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APPROACH BY COOPERATIVE IN THE
 PROCESSING OF AGRICULTURAL PRODUCE

BACK GROUND PAPER FROM MALAYSIA 17

ON

ROLE AND FUNCTION OF THE COOPERATIVE IN THE
 PROCESSING OF AGRICULTURAL PRODUCE 18

BY COOPERATIVES WITH SPECIAL

REFERENCE TO RUBBER SMALLHOLDERS 20

COOPERATIVES IN MALAYSIA

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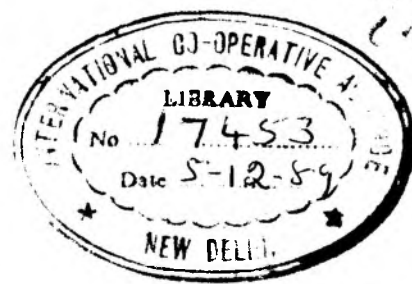
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BACK GROUND PAPER FROM MALAYSIA
ON
PROCESSING OF AGRICULTURAL PRODUCE
BY COOPERATIVES WITH SPECIAL
REFERENCE TO RUBBER SMALLHOLDERS
COOPERATIVES IN MALAYSIA

BY;

RAMLI ADNAN

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OBJECTIVE OF PAPER

1. The objective of this paper is to highlight a brief appraisal of rubber smallholders cooperatives in processing of agricultural produce for increasing returns to farmers (smallholders).

INTRODUCTION

2. Statistical data stand evident to the unsatisfactory performance of the agricultural sector during the past decade. The sectors contribution to Gross Domestic Product (GDP) has deteriorated from 30% in 1970 to 22.4% in 1983, while its foreign exchange earning contribution though increased in absolute terms has simultaneously dwindled from 50% to 32.4% during the same period. The stifling rate of agricultural output experienced by the nation has failed to keep pace with the increasing demand for it, especially in the case of food production. Trends in the recent past, reflect that the food import bill has been growing at an increasing rate annually for instance from 5.7% between 1981-82 to 8.7% between 1982-83 .

3. As we are all aware development of agriculture is an integral part of economic development. Government, the private sector, and farmers have key roles in bringing about agricultural development. In the Malaysia context of rural development, the emphasis is to increase production and productivity of agriculture and livestock and subsequently raise the farm incomes, and this has to be done without structural reform. The government has endorsed its earnest commitment to accelerate the growth of this sector through the formulation of the National Agricultural Policy (NAP). The NAP has been designed to ensure a balance and sustained rate of growth in the agricultural sector vis-a-vis the other sector of the economy due to its indisputable importance to the national welfare and economy as a whole. The NAP with objective of maximising income from agriculture through efficient utilisation of the country's plentiful resources and the revitalisation of the sector's contribution to the overall economic development of the country, has set out the guidelines for agricultural development up to the year 2000.

The Rubber Smallholder Sector

4. Some three million people in Malaysia or about one-quarter of the total population are today dependent directly or indirectly on rubber smallholdings for their livelihood and welfare. Though the smallholder sector is responsible for production nearly one-quarter of the world's Natural Rubber (NR) output, 60% of the country's production, and occupies 70% of the cultivated area under rubber, yet the sector as a whole constitutes the largest group in poverty in the country.

According to the Mid-Term Review of Fourth Malaysia Plan, there were 247,900 rubber smallholder households in poverty in 1983, comprising 40% of poverty households in agriculture and 35% of poverty households nationally. The incidence of poverty among this group has been estimated at 61%.

5. Traditionally, the term 'smallholding' has been used to refer to an area planted with rubber totalling not more than 40 hectares, contiguous or noncontiguous, and under a single legal ownership. In practise, however, more than four-fifths of the smallholdings are below 4 hectares in size, the registration records of smallholdings compiled by RISDA support these figures in that some 90% of the total applications registered are less than 4 hectares, of those with less than 4 hectares, the majority (62%) have holdings of less than 2 hectares, comprising mainly those un-economic holdings with extremely low productivity. This compares unfavourably with a 4 hectares holding lot which is generally accepted as being economically viable, and hence above the poverty line.

6. The magnitude and complexity of problems faced by rubber smallholders can be illustrated by citing their current characteristics. In general, these smallholders are rural, scattered and largely unorganised; they have little access to technology and services and possess farms that are individually small units and which

become even smaller still as the farm population continues to increase as more and more land continues to be fragmented. Because the resources per family are small and low productivity, the level of production, marketing and net income tend to be low.

7. Some of the more specific and prevailing problems concerning smallholders are summarized below:-

1. Small farm size in scattered locations

The registration records of smallholdings compiled by the Rubber Industry Smallholders Development Authority show that some 90% of the total number registered are less than 4 hectares in size, and out of which about 62% possess holding of less than 2 hectares, comprising mainly those uneconomic holdings with extremely low productivity.

2. Increasing Pressure on land

Membership in the family is between 5 and 7 and as the family grew, the size of the farms did not increase proportionately, this increase the pressure on the lands owned to the extent where it could not provide the family with sufficient income to sustain it at the level above the poverty line. (The fact of poverty is self evident in deficiencies in absolute standards of living in terms of calorie intake and nutrition levels, clothing, sanitation, health, education and other socio-economic variables. As these deficiencies are reflected to a large extent in income levels, poverty in the country has been measured by comparing absolute levels of household incomes with the required for minimum nutritional and other non-food requirements of each household to sustain a decent standard of living, this income level has been estimated to be M\$350.00 for a household of 5 members).

3. Poor Uptake of farm Technology

With a poorly educated labourforce, the rate of technological diffusion becomes slow and consequently productivity on smallholding although increased, was not commensurate with potential.

4. Unorganised smallholders

The smallholders are unorganised and thus cannot integrate themselves to obtain the benefits of economics of scale when developing their lands, purchasing inputs and marketing their produce.

5. Low farmgate Prices

There is no coordination in input and output and inevitably a gap emerges between the supply and demand for smallholders' produce in terms of quantity, quality and consistency. The nett result is low farm gate prices.

6. Low farm Income

It has been estimated that the real income that must be earned to sustain a person at a desired level of well-being providing for food, shelter, clothing, leisure, medical treatment, transportation and investment is about M\$70.00 per person per month. This adds up to approximately M\$500.00 per month for a family of seven making a total of M\$6,000 per year. In contrast however, the potential income from rubber based on current output or productivity levels indicate that for a smallholder to obtain M\$6,000.00 gross per year, he must own and properly manage a farm the

size of which is not less than 2 hectares at a farmgate price level of M\$2.00 per kilogram of rubber.

7. Decreasing Confidence in The Smallholding As A Primary Source of Income

Observations indicate a growing strength of evidence of the typical rubber smallholder in the smallholding as a primary source of income in waning. The effect is that many of the smallholding are now left unattended while the young and able seek jobs in the towns and send home part of their income to support aged parents and younger members of the families in the smallholdings.

RISDA's INTEGRATED APPROACH TO IMPROVE SMALLHOLDER SECTOR

8. In February 1973, the Rubber Industry Smallholders Development Authority (RISDA) was established. As a development oriented agency entrusted to served and ensure the long-term competitiveness and viability of the smallholder sector, it is the task to effect to faster rate of development and modernisation in the smallholder sector, RISDA's main concern is to be associated with rubber as a commodity in terms of increasing its production and marketability. An integrated approach to development is essential if these small producers is to be brought into the mainstream of the rubber industry, thereby placing them in situations conducive to modernisation and change. RISDA's programmes and activities which are currently being implemented under this integrated development approach are summarized below;

- 1) ~~To ensure that all uneconomic holding,~~
replanted with high yielding variety rubber.
 - 2) To ensure that all replanted rubber land come to tapping status within a period of not more than 5½ years from the start of replanting.
 - 3) To ensure that the yield or productivity from rubber smallholdings is not less than 1,700 kg. per hectare per annum.
 - 4) To ensure that the quality of rubber produced by smallholders is better than at least Grade 2 RSS and price obtained is fair.
 - 5) To ensure that marginal smallholders adopt and implement farm systems practices to increase farm productivity that will yield income level of not less than M\$500.00 per month.
 - 6) To ensure that rubber smallholders operate in groups through cooperatives to promote the utilization of available labour and resources in farming as well as in rural industrialization will also be utilized as sources for the provision of production and consumer credit, farm inputs, processing and marketing services.
9. The activities carried out by RISDA to achieve the above mentioned objectives are listed out as follows;

PROJECT	OBJECTIVE
1) Replant uneconomic Rubber New plant Rehabilitation Group Replanting) Mini Estate) Cooperatives	Increase in areas replanted with high yielding variety rubber.
2) Enviromax system Advanced planting materials Legume covers Weed control Disease control Pest control Discriminatory Fertiliser Programme Erosion control	Reduce immaturity period to less than 5½ years.
3) Integrating Rubber with cash crop, poultry, sheep, and Aquaculture.	Ensuring monthly income of not less than M\$500.00 per family during immature period.
4) Systematic Tapping Rubber stimulation Fertiliser Application, Disease, weed and pest control.	To ensure average output of 1,700 kg. per hectare per year.
5) Group Processing Centres) Group Marketing) Savings Fund) Cooperatives	Ensure quality of output of processed rubber is better than at least Grade 2RSS and price obtained is fair.

PROJECT	OBJECTIVE
6) Cooperative Development Increasing Membership Increasing Shares	Mobilising smallholders capital and promoting group farming and smallscale business and rural industry.
7) Kindergartens Women's Club Handicraft Food Processing Home Administration Projects	Promote skill development, educational and other socio- economic well being

10. It is apparent that if an integrated approach to improve the smallholders is to be successfully implemented, the need for an effective system of transmitting new and usefull technologies and innovations into the smallholder sector will be the utmost importance. The transfer of such technologies in a manner and form that could be easily received by bigger farm size. For example under the cooperative concept can be instrumental in transmitting advanced technological and management inouts emnating from research agencies to the organised sma llholders on one hand and in representing sma llholders' to give feedback to these agencies on the other. In short, the formation of smallholders cooperative is the key ingredient for total development of rubber smallholder sector.

FORMATION OF RUBBER SMALLHOLDERS COOPERATIVES

11. Group activities among the rubber smallholders were initiated in the early sixties with the setting up of Group Processing Centres where smallholders were able to process rubber latex into rubber sheets using facilities that were available at the Group Processing Centres (GPC). Based on GPC concept, the smallholders were evolve where activities beyond the processing and the sale of rubber could be carried out. The smallholders Development Centres basically as nuclei of RISDA's efforts to help modernise farm production, processing and marketing of smallholders produce. These centres act as vital links between smallholders and RISDA in channelling support facilities like subsidies and credit for intercropping, fertilizer, weedicides, latex stimulant and other relevant inputs as well as farm implements. As years go by these smallholders Development Centres which were originally planned to be 'growth centres' began to function more like small cooperatives.

12. The number of Smallholders Development Centres (SDC's) had increase tremendously to a total of about 3,442 units at December, 1984. This units as the core of the nation wide smallholder cooperatives. This helps to legalise and streamline the growth of group activities of the number of SDC's, as well as ensures the uniformity or complementary and supplementary growth of the individual unit of the SDC's. An effective organisation in the form of a cooperative movement to serve both members and non members would also broader tremendously the base for all such activities mentioned earlier with the distinct advantage of having centrally planned policies or programmes and implementation strategies at national, state, district and even at village levels. Active steps were taken by RISDA during the 3 year period beginning from 1979 to 1982 to promote the formation of rubber smallholders multipurpose cooperatives throughout Peninsular Malaysia. To date, 63 rubber smallholders cooperatives have been registered under

the Cooperative Development Department of Malaysia, with a total membership of about 57,075 smallholders and having a share capital of M\$3.04m and assets valued at M\$19.9m.

STATUS OF SMALLHOLDERS COOPERATIVE SOCIETIES AS AT MAC, 1985

STATE	REGISTERED SOCIETIES	MEMBERSHIP	ACCUMULATED SHARES
Perlis	1	707	21,410.50
Perak	10	7,479	465,987.00
Pangasinan	1	426	12,892.00
Penang	14	4,358	365,023.05
Perlis	8	2,325	139,561.60
Selangor	1	1,881	149,103.36
Terengganu	1	2,462	131,502.55
Malacca	6	11,237	729,677.87
Penang	6	5,086	148,549.30
Perak	8	4,428	210,870.96
Perlis	6	16,686	669,845.50
TOTAL	62	57,075	3,044,423.71

ORGANISATIONAL STRUCTURE OF
SMALLHOLDERS COOPERATIVES

13. The Smallholders Development Centre within a district are the elements which constitute of District multipurpose cooperatives. The 63 societies registered to date are vertically organised at two level. All the 62 district cooperatives are directly affiliated to the National Cooperative. The organisational structure of the District cooperatives is given in chart 1 and the linkages between the District Societies and the National Level is given in chart 2. The two-tiered cooperatives is developed to provide an ideal structure to implement activities that are viable at their respective levels. Although their activities are interrelated, the Administration and management of each individual cooperatives at both levels is independent of each other.

14. Membership of the District societies is open to all rubber smallholders particularly members of SDCs. All District societies can apply to become members of the National Society by paying the relevant fees and paying the minimum shares specified.

15. The management of the societies at both levels is in the hand of rubber smallholders. They form the majority within the Board of Directors who are elected at the Annual General Meeting. However, because of RISDA's mandated role in the development of rubber smallholders, provision has been made in the by-laws of the societies to allow RISDA to elect representatives to be in the District and National Societies.

16. Being newly registered, all societies face difficulties in employing professional staff to manage the societies. To overcome this problem, RISDA has temporarily posted qualified officers with experience in administration, finance, marketing, credit, production etc., to the Board of Directors to manage their societies. This

assistance is a short term measure and will be withdrawn when the cooperatives are firmly established and are able to finance the intake of their own professional staff.

MAJOR OBJECTIVE OF COOPERATIVE MOVEMENT

17. Cooperative are just another kind-of-business and their objectives can be summarised as follows;

- 1) They aim to provide goods and services at cost.
- 2) They aim to eliminate the unnecessary profits of middlemen in trade and commerce.
- 3) They seek to prevent the exploitation of the weaker member of society.
- 4) The aim to protect the right of people both as producers and consumers.
- 5) They promote mutual understanding and education among their members and in the long run, among people in general.

18. The objectives of The Rubber Smallholder Cooperatives are briefly listed as follows;

- i) To provide marketing services.
- 2) To provide credit facilities.
- 3) To make available farm supplies and basic necessities.



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- 4) To promote rural saving.
- 5) To provide transportation services.
- 6) To establish processing and milling facilities.
- 7) To facilitate capital formation and promote investment through equity participation in commercial and industrial venture.
- 8) To assist members acquiring land and undertake land development projects.
- 9) To promote group action and facilitate leadership development.
- 10) To provide social and educational services as well as recreational facilities to enhance the dignity in rural living.

ACTIVITIES OF THE RUBBER SMALLHOLDER COOPERATIVES

19. Being societies of small rubber producers, the main objectives of setting up of the cooperatives are to look into production, processing and marketing problem of their members. As far as production and processing are concerned, rubber smallholders in Malaysia are quite fortunate in the sense that the majority of them receive agricultural inputs such as fertilizers, chemicals, planting materials and agricultural implements free of charge under RISDA's subsidy scheme. Processing facilities such as mangles, coagulating tanks, formic acid and smoke houses are also provided free at the SDC's for all smallholders to use. Thus, many of the

cooperatives are engaged in other development activities such as rubber marketing, undertaking group replanting, construct works on mini-estate, housing development, consumer activities and supply of agricultural production input to smallholders who not qualify for the government subsidies.

20. Though still at their infancy stage, the district Societies are now heavily involved in rubber marketing. Annual business turnover in this field is estimated to be in the region of M\$50 million. The success of smallholders cooperatives to date, though all are still at their infancy stage, reflect the ability of rubber smallholders to pool their scarce resource of skill and funds to attain a common objective.

21. Marketing of rubber become the most important activities of the Rubber Smallholder Cooperative and after investigation of marketing margins has revealed that the deduction for handling unsmoked sheet (USS) is three times that for ribbed smoke sheet (RSS) being 17.84 and 5.81 cents per kilogram respectively. The real difference may be greater because of the overestimation of moisture content. After taking into consideration all marketing costs involved the dealer's surplus from USS about eleven times that of RSS - (5.84 cents per kilogram in respect to rubber initially purchased from smallholders as USS, compared to 0.53 cents per kilogram from rubber purchased as RSS). It is thus important that efforts should now be directed to ensuring that RSC's smoke their members rubber before sale. Starting from October, 1984 the RSC's involve in the processing of rubber. It is anticipated that in the near future all RSC's will venture into the processing, grading and packaging of their members rubber.

INVESTMENT OPPORTUNITIES FOR FOOD
PRODUCTION AND PROCESSING BY COOPERATIVE

22. This is the area where the RSC's opportunities are bound for investment of course, food processing must be linked to production, and the opportunities in this category should be considered simultaneously with the opportunities in food production.

23. Processing of agricultural produce has been started by 116 women smallholders groups on a small scale as a means of increasing the 'value added' of the agricultural product. Activities of these groups are limited mostly to processing of snacks from products such as bananas, tapioca, groundnuts, soya bean etc.

24. In Johor (Peninsular Malaysia), one of the smallholders entrepreneurs association that can be considered as a cooperative has been established to process jam from pineapples, papayas and other local fruits.

25. To date, the involvement of RSC's in accelerating the growth of agro - based industries has been minimal. It is strongly felt that the increased involvement of the cooperatives would provide the long-needed impetus and catalyst for the agricultural sector and the food sub-sector in particular.

26. The NAP (National Agricultural Policy) has identified agro-based industries as a great potential avenue for participation of farmers cooperatives such as The Rubber Smallholders Cooperative. In this context RSC can play the role to mobilise capital venture in this industry.

27. The areas in which cooperatives can participate in accelerating the growth of agro-based industries are as follows;

- 1) Marketing - input and output
- 2) Development of technology processing.
- 3) Development scheme,
 - credit facilities
 - Training
 - Product Development

28. To increase the role of cooperative in the field of food processing a women's committee is set-up. This committee is responsible mainly for expansion of food processing activities. The contribution of the committee can be directed efficiently if coordination between the committee itself and the raw material producer exists. In the normal marketing, sale of agricultural produce in its raw form does not increase the 'value added' of the product.

29. In Malaysia, the growing significance of the cooperative movement in the food industry is well recognised today. The establishment of the Rubber Smallholders Cooperatives in the processing of agricultural produce can be identified as a new era to integrate the economic activities of the rubber smallholders.

30. If the RSC's were to venture into the agricultural processing and focus on food processing on a commercial scale, the list of food crops for diversification and expansion is very long indeed. The potential of food processing are listed as follows;

- 1) Production of snack foods using local supplies like Tapioca, bananas, groundnuts, soya bean etc.

- 2) Powdered bananas required in such food industries as biscuit and ice cream flavouring.
- 3) Powdered dried ginger as a spice and a flavouring ingredient.
- 4) Pepper products such as oleoresin extracts.
- 5) Tomatoes and chillies on a large scale for the processing sauce industry.
- 6) Canned and processed local fruits.
- 7) Produce powdered coconut cream or santan.

DYNAMIC APPROACH BY COOPERATIVE IN
THE PROCESSING OF AGRICULTURAL PRODUCE

31. Some positive steps undertaken and considered in order to boost the processing and marketing of agricultural product in the smallholders sector are listed as below;

- 1) Create information based management system consolidating the producers, supplies and consumers.
- 2) Introduce an opportunity for 'central bulk purchase' of raw agricultural produce.
- 3) Provide financial support for various projects suitable to be carried out.
- 4) Create group marketing scheme.
- 5) Create quality control group.

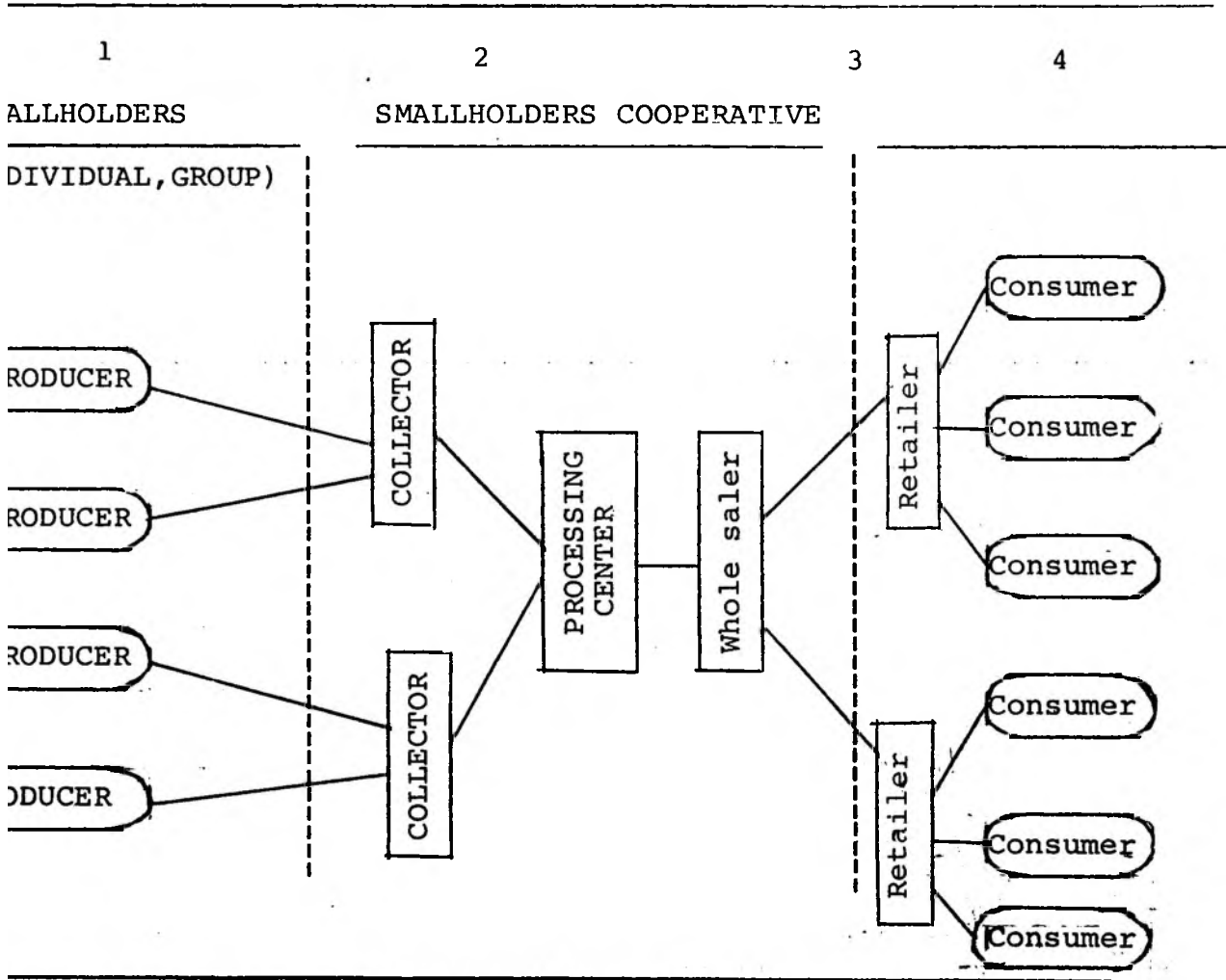
- 6) Formulate a 'Pricing Policy' and marketing strategy basing on the source, quality and marketing system of production.
- 7) Cooperative should have a research and development unit to look into the interest of various agricultural products in terms of research and development.

STRUCTURE AND FUNCTION OF THE RSC IN THE PROCESSING OF AGRICULTURAL PRODUCE

32. Smallholders Cooperatives are multipurpose cooperatives having various activities such as the aquisition of land, obtaining agricultural contract works and the marketing of rubber. The processing of agricultural produce is in fact a new field in order to complete the cycle engaging in all aspects of economic activities of the smallholders.

33. In order to increase the participation of smallholders in the actual agricultural production and processing, the smallholders cooperative needs to all play the important roles in upgrading and building-up of structural functions in the processing of agricultural produce.

STRUCTURE AND FUNCTION OF THE RSC



34. This structural function is further divided into 4 sections in which various units of producers are the smallholders themselves either by way of groupings or individuals. To ensure success the cooperative will carry out the following functions;

- 1) Provides the data and information to producers.
- 2) Provides various inputs and requirements.
- 3) Establishes collecting centres for the producers.

- 4) Establishes processing centres.
- 5) Provide facilities for whole-sale trading.

35. Cooperative will have contract farming system with the producers. This reflects services in the form of package deals eg. cooperative will identify the producers (smallholder), determine training needs and supplies production inputs to the producers. The producer will produce raw materials and channel them to the processing centre to produce the end product. Benefits of the system are as follows;

- 1) Smallholders can increase the volume of production equivalent to commercial basis.
- 2) Smallholders will not face critical problems in the marketing of their produce.
- 3) Price of raw material can be assured as that of the current market price.
- 4) At the end of certain period the producers will get their returns from dividen declared by cooperative.

CONCLUSION

36. The growing significance of the cooperative movement in rural development is well recognised today. The establishment of the Rubber Smallholders Cooperative represents an important step towards the eradication of poverty and the restructuring of the rural population. The cooperatives assume the role of prime mover in the implementation of agricultural development, as an institution for the betterment of life of the rural community and as a body responsible

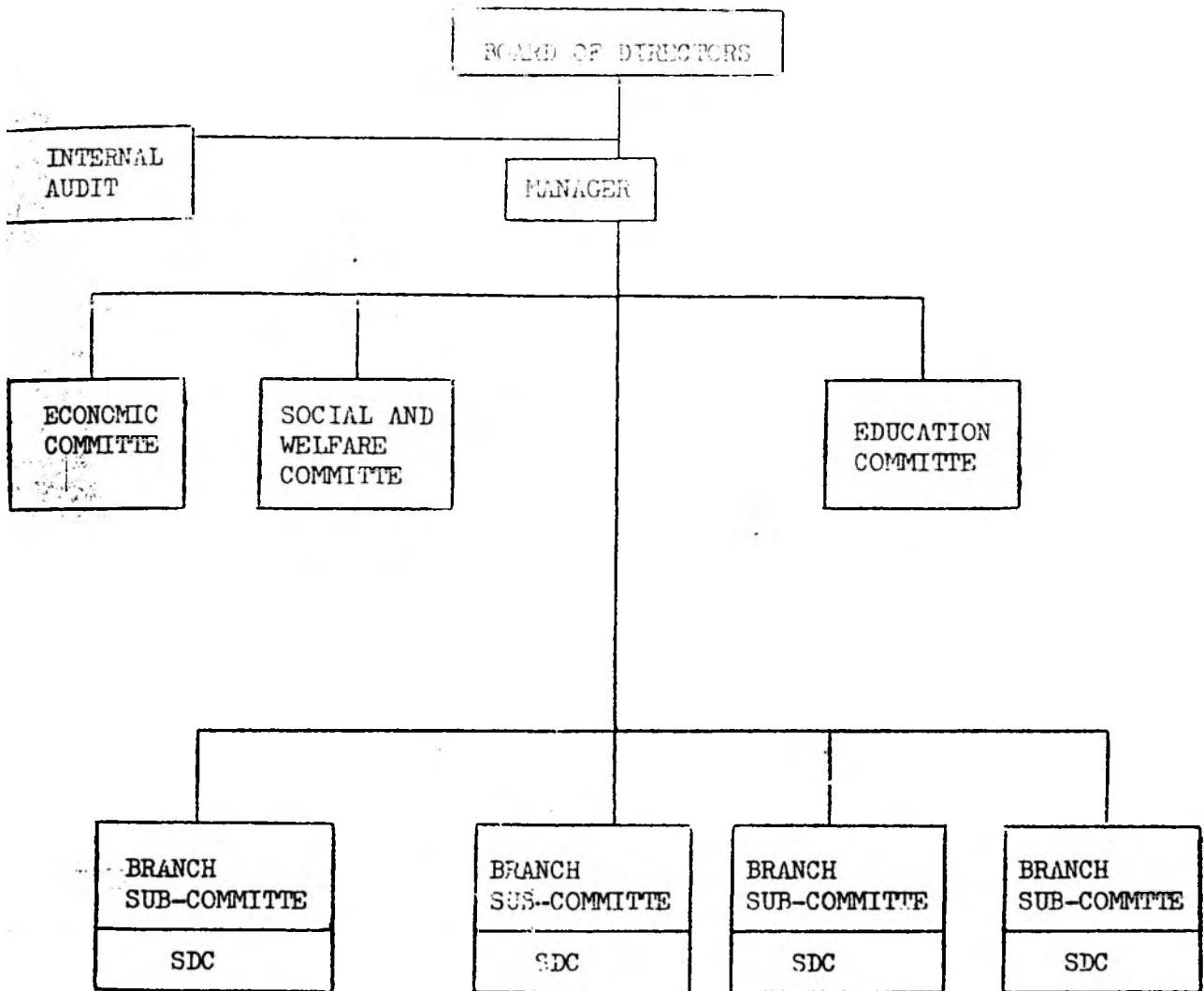
in promoting the socio-economic status of the farmers. In addition, the cooperative is supportive of government's goals for the management of agricultural produce through processing and collective marketing.

37. The use of cooperative concept to involve processing in agricultural produce as the key element in the strategy for accelerating the rate of development of 500,000 smallholders in Malaysia. More important perhaps is to increase the income of smallholders through increased in the 'value added' of the product. With the implementation of these activities it is RISDA's belief that this cooperative can become a strong and progressive sector with the majority of smallholders participating as members.

38. As mentioned earlier, one of RISDA's development goals is to increase the monthly family income of rubber smallholders to \$500.00. However a large number of the smallholders only own holdings of about 4 hectares which is considered as uneconomic holdings. In addition to this problem the current fluctuations in the price of rubber in the world market as a result of serious competition from cheaper synthetic rubber, this goal cannot be achieved through income from the rubber holdings alone. Accepting this as reality the ministry and management board of RISDA has felt is necessary to encourage the smallholders to carry out small-scale industries using all the available resources especially from agriculture. The management has approved the implementation of such a program along the line as discussed in this paper giving strong emphasis on the role that should be played by the smallholders cooperatives in accelerating development and growth of small-scale industries in the rubber sector.

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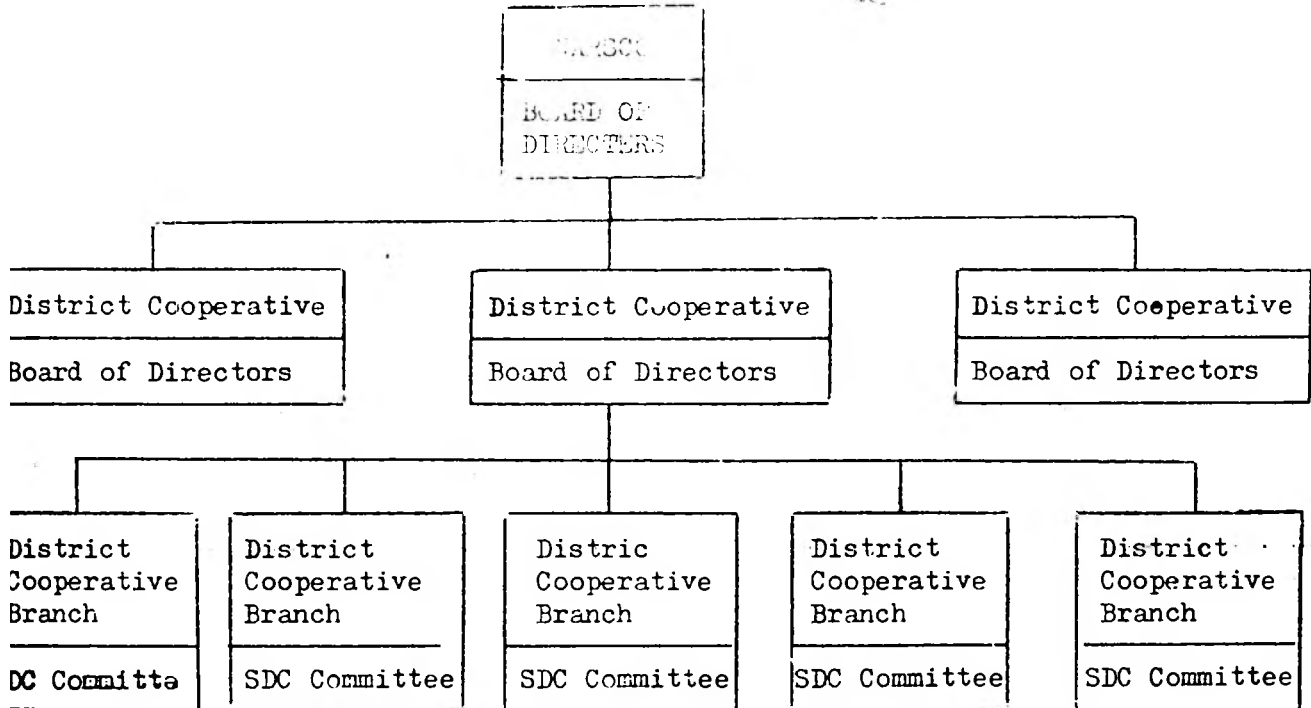
ORGANIZATION STRUCTURE OF RUBBER
SMALLHOLDERS COOPERATIVE AT DISTRICT LEVEL



* Temporary occupied by seconded RISDA officer with a Diploma in Agriculture.

Chart 2.

AN ORGANIZATION CHART SHOWING THE COMMUNICATION LINKAGE BETWEEN NARSCO AND DISTRICT/STATE COOPERATIVES.



The linkages between National Rubbers Smallholders Cooperatives and District cooperatives are the membership, shares and the management:-

Membership : *The membership of National Rubber Smallholders Cooperatives comprises of the district cooperatives or other cooperatives which have similar line of activities pertaining to rubber industry.

*Membership at the district level is opened to all individual rubber smallholders.

Shares : *All the accumulated shares of the National Cooperatives are derived from its members at the district level. Every member is required to purchase the minimum of 500 shares worth \$5,000/-

*Shares of the district cooperatives are derived from individual members. The price of share is M.\$100. The minimum share to be purchased is M \$100.00.

SOME OF THE EXISTING AGRO-BASE COOPERATIVE SOCIETIES ARE LISTED AS BELOW:

<u>SOCIETY</u>	<u>NUMBER</u>	<u>ACTIVITIES</u>
RURAL CREDIT	919	GRANTING OF PRODUCTION AND OTHER TYPES OF LOANS.
SEASONAL CREDIT	11	GRANTING OF SEASONAL PADDY PRODUCTION LOANS.
THRIFT & INVESTMENT	79	SAVINGS AND INVESTMENT IN AGRICULTURAL LAND.
RUBBER MARKETING	10	COLLECTING OF RUBBER LATEX, PROCESSING AND MARKETING OF RUBBER.
RICE MILLING	234	MILLING OF PADDY FOR HOME CONSUMPTION AND MARKETING OF PADDY.
PINEAPPLE MARKETING	5	MARKETING OF PINEAPPLE.
COFFEE MARKETING	1	MARKETING OF COFFEE BEANS.
LAND FINANCING	1	PURCHASING OF RUBBER AND OILPALM ESTATES, MARKETING AND PROCESSING OF RUBBER AND PALM OIL.
LAND DEVELOPMENT, FARMING AND BREEDING	49	OPENING UP AND DEVELOPMENT OF LAND AND BREEDING OF CATTLE, GOATS AND POULTRY.
COOPERATIVE BANK	1	GRANTING OF PRODUCTION, MARKETING AND OTHER TYPE OF LOANS, UNDERTAKING RICE PROCESSING AND MARKETING AND OTHER ACTIVITIES.



RISDA

RISDA

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