be implemented on a priority basis from the standpoint of nurturing rice growers in order to adapt to global trends toward cutbacks in agricultural protection and the expansion of free trade.

The new agricultural administration plans emphasize the need to reduce the annual working hours of farmers to the level of other industries (somewhere between 1,800 hours and 2,000 hours) and to realize farming operations that will ensure a lifetime income of ¥200 million and ¥250 million for farmers, in order to solve problems facing rice farmers, such as a severe shortage of successors and the increasing amount of arable land being abandoned.

The MAFF will therefore implement the following policies:

- To nurture 50,000 large-scale farm households, each with 10 to 20 hectares of land, to engage exclusively in rice production, and 100,000 farm households, each with five to 10 hectares of land, to grow rice and other farm crops; and for "individual groups" comprising farm households that can form an independent corporation, to account for more than 50 percent of the nation's rice production;
- To form 20,000 "organized groups" in which many medium and small-scale farm households participate on a single hamlet and several hamlets basis, or to which farming operations are consigned by leasing land; and to leave 80 percent of national rice production to these individual and organized groups.

The MAFF, in a bid to carry out such agricultural reorganization, will implement policies ① to re-examine the agricultural land system and the land improvement system to ensure the efficient utilization of agricultural land by crops and ② to improve the current mechanism of agricultural corporations, which are open to only agricultural land suppliers or farm manpower suppliers.

The MAFF deems the acquisition of agricultural land by ordinary companies inappropriate on the grounds that it may be utilized for purposes such as speculation and the preservation of corporate assets. However, it will continue to study the advisability of the acquisition of agricultural land by companies in the manufacturing sector.

The MAFF also plans to introduce market mechanisms and elements of competition into rice production and distribution, and also to review the current uniform rice acreage reduction policy. From now, it is contemplating utilizing the pricing mechanism of rice under voluntary distribution, and also expanding rice supply routes direct from the farm, in the hope of reflecting market mechanisms in rice production.

Year 1990

Year 2,000

No. of farmhouse- holds 3.8 mil.

No. of farmhouseholds 2.5~3 mil.

Core farmhouseholds
620,000
(Full-time 24,000)
(Part-time 38,000)

Individual family
entity 350,000~400,000
farmhouseholds
undertake 50% of rice
production

Single crop farm management centering
on paddy production 200,000
farmhouseholds
Average scale of management 10~20ha
50,000 farmhouseholds

Mixed farm management
Paddy+intensive crops
150,000~200,000 farmhouseholds
Average scale of management 5~10ha
100,000 farmhouseholds

Commercial farm-
households other
than core farm-
households 2.35
mil.(Earn more than
500,000 yen per
year)

Organizational (Group)
entity 40,000~50,000
farmhouseholds

Commercial farmhouseholds other than
individual management entity
1.5~1.6 mil. farmhouseholds of which
1.4 mil. undertake rice production
-Entrust farming works to organi-
zation entity
-Work as operation for the entity

Non-commercial
self-supply farm-
households 860,000
Less than culti-
vated area 0.3ha
and less than
500,000 yen income
per year

No. of those whose main
product is rice are
20,000 farmhouseholds

Non-commercial self-supply farmhouse
hold 0.6~1.1 mil. Farmhouseholds of
which 400,000~750,000 undertake
paddy production except water manage-
ment entrust the main farming works
to other farming entity

Changes in Number of Farm Households in Full-time and Part-time Categories

(Unit: 1,000 households)

Year	Total number of farm households	Marketing farm households					Self-supplying farm households
		Total	Full-time farm households	Part-time farm households			
				Total	Category I : Part-time farm households	Category II : Part-time farm households	
1975	4,953	....	616	4,337	1,295	3,078	....
1980	4,661	....	623	4,038	1,002	3,036	....
1985	4,229	3,315	498	2,817	758	2,058	914
1990	3,835	2,971	473	2,497	521	1,977	864
1991	3,789	2,936	460	2,476	478	1,998	852
1994	3,691	2,835	447	2,388	429	1,959	856

Sources: MAFF "Agricultural Census" and "Agricultural Survey"

Changes in Number of Farm Households by Size of Land

Under Farming Operation (prefectures) (Unit: 1,000 households)

Total	Total	Marketing farm households							Self-supplying farm households
		Total	Up to 0.5ha	0.5~ 1.0	1.0~ 2.0	2.0~ 3.0	3.0~ 5.0	5.0ha or more	
1975	4,819	....	1,995	1,436	1,086	236	67	9	...
1980	4,542	....	1,921	1,304	980	240	82	13	...
1985	4,120	3,215	804	1,182	883	234	93	19	905
1990	3,739	2,884	705	1,049	782	222	100	26	855
1991	3,695	2,851	632	1,058	797	227	107	30	844
1994	2,709	....	588	1,006	755	216	108	34	...

Sources: MAFF "Agricultural Census" and "Agricultural Survey"

Changes in Number of Agricultural Production Corporations

Item \ Year	1980	1985	1988	1989	1990	1991
Agricultural production corporations	3,200	3,168	3,609	3,633	3,816	3,748
Limited companies	1,939	1,825	1,986	2,020	2,167	2,184
Agricultural producers' cooperatives corporations	1,240	1,324	1,605	1,593	1,626	1,541
Rice/wheat farming	727	553	546	548	558	599
Livestock	1,131	1,262	1,472	1,462	1,564	1,508

Source: Agricultural Structure Improvement Bureau, MAFF

Changes in Farming Population by Sex and by Age

(Unit: 1,000 person)

Year	Combined total of men and women	Men					Women				
		Sub-total	16~29	30~59	60 years and over		Sub-total	16~29	30~59	60 years and over	65 years and over
					65 years and over	and over					
1980	6,973	2,674	321	1,211	1,142	837	4,300	390	2,553	1,357	875
1985	6,242	2,444	203	1,019	1,222	874	3,798	236	2,097	1,465	919
1990	5,653	2,249	154	731	1,364	962	3,404	161	1,597	1,646	1,059
1992	4,522	1,897	106	631	1,159	828	2,625	85	1,197	1,343	875

Note: Figures for 1980 are based on old definitions.

Source: MAFF, "Agricultural Census"

Main Indicators Relating to Agriculture, Forestry & Fisheries
Land and Population

(Unit: 100ha, person)

Classification	1965	1970	1975	1980	1986	1992
Total Area (in thou. ha)	37,286	38,063	38,068	38,084	37,780	37,781
Cultivated land	6,004	5,796	5,572	5,461	5,358	5,165
-Paddy field	3,391	3,415	3,171	3,055	2,931	2,782
-Upland field	2,614	2,381	2,402	2,406	2,427	2,343
Normal upland field	1,948	1,495	1,289	1,239	1,263	1,243
Land under permanent crops	526	600	628	587	538	439
Temporary meadows	140	286	485	580	626	661
Forest and wood land area (National 30%, Private 55%, Others 15%)	25,609	25,284	25,011	25,197	25,105 *1	25,026
Total Households (in thou.)	24,082	27,870	32,141	35,977	38,987	43,077
Farmhouseholds population	30,083	26,282	23,197	21,366	19,839	13,107
No. of farmhouseholds	5,665	5,402	4,953	4,661	4,331	3,691
Full-time farmhouseholds	1,219	845	616	623	643	447
Part-time farmhouseholds	4,446	4,557	4,337	4,038	3,688	2,388
Self-supply farmhouseholds (Non commercial farmer)						856
Total population (1,000 person)	98,275	103,720	111,940	117,057	120,721	123,950
Population engaged in farming (1,000 person)				4,640	4,340 *2	3,780

Notes: Figures for 1965 exclude Okinawa Prefecture

*1 Figure for 1985 and Figure *2 1988

Number of Farm Households, Full-time and Part-time
(in 1,000 households)

Year	Total	Full-time	Part-time			Non-Commercial
			Total	Category I	Category II	
1950	6,176 (100.0%)	3,086 (49.9%)	3,090 (50.0%)	1,753	1,337	
1960	6,057	2,078	3,979	2,036	1,337	
1970	5,402	845	4,557	1,814	2,743	
1980	4,661	623	4,038	1,002	3,036	
1983	4,522 (100.0%)	596 (13.2%)	3,926 (86.8%)	731 (16.2%)	3,195 (70.6%)	
1984	4,473	605	3,868	689	3,179	
1986	4,331 (100.0%)	643 (14.8%)	3,688 (85.1%)	660 (15.2%)	3,028 (69.9%)	
1993	3,691 (100.0%)	447 (12.1%)	2,388 (64.6%)	429	1,959	856 (23.0%)

Note; Full-time: Family members engage only in agriculture

Part-time: One or more member of the family engage in
non-agriculture business

Category I : Households income from agriculture exceeds
non-agriculture income

Category II : Non-agriculture income exceeds agriculture income

Share of Agriculture in the National Economy

	1970	1980	1984	1985	1992
Net domestic product (bil.yen)	60,687	199,032	241,870	254,482	465,431
Of which, agriculture (pct.)	4.7	2.5	2.2	2.1	1.6
Total exports (million \$)	19,318	129,807	170,114	175,638	339,650
Of which, agriculture products (pct.)	1.9	0.7	0.5	0.4	0.4
Total imports (million \$)	18,881	140,528	136,503	129,539	233,021
Of which, agriculture products (pct.)	17.2	10.6	11.8	11.3	12.7
Total employed persons (thousands)	51,090	55,520	57,860	58,170	64,370
Of which, in agriculture (pct.)	15.9	9.1	7.8	7.6	5.5
Total national general account(bil.yen)	8,213	43,681	51,513	53,223	71,489
Of which, expenditure regarding agriculture (pct.)	10.6	7.1	5.5	5.1	3.9

Source: "White Paper on Agriculture"

(3) Number of employed persons of 15 years old and over by industry

Source : Annual Report on the Labour Force Survey, Statistics Bureau, Management and Coordination Agency.

Figures are yearly average.

Unit : ten thousand persons

Industrial classification	1975	1980	1985	1990	1991	1992	1993
All industries	5 223	5 536	5 807	6 249	6 369	6 436	<u>6 450</u>
Agriculture	596	512	449	400	380	363	<u>339</u> (5.2%)
Forestry	22	19	15	11	11	12	11
Fisheries	43	45	45	40	36	36	33
Mining	16	11	9	6	6	6	6
Construction	479	548	530	588	604	619	640
Manufacturing	1 346	1 367	1 453	1 505	1 550	1 569	1 530
Wholesale and retail trade, finance, insurance and real estate	1 296	1 439	1 535	1 674	1 696	1 698	1 709
Transportation and communication, electric, gas and water service	363	381	376	406	411	418	429
1) All other services n.e.s.	855	1 001	1 173	1 394	1 446	1 481	1 516
Government	196	199	199	195	199	204	209

Note : 1) "Veterinary services" (10 thousand persons) which had been included in "Agriculture and Forestry" is included in "All other service" since 1985.

Table 5.3

Gross Domestic Product by Industry (At constant prices) ¹⁾

(Billion yen)

Item	1991	1992	1993
Agriculture, forestry and fisheries	9 595.1	9 806.1	<u>9 360.9</u> (1.7%)
Mining	1 096.7	1 075.3	1 030.3
Manufacturing	133 420.8	130 808.5	127 509.7
Construction	36 500.3	36 690.8	37 137.9
Electricity, gas and water supply	14 854.6	15 242.4	15 710.2
Industries	13 639.9	13 983.4	14 390.5
Producers of government services	1 214.7	1 259.0	1 319.7
Wholesale and retail trade	57 254.8	58 971.2	59 059.8
Finance and insurance	24 727.0	24 565.6	22 705.0
Real estate	40 693.1	41 494.1	42 561.2
Transport and communications	26 256.3	26 216.5	26 829.7
Services	77 397.5	78 626.4	77 961.0
Industries	58 836.5	59 658.8	58 639.5
Producers of government services	11 162.8	11 273.0	11 365.1
Producers of private non-profit services to households	7 398.2	7 694.6	7 956.4
Public administration	14 570.7	14 777.1	14 853.7
Sub total	436 366.7	438 273.9	<u>434 719.5</u>
Import duties	3 213.1	3 665.2	3 543.8
Less: imputed service charges	23 794.4	24 429.4	22 389.9
Statistical discrepancy	252.9	3 112.3	3 891.8
Gross domestic product	416 038.3	420 622.0	419 765.1

1) At market prices in 1985.

Source: Economic Planning Agency.

Farmhousehold income which is more than wage earners' income

(Unit: thousand yen)

	1965	1975	1985	1992
A. Total farmhousehold income	835.1	3,960.7	6,915.9	8,819
① Agri. income	365.2	1,146.0	1,065.5	1,430
② Non-agri. income	395.6	2,268.4	4,437.0	5,526
③ Income from seasonal works	74.3	546.3	1,413.4	1,863
B. Wage earner's income	797.3	2,897.2	5,387.5	6,585
A/B (%)	(104.7)	(136.9)	(128.6)	(133.9)

Engel's co-efficient is lower than that of wage earners'

Family expenses of farmhouseholds

(Unit: thousand yen)

	1989	1992
Household expenditure	5,091.8	5,504
Cash expenditure	4,478.1	4,934
of which		
Food & drink exp.	1,056.2	1,132
Traffic & communication exp.	651.0	647
Recreation, culture & education exp.	427.1	491
Clothing exp.	302.8	309
Housing exp.	283.4	295
Furniture & daily necessities exp.	203.5	218
Fuel, light & water exp.	185.1	214
Education exp.	147.1	177
Medical exp.	130.3	144
Miscellaneous exp.	1,332.6	1,496
Incidental exp.	372.7	381

(National average per farm household)

Co-efficient of farmhousehold: 20.5%

Wage earners' household co-efficient: 23.7%

Supply of Cereals

Fiscal year	Area planted (1000 ha.)	Production (1000 t)	Yield per hectare (t)	Imports (1000 t)	Supplies for domestic consumption (1000 t)
Rice					
1980	2 377	9 751	4.10	27	11 209
1985	2 342	11 662	4.98	30	10 849
1990	2 074	10 499	5.06	50	10 484
1993	2 139	7 834	3.66	1 049	10 476
1994	2 212	11 981	5.42	...	...
Wheat					
1980	191	583	3.05	5 564	6 054
1985	234	874	3.74	5 194	6 101
1990	260	952	3.66	5 307	6 270
1993	184	638	3.47	5 607	6 344
1994	152	565	3.72	...	...

Source: Ministry of Agriculture, Forestry and Fisheries.

Livestock

Type of livestock	(Thousands)				
	1980	1985	1990	1993	1994
Milking cows	2 091	2 111	2 058	2 068	2 018
Beef cattle	2 157	2 587	2 702	2 956	2 971
Pigs	9 998	10 718	11 817	10 783	10 621
Horses	a)24	23	23	27	28
Sheep	a)16	24	31	27	25
Goats	a)62	51	35	34	31
Layers	a)164 716	177 477	187 412	198 443	196 371
Broilers	a)131 252	150 215	150 445	135 221	127 289

a) 1981.

Source: Ministry of Agriculture, Forestry and Fisheries.

Agricultural Production

(Unit:1,000 tons)

Commodity	1975	1980	1985	1990	1993
Potatoes	3,261	3,421	3,727	3,552	3,390
Soybeans, dried	126	174	228	220	101
Cucumbers	1,023	1,018	1,033	931	836
Tomatoes	1,024	1,014	802	767	738
Egg plants	668	619	599	554	449
Cabbages	1,423	1,545	1,589	1,544	1,513
Chinese cabbages	1,607	1,616	1,478	1,220	1,185
Spinach	346	352	383	384	378
Welsh onions	555	539	553	558	506
Onions	1,032	1,152	1,326	1,317	1,367
Lettuces	258	381	459	518	493
Japanese radishes	2,545	2,690	2,544	2,336	2,224
Carrots	495	600	663	655	709
Taros	370	459	375	315	299
Mandarin oranges	3,665	2,892	2,491	1,653	1,490
Apples	898	960	910	1,053	1,011
Grapes	284	323	311	276	260
Japanese pears	461	485	461	432	382
Peaches	271	245	205	190	173
Persimmons	275	265	290	286	242
Tobaccos	166	141	116	81	67
Crude tea	105	102	96	90	92
Sugar beets	1,759	3,550	3,921	3,994	3,388

Source: Ministry of Agriculture, Forestry and Fisheries

Production of Meat, Cow Milk and Eggs

(Unit: tons)

	1980	1985	1990	1992	1993
Pork	1,475,005	1,531,914	1,555,226	1,434,148	1,439,613
Beef	415,837	552,959	548,358	590,447	593,312
Veal	3,225	2,297	1,120	1,236	1,054
Horse meat	3,751	5,418	4,737	5,330	6,314
Mutton and lamb	41	143	249	242	241
Goat meat	76	118	146	218	248
Chicken	1,419,032	1,750,005	1,811,687	1,782,060	1,738,942
Cow milk	6,504,457	7,380,369	8,189,348	8,576,442	8,625,699
Eggs	2,001,582	2,152,356	2,419,081	2,571,443	2,597,684

Source: Ministry of Agriculture, Forestry and Fisheries

Rice Production

Unit: Planted area:1,000 ha
 Production: 1,000 ton of brown rice
 Yield: ton of brown rice/hectare

Year	Lowland Rice			Upland Rice		
	Planted Area	Production	Yield	Planned Area	Production	Yield
1939/41	3,000	9,000	3.0	150	200	1.3
1950	2,900	9,412	3.3	135	238	1.8
1960	3,150	12,539	4.0	186	320	1.7
1970	2,836	12,528	4.4	87	161	1.8
1980	2,350	9,692	4.1	27	59	2.1
1983	2,246	10,308	4.6	27	58	2.1
1986	2,280	11,592	5.0	23	55	2.3
1993	2,127	7,811	3.6	12	22	-

Planted Areas of Major Crops in 1993

(Unit:1,000 ha)

Year	Rice	Wheat Barley	Vegeta- bles	Fruits	Beans	Potato- es	Industrial crops	Fodders	Mul- berry	Tea
1985	2,324	350	639	387	249	195	177	1,049	97	60
1993	2,139	261	384	279	-	160	-	-	48	57

Number of Main Livestock

Unit: 1,000

as of February of the year

Year	Cattle			Pigs	Chicken		
	Total	For milk	For meat		Total	For egg	Broiler
1940	2,034			669	45,000		
1960	3,163			1,918	52,153		
1965	3,175	1,289	1,886	3,976	138,476	120,197	18,279
1975	3,644	1,787	1,857	7,684	242,163	154,504	87,659
1983	4,590	2,098	2,492	10,273	307,288	172,571	134,717
1986	4,742	2,103	2,639	11,061	336,653	180,865	155,788
1993	4,989	2,018	2,971	10,621	323,660	196,371	127,289

Food Consumption Pattern
Unit: per-year per-capita in kg.

Year \ Items	1911-15 average	1935-39 average	1955-59 average	1965-69 average	1975-79 average	1985 average	1992 average
Grain	196.6	158.0	153.7	138.4	118.3	107.9	103.3
(Rice)	(130.7	134.6	113.3	103.6	83.8	74.6	69.7)
Potatoes	57.0	26.4	39.1	18.6	17.1	18.6	38.8
Starch	—	2.0	4.9	8.6	8.9	14.1	
Beans	15.0	8.3	8.8	9.8	8.7	9.0	9.9
Vegetables	87.2	73.2	83.4	115.8	111.4	108.3	123.2
Fruit	8.0	20.0	17.6	33.5	40.6	37.0	49.3
Meats	1.3	2.3	4.0	10.7	20.3	25.2	40.3
Eggs	0.7	2.3	4.3	11.7	14.1	14.9	19.9
Milk and milk products	1.1	3.5	15.9	43.0	57.2	67.1	84.8
Fish	3.7	13.7	26.6	29.4	34.7	35.8	66.7
Sugar	5.4	12.4	13.2	21.1	25.7	21.0	20.9
Oils & Fats	0.4	1.0	3.2	8.0	12.2	14.1	17.1
Miso	—	10.7	9.4	7.7	6.2	5.4	
Shoyu	—	13.9	14.0	11.6	11.4	10.0	

Rate of Self-sufficiency of Major Foods
(in percentage)

	1960	1970	1980	1985	1992
Rice	102	106	87	107	101
Wheat	39	9	10	14	12
Soybeans	28	4	4	5	6
Vegetables	100	99	97	95	90
Fruit	100	84	81	76	59
Eggs	101	97	98	98	97
Milk and milk products	89	89	86	89	81
Meat	91	89	81	81	65
Beef	96	90	72	72	49
Pork	96	98	87	86	—
Sugar	18	23	29	34	35

Imports of Major Agricultural Products for
Food and Feeds in 1985 & 1992

Quantity	1985	1992
Items		
Wheat	5,194	5,979
Maize	14,225	16,382
Barley	2,071	—
Soybeans	4,910	4,725
Meats	705	
Beef	225	
Pork	195	
Chicken	100	
Sugar	1,823	1,833

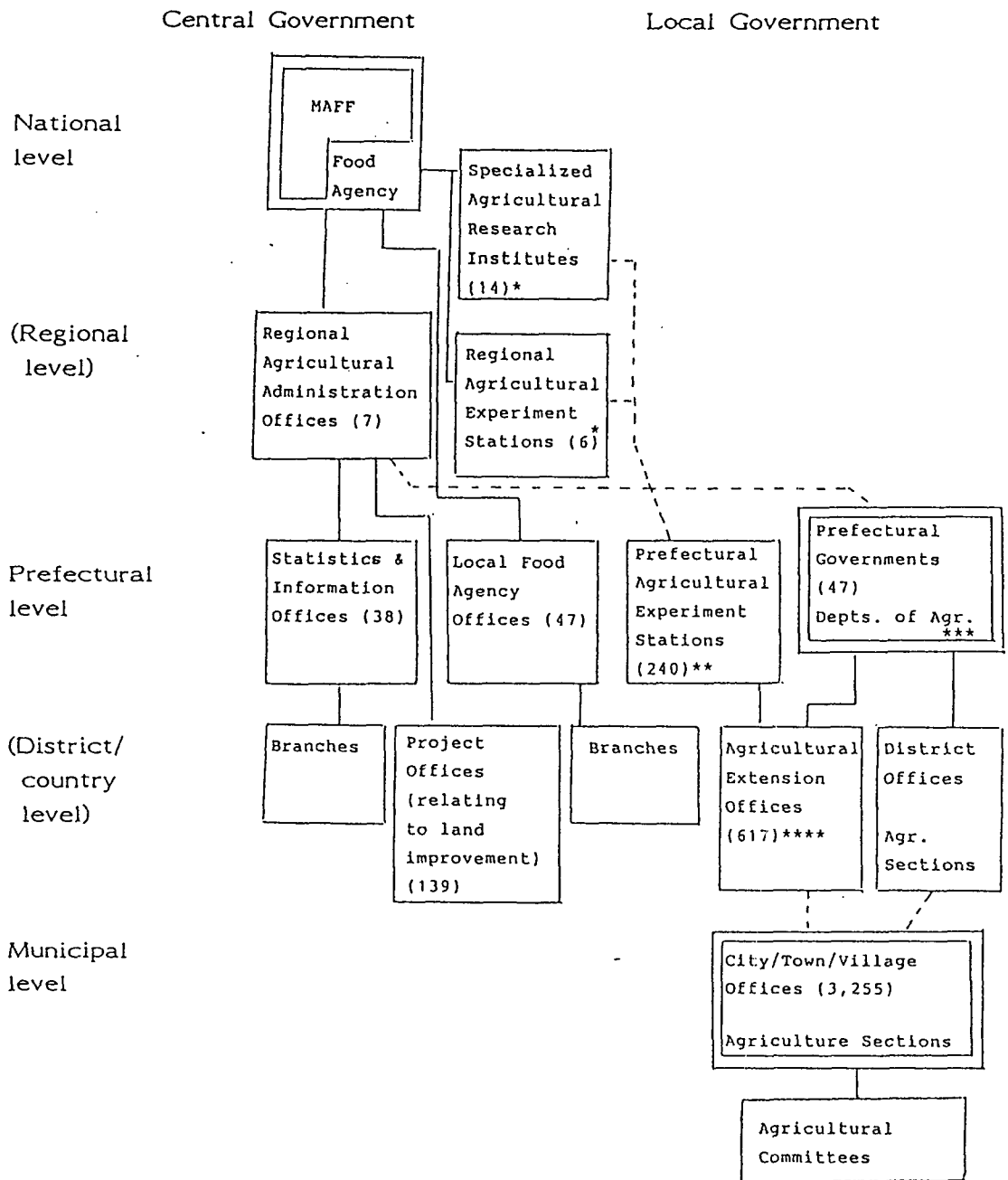
Trends of labor inputs by hours per 10a of rice production

(from survey of production costs of rice,
direct labor only)

(rice production)	(hours)	(%)
1950	204.5	100.0
1953	190.8	93.3
1959	177.3	86.7
1960	172.9	84.5
1961	167.0	81.7
1962	153.2	74.9
1963	146.3	71.5
1964	147.2	72.0
1965	141.0	68.9
1966	140.0	68.5
1967	139.4	68.2
1968	137.7	67.3
1969	128.1	62.6
1970	117.8	57.6
1971	110.3	53.9
1972	99.0	48.4
1973	92.7	45.3
1974	87.1	42.6
1975	81.5	39.9
1976	79.5	38.9
1977	73.8	36.1
1978	71.7	35.1
1979	69.4	33.9
1980	64.4	31.5
1981	63.9	31.2
1982	60.4	29.5
1985	56.7	27.7
1987	52.1	25.4
1988	50.0	24.4
1989	46.0	22.4
1991	44.1	21.5
1992	42.1	20.5

Agricultural Policy

Organizational Setup of Public Administration Concerning Agriculture

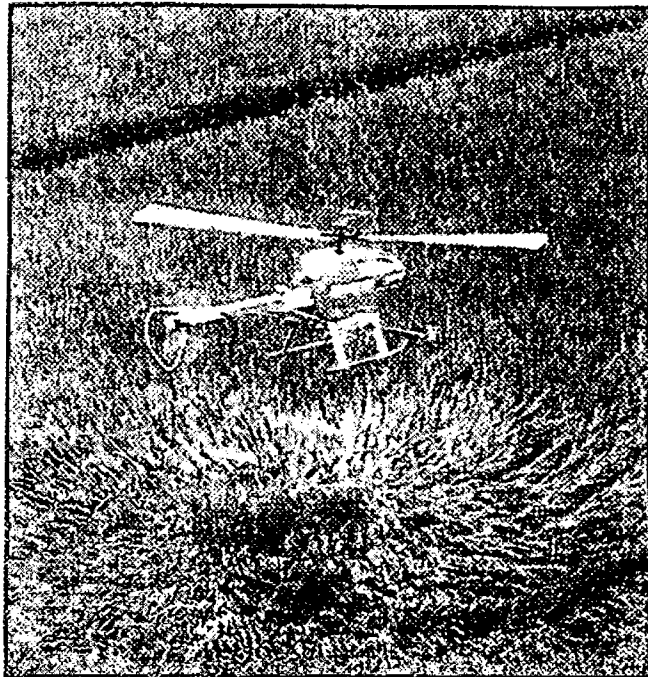
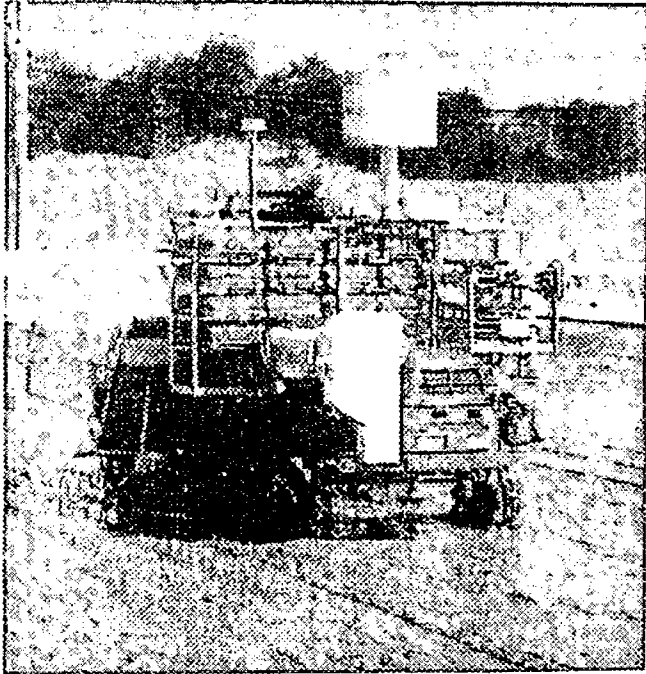
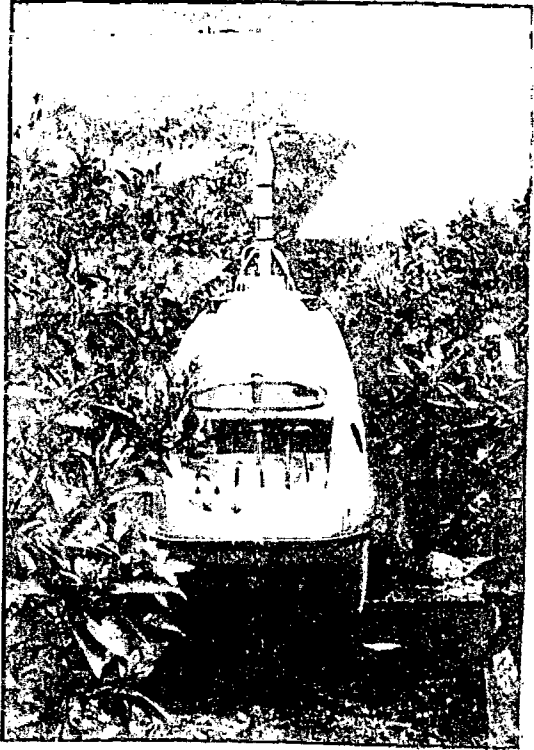


Note: * The number of subject-matter specialists as of March 31, 1989 totaled 563 for farming and 130 for home life improvement.

** The number of field extension workers as of March 31, 1989 totaled 8,874 for farming and 1,792 for home life improvement.

4) Changes in Productivity of Paddy and Development of Farmland Consolidation

State of technology	Before the consolidation of cultivated lands (early Meiji Era)		Consolidation stage of cultivated lands		Paddy-field consolidation stage	
	Mainly by manual cultivation	Late Meiji Era till the 1940's	1950's	1960's	Recent trends	
Advance of mechanization	on 150 - 200 kg level	Cultivation using animal power (paddy fields were cultivated using horses)	Spread of small-sized machines (power cultivators)	Spread of large & medium-sized machines (mechanization of rice planting and harvesting)	Farm operation by large & medium-sized machines systematized with improved efficiency	
Rice yield	on 150 - 200 kg level	on 200 - 300 kg level	on 350 - 400 kg level	on 400 - 450 kg level	on 450 - 500 kg level	
Division	Irregular and small divisions	Adjusted by units, of 8 to 10 a	Adjusted by units of 8 to 10 a	Adjusted by units of 20 to 30 a	For rice only Units of 30 to 60 a For general purpose: Units of 20 to 30 a	
Irrigation	Irrigation available (for both irrigation & drainage)	Irrigation available (for both irrigation & drainage)	Reinforcement of water supply sources (setting the standard)	Separation of irrigation from drainage & lining canals	Partially converted to pipelines Automation of water control	
Drainage	None in particular	None in particular	Reinforcement of drainage (setting the standard)	Reinforcement of drainage (setting the standard)	Drain capacity ensured as general-purpose paddy fields (underground water level in winter: 70 cm or deeper) Lining drain pipes	
Farm roads	Provided only for trunk lines (width: 3 to 4 m)	In some partial areas for grouped farmlands (width: 1 to 2 m)	Farm roads provided to contact each division of cultivation	Trunk farm roads (width: 6 to 7 m) paved Farm roads in the grouped farmlands (width: 3 to 4 m)	Farm roads in the grouped farmlands partially paved	



Chronology

- 1868 — Maiji Restoration

- 1970 — Introduction of Western coops and technology
Innovation by progressive farmers
Establishment of Sapporo Agriculture School (1876)

- 1880 — Establishment of Komaba Agricultural School (1878)

- 1890 — Establishment of Agriculture Dept. of Tokyo Imperial University
Establishment of National Agricultural Experiment Station (1895)

- 1890 — Enactment of Land Consolidation Law
" " Agricultural Association Law (1899)
" " Cooperative Association Law
Rice Breeding Program by National Experiment Station

- 1910 — Establishment of Prefecture Experiment Station

- 1920 — Use of chemical fertilizer supersede soy-bean cakes

- 1930 — Wheat Production Increases Program

- 1940 — World War II (1941 - 1945)
Enactment of Food Control Law (1942)
Land Reform (1946)
Enactment of Agricultural Improvement Law (1948)
(New system of Agriculture extension service)
Recovery of agricultural production to pre-war level

- 1960 — Enactment of Agricultural Basic Law
Growth of Agricultural production
High economic growth
Over-production of rice

- 1980 — Import liberalization

- 1992 — A New Agricultural Policy on the foods, agri. & rural Community announced

- 1993 — Partial liberalization of rice

Present situation of Agri. Coops in Asian Region

	Country	No. of Coops	No. of Agri. Coops	No. of Coop. Members	No. of Agri. Coop Members	Ratio of Agriculture to GDP	No. of Population	No. of Agri. Population to total population	Rate of Illiteracy	Area (million ha.)
1.	Bangladesh	130,022	112,693	7,131,933	6,597,735	34.0	119,288,000	67.2	35.5(47.22)	13.01
2.	China	32,346	32,346	160,000,000	160,000,000	65.9	118,830,000	65.9	73.0(84.62)	932.64
3.	India	412,984	233,258	180,806,000	102,990,000	32.0	879,546,000	62.1	52.0(64.39)	297.32
4.	Indonesia	32,249	16,636	35,715,623	32,133,328	13.0	191,170,000	42.7	77.0(88.66)	181.15
5.	Korea	4,905	1,627	10,076,674	2,297,818	8.0	44,163,000	20.5	98.0(99.97)	9.87
6.	Malaysia	4,092	1,736	3,818,414	1,013,500	28.6	187,900,000	28.6	78.5(87.70)	32.85
7.	Myanmar	43,102	12,557	7,847,891	5,129,226	59.0	43,668,000	45.7	81.0(90.72)	65.70
8.	Pakistan	61,931	44,639	3,354,760	1,760,000	51.9	124,770,000	51.9	34.0(47.21)	77.08
9.	Philippines	13,346	10,924	9,738,505	8,557,096	22.0	65,186,000	45.5	90.0(90.90)	29.81
10.	Sri Lanka	10,964	8,372	4,434,200	3,390,000	51.4	17,660,000	51.4	88.5(73.84)	6.48
11.	Thailand	3,744	2,855	5,843,961	3,580,000	59.1	56,120,000	59.1	93.0(96.90)	51.09
12.	Vietnam	42,500	42,500	20,000,000	20,000,000	41.0	69,485,000	59.2	88.0(92.84)	32.54
13.	Japan	6,572	5,985	29,832,000	8,966,330	1.6	125,568,000	5.2	0.0(0.0)	

Source:FAO annual report in 1995

The 5th Asian/African Women Farmer Leaders Conference
From August 27 to September 6, 2000 Tokyo Japan

Agricultural Cooperative Movement in Japan and Various Approaches to Some Cooperative Development Efforts

September 1 (Fri), 2000

Yukio Abe
Instructor, IDACA

I N D E X

A. Overview of Agricultural Cooperative Movement in Japan

1.Introduction	1
2.History of Agricultural Cooperative Development	6
3.Recent Development of Agriculture and Agricultural Cooperation in Japan	9
4.Organizational Structure	17
5.Distinctive Feature of Agri. Coop. Movement	21
6.System of Agricultural Cooperative	23
7.Activities of Multi-Purpose Society	30

B. Various Approaches to some Cooperative Development Efforts

1.Cooperative Values and Management Development	42
2.Characteristics of Japan's Agri. Coop Movement	45
3.In the Search for Relevance of Japanese Agri. Coop Experiences	46
for the cause of Coop Development in Developing Countries	
4.Prerequisites for Co-operative Success or Criteria for Genuine	47
Co-operative Societies (By Mr. K.Forgelstrom)	
5.Case Study on Isinamva Development Community Centre in South Africa	48
6.The Socio-Economic Cultural and Political Milieu	51
Surrounding Cooperatives	
7.Saemaul Movement (New Community Movement)	53
8.Agricultural Cooperative Development Project in Thailand	55
9.Case Study on Grameen Banking on the poor)	56

1. Introduction

I would like to express my thanks for being given the opportunity today to talk about the problems facing Japanese agriculture and agricultural cooperatives.

In addition, I want to refer to factors behind the development of Japanese agricultural cooperatives.

The modern history of Japanese agricultural cooperatives dates back to 1900 when the Industrial Cooperative Law was established on the model of the Raiffeisen Credit Cooperative as in the case of Thailand, Indonesia, India and other Asian countries. In the preceding feudal days, mutual aid in the form of mutual financing associations was a general practice.

As a result of the promulgation of the Industrial Cooperative Law, four different types of cooperatives came into being. Subsequently, the law was amended to lay the foundations for multipurpose agricultural cooperative societies.

During this time, Japanese agricultural cooperatives went through a lot of difficult twists and turns as they faced acts of sabotage by merchants and were compelled to operate as collecting agencies for the government throughout World War II.

After the end of the war, farmland reform was introduced under the directive of the Occupation authorities, and in 1947, democratic cooperatives started with the establishment of the Agricultural Cooperative Society Law.

But many agricultural cooperatives faced a management crisis in the process of a shift from a wartime controlled economy to a free economy.

In an effort to save cooperatives, the government implemented elaborate protective policies, such as the Agricultural Reconstruction and Reorganization Law and a low-interest lending policy, including an agricultural bill system, for the relief of destitute farm households.

The government's policies, introduced primarily to help alleviate dire poverty in the immediate postwar chaos, aimed to encourage the increased production of rice, traditionally the staple food, thereby promoting political and economic stabilization, and the reconstruction of the country.

From the second half of the 1950s up to the so-called oil crises in 1974, Japan basked in a high-growth era that Southeast Asian nations had enjoyed until recent years.

In the intervening years, the government established laws to narrow income gaps between agriculture and other industries, introduced a policy supporting the

prices of farm products and aggressively forged ahead with an agricultural development promotion policy, such as pushing, on its own initiative, the amalgamations of cooperatives, to consolidate their organizational and management foundations. In this way, Japanese agricultural cooperatives attained impressive development.

As a result, they established a three-tier operating system, which enabled them to bolster their organizations, thus becoming recognized as one of the nation's three major pressure groups, the other two being the business community and the Japan Medical Association. During this time, they formed strong links with the governing Liberal Democratic Party.

2. Moves of Japanese agriculture and agricultural cooperatives

In and after 1975, the waves of agricultural and financial liberalization began sweeping Japan in tandem with a shift of the national economy from peak growth to a low growth rate.

On the other hand, with the advent of an "affluent society," changes developed in the eating habits of the people, leading Japanese agriculture, traditionally centered on rice, to transform, with the result that there developed a trend toward an oversupply of farm products, resulting in the compulsory reduction of the acreage for rice cultivation.

In and after 1985, problems surfaced, such as the progress in liberalization, deregulation, information-intensiveness and globalization, and a decrease in the farming population, the aging of the farming population and shortages of young people to take over farm labor while agricultural cooperatives came to be pressed hard by economic rationalism-minded business groups, notably big business, which advocate the import of large quantities of farm products in return for the export of automobiles and household electrical appliances. This compelled cooperatives to change their conventional ways of operating and services.

For small-scale Japanese farm households, however, that engage in family farming because the percentage of arable land in our mountainous country is as small as that in Switzerland and Nepal, it is extremely difficult to compete with cheap farm imports no matter how hard they may try.

Even if farm products from abroad are cheap, total reliance on imports from other countries could expose any sovereign state to a national risk.

This is readily surmisable from the fact that in the past, food was used as a diplomatic instrument or embargoed.

Full dependence on foreign countries for food supplies could imperil the existence of any nation. The government, therefore, has taken a variety of steps to ensure the sustainable development of agriculture and agricultural cooperatives, now experiencing difficulties in the face of liberalization, etc., fully aware of the importance of protecting domestic agriculture from the standpoint of securing a given quantity of food and conserving national land as EU nations do.

And partly in line with such steps, agricultural organizations, which are central to agricultural cooperatives, are now staging vigorous activities urging the government to establish new agricultural policies geared to the call of the times, i. e., a "New Agricultural Basic Law," for the sustainable development of Japanese agriculture.

The contents of the new law we have proposed are roughly as follows:

(1) To establish a policy aimed at securing the stable supply of food, based on domestic agricultural production;

(2) To establish a policy to ensure the sustainable development of agriculture;

(3) To establish a policy for the creation of rural communities that are full of vitality and capable of giving full scope to multilateral functions; and

(4) To reform the services and organization of agricultural cooperatives.

Of these items, the rural policy (3) urges agricultural cooperatives to introduce a "system to guarantee direct income" like that in Switzerland to apply to agricultural production activities in less favored areas, to ensure the maintenance of the multilateral functions intermediate mountain areas have.

As regards the reform of the services and organization of agricultural cooperatives (4), on the other hand, we are lobbying the government to continue acknowledging cooperatives as vitally responsible for the nation's agricultural and rural policies, in view of the leading role they play in promoting the development of regional agriculture and stabilizing the management of member farm households.

In the meantime, in a bid to cope quickly with the changing times as a strategy for the survival of agricultural cooperatives, we are forging ahead with the reorganization of agricultural cooperatives by promoting their mergers.

We have plans to reduce the number of cooperatives from the present 2,000 to about 550 by the year 2000 through amalgamations.

As part of such plans, we have decided to unify about 49 primary agricultural cooperative societies in Nara Prefecture, the nation's most ancient capital region, into a single cooperative.

In addition, prefectural economic federations in three out of 47 prefectures nationwide have merged with the National Federation of Agricultural Cooperative Associations in a move to consolidate them yet further structurally.

In this way, Japanese agricultural cooperatives are fast reforming their organizations to adopt to problems in terms of liberalization, deregulation, etc.

In such a situation, we are shifting the nation's agricultural cooperative organizations to a two-tier system as in the case of South Korean cooperative organizations.

4. Conclusion

As you may already be well aware, the Southeast Asian financial crises, which started in Thailand, have indicated signs of abating little by little.

But Japan is still in the grip of economic uncertainties with a postwar-high jobless rate of 4.5 percent, and the recovery of the Japanese economy is a pressing need for the economic rehabilitation of the Asian region.

In addition, Japan at present remains unstable politically under a coalition government, and predictably, a general election will take place this year.

On the other hand, when we turn our eyes to the world, we find that this year has witnessed the birth of the Euro and tangible trends toward domestic, as well as international, industrial mergers. In Japan, Nissan Diesel Motor's tie-up with DaimlerChrysler was made public last year, to our surprise.

Again, as an ignominious world event, a scandal involving members of the International Olympic Committee has surfaced, exposing the true faces of Japan and other industrial democracies rushing about madly working behind the competition to secure host rights to the Olympic Games.

However, it may be said that the fact that the Olympic scam came to light instead of being hushed up testified to justice having been done.

Well, as I commented earlier on the actual status of Japanese agriculture and agricultural cooperatives, with the intensification of competition under the market economy system, the climate surrounding them is growing increasingly severe every year, and, moreover, Japanese agriculture, which has in the past been sheltered by the government's warm protective policy, is facing new ordeals, such as a re-examination of the subsidy policy.

This is also the case with Southeast Asian countries, but unless something is done, there is the strong possibility of Asian agriculture and rural communities, centered on family farming, being brought to ruin by the U. S. and other food-exporting

countries.

I think that in order to cope with such problems, there is the absolute need for Asian agricultural organizations to unite.

This is why in Japan, agricultural cooperatives, as I said earlier, are staging vigorous activities to improve agricultural administration with the cooperation of the government in a bid to have a domestic production-based food security policy incorporated into the New Agricultural Basic Law.

And in tandem with these activities, the 21st National Congress of Agricultural Cooperatives in 1997 adopted a resolution calling for "symbiosis with Asia, " and agricultural cooperatives have started searching for a way to form solidarity with farmers' organizations in Asia.

I will be very happy if my speech helps promote your better understanding of Japanese agriculture and agricultural cooperatives.

Thank you very much.

2. History of Agricultural Cooperative Development

(1) Modernization of Japan and Cooperatives (Proceeding Era)

a. The Meiji Restoration and Modernization

- Modernization of Japan started with the Meiji Restoration in 1886.
- Social systems were totally renewed, and a lot of technologies and cultures were introduced from the western countries.

b. Market Economy and Widening Gap between the Rich and the Poor

- Shift from feudalistic economy to market economy
- Widening gap between the rich and poor brought political and economic tasks for relief of so-called “people under the middle-class”

c. Native communities and Introduction of cooperative system

- Native communities had existed before the modernization started
- Modern cooperative system was introduced by the Government following the systems of Europe, especially, from Germany

(2) Era of Industrial Cooperative

a. Establishment of the Industrial Cooperative Law

- In the beginning the bill of Credit Cooperative Law was studied, but it was not passed in the parliament.(1891)
- The Industrial Cooperative Law was enacted.(1900)

b. Characteristics of Industrial Cooperatives

- They originally held characteristics as the Cooperative Law from the beginning.
- No conditions on kind of occupation for membership
- Three types of liabilities are admitted in relationship between members and the Cooperative: limited liability, unlimited liability and liability of a surety
- Four types of cooperatives are admitted: credit cooperative, marketing cooperative, purchasing cooperative and production cooperative

c. Spread of Industrial Cooperatives

- Spread of the industrial cooperatives was initially led by the administrative organs and the imperial agricultural association, organization for agricultural improvement formed by landlords
- High ranking officials of the Government initiated the establishment of the Industrial Cooperative Union of Japan aimed at the spread of the Cooperatives (1905), and later the Unions at a prefectural level were established
- The Industrial Cooperative Union was approved in the Industrial Cooperative Law (1909)
- It took more than 40 years for primary cooperatives to be disseminated in all villages, towns and cities.
- Many of the members were farmers, and the number of cooperatives located in urban areas, such as purchasing and credit cooperatives, was rather small.

d. Agricultural Panic, Impoverished Rural Areas and the Roles of the Industrial Cooperatives

- The Industrial Cooperatives were assumed important position in the Government policies in the wake of the Agricultural Panic and Implementation of its remedy measures (1930's)

- Primarily municipal governments, elementary schools, the imperial agricultural associations and the Industrial Cooperatives implemented economic Rehabilitation Project for Villages in Agricultural, Forestry and Fishery Areas, which was started from 1932
- The Industrial Cooperative Union drafted a 5-year Plan for Expansion of Industrial Cooperatives (1933) for the purpose of setting up industrial
- Cooperatives in all municipalities, encouraging all the farm households to join the cooperatives, and realizing a cooperative to manage four different businesses.
- As a result, prototypes of the present cooperatives were formed in 1930's

(3) Era of Agricultural Association

a. War-time Regime and Its Control over Economy

- The process of escape from the economic panic took the same process as one for transition to war-time regime and controlled economy

b. Agricultural Bodies Law and Integration of Agricultural Bodies (Agricultural Association)

- Industrial cooperatives in rural areas were integrated into agricultural bodies to form the Agricultural Associations (1943)
- The Agricultural Associations became the controlling organs for the Government thus compelling farmers to become members of the Associations

c. Division of Industrial Cooperatives

- In this period industrial cooperative in urban areas were parted from ones in rural areas (the Agricultural Associations)

(4) Era of Agricultural Cooperatives (1947 ~)

a. Defeat in the War and Land Reform

- Defeat in the War in 1945 brought collapse of the war-time regime
- The Occupation Forces carried out land reform, disbanded military, vested suffrage to women, admitted labor unions and conducted educational reform. These events were rather a big change compared to the Meiji Restoration

b. Establishment of Agricultural Cooperative Society Law and Controlled Economy

- Agricultural Associations were dissolved, and the Agricultural Cooperative Society Law was enacted (1947)
- Cooperative societies for consumers, people engaging in fishery and forestry and merchants of small- and medium scale businesses were established in accordance with the each respective law.
- Agricultural cooperatives were positioned as cooperatives for landed farmers stemming from the land reform.
- Amid economic chaos right after the war, controlled economy lasted, and organs replacing the agricultural associations became essential.

c. Mushrooming of Agricultural Cooperatives and Sluggish Management of the Cooperative

- Establishment of agricultural cooperatives was rapidly promoted keeping pace with dissolution of the agricultural associations. Some people called it mere change of the name
- As agricultural cooperatives mushroomed and economic environment changed rapidly from the state of inflation to deflation, agricultural cooperatives fell into economic

difficulty one after another

d. From Reconstruction and Restructuring to High Economic growth, Blooming Integrated Businesses and Firm Establishment of the Organizations

- The Government shored up reconstruction and restructuring of sluggish cooperatives, and in the process amalgamation was also promoted to strengthen management
- The standards of accounting of agricultural cooperatives was stipulated by the Government ordinance, and the Unions were established as a comprehensive guidance organ.
- As the nation was riding on the track to high economic growth from post-war recovery, the management of agricultural cooperatives improved.
- As the modernization measures of agriculture were launched, securing farmer's income became one of the government targets with employment of price-related policies centering on rice. However, structural improvement policies for eliminating petty farming did not bring the desired results as expected.
- Diversification of agricultural production, improvement of distribution systems of agricultural products, increase of farmer's income and progress of urbanization, etc. led to the development of different types of businesses, ranging from farm management to better living, to meet the needs of the members.
- Self-made 3-tire system of agricultural cooperative-related organizations was established.

e. Changes of Agriculture and Rural Areas and Economic Environment, Deregulation, and Market Economy

- The needs of the members drastically changed as the part-time farmers increased, urbanization trends of rural areas and mixed of living by farmers and non-farmers progressed.
- As import liberalization of agricultural products progressed, their price stabilization policies stepped back.
- Due to on-going liberalization of rice trade and financial services put the agricultural cooperative management has been adversely affected by market economy.

f. Establishment of the Basic Law on Food, Agriculture and Rural Area and Era of Reform

- As GATT system was switched to WTO system, a new basic law was established aimed at improvement of food self-sufficiency and establishment of new agriculture and rural communities
- Strict self-reform of agricultural cooperatives are called.

3. RECENT DEVELOPMENT OF AGRICULTURE AND AGRICULTURAL COOPERATIVES IN JAPAN

The following is the outline on how the agricultural development with a special focus on the agricultural cooperatives in Japan has evolved since the postwar period. One could divide its development process roughly into the following four stages.

The first stage is "the Reconstruction Period After the Second World War" from 1945 to 1955 in which priority was given on reconstruction of the country which included the democratization of the country, the land reform, the dissolution of business concerns and etc. It could be also described as the chaotic period of the national economy in the wake of the war, causing the people to suffer an acute food shortage.

The present agricultural cooperative society law which was enacted in 1947 laid the solid foundation for the development of agriculture and rural communities. After the enactment of the law, the agri. coops and their feds. were established on the municipal and prefectural and national levels. However, some of them plunged into financial difficulties after their establishment as a consequence of the economic turmoil and drastic shifts resulting from the government's economic policy in 1951. The Law for Rehabilitation and Consolidation of the Agri. Forest Owners' and Fisheries Coop came into effect to help them overcome such difficulties. It provided for the rehabilitation of the financial status of cooperatives experiencing management difficulties.

The second stage is "the period of take-off of agricultural development and agricultural cooperatives" from 1956 to 1965, in which Japan attained the self-sufficiency in paddy rice, the staple food for the Japanese and experienced a high economic growth. In 1961 a new legislation called "The Agriculture Basic Law" was enacted with a view to improving agricultural productivity through selective expansion of agricultural commodities to meet the diversifying needs of the consumers. It aimed at assuring farm families to enjoy the living standard at par with wage earners. The law positioned the agricultural cooperatives as the core farming institution to promote farming for the rationalization of

distribution and improvement of agricultural structure.

As for the agri. coops, they weathered the chaotic period of the postwar economy and began their activities in a more integrated manner based on the demand of members so as to tailor the cooperative activities effectively to the members' farming and livelihood improvement targets.

The third stage is "the period of economic expansion" from 1966 to 1975 in which Japan continued to make its sustained economic development until "the oil crisis" in 1973 which resulted in the slowing down of a hyper-economic expansion of her economy. What characterized this stage is that overproduction of rice started to surface mainly caused by decreased consumption trends which forced farmers to make production control and also that the major farm products saw their price-hike. The overproduction trend could be observed not only in rice but also in other major farm products.

The fourth stage is "the period of turbulence or uncertainty from 1976 to early 1990s" in which Japan became a super economic power with massive investments in foreign countries, creating the so-called hollow-out of domestic industries. During the period, many a Japanese company attempted to set up joint ventures in foreign countries or relocate factories to oversea countries centering on the Southeast Asia in a bid to streamline their business operation.

Thus advertisement of "Made in Japan products" could be found ubiquously in southeast asian countries.

It was in this period that many complex problems cropped up. With trade surplus increased as a result of reckless export of industrial goods from Japan to other foreign countries centering on U.S., they began to call upon her strongly to liberalize its agricultural markets to offset the huge deficit they were running into. The other problems encountered were continued trends of overproduction of the major farm products like rice, orange, milk which led to the reinforcement of crop conversion programme, a sharp decline in the number of farm successors, increase of part-time farming, increased abandonment of farmland especially, citrus orchards in some geographically disadvantageous mountaineous areas , the aging of farming population and so on. Speaking of the progress

of aging, those farmers over 60 years old are currently occupying nearly 60 percent of the total farming population.

As such, our society is graying at such a unprecedented fast speed and is projected to overtake Sweden perhaps within this century and will be given No.1 status which we would not wish. Because of this, economic vitality, a driving force of Japanese economy in the post war period is now forecasted to decline unless proper measures are not taken to address the problem. Hence, all-out efforts are now being made to implement a drastic agricultural policy reform.

Since the enforcement of the Agricultural Basic Law in 1961, a drastic change was brought about with regard to the traditional pattern of agricultural production. The change gave a serious impact on both farming communities and agricultural cooperatives alike. As stated in the foregoing, Japan suffered the food shortage until the 50s and then came to experience the overproduction problem since from the late 1960s. Agricultural systems established in the postwar period was aimed to boost rice production. The surplus of rice turned out to be a difficult problem to solve. There are two reasons attributable to this. The first one is that productivity of rice production increased rapidly through promotion of farm mechanization and etc. as a result of which overproduction of rice surfaced. The second one is that along with the westernization of the people's dietary habits, there arose a shift from carbohydrates centering on rice to more protein rich farm products centering on livestock. As a result, people's consumption of rice declined sharply in the course of last three decades from 115kg in 1960 down to 70kg in 1990.

Owing to these factors, there occurred a huge amount of carryover, which produced a large deficit in the Special Account in the concerned Ministry. Consequently, rice crop conversion programme was enforced as a countermeasure to cope with the structural surplus in rice production. Under the programme, producers could receive some sorts of bounty as a kind of compensation, on the condition that they comply with the government's call of converting paddy rice to other commodities whose demands were rising. However, reduced planting acreage and

marketing of a lesser amount of rice dealt with a serious blow on producers and agricultural cooperatives, because large proceeds derived from sales of rice which had hitherto constituted a major source of income for the agricultural cooperatives were no longer expected.

In an attempt to secure their income, the government introduced a new rice market mechanism, an idea of semi-government controlled rice system side by side the conventional government-controlled rice. This was to facilitate or rather encourage rice farmers to engage in the production of quality rice whose marketing prices are higher so that their income level would be sustained. The semi-controlled rice was thus distributed at a higher price level than that of government-controlled rice. And the way their prices were determined was not by the government but in accordance with what the market forces dictate. Of the rice being distributed in Japan, the ratio of the semi-controlled rice accounted for nearly 70 percent by 1992.

For the part of the gov't, this was precisely what it had intended for, because it thought this would lead to reducing its heavy financial burden of governmental subsidy for the gov't controlled-rice. However, it was ironic that concerning most non-rice crops such as vegetables and flowers and livestock products, the marketing power of agricultural cooperatives remained far behind compared with that of rice. Therefore, those cooperatives with less marketing power had to face difficulties in marketing such crops efficiently in free markets. Moreover, the conventional marketing and distribution system was considered by producers as one of the root causes of higher costs of farm products. Accordingly, rationalization of marketing channels was called for and consequently the new food law was established of late by scrapping the old one to allow market mechanism to function smoothly.

In parallel to this, enactment a new basic agricultural law that can comply with the needs of the 21st century is now being discussed widely. The new law will be formulated keeping in view the policy issues confronting the present Japanese agriculture. Over the years, circumstances which have surrounded Japan's agriculture and agricultural cooperatives have been changed greatly, making it

imperative to review the present law to fit into a changing situation. The new law envisages such an agriculture that has a competitive edge, provides safe foods at reasonable prices to consumers and make young farmers feel attracted to take up farming as an lucrative occupation.

Meanwhile, as far as the agricultural cooperatives are concerned, with revenue from profit making credit and mutual insurance businesses dwindling recently because of mounting fierce competition among financial institutions, liberalization and so on, many an agricultural cooperative which have tended to rely their main sources of income on such businesses to make up for losses of other businesses are now finding it difficult to continue to follow the same conventional pattern. So, review is now being made to rectify the present business management structure which has lopsidedly leaned toward these two businesses and to make each business stand on its own feet financially.

With regard to farming, young farm successors have tended to leave farming to take up an more lucrative employment in non-farming sector. In this regard, it would be interesting to note that in 1995 only about 1,700 new graduates from schools entered into farming occupation across the country, whereas Toyota company alone employed 4,300 people in 1991. Beside this, the number of part-time farmhouseholds has been on a steady increase. It is therefore said that they now occupy as much as nearly 85 percent of all farmhouseholds. Moreover, it is of much concern that the aging of Japanese farmers are making rapid progress.

On the nation's food self-sufficiency, there has been a sharp decline as mentioned above. So it has become the grave national concern and controversial issue to wrestle with this problem. Today, the net ratio of domestic supply in the nation's food demand in calory bases has gone down to less that 50 percent.

Under the backdrop of such situation, many people have recognized the importance and urgent necessity to implement a fundamental agricultural policy reform. Along with the EC and the U.S., Japan shares a number of problems in the sphere of agriculture. In view of this, the Agricultural Ministry (MAFF) announced the comprehensive policy measures with the aim of

promoting expansion of scale of farming by core farmhouseholds. The new policy aims to expand the scale of farming of individual farm management to cope with declining number of farm successors, increased trends of part-time farming and promote the increase of agricultural productivity particularly in rice by encouraging group farming. Policy measures include fundings from the government to public agricultural land corporations and provide cheaper loans to producers who have already achieved a certain degree of expansion of management scale and facilitate them to further promote mechanization and purchase farmland. In the areas where core positive farmers do not exist, group farming initiated by agricultural cooperatives is to be encouraged.

Meanwhile, the Central Union of Agricultural Cooperatives (JA ZENCHU) is vigorously forging ahead with various activities such as promotion of amalgamation of agricultural cooperatives to strengthen their management bases, restructuring of organizational structure, creation of regional communities full of vitality, encouragement of farming groups, protection of rural environment and etc. There are currently about 2,000 primary agricultural cooperatives throughout Japan in 1996. By the year 2,000, it is projected that the number of agricultural cooperatives be reduced to 550. While at the same time, various other reform measures are being implemented by agricultural cooperatives to cater to the diversifying needs of member farmers in a changing rural environment.

As the things stand now, the agricultural cooperative organizations put forward and adopted a resolution on the basic strategy of agricultural cooperatives looking ahead to the 21st century in their recent two national congresses, in which the Cooperatives' Challenge Toward the 21st Century and Reform were adopted. What were envisaged in these resolutions was that the agricultural cooperative organizations being at stake now should make concerted efforts to firmly establish basic policies for revitalization of agriculture and rural communities, to achieve agricultural reform and to consolidate the businesses and organizations of agri. coops including reexamination of the present three tier system into two tier.

To conclude my paper, it could be said that the Japanese agricultural cooperatives seem to have functioned well so far as being admired by many former IDACA participants who witnessed their success while their stay in Japan. Entering a new stage, however, our cooperatives are being confronted with a host of new problems as mentioned above. Given the challenges, it might not be perhaps avoidable that Japan's agriculture continue to be dwindled in the future. But as our former cooperative leaders might have faced the similar problems and managed to overcome them by racking their brains in those days. I am sure that our present cooperative leaders would be also able to address these difficult problems with concerted efforts, thereby leading us to the way for sustained agricultural development. The agricultural cooperatives in Japan are now trying to grope their ways to cope with these new challenges with tooth and nail.

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4. ORGANIZATIONAL STRUCTURE

Primary Societies

Primary agricultural cooperative societies are organized at village, town and city level with farmers as regular members and non-farmer residents as associate members. The former has a voting right, while the latter does not have a voting right.

There are two types in primary societies. One is multi-purpose agricultural cooperative society which operates a wide range of services such as credit, marketing, purchasing, utilization, guidance on farm management and better living, etc. and the other is single-purpose agricultural cooperative society which concentrate on marketing of specific products such as orange, mushroom, cocoon, dairy products, etc.

Multi-purpose agricultural cooperative societies cover almost all the farmers in Japan and play a central role in the agricultural cooperative movement.

Prefectural Federations and Unions

Primary societies are federated at prefectural level according to functions. They are prefectural economic (marketing and purchasing) federation, credit federation, mutual-insurance federation, welfare federation, dairy federation, sericultural federation, horticultural federation, etc. Besides these business federations, there is a prefectural union in each prefecture which is not engaged in economic activities. Functions of the union are guidance, education, auditing, research, publicity, and legislative activities.

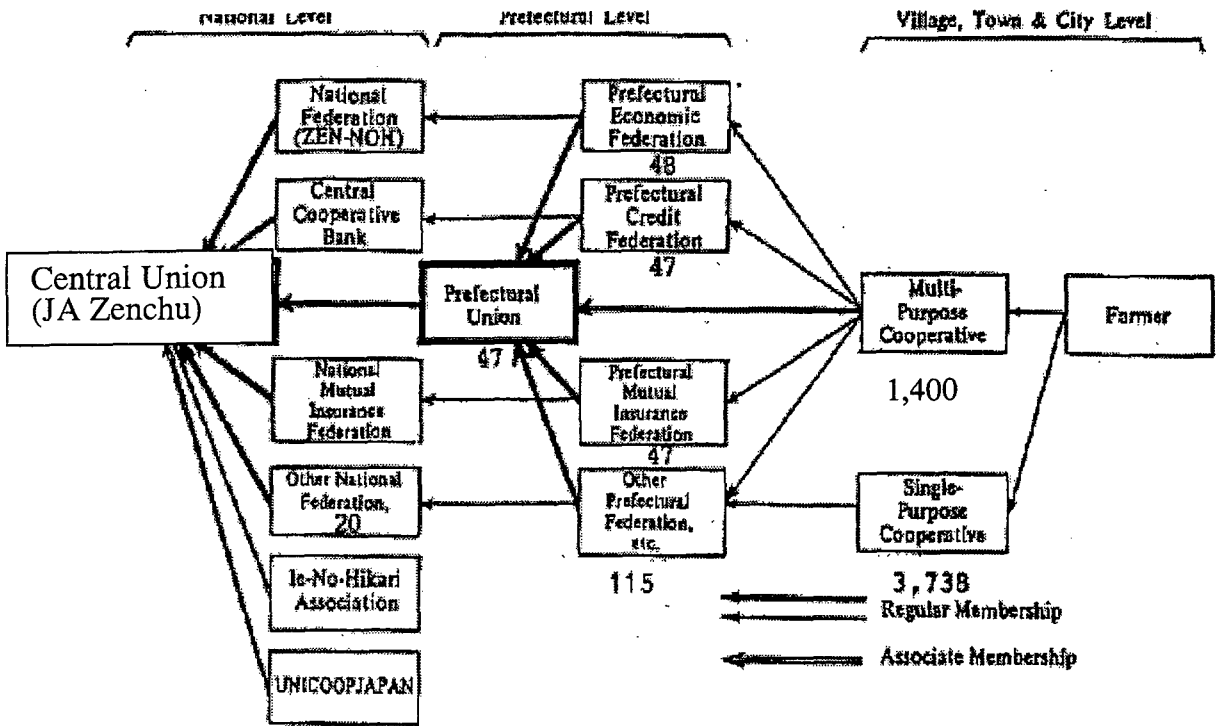
National Organizations

Prefectural federations and unions have their national counterpart. Among important national organizations, there are those which are not registered under the Agricultural Cooperative Law such as the NORINCHUKIN BANK, IE-NO-HIKARI Association and UNICOOPJAPAN.

COOPERATIVE LAWS enacted after the World War II

Agricultural Cooperative Law	1947
Consumer Cooperative Law	1948
Fisheries Cooperative Law	1948
Small & Medium Enterprisers Coop. Law	1949
Forestry Owners' Cooperative Law	1951

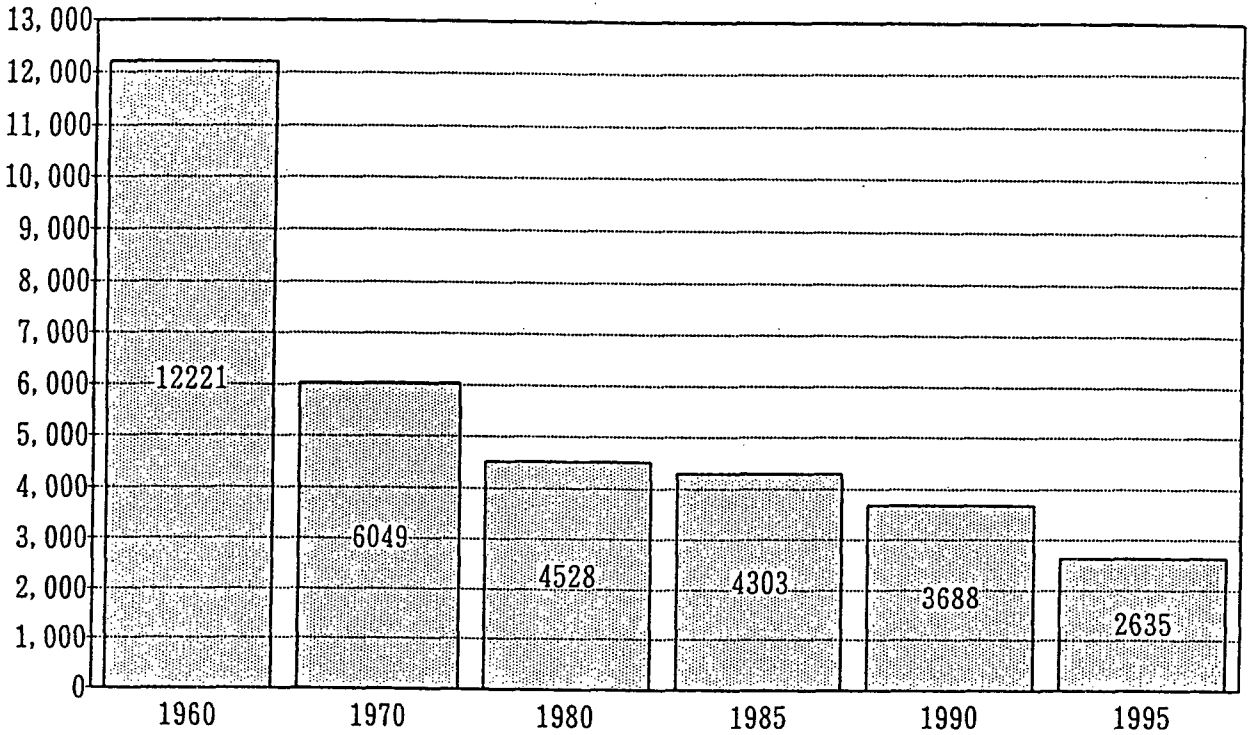
Organizational Structure in F.Y. 2000



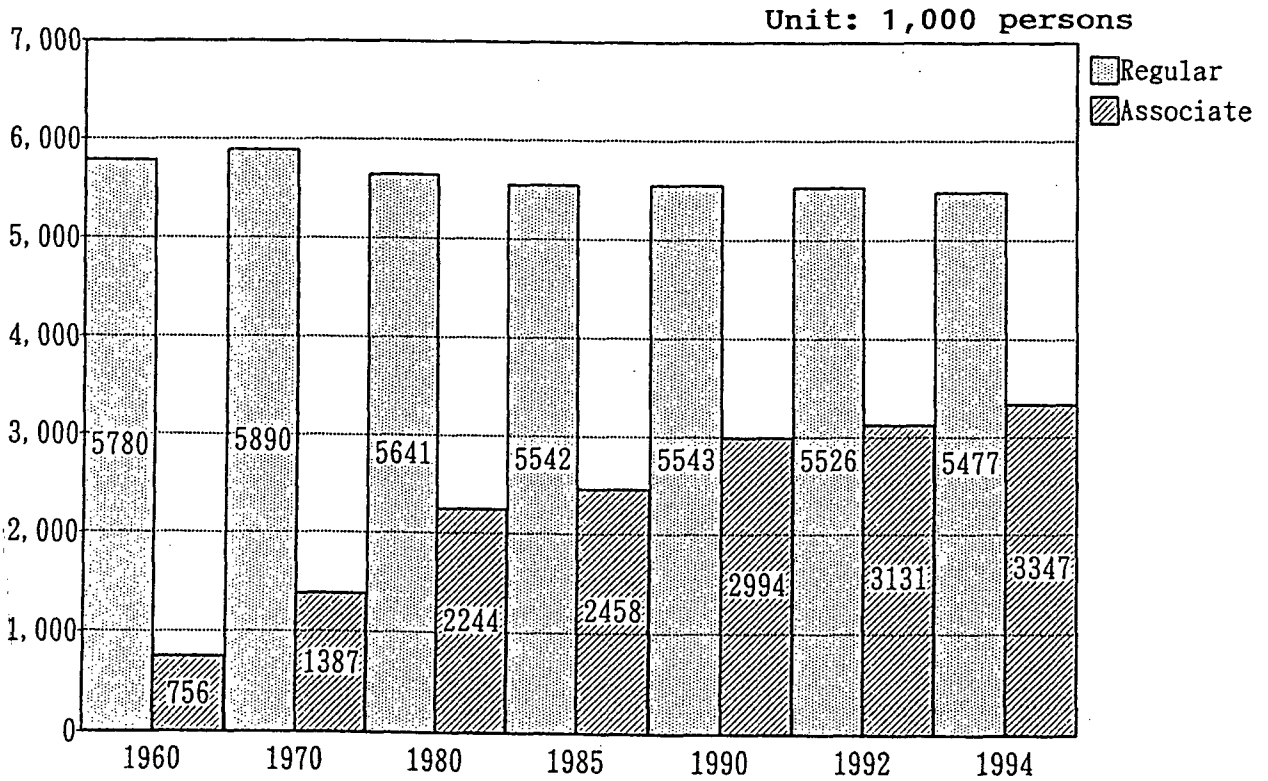
Membership of Multi-Purpose Coop.

Regular Members	<ul style="list-style-type: none"> Farmers who cultivate more than 1/10 ha. or work more than 100 days a year. Farming associations
Associate members	<ul style="list-style-type: none"> Non-farmer residents who want to utilize agri. coop. facilities. Organisations formed by farmers and non-farmer residents.

NO. OF MULTI-PURPOSE AGRICULTURAL COOPS.



TREND OF MEMBERSHIP



MULTI-PURPOSE AGRICULTURAL
COOPERATIVE SOCIETY
(Average figures per society)

Fiscal Year 1994

		persons	TOTAL
Membership	Regular members	5,461.0	8,966.0
	Associate members	3,505.0	
Elected officials	Directors (Board of)	16.2	20.5
	Of which full-time	1.5	
	Auditors	4.3	
Employees	General managers	0.8	103.6
	Farm advisors	6.2	
	Better-living advisors	1.1	
	Other employees	95.5	
Share capital		428 million yen (¥260,000/member family)	
Turn over (¥ million)	Marketing	2,043	
	Supply	1,808	
	Balance of loan advanced	6,278	
	Balance of savings	22,001	
	Long term insurance (Amount insured)	342,994 billion yen	
	Short term insurance (Premium received)	393,782	

5. DISTINCTIVE FEATURE OF AGRI. COOP. MOVEMENT

The distinctive feature of the Japanese agricultural cooperative movement is the multi-purpose system which is characterized by its integrated operation of a wide range of business activities. Particularly, credit, marketing, supply and utilization are integrated through farm guidance services.

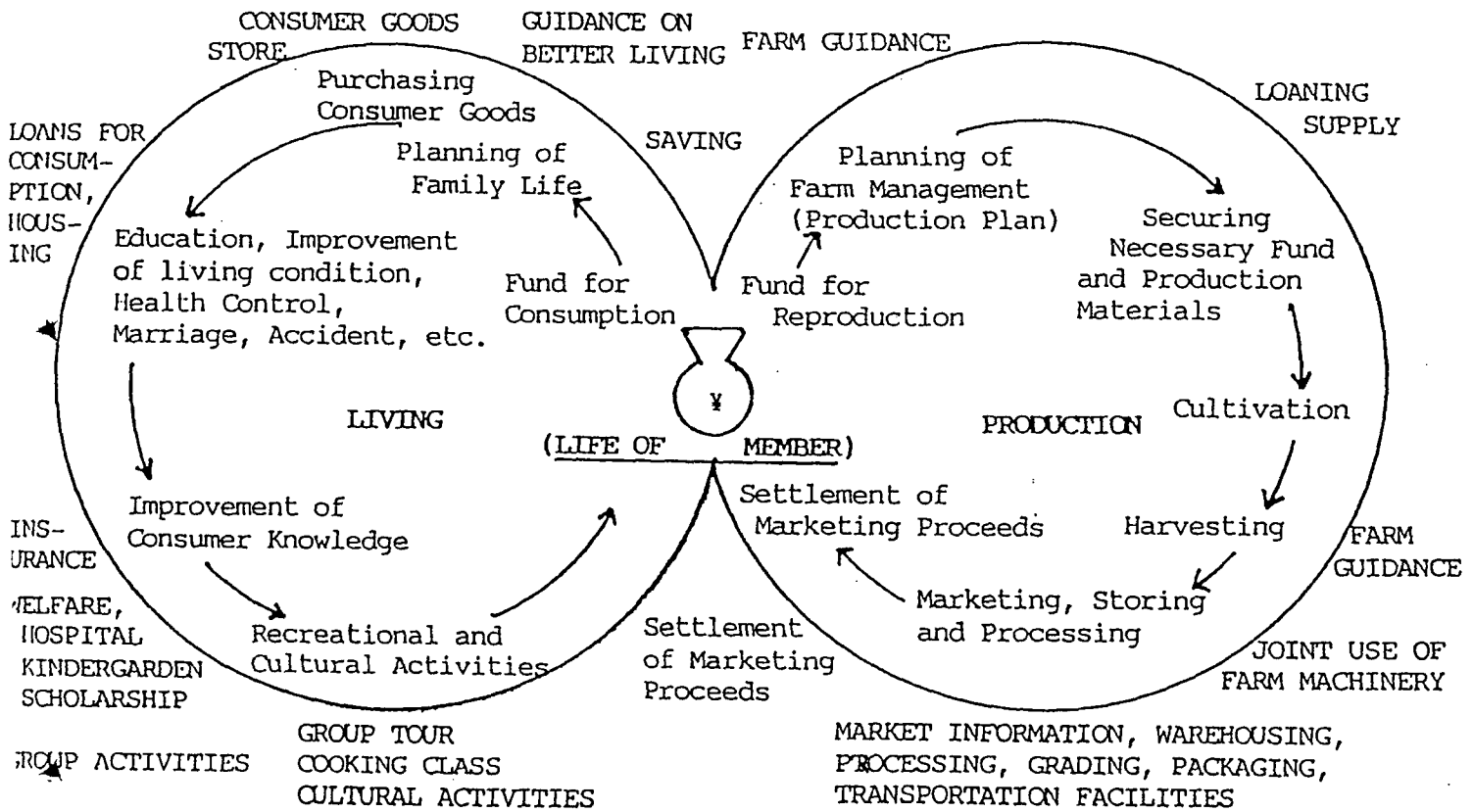
Integrated Approach of Multi-purpose Cooperatives

Though credit, marketing, supply and utilization services were undertaken by one society even pre-war days, it was not called as multi-purpose cooperative society. In these days, four services mentioned above operated independently and there was not much linkage between them. Any one of these four services, however, is an integral part of farmer's economic life. It was necessary, therefore, for agricultural cooperatives to contribute more effectively to the increase of agricultural production and to the improvement of economic and social standard of farmers by integrating various functions through farm guidance service. This idea was realized after World War II and it has become a special feature of the agricultural cooperative movement of Japan.

- 1) Ways of integration of various activities for the increase of agricultural production and farm income.
 - i. Guidance service on formulation of farm management improvement plan based on the regional and individual conditions.
 - ii. Procurement of the fund required for implementing such farm management improvement programme of individual farmers.
 - iii. Establishment of facilities required for implementing such programme and supply of production materials.
 - iv. Guidance service on effective use of facilities and materials.
 - v. Grading, assortment, processing and packaging of products.

- vi. Joint shipment and marketing.
 - vii. Collection of marketing proceeds and settlement of the payment.
- 2) Ways of integration of various activities for the improvement of living standards
- i. Guidance service on formulation of long-term and short-term planning for better living.
 - ii. Savings to meet household expenses in immediate and distant futures.
 - iii. Supply of consumer goods and establishment of facilities required.
 - iv. Correct use of consumer articles and facilities.

ACTIVITIES OF MULTI-PURPOSE SOCIETIES IN RELATION TO THE LIFE OF MEMBER FARMER



6. System of Agricultural Cooperative

(1) Organizing the Cooperative

- a. Farmers should be the promoters, and 15 promoters or more are required to take necessary procedure for establishment of a cooperative.
- b. Administrative approval is required for the establishment

(2) Members

a. Qualification of Members and Operational Area of Agricultural Cooperative

- Basic qualifications of the members are stipulated in the law concerned, and more detailed conditions are regulated in the by-law of the respective cooperative
- Operational area of the cooperative is stipulated in the by-law. The area for credit business operation by one cooperative should not overlap the other cooperative's area. By amalgamation, it has become usual that the operational area is not limited into one municipality.

b. Regular Member and Associate Member

- Regular member should be an individual farmer and a group of farmers (or corporation). In historical process almost all farmers are members of the cooperative, disregarding the degree of patronization to the cooperative.
- People living in the operational area of the cooperative are entitled to become associate members if they so wish. The associate members were originally exceptional. However, nowadays some cooperatives have more associate members than regular members

c. Rights and Obligations of the Members

- Regular members have rights to participate in management of the cooperative such as utilization of businesses, voting in election of officials and in general meeting or general representative meeting based on a one-vote-for-one-member. However, in some respects they have obligations to pay share capital. Liability on the cooperative should be limited liability.
- Associate members are entitled to utilize the businesses and to be paid dividend, but not to participate in the management. Obligation for pay in share capital is equally imposed on the associate members.

(3) General Meeting / General Representative Meeting

a. General Meeting / Agenda / Procedure

- Decision making body on wills of members is a general meeting
- Chairperson of the general meeting should be selected in the meeting
- Special decision should be made on matters such as revision of by-law, dissolution and liquidation of the cooperative, amalgamation, expel of members, transfer of businesses (all businesses, credit business, mutual insurance business)

b. General Representative Meeting / Agenda / Election of Representatives

- In case that the cooperative has 500 regular members or more, it can hold a general representative meeting instead of a general meeting.
- Representatives should be elected from regular members and their tenure is 3-year.
- Election for representatives shall not be conducted in general representative meeting.
- Important decisions over dissolution / liquidation and amalgamation require voting not

only by the representatives but also by the members.

(4) Directors / Auditors

a. Directors / Board of Directors / Qualifications, Election, Rights and Obligations of Directors

- Members of executive organ of the cooperative are directors.
- The quorum of directors shall be five or more, and two-thirds or more should be farmers as regular members.
- Directors shall be elected or appointed from members, and the term of service is within 3 years.
- Directors consist of board of directors. The board of directors is responsible for executing businesses of the cooperative, and elect representative director who should supervise the duties of the directors
- Directors shall be loyal to members and the duties. In case of negligence of duties by the directors, they shall jointly take the responsibility and compensate for the damage caused therein.

b. Business Management Committee

- The cooperative may have a business management committee as an official. The quorum of the committee is five or more, and they should be regular members
- In case a business management committee is organized in the cooperative, the committee shall appoint directors.
- The business management committee should make decisions over basic policy on business and other important matters for execution of duties.
- Members of the business management committee should not control directors, auditors, or the cooperative.

c. Auditors ~ Qualifications / Election / Rights and Obligation

- Auditors shall be elected from members. The quorum is two or more. Specific qualifications are not required as directors, but some special cooperative are required to hold one or more non-member auditors and full-time auditors
- Auditors shall audit what's been executed by directors.
- Directors shall get the business reports and the financial statements audited by the auditors, and submit them with audit report.
- In case of negligence of duties by auditors, they should take the responsibility the same as the directors.

(5) By-law / Rules and Regulations

a. By-law / Approval / Model By-laws

- By-law should hold the content of businesses, the name of the cooperative, the operational area.
- Revision of by-law requires the approval by the government.
- The government may set model by-laws.

b. Rules and Regulations

- Matters other than what's stipulated by-law may be regulated in the rules and regulations.
- Special business such as credit business and mutual insurance business shall have its regulations, and in case of revision the approval by the government is required.

(6) Members' Organizations

a. Hamlet Group

- Basic groups formed by hamlet. The traditional rural communities or joint groups become basic organizations leading to agricultural cooperative
- The groups, which should be the most important organizations, disseminates information, act as mother organ for election of officials and general representatives and study business plan.

b. Commodity-wise group

- Special groups formed by producers in accordance with the type of commodity
- The groups assume an important position in production and marketing to spread production technologies, to acquire information on marketing, shipping control, facilities management, etc

c. The Youth Association / The Women's Associations / Other groups

- Since membership is given to one in farm household, the necessity to reflect young men's and women's voices led to forming the youth association and the women's association. Each association has apex organizations.
- Other members' organizations have been doing different kinds of activities in the field of better living and production. Active members' organization may bring better management of agricultural cooperatives

(7) Federations

a. Federations at a prefectural level and a national level

- Federations are organized at a prefectural level and a national level.
- Unlike primary cooperatives, which are rather dominant, federations are set up by types of business
- Union of agricultural cooperatives, which has the functions of comprehensive guidance, liaison, coordination, representation, and auditing,
- Is set up at a prefectural level and a national level.

b. Affiliated organizations

- Subsidiary companies and affiliated companies are established for primary cooperative and unions / federation
- Other groups, which are not incorporated, are also organized

c. Amalgamation and integration of primary cooperatives and business federations

- Following amalgamation of primary cooperatives, the prefectural federations and the national federations are being integrated. In some prefectures, the amalgamation and the integration are promoted to form prefectural-wide cooperatives.

2. Management of Agricultural Cooperative

(1) Business

a. Domain of business / Regulations stipulated in the Law concerned and By-law

- Domain of business is stipulated in the law concerned. More concrete description of the business are made to a primary cooperative (stipulated in the by-law)
- Diversification of the needs of the members and the changes of the economic environment has expanded the domain of business.
- To some extent non-members are allowed to utilize the services of the cooperatives.

b. Non-profit Making and Anti-monopoly Law

- Agricultural cooperatives should not be allowed to conduct profit-making business
- As far as agricultural cooperatives do fair business deal and control free competition, they are an exemption to anti-monopoly law.

c. Integrated Management / Farm Management and Better Living / Asset Management

- The majority of agricultural cooperatives, which conduct businesses in an integrated manner are predominant. The businesses cover farm management, better living and asset management
- Historically, credit and purchasing-related cooperatives emerged first, which were followed by marketing mutual insurance as a part of better living activities. Asset management is rather a new business

d. Business Methods

- Commissioning system is employed especially for marketing business, and purchasing business adopts an advance order system. Settlement of account is done by pooling account system.
- New business launched as a part of better living are not always conducted in a conventional manner.
- New business methods are sought as they face fierce competition with other private companies

(2) Fund

a. Procurement of Fund (Share Capital, Installment, Savings)

- Member is required to have one or more shares. Appropriation to share capital dividend and to revolving capital are also possible. Share capital dividend is 8% at maximum. For some cooperatives the regulations for the minimum share capital are applied.
- Internal reserves are legal reserve, fund for education and information, which is carried over from the previous year, special installment and capital installment.
- Fund created in credit business can be appropriated for other business to some extent.

b. Use of the Fund

- The businesses are diversified so that the fund is used for many fields.
- The surplus of the cooperatives are invested to prefectural credit federations and the Norinchukin Bank, and the fund created in the mutual insurance business of prefectural mutual insurance federation is invested to the national mutual insurance federation.

c. Financial Management and Government Ordinance for Settlement of the Account

- Guidance for business report financial statement is provided in the government ordinance.
- The level of owner's equity, classification of the accounting, the use of the surplus and standards for loan extension from the credit business are stipulated in the government ordinances.

(3) Settlement of Account

a. Commission-based / Surplus

- Settlement of account is made on a commission basis upon use of the business.
- The surplus is appropriated for share capital dividend, patronage dividend and internal reserve.
- More attention has been paid to the internal reserve.

b. Management of the Budget / Management Diagnosis

- Management of the budget for more sound management (1 year, every 6 months, every four-month, or monthly. And the prefectural unions provide management consultation.
- Recently the use of private consultants is increasing.

c. Profit and Loss by business division, by the establishment, by Branch Office

- In the wake of the financial crisis, the law concerned clearly stipulates profits and losses by business.
- For amalgamated cooperative, more attention should be paid

(4) Management

a. Top Management

- Under the deregulation and fierce competition, representatives of the cooperative's should seek for management model
- With business management committee. The functions of the staff, especially directors of learning and experiences are strengthened.

b. Regular Staff / Management

- The cooperatives with several hundreds staff are commonly observed, and important point is how to cope with the regular staff and the management are efficiently conducted.
- How the cooperative foster capable staff, who should have originality and expertise, to keep up with the other private companies

c. Labor Management / Labor Union

- Typical labor management inherent to Japan such as life-time employment system and seniority system are being shifted to merit basis and result basis. Another active scene is that the companies utilize part-time worker for six month basis.
- Labor unions are organized all over Japan, and it is necessary to keep good cooperation with labor unions

d. Internal Control / Auditing / Penal Regulations

- As far as there exists illegal actions and mistakes, any countermeasures should be ready.
- Inside the cooperative, the system of internal control, internal auditing, auditor's auditing is established. Internal auditing should be done by the prefectural union. In additions the government conducts inspections.
- Lastly it is necessary to have supervision and legal actions taken by the government.

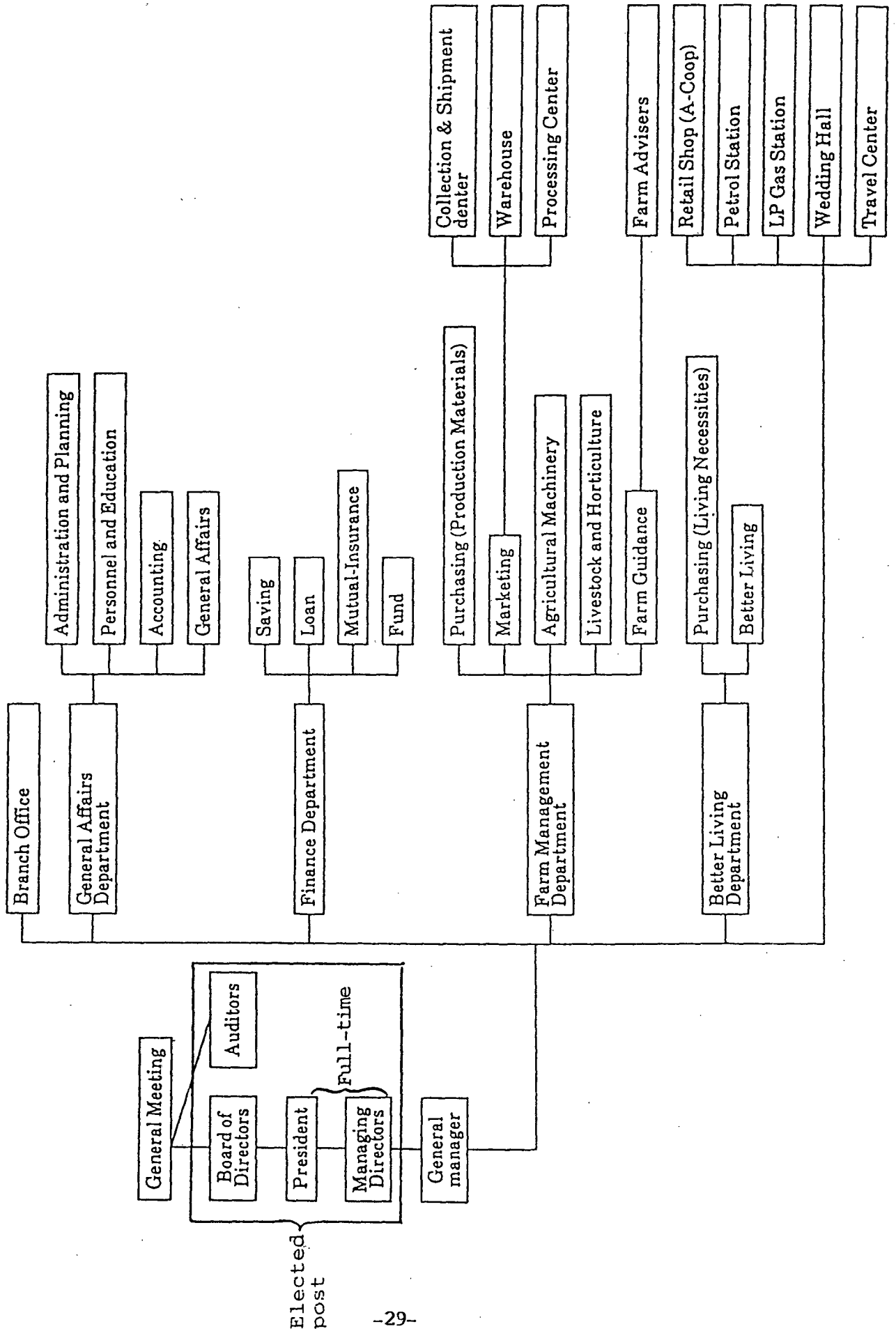
(5) Supervision over the Cooperatives

- Supervision over the cooperatives is conducted by Ministry of Agriculture, Forestry and Fisheries, and the Financial Reconstruction Commission and Ministry of Finance supervising the cooperatives with credit business. Part of authority is delegated to the local government.
- Supervised are: permission and approval, and submission of reports is made for permission and approval, submission of reports and other materials, auditing inspection, measures against disobey to order, or instructions and illegal actions, order for dissolution or liquidation, decision making, election and cancellation of elected post
- Punishment or penalty are applied against abusing official authority, false statements, obstruction against report and inspection, no-competition base

3. The Future Tasks

- 1) Agriculture, Farmers, Regional Area, Members
- 2) Market Economy, deregulations, competition
- 3) Information-oriented system, the aging society, environmental problem

GENERAL PATTERN OF INTERNAL STRUCTURE OF
MULTI-PURPOSE AGRICULTURAL COOP SOCIETY



Elected post

7. ACTIVITIES OF MULTI-PURPOSE SOCIETY

1) Guidance Activities

(1) Farm Guidance

Farm guidance is to help farmers in planning and operating their farm production more efficiently and in establishing better terms of marketing. Guidance services are extended in the following areas by farm advisors of multi-purpose agricultural cooperative societies.

- i. Planning of farm management in accordance with regional agricultural promotion plan
- ii. Improvement of farm infrastructure
- iii. Quality control and joint marketing of farm products and joint purchase of farm inputs
- iv. Promotion of group farming by commodities
- v. Exchange of cultivation and breeding techniques
- vi. Close collaboration with agricultural extension office and other relevant institutions

FARM ADVISORS (Mar. 1994)

Total No. of Farm Advisors	17,880
Average per society	6.2
<u>Socs. by No. of Farm Adv.</u>	
Non	11.3%
1	14.6%
2	13.4%
3	10.9%
4	9.3%
5 - 6	11.9%
7 - 10	13.4%
11 - 20	9.4%
21 or more	5.8%
	100.0%

Specialised area of Farm Advosors	
Rice cultivation	24.0%
Silkworm raising	2.0%
Livestock	17.0%
Vegetables	26.6%
Fruits	11.7%
Farm management	8.9%
Farm machinaries	2.4%
Others	7.4%
	100.0%

(2) Guidance on Better Living

Multi-purpose society extends guidance service on better living to improve standard of living of member

2) Marketing

Characteristics of marketing practice

- i. Unconditional consignment
- ii. Pooling account system
- iii. Planned production and shipment

Marketing Turnover per Society

Fiscal Year 1993

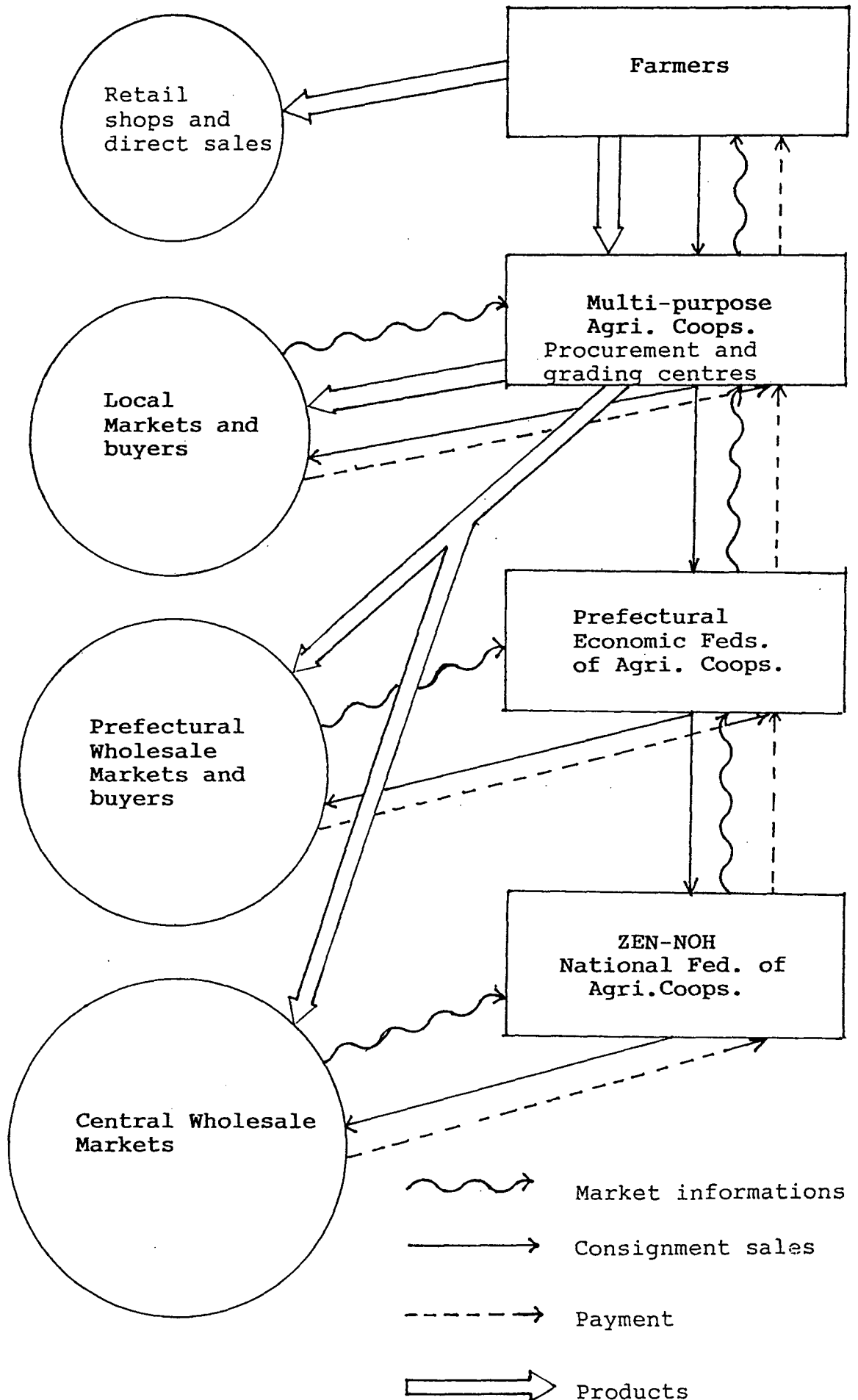
	Per society (¥ million)	Composition (%)	Rate of commission(%)
Rice	606	29.7	3.0
Vegetables	497	24.3	2.2
Fruits	236	11.5	2.4
Fresh milk	130	6.4	1.2
Eggs	18	0.9	2.5
Broiler	6	0.3	0.8
Beef cattle	124	6.1	1.1
Others	426	20.8	-
Total	2,043	100.0	2.4 (average)

Share of Agricultural Cooperatives in Total Sales of Member Farmers

Fiscal Year 1993

	Multi-purpose Agri. Coops.(%)	Pref. Econom. Federations %	ZEN-NOH %
Rice	95.0	95.0	95.0
Vegetables	53.1	51.0	30.9
Fruits	52.4	46.4	21.3
Beef cattle	47.6	41.5	27.5
Pig	29.5	35.0	15.2
Fresh milk	59.7	59.3	14.1
Broiler	5.2	17.0	18.0
Eggs	14.8	30.1	31.2

Marketing System



3) Purchasing

Characteristics of purchasing practice

- i. Order in advance
- ii. Quick settlement of bills

Purchasing Turnover per Society (M-P)

Fiscal Year 1993

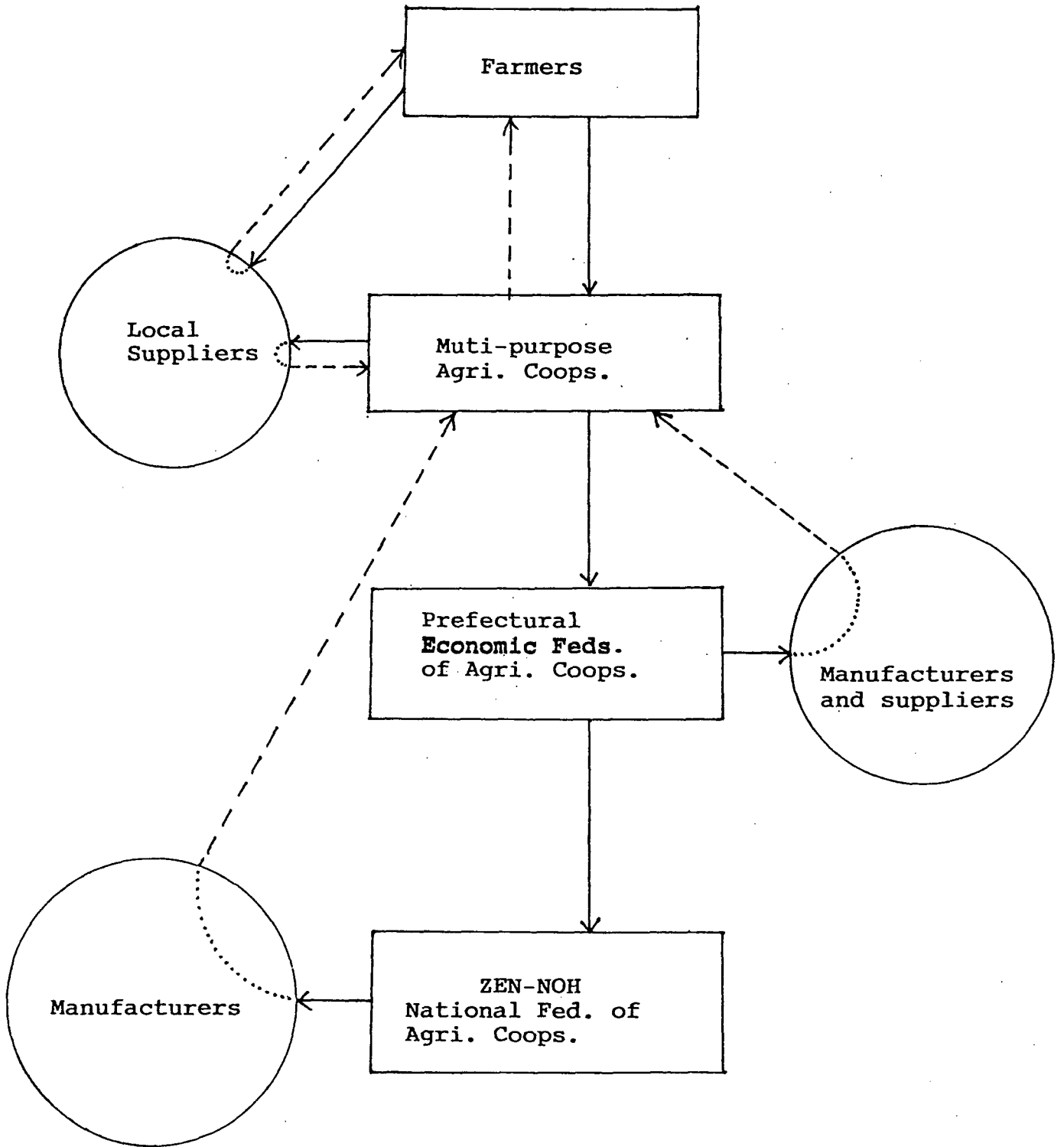
	Purchase per society (¥ million)	Composition (%)	Rate of commission (%)
Feeds	160	8.8	4.8
Fertilizers	140	7.7	12.0
Agri. chemicals	112	6.2	10.1
Agri. machinaries	134	7.4	10.3
Petrol products	220	12.2	20.5
Automobiles	106	5.9	6.0
Other prod. materials	218	12.0	-
Consumer goods	719	39.8	18.7
Total	1,808	100.0	14.0

Share of Agricultural Cooperatives in Total Purchase of member Farmers

Fiscal Year 1993

	Multi-purpose Agri. Coops.%	Pref.Economic Federations %	ZEN-NOH %
Feeds	36.5	32.4	32.4
Fertilizers	91.6	80.6	70.0
Agri. chemicals	70.0	50.0	45.0
Corrugated paper agricultural use	79.7	72.7	61.6
Kraft bags	88.9	77.8	60.0
Vinyl for green house	66.0	31.0	21.0
Polyethylene for agri. use	66.0	30.0	17.0
Farm nachinary	53.0	41.7	26.6
Automobile	24.8	17.5	12.9
Petrol products	57.0	53.0	52.1
LP gass	46.9	42.3	36.1
Consumer goods	15.6	12.4	4.2

Purchasing System



—————> Orders

- - - - -> Delivery of goods

4) Credit

(1) System of Farm Finance

Farm finance in Japan is operated by three types of institutions:

- (i) Multi-purpose Agricultural Cooperative Societies
(Loanable funds are savings of members)
- (ii) AFFFC (Agriculture, Forestry and Fishery Finance Corporation) Funds are from the Government
- (iii) Private financial institutions such as commercial banks

(i) and (ii) account for the dominant portion of outstanding farm loans of members. Also various types of government programmed loans provide funds to farmers at concessional terms in order to support agricultural policies of the government.

OUTSTANDING SAVINGS AND LOANS OF MEMBER (AVERAGE PER FARM HOUSEHOLD)

Fiscal Year 1993

Savings with:	Agri. Coops.	35.8%
	Post office (Postal savings)	8.7%
	Commercial banks	22.1%
	Insurances	33.4%
		100.0%
Loans from:	Agri. Coops.	46.0%
	Government Fund	18.3
	Commercial banks	23.9%
	Others	11.8%
		100.0%

(2) Government Programmed Loans

Government programmed loans are classified into three types according to the sources of the loanable funds.

- (i) Loanable funds from the Trust Fund Bureau of the Ministry of Finance (AFFFC loans, etc.)
- (ii) Loanable funds from the budget of the National and Prefectural Governments (Agri. Improvement Loans)
- (iii) Loanable funds from agricultural cooperatives and other commercial banks. Interest subsidies are provided by the government (Agricultural Modernization Loans, Natural Disaster Relief Loans, etc.)

OUTLINE OF GOVERNMENT PROGRAMMED LOANS

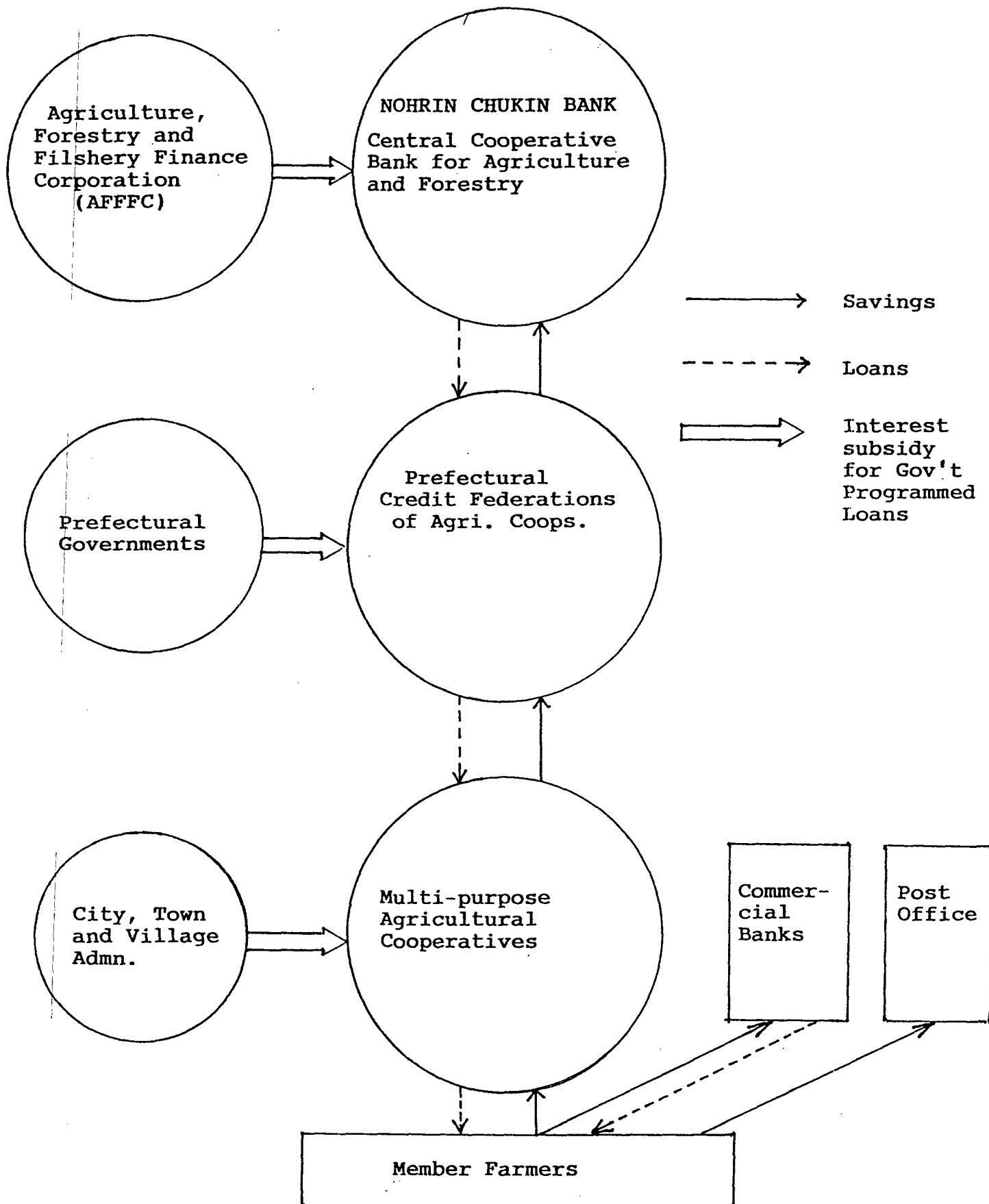
	AFFFC loans	Agri. Modernization loans	Agri. Improvement loans	Natural Disaster loans
Source of fund	Government	Agri. Coops.	Government	Agri. Coops.
Loan Agency	AFFFC	Agri. Coops.	Prefectural governments	Agri. Coops.
Term	Long	Medium, Long	Medium, Short	Medium, Short
Interest rate	Low	Low	Free	Low
Purpose	Maintenance and promotion of Agri. Production	Modernization of Agri. Machinery and facilities	Adoption of New Technologies	Relief of damaged farmers by natural disaster

(3) Terms of Loans

In case of AFFFC loans, interest rates are 3.0 - 5.6 percent and the period of redemption 10 - 25 years. The loan covers up to 60 - 90 percent of the total cost of the borrower's project. Either or both collaterals and guarantors are required.

Interest rates are generally low for those projects which the government seeks to encourage for policy reasons and those for the rehabilitation of damage caused by a natural disaster. They are also lower on loans made to unsubsidised projects than those to subsidised ones.

Credit System



5) Mutual Insurance

Multi-purpose agricultural cooperatives are the original contractor of the insurance policies and they are reinsured with the prefectural mutual insurance federations and national mutual insurance federation.

Types of insurance are as follows;

Long-term insurance	Life Endowment Juvenile Building Endowment Home Construction
Short-term insurance	Fire Coop Building Fire Automobile Group Term Life Automobile Liability

LONG-TERM INSURANCE, POLICIES IN FORCE

Fiscal Year 1993

Types of Insurance	Amount insured (¥billion)
Life Endowment Insurance	180,593
Whole Life Insurance	45,626
Children's Insurance	1,283
Long-term Life Insurance	29
Building Endowment Insurance	115,420
Others	41
Total	342,994

SHORT-TERM INSURANCE

Fiscal Year 1993

Types of Insurance	Premiums (¥million)
Fire Insurance	13,161
Automobile Insurance	281,457
Personal Accident Insurance	16,960
Group Term Life Insurance	6,077
Automobile Liability Insurance	70,518
Others	5,608
Total	393,782

6) Utilization and Processing

Primary agricultural cooperative societies try to provide facilities and services that members would otherwise be unable to access. There is a variety of facilities, such as heavy tractors, grain elevators, repair shops, pumps, pig breeding stations, and chicken and food processing plants. Joint use of these facilities not only raises productivity but also is essential for unified grading, planned production and marketing.

Joint facilities designed for personal use are also extremely diverse, ranging from medical, barber and wire broadcasting services to wedding halls.

The purpose of cooperative processing is not only to increase the value of agricultural products but also to encourage individuals to produce their own supplies cheaply. While primary societies have comparatively small plants of their own, prefectural economic federations and the National Federation engage in large-scale processing in their directly managed plants or fully paid-up joint stock companies.

TYPES OF FACILITIES FOR JOINT USE owned by MULTI-PURPOSE AGRI. COOPS.

Facilities for production activities of members	Facilities for home-life improvement activities
Large-size tractors Combines Power sprayers Rice centre Country Elevator Grading Centre Farm machinery workshop Fertilizer mixing plant Joint nursery centre Livestock breeding centre Joint transportation facility Warehouse Chicken processing centre Meat processing centre	Meeting hall Living improvement centre Consumer goods stores LP gass service facility Petrol stations Rice polishing facility Flour mill Noodle processing plant Simple food processing plant Baking plant Joint cooking facility Wire broadcasting studio Barbershop/Beauty parlor Resort facilities Sports facilities Library Wedding/Funeral facilities Mobile clinics, hospitals Rehabilitation centre

7) Welfare

Medical care and health control services are also important activities of multi-purpose agricultural cooperative societies. Medical treatment of members and residents in rural communities is undertaken in agricultural cooperative hospital which are run by prefectural welfare federation of agricultural cooperative societies. Health control services are provided by multi-purpose societies with the help of agricultural cooperative hospitals. These services are as follows;

- Health consultation
- Periodical health check-ups
- Examinations for adult diseases
- Campaigns to improve nutrition

Women's association of agricultural cooperatives are involved in these activities.

AGRICULTURAL COOPERATIVE HOSPITALS owned and operated by Pref. Welfare Federations of Agri. Coops.

March 1994

Number of Agri. Coop Hospitals	115
Number of Clinics	57
Mobile Clinics	194
Number of Beds for inpatients	38,012
Doctors (full-time)	3,207
Nurses	18,733

一人は万人のために

万人は一人のために

EACH FOR ALL

ALL FOR EACH

We have enjoyed a decade of "almost enough", enough to cause complacency. If there is a touch of hunger in the Sahel, then we have tried to patch it up with a few concerts and shipments of food. However, we are now looking toward a much more difficult decade, one in which many will face a rude awakening. The world faces a grave agenda: poverty, hunger, a deteriorating environment, growing populations, new and dreadful diseases. These problems respect no artificial boundaries. Nor are these simply the problems of governments and international organizations, I firmly believe that it is only when people and their structures become directly involved, when responsibility is with those whose interests are genuinely, at stake, then solutions are possible. We can no longer afford the luxury of leaving problems to governments. We must seize the initiative and involve ourselves and the people of the world in attacking hunger, disease and poverty. The future of our world depends on it.

Dr. V. Kurien
Chairman, National Dairy
Development Board, India

1. Cooperative Values and Management Development

Management development in the context of a cooperative can be viewed as a process of honing the skills and competencies of its elected leaders, managers and staff in order to enable them to manage the cooperative to the satisfaction of its members. The broad indicators of the success of management of a cooperative can be said to be: it is effective i.e. the cooperative increasingly and efficiently meets the complete needs of products and services of its members; viable i.e. it covers its costs through its earned incomes from business and services with its members and does not depend on subsidy for its survival; self-reliant i.e. it is autonomous and capable of meeting the challenge of market place and raise resources on its own without any artificial props; competitive i.e. it offers services and products in terms of price, convenience, quality and customer-satisfaction at levels which are significantly at par with similar other enterprises in the market; and on a growth trajectory i.e. the cooperative is growing at least at a rate which helps it retain competitive edge in the market place and enables it to effectively serve its membership.

As well as the main goals before the cooperative management, these are also the areas which determine the framework for management training and development efforts for a cooperative.

COOPERATIVE VALUES AND MANAGEMENT DEVELOPMENT

In its pursuit to effectively manage a cooperative, its management encounters the issue of cooperative values, when it begins to tackle the following aspects of its mandate:

- developing mission statement;
- corporate governance;
- dealing with members;
- human resource management

Developing mission statement

The values included in the ICA Statement of Cooperative Identity provide the basic coordinates for evolving and developing a mission statement by a cooperative. The values that are of particular significance are: democracy, self-help and equity and ethical values of openness, social responsibility, and caring for others. These values not only help a cooperative to stand out, but also instil confidence among all stakeholders in the cooperative. The usual emphasis on commitment, service, quality, community and environment generally included in a corporate mission statement ought to be tempered, in the case of a cooperative, by these values which inspire them and underpin their operations.

Asia-Pacific
Coopnet Update July 1996
ILO

Corporate governance refers to the organs, processes and positions that are created and used to direct, manage and carry out the activities of a corporate body. In the contemporary context, the dominant defining features of effective corporate governance are: centralism, professionalism and profit maximization. The measure that is employed to gauge the success of corporate governance is the stock-market price of the equity of the corporation. It is a neat arrangement, evolved and honed over a number of years. In the emerging era of liberalization, privatization and globalization, the above is seen almost a natural way to corporate governance. Even some cooperative managements seem to accept its rationale and logic; this could either be because of ignorance, or out of frustration born out of slow pace of traditional decision-making processes involved in governing cooperatives; or merely due to its "simplicity" and "neatness" - no hassles of consensus-building, no intrusion by small-holders in corporate management, and no accountability other than of EPS - earning per share.

The second area, therefore that needs to be addressed, while instilling cooperative values ought to be corporate governance. The design of corporate structure - the organs of decision-making, the processes used for setting objectives and harnessing resources and defining the role and responsibility of various positions in a cooperative - ought to be based on the overriding values of democracy, equality, equity, and self-help.

Democracy, as MacPhearson, has stated, is a complex word. It can usefully be thought of as a listing of rights; indeed, the struggle for democratic rights on a political level is a common theme of the history of the two last centuries. Within cooperatives, "democracy" includes considerations of rights; indeed rights and responsibilities. But it also means more: it means fostering the spirit of democracy within cooperatives, a never-ending, difficult, valuable, even essential, task.

The values of equality and equity are also closely related to the value of democracy. Taken together these result in empowerment of membership, make elected office-bearers accountable to members (and not to stock markets) and members participation an article of faith. The value of self-help points to the imperative of helping members to develop themselves through cooperative action by the skills they learn in facilitating the growth of their cooperatives. In this respect, cooperative is an institution that fosters the continuing education and development of all those involved with it.

All these values thus provide an alternative basis of designing and organizing the corporate governance structure. Such a structure provides for democratic control on the basis of one-member one-vote and an elected board of directors which is

encourage members closer involvement and participation, so that they can learn develop themselves to realize their potential; and positions that can effectively implement policies and programmes decided by members and their representatives.

In so far as these organizational positions are concerned, cooperatives can a few lessons from investor-owned corporates. Among these lessons are: the professionals should man these positions; the professionals should enjoy enough autonomy; and these professionals should be adequately rewarded and encouraged to create a result-oriented culture where the entire staff seeks to achieve excellence.

Dealing with members

Corporates often determine their business activities on such considerations as profitability, market share and leadership, export market potential; core competence etc. In cooperatives, activities are determined on the sole consideration of members' needs. The central focus of the cooperative movement must always be the best interests of members in both short and long term. Cooperatives exist primarily to serve them, and any measure of their effectiveness must be based on how well these needs are served.

On the basis of the logic of its definition and the value of self-help, cooperative management has to seek and develop alternative frameworks for starting, expanding and establishing forward and backward linkages. Here, it is not simply the question of starting an activity or offering a service to members; it is really the issue of fostering relationship with members - widening and deepening it all the time. Ideally, a cooperative should offer a range of services that encompass the entire needs of an average household. The growth strategy should be focussed on expansion of relationship with members. Only then can a cooperative ensure its most stable growth and its long-term permanence.

It should be understood here that members of most cooperatives relate to their organization in three ways: as owners (decision makers and controllers); users of its services (provide income earning activities); and investors (provide finances). All these three kinds of relationships need to be fostered. This is best done through, on one plane, efficient service, and, on another, education. Corporate managements in investor-owned organizations seldom if ever bother themselves with such an idea. For cooperative management, this is crucial to their survival and success.

Human resource management

Finally the cooperative values must permeate all human resource management policies, practices and programmes in every cooperative. Human resources here include elected office-bearers, employees and members. The values of self-

help, equality, solidarity, openness, and caring for others must always inform all human resources-related action. Human resource management and development efforts in cooperatives must be geared to i) provide opportunities to all to grow, develop and realize their full potential; ii) provide working conditions that induce them all to give their best contribution to cooperatives; iii) deepen their relationship with cooperatives;

iv) effectively participate in appropriate manner in the management, activities and operations of cooperatives; and v) make all people feel important and worthy of the trust and confidence that cooperatives have reposed in them.

That is how cooperative Management can be made effective and purposeful

2. Characteristics of Japan's Coop Movement

- 1) Multi-purpose Agri. Coop
- 2) Emphasis on or existence of small-group activities
 - Producer's groups (commodity-wise G)
 - Women's Associ. of Agri. Coop
 - Youth Assoc. of Agri. Coop
 - Regional farming group etc.
 - Han group for better living activities
- 3) Active Education & training programme to achieve cohesiveness among farmer
- 4) Nearly 100% of all farmhouseholds are members of the Agri. Coops.
- 5) Member participation in Agri. Coop is high
- 6) Strong Gov't supports but no interference in day to day affairs of the coop
 - Joint use facilities
 - Interest subsidy on land (Agri. modernization)
 - Infrastructure building (Land consolidation)
- 7) Linkage (with) among other rural development agencies & constitutions
 - MAFF & local gov't etc.
 - Agri. research statims/Extension office/Land Improvement Distirct, etc.
 - J.J.C. (Japan Joint Committee of Coops)
- 8) Planning (Meticulous planning)
 - Life plan
 - Production, marketing, shipment & sales
 - Long term perspective planning
- 9) Active PR activities

Other salient features:

- 1) Pursuit of quality products unique
- 2) Unique marketing system
 - Consignment, pool account and commission system
- 3) Promotion of amalgamation of Agri. Coop 3,000→ 800
(by the year 2000)
- 4) Relevance of Japan's to Agri. Coops in developing countries
 - 1) Farm guidance
 - 2) Education
 - 3) Better living etc.

3. In the Search for relevance of Japanese Agricultural Cooperative Experiences for the Cause of Cooperative Development in Developing Countries

- 1) Japanese coops serve their members from cradle to grave. There's rarely an activity of socio-economic nature that these societies are not engaged in. And that's why they have become a part and parcel of farmers' lives and the latter take pride in identifying themselves with their society.
- 2) Subsistence farming was fast replaced by commercial farming. Agricultural Cooperatives acquired the characteristics of modern business and industry with growing market orientation.
- 3) Relatively egalitarian distribution of land has meant few households can adequately support themselves entirely on agriculture.
- 4) Loyalty to one's hamlet and desire to maintain its solidarity were valued aspects of the Japanese rural society which provided useful foundations to build the modern coop movement.
- 5) Most remarkable achievement has been to adjust to the changing agricultural situation and to help members to earn higher incomes through enhanced productivity, greater efficiency and innovative organizational devices.
- 6) Replication of formal structures often results in failures.
- 7) It is largely due to the loyalty, discipline, industriousness and concerns for communicating interests among their members. These are typically Japanese qualities.
- 8) One has to see what could be done within the framework of one's own culture and values. Every society has its own strength and weakness.
- 9) The Japanese are known for suppression of individual interests in favour of communicating interests and assertion of authoritarian control which perhaps contributes to the success of coops.
- 10) Cooperation involves subordinating narrow individual interests for the interests of collectivity which ultimately safeguards and promotes individual interests, too.
- 11) Create multiplex ties among members in order to strengthen the cooperatives appears to be another important lesson one could learn from the Japanese cooperatives.

4. Prerequisites for Co-operative Success or Criteria for Genuine Co-operative Societies By Karl Fogelstrom, ICAROAP

This paper identifies a number of factors or prerequisites considered essential for the success of co-operative society. In the view of the writer a large number of co-operatives in developing countries do not meet the requirements that would characterize a genuine co-operative society. Most co-operatives are government-initiated and should rightly be labelled "pseudo" co-operatives as they do not fulfill the criteria for a genuine co-operative society.

Still government has a positive role to play in supporting and promoting co-operative development in the same way as government support and encouragement is important for the development of other types of economic enterprises.

The writer states that there are definite limits to what can be achieved by "engineering" genuine co-operative development. Government need to take cognizance of true nature of a co-operative society and revise its policies accordingly.

Finally the writer points out that there is an increasing realization among politicians and government officials that government-initiated co-operative societies need to be transformed into independent and member-led co-operatives.

For a primary society to succeed not only one but several requirements must be satisfied in order to create a situation conducive to the formation and growth of a viable co-operative society:

• Prerequisites for Cooperative Success

1. "Awareness, realization and felt need" among the prospective members
2. Basic knowledge of the co-operative principles and a basic understanding of the mechanics of operating a co-operative society among the members & leaders
3. Honest local leaders with unblemished integrity
4. Honest and competent staff
5. Adequate base/volume or potential to sustain viable business
6. The existence of and access to a functioning market and marketing structure
7. Co-operative legislation allowing the co-op to function as independent, democratic and member centered business organization

5. Case study on Isinamva Development Community Center in South Africa

Taking Isinamva Development Community Center as a case study, we have tried to implement some of the ideas that have just been mentioned, although it has not been easy. But at the same time, we are just on the path. Isinamva community Center is engaged in programmes of education and training that are aimed at enabling people in the rural areas suffering from oppression and deprivation to regain their full human life and dignity through genuine participation. This means being part of the experience of transforming their situation for the better. This transformation can only happen in and through concrete and relevant projects in which there is a process of problem solving and growing awareness about the forces that affect the lives of the people.

Julias Nyerere says freedom and development are completely link together as chicken and egg. Without chickens you get no eggs without eggs you lose chickens. So without development there is no freedom and without freedom you soon lose all efforts towards development.

The conditions in the rural areas are not that conducive to development because people in rural areas are isolated and forgotten. They were never budgeted for and they have been poor for so long. Even with these theoretical guidelines, it is not easy for us to do community work to make people critically aware. As I have said, this is done through concrete and relevant programmes. At Isinamva we work with health, agriculture and income generating projects. But it is the perception that is the most important thing. How development is perceived will affect ones efforts of development. The definition extracted from the united Nations Literature describes development as follows:

"Community development has come into international usage to connote the process by which the efforts of the people themselves are united with government authorities to improve the economic, social and cultural conditions of the community to integrate the communities into the light of the nation and to enable them to contribute fully to the national programme. This is a complex process which is made up of the essential element of participation of the people themselves to improve their level of living with reliance on their own initiatives as far as possible and with the provision of technical and other services in ways that encourage

the initiative so self-help.

This definition could however be seen as too broad and technocratic. There is the humanization approach which stresses development which meets people's material needs as well as their spiritual needs. It is as important to develop the person, as it is to develop the infra-structure in which the person lives. At Isinamva we have taken this into account by making sure that growth and expansion do not merely take place in an impersonal manner, but all progress involves people at grass-roots level. All expansion is to be people-oriented so that material needs as well as spiritual aspirations are met. We at Isinamva have settled for the reformist approach which is essentially a compromise between the technocratic approach, whose objective is to increase productivity and the radical approach which is based on the structural causes of poverty. Therefore the reformist approach involves attempts to redistribute power, income and access to resources. Isinamva view training and development as "lifelong learning for change." Given the lack of human and financial resources, it has been a long and hard struggle at Isinamva, yet we have come far. Starting with candlemaking, people felt they could do something themselves, even if as a project it did not grow in leaps and bounds. But there was an awakening, poor people felt that they could do something and did not have to rely on shops to get candles.

Paulo Freire, Brazilian psychologist, adopting the conscientization approach, maintains that people who are oppressed see themselves as objects controlled by outside forces, such as political systems, unknown economic forces, fate, destiny, luck and the "will of God." They do not have, nor do they expect to have, significant control over their lives, their livelihood, their place in society, their access to land, education, or even their health. Freire regards such oppression as fundamental condition of modern times.

Thus the great task facing oppressed people everywhere is humanizing their existence so as to become self-determining individuals. He refers to liberation as a painful emergence of a new person, who is no longer an oppressor or oppressed, but a person in the process of achieving freedom. It is only the oppressed, by freeing themselves, who can achieve such a change in consciousness both for the individual and for society as a whole. There are four aspects that distinguish the conscientization

approach from other approaches to development and social changes:

- 1) The transforming process is on-going and ever-deepening. It is never completed. There is no "final revolution." It begins with the raising of awareness that leads to action, which leads to empowered awareness, and which in turn leads to further action.
- 2) The process of conscientization take place within a group.
- 3) The communal raising of awareness empowers community action.
- 4) Conscientization enables people to truly understand their situation and to look deeply into the social conventions that affect them.

Although the process of conscientization may begin with efforts to relieve hunger, increase income, or improve health; its ultimate aim is to change unjust social, and economic decision-making structures which are the root causes of poverty and oppression. NGO's would be wise to practice, as may do Dr. Dent's maxim's on appropriate development as far as possible:

GO TO THE PEOPLE

LIVE AMONG THE PEOPLE

LEARN FROM THE PEOPLE

PLAN WITH THE PEOPLE

WORK WITH PEOPLE

START WITH WHAT THE PEOPLE KNOW

BUILD ON WHAT THE PEOPLE HAVE

TEACH BY SHOWING, LEARN BY DOING

NOT A SHOWCASE BUT A PATTERN

NOT ODDS AND ENDS BUT A PATTERN

NOT ODDS AND ENDS BUT A SYSTEM

NOT A PIECEMEAL BUT AN INTEGRATED APPROACH

NOT RELIEF BUT RELEASE

But with the best leaders

When the work is done the task accomplished

The people will say

"WE HAVE DONE THIS OURSELVES"

6. The Socio-economic, Cultural and Political Milieu surrounding cooperatives

A common observation that runs through the literature reviewed is that the cooperative institution has simply been imported from the West and imposed on local rural communities in Asia without considering the differences in the cultural, socio-economic and political conditions between the West and the developing countries in Asia. This is why cooperatives have not been the instruments for the poor in most of Asia, as they were in the West, where the movement originated and grew, often against the opposition of governments.

In Asia, governments usually have been the main promoters of cooperatives, a development started under colonial rule but continued by national governments after the countries had gained their independence. Despite government funds and legislation, co-ops have failed.

Anthropologist Clammer writes that cooperatives performance is greatly affected by socio-cultural factors (1979). Citing the case of Thailand, he shows that cooperatives implementation was difficult because of the traditional rural Thai concept of authority: "Thai villagers have a very rigid concept of superior-inferior relations along with a fear that the rather than help him..." The cooperatives program was being implemented by community development officers. There was a big gap in status and information between these officers and the villagers. So that, either the officer fails to communicate with the villagers because of his own concept of his superiority or the villagers feel "obliged" to the officer rather than treat him as someone who will help them. This affected the effectiveness of cooperatives policy implementations. Clammer also notes that the success of an innovation in the village was tied up with the traditional authority of the innovators, usually those with wide influence through the village and its institutions. In other words, the success of any good idea was conditioned not so much by the economic or social value of the idea itself but rather by the social status of the initiator or backers.

Recognizing the need to identify and assess local conditions that make for effective cooperatives, the United Nations Research

Institute for Social Development (UNRISD) studied 14 cooperatives in 14 rural communities initiated and administered by government in some communities, by non-government organizations in others. The study found that cooperatives that had high impact were established in areas where the social structures was relatively flexible, caste and class barriers relatively weak. Although traditional solidarity remained high, there was a predisposition for community action on a voluntary basis. The communities were furthermore found to have been more exposed to external influences. There also existed high levels belief in growth possibilities and just reward for effort. Communities, on the other hand, with low-impact cooperatives were characterized by low inter-class mobility, isolated class and caste groups, low levels of interpersonal trust, a fatalistic orientation and belief that distributive systems were exploitative. The study then points out that efforts to create workable cooperatives are futile in rural communities where inequalities of wealth, power and status are great, where commitment to traditional structures is strong, and where positive individualism has not developed.

It is significant to note that only 4 out of the 14 communities in the UNRISD study had effective cooperatives. In a 1971 report of farmer cooperatives in developing countries, the Advisory Committee on Overseas Cooperative Development (ACOCD) stated that only 1/5 of farmers in developing countries belonged to farmer cooperatives. Membership in cooperatives seems to be the exception rather than the rule, in Thailand for example (Muralt, 1975).

It has been generally observed that cooperatives have had a limited impact on the rural communities, especially on the poorer sectors. The ACOCD (1971) report found that local leaders tended to monopolize the benefits of the cooperatives. government-initiated and administered cooperatives became forms of official tutelage. Loans which were supposed to be for production needs went either to immediate consumption needs or to the larger farmers. Small farmers, tenants and sharecroppers were unable to qualify for loans. In effect, the cooperatives increased the gap between the poor and the rich.

7. Saemaul Movement (New Community Movement)

1) Objectives

The Saemaul Movement aims precisely at doing away with the kinds of social ills and problems that undermine the efficiency and productivity of human activity.

2) The spirit of the Saemaul Movement

1) diligence 2) Self-reliance 3) cooperation

The people of Korea have evolved a beautiful spirit of cooperation, rooted in the ancient Three Kingdoms period and further development in the Y. Dynasty era.

3) Why it started

The people had been accustomed to accepting poverty as a kind of fated condition and were living with an attitude of resignation and despair. In accepting these problems as the result of fate, the Koreans resigned themselves to the unhappy situation, acquiescing in the name of Confucian and Taoist teachings.

A Korean proverb: Blame the ancestors when things don't go well. Thus, people were in the habit of blaming such problem as their backwardness, stagnation, poverty and disorder on their forefather or the government or their leaders.

4) Goal of the 5th year plan

To close the gap between the city and the country, agriculture and industry, has been the goal of the Saemaul Movement.

5) Path to the success

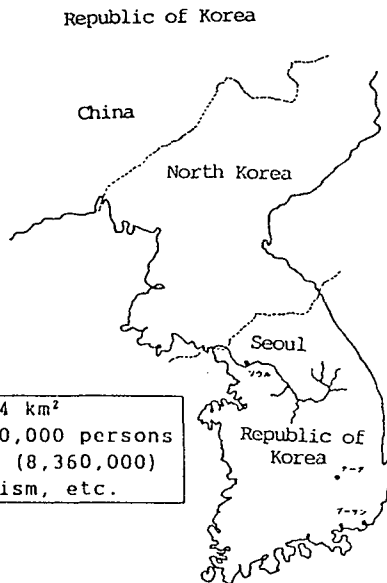
- The success of the movement is anchored in the intense purpose of "diligence, self-reliance and cooperation"
- Human behavior does not succeed where perseverance is absent
- Diligence and self-reliance kindle self-confidence
- Saemaul philosophy has nurtured an attitude of cooperation

and has inspired new ways to better living.

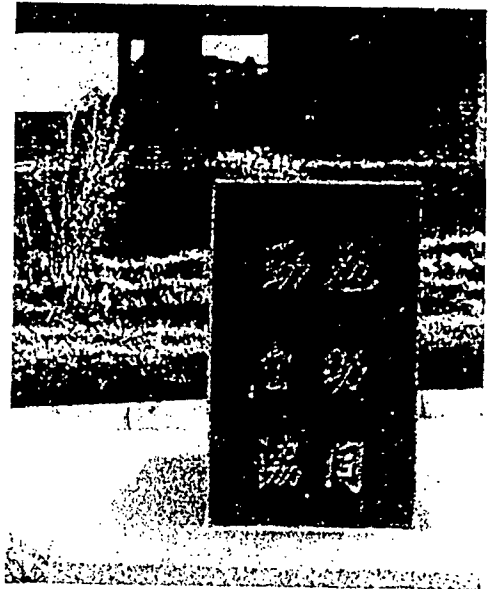
☆ Saemaul is a national campaign to collectively and cooperatively improve the standard of living in the nation. It seeks to restore revival and pursue universal ideals of truth, goodness and beauty and struggles to build a democratic welfare state where justice rules supreme.

(By Kim Joon, Director, Saemaul Leaders Farming Institute)

☆ Saemaul Movement is the shorted route to national renaissance and a righteous path towards the improvement of our destiny. We trust, help and love one another. The saemaul spirit is applied to our daily lives and incorporated into the building of our character. This is the oath of our Saemaul leaders.



Land area	: 98,484 km ²
Population	: 39,330,000 persons
Capital city	: Seoul (8,360,000)
Religion	: Buddhism, etc.



The monument reads "diligence, Self-reliance and cooperation"



A farmer's house whose thatched roof was changed into the slate one.

8. Agricultural Cooperative Development Project in Thailand



Opening Ceremony of
Bamboo Savings

One Bath (5 yen) per day

ピマイ農協における
竹筒貯金（1日1パーツ）
開封式典



Improved pig barn

プロジェクトの指導に
よる改良豚舎（ピマイ
農協）



ピマイ農協に設けられた
飼料配合施設（共同利用
状況は非常に活発）



9. Case study on Grameen Bank (Banking on the poor)

- Giving credit where it is due

When Mohammed Yunus set up the Grameen Bank, he challenged not only Bangladesh's entrenched social structure of poverty and deprivation but the well cherished economic theories of the West. Gray Segal reports on the man Bill Clinton thinks should get a Nobel Economics Prize.

When Bill Clinton was still on the campaign trail, presenting voters with his vision for rebuilding the American social landscape, he amazed journalists and economists by his espousal of a major Bangladeshi bank as a grassroots example of how to reinvigorate the world's largest economy. The Grameen Bank has so impressed the new president with its program of providing very small loans for microenterprises in poor communities that he has been advocating it as a model for similar community development banks in the United States, to help stimulate depressed urban and rural areas.

The idea of giving the poor greater access to credit may appear radical in a U.S. context, but in Bangladesh - one of the world's poorest and most densely populated countries - it is having a profound, almost revolutionary impact on literally millions of people.

The Grameen Bank (grameen means "village" in the Bangla language) had its tentative beginnings in the late 1970s. It is the brainchild of Dr. Mohammed Yunus, a former Fulbright scholar and economics professor, who is passionate about eliminating the extreme poverty in his country.

"Economic development," he says, "Must be treated as matter of human rights. The elimination of poverty should be recognized as the central issue in all development thinking. Unfortunately, most planners don't think enough about who the poor are and how they can contribute to improving their condition and that of the country. Most obviously forgotten are the women."

Since he first formed the bank, Yunus has focused on the rural women of Bangladesh as the key to its success. Grameen began as a research project when he was teaching at Chittagong University, and was becoming increasingly disillusioned with his attempts to apply

western economics to a country like Bangladesh, with its bitter recent history of hardships - first its savage war for independence from what was then West Pakistan, and then the terrible famine of 1974 which killed over 1 million people.

In the villages near his campus Yunus found that although the women were generally more industrious than the men, they were underpaid for their efforts. He also saw that when women did have some control of household finances the family income was better spent, especially where children's health and education were concerned. However, not even the smallest amounts of capital were available to them from traditional banks: as in any country, the poor were seen as a credit risk because of their lack of assets. This reluctance was compounded by the traditional disapproval of lending and borrowing in Bangladesh's Islamic society. The moneylenders that do exist charge exorbitant rates of up to 10 percent per day.

The event that convinced Yunus that something had to be done was when he discovered the plight of some local women who were weaving bamboo stools and were making only 2 cents a day because they had to borrow the money to buy their bamboo from the same traders to whom they would then sell their products. The women said that if they could just raise a total loan of only 30 dollars they would be able to buy enough supplies to increase their incomes and escape from this vicious circle of poverty.

"I was terribly ashamed of myself for being a part of a society which could not provide 30 dollars to 42 able, hard-working, skilled persons to make a living for themselves, and for teaching fancy 'development' theories in the classroom," says Yunus.

He decided to lend the women the money himself. However, realizing that securing just one loan for a single group of people was a short-sighted solution, he asked a local bank to provide the women with some credit. The bank manager turned down his request. There was no profit from such tiny loans, he said, and anyway these people had no collateral to offer the bank - and besides, they were illiterate and could not fill out the loan application!

Yunus eventually offered to act as the loan guarantor himself, and had his own students complete the complex paperwork. After six months of letter-writing and red tape, the bank's head office approved a loan totaling approximately 26 dollars. It took far less time for the borrowers to increase their incomes even while

repaying the loan. But what moved the professor and his team most was to see a new sense of dignity and self-esteem in the eyes of these women.

The experiment was repeated in other villages with similar success. After failing to convince the traditional banks to adopt his ideas, Yunus decided he must start an alternative bank. After several years of persistently knocking on the doors of the Central Bank and other government offices, official approval for the Grameen Bank was finally granted in 1983.

Today, the Grameen Bank can boast some remarkable statistics: over 1,000 branches in almost every province in the country; borrowing groups in 28,000 villages; 1.2 million borrowers, of whom 92 percent are women; a loan repayment rate of over 98 percent - vastly higher than other banks in the country and highly favorable in banking anywhere in the world; and a rapid growth rate of about 20 percent a year. Like other community development projects in Bangladesh, the Grameen Bank also has a wider social agenda, encompassing adult education classes for the borrowers, as well as preparatory education system for their children.

The rapid growth of the Grameen Bank has not been without opposition. Not only was the concept of a bank for the poor a challenge to the existing banking structure, its focus on women borrowers also upset religious leaders and (male) village elders. Even the women's husbands were suspicious and hostile to the idea of their wives going into business. The bank was accused of being full of CIA spies, of trying to convert people to Christianity, and even of kidnapping women and making them sex slaves.

Left-wing opponents accused it of being a Western conspiracy to plant capitalism "like opium" among the poor to cool down their revolutionary zeal and prevent them becoming involved with larger issues. But the women themselves have shrugged off all threats and rumors, recognizing that they have from this opportunity to improve their lot.

The Grameen lending system is simple but effective. To obtain a loan, potential borrowers must form a group of 5 of the same sex, gather once a week for loan repayment meetings, and learn by heart the bank rules and the "sixteen Decisions" (see box) which they chant in unison at the beginning of their weekly sessions. Once a group is approved, two of the members are given the first loan - usually between 25 dollars and 4- dollars, a very large sum for

landless Bangladeshis. If regular repayments are made on these loans over the next month, then the third and fourth members receive their loans, and after a similar wait so does the fifth. The loans are repaid in weekly installments over one year and have a simple interest charge payable at the end of the year.

Not only is this method readily understood, it is designed so that peer pressure - rather than bank pressure - ensures that repayments are made on time. The borrowers take out loans for income-generating activities that they know will produce immediate results. For women, the usual activities are rice-husking, trading in food and other essentials from their homes, and raising cows or goats. Men usually use their loans for trading in the marketplace (where women are excluded) and for buying rickshaws - the local form of transportation for both people and goods.

As borrowers become more confident in repaying their 12-month loans, so the amounts increase. Ten-year house loans are also available and many have taken advantage of this opportunity. Grameen not only makes available the 300 dollars required for a typical structure, it has also designed a house made of bamboo, concrete and tin which won the prestigious "Aga Khan Award" for appropriate architecture. The pride is obvious in the faces and demeanor of families who have built house for themselves - usually the first home they have ever owned.

The success of the Grameen Bank has inspired similar community development projects in other Asian countries, including Malaysia and the Philippines, and Dr. Mohammed Yunus now travels widely to spread his philosophy and practical experience about development.

Wherever he goes, his message is consistent; the changes must start at the bottom and work upward. He says that development aid must be addressed to the bottom 50 percent of the population if it is to make a difference, because the top 50 percent are already taking care of themselves. And the best way of assisting these people in the bottom strata is by providing them with credit.

"Credit can equip a dispossessed person to fight the economic odds. It creates an opportunity for self-employment, in which the poor person can control his or her economic destiny. Although large institutions such as the World Bank are likely to resist at first, the soundness of this approach will ultimately prevail. Whether in a Bangladesh village or on the south side of Chicago, access to credit must be a central part of any serious attack on-

poverty."

It is a message and a method that President Bill Clinton is taking very seriously. So seriously, in fact, that he has said Dr. Mohammed Yunus should be given a Nobel Prize for economics.

The sixteen decisions

1. The four principles of Grameen - discipline, unity, courage and hard work - we shall follow and advance in all walks of our lives.
2. Prosperity we shall bring to our families.
3. We shall not live in dilapidated houses. We shall repair our houses and work toward constructing new houses at the earliest.
4. We shall grow vegetables all year round. We shall eat plenty of them and sell the surplus.
5. During the plantation season, we shall plant as many seedlings as possible.
6. We shall keep our families small. We shall minimize our expenditures. We shall look after our health.
7. We shall educate our children and ensure that they can earn to pay for their education.
8. We shall always keep our children and the environment clean.
9. We shall build and use pit-latrines.
10. We shall drink tubewell water. If it is not available, we shall boil water or use alum.
11. We shall not take any dowry in our sons' weddings. Neither shall we give any dowry in our daughters' weddings. We shall keep the center free from dowry. We shall not practice child marriage.
12. We shall not inflict injustice on anyone, neither shall we allow anyone to do so on us.
13. For higher income we shall collectively undertake bigger investments.
14. We shall always be ready to help each other. If anyone is in difficulty, we shall help him.
15. If we come to know of any breach of discipline in any center, we shall all go there and help restore discipline.
16. We shall introduce physical exercise in all our centers. We shall take part in all social activities collectively.

Prof. M. Yunus explained how training, retraining, workshops and policy dialogues for and with its staff, form an integral part of Grameen Bank activities.

Developing Leadership in your Organisation need not be a SCHIZOPHRENIC AFFAIR

by Dr Michael Sabiers

All Co-operatives have a "Split Personality" that clashes with itself when trying to define what a good Co-operative leader should be and how he should act. One of our splits is "democratic", believing that all co-operators are equal, with one vote per person, and that decision-making consists of talking through the pros and cons of ideas to reach the best solution.

For the "democrat", a leader is one with an inspirational vision that others can rally around, one who can diplomatically resolve conflicts between rival factions and still be humble enough to be seen as a "servant of the people". Our democratic personality does not want leaders to be too pushy or too quick to give orders. As volunteer participants in an egalitarian co-operative, members don't expect to be ordered about like the hired help!

The other half of our split personality is "authoritarian", believing that those with proven skills and abilities in the management of complex tasks earn their place at the top of a hierarchy, giving necessary orders to ensure that the production of the co-operative's goods and services are carried out most effectively and efficiently.

To the authoritarian side of our co-operative personality a leader is one with specific technical skills who can make the hard decisions of hiring, evaluating and firing subordinates, on who can plan, organise and control. Certainly we don't want our executive director wasting staff time by having them discuss and vote on work rules. That's for the Board and membership. Which of these extreme personalities is

right is a moot point. In our less-than-ideal world, co-operatives will need leaders with all kinds of skills who can be effective in both authoritarian and democratic settings and can be a role model for co-operative values.

Those of us now in leadership positions have responsibility to prepare others to take our place when we leave. Although good leaders may share traits they were born with, good leaders don't just happen. All leaders have to improve their skills through practice and experience. Only current co-op leaders, no one else, can provide three critical things to ensure that our successors will do a better job than we are doing:

1. Access to management-level information.

Co-ops are more open about the decision-making process at all levels than most organisations, but much still does not filter down. Invite your prospective leaders to sit on as many high-level board or staff meetings as possible. Discuss financial and other reports with them so they become aware of the breath, depth and types of information needed to make effective organisational-level decisions.

2. Access to experiences that require motivating and co-ordinating the efforts of others.

On the "democratic" side, make sure prospective leaders have the opportunity to take responsibility for enlisting the co-operation of volunteers by chairing committees or task groups. On the "authoritarian" side, make sure they experience supervising others, maybe by over-seeing a part-timer restocking shelves on a week-end shift. And make sure you give them plenty of feedback on their performance.

3. Access to relationships with other leaders.

There is one certain thing that all co-op leaders do: in their behaviour they model the ethics and values of the organisations they represent. We who are now leaders learnt those behaviour by watching and imitating other leaders who we respected and saw in action.

We also have come to rely on a network of our peers who we trust for counsel and advice. Invite your prospective leaders to activities where you meet your peers from other co-ops. Encourage them to get actively involved in professional groups outside your co-operative. Take them along to formal gatherings of regional co-operative society meetings or trade groups.

And don't forget the informal gatherings where supportive friendships are forged - the after-meeting social times, or the pre-meeting breakfasts with just you and a couple of people you think they should get to know (and who should get to know them).

Your good leadership really can "rub off" on other people. You just have keep them close to let it happen.

Dr Michael Sabiers is the Assistant Professor of Management at the University of Hartford (CT). He teaches in the Master of Science in Organisational Behaviour program and consults on the design and development of co-operative, self-managing work systems.



CREATIVE FARMING BY FAMILY AGREEMENT

Agriculture becomes more creative and attractive by a written agreement on cooperative management among family members.

Agriculture itself is a creative and attractive job, but it can be more so by an agreement on cooperative management of farming among family members.

Adaptability of the technology

This technology is best suited to a family-based farming. A large family with more than two generations is preferable as a target of this technology rather than a small one with one generation.

The technology

This is a cost-less knowhow technology based on the mutual and clear understanding of family objectives, roles and responsibilities of family members for attaining the common objectives. In a family farming, daily communication among family members might be somehow effective for mutual understanding. However, a written agreement after an intensive and through discussion is more effective and gives a good chance of making a family planning for the future. To get a written agreement, the following procedures are needed.

Step 1: Initial discussion

First of all, family members should get together to discuss each one's perception of desired farm operation and the life style each one pursues. This step will clarify the family's realities and pending issues as well as the member's desire. This process offers the basis for the family's farming plan that affects each member. The following topics, for instance, might be discussed.

- ☆ Current earning and expenses of the family farming.
- ☆ Remuneration for works.
- ☆ Roles assigned to each member including farm works and household works.
- ☆ Working hours of each member.
- ☆ Target income of the family.
- ☆ Agriculture and household expenditure.
- ☆ Future property succession.
- ☆ Post-retirement life.

Step 2: Drafting the details of the agreement

Based on the initial discussions, the family members should develop the details of an agreement on farm management. Some of the items that should be included in the proposed agreement are as follows:

- 1) Assigning farm works and household work to each member, taking into account the ability and desire of each member.

For example, if the owner's wife is good at accounting, she may be assigned bookkeeping in

addition to rice growing. Greenhouse horticulture may be assigned to the son who will succeed the farming operation. The wife of the son may be responsible for housekeeping in general until her children reach school age.

2) Determining the remuneration that each member is entitled to as the reward for her/his work, and paying method.

For example, 150,000 yen may be transferred every month to the bank account of the owner's wife, 100,000 yen to that of the son, and 80,000 yen to that of his wife.

3) Determining the share that each member incurs of the common household expenditures, considering her/his income.

For example, the owner's wife may incur 100,000 yen, and the son and his wife may jointly incur 100,000 yen.

4) Determining the holidays for each member.

For example, every one may be entitled to one day off a week but the owner and his wife may have holidays on days different from those of their son and wife. For the two busy months in fall, holiday may be determined on a case-by-case basis. Each one may take a summer vacation of three days or more.

Thus, any point of issue discussed and agreed to by the family members will be put into a written form.

Step 3: Finalizing the agreement

All the agreements reached among the family members will be compiled into a draft of written agreement which may be reviewed by an appropriate government officer or agricultural cooperative personnel. The draft agreement will be then refined to become a formal written agreement, taking their advice into consideration.

Step 4: Execution and review of the agreement

The agreement may need to be revised and/or expanded to meet the change of farming practice and family situation.

Effect of the technology

This technology makes family farming more creative and attractive through;

1. The increase of revenues by better organized and more efficient performance of working loads.
2. The increased awareness of Role and responsibility of each family member. Mutual respects and sense of partnership. The pleasure of accomplishment of the jobs allocated to each member.
3. Mutual understanding of desired life style of each member and sharing the future plan of the family.

The role of agricultural cooperatives and local governments

Signing a family management agreement claims a change in the traditional relationship among the members of a family. Some farm owners, therefore, may be resistant to the new agreement. Here, agricultural cooperatives and local governments play an important role as an arbitrator/advisor for developing a family management agreement. Some forums on this subject are recommended to be held in the community.

Cooperating agencies for this topic.
Rural Life Research Institute, Japan
19, Ichibancho, Chiyodaku, Tokyo, 102-0082
Japan.

E-mail: rlri@mtg.biglobe.ne.jp

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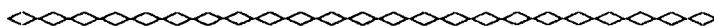
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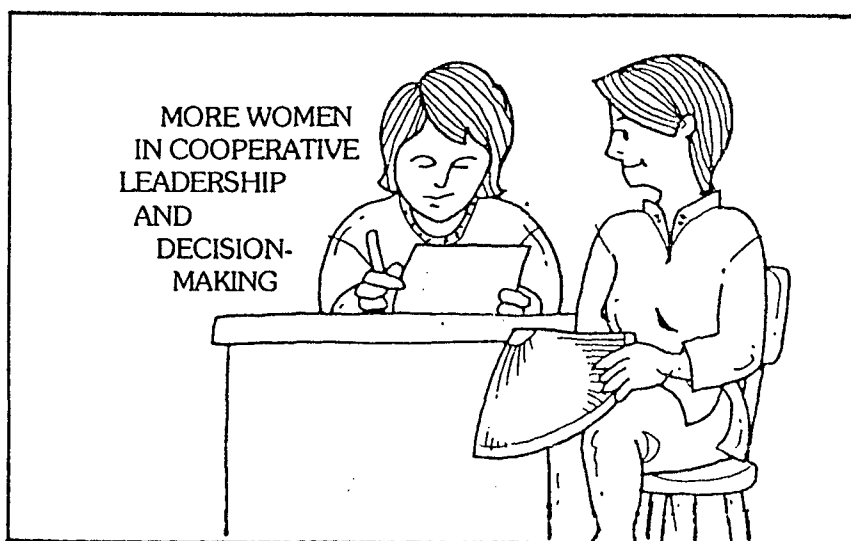
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Participation of Women in Decision-Making in Agricultural Cooperatives



Daman Prakash
Senior Consultant & Project Director-AMTP



International Cooperative Alliance
Regional Office for Asia and the Pacific
43 Friends' Colony-East, New Delhi 110065. India

PARTICIPATION OF WOMEN IN DECISION-MAKING IN AGRICULTURAL COOPERATIVES

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CONTENTS

Introduction-01
Nature of Cooperatives-02
Women's Participation-02
Factors Limiting the Representation of Women in the Management & Decision-Making Process-02
Causes which Restrict the Participation of Women in Cooperatives-03
Work Relationship of Poor Women in Asia-Pacific-04
Constraints Faced by Women in their Economic Activities-04
Possible Development Factors-05
Women in Agriculture-06
Rural Women in Agricultural Cooperatives-07
Constraints Faced by Rural Farm Women-09
Self-Help Groups or Women's Associations-09
Conclusion-10
Poverty Reduction Efforts – Women and Water-11
References Used-11

*Paper prepared for presentation at the 5th International Conference on
Rural Farm Women in Asia and Africa, Tokyo Japan. Aug 27-Sep 06 2000.*

*Conference organised by the International Cooperative Alliance [ICA], Central Union of Agricultural
Cooperatives of Japan [JA-Zenchu], Afro-Asian Rural Development Organisation [AARDO] and the Institute
for the Development of Agricultural Cooperation in Asia-Japan [IDACA].*

International Cooperative Alliance
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43 Friends' Colony-East, New Delhi 110065. India

June 14 2000

PARTICIPATION OF WOMEN IN DECISION-MAKING IN AGRICULTURAL COOPERATIVES

Daman Prakash
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Introduction

The ICA Principle of "Concern for Community", in some way, mandates cooperatives to go beyond the community's and the members' economic needs which cooperatives traditionally addressed, such as need for credit, consumer goods, marketing of products, etc. to the social needs and concerns of the community and of cooperatives' members such as greater political participation by women in community and cooperatives' affairs, gender equality, childcare, physical safety, etc. The history and nature of cooperative institutions go to substantiate that these are democratic and gender-fair institutions, which respect and encourage the participation of all members in all cooperative affairs, including in decision-making, regardless of their gender.

In the Declaration passed during the celebration of the ICA Centennial held in Manchester in 1995, it was stated, "there are untapped resources in many memberships, especially among women and young people. Much of the future success of the Cooperative Movement will depend upon a willingness to recognise true quality between women and men in the deliberations of cooperative organisations; much of the vitality will come from the involvement of young people."

Women are marginalised in the leadership and decision-making positions and processes in all structures in society in all countries of the world. The UNDP Human Development Report-1995 stated: "Upholding the equality of rights is not an act of benevolence by those in power. It is needed for the progress of every society. The goals of gender equality differ from one country to another, depending on the social, cultural and economic contexts... Fundamental to all these priorities are the equality of access to means of developing basic human capabilities, the quality of opportunity to participate in all aspects of economic, social and political decision-making, and the equality of reward... Equality is not a technocratic goal – it is a wholesale political commitment. Gender equality is an essential aspect of human development."

The Beijing Declaration [September 1995] stated, "Women's empowerment and their full participation on the basis of equality in all spheres of society, including participation in the decision-making and access to power, are fundamental for the achievement of equality, development and peace." The Beijing Platform for Action reinforced it by saying, "Equality in decision-making performs a leverage function without which it is highly unlikely that a real integration of the equality dimension in government decision-making is feasible. Women's equal participation in decision-making is not only a demand for simple justice or democracy but can also be seen as a necessary condition for women's interests to be taken into account. Without the active participation of women and the incorporation of women's perspective at all levels of decision-making, the goal of equality, development and peace cannot be achieved."

The Nature of Cooperatives

Historically, cooperatives have fulfilled the socio-economic needs of communities, and have enjoyed success in many countries. Cooperatives are formed by many low-income communities to promote their well-being and to become self-reliant. 'A cooperative is an autonomous association of persons united voluntarily to meet their common economic, social and cultural needs and aspirations through a jointly-owned and democratically-controlled enterprise' ... 'Cooperatives are based on the values of self-help, self-responsibility, democracy, equality, equity and solidarity. In the tradition of their founders, cooperative members believe in the ethical values of honesty, openness, social responsibility and caring for others.'

In the Asia-Pacific Region, the total number of individual cooperative membership has reached no less than 550 million people. Assuming that 50% belong to the middle class category and 40% still among the relatively poor, it means that well over 220 million members are still in need of basic services and social infrastructure.

Women's Participation

The picture of women's participation in the leadership and decision-making in cooperatives is the same as at the global level and in the context of Asia and the Pacific Region. And the picture is that of low, even marginal representation of women in cooperative Boards – lowest at the national level and slightly greater at the primary and federation levels.

When women are in the Boards at all, they usually hold the position of secretary or treasurer, both doing and implementing positions, rather than a position of decision-making.

Factors Limiting the Representation of Women in the Management and Decision-making Process

Several factors have been identified which limit women's representation in cooperative Boards and in cooperative management in all regions of the world. Some of these are:

- 1 Reproductive roles traditionally borne by women reduces women's time for community and voluntary work such as being an elected official in a cooperative;
- 2 Old stereotypes of women and men where men are traditionally seen as more fit to have a public role [i.e., as leaders] and women to have a private role [i.e., as home makers];
- 3 Requirements and processes for entry in leadership and decision-making in cooperatives restrict women's access and opportunities for leadership and decision-making therein e.g., the member must have served a certain number of years in an elected position before she/he can get into the Board or be elected as cooperative president or chairperson, the nomination procedure where the member willing to be elected must nominate her/himself in front of the general assembly. This practice is not attractive to women;
- 4 Practice of leadership and decision-making in cooperatives discriminate against women e.g., the practice of holding long meetings at night in less than safe places, hierarchical and bureaucratic styles, etc.;

5 Cooperative laws and bylaws that restrict women's membership in cooperatives e.g., laws that stipulate that only land owners or heads of households can be members of cooperatives; further more, traditional laws and cultural practices that regard women as subordinate to men;

6 In some cooperatives, women are not given the same opportunities as men for basic training and higher education in such areas as finance, technology and management.

Causes which Restrict the Participation of Women in Cooperatives

Studies have shown that some of the following reasons limit the participation of women in cooperatives:

01 Few women members in some types of cooperatives. In some types of cooperatives, e.g., agricultural cooperatives, there are very few women members because by tradition *only men are considered farmers and not women*. Women by their very nature also do not come forward to become members, and even to get elected to the Board, when their menfolk are already present there;

02 Cooperatives do not take into full account reproductive roles traditionally borne by women. Cooperatives in their planning, in implementing activities and in choosing what services to provide to members – do not take into account the fact that women are traditionally responsible for taking care of children, preparing food, keeping the house clean, and other chores. These tasks traditionally borne by women reduce their time for cooperative work such as being an elected officer;

03 More men get elected as officers than women. Most people have the traditional view that men are more fit to be the leaders and, thus, they tend to elect men and not women as officers. Therefore, although there are many or, in some cases, more female than male members in many cooperatives, still more men than women get elected. This means that more female members elect men and not women to be cooperative officers;

04 Cooperative standards and procedures restrict women's opportunities to be in leadership in cooperatives. Some cooperatives require that a member must have served a certain number of years in an elected position before she/he can get into the Board. This practice discriminates against members who have no or have limited prior experience in an elected position. Between women and men, in general, more women will not be able to meet this requirement;

05 Leadership practices in cooperatives make it difficult for women to carry out their leadership duties. Board meetings are usually held at night and run for hours. Women are more vulnerable to physical violence, and, thus, are more concerned about physical safety than men are. Women continue to fulfil their household responsibilities while fulfilling their leadership duties in the cooperative.

06 Some cooperative laws and policies restrict women's membership in cooperatives; and

07 Training on areas such as finance, technology and management are given mostly to men rather than to women. Women are expected to be retrained by their menfolk. They, thus, if it happens at all, receive a second hand and distorted information.

Work Relationship of Poor Women in Asia-Pacific

A very small proportion of women in developing countries have a regular job with an employer-employee relationship recognised by the law and with all the protective legislations accorded to employees. Five types of work/production relationships mark the economic activities of low income, self-employed women. These are:

- Wage work
- Piece rate work
- Unpaid family work
- Own account work
- Small entrepreneur.

Poor women are all working women. They are engaged in a variety of occupations including small farm agriculture, livestock tending, processing livestock produce, gathering and processing forest produce, tree growing, small trading and vending, producing manufactured items such as garments, leaf cigarettes, shoes, foodstuffs, handicrafts, etc. at home, providing unskilled manual labour on fields, construction sites, in factories and workshops, providing services such as cleaning, washing, cooking, transportation, childcare etc. They are involved in fending for themselves to somehow generate cash and/or kind return from their work to sustain themselves and their families.

The natural seasonability of work in the economy relating to agriculture, livestock, forestry as well as the religious and ceremonial seasonality of work lead to a situation where poor women are engaged in multiple occupations at different times of the year to ensure even a minimum level of survival. The multiple roles, multiple occupations, multiple production relationships, cash/kind income base all contribute to the complex reality of the livelihood of poor women. These are the main features of the small business sector where women are concentrated.

Several grassroots organisations in many developing countries have been actively involved in the task of influencing poor women's income by strengthening their economic activities. Some of these activities are:

- 1 Conscious efforts of organising women;
- 2 Interventions to strengthen existing economic activities;
- 3 Women's multiple occupations and multiple life roles reality;
- 4 Good internal management and positive public policy linkages;
- 5 Focus on groups of women;
- 6 Integrated set of support services;
- 7 Teams of literate and illiterate middle class and working class profession and amateur women; and
- 8 Attempt to change the structure of the economy.

Constraints Faced by Women in their Economic Activities

Some of the constraints faced by women at large in matters of securing employment or better life are as follows:

- 1 Vested interest to exploit women's work cheaply;
- 2 Women's limited skills and exposure;

- 3 Women's incompetence in formal dealings;
- 4 Insensitivity of policy makers;
- 5 Erosion of women's economic activities; and
- 6 Insufficient collective strength.

Women when given a chance have proved in many places that they are better and more conscious managers than men. They make excellent book-keepers, secretaries and do not indulge in unplanned or unwanted expenses. They look after the inventories and assets as they generally do at home. They have also exhibited a greater sense of loyalty to the organisation. When working in groups they produce the best of results.

There have been a number of initiatives to provide credit to women in developing countries, especially in the rural areas, to strengthen their economic activities. Governments and a number of international and national organisations have been implementing their micro-credit programmes in the Region. Funds to women are available as credit from various sources, formal and informal. Formal sources of credit are usually the banks which needs various formalities to be accomplished which are hard for the rural women to produce. Informal lenders usually give credit on the strength of groups and do not insist on documentation. Grameen Bank of Bangladesh, and SEWA [Self-Employed Women Association] of India are some of the examples of informal lending with which the women appear to be satisfied. These institutions had also their problems, and based on their field experiences certain guidelines have been evolved which could help extend financial support to rural women.

The following are some of the principles of providing credit to poor women:

- 1 Organising the women first of all before starting any banking activities;
- 2 Build a relationship of mutual trust and acceptance with the women;
- 3 Develop systems which do not make illiteracy of the women a handicap;
- 4 Understand the multiple occupation and multiple roles of poor women;
- 5 Understand the informal system of work in which the women are engaged;
- 6 Understand the handling of small amounts of money;
- 7 Encourage savings of the women as a source of funds for the credit programme;
- 8 A holistic approach to the problems of women;
- 9 Flexibility and timeliness of responses to the needs for the women;
- 10 A participatory structure which provides women with access to decision-making;
- 11 Build a cadre of dedicated organisers and workers.

Possible Development Factors

With a view to encourage involvement of women in cooperative activities including their participation in management and decision-making process it is essential that certain development policies and strategies be quickly adopted. First and foremost is the facilitation of women to enter the cooperative fold. This is possible only when appropriate steps are taken to enable women to become members of cooperatives. This can be done by bringing about changes in cooperative legislation, making appropriate modifications in cooperative byelaws and letting women know, through a process of education and extension, the benefits they can get by joining cooperatives. The gender-bias in the policies of cooperatives has to be removed and all the activities need to be modified in such a way that women enjoy equal rights and opportunities in providing leadership. Women need to be organised into smaller economic and social groups so that they could see for themselves how effective it is to work in groups. Revision of laws which prohibit women from inheritance of property have to be undertaken. Women should be regarded equal to men in matters of being elected to higher organs of a cooperative. They should

be enabled to secure credit from lending institutions without going into a cumbersome procedure of securing guarantees and other documentation. Such improvements in laws and policies are necessary to protect the interests of poor women.

Economic growth most effectively reduces poverty when accompanied by comprehensive programmes for social development. Social protection assists individuals, households, groups, and communities to better manage risks and achieve economic stability. In many societies, women suffer disproportionately from the burden of poverty and are systematically excluded from access to essential assets. Also, women often contribute more to improving the living standards and the income of poor households through their work, spending patterns, care giving, and other activities. Improving the status of women, particularly poor women, addresses a priority area of poverty reduction and provides important socioeconomic returns through reduced health and welfare costs, and lower fertility and maternal and in fact mortality rates.

Agriculture projects focusing on production are a key to reduce poverty. Agriculture tends to create more jobs. Agriculture sector which has adopted more of agro-processing activities and having higher marketing potentials have provided a lot of earning opportunities and security to women in rural areas in many countries. In many of the Asia-Pacific countries more than 52-60% labour force is provided by women.

Education helps to empower the poor. When attention has been paid to educating women, multiple benefits have been obtained: educated women have lower fertility rates and their children have lower infant mortality rates; and educated mothers are more likely to use health services and to send their children to school.

Women in Agriculture

Women play an indispensable role in farming and in improving the quality of life in rural areas. However, their contributions often remain concealed due to some social barriers and gender bias. Even government programmes often fail to focus on women in agriculture. This undermines the potential benefits from programmes, especially those related to food production, household income improvements, nutrition, literacy, poverty alleviation and population control. Equitable access for rural women to educational facilities would certainly improve their performance and liberate them from their marginalised status in the society.

Socio-economic goals of productivity, equity and environment stability are closely woven around the agriculture sector policies and new dimensions in programmes implemented are already emerging as new values. Regardless of the level of development achieved by the respective economies, women play a pivotal role in agriculture and in rural development in most countries of the Asia-Pacific region. The Asia-Pacific region had witnessed spectacular development in crop yields which even surpassed the population growth rate in the past decade. However, pockets of hunger remain when landless or small farm rural population lack economic access to food because of a lack of remunerative non-farm employment in rural areas, where 80% of Asia-Pacific's 400 million poor live. It has also been suggested that with the acceleration of crop-diversification programmes and the transformation of agriculture to commercial production levels, women's lot had been even further worsened by the addition of new burdens which they have to shoulder in order to realise profits in farm operations.

Rural women who are obliged to attend to all the household chores, children's welfare, nutrition and family cohesion along with farm work, are desperately driven to adopt a survival strategy to save the family food security from total collapse. Rural poverty has

increased in the region particularly for farmers as priority has been accorded to the industrial and service sectors: this is both the cause and an effect of rural-urban migration leading to the "feminization of farming." Thus the numbers and the proportion of rural women among the absolutely poor and destitute, currently around 60%, is expected to increase to 65 to 70% by the end of the year 2000.

In spite of social, political and economic constraints, women farmers have proved extremely resourceful and hardworking in their attempt to ensure household food security. Social constraints place barriers around their access to scientific information and technological support. Lack of collateral denies them access to agricultural credit. Culture or traditions accord membership of cooperatives only to heads of households – usually a man. Many rural women, even in highly mechanised farming systems such as the Republic of Korea and Japan would have agriculture for work in other sectors if choices were available.

After some decades of development, global problems and issues concerning environment, women in development, and poverty had reappeared. All these have emerged in rural communities and threatening their sustainability. Rural communities with norms developed for managing resources are important for the stability of community life. Gender-oriented rural development programmes which focus on role of women to guarantee the stability of life provide a sound basis for integrated development of the quality of life.

In progressive economies like Japan, rural women have shown anxieties over several concerns affecting their livelihood. Some of the priority items include measures for success in agricultural enterprises, expansion of periodic farming resulting in reduced holidays, the need to reduce agricultural work, changes in awareness of rural societies and reduction in the world connected with caring for elderly people. In order to redress these problems, *five tasks* have been identified for promotion which will result in making rural living more pleasant and comfortable. These tasks include:

- i. Creating awareness of changes and measures pursued to change the status of women by their active participation in agricultural and fisheries cooperatives;
- ii. Improving working conditions and environment;
- iii. Appreciating the positive aspects of living in rural areas and creating a conducive environment which will contribute towards better rural life;
- iv. Acquiring skills to diversify areas of involvement by women supporting women in entrepreneurial roles; and
- v. Adopt structured approach to execute the vision to improve rural conditions.

Rural Women in Agricultural Cooperatives

Women are represented in various forms and in various types of cooperatives in the region. In most of the South-Asian countries women membership in mixed membership cooperatives is generally lower as compared with those from other countries in the region. In societies where culture restricts women's membership in cooperatives, women-only cooperatives proliferate. It is in women-only cooperatives that women feel freer and less restricted in their participation in cooperatives. In countries like India, Nepal, Bangladesh, Sri Lanka and Pakistan, women comprise just 7.5% as compared with men (92.5%) of the total membership. In Malaysia it is around 30.6%. In many of

the Asian countries women's membership is low (ranging from 2 to 10.5%) in agricultural cooperatives. This reflects the age-old stereotype that men are the farmers and not the women, and the title of the farm property should be in the name of the man. This situation automatically prohibits women to be the members. Out of a total of 450,000 cooperatives with a total membership of 204.5 million in India, there were 8,171 women-only cooperatives with a total membership of 693,000. It is also known that the women-only cooperatives e.g., cooperative banks, consumer stores, fruits and vegetable vendors, have done exceedingly well and provided a whole range of services to their members. In India, with a view to involve women in the process of decision-making in local self-government bodies including cooperatives, a 33% representation has been instituted and in a number of states all boards of directors have women serving on them. There has also been a discussion to have a similar representation in state and national legislatures as well.

There are still some prevailing laws which place barriers for women's participation in agricultural cooperatives and/or farmers' associations, like land ownership and head of the household. In many societies the very women who need to organise to cooperate and prosper, lack the time for participation due to multiple work demands. Cooperatives being people-centred movement had recognised these limitations placed on women by the society and economic institutions. Experiments made in different parts of the world clearly indicate that women's participation in cooperatives and other local governments bodies not only provides them an opportunity to articulate their problems but it also helps them to be an active partner in the decision-making process.

In terms of the ratio of membership of women in agricultural cooperatives, the percentage is rather low, but they have a strong influence on them – through the heads of the household. Certain obvious barriers restrict their direct and formal entry in agricultural cooperatives. Agricultural cooperatives, in present times, everywhere have come under dark clouds due to heavy competitions and pressures of open market economy systems. They are now expected to meet the challenges which they had never anticipated before. Their business methods remain traditional and they expect government support in the form of protection and subsidies. These are no longer available and will not be available in the near future. In several countries, agricultural cooperatives have either crumbled or are under massive reorganisation.

The challenges faced by agricultural cooperatives can be enumerated as under:

- Need to improve professional management skills of those who provide advisory or guidance services to cooperatives and of the managers and some key members of primary level cooperatives;
- Establishment of a marketing intelligence system within the Cooperative Movement to enable the farmer-producers follow market trends and plan their production and marketing strategies;
- Assured supply of farm inputs (quality seeds, chemical fertiliser, farm chemicals, credit and extension services);
- Establishment of business federations through cooperative clusters to undertake primary agro-processing marketing of local products and to cover financial requirements;
- Be aware of quality controls and standardisation of farm products to be able to compete effectively in the open market;

- Participate in efforts to conserve natural resources which directly and indirectly influence farm production and rural employment; and
- Need for providing information to the farmers and farmers' organisations on the implications of restructuring, globalisation and WTO agreements.

Constraints Faced by Rural Farm Women

Based on the experiences of farm extension workers, field advisors and rural farm women in the Asia-Pacific and Africa regions, the following are the general constraints faced by them:

- High illiteracy rates and poor living conditions among rural women;
- Lack of leadership and inadequate participation in the organisational and economic affairs of their agricultural cooperatives;
- Absence of property inheritance rights, restriction on acquiring membership of agricultural cooperatives consequently being deprived of farm credit, etc.;
- Inadequate health-care services in rural areas;
- Inadequate water supply for household and farm operations;
- Lack of appropriate agricultural technology aimed at reducing the physical burden of farm women;
- Inadequate access to credit and agricultural inputs and other services;
- Lack of female farm extension workers;
- Lack of marketing facilities and opportunities;
- Traditional, religious, social and cultural obstacles;
- Less participation in decision-making – even within the household;
- Male migration/urban drift which increases pressure on women;
- Lack of opportunities to improve socio-economic status of farm women;
- Lack of skills and attitudes in leadership and management development; and
- Lack of secretariat supporting functions for women's organisations and allocation of funds for them in cooperative organisations.

Self-Help Groups or Women's Associations

Women often suffer due to lack of organisation and "bargaining power" although their total number is no less. In the rural sector, women often suffer from the following:

- Their savings are grossly inadequate;
- Their savings are often "taken over" by men;
- Their savings remain unaccounted due to absence of any organisation;

- Their individual role and contribution is not recognised;
- Their collective power has not been harnessed;
- They are often tricked in the name of "chit funds" and the like;
- They do not have any assets, leave alone the savings;
- They have no social or economic security; and
- They are not admitted to the membership of agricultural cooperatives, etc.

Rural women leaders can help the women to organise themselves to solve some of their social and economic problems. There are no proper leaders or motivators in rural areas who can organise rural women. They can be organised in the form of Self-Help Groups [SHGs]. Such groups could be operated in the form of "pre-cooperatives" making use of the universally-accepted Principles of Cooperation.

If the rural women can organise themselves into SHGs, they can overcome some of their problems through group work, and operate the groups on a continuing basis. When the groups have become operational and their progress has been satisfactory, they can expand the range of their services. The groups can also organise themselves into pre-cooperative groups and operate them on the basis of the Principles of Cooperation, like any other cooperative but without going into the process of formal registration or incorporation, etc. The pre-cooperative groups could eventually, if certain legal conditions are met, and if the members so desire merge into a registered cooperative or have a separate cooperative registered.

Conclusion

In the light of the discussions held, the following terms get highlighted: Placement of restrictions laid by law, policies, cultures and traditions which limited the participation of women in cooperatives; Lack of education, initiatives, cultural pressures restrict women to get themselves elected to the Board and other decision-making organs of cooperatives; Limited information and/or facilities on securing micro-financing due to complicated procedures and lack of organisational structures; Insensitivity of cooperatives to accept women as decision-makers and leaders due to the psychological dominance of men and interest groups; Cooperatives do not entertain women as borrowers due to legal or cultural restrictions; Cooperatives do not offer any social programmes which benefit women; Cooperatives do not provide them with opportunities and facilities to market their products; Women by nature are shy and tend to withdraw from contests and arguments when their menfolk take the lead etc.

There is therefore the need for suitable modifications in cooperative and other laws enabling the women to become members of agricultural cooperatives and other cooperatives. This is possible only at the government level by having an intense lobbying with government leaders and other activists. There is also the need for creating greater awareness among women and women members to realign and adjust cooperative policies including the byelaws in favour of women. This is possible when women are given an opportunity to organise themselves through the process of education and extension. The gender-bias in the policies of cooperatives has to be removed and all the activities need to be modified in such a way that women enjoy equal rights and opportunities in providing leadership. Securing the support of international and national organisations to support the cause of women is, therefore, urgently needed.

Poverty Reduction Efforts -Women and Water

“Not only are the poor more prone to the adverse impacts of unsafe drinking water and inadequate sanitation, but ADB’s field surveys also consistently show that the poor spend disproportionately more of their incomes on potable water than more privileged sections of the community for whom piped water supplies are assured. For example, the poor in Manila pay as much as 10% of their household income for a meager quantity of poor-quality water. While investments in human capital – education, health care, shelter, and protection from the effects of natural disasters – are also required to break the cycle of poverty, the impacts of poor quality drinking water and the lack of adequate sanitation are particularly strong and immediate. The policy imperative of this – for governments as well as for ADB – is quite clear.

“While the poor are disadvantaged in terms of access to the benefits of improved water supply and sanitation, poor women are in a particularly invidious situation. The gender division of labour in many societies allocates to women the responsibility for collecting and storing water, caring for children and the sick, cooking, cleaning, and maintaining sanitation. The availability of a decent water supply and sanitation system goes a long way to improving the quality of life for poor women and their families. In many parts of the region, the arduous task of walking long distances over difficult terrain to fetch water falls to women, often with the help of their daughters. Women care for the sick, who are often children suffering diseases caused directly by contaminated water. Providing clean and dependable water close to the home can substantially reduce women’s workloads, and free up time for women to engage in economic activities to improve household incomes. For girls, the time saved can be used to attend school. Hence, providing water supply and sanitation is pivotal to improving both the social and economic status of women, while simultaneously addressing gender and poverty concerns. The central role that women play in providing, managing, and safeguarding water is recognised in the third Dublin Principle.”
[Source: ADB Annual Report 1999].

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Leaders of Agricultural Cooperatives in Asia
From August 27 to September 16, 2000

History and Present Situation of the JA Mikkabi

September 11(Mon), 2000

By Mr. Akira Komiyama
Executive Director
JA Mikkabi

History of JA Mikkabi

Though there remains no record, JA Mikkabi seems to have been formed around 1925. According to the document recorded in 1928, the number of former Mikkabi's regular members stood at 722.

Mikkabi Town Credit Association Co., Ltd. had total investment of ¥38,415 , about ¥50 in average (before inflation adjustment).

1943 Industrial Association Law abolished to form Agriculture Association

1947 Agriculture Association disbanded

1948 Agricultural cooperative was formed on May 20 to do financial business, sell agricultural equipment and material and agricultural produce such as mainly rice, barley and sweet potato.

First salary for a high school graduate is set at ¥2,500/month.

1951 Agricultural Cooperative in the midst of almost bankruptcy due to assets shortage, inflation, bad debt, defective purchased goods (Withdrawal payment

suspended).

Savings: ¥24 million Deficit: ¥12 million (Half of the savings)

This fact was revealed by surprise (without notification) inspection conducted by the national government in September 1950.

Inspected again on May 13.

Savings withdrawal suspended which led to a panic.

Agricultural Cooperative restructured with Board members' special donation. 40 staffs reduced to 11.

1952 Business resumed with members participation strengthened on December 12

1953 Agricultural Cooperative Youth Federation formed to restructure Agricultural Cooperative

Youth Federation consists of 84 farmers from 21 year old to 37 year old

1. Joint production of mixed fertilizer for tangerine

Production of mixed fertilizer in 1954: 225t (6,000 traditional straw bags of 37.5Kg each)

2. Local wired broadcasting was planned in 1953.

Women's Association was established. Joint purchase of consumer goods and

allotted savings started on May 8.

- 1954 Circuit Movie Theater was started by Youth Federation and Women's Association on February 11.
- 1954 Each farming household was given an identification number for better Agricultural Cooperative management.
- 1956 Deficit vanished.
- 1960 Wired Telephone opened on March 26.
- 1960 Mikkabi Citrus Shipping Union was formed by 154 members on September 20.

New Agricultural Cooperative Starts

- 1961 Merger of Higashi, Nishi and Hamana Villages. New Agricultural Cooperative started.

Merger and Long Term Plan

As of April 1961

1. Number of members: 2,584 households (Regular members: 2,326)
2. Directors: 17
3. Auditors: 3
4. Staffs: 65 (Male: 38 Female: 27)

Both the first long term plan of 1961 through 1965 and the second long term plan of 1966 through 1970 were found a pie in the sky. Targets were not achieved.

When the third long term plan starting in 1971 was mapped out, opinion of each member was heard. (Visiting research)

The questionnaire included the following:

1. Who are and will be engaged in farming (Successor problem)
2. Agricultural production and sales in real terms (Commodity-wise and location-wise in long term plan)
3. Real non-farming income
4. Contract farming
5. Sale/purchase of land

6. Fixed assets, facility and cars
7. Life in general (Health management, durable products, etc.)
8. Contract workers to be employed in farmer's land

The above 1, 2 and 3 were especially noted.

- Number of households visited by members reached 1,000, 50% of the total regular members.
By visiting 50% of members we can draw a real picture of agricultural production and forecast future trend.
- The plan must be the one of the members, by the members and for the members. To this end, members must understand the importance of the plan and participate in the planning to cooperate.
Neighborhood meeting (77% attendance in average, 90% attendance in full-time farmers area) was recommended rather than hamlet meeting (about 30% attendance). Agricultural Cooperative dispatched 14 – 15 teams of 4-person team consisting of one director, one GM or Manager, two Section Managers to attend neighborhood meeting every evening for about 10 evenings resulting in 130 attendance in total.
- Business development was discussed among representatives from each constituent organization and information was extended to each member of organizations using FAX, local wired broadcasting and telephone.

Power of unity is built on joint work in an strong organization through cooperation of the concerned.

Comparison of the long-term plan and the results (1961~1965)

Main items	The 1st long-term plan	Results	Achievement ratio (%)
No. of members (Unit: household)	2,600	2,572	
No. of employees (Unit: person)	60	109	
Share capital (Unit: thousand yen)	70,000	75,150	107.3
Fixed assets (")	90,000	250,710	278.5
Reserves for depreciation	9,500	62,380	656.6
Marketing turnover	880,000	1,111,660	126.3
Supply turnover	330,000	547,600	165.9
Mutual insurance policies	550,000	2,390,150	434.5
Loans	400,000	601,650	150.4
Savings	1,500,000	1,361,930	90.8
Total business profits	68,000	119,490	175.7
Business management expenses	48,500	93,850	193.5
of which personnel expenses	25,000	49,820	199.2
of which depreciation expenses	8,500	17,550	206.4
Current profits	16,000	18,250	114.0

Comparison of the long-term plan and the results (1966~1970)

Main items	The 1st long-term plan	Results	Achievement ratio (%)
No. of members (Unit: household)	2,580	2,526	
No. of employees (Unit: person)	118	171	
Share capital (Unit: thousand yen)	151,000	246,290	163.1
Fixed assets (")	285,000	684,880	240.3
Reserves for depreciation	84,000	178,720	212.7
Marketing turnover	1,982,000	2,590,170	130.6
Supply turnover	800,000	1,688,050	211.0
Mutual insurance policies	3,540,000	8,244,300	232.8
Loans	769,000	1,326,430	172.4
Savings	3,850,000	3,213,330	83.4
Total business profits	177,169	349,410	197.2
Business management expenses	123,370	267,400	216.7
of which personnel expenses	76,000	166,350	211.9
of which depreciation expenses	15,000	48,250	321.6
Current profits	37,350	41,270	110.5

Comparison of the long-term plan and the results (1971~1975)

Main items	The 1st long-term plan	Results	Achievement ratio (%)
No. of members (Unit: household)	2,550	2,520	
No. of employees (Unit: person)	173	167	
Share capital (Unit: thousand yen)	593,591	534,000	89.9
Fixed assets (")	1,375,000	1,435,000	104.3
Reserves for depreciation	460,000	435,000	94.5
Marketing turnover	6,730,970	6,420,000	95.3
Supply turnover	3,510,080	4,004,000	114.0
Mutual insurance policies	18,145,600	27,000,000	148.8
Loans	2,738,600	2,949,100	107.6
Savings	6,077,000	6,400,000	105.3
Total business profits	707,351	665,890	94.1
Business management expenses	481,500	556,620	115.6
of which personnel expenses	318,300	379,860	119.3
of which depreciation expenses	75,000	105,700	140.9
Current profits	132,591	57,920	43.6

Comparison of the long-term plan and the results (1976~1980)

Main items	The 1st long-term plan	Results	Achievement ratio (%)
No. of members (Unit: household)	2,510	2,532	
No. of employees (Unit: person)	150	148	
Share capital (Unit: thousand yen)	1,184,294	1,108,950	93.6
Fixed assets (")	1,750,000	2,149,600	122.8
Reserves for depreciation	960,000	993,450	103.5
Marketing turnover	12,108,700	10,021,480	82.8
Supply turnover	5,995,307	6,701,430	111.8
Mutual insurance policies	74,000,000	92,114,320	124.5
Loans	5,464,000	3,874,970	70.9
Savings	14,500,000	13,008,720	89.7
Total business profits	1,132,610	1,013,440	89.5
Business management expenses	744,417	806,710	108.4
of which personnel expenses	514,867	550,200	106.9
of which depreciation expenses	120,500	129,240	107.3
Current profits	238,227	199,190	83.6

Comparison of the long-term plan and the results (1981~1985)

Main items	The 1st long-term plan	Results	Achievement ratio (%)
No. of members (Unit: household)	2,650	2,713	
No. of employees (Unit: person)	185	183	
Share capital (Unit: thousand yen)	1,598,034	1,575,588	98.6
Fixed assets (")	2,541,233	2,893,238	113.9
Reserves for depreciation	1,570,631	1,600,237	101.9
Marketing turnover	13,875,285	10,768,523	77.6
Supply turnover	7,747,283	7,987,857	103.1
Mutual insurance policies	156,500,000	161,268,150	103.0
Loans	5,500,000	4,989,640	90.7
Savings	21,100,000	20,078,153	95.2
Total business profits	1,455,128	1,474,774	101.4
Business management expenses	1,034,248	1,148,374	111.0
of which personnel expenses	781,075	802,658	102.8
of which depreciation expenses	99,648	169,069	169.7
Current profits	397,935	321,397	80.8

Comparison of the long-term plan and the results (1986~1990)

Main items	The 1st long-term plan	Results	Achievement ratio (%)
No. of members (Unit: household)	2,800	2,901	
No. of employees (Unit: person)	189	176	
Share capital (Unit: thousand yen)	1,852,010	2,380,299	128.5
Fixed assets (")	1,176,138	3,406,728	289.7
Reserves for depreciation	1,850,000	1,819,925	98.4
Marketing turnover	12,078,904	11,100,602	91.9
Supply turnover	9,030,971	7,976,279	88.3
Mutual insurance policies	210,000,000	244,088,410	116.2
Loans	6,800,000	7,102,534	104.4
Savings	30,000,000	32,856,143	109.5
Total business profits	1,685,539	1,928,069	114.4
Business management expenses	1,411,606	1,329,943	94.2
of which personnel expenses	1,050,080	1,001,589	95.4
of which depreciation expenses	166,039	150,815	90.8
Current profits	286,696	581,610	202.9

Comparison of the long-term plan and the results (1991~1995)

Main items	The 1st long-term plan	Results	Achievement ratio (%)
No. of members (Unit: household)	2,900	2,937	
No. of employees (Unit: person)	179	176	
Share capital (Unit: thousand yen)	3,197,985	3,150,088	98.5
Fixed assets (")	3,195,147	4,661,990	145.9
Reserves for depreciation	2,492,165	2,474,790	99.3
Marketing turnover	12,863,639	9,274,998	72.1
Supply turnover	8,501,262	7,200,409	84.7
Mutual insurance policies	300,000,000	328,378,690	109.5
Loans	10,000,000	7,586,239	75.9
Savings	510,000,000	38,182,928	74.9
Total business profits	2,043,854	1,995,140	97.7
Business management expenses	1,640,170	1,634,442	99.7
of which personnel expenses	1,184,131	1,198,357	101.2
of which depreciation expenses	251,102	255,824	101.9
Current profits	313,131	264,110	84.3

Comparison of the long-term plan and the results (1996~1999)

Main items	The 1st long-term plan	Results	Achievement ratio (%)
No. of members (Unit: household)	2,950	2,898	
No. of employees (Unit: person)	161	162	
Share capital (Unit: thousand yen)	3,780,558	4,214,531	111.5
Fixed assets (")	5,215,984	5,187,744	99.5
Reserves for depreciation	3,361,602	3,345,338	99.5
Marketing turnover	11,086,426	9,595,073	86.5
Supply turnover	7,922,135	7,089,957	89.5
Mutual insurance policies	356,000,000	364,967,250	102.5
Loans	9,000,000	9,101,211	101.1
Savings	47,500,000	44,059,837	92.8
Total business profits	1,847,756	2,016,060	109.1
Business management expenses	1,514,033	1,530,860	101.1
of which personnel expenses	1,170,122	1,211,803	103.6
of which depreciation expenses	151,604	145,758	96.1
Current profits	369,258	565,758	153.2

Comparison of the long-term plan and the results (2000~2004)

Main items	The 1st long-term plan	Results	Achievement ratio (%)
No. of members (Unit: household)	2,870		
No. of employees (Unit: person)	150		
Share capital (Unit: thousand yen)	5,014,500		
Fixed assets (")	6,280,000		
Reserves for depreciation	3,945,000		
Marketing turnover	9,855,100		
Supply turnover	7,187,698		
Mutual insurance policies	394,168,000		
Loans	10,400,000		
Savings	50,200,000		
Total business profits	2,074,780		
Business management expenses	1,582,040		
of which personnel expenses	1,222,383		
of which depreciation expenses	225,000		
Current profits	492,740		

Plan for Meetings & Education/Training Programs to be held in FY2000

Name of Program	No. of Participants	Objective matters (Div. in charge)	Times /year	Time	Budget (x1,000yen)	Note
1. Management Meeting	7	Business management, operations, recruitment, labor management, examination of scheduled functions (Secretariat/General Affairs Div.)	24 or up	Regular meeting: 2 times a month 8:30 a.m. Extraordinary meeting may be called	N/A	Full-time directors of Board, GM, MGR of General Affairs Div. (Secretariat)
2. GM & MGR Joint Meeting	23	Deliberation of Operations (Target & achievement) Labor management, Agenda to be submitted to Board of Directors Meeting (Secretariat/General Affairs Div.)	12 or up	Regular meeting: once in a month 4:00 -6:00 p.m. Extraordinary meeting may be called	N/A	Full-time directors of Board, GM, Sec.MGR
3. Education Promotion Committee	10	Policy formulation and deliberation on Personnel Education/Training, (Secretariat/General Affairs Div.)	2		N/A	Full-time directors of Board, GMs(4), MGR of Planning Credit, Mutual Insurance
4. Joint training for GM, MGR, Sec.MGR		Awareness of Managerial staff Upgrading for labor management, Leadership (Secretariat/General Affairs Div.)	1	5:30-8:00 p.m.	200	Lecture by external specialist
5. Sec.MGR Meeting (Representing each section)	15	Deliberation of pending agenda Improvement proposals Liaison among sections (Secretariat/General Affairs Div.)	7	4:00-5:30 p.m.	To be allocated	
6. Sec.MGR Meeting	24	Leader capacities/communications development (Secretariat/General Affairs Div.)	1		100	
7. Training Session for MGR for special assignments and superintendents	43	Leadership Training Accounting and bookkeeping (Secretariat/General Affairs Div.)	2	5:30-8:00 p.m.	200	External lecturer
8. Training Session for General Staff	62	Etiquette Accounting and bookkeeping (Secretariat/General Affairs Div.)	2	In 4 or 5 groups 5:30-8:00 p.m.	383	Meal allowance of ¥1,000x61x3 for ¥200,000 lecture fee

9. Series of Training Session for the newly employed	8	To train basics of Job, better service Self-enlightenment, Human relations Preparation for certification test (Secretariat/General Affairs Div.)	8	8:30-9:30 a.m.	48	
10. Coordinators Meeting	8	Guidance for working attitude & skills Information exchange Guidance report should be submitted. (Secretariat/General Affairs Div.)	3	8:30-9:30 a.m.	48	
11. All Staff Training Camp	157	Morale building of the all JA staff through disciplined camp life (Secretariat/General Affairs Div.)	1	8:30a.m.-8:00a.m. (following day)	1,900	
12. Section Meeting	All Section members	Deliberate section-wise operation plans /Training for communication, specialized know-how & skills(O.J.T) Proceeding record should be submitted	12	Monthly	3500	
13. Meeting for Part-timers	All part-timers	Regulations and hints for proper sales manners (Secretariat/General Affairs Div.)	1	In 4 groups	300	
14. Preliminary training for the newly employed	To be decided in Sept.	Basic manners and etiquette Customer reception, telephone Bookkeeping, PC, accounting (Secretariat/General Affairs Div.)	1	Conducted in March (details to be planned separately)	754	Including 3-day camp
15. Training for Sales Staff in Credit and Mutual Insurance		To provide overall knowledge of JA operation To exchange information among staff (Secretariat/General Affairs Div.)	4	3:00-5:00 p.m.	80	
16. Meeting for Managerial staff development	26	Human resources development for mid-level MGRs Guidance for Agri. Bookkeeping & Income tax return		Regular monthly meeting 5:30-7:30 p.m. Extraordinary meeting may be called	416	
17. Improvement Proposals Examination	10	Examine monthly improvement proposals, Promotion for improvement proposals (Secretariat/General Affairs Div.)		Regular meet every mid-month 2:00 p.m.	60	
18. Training for In-house firing squad	20	Raise fire prevention awareness to reduce damages incurred by such disasters (Secretariat/General Affairs Div.)		Regularly conducted every early-month 7:00-7:45 am	500	Members bonus training Boots expense

19. Safety & Sanitation Committee	12	Examine sanitation in each section /Manage, consider and improve safety, hygiene, health and sanitation (Secretariat/General Affairs Div.)		Regularly meet on the 15th of month 5 times a month patrol for sanitation	72	
20. Traffic Safety Seminar	157	Traffic Safety Seminar (Hosoe Police Dept. in charge) (Secretariat/General Affairs Div.)		After daily operation	20	
21. Mutual Insurance Club	Open for application	Provide specialized knowledge to build up dedicated and enthusiastic staff		3:00-5:00 p.m.		
22. In-house Bulletin Committee	9	Issue in-house bulletin to raise solidarity and motivation of staff (Secretariat/PR Div.)		Name of Bulletin "Spirit" Meet every month	72	
23. Others		Plans for training programs in Central Union & Pref. Feds are separately prepared				
Total					8.713	

Scheduling Time Table for the Third Long-Term Plan (1971 - 1975)

1969

- August BOD approves the third long-term plan.
- October Interview with other Agricultural Cooperatives (Kisarazu Agricultural Cooperative and Ashigara Agricultural Cooperative) to study long-term plan on October 7 and 8
- November Question items in Questionnaire are studied.
Purpose and policy of long-term plan are studied in BOD.

1970

- January Items of questionnaire and its design are finalized
Purpose and policy of long-term plan and farming survey are discussed in Commodity-wise Committee and Representative Meeting of each Organization are discussed
- February The contents of questionnaire are discussed and approved.
- March 127 neighborhood meetings are held to explain the purpose of survey.
(15 days period in total)
- April Questionnaire to be collected by the end of April
- May Summary and analysis of the survey (April - May)
- June Booklet is made summarizing farming, part-time farming, differentiated locality, etc. from the survey.
- July Neighborhood meetings similar to the ones of March to absorb opinions and requests are held on July 1 - 15.
- August Opinions and requests at the meetings are summarized according to business types.
- September Focal points of the third long-term plan are studied. In each Section business plan of each Section are mapped out
- October Final draft is completed around the end of November through the first and second drafts.
Door-to-door survey is planned to confirm 5-year plan for full-time farmer or nearly full-time farmer since there are uncertain survey

results

December About 1,000 door-to-door surveys are carried out from late December to early January.

1971

January Farming business survey data are compiled. Final touch-up of 5-year plan in each division is in progress. Final draft of focal points of the 5-year plan is discussed in each commodity-wise committee.

February Final draft for BOD is completed.

March Upon account close the plan is printed.

April - May

The plan is to be approved at the Annual General Meeting in May and it is to be distributed throughout membership.

Purchase incentives of Pesticide and Fertilizer

Incentives refund against purchase price accumulated in a year from booked purchase

Incentives refund

3.5%

4.0%

4.5%

5.5%

6.0%

7.0%

Purchase price

Less than ¥100,000

¥100,000 or over, less than ¥300,000

¥300,000 or over, less than ¥600,000

¥600,000 or over, less than ¥1,000,000

¥1,000,000 or over, less than ¥2,000,000

¥2,000,000 or over

Incentive coupons are given to large volume user of fertilizer or pesticide

Incentive coupon

¥5,000

¥10,000

¥15,000

¥20,000

¥25,000

Purchase price

¥1,500,000 or over, less than ¥2,000,000

¥2,000,000 or over, less than ¥3,000,000

¥3,000,000 or over, less than ¥4,000,000

¥4,000,000 or over, less than ¥5,000,000

¥5,000,000 or over

Advantages and merits as members of Agricultural Cooperative

1. Special subsidy of ¥100,000 to trip to Hokkaido or USA for those whose accumulated insured amount reaches ¥100,000,000
2. Invitation to trip to Bangkok, Thailand for those whose accumulated insured amount reaches ¥100,000,000
3. Invitation to recital show for those whose accumulated insured amount reaches over ¥100,000,000
4. Free physical check-up
5. Special dividend
6. Temporary house provided when in need
7. Entrance commemorating gift for bereaved children of the insured
8. Other subsidy to branch office in accordance with mutual insurance regulations

The 10th ICA/Japan Training Course for Rural Women
Leaders of Agricultural Cooperatives in Asia
From August 27 to September 16, 2000

Background Information of the JA Mikkabi

September 11(Mon), 2000

By Mr. Akira Komiyama
Executive Director
JA Mikkabi

Overview of the Mikkabi-cho Primary Agricultural Cooperative Society

(As of April 1, 2000)

1. Overview of the area of operation

1) Land area (Size of the governing territory)

75.65 km², extended in north to south direction by
10 km and in east-west 10 km

2) Cultivated land area 1977 ha

of which citrus 1,683 ha,
paddy field 219 ha and the others 75 ha

3) Number of households 4,158

(No. of population: 16,095)

4) Annual average precipitation 1,733 mm

(Average temp 16.1°C)

5) Chapters (Hamlets) 33

of which number of urbanized chapters 11

6) Amalgamation

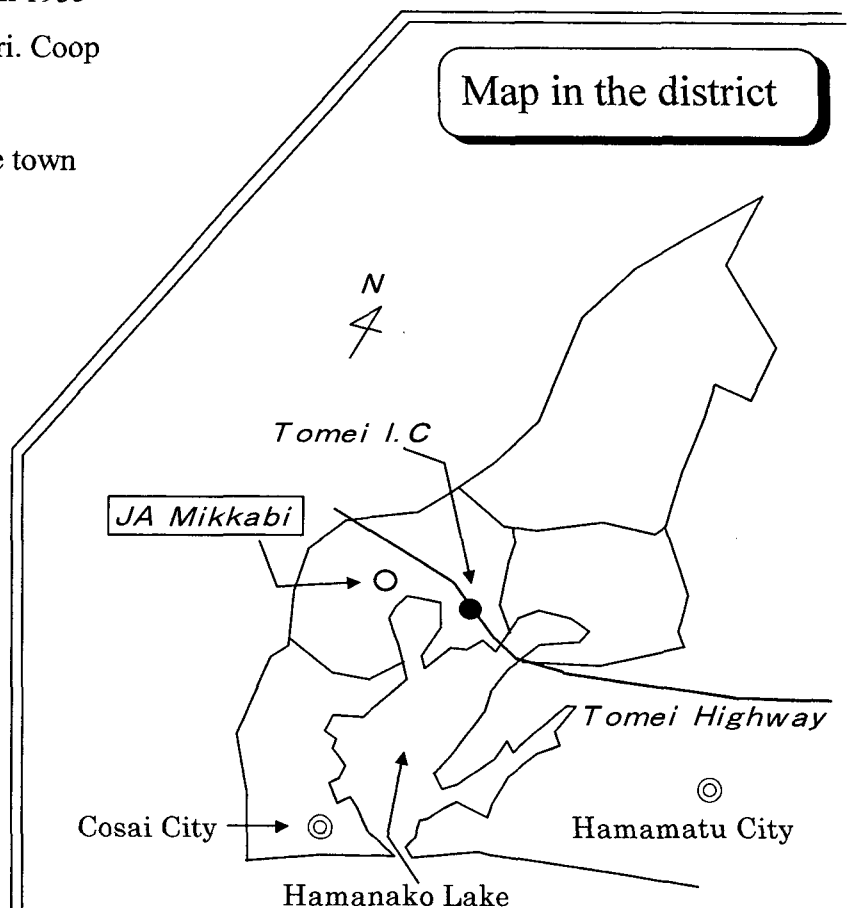
- merger of municipalities in 1955
- merger of two primary agri. Coop societies in March 1961

7) Financial institutions in the town

The Shizuoka bank 1,
credit bank 1,
post offices 2

8) School

Primary school	5
Junior high school	1
Senior high school	1



2.Outline of JA Mikkbi

① No.of households 2,898

(of which regular members 1,765)

Full-time farmer 302

Part-time I 506

Part-time II 957

Associate members 1,133

② Target for main business for fiscal 2000

(Unit: billion yen)

Savings 45.00

Loans 9.3

Mutual Insurance 3,69.40

Marketing 9.89

Purchasing 6.86

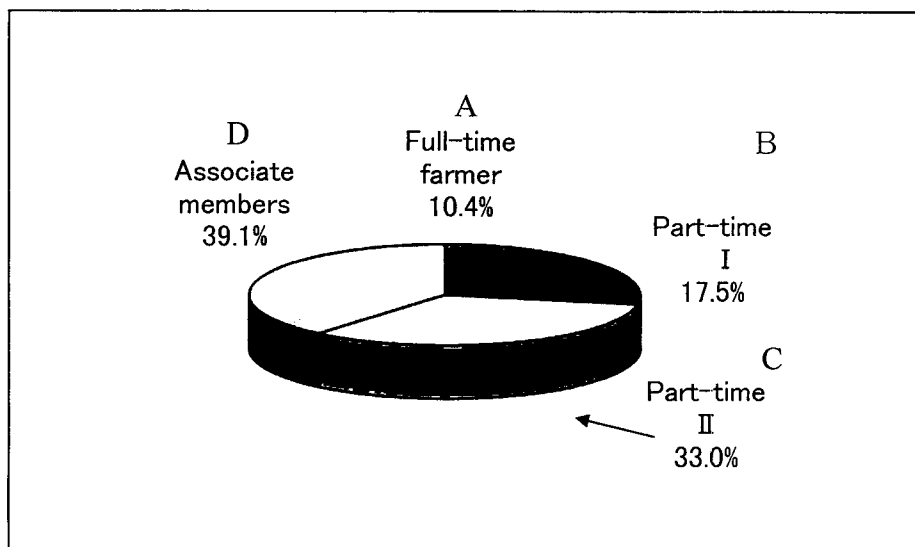
A: Full-time farmer 302 10.4%

B: Part-time I 506 17.5%

C: Part-time II 957 33.0%

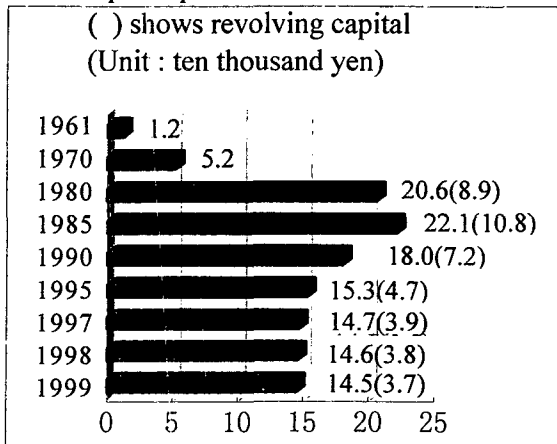
D: Associate members 1,133 39.1%

Total 2,898 100.0%



Changes in the principal business turnover

★ Share capitals per member



★ Changes in No. of members

Year	No. of persons
1961	2,584
1965	2,572
1970	2,526
1975	2,507
1980	2,532
1985	2,713
1990	2,901
1995	2,937
1997	2,922
1998	2,914
1999	2,898

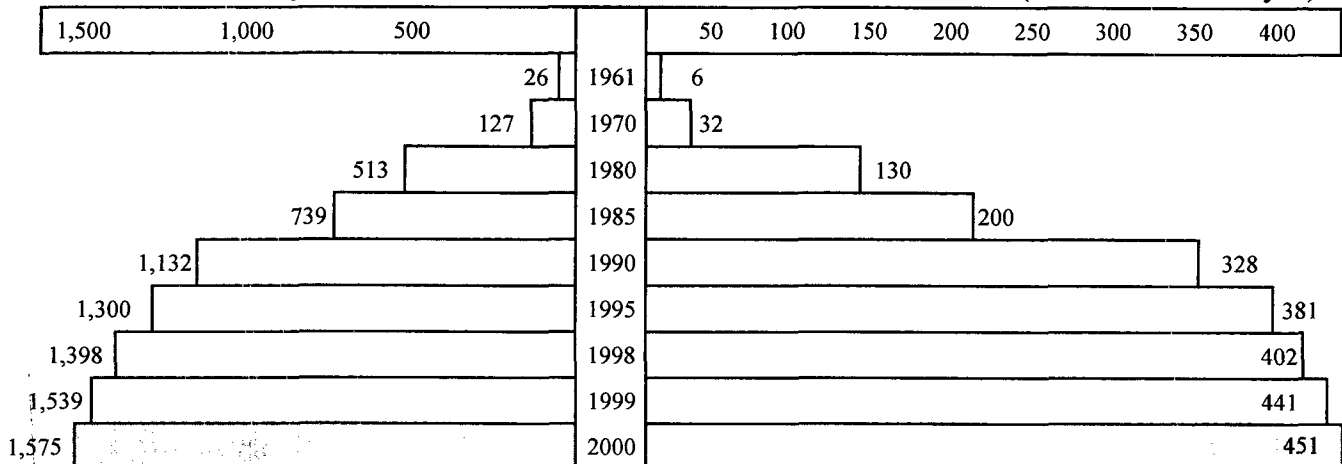
Average per member

(Unit : ten thousand yen)

★ SAVINGS

Turnover

(Unit : hundred mil. yen)



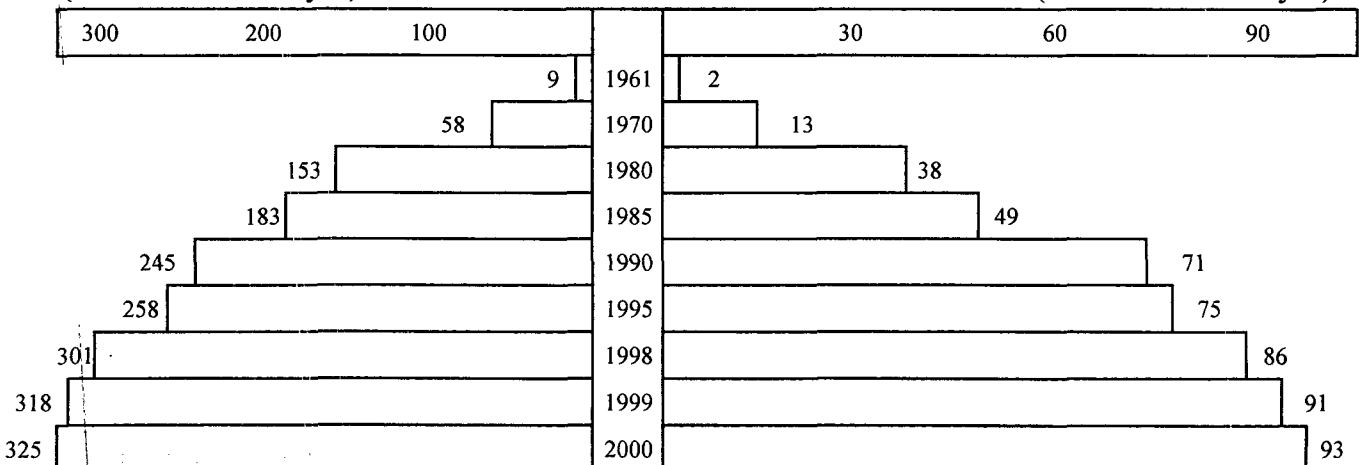
Average per member

(Unit : ten thousand yen)

★ LOANS

Turnover

(Unit : hundred mil. yen)



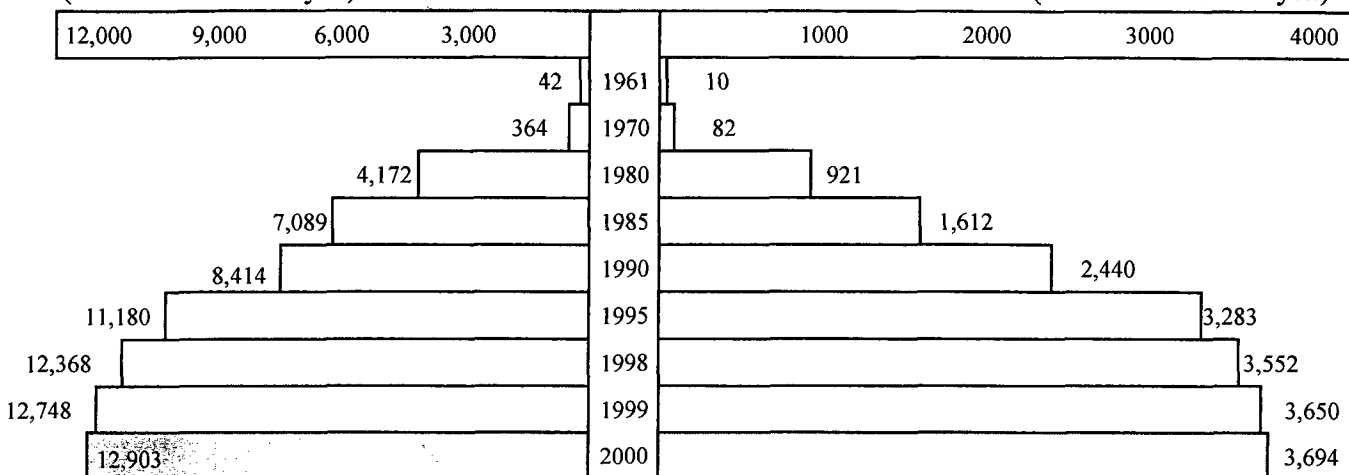
Average per member

Turnover

(Unit : ten thousand yen) ★

MUTUAL INSURANCE

(Unit : hundred mil. yen)



Average per member

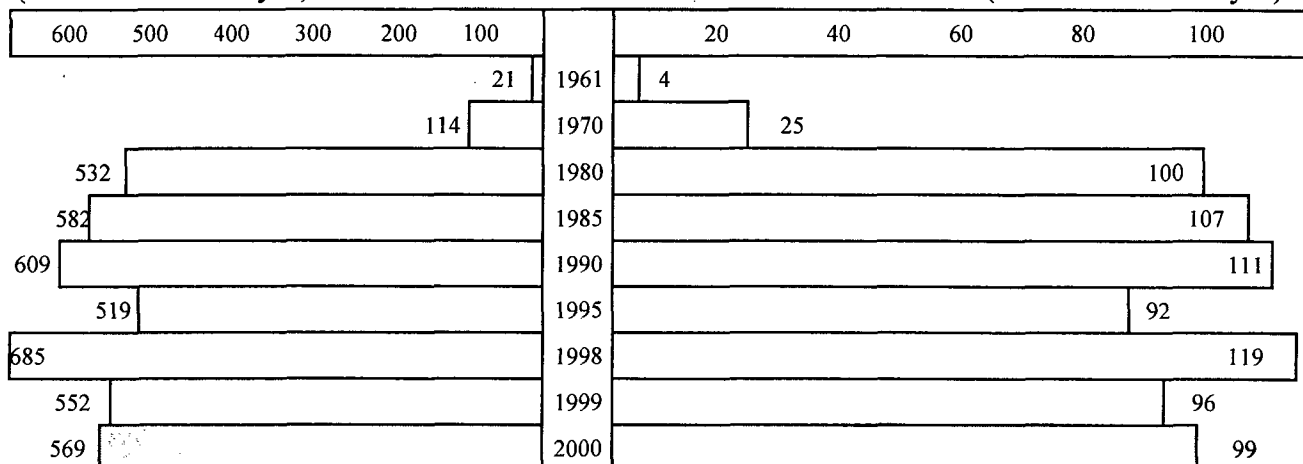
Turnover

(Regular member only)

(Unit : ten thousand yen) ★

MARKETING

(Unit : hundred mil. yen)



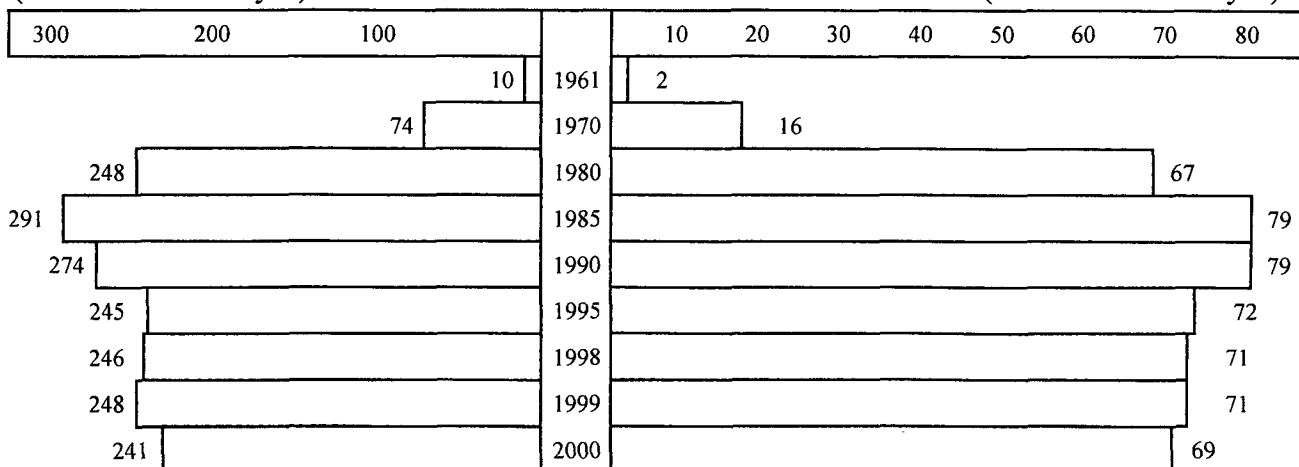
Average per member

Turnover

(Unit : ten thousand yen) ★

PURCHASING

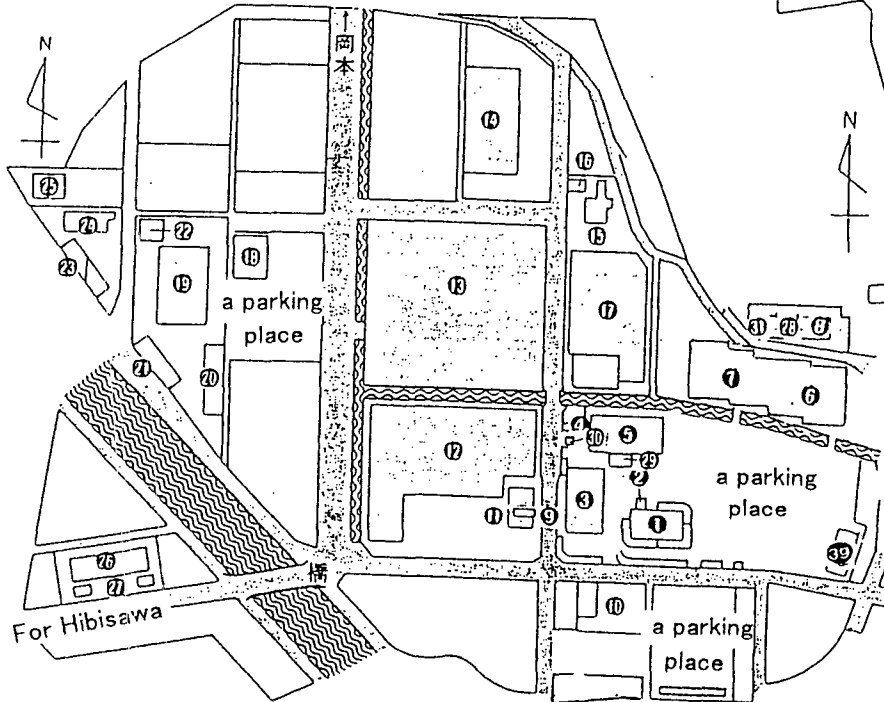
(Unit : hundred mil. yen)



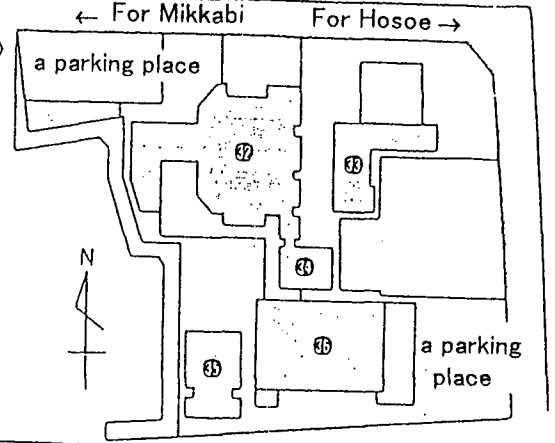
LAND AREA

As of April 1, 2000

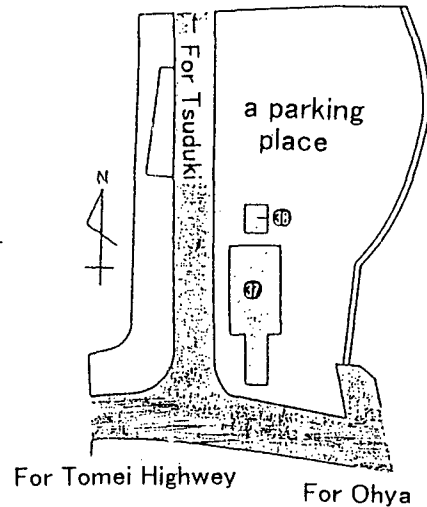
《The head office》



《Branch office》



《Mikachan center》



No.	Item	(m ²)	No.	Item	(m ²)
1	JA Hall	1,460.53	26	Agri. Products Collection Facility	1,120.85
2	Warehouse for credit business	19.87	27	Warehouse for agri. chemicals	134.00
3	Farm Guidance Center	1,422.87	28	Warehouse for store/building materials	427.29
4	Warehouse for documents	116.18	29	Waste water treatment facility	96.88
5	Training Center	1,198.70	30	Fureai (heart to heart) laundry	16.56
6	Pleo Mikkabi	3,168.36	31	Warehouse for electric appliances	28.98
7	(A-Coop Store Mikkabi)	(1,023.64)	32	Branch office	351.41
8	Warehouse for housing & facilities	99.37	33	Tuzuki Gas Station	179.09
9	Organ & SL classes	77.63	34	Warehouse	37.45
10	Mikkabi Gas Station	168.51	35	Office/warehouse	202.08
11	Farm Machinery Center	547.08	36	A-Coop Store Tuzuki	189.37
12	Citrus Grading Center	5,325.86	37	Special Products Center	261.00
13	Citrus Grading Center	9,646.84	38	Warehouse	43.20
14	Auto Park	1,766.03	39	Green Center	275.00
15	Wire Relaying Broadcast Hall	454.63			
16	Warehouse for propane	48.75			
17	Warehouse for fertilizer & feed stuff	3,013.00			
18	San Noh Transportation Company Office	214.43			
19	Livestock Market	1,067.43			
20	The 1st caw shed	231.24			
21	Warehouse	28.56			
22	Lounge	19.44			
23	The 2nd caw shed	162.06			
24	(before) Egg Collection Facility	264.00			
25	Agricultural warehouse	246.19			

The Mikkabi-cho Primary Agricultural
Cooperative Society

Part II

1. The Mikkabi-cho Primary Agricultural Cooperative Society
(see another paper attached)
2. The history of Mikkabi-cho Agricultural Cooperative Society
The history of Mikkabi-cho Agricultural Cooperative Society starts off through the amalgamation of Mikkabi-cho Agricultural Cooperative and Higashihamana Agricultural Cooperative in April 1, 1961. Before that, in August 1947, their predecessors, the Mikkabi-cho Agricultural Association and the Higashihamana Agricultural Association were dissolved by the enactment of agri. coop law and in May of 1948 these new Agricultural Cooperatives came into being. Thus 39 years have passed since the establishment of the present Mikkabi-cho Agricultural Cooperative.

1) Bankruptcy of the Agricultural Cooperative and storage of savings refundment

Before the amalgamation of cooperatives, the former Mikkabi-cho Agricultural Cooperative stopped its refundment of savings on the noon of May 21, 1951. It went through a painful experience of bankruptcy. At that time, the members of the cooperative were 1,500 people. It had produced a deficit amount of 12 million yen, equivalent to half of the total savings deposited with the coop which was 24 million yen. The government inspector decided that management of the cooperative could not continue under this condition, and stopped the refundment of savings. The main cause for this deficit was the bad debt from uncollected money in sales of "mikan" and "tatami mats" which were special products of the society. Another minor cause was the inferior goods inventory of purchase goods inherited from the days of the pre-war coop.

The abnormal inflation after the war, the shift from a controlled economy to a free economy, the deterioration of merchandiser's morals, inadequate management ability of the management personnels and other leaders aggravated the situation.

Because the deficit amount was half of the total savings amount, half of the money received from the members was money that the cooperative could not use. If the remaining half of

the fund was used internally along with fixed assets, the amount of money to operate financially would be limited.

Thus the cooperative was in such poor condition that it could not even afford to pay saving interests.

On noon of May 21, 1951, all the employees were gathered and were reported about the management conditions from the government inspector of the prefectural office.

They were told, "Your cooperative will stop refundment of savings from this noon.", and all the employees listened in amazement. The workers who heard this became worried. "What would happen to the cooperative members?" "There is no money for them to depend on living from tomorrow, the whole town will be in panic."

Within one hour, cooperative members heard about the situation and rushed into the cooperative. People filled with anger threw things and yelled, "Give me back my saving," "You thieves!," "Apologize!" "This is the result of slipshod administration!"

Afterward, day and night, meetings of officials, each organization and general meetings were held to discuss a countermeasure.

2) Reconstruction of the Agricultural Cooperative

If the cooperative is disorganized, only half of the 24 million yen saving will be restored.

Some suggested that if the members united to reconstruct the management, they would be able to recover from this deficit. So there was a debate whether reconstruction or disorganization would be the best solution. As a result, they reached the conclusion that they would reconstruct the cooperative under certain conditions.

The following year, on December 12, 1952, the agricultural cooperative re-started work under the following conditions:

- (1) Abandonment of saving interests accruing to members' savings during the period of closure.
- (2) Until the average new saving amount per household reached 5,000 yen per hamlet, moratorium of withdrawal of the deposited savings was decided (5,000 yen is equivalent to

two months payment of a freshman salary worker.)

- (3) Gather special contributions of 700 thousand yen per year, a total of 3.5 million yen over five years. (700 thousand yen is equivalent to the project management fee for one year.)
- (4) A 3.8 million yen compensation through the joint responsibility of officials.

Break down;

President: 2.5 million yen

Managing Director: 200 thousand yen

Director of Citrus: 200 thousand yen

Part-time Director and Auditor: 20 thousand yen

(For reference: personnel cost per person in 1 year was 32,000 yen)

- (5) Disposal of fixed assets (2 million yen)
- (6) Because of cause of collapse was in dealing "mikans" and "tatami mats", the organization would not deal with these items anymore.
- (7) Expansion of members use of various services

It was not easy to win the approval of others concerning this re-structuring proposal. However, the heated discussions contributed to laying the valuable groundwork for the reconstruction of the agricultural cooperative. During the reconstruction process, the most active group was the Youth Organization of Agri. Coops.

They were creative and were quick to take action. They made compound fertilizer on their own at the agricultural cooperative to avoid purchase from merchants and promote the purchasing business competing with the fertilizer merchants, they went around each district showing films and promoted the participation of family members in the agricultural cooperative. Because there was only a few television sets at that time in a village, people of all ages gathered to see the films. However, as television sets diffused in most homes, this film show by cooperatives was finished. The womens' association of agri. coop formed so-called "mothers-in-law society" and relieved the mother-in-law who would always be at home finding fault with the daughters-in-law. Old men also joined in resulting in the establishment of the aged.

Furthermore, the agricultural coop enhanced communication with its members by holding talk sessions frequently in each area.

As for the operation of the coop, they took steps to make its management known to its member so that the people would always know what is going on with publication of papers such as the Nokyo News (Agricultural coop news bulletin) and improving the business reports by making it easy to read, including many photos.

Through rationalization of work and introducing machinery in the office, they succeeded in cutting expense costs keeping the business management expenses from growing.

In this way, the coop reconstructed itself through such strenuous efforts for improvement.

3) Start dealing with "Mikan (mandarin orange)"

Since one of the conditions for the reconstruction of the society was not to deal with "mikan" and "tatami mats", the number of "mikan" merchants rapidly increased in Mikkabi-cho after the collapse of the agricultural cooperative in 1951. Some of the large scale "mikan" growing farmers while marketing "mikan" produced from their own farmland, they also bought up "mikan" produced by other farmers for selling to merchants. Such "Niwaka Shonin (Instant merchants)" increased a lot.

The agricultural cooperative members had to purchase fertilizer and agricultural chemicals with a price offered by the merchants and "mikan" which they produced was bought up with a cheap price by the merchants because the merchants could easily beat down the price. Because of this situation, the agricultural cooperative members came to a conclusion that even though withdrawal from marketing "mikan" was a condition for reconstruction, it was necessary for the cooperative to deal in "mikan."

Thus they submitted a petition to the general meeting of the society in 1958, and it was decided that the cooperative would start marketing "mikan" again.

However, the society failed for the first two years in marketing "mikan." Member farmers always tended to make choice for selling between "mikan" merchants and the

agricultural cooperative in terms of price, etc.

The merchants visited to the farmers households, looked at the quality of the "mikan" on the spot and bought up all good quality products and left the low grade one.

The farmer would then ship the remaining low grade "mikan" to the society. As a result, the society had to market low grade mikan which caused decrease of the average price.

Furthermore, the agricultural coop adopted a consigned marketing method, on the other hand, "mikan" merchants adopted a buying in method. When the market price showed a sign of going up, merchants bought up "mikan" with the price after 3 days or 1 week at the market. However, as the society adopted a consigned marketing, they bought up "mikan" with the price of the previous day for collection and grading and shipped them on the following day. In the account settlement, the price per kg for the day would be calculated. In this case, the merchant's price includes extra-earnings while the society receives less profits.

On the contrary, when the market rate showed a sign of declining, if the merchant purchases from the farmer at the present price and sells it to the market, he would lose money. Also, if they purchase from the farmers, taking into consideration the future decline in prices, they would have to purchase at a low price. Thus merchants do not purchase from the farmers under these conditions. This caused the farmers anxieties and they shipped their product to the agricultural coop. with low price.

As for the agricultural cooperative, this situation hinders them from making shipment plans and to make advantageous marketing. Discussion were held at the Board of Directors meeting to study the marketing system. As a result, a policy was adopted in that through the full-utilization contract system, farmers who would ship to the agricultural cooperative society would ship their whole products to the society. Those who want to sell to merchants, would sell exclusively to merchants.

Also, rather than the agricultural cooperative directly dealing with the "mikan", they made a volunteer association which would have autonomous operation and control.

4) Establishment of Maru-M Citrus Shipment Association

In 1960, the Maru-M Citrus Shipment Association was established which would be in charge ranging from production to shipment and marketing of "mikan", the main product of Mikkabi-cho.

This association was positioned as an independent volunteer association from the agricultural cooperative society, however, in terms of organizational structure, it is one of the cooperating organizations with in the society.

This association voluntarily agreed upon the following regulations as their statute with the agricultural cooperative society.

- (1) The member of the Maru-M Citrus Shipment Association is to be a member of the Mikkabi-cho Agricultural Cooperative Society and whom contracts to ship all his citrus produced in his farm land.
- (2) To become a member of the association, a collateral is required and the agreement of more than 2/3 of the Maru-M Citrus Association members of each hamlet (Chapter.)
- (3) Those who violate regulations of Maru-M Citrus Association, will not receive the settlement account (10% reserved capital of the total net income pay), and will be excluded from membership of the Maru-M Association.
- (4) Those who withdraw or have been excluded from membership, will not be allowed to re-join the Maru-M Association for at least 5 years.
- (5) The shipment quantity of each shipment period and pooling account period is to be reported in hamlet (chapter) units of shipment members. The actual shipment quantity has to be within a ±5% quantity of that reported. If the actual shipment quantity surpasses this limit, the chapter will not receive activity aid funds. Furthermore, they will be penalized by paying a fine of 20 yen per kg.

The above regulations were voluntarily decided by the Maru-M Association to reinforce the joint marketing system and its solidarity.

As a method to promote membership into the Maru-M Citrus Shipment Association, talk sessions were held in each hamlet, with the leadership of the sales manager of each hamlet.

Officials (the agricultural coop directors & auditors) were to take the initiative in members.

Among the 21 officials (directors and auditors) at that time, only 16 of them became members. So that remaining 5 officials did not become members. They still had anxieties for shipping their total products to the agricultural cooperative society.

Some even thought that it might be more beneficial to sell to merchants. Directors who belonged to hamlets, which produced much in quantity, did not become members in the Maru-M Citrus Association of those hamlets which produced much was low.

This was an unfortunate situation. Out of the total citrus producing famers, 154 people contracted membership, which was only 12%.

The Maru-M Citrus Shipment Association which had a tough beginning, went through various trials and was able to ultimately establish the "Maru-M Mikkabi Mikan" brand name of today.

The 154 members of the Maru-M Citrus Association shipped, from September to April, all their production with careful plan. The rest of the producers sold the products to merchants or shipped them by themselves to the market and competed against each other. After shipment and marketing was completed for one year, people found out the average proceeds per kg and they discovered the merit of joint marketing. Thus, the next year membership grew to 665 people, the following year 827 people, and 1,019 people in the third year.

Today, the Maru-M Citrus Shipment Association has a membership of 1,222.

The joint marketing ratio of Mikkabi-cho, which marks 82% of the total production and the establishment of Maru-M Mikkabi Mikan brand which was sold to the consumers at the reasonable price in Japan was not achieved overnight.

It took them years to increase their production in order to keep the reputation as a production centre of "mikan". The unification and solidarity of the officials was also a big factor which contributed to the success of the Maru-M Association.

The primary condition for winning trust was the continued

shipment of a set quantity, at a set time from the Production Centre ⇒ Wholesale market ⇒ middleman ⇒ retailer ⇒ consumer.

"Emphasizing sales at strategic points and ensuring stable supply" was a basic policy the Maru-M shipment association kept along with the producer cooperative members for 27 years. Because this policy was successful, the Maru-M Mikan was able to establish itself as a brand. However, for the long-term survival of this brand, it is important to properly grasp the taste preferences, tendencies and changes in the distribution system. Based on this knowledge, the Maru-M association would improve the quality if necessary and always strive for a stable supply of fresh and good tasting mikan.

3. The Management of the Maru-M Citrus Shipment Association

As shown on supplementary (1) the management of Maru-M Citrus Shipment Association is executed by the representative committee, with great importance attached to its autonomous nature. As a result, it differs from other commodity-wise groups in that the attendance of the full-time directors; advisors is only upon necessity or whenever there is a request from the representative committee.

The Management Division Citrus Section takes charge of the office work and accounting and the secretary general is the chief of the Farm Management Division. The chief of the Farm Management Division, the chief of the Citrus Section and the section in charge attend the representative committee meetings to hold conferences.

4. The regulations and the outline of the Maru-M Citrus Shipment Association are as stated as in the page 13 ~ 21.

5. Commodity-wise Groups other than Citrus

Apart from the Citrus Shipment Association there are following commodity-wise groups the members of the society; Livestock group, Pig-raising group, Beef-cattle raising group, Broiler group, Orchid group, Fruit & vegetable group and Kiwi fruit group. These group have agreement to use fully the business of agricultural cooperatives autonomously by the member groups.

Apart from these groups there are research and study groups, agricultural cooperative women's association and youth associations.

The agricultural cooperative carries out farm management guidance and aims at the cost-down of the farm inputs by joint purchase of fertilizers, farm chemicals and feed-stuffs.

The farm management advisors are grouped according to commodities and give technical advice and guidance on all matters ranging from production to shipment, with very good results. However, a large number of farm households of Mikkabi-cho are not producing only a single farm product, but they are mostly multiple product management.

In order to supplement the genral management guidance, together with specialized guidance, a cousultation room has been set up, focusing upon farm management planning section and livelihood guidance, serving as the communication bridge with the members.

6. The organization of the members

1) Chapter Directors

There are organizations of region-wise members together with the organization of product-wise members. With administrative districts, there are 33 community units (hamlet) called "Chapter" with sub-organizations of 263 neighbourhood association called "HAN".

As the representative of 2,713 members, there are 396 delegates and each chapter has a member of representative. He is called "Director of Chapter." The pipeline for transmitting information for such matters as the agricultural cooperative business report runs from the agricultural cooperative ⇒ chapter director ⇒ member of representative ⇒ members.

A monthly meeting of the Director of Chapters are held where the details of the management of the agricultural cooperative and its business reports are discussed. Each Director of Chapter holds a monthly meeting of the delegates in his own chapter when the information from the agricultural cooperatives is reported, and opinions of the farmer members or any demands to the agricultural cooperative are reported by the member of representatives. Each delegate reports to its HAN members about the business activities of the agricultural cooperatives and puts together all the opinions & demands to the agricultural cooperative. The pipeline here is from members ⇒ Delegates (representatives) ⇒ Director of Chapters ⇒ Agricultural Cooperatives.

In July, every year, discussion meetings called the "Tea Room Meeting" are held in the homes of the members of representatives. These discussion sessions are considered as important media of communication with the members as it is at these discussions that reports on closing accounts and business activities of the agricultural cooperatives are reported and discussed further and at the same time opinions and demands of the members are heard. There is also a general training programme set up for the members of representatives once a year in order to make them realize the full responsibility as members of representatives.

2) Head of Agricultural Activity in the Chapter

Each chapter has a Head of Agricultural Activity in the Chapter together with the Director of Chapter, and each HAN has a Liaison Advisor. It is an organization that gives guidance on agricultural production and technology and takes orders for joint purchasing of such production materials as fertilizers chemicals and also carries out collection of rice.

A monthly meeting of the Head of Agricultural Activity is held when such matters as the current agricultural situation and the arrangement for joint purchase of production materials are discussed. The Heads then advise the Liaison Advisors of each HAN to convey the information acquired and to carry out joint purchase. Each Liaison Advisor then visits each members' household in order to take orders for production materials such as fertilizers and agricultural chemicals. The orders are sent out to the Head of Agricultural Activity in the Chapter which in turn is sent in to the Agricultural Cooperatives. The Agricultural Cooperative makes orders accordingly from the prefectural federation and delivers them to each farm household.

As regards production guidance, each chapter has its own discussion groups and holds actual training on the spot.

There are in addition, such essential communication media as wire-broadcasting and monthly cooperative bulletins.

7. Establishment of the Necessary Facilities

There is a ¥3.2 billion investment in the fixed assets of Mikkabi-cho Agricultural Cooperative Society. On this approximately 7 hectare property, nearly all the necessary facilities have been set up around the main office.

In order to enhance the marketing power of the Agricultural Cooperatives, the greatest efforts have been put into the grading centre of its main product, the mandarin orange. There is also a livestock market under the direct management of the Agricultural Cooperative in order to promote the livestock business. The piglets and beef cattle reared in Mikkabi-cho are marketed 100% via this market. They market about 22,000 piglets and 4,300 beef cattles every year.

For the promotion of beef cattle rearing, a beef cattle rearing complex are set up where each of 5 farm households are rearing 100 beef cattles.

The facilities are built by the Agricultural Cooperative and the farm households bear the depreciation cost of the fixed assets and interests. Once the repayment is completed, the facilities are handed over to the farm households without any compensation. In the while of Mikkabi-cho 46 farm households are rearing 4,600 beef cattles.

Apart from this, there are pig rearing centres, orchid nursery centres, melon complex being operated.

Again, there are such facilities under the direct management of the Agricultural Cooperative, such as the farm management centre, farm machinery centre, automobile repair workshop as well as facilities for every day such as cooperative super store, home centre, petrol stand, wire-broadcasting, training centre, special products centre and cram schools. All these facilities, with an exception of a few, are mostly centred around the main office. In reality, the agricultural cooperative is the centre of agricultural development as well as that of livelihood.

These centres will continue to improve in its functions in order to improve the agricultural production and the livelihood of the members.

8. Regulations of the Mikkabi-cho Citrus Shipment Association

established	Sep. 20, 1960
revised	Sep. 16, 1963
"	Sep. 15, 1965
"	Aug. 3, 1984

Article 1. This union shall be called the Mikkabi-cho Citrus Shipment Association with its office at; Mikkabi-cho Agricultural Cooperative 885 Mikkabi, Mikkabi-cho.

Article 2. The aims of the Association shall be towards the mutual profits of the members of the association, and the establishment and the strengthening of the Mikkabi-cho Agricultural Coopeartive Citrus Marketing System.

Article 3. The members of this Association are the members of the Mikkabi-cho Agricultural Cooperative who contract shipment of the whole citrus products to the society.

Article 4. Application for membership to this Association shall be done by filling in and signing the designated application form with one guarantor. Application during the business year shall not be accepted.

Article 5. The organization of this Association is as follows; there shall be one representative, one assistant representative in each hamlet, and a chief of HAN. The representatives of hamlets shall represent the hamlets and the chief of HAN shall represent the HAN each taking charge of their respective areas.

Article 6. This Association shall be composed of the following officials and secretariats.

- 1) Chairman - 1: elected at the General Assembly
- 2) Vice-chairman - 1:
- 3) Committee representative - few: elected by the hamlets
- 4) Advisors - few: elected at the General Assembly
- 5) Secretariats - few: composed of the Citrus Sales Section members

Article 7. The term inservice of the officials shall be 2 years Re-election is possible.

Article 8. The chairman of the association shall represent the Association and carry out business in general. The vice-chairman assists the chairman and in case of his absence, the vice-chairman will take charge.

Article 9. This Association shall have General Assembly and Committee Meetings.

General Assembly shall be held once a year. But an extra ordinary General Assembly shall be convened by the Chairman, as required. It shall come into effect with an attendance of 1/2 or more, and resolution shall be passed with a majority vote. However, the Committee Meeting has the powewr to

make decisions in case of urgency or the Committee Meeting shall be called upon by the Chairman of the Association and shall be held on requirement for the purpose of the smooth run of the business.

Article 10. The committee meeting shall be composed of the Chairman and Vice-chairman of the Association and committee members.

Article 11. Should any member hinder in any way the order of this Association, the following penalty regulations may apply in accordance with the decisions of the committee.

- 1) Secondary settled account shall not be paid.
- 2) Advice for withdrawal or dismissal of membership

Article 12. The accounts of the Association shall be entrusted to the Mikkabi-cho Agricultural Cooperative.

Article 13. The business year of the Association shall start in July 1st and end on June 30.

Article 14. Supplementary clause

- 1) Alterations & abolitions to this regulation shall be decided at the General Assembly.
- 2) This Regulation shall be put into effect as of August 3, 1984.

established	Sep. 28, 1960
revised	Sep. 16, 1962
"	Sep. 10, 1963
"	Sep. 1967
"	Sep. 1972
"	Sep. 1974
"	Jan. 1976
"	Aug. 1, 1984

9. The outline of the Mikkabi-cho Citrus Shipment Association Business Operations

Outline:

The aim is towards the improvement of the system of joint marketing and better business results. This is promoted by

setting up strong hamlets.

HAN organizations and joint responsibility system to strive, together with the producers themselves, towards regular and smooth collection of commodities. Decreasing production costs and promotion of advantageous sales by members of Mikkabi-cho mandarin oranges through flexible plan of joint shipment and pooling account.

1) The Operation Policy

a) A statement of expected production mid-September

The amount of production is to be reported collectively so that the early harvest variety of green house orange can be shipped successively from late September to mid-December. The amount of production of the regular products is also to be reported collectively. In reporting, the representative committee members will gather together.

b) To submit a plan of individual shipment in early December

Each member will submit to the hamlet representative the monthly statement of shipment plan from December to April. A revised statement, in accordance with inquiry on stock may be accepted when the necessity arises.

c) The responsibility of collection of commodities lies with the hamlet representative.

Collection will be done at hamlet levels and in principle, the planned monthly shipment will be carried out according to the wishes of the individual who has seat in the statement. However, should there arise a situation whereby it will be more advantageous to either suppress or increase the planned amount of shipment, the original plan may be adjusted upon holding a committee meeting.

d) Shipment of other low grade citrus products will be decided on separately.

2) Method of Evaluations (Grading)

The assessor will be an employee of the Association, and recognized by the committee. The evaluations shall be done on point adding system. Evaluation will always focus upon the quality of the commodity, such as size, shape and quality. In order to carry out the evaluation smoothly.

3) Management of Workshops

- a) The chairman of the Association shall be responsible for the management of the workshops
- b) It shall aim at higher efficiency and lower costs.

4) Method of marketing

Marketing for external markets

- a) In principle, the commodity shall be shipped to wholesale companies designated by the Shizuoka Citrus Federation of Agricultural Cooperatives.
- b) In case of marketing to other areas than the above-mentioned, it must be recognized by the committee meeting before-hand. Cash sales shall be excluded in this case.

Local sales

- a) Cash-sales will only be transacted with trust-worthy whole salers and retailers.

5) Pooling Account

Early harvest variety of citrus

- a) Joint shipment of one group of hamlets desiring shipment shall be considered as one pool.

Ordinary citrus

- a) The committee will decide upon the period of the pooling account according to requests for shipment.

6) Payment of the marketing account

(1) Within one business year

a) Advance payment

The amount paid shall be the amount added to the unit price per kg as decided on by the committee for the shipment within one year.

b) Primary settlement of accounts

Early harvest variety

The account is to be settled without delay after the close of marketing with deducting 10%.

Ordinary variety

The account is to be settled without delay after the close of marketing, except for 10% of the total.

c) Secondary settlement of accounts

The settled account of 10% of the balance shall be paid

after gaining recognition by the committee, on completion of the marketing.

- (2) Early harvest variety and ordinary variety
Primary settlement of accounts

On completion of the marketing, 90% of the payment shall be paid as primary settled account.

- (3) Secondary settlement of accounts

The settled account which will be the 10% of the balance, shall be paid following the completion of the marketing of citrus products, upon recognition by the committee.

7. Payment of the third settlement of account

The incentives from wholesale markets and the estimated other surplus funds are to be paid at the end of the business year. But there will be ¥30 million put aside as 5 year revolving fund (Reimbursement shall begin from the 6th year successively.)

8. Hamlet Activity Funds

In order to have a smooth run of the hamlet organization, ¥0.12/kg per shipment and ¥0.05 per member shall be paid. Payments are to be done in December, March and May. However, 20% of the actual sales of the previous year shall be paid in advance.

9. Commissions to the Agricultural Cooperative

The amount as set by the committee shall be paid.

10. Grading Centre Depreciation Cost of Fixed Assets

The amount as set by the committee shall be paid as Depreciation Cost of Fixed Assets for Grading Centre

11. This outline of business operations can be abolished or altered with the authority of the representative committee meetings.

12. This outline shall be effective after January 1976.

5 articles of Maru-M Shipment Association Mikan Selling

Article 1. We are all to strive for the shipment of good quality mikan. We are to support the characteristics of "good color, good taste, and lasts long."

Article 2. We are to get rid of selfishness and strive all for the solidarity of the Maru-M organization. Do not think "I have a small role to play, thus whatever I will not have much impact." (The individual has a big role to play.)

Article 3. Let's obtain reliability from the market by strictly implementing planned shipment. Strive for a producing centre that will be trusted by the market and middlemen.

Article 4. Let's increase the market share by producing mass amounts.

Article 5. Let's sell "reliability" to the consumer and be responsible until the end.

Let's give careful care to the product until it reaches the consumer.

Account Settlement of Mikan

1. Advanced Payment Method (for amount sold within 1 year)

a. Shipment plan sheet: advanced payment

(1st time: mid October, 2nd time: beginning of November, payment through deposit accounts of members)

b. Account settlement is conducted after sales of previously shipped mikan is completed.

(a 10% account settlement deduction method by pool calculation)

2. Account settlement of mikan to be carried over to the following year

(a 10% account settlement deduction method by pool calculation)

Payment through deposit accounts of members.

3. Secondary Account Settlement

10% payment in case of early or ordinary harvest variety after completion of the marketing

4. Tertiary Account Settlement

Reserve fund--incentives received from wholesale market, citrus federation and mutual help association, transfer of surplus of direct expenses and ball carton cost.

Production Dates, Dealing Dates and Number of Association Memmmbers

(Joint marketing)

year	Congress of Agri. coops	No. of members	Amount	Sales turnover (10 mil. yen)	Sales turnover per farm household (10 thou. yen)	Nation wide production yield (thou. t.)	Protectural production yield (thou. t.)
1960	1	154	1,627	10.5	22	894	195
1961	2	665	3,822	34.0	52	876	193
1962	3	827	5,372	54.0	65	892	190
1963	4	1,019	4,507	49.0	48	974	171
1964	5	1,247	12,705	95.0	76	1,229	239
1965	6	1,253	8,497	86.0	68	1,331	235
1966	7	1,268	11,560	104.0	82	1,750	315
1967	8	1,302	13,570	132.0	102	1,605	302
1968	9	1,305	17,123	134.0	101	2,352	341
1969	10	1,339	16,765	182.0	137	2,038	355
1970	11	1,339	18,228	169.0	126	2,552	373
1971	12	1,318	22,285	230.0	176	2,488	359
1972	13	1,307	31,369	218.0	167	3,68	456
1973	14	1,300	26,581	217.0	167	3,389	424
1974	15	1,261	25,541	274.0	211	3,383	400
1975	16	1,256	35,906	318.0	252	3,665	421
1976	17	1,254	25,734	404.0	330	3,088	348
1977	18	1,223	38,991	419.0	343	3,539	414
1978	19	1,222	30,484	433.0	355	3,026	331
1979	20	1,190	43,385	388.0	325	3,589	393
1980	21	1,184	35,618	518.0	367	2,892	2,956
1981	22	1,171	32,684	532.0	398	2,841	346
1982	23	1,159	40,891	523.0	323	2,864	307
1983	24	1,144	33,287	509.0	336	2,870	305
1984	25	1,333	23,333	577.0	407	2,008	213
1985	26	1,122	33,620	627.0	432	2,491	261
1986	27	1,116	31,988	587.0	394	2,168	227
1987	28	1,116	38,050	610.0	410	2,518	257
1988	29	1,114	28,158	433.0	292	1,998	194
1989	30	1,109	35,099	703.0	475	2,015	209
1990	31	1,075	33,242	809.0	564	1,653	174
1991	32	1,075	36,410	961.0	670	1,579	177
1992	33	1,075	35,525	841.0	634	1,683	181
1993	34	1,027	35,009	839.0	641	1,490	162
1994	35	1,017	26,941	826.0	644	1,247	147
1995	36	1,007	22,572	705.0	569	1,378	132
1996	37	1,001	30,697	938.0	762	1,153	141
1997	38	984	30,857	551.0	410	1,553	153
1998	39	977	36,018	1036.0	857	1,192	150
1999	40	958	38,748	804.0	638		

Item	Commission	in case of fiscal 1999	Amount returned	
1. market commission	7%	210	0.90% 27.00	The amount returned is allotted to tertiary account settlement 3,000 - 610 = 2,390 2,390 ÷ 10kg = 239 kg 239
2. related commission	1%	30	0.15% 4.50	
3. mutual aid reserve	0.5%	15	0.50% 15.00	
4. carton box	110 yen	110		
5. transport cost	50 ~ 100 yen	75		
6. direct expnese	7yen/kg	70		
7. depreciation	3.09yen/kg	30		
8. association	2%	60		
9. fund for price compensation	1yen/kg	10		
		610	46.5	

: yen

: yen