

3rd Training Course on
**Revitalization of Local
Community by
Rural Women**

Thailand - Japan

16th September to 18th October 2013



**International
Co-operative
Alliance**
Asia and Pacific

ICA Library
334:001.85
MAD-T
ICA 02484

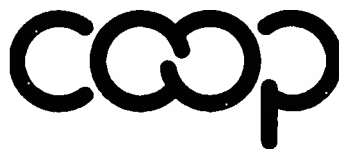
ICA 02484

3rd Training Course on
**REVITALIZATION OF LOCAL
COMMUNITY BY RURAL WOMEN**

Thailand-Japan: 16th September to 18th October 2013

COURSE REPORT

334:001.85



**International
Co-operative
Alliance**
Asia and Pacific

9 Aradhana Enclave, R.K. Puram, Sector-13,
New Delhi-110066, India.

ICA Library



ICA 02484

**Report of the
3rd Training Course on
Revitalization of Local Community by Rural Women
Thailand and Japan
16th September to 18th October 2013**

Report compiled by:

K. Sethu Madhavan
Manager-Planning/Membership & Program Coordinator
International Cooperative Alliance – Asia and Pacific
9, Aradhana Enclave, R.K. Puram, Sector-13
New Delhi-110066, India.
Phone: (+91-11) 2688-8250
Fax: (+91-11) 2688-8067
E-mail: sethu@icaroap.coop
Website: www.ica-ap.coop

ICA Global Office
International Cooperative Alliance
150 Route de Ferney
1211 Geneva-2, Switzerland
Phone: (+41-22) 929-8838
Fax: (+41-22) 798-4122
E-mail: ica@ica.coop
Website: www.ica.coop

December 2013 (100)

Printed at
Diamond Offset, HS-14 Kailash Colony Market, New Delhi-110048, India.
Tel.: +91-11-29232837, +91-9811172786 Email: amin_zaidi@yahoo.com

CONTENTS

SECTION-1						
Executive Summary	...	...	...	...	...	05
SECTION-II						
Inauguration of Part-I of the Training Course in Thailand			...	...		08
SECTION-III						
Field Study Visits in Thailand		...	...	...		10
SECTION-IV						
Inauguration of Part-II of the Training Course in Japan			...	...		18
SECTION-V						
Lectures at IDACA	...	...	...	...		19
SECTION-VI						
Field Study Visits in Japan	...	...	...	...		22
SECTION-VII						
Concluding Session of the Training Course in Japan & Award of Certificates of Participation			...	...		27
SECTION-VIII						
Evaluation Summary	...	...	...	...		29
SECTION-IX						
Program of the Training Course		...	...	...		31
SECTION-X						
List of Participants	...	...	...	...		34
SECTION-XI						
Action Plans Proposed by the Participants		...	...	...		37

3rd Training Course on
Revitalization of Local Community by Rural Women
Thailand-Japan: 16th September to 18th October 2013

COURSE REPORT

SECTION-I

Executive Summary

Background

Gender equality is a fundamental factor for the socio-economic well-being of all. It has particular importance in terms of global economic recovery and global development. Yet, despite the gains made so far and the efforts and political commitment of the international community, visible and invisible obstacles continue to persist that prevent rural women from fully exploiting their capabilities. These barriers equally deny them their right to be recognized as the driver and the main actor in rural development.

Rural women face a number of constraints. Rural women have limited or no access to natural, infrastructural, technical and financial resources due to both cultural and legal constraints; rural women are not heard since they have no voice; and rural women mainly work in the informal sector and in subsistence agriculture. As a consequence, their access to education and basic social services is compromised.

The role of rural women is vital. Rural women not only contribute to feeding the world in a safe and sustainable way, but also promoting a true development and contribute to building peaceful and socially cohesive communities.

Introduction

The International Cooperative Alliance (ICA) is an independent non-governmental association which unites, represents and serves cooperatives worldwide. The ICA was founded in London on 18th August 1895 and is now headquartered in Geneva (Switzerland). ICA is a member-based organization with national and international cooperative organizations in more than 92 countries active in all sectors of the economy including agriculture, banking, consumer, fisheries, health, housing, insurance, tourism and worker cooperatives. ICA's four offices in Africa, America, Asia-Pacific and Europe, together, serve more than 274 Member-Organizations from 98 countries, representing over one billion cooperative members around the world.

The ICA-Asia and Pacific Office is operating from New Delhi since 1960, serves 80 national level organizations from 25 countries, representing over 500 million cooperative members.

Training Course

The Ministry of Agriculture, Forestry and Fisheries (MAFF) of the Government of Japan has chosen the International Cooperative Alliance (ICA) to implement an umbrella Project on "Strengthening of Capacity Building in Developing Countries in Asia" for three years starting from 2011.

Under this Project, the 3rd Training Course on "Revitalization of Local Community by Rural Women" was held in Thailand and Japan. Part-I of the Training Course was held in Thailand in collaboration with the Cooperative League of Thailand (CLT) from 16th to 22nd September 2013 and Part-II in Japan in collaboration with the Institute for the Development of Agricultural Cooperation in Asia (IDACA) from 23rd September to 18th October. The Training Course was funded by the Ministry of Agriculture, Forestry and Fisheries (MAFF), Government of Japan, and implemented by ICA.

Objective

The main objective of the Training Course was to assist fostering women coordinators who play important roles to activate women in agricultural sector and rural community which will contribute in income-generation and poverty reduction in the LDCs of Mekong river countries and the South Asian countries.

Course Participants

Eleven (11) women participants were selected by ICA-AP for the Training Course from the following eight countries - Cambodia, India, Indonesia, Laos, Myanmar, Nepal, Thailand and Vietnam. A list of participants is placed at Section-XI.

Home Country Assignments (HCAs)

The selected participants undertook their Home Country Assignments (HCAs) for a period of one week (9th to 15th September) prior to the actual commencement of the Training Course. They prepared (i) a Country Report; and (ii) a draft Action Plan for the development of their own organizations including social and economic activities so as to meet the objective of the Training Course.

The draft Action Plan prepared by the participants in their home countries was finalized based on the experience and knowledge gained during the Training Course in Thailand and Japan.

The Training Course was divided into two parts, as has been explained below:

Part-I: Study Visits in Thailand

A one-week study visits program with a focus on observation of the activities of cooperatives and social institutions was held in Thailand from 16th to 22nd September 2013 in collaboration with the Cooperative League of Thailand (CLT) - a member organization of ICA.

Part-II: Training Course in Japan

Part-II of the Training Course, including field study visits, was held in Japan for 26 days (23rd September to 18th October 2013). The Training Course was conducted by and located at IDACA. Some of the key subjects covered at IDACA were:

- *Development of Agricultural Cooperatives in Japan;*
- *Women's Associations of Japanese Agricultural Cooperatives;*
- *Rural Women's Entrepreneurship (marketing and local agro-processing);*
- *Women's Participation in the Rural Development;*
- *Finalization and Presentation of Action Plans; and*
- *Reporting and Evaluation.*

Financial Support

The Ministry of Agriculture, Forestry and Fisheries [MAFF] of the Government of Japan contributed funds to the 3rd Training Course on "Revitalization of Local Community by Rural Women" which was followed by a grant for its implementation. The ICA is highly appreciative of the contribution made and grateful to the Government of Japan for this gesture.

Acknowledgements

In the implementation of the 3rd Training Course, the ICA has received full support and cooperation from the Central Union of Agricultural Cooperatives (JA-ZENCHU); Ministry of Agriculture, Forestry and Fisheries [MAFF] of the Government of Japan; Institute for the Development of Agricultural Cooperation in Asia [IDACA] in Japan; Cooperative League of Thailand (CLT) and other ICA member-organisations in the Region. The ICA is grateful to its member-organisations for their support.

Administrative Arrangements

Mr. K. Sethu Madhavan, Manager-Planning & Membership, ICA-AP, was responsible for the conduct of the 3rd Training Course. The entire Training Course was coordinated and implemented by him for its full duration, under the direction of the ICA Regional Director for Asia and Pacific.

Part-II of the training program held in Japan at IDACA was conducted under the direction and guidance of Mr. Keiji Hiraoka, Executive Director of IDACA. Ms. Eiko Oshita of Training Department was designated by the IDACA as the Course Coordinator for this part.

Summary of the Time Table

The following was the summary of the time table:

<i>Home Country Assignments (HCAs)</i>	:	<i>9th June to 15th September 2013</i>
<i>Arrival of Participants in Bangkok</i>	:	<i>16th September</i>
<i>Part-I: Field Study Visits in Thailand</i>	:	<i>17th to 22nd September</i>
<i>Arrival of Participants in Narita-Japan</i>	:	<i>23rd September</i>
<i>Part-II: Training Course in Japan-IDACA</i>	:	<i>24th September to 17th October</i>
<i>Departure of Participants from Japan</i>	:	<i>18th October</i>

SECTION-II

Inauguration of Part-I of the Training Course in Thailand

The inauguration of Part-I of the 3rd Training Course on “Revitalization of Local Community by Rural Women” was held in the forenoon of 17th September at the premises of Cooperative League of Thailand (CLT). The inaugural session was attended by Mr. Kreingkrai Khamin, Deputy Executive Director of CLT; Mr. Phanuwat Wanraway, Chief of International Affairs Department of CLT; Mr. K. Sethu Madhavan, Manager-Planning & Membership/Program Coordinator, ICA-AP and a number of CLT officers and staff.

Mr. Khamin welcomed the participants and the guests on behalf of CLT. He said that the CLT has the honour to organize this international training program in Thailand for the last three years. He said that the CLT is intensely involved in the promotion of revitalization of local community which is the theme of the training course.

Finally, he wished the 11 participants from eight countries a comfortable stay and meaningful visits in Thailand. He also conveyed his appreciation to the women groups and the cooperatives that the participants will be visiting during their stay in Thailand.

Mr. Sethu Madhavan welcomed all the distinguished guests and the participants to the inaugural session. He expressed the gratitude of the ICA to the Ministry of Agriculture, Forestry and Fisheries (MAFF), Government of Japan, for their continued financial support to the program and IDACA for its active collaboration in the implementation of the training program. He also expressed the gratitude of ICA-AP to CLT for making all arrangements for the field visits in Thailand. He also mentioned about some basic discipline to be maintained throughout the training course.

After the inauguration, a presentation on the Cooperative Movement of Thailand was made by Dr. Asanee Ratanamalai, Director of Rasami International School, for the benefit of the participants.

Cooperatives in Thailand are vertically organized in a three-tier system; primary cooperatives at district level and federations at provincial and national level. The primary cooperative consists of individual members while members of provincial and national federations are cooperatives. The members elect the board of directors through the general meeting with maximum number of 15 persons for cooperative development policies formulation. The board of directors, then, appoints a manager and staff to run the cooperative business.

Five or more cooperatives at primary or provincial level can form a provincial or national federation together to undertake joint activities on behalf of their affiliations such as processing and trading of agricultural products.

At national level, there is the Agricultural Cooperative Federation of Thailand of which all 76 provincial agricultural cooperative federations are affiliated. There are also the Sugarcane Growers Cooperative Federation of Thailand, Swine Raisers Cooperative Federation of Thailand, Dairy Cooperative Federation of Thailand and Onion Growers Cooperative Federation of Thailand. Thrift and Credit Cooperatives and Consumer Cooperatives are affiliated to a national federation of their own.

Opening of the Training Course at CLT, Thailand



Study Visits in Thailand

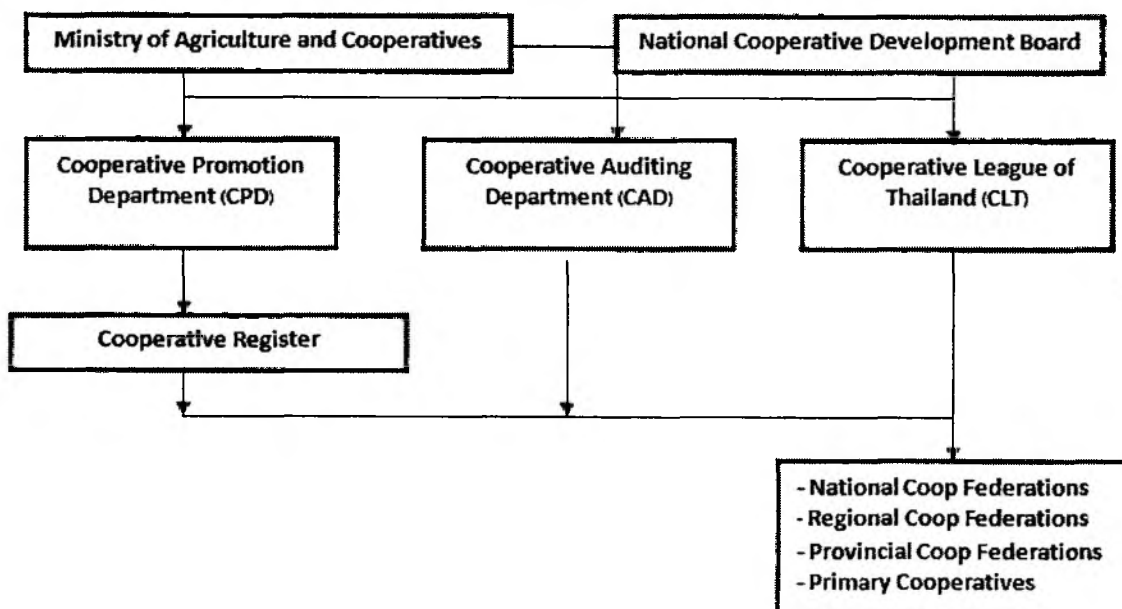


All types of cooperatives at all levels, according to the Cooperative Act, A.D. 1999, have to implicitly be affiliated to the Cooperative League of Thailand (CLT). The CLT is functioning as an apex body of the whole cooperative movement. It does not run as a business enterprise, but acts as a facilitator, coordinator and provides educational support in the promotion of all cooperative progress.

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

1. Agricultural Cooperatives
2. Land Settlement Cooperatives
3. Fisheries Cooperatives
4. Consumer Cooperatives
5. Thrift and Credit Cooperatives
6. Service Cooperatives
7. Credit Union Cooperatives

Relationship of Co-operative Organizations in Thailand



SECTION-III

Field Study Visits in Thailand

The field study visits were arranged from 17th to 20th September 2013 in and around Bangkok by the Cooperative League of Thailand (CLT).

The participants visited the following cooperatives in Thailand to get an opportunity to meet some of the progressive women members and observe their participation in the business operations of their agricultural cooperatives.

Cooperative League of Thailand (CLT)

The Cooperative League of Thailand (CLT) was established according to the Cooperative Act (Cooperative Law) on 9th June 1968. It is a non-profit organization functioning as the national apex body of the cooperative movement in Thailand. All cooperatives registered under the Cooperative Act will be automatically affiliated to the CLT.

The main functions of CLT are: (a) Promote cooperative ideology and principles; (b) Provide technical assistance, training and education; (c) Promote business, trading, industry, and services of all cooperatives; (d) Strengthen cooperative networking and relationship locally and internationally; (e) Protect cooperative members' interests and benefits; and (f) Provide cooperation with the government concerned in promotion of cooperatives for genuine and real benefits to cooperatives in general.

Resources and Facilities

1. CLT Training Center with broad services of training, conferences, seminars, meetings, parties, food & beverage, accommodation up to 69 twin sharing rooms serviced to both members and non-members,
2. Publications/Magazines/Newsletters/TV Program and cooperative texts,
3. Training programs and consultations concerning cooperative laws and information,
4. Cooperative Museum and Library,
5. Arrangement for good relationship with cooperative organizations or international cooperative organizations.

Current Number of Cooperatives and Membership Classified by Types

No.	Types of Cooperatives	Number of Cooperatives	
		Cooperatives	Percentage
	Agricultural Cooperatives Sector		
1	Agricultural Cooperatives	4,361	55.60
2	Fisheries Cooperatives	101	1.31
3	Land Settlement Cooperatives	96	1.25
	Non-Agricultural Cooperatives Sector		
4	Saving and Credit Cooperatives	1,452	3.73
5	Consumer Cooperatives	275	13.66
6	Service Cooperatives	1,111	17.82
7	Credit Union Cooperatives	441	6.64
	Total	7,837	100





Cooperative Promotion Department

In 1915, a year before the first cooperative was introduced to Thailand the Cooperative Section was established under the Ministry of Finance responsible for cooperative promotion. With an increasing role of cooperatives in the Thai economy, the Cooperative Section was transformed to be Cooperative Department under the Ministry of Commerce in 1920, thus becoming the Ministry of Cooperatives in 1952. The reorganization of the government agencies in 1963 caused the abolishment of Ministry of Cooperatives and the establishment of Ministry of National Development in substitution. Under the new Ministry, there were three newly established departments responsible for all previous cooperative duties as follows - Land Cooperative Department, Cooperative Auditing Department and Trade and Finance Cooperative Department.

Again in 1972, the Ministry of National Development was abolished and replaced by the Ministry of Agriculture and Cooperatives. All cooperative works, except duties under the Cooperative Auditing Department, were merged together under the new department named Cooperative Promotion Department (CPD) and attached to the Ministry of Agriculture and Cooperatives.

In 2002, the internal reorganization of Cooperative Promotion Department took place according to the Regulations of Ministry of Agriculture and Cooperatives. It resulted in the changes of roles, duties and responsibilities.

Vision: To be the key organization aiming at developing cooperative system to be the main force in developing the country towards a pleasant society.

Mission: (1) to create values and push forward the cooperative system to get involved in establishment of pleasant society based on sufficiency economy philosophy; (2) to strengthen cooperatives and farmer groups, equip them with good governance, being a learning organization, and providing services for members' satisfaction; (3) to encourage cooperatives and farmer groups to carry on businesses with high quality and fair play and to build up the networks among various stakeholders subject to a legal framework; (4) to promote the cooperative and farmer group participation with communities in social and environmental development activity; (5) to improve the personnel cooperation and participation in management and business operation on self-reliance and mutual help basis; (6) to improve the public administrative system and the Cooperative Promotion Department officer competencies through the good governance principles; and (7) to accelerate the land and promote occupation in cooperative settlement areas.

The CPD is responsible for promoting and disseminating the cooperative ideology, principles and methods to cooperative personnel, farmer groups and the public, promoting, supporting and strengthening the cooperative system, improving cooperatives' learning process to increase the capacity of business management as well as the efficiency of their operation, and encouraging cooperatives to upgrade the business linkages to international levels for better living quality of cooperatives members and socio-economic aspects.

The administration of CPD is divided into 2 parts - Central and Provincial ones. Central Administration, which is located in Bangkok, consists of 3 divisions, 1 center and 7 offices. Provincial Administration comprises 75 Provincial Cooperative Offices.

Pak Kret Agricultural Cooperative Limited

The Pak Kret Agricultural Cooperative was established in 1939 with 25 farmer-members and several groups of farmers. It now has got 1,800 households in its membership. The Chairman of the Cooperative has been holding the office for the last 37 years, as the members repose a high level of confidence in him. The Cooperative has got 13 full-time employees.

Some of the principal activities of the cooperative are: credit and savings, purchasing and supplies, and acting as a central agricultural marketing agency. 30% of the members are engaged in rice farming, and 15% in fruits and vegetables. The membership has not grown significantly due to high level of urbanization in the area since it is close of Bangkok. The membership has shown a downward trend – 2,200 in 2011, 2,100 in 2012 and 1,800 in 2013. The share capital has increased to Baht 60 million in 2013 from Baht 45 million in 2011. There is no share investment by the government in the cooperative. The cooperative does not borrow any money from any financial institution. Since credit is its main business, no loans have been taken by the cooperative.

Members borrow money from the cooperative for farming, purchase of household goods, and vehicles. Rate of interest on borrowing by members is 9%, and on deposits it is 2%. Default rate is within 10-12 per cent, since majority of borrowing members are employed, the deduction is usually done through the employers.

The cooperative has the following facilities: a high-ended office space; warehouse and vehicles. All profits earned are tax-exempted like any other agricultural cooperative in the country.

The cooperative is run by a Board of Directors consisting 15 members (6-women) and term of the Board is two years. However, the government is considering extending the term to four years. The board meeting is held once in a month. The cost of one year share is 2,000 Baht. The profit for 2012 was US\$ 300,000. The present building of the cooperative is constructed in 2009 with its own funds.

Role of supporting Agencies: Government and other agencies which provide support to initiatives are: CPD – Advisory and guidance services including training of employees; CAD – Regular annual audits and frequent supervision visits; and CLT – Member education and information dissemination;

The problem areas of the cooperative are as follows: Severe competition and occasional contradictory government regulations.

Kannom Mongkol (Holy Desert) Group

The group was established in 1998. It is an OTOP village, the inhabitants of which are the refugees from Myanmar. The village is established on an island in the middle of Chaopiya River under the patronage of the Royal Thai Government. The object of the government was to help the refugees to settle and undertake professions for business purposes. The Cooperative Promotion Department helped the women of the village to organize themselves and provide them with support in terms of technical guidance, short-term loans and grants. The CPD organized technical assistance from government technical institutions for this group. The group has been promoted by Pak Kret Agricultural Cooperative Limited.

The main business of the group is to produce handicraft materials, carpentry, statue making, confectionery items like sweets, cakes and pastry for visiting tourists, temples and households. Some of the products are sold to some business outlets in Bangkok. Raw material comes from the local residents and suppliers in Bangkok. Sugar is purchased from the cooperative. There is no single buyer of the products - 50% is purchased by tourists.

There are 15 members of the group who are guided by the CPD provincial field officers and the agricultural cooperative. Confectionery items are produced by the members and sold through the group outlet on a commission basis - the profits are shared and no tax on profits.

Quality controls are looked after by the government health and food departments and at times the samples are lifted by the municipal authorities for testing.

The average turnover the group is around Baht 100,000 per month. Expenses are about 50% of the turnover. There are no employees. All activities (purchasing and supplies) are done by the members themselves through the group.

Since it is a small business activity undertaken by a limited number of women members, and where all the activities are voluntary, there have not been any major problems for the members and the group. The agricultural Cooperative and the CPD officials are always there to help the group.

Ban Paeo Agricultural Cooperative Limited

The Ban Paeo Agricultural Cooperative was formally established in 1974 with 621 members with a share capital of Baht 130,000. The cooperative is located in the neighborhood of Bangkok. Farmer-members in the area grow coconut, especially young coconut to meet the needs of the people of Bangkok. The marketing was done through middlemen. Initially there were 12 small groups which were doing the business on their own, but the Cooperative Promotion Department (CPD) grouped them into a cooperative to do the business on a collective basis. At present there are 3,496 household members out of which there are 1,248 women members. Though the area is fit for cultivating paddy, the current preferred products are: coconut, banana, star fruit, red apple, guava, vegetables and fisheries.

Principle business lines of the cooperative are: farm credit (short and medium term); purchasing and supplies (fertilizer and farm chemicals including saplings); savings (short term deposits and fixed deposits), drinking water (processing, bottling and its distribution to nearby factories, tourists, households in the area including to some areas in Bangkok).

While the membership remained almost static (3,496 households) over three years (2011-2013), there has been a marked improvement in members' share (Baht 56 million in 2011; Baht 57 million in 2012 and Baht 59 million in 2013). Business turnover also remained constant, since the profits earned by the cooperatives are tax-free (as is the case with all cooperatives in Thailand).

The cooperative employs 22 fulltime personnel. Elections are held every two years. The cooperative sources loan from the Bank for Agriculture and Agricultural Cooperatives-BAAC (a government financial institution).

Some of the facilities of the cooperative are: Own office building with proper infrastructure, gas station, water treatment plant and cold storage, warehouse and transport vehicles.

Role of Supporting Agencies:

- *The Cooperative Promotion Department (CPD) is the prime-mover in strengthening the cooperative and its activities. Some of the services of the CPD are: management support, advice, training and education, linkages with government private enterprises, financial assistance by way of easy loans and grants, identifying women members who are willing to undertake business activities under OTOP or under any other program.*
- *The Cooperative Audit Department (CAD): Timely conduct of yearly audit, monthly/half yearly regular inspection and guidance visits.*
- *Cooperative League of Thailand (CLT): Board/staff training, cooperative member education program; distribution of information material, sponsoring participants to national and international meetings; arranging visits of foreigners to cooperatives and support to women members to undertake OTOP activities.*

Some of the problem areas of the cooperative are: disbursement of credit and management of defaults (almost 76%). No loans are given to the defaulters which mean some members get disappointed with the services of the cooperative.

Baan Kaset Pattana Women's Group

The group was promoted by the Ban Paeo Agricultural Cooperative Limited under the leadership of Ms. Somsri, a member of the cooperative. The group was established in 1997 with 50 members and the support of the CPD. The initial share capital was Baht 40,000 (out of which Baht 30,000 was contributed by the CPD) with every member holding two shares of Baht 100 each. The current share capital is Baht 500,000.

The area is known for the cultivation of aloe vera. There was a factory which used to procure the herb from the farmers and process it. When the factory closed down, the farmers lost interest and through the motivation and guidance provided by the agricultural cooperative and the CPD, the farmers gathered together to process the herb by themselves. Ms. Somsri provided the much needed support and guidance and formed a group of women to organize a processing facility.

The group started gathering the herb from the members and processes it in a scientific manner and produced a variety of products for distribution. Some of the major products of the group are: aloe vera juices and a range of health drinks including concentrates. It also undertook collection and production of artificial flowers and okra red flower. Major consumers of the products are local hospitals, community of the area and for exports. The marketing is done through a business agency which is exporting the products to various ASEAN countries (especially Cambodia and Vietnam).

Another major business activity is credit - it serves as a bank to the local community. Purchasing business includes: raw material, sugar, bottles, labels, etc.

While the membership remained constant over the last three years, the members share increased to Baht 50,000 in 2013 from Baht 10,000 in 2011. The turnover in 2013 was Baht 4 million. Profits earned are tax-exempted, as is the case with all women group business activities in Thailand. The members of the group are paid Baht 220 per day for their work.

Role of Supporting Agencies: Several agencies provide support to local initiatives.

- CPD and Kasetsarat University (Agriculture University) provide technical guidance and financial support;
- Agricultural Cooperative provide guidance, market place and linkages; and
- CLT support the group through the agricultural cooperatives and provide education and training.

Some of the problems of the group are: marketing of juices; expansion of business; maintaining the quality of products (it has to be monitored constantly not only by the group but by government health and food departments).

The Federation of Savings and Credit Cooperatives of Thailand Limited (FSCT)

The Federation of Saving and Credit Cooperatives of Thailand Limited (FSCT) was registered under the Cooperatives Societies Act on 1st September 1972. It is a financial institute according to the Notification of the Ministry of Finance, dated 21st November 1983. The FSCT is the national institute of the savings and credit cooperatives all over Thailand.

The thrift and credit cooperative is set up to help deal with members' socio-economic problems. It is a type of financial institution promoting savings as well as providing loans, using principles of self- help and mutual-help. The objectives of the FSCT are as follows:

- (1) To encourage thrift among members; and to encourage the habit of savings. The cooperative currently offers two types of savings:
 - Shares - The cooperative sets that members must pay monthly shares at rates set by them. These may be deducted directly from monthly salaries. Dividends are paid to members at rates specified according to cooperative law, without tax deductions. When resigning from the cooperative, the member can withdraw his/her shares.
 - Deposits - Both savings and fixed deposits are offered to cooperative members. Interest on these deposits may be equal to or higher than commercial bank rates depending on the financial status of each cooperative.
- (2) To provide loan services to members. Members' shares and deposits comprise the loan funds made available to members in need. Interest on these loans is usually at rates lower than that of the prevailing market. There are currently three types of loans available:
 - Emergency loans: In crisis or emergency situations, a member may borrow up to one half of his/her monthly income, depending on the financial status of the cooperative. Repayment is normally made in two installments, without collateral.
 - Ordinary loans: The cooperative can provide an ordinary loan up to a maximum of one-half of a member's monthly income, again depending on the financial status of the cooperative. These can be between 4 to 15 times, or within the range of Baht 40,000 to 300,000. Normal repayment is from 24 to 72 installments, with one other member acting as guarantor. The maximum amounts allowed for emergency and ordinary loans are based on the average amount of members' income.
 - Special loans: The cooperative services can be made available to members for housing and investment purposes. A member may borrow the actual amount required for investment or to purchase house or land, not exceeding the ceiling amount of between Baht 400,000 to 1 million. Repayment period is between 10 to 15 years, using real property as collateral.

Operations:

- After a Thrift and Credit cooperative is formed, members' representatives are elected to form Board of Directors to administer cooperative operations. Elections are held at annual general meetings.
- The Board meets at least once a month to determine operational policies to be implemented by operational staff. Operation staff normally includes a manager, an assistant manager, accountants, book keepers, etc. depending on the size and financial situation of the cooperative.
- Thrift and credit cooperative raise capital funds through shares, deposits, reserve funds, loan funds, and fund support or donations.

Rights and Responsibilities:

The cooperative is owned by its members. Effective and efficient management of the cooperative is ensured when members exercise their rights as well as responsibilities properly.

The highest responsibility of the individual member is attendance at the annual general meeting. The AGM gives him/her the opportunity to protect membership rights as well as the means to monitor cooperative operations and a fair sharing of benefits. It is also a forum to determine general policies, elect committee members, and assign tasks to further benefit all the members. Within the framework of cooperative principles, laws and regulations and procedures, members must discuss problems together, share ideas, and exercise the right to vote on committees and meeting resolutions.

Vision: Being the central organization of saving and credit cooperatives in Thailand, maintaining cooperative ideology and being universal.

The Federation of Savings and Credit Cooperatives of Thailand Limited has determined its mission as follows: (a) Being Central Finance Facility of SCC Movement; b) Strengthening SCC movement (c) Promoting the Cooperative Ideology & Sufficiency Economy to Member Cooperatives; (d) Privilege Protection for Cooperative Movement; and (e) Supporting the International Cooperative Movement.

Credit Union League of Thailand (CULT)

History

- In 1965 first Credit Union was established under the name "Soon Klang Thewa Credit Union".
- In 1966 the Catholic Council for Social Development which sponsored credit union organizing and extension approved to establish the Committee of Credit Union in Thailand and responsible for all credit union promotion.
- In 1969 the Credit Union Center of Thailand was established. Its office was in the same building of Soon Klang Thewa Association and its function was to promote organization of credit union chapter in each region that could organize national organization.
- In 1970 the Credit Union Center of Thailand became the associate member of the Asian Confederation of Credit Unions (ACCU).

- In 1971 the representatives from 60 credit unions all over Thailand attended the meeting at Xavier hall in Bangkok, to organize the Credit Union Nation Federation of Thailand or CUNAFT. The Executive Board was selected from the representatives attended.
- In 1973, the Credit Union Center of Thailand was recognized as regular member by ACCU.
- In 1974 the CUNAFT changed its name to the Credit Union League of Thailand Ltd. (CULT). Loan Protection and Life Saving Program from CUNA Mutual were launched in Thailand.
- In 1977 MISEREOR, one of donor agencies in Germany granted the fund for CULT Building. That was the nation league's first office and training center located at Ramkhamhaeng Road, Bangkok.
- In 1978 CULT office was moved from Soon Klang Thewa to new home.
- In 1979 the Credit Union movement in Thailand was legally accepted by the government and registered under the Cooperatives Law and supervised by the Cooperative Promotion Department, the Ministry of Agriculture and Cooperatives.

Vision: Financial institution for excellent one-stop service based on members' needs.

Mission: (a) To develop human resource as a professional; (b) To develop management system in an efficient way; and (c) To develop an excellent one-stop service based on members' needs.

Objectives: (a) Encourage Credit Union members to save; (b) Provide fund and credit services for livelihood and occupational development; (c) Procure raw materials, joint purchasing and selling, supply consuming or processing products and services of members; (d) Coordinate with cooperatives, national federations, Cooperative League of Thailand, community organization, private sector and government agencies to promote and develop cooperatives' businesses; and (e) Enhance knowledge and develop living standard of members and communities as well.

Funding Resources: Shares from affiliated members; Bonding Loan; Deposit from individual credit union and other cooperatives; Loan, Promissory Note and Bond; Reserve and other fund; and Donations.

SECTION-IV

Inauguration of Part-II of the Training Course in Japan

The inaugural session of Part-II of the Training Course was held on 24th September 2013 in the Conference Hall of IDACA. Keiji Hiraoka, Executive Director of the Institute for Development of Agricultural Cooperation in Asia (IDACA) and Mr. K. Sethu Madhavan, Manager-Planning & Membership, ICA-AP addressed the inaugural session. Mr. Hiroshi Suzuki, Manager (General Affairs Department); Mr. Toru Nakashima, Manager (Training and Development Department) and other officers of IDACA were also present.

Welcoming Mr. Hiraoka and other senior officers of IDACA, Mr. Sethu Madhavan congratulated the participants for successfully completing the Part-I of the training course in Thailand and for attending the Part-II of the training course in Japan. He conveyed the sincere gratitude of the ICA to MAFF, Government of Japan, for their valuable financial support for the development of women's activities in Asia. He mentioned about the longstanding collaboration between ICA, JA-ZENCHU and IDACA. He also spoke about ICA and the UN International Year of Cooperatives-2012.

Mr. Hiraoka extended a warm welcome to all the participants to Japan on behalf of IDACA. He extended his sincere appreciation to Mr. Sethu Madhavan of ICA-AP for successfully handling the training course. He said that this project got materialised due to unified cooperation and support of MAFF and JA ZENCHU. He further said that the women's training course was started in 1991 and going on for the last 22 years with the financial support of MAFF and from 2011 onwards a new phase has started with emphasis on "Revitalization of Local Community by Rural Women".

He further said "The feature of this training course is emphasised on drawing up the action plan in particular. Not only attending the training course, but you are also requested to show us a concrete form of action plan and implement it. All of you are selected as women leaders of government organizations, cooperatives and women groups in your respective countries. So we would like you to deepen your knowledge and make good use of it for promoting women's activities and revitalizing rural community in your countries".

He said that IDACA was established in 1963 with funds contributed by all Japanese agricultural cooperatives. More than 50 years history of IDACA, around 5,900 participants, mainly from Asia, have been trained from 115 countries. He further said that IDACA had organized a function in August to celebrate the 50th anniversary of its establishment and also brought out a commemorative DVD and booklet.

He hoped that the training course will be useful to the participants. He said that during the stay of the participants at IDACA, there would be exchange of experience and knowledge. He hoped that the participants would enjoy the life and a comfortable and fruitful stay at IDACA.

Inauguration of the Training Course at IDACA



Study Visits in Japan



SECTION-V

Lectures at IDACA

The following lectures were delivered by the resource persons at IDACA in Tokyo during the training course.

Society, Economy and Culture in Japan

by Mr. Yukio Abe, Cooperative Development Consultant, IDACA

Under this topic, brief basic information on the salient features of Japan was given. The resource person also explained about the following overall characteristics of Japan - land, climate and the people; its four major islands (Kyushu, Shikoku, Honshu and Hokkaido); its four distinct seasons (spring, summer, autumn and winter); its population (127 million); its density; literacy rate and language; laws for women's rights; labour force; its economy after World War-II; policies; agriculture; housing; education system; religion; clothing; cuisine; household economy; living conditions and environment; and social security system, etc.

Organization and Business Activities of JA (Japan Agricultural Coops)

by Mr. Toru Nakashima, Manager (Training and Development Department), IDACA

Under this topic, the resource person explained about the different stages of development of agricultural cooperatives in Japan. He covered the following subjects - characteristics of cooperatives; what is agricultural cooperative; unique features of agricultural cooperatives in Japan; structure of agricultural cooperatives; trends of age composition of members of JA; various types of agricultural cooperatives; JA group organisations; farm guidance activities; better living guidance; diversified and unique marketing methods; marketing business system of JA; and facilities of JA (A coop store, gasoline station, country elevator, collection and shipment centre, funeral ceremony halls, etc.).

He also gave an account of salient features and some relevant reasons for the fast development of agricultural cooperatives and agriculture in Japan and the problems being faced by agricultural cooperatives at the moment. Moreover, he shed a light on how the cooperatives can be run and strengthened effectively and also on the main factors responsible for the development of cooperatives.

Organization and Activities of JA Women's Association

by Ms. Aiko Hotta, Better Living Promotion Department of JA ZENCHU

The resource person explained the objectives of the JA Women's Association which were: (a) Cooperate with each other to protect women's rights and improve social and economical status of rural women; (b) Promote participation of women in JA's activities so as to reflect the voice of women; and (c) Create comfortable local communities with affluence, keep close contact with each other and promote mutual help through cooperative activities involving women. She also covered the following subjects - significance of activities of JA women's association; present activities of JA women's associations; problems and action of JA women's associations; and activities for supporting disaster stricken area.

Historical Background of Establishment of JA Women's Association

by Mr. Yoshiaki Ogane, Founder Editor, Ie-No-Hikari Association and Writer

Under this topic, the resource person explained the background of establishment of JA Women's Association. The important aspects covered by him were: (a) Unconditional surrender of Japan - defeat in the imperialism war (war of aggression) against the western power turning Asia into the battlefield; (b) Women's liberation by 'post-war democratization policy' of the occupation forces; (c) Democratization of agriculture and rural area; and (d) Improvement of rural life and women's social status by Government (life improvement section set up by the MAFF, technical guidance for kitchen, fostering life improvement groups); Agricultural cooperatives (promotion of purchasing business of daily necessities, establishment and fostering of women's associations of agricultural cooperatives; and women's associations (enhancement of organization, and activities for culture and welfare).

Assertive Training for Smooth Human Communication

by Ms. Shiom Morita, Executive Director, Specified Non-profit Organization

Under this topic, the resource person explained about the usefulness of the assertiveness. She said assertiveness is a behaviour which helps us to communicate clearly and confidently our needs, wants and feelings to other people without abusing in any way their human rights. Assertiveness consists of three parts - what we communicate; how we communicate; and on which basis we communicate. She said that there are five basic assertiveness techniques - be specific (avoid generalisation); keep to the point (broken record); self-disclosure (say how you feel); understand the other person's feelings; and offer a compromise (try to find the best solution). She also said that one should be aware of your body language (verbal, vocal, visual). She also said that there are 12 rights mentioned in the book "A Woman in Your Own Right" written by Anne Dickson in 1980. Interesting and useful role plays were also performed by the participants at the end.

Employment Creation via Women's Entrepreneurial Activities and Livelihood Improvement

by Ms. Kazuko Kano, President, Pan-Pacific and South-East Asia Women's Association

The resource person explained about the definition of Rural Women's Entrepreneurial Activities - Rural women are main persons and are engaged in entrepreneurial activities in the fields of agriculture, fisheries and forestry by using mainly local materials and responsible for its management and additional income generation. She explained about six patterns of entrepreneurial activities (agricultural production including school lunch; food processing; non-food processing; distribution, sales; exchange between rural and urban areas green tourism, agricultural experience; and services). She covered about the brief history of livelihood improvement; establishment of Home Life Improvement Extension Service (HLIES); and development of HLIES through the period of high economic growth. She also explained in detail about the road side stations, farmers market and value addition. She further explained that the Ministry of Agriculture is pursuing the diversification of the management of agriculture, forestry and fishery sectors by promoting the integration of production, processing and marketing - 6th industries (rokuji-ka). She also explained through case studies about the rural community empowerment through exploring local resources.

Ways to Motivate Rural Women to Start Business and the Key to Success

by Ms. Kaz Yamamoto, President, Japan Agricultural Marketing Institute

The resource person tried to explain about "How to Promote Agribusiness and Marketing of One Village One Product (OVOP)". The definition of OVOP is development of value (preciousness) based on local available resources by local people. She further explained about the selling concept and the marketing concept; achievements of OVOP in Oita prefecture where it was first initiated; outcome from OVOP in Japan; 3 principles of OVOP (local yet global; self-reliance and creativity; and human resource development); how to make profit from OVOP; branding under OVOP; entrepreneurial activities by Kaizen groups as the core of OVOP; international cooperation scheme for OVOP campaign; 6 keys for the success of OVOP (people's awareness, exploring the unrealized potential of each village, continuous trials and enduring efforts, seeking higher added-value in products, developing markets and distribution channels, and nurturing people's talents); how to establish collaboration between LDC and Japan; 4 steps towards the goal of the OVOP campaign (people's awareness in LDC, introducing relevant policies and nurturing talented people of LDC, finding, selecting and improving products to create 'indigenous treasures', and marketing nationwide/to the world); and some examples of OVOP products in Japan and overseas.

How to Start Women's Business - Case Studies in Thailand and Japan

by Ms. Tetsu Takahashi, Director, JA Iwate Hanamaki.

Under this topic, the resource person covered the following: (a) The Way to Establish Direct Sales Shop by JA Women's Association (present situation of JA Iwate Hanamaki; activities of JA Hanamaki women's association; details of establishment of direct sales shop; introduction of main direct sales shops; and achievements brought to farmers by direct sales business); and (b) Case Study of Women's Entrepreneurial Activities by Rural Women in Thailand (Community leader development project for agricultural cooperatives; better living activities; marketing support for vocational group; and introduction of different groups - food processing, textiles dyeing, handicrafts and herb products). She also made a brief presentation about the great earthquake and tsunami that hit Iwate Prefecture on 11th March 2011 and the relief activities undertaken by JAs and the Women Associations in Japan.

SECTION-VI

Field Study Visits in Japan

During Part-II of the Training Course in Japan, study visits were arranged in Kyoto Prefecture. The participants visited Kyoto Prefecture from 7th to 10th October to get them acquainted with the organizational structure and business activities of prefectural and primary level agricultural cooperatives, and also to observe the organization and functioning of women's associations. The participants were briefed about the outline of Kyoto Prefecture and visited the following institutions during their study visits.

Kyoto Prefecture

Kyoto is a prefecture of Japan located in the Kansai region of the island of Honshu. The capital of the city is Kyoto. The total area of the Prefecture is 4,613 square kilometers (31st rank). The total population as of 2011 was 2.633 million (13th rank) and the density is 570 persons per square kilometer. It has got 6 districts and 26 municipalities.

The city of Kyoto is largely dependent on tourism. Northern Kyoto on the Tango Peninsula has fishing and water transportation, and midland Kyoto has agriculture and forestry. Kyoto has been, and still remains to this day, the cultural center of Japan. For over 1,000 years it was Japan's capital. When the capital was changed to Tokyo, Kyoto remained Japan's cultural capital.

Agriculture in Kyoto Prefecture

One of the topographical features of Kyoto Prefecture is its long and narrow land area which stretches out from Yamashiro region including Kyoto city in the south up to Tango and Tanba regions facing Japan Sea in the north. Harnessing such characteristic, various types of farming is conducted. Also, as the proverb goes, agriculture in Kyoto has changed and developed during the long history since the national capital was relocated to the Heiankyo (ancient Kyoto) 1,200 years ago. Recently, major farm products of Kyoto has varied greatly including vegetables, fruits, pulses, green tea, flowers, and livestock products. Among these, Kyo Yasai (specially certified vegetable varieties of Kyoto) grown in many different areas of the Prefecture; black soy beans produced in Tanba region; soy beans, chestnuts, and fruits production in Tango region; green tea production and floriculture in Yamashiro region are renowned nationwide. In addition, as a suburban farmland of Keihanshin Metropolitan area (3 large cities - Kyoto, Osaka and Kobe) a variety of farm products are produced in order to meet the demands of urban consumers.

During the last 20 years (1990 to 2010) the total number of farm households and farming population has decreased by 30% and 44% respectively. Proportion of farming population aged 60 and above has increased from 58% in 1990 to 81% in 2010.

70% of the land within the Prefecture is hilly and mountainous area of which 80% consists of paddy fields. 75% of the Prefecture is covered with rich forests (national average-67%). Compared to 20 years ago, farmlands which have been abandoned have approximately tripled.

Although overall agricultural production has been on a declining trend, vegetable production remains unchanged. Agricultural production volume has declined approximately 14% in the

past 20 years. The rice production has especially dropped by 30%. Among seven prefectures in Kinki district, Kyoto's agro-production volume has been ranked 3rd following Hyogo and Wakayama prefectures since 2007.

Agricultural Cooperatives in Kyoto Prefecture

JA Group in Kyoto consists of primary agricultural cooperatives organized by JA members living in Kyoto Prefecture, prefectural level federations and headquarters of national level JA organizations. It has been conducting various businesses to improve farm management and enhance livelihood condition of the members and also contribute to the development of local community.

As of 30th March 2013, it has got a total of 120,738 members (58,279 regular and 62,459 associate). The regular members are individuals or corporate bodies that engage in farming. There are five multipurpose JAs in Kyoto Prefecture. It has got a total of 104,464 member households (52,925 regular and 51,539 associate).

JAs offer various types of farm guidance on technical matters and farm management to farm households engaged in rice and other vegetable production or livestock breeding. JAs are playing a central role in development of local agriculture in terms of drawing up regional agriculture plan, fostering local farming groups, supporting development of producers' groups, etc. JAs also offer better living guidance including dietary habit improvement, health care activities, better life and cultural activities aiming to improve livelihood of members and maintain their secured and affluent lives.

JAs market farm products produced by member farmers. The fundamental concept of JA's marketing business is "joint marketing system". Through this system, certain amount of farm products can be procured easily and their quality can be uniformed at certain level, which leads to advantageous sales on the market. Recently various marketing channels have been established by JAs including direct marketing to supermarkets, mass-retailers, food industries and selling at direct sales shops (farmers markets) and other outlets established by JA.

JAs stock up production materials such as fertilizers, agro-chemicals, feeds and agricultural equipment and also daily necessities such as food stuffs, miscellaneous goods and durable consumer goods and supply them to members. JAs purchasing business is basically conducted on receiving advance orders placed by members. By employing economy of scale gained through this scheme, JA can supply quality goods as cheap as possible in stable manner.

JAs receive deposits from members and use them as capital for loans extended to members and for other purposes. Financial services offered by JAs encompass various types of loans such as housing loans, automobile loans, etc. which correspond to the needs of members. In addition, JAs offer consultation on matters such as asset management. Banking group consists of JAs, JA prefectural credit federations and the Norinchukin Bank called "JA Bank" which has the largest branch network in Japan.

Mutual insurance business is conducted by JAs. Unlike private insurance companies which provide insurance for unspecified large number of people, JA's mutual insurance is targeted to JA members and has both functions to protect human life and property damage based on mutual aid spirit. Each JA gives mutual insurance service over their counters to contractors including farm members and specialized staffs called Life Advisors who have broad knowledge

of mutual insurance and are capable of catering various needs of contractors are stationed at each JA.

JAs are also engaged in other businesses such as utilization business (establish joint-use facilities for JA members such as drying plant, processing facilities, etc. aiming to increase efficacy of production); processing business harnessing local specialty production; and welfare service for the elderly in order to meet the different needs of local communities.

Kyoto Prefectural Council of JA Women's Association

The establishment of women's associations started since 1948 in Japan. Its main objective during 1960-1970 was to improve the living standard of rural women. It can be said that the relationship between the JA and the Women's Association is complementary to each other.

The Kyoto Prefectural Council of JA Women's Association was established on 3rd October 1952 with 70,000 members based on connection and cooperation of each woman's association with the purpose of protecting women's rights, improving their social and economic status, and creating a comfortable local community with good rapport and mutual aid through cooperative activities. It is a prefectural level organization consisting of five JA women's associations in the prefecture with 12,228 members as of March 2013.

Members of each woman's association consist of housewives of JA member households and residents in the community. The main roles of the organization are enlightenment and consultation for solidarity and interchange among JA women's associations. On top of this, it plays a very important role in reinvigorating the business and operation of JAs. In some JAs the better living advisors take care of women's associations' activities as secretariat.

The board of directors of the Council consists of 17 officials (12 directors, 2 auditors, 2 vice presidents and 1 president).

Each woman's association implements various group activities such as education on food and agriculture; agricultural products processing; direct sales shop; joint purchasing and cultural activities.

One of the great causes for the Association is the progress of aging of its members. Therefore, it has established a special group (fresh Ms. Group) or young wives groups to attract new members below 45 years.

JA Kyoto Yamashiro

The operational area of JA Yamashiro stretches out in 12 municipalities located in southern part of Kyoto prefecture which is called Yamashiro district. This area is a quiet and peaceful pastoral land where two rivers run through. Blessed with mild climate, production of "Ūji Tea" in tea gardens developed in slopes of hilly area is popularly conducted. Also, the area is known as production site of safe and reliable rice and Kyo yasai (specifically certified vegetable varieties of Kyoto) which is located near the large consumption areas such as Kyoto, Osaka and Nara cities.

The JA Kyoto Yamashiro has got a total of 23,553 members (10,674 regular and 13,879 associate) as of 31st March 2013. Its main business turnovers as of 31st March 2013 are as follows: savings-

241 billion yen; loans-46.3 billion yen; purchasing-3.6 billion yen; mutual insurance-816.4 billion yen; handling amount of consigned commodities-6.8 billion yen; and marketing turnover of purchased commodities-30.1 million yen. The JA has got 38 officials and 425 employees.

JA Kyoto

The JA Kyoto was established on 1st August 2000. The JA Kyoto has got a total of 51,730 members (approximately 50% regular and 50% associate). Its main business turnovers are as follows: share capital-10.8 billion yen; savings-432.1 billion yen; loans-57 billion yen; purchasing-6.5 billion yen; mutual insurance-1,809.8 billion yen; and marketing-9.6 billion yen. The JA Kyoto has got 32 officials (3 women) and 776 employees (1/3 women). The JA has got 30 branch offices and out of that 29 are engaged in credit and currency exchange business.

Kyo-Yasai (Kyoto Vegetables) Producers' Group

The JA Kyoto Women's Association has got 6,858 members and 21 branches. The important objectives of the association are to undertake activities: (a) to impart information on healthy food and agriculture; (b) to revitalize the organization; and (c) to enrich one's mind.

The Kyo-Yasai (Kyoto Vegetables) Producers' Group was established in 2000 and has got 822 members. The group ships their products to Kansai area (Osaka, Nara and Hyogo), Tokyo area through JA channel, direct sales shops, department store and to various events. They also visit elementary schools and teach children on how to grow green vegetables and cook. They want the consumers to understand the difficulties and fragile cultivation.

Farmers' Market (Tawawa Asagiri)

With the age of farmers increasing in the area, they have difficulty in engaging fully in joint marketing business requiring bulk products demanded in the wholesale market, JA embarked on operation of the farmers' market (direct sales shop) intended for the elderly farmers and farming women to facilitate sale of even small volume of the products and meet a wide variety. They bring the products and can determine the prices by themselves, which is totally different from wholesale market-oriented business which adopts an auction system.

The farmers' market (Tawawa Asagiri) under JA Kyoto was established in July 2008. It has got a total floor area of 1,000 square meters. Although 800 farmers are registered with the farmers' market, only 250 farmers bring their produce on average daily. It is the largest direct sales shop in Kyoto Prefecture. Other than famous Kyo Yasai, carefully selected farm products such as locally produced fresh vegetables and fruits, eggs of open-space bred chickens, beef of local brand-named cattle "kameoka cattle" consists of its commodity line-up.

Also, fresh white rice polished on the spot sold at "kome-kobo" (rice milling facility in the shop), freshly baked bread made of rice flour milled in the shop, soft ice cream stand directly run by branch owner are very popular among the consumers.

The farmer members bring their products in the early morning on their own and put stickers with bar code on them. With the help of bar code the JA can easily find out who produced the commodity. Around 2,000 customers visit the market daily on week days and around 6,000 on week-ends. 70% of the customers are from Kyoto city. Many professional chefs visit the market since the commodities are very fresh. It has got a total of 18 part-time employees and 5 full-time

employees of JA Kyoto. The annual sales turnover is 700 million yen. The JA charges 15% of the sales as commission for using the facilities of the farmers' market. The market operates from 09:00 hours to 17:00 hours. All the products at the farmers' market are insured by the JA out of the commission received.

When some products remain unsold, the farmers have to take them back. As mentioned above, the prices are to be decided by the member farmers. They are responsible for ensuring the quality and safety of the products. The details regarding the relevant information of all members are registered with JA. The sales proceeds are instantly credited to farmers' account which they keep with their JA.

This kind of farmers market is now gaining its popularity in Japan from both consumers and producers as an emerging new sales outlet different from sales by conventional wholesale market system. There were 13,000 farmers' markets in Japan as of 2009 and all is linked directly with the prevalent concept of "local consumption from local production", a concept being promoted by MAFF. The main problem faced by the farmers' market is that all members are not using its facility.

JA Kyoto Ninokuni

The JA Kyoto Ninokuni was established on 1st September 1997. It has got a cultivated area of 3,659 ha. The JA Kyoto Ninokuni has got a total of 19,330 members (12,971 regular and 6,359 associate). Its main business turnover are as follows: savings-150.8 billion yen; loans-32.5 billion yen; purchasing-2.7 billion yen; mutual insurance-736.7 billion yen; and marketing-2.4 billion yen. The JA Kyoto Ninokuni has got 25 officials and 383 employees as of 31st March 2013.

Grading Center

The fruits (Japanese pear, melon and water melon) grading center of JA Kyoto Kumihama branch was established in 1997. The total construction cost of the center was 300 million yen of which 50 per cent was the subsidy from the government and the other 50 per cent was borne by the JA Kyoto. There are 15-20 ha of pear cultivation in this area. 23 farmers bring their products to the center for grading. After grading the products are shipped to wholesale markets in Osaka, Kyoto and Hyogo. Pears are graded in three categories (excellent, superior and good). It has got 12 part-time employees and one full-time employee. The JA charges 3% of the total sales amount as commission; 8 yen per pear and the actual cost of the packing materials. 500 card board boxes of 10 kilograms are graded per day. On an average the center operates 8 hours per day. The center is closed for six months in a year (December to May).



Conclusion of the Course at IDACA



SECTION-VII
**Concluding Session of the Training Course in Japan &
Award of Certificates of Participation**

The concluding session of the Training Course was held at IDACA in the afternoon of 17th September. The session was attended by Ms. Ban-ura Hitomi, Section Chief, International Cooperation Division, International Affairs Department, Ministry of Agriculture, Forestry and Fisheries (MAFF), Government of Japan; Keiji Hiraoka, Executive Director of IDACA; Mr. K. Sethu Madhavan, Manager-Planning & Membership, ICA - Asia and Pacific; and other senior officers of IDACA.

In his address, **Mr. Sethu Madhavan** congratulated the participants for their cooperation and IDACA for the successful completion of the Training Course. He also expressed the gratitude and appreciation of the ICA to the Japanese Government, especially MAFF (Ministry of Agriculture, Forestry and Fisheries) for the financial support extended in the conduct of this Training Course. He hoped that the MAFF will continue to support this training course in the future also since this course was very relevant for the women leaders of agricultural cooperatives in Asia. He requested the participants to make use of the experiences gained in Thailand and Japan and implement their action plans. He wished the participants a safe journey back home and a happy re-union with their families.

Addressing the session, **Ms. Ban-ura Hitomi** expressed hearty congratulations to the participants on successful completion of the training course. She expressed her gratitude on behalf of MAFF to ICA-AP and IDACA for conducting the course successfully. She was happy to find the participants hale and hearty in spite of different climate. She hoped that the experiences gained by the participants while in Thailand and Japan would be useful upon their return to their home countries.

She further said "The objective of the course is to assist fostering women coordinators who play important role to activate women in agricultural sector and rural community which will contribute in income-generation and poverty reduction. I hope you will help rural women who live under difficult conditions to build peaceful and socially cohesive communities by the knowledge and experience you got.

Now I would like to introduce a quote. It is 'bloom where you are planted'. Do you know? This is famous in Japan now as a title of one of bestselling books. I read it and I like it. There are a reason and a season you come to Japan for the training course, you step into new work with your action plan or face difficulties in your work plan. I think it won't be always easy to implement your action plan because of budget constraint or difference of opinion. If it is difficult to bloom, it may be a time to put down roots deeply and take nourishment. When the time comes you will be able to bloom".

Mr. Hiraoka congratulated the participants on successful completion of the training course. He said that in IDACA part of the course, efforts were made to introduce the activities of JA group; the agricultural cooperative movement of Japan and the women's associations. He appreciated the behaviour of the participants during the training course and said that it was a closely-knit and a well organized group of 11 participants. He requested the participants to make use of their experiences gained in Thailand and Japan to develop some institutional support for women and

improve their rural life in their own countries. He further advised the participants to get in contact with IDACA staff, as they have become members of IDACA family.

The 'Certificate of Participation' was awarded to the participants at the end of the concluding session by the Institute for the Development of Agricultural Cooperation in Asia (IDACA).

Ms. Sandhya Kapoor (India) spoke on behalf of all the participants. She expressed the participants' gratitude to the ICA and IDACA for organizing the training course from 16th September to 18th October 2013 in Thailand and Japan. She specially thanked Mr. K. Sethu Madhavan of ICA-AP and Ms. Eiko Oshita of IDACA for excellently handling the course. The participants felt that the training course was very relevant for the women leaders of agricultural cooperatives in Asia and hence it should be continued. She also expressed the greatest appreciation of the participants to the Ministry of Agriculture, Forestry and Fisheries (MAFF), Government of Japan for providing financial support for this Training Course. She hoped that the MAFF would continue to support this training program in the future also for the development of rural women in the developing countries.

She further said "Our thanks go to all the lecturers who took great pains in sharing their knowledge and experiences with us about the cooperative movement in Japan and encouraged us to carry out our similar experiments back in our home countries. The study visits at Thailand and Kyoto added another dimension to the usefulness of this program.

The MAFF deserves not only our heartfelt thanks but also the thanks of our home countries for bearing the entire cost of this training program. We assure you that the learning and findings from this training program have inspired us and given us tools to carry out community development works in the rural areas of our countries. We hope that in the years to come many more participants from various countries in the Asia-Pacific will continue to be benefitted from this program".

The participants left Japan for their home countries on 18th October 2013, after completion of the Training Course.

SECTION-VIII
Evaluation Summary

11 participants attending the training course had participated in the evaluation exercise and returned the Evaluation Forms, duly filled in. The Program Coordinator of ICA-AP compiled the results of the End of the Course Evaluation. Given below is a brief summary of the Evaluation.

Rating Pattern

5=Excellent, 4=Very Good, 3=Good, 2=Satisfactory, 1=Poor.

01	To what extent the Course meets the Objectives?	4	7	-	-	-
02	Relevance of this Program in your job.	6	5	-	-	-
03	Usefulness of this training in your future work.	6	4	-	-	1
04	Your overall impression about this program.	5	5	1	-	-
05	Your grading of the faculty of this program.	3	8	-	-	-
06	Your rating of the study visits in Thailand.	4	5	2	-	-
07	Your rating of the study visits in Japan.	7	3	-	1	-
08	Your rating of the administrative arrangements (boarding, lodging, etc.).	6	2	2	1	-

09 Are you satisfied with the leadership provided and the technical inputs made by the IDACA faculty members? (Explain briefly).

All participants said "YES" – they are fully satisfied with the leadership provided and the technical inputs made by the IDACA faculty members and everything was perfect.

10 Please suggest changes/improvements, if any, desired in future programs. (Please give your free and frank suggestions).

Most of the participants said that NO changes/improvements required. Four participants have not said anything.

11 Please suggest which topics should be added to this Program in future.

Six participants have not said anything. Others have expressed different opinions.

12 Please suggest which topics should be deleted from future Program.

Nine participants said that all topics covered are interesting and nothing should be deleted. Two participants suggested that supplementary lecture was not very effective.

13 Please list below your major gains from this Program.

Japanese agricultural cooperative (JA) system
Women's Associations' activities in Japan
Mutual help among community
Education, planning and Team work
Concept of direct sales shops and roadside stations
Integrity, discipline, honesty, loyalty and punctuality of Japanese people
Local production for local consumption
Rural women enterprises and marketing of their products
Value addition through processing
Working spirit of Japanese people
Learnt how to prepare the Action Plan
Improvement of English language
Training is relevant to my job in the future
Assertive training for smooth communication

14 Your general suggestions, opinions (on any aspect) and recommendations, if any.

Breakfast menu is good but may be changed occasionally (same menu every day).
Bicycles may be provided for riding.
At least one entertainment channel may be provided on television.
All staffs of IDACA are very good and helping mentality
IDACA facilities are very good
Networking among the participants
This is a very good program for women

SECTION-IX

Program of the Training Course

16 th Sept.		Arrival of participants in Bangkok
17 th Sept.	FN	Orientation/Opening Ceremony/Presentation on Cooperative Movement of Thailand and CLT.
	AN	Visit to Cooperative Promotion Department (CPD)
18 th Sept.	FN	Visit to Pak Kret Agricultural Cooperative Limited
	AN	Visit to Kannom Mongkol (Holy Desert) Group
19 th Sept.	FN	Visit to Ban Phaeo Agricultural Cooperative Limited.
	AN	Visit to Baan Kaset Pattana Women's Group
20 th Sept.	FN	Visit to Federation of Savings and Credit Cooperatives of Thailand Limited (FSCT).
	AN	Visit to Credit Union League of Thailand (CULT)
21 st Sept.		Saturday: Sight-seeing in Bangkok
22 nd Sept.		Sunday: Free (Preparation for departure)
23 rd Sept.		Departure for Tokyo Arrival of participants at IDACA
24 th Sept.	FN	Orientation and Opening Ceremony
	AN	Japanese Society, Economy and Culture by Mr. Yukio Abe, Cooperative Development Consultant, IDACA.
25 th Sept.		Organization and Business Activities of JA (Japan Agricultural Coops) by Mr. Toru Nakashima, Manager (Training & Development Department), IDACA.
26 th Sept.	FN	Organization and Activities of JA Women's Association by Ms. Ariko Hotta, Better Living Promotion Department of JA-ZENCHU
	AN	Historical Background of Establishment of JA Women's Association by Mr. Yoshiaki Ogane, Former Editor, Ie-No-Hikari Association.
27 th Sept.		Presentation of draft Action Plan by participants
28 th Sept.		Saturday: Sight-seeing in Tokyo
29 th Sept.		Sunday - Free

30 th Sept.		Assertive Training for Smooth Human Communication by Ms. Shiom Morita, Executive Director, Specified Non-profit Organization.
1 st Oct.		Employment Creation via Women's Entrepreneurial Activities and Livelihood Improvement by Ms. Kazuko Kano, President of Pan-Pacific and South-East Asia Women's Association.
2 nd Oct.		Ways to Motivate Rural Women to Start Business and the Key to Success by Ms. Kaz Yamamoto, President, Japan Agricultural Marketing Institute.
3 rd Oct.	FN	Observation of Activities of JA Women's Association in JA Akigawa
	AN	Observation of facilities of JA Akigawa
4 th Oct.		How to Start Women's Business - Case Studies in Thailand and Japan by Ms. Tetsu Takahashi, Director, JA Iwate Hanamaki.
5 th Oct.		Saturday - Free
6 th Oct.		Sunday - Move to Kyoto Prefecture
7 th Oct.	FN	Visit to JA Kyoto Prefectural Union and Briefing on Agriculture and Agricultural Cooperatives in Kyoto Prefecture
		Briefing on Organization and Activities of Kyoto Prefectural Council of JA Women's Association
	AN	Visit to JA Kyoto-Yamashiro and exchange meeting with members of JA Women's Association (making green tea)
8 th Oct.	FN	Observation of farmers' market "Tawawa-Asagiri" (direct sales shop) and Experience making bread using rice flour.
		Exchange meeting with members of Kyo-Yasai (Kyoto vegetables) Producers Group.
	AN	Exchange meeting with members of JA Kyoto Ninokuni Women's Association
9 th Oct.	FN	Exchange meeting with JA Kyoto Kyotango Area Women's Association (How to wear Kimono)
	AN	Move to Kyoto City
10 th Oct.	FN	Exchange meeting with board members of Kyoto Prefectural Council of JA Women's Association (cooking traditional dishes).
	AN	Move to Tokyo
11 th Oct.	FN	Group Discussion on Study Visits to Kyoto Prefecture
	AN	Presentation of Group Reports
12 th Oct.		Saturday - Free

13 th Oct.		Sunday - Free
14 th Oct.		Individual consultation with the participants regarding their Action Plans
15 th Oct.	FN	Finalisation of Action Plan by the Participants
	AN	Supplementary Lecture by Mr. Hiroshi Terunuma, Cooperative Development Consultant, IDACA
16 th Oct.		Presentation of Action Plan by Participants
17 th Oct.	FN	Preparation for departure
	AN	Evaluation and Closing Ceremony
18 th Oct.		Departure of Participants from Japan

FN Session	:	09:30~12:00
AN Session	:	13:30~16:00

SECTION-X

List of Participants

- Cambodia** 01 **Ms. Kim Samith**
Staff of Farmer Organization
Department of Agricultural Extension
General Directorate of Agriculture
Ministry of Agriculture, Forestry and Fisheries (MAFF)
#200 Preah Norodom Blvd, Sangkat
Tonle Bassac, Khan Chamkar Mon
Phnom Penh, Cambodia.
Phone/Fax: (+855) 12454106
Fax : (+855) 23217320
E-mail: samith_kkk@yahoo.com
Nickname: Samith
- India** 02 **Ms. Sandhya Kapoor**
Assistant Director
National Cooperative Union of India (NCUI)
3, Siri Institutional Area, Khelgaon Marg,
New Delhi-110016, India.
Phone: (+91-11) 26861007
Fax : (+91-11) 26863248
E-mail: sandhyaphoenix20@gmail.com
Nickname: Sonu
- Indonesia** 03 **Ms. Tati Herawati**
Chairperson
Women Farmers Union Cooperative (KOPERWAT)
Indonesian Cooperative Council (DEKOPIN)
Jl. Raya Pasar Minggu No.97-B
Jakarta Selatan-12520, Indonesia.
Phone: (+61-21) 79195712
Fax : (+61-21) 79195718
E-mail: darmawan.bju@gmail.com
Nickname: Tati
- Laos** 04 **Ms. Khekthone Chommanyvong**
Deputy Director of International Cooperation Division
Department of Planning and Cooperation
Ministry of Agriculture and Forestry (MAF)
PO Box 811, Patouxay Square, Lanexang Avenue
Vientiane, Laos.
Phone: (+856-21) 415358
Fax: (+856-21) 412343
E-mail: khkthn@yahoo.com
Nickname: Khek

- Myanmar**
- 05 **Ms. Hla Hla Maw**
 Manager
 Union of Cooperative Federations, Yangon Region
 C/o. Central Cooperative Society Limited
 Cooperative Business Center
 Junction of Saya San Road & New University Avenue Road
 Bahan Township, Yangon, Myanmar.
 Phone: (+95-1) 401396
 Fax: (+95-1) 553894
 E-mail: mamaw.pathein@gmail.com
 Nickname: **Ma Maw**
- 06 **Ms. Khaing Zar Thwin**
 Assistant Manager
 Central Cooperative Society Limited
 Cooperative Business Center
 Junction of Saya San Road & New University Avenue Road
 Bahan Township, Yangon, Myanmar.
 Phone: (+95-1) 401396
 Fax: (+95-1) 553894
 E-mail: khaingzarthwin@gmail.com
 Nickname: **Khaing Zar**
- Nepal**
- 07 **Ms. Laxmi Khadka Pradhan**
 Chairperson
 District Agricultural Cooperative Union Limited, Bhojpur
 C/o. National Cooperative Federation of Nepal Ltd.
 Bijuli Bazar, GPO Box 11859
 Kathmandu-10, Nepal.
 Phone: (+977) 29420488
 Fax: (+977-1) 4781510
 E-mail: khadkalaxmi02@gmail.com
 Nickname: **Laxmi**
- Thailand**
- 08 **Ms. Rumon Kongnoi**
 International Affairs Officer
 Cooperative League of Thailand
 13 Pichai Road, Dusit
 Bangkok-10300, Thailand.
 Phone: (+66-2) 6693254
 Fax: (+66-2) 2411229
 E-mail: kobebk@gmail.com
 Nickname: **Kob**
- 09 **Ms. Rattana Mapuk**
 Board of Director
 Khuenphet Kongkhai Credit Union Cooperative Ltd.
 359/1, M.9 Thakoy Thayang Phetchaburi-76130
 Thailand
 Phone/Fax: (+66-3) 2416497
 E-mail: mapuk090@gmail.com
 Nickname: **Nok**

- Vietnam**
- 10 **Ms. Tran Bich Canh**
Chairperson
Dien Bien Cooperative Alliance
No.14 Thanh Binh Ward
Dien Bien Phu City,
Dien Bien Province, Vietnam.
Phone: (+84-912) 492918
Fax: (+84-230) 3825228
E-mail: canhlmhtxdb@gmail.com
- 11 **Ms. Nguyen Thi Thao**
Teacher of Vocational Training School
Thanh Hoa Cooperative Alliance
No. 90 Trieu Quoc Dat Street
Dien Bien Quarter
Thanh Hoa City, Vietnam.
Phone: (+84-37) 3852247
Fax: (+84-37) 3855733
E-mail: thaomeo82@gmail.com
Nickname: **Thao**
- ICA-AP**
- 12 **Mr. K. Sethu Madhavan**
Manager-Planning & Membership
ICA -Asia and Pacific
9 Aradhana Enclave, R.K. Puram, Sector-13
New Delhi-110066, India.
Phone: (+91-11) 26888250
Fax: (+91-11) 26888067
E-mail: sethu@icaroap.coop
Nickname: **Sethu**
-

SECTION - XI

Action Plans Proposed by the Participants

In view of the experience gained by the participants through class room lectures, field study visits in Thailand and Japan, interaction among themselves and based upon their own work environment, the participants were able to develop detailed Action Plans which they would recommend to their organisations after their return to their home countries. The brief description of the Action Plans prepared by the participants is given below.

Name of Country	:	Cambodia
Name of the Participant	:	Ms. Kim Samith
Position	:	Staff of Farmer Organization Office Department of Agricultural Extension General Directorate of Agriculture
Name of Organization	:	Ministry of Agriculture, Forestry and Fisheries (MAFF).
Title of the Proposal	:	Capacity building of rural women in the Svay Teap District for better income from farming and rural development.
Target Group	:	Women farmer groups and community at Svay Teap district, Svay Reing Province.
Implementing Agency	:	Farmer Organization Office, Department of Agricultural Extension and General Directorate of Agriculture of the Ministry of Agriculture, Forestry and Fisheries (MAFF).
Duration of the Plan	:	1 year (1 st January to 31 st December 2014)
Name of Country	:	India
Name of the Participant	:	Ms. Sandhya Kapoor
Position	:	Assistant Director
Name of Organization	:	National Cooperative Union of India (NCUI)
Title of the Proposal	:	Empowering women through skill development
Target Group	:	100 women farmers and members of self-help groups) in Sikar (Rajasthan)
Implementing Agency	:	The NCUI (National Cooperative Union of India) Education Field Project in Sikar
Duration of the Plan	:	2 years (1 st April 2014 to 31 st March 2016)

Name of Country : **Indonesia**
 Name of the Participant : Ms. Tati Herawati
 Position : Chairperson
 Name of Organization : Women Farmers' Cooperative Union (KOPERWATI)
 Title of the Proposal : Development of agricultural sector in West Java Province through securing labour and increasing production.
 Target Group : 50 urban women in West Java
 Implementing Agency : Women Farmers' Cooperative Union (KOPERWATI)
 Duration of the Plan : 1 year (March 2014 to February 2015)

Name of Country : **Laos**
 Name of the Participant : Ms. Khekthone Chommanyvong
 Position : Deputy Director of International Cooperation Division
 Department of Planning and Cooperation
 Name of Organization : Ministry of Agriculture and Forestry (MAF)
 Title of the Proposal : Improvement of life and health of children and women in Donephamay village in Sisattanak district.
 Target Group : 70 women in Donephamay village in Sisattanak district, Vientiane city, especially persons whose income are low, children and teachers.
 Implementing Agency : Department of Agriculture Extension and Cooperative and DIC MAF
 Duration of the Plan : 2 years (1st January 2014 to 31st December 2015)

Name of Country : **Myanmar**
 Name of the Participants : Ms. Hla Hla Maw & Ms. Khaing Zar Thwin
 Position : Manager and Assistant Manager
 Name of Organization : Central Cooperative Society Limited (CCS)
 Title of the Proposal : Capacity building of women entrepreneurial activities
 Target Group : 150 women cooperative members from three cooperative societies
 Implementing Agency : Central Cooperative Society Limited; Union of Coop Federation Limited (Yangon region); Myittar Shin Cooperative Society, Hlaing Thar Yar township; Ye' Zar Khaing Cooperative Society, Thome Khwa township; and Paw Htun San Cooperative Society, Daw Pone township
 Duration of the Plan : 1 year (1st January to 31st December 2014)

Name of Country : **Nepal**
Name of the Participant : Ms. Laxmi Khadka Pradhan
Position : Chairperson
Name of Organization : District Agricultural Cooperative Union Ltd., Bhojpur
Title of the Proposal : Improvement of marketing of turmeric
Target Group : 200 women members of cooperatives as beneficiary for supply of raw materials; Related department/groups for collection, processing and marketing.
Implementing Agency : Primary agricultural cooperative e; District Cooperative Union; and Donor Agency.
Duration of the Plan : 2 years (31st December 2013 to 31st November 2015)

Name of Country : **Thailand**
Name of the Participants : Ms. Rumon Kongnoi & Ms. Rattana Mapuk
Position : International Affairs Officer & Board of Director
Name of Organization : Cooperative League of Thailand and Khuenphet Khuenphet Kongkhai Credit Union Coop.Limited
Title of the Proposal : Promotion of marketing of Nam-wa Banana Chip
Target Group : 15 members of Sarahetnayoo Women's Group.
Implementing Agency : Khuenphet Kongkhai Credit Union Coop Limited; Cooperative League of Thailand (CLT); and Cooperative Promotion Department (CPD)
Duration of the Plan : 1 year (1st January to 31st December 2014)

Name of Country : **Vietnam**
Name of the Participant : Ms. Tran Bich Canh & Ms. Nguyen Thi Thao
Position : Chairperson & Teacher of Vocational Training School
Name of Organization : Dien Bien Cooperative Alliance & Thanh Hoa Cooperative Alliance
Title of the Proposal : Vocational development of rural women in secondary job (straw mushroom planting and embroidery)
Target Group : 200 rural women in four districts of Thanh Hoa Province.
Implementing Agency : Thanh Hoa Cooperative Alliance
Duration of the Plan : 1 year (1st April 2014 to 31st March 2015)

ICA Co-operative Identity Statement

DEFINITION

A Co-operative 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.

VALUES

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

PRINCIPLES

The Principles of Co-operation are guidelines by which Co-operatives put their values into practice.

First Principle: Voluntary and Open Membership: Co-operatives 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: Co-operatives 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 Co-operatives, members have equal voting rights [one member one vote], and Co-operatives 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 Co-operative. At least part of that capital is usually the common property of the Co-operative. 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 Co-operative, possibly by setting up reserves, part of which at least would be indivisible; benefiting members in proportion to their transactions with the Co-operative; and supporting other activities approved by the membership.

Fourth Principle: Autonomy and Independence: Co-operatives 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 Co-operative autonomy.

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

Sixth Principle: Co-operation among Co-operatives: Co-operatives serve their members most effectively and strengthen the Co-operative Movement by working together through local, national, regional and international structures.

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

ICA Library



ICA 02484