





Rural Women Leadership Development in Agricultural Cooperatives in Asia

Report of the 7th ICA-Japan Training Course for
 Rural Women Leaders in Agricultural Cooperatives in Asia
 Venue: IDACA, Tokyo, Japan. November 04 - December 03, 1997

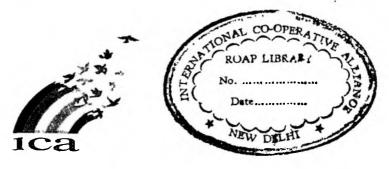
RURAL WOMEN LEADERSHIP DEVELOPMENT IN AGRICULTURAL COOPERATIVES IN ASIA

COURSE REPORT

Report of the 7th ICA-Japan Training Course for Rural Women Leaders of Agricultural Cooperatives in Asia, Tokyo. Japan. November 04-December 03 1997

334:001.85

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



INTERNATIONAL COOPERATIVE ALLIANCE

Head Office 15 route des Morillons CH-1218 Grand Saconnex Geneva. Switzerland

Regional Office for Asia-Pacific Bonow House 43 Friends Colony-East New Delhi 110065. India



RURAL WOMEN LEADERSHIP DEVELOPMENT IN
AGRICULTURAL COOPERATIVES IN ASIA - A REPORT
(7th ICA-Japan Training Course for Rural Women
Leaders in Agricultural Cooperatives in Asia)
Tokyo, Japan. November 04-December 03 1997

Report Compiled and Edited by: Daman Prakash Project Director

INTERNATIONAL COOPERATIVE ALLIANCE

Regional Office for Asia and the Pacific Bonow House, 43 Friends Colony-East New Delhi 110065. India

Telephone : (91-11)683-5123

TeleFax : (91-11)683-5568/684-7354 Telex : (81)31-75025 DICA IN

World Headquarters:

INTERNATIONAL COOPERATIVE ALLIANCE

15 route des Morillons CH.1218 Grand Saconnex Geneva. Switzerland

Telephone : (41-22)929-8888 TeleFax : (41-22)798-4122 Telex : (45)415620 ICA CH

Project Director: Mr Daman Prakash, Project Director, ICA ROAP Course Director: Mr Yoshitada Nakaoka, Mg Director, IDACA Tokyo

June 1998 (250)

Issued for internal and restricted circulation among memberorganisations of the ICA by the International Cooperative Alliance ROAP, New Delhi, and Printed in India at the Document Press, HS-14 Kailash Colony, New Delhi 110048. India Rural Women Leadership Development in Agricultural Cooperatives in Asia - Report of the 7th ICA-Japan Training Course for Rural Women Leaders in Agricultural Cooperatives in Asia, Tokyo. Japan. November 04-December 03 1997

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PREFACE

THIS Report represents the successful implementation of the Seventh ICA-Japan Training Course for Rural Women Leaders of Agricultural Cooperatives in Asia which was held at the IDACA (the Institute for the Development of Agricultural Cooperation in Asia) in Tokyo, Japan, from November 04-December 03 1997. The implementation of the training course by the International Cooperative Alliance was made possible by the funding support extended by the Ministry of Agriculture, Forestry and Fisheries (MAFF) of the Government of Japan and with the most active collaborative support extended by the ICA's member-organisation in Japan, the Central Union of Agricultural Cooperatives of Japan (JA-Zenchu), and the IDACA. The Alliance places on record its sincere appreciation and gratitude of the financial contribution made by the Government of Japan.

The Seventh Training Course was attended by six (6) participants, two each from India, Pakistan and Sri Lanka. With the completion of this course, 42 persons have been trained in women leadership from ten countries of the ICA Asian Region i.e., Bangladesh (02), India (06), Indonesia (06), Jordan (02), Malaysia (06), Pakistan (04), the Philippines (04), Sri Lanka (06), Thailand (04) and Vietnam (02).

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

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

Bruce Thordarson Director-General

International Cooperative Alliance Geneva. Switzerland

June 1998

FOREWORD

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

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

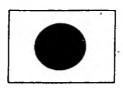
I wish to place on record our appreciation for the support provided by Mr Yoshitada Nakaoka, Managing Director of the IDACA, and Dr Daman Prakash, my colleague in the Regional Office, for conducting the programme efficiently to the entire satisfaction of ICA authorities.

Robby Tulus
ICA Regional Director
for Asia and the Pacific

Bonow House New Delhi.

May 12, 1988





SEVENTH (7TH) ICA-JAPAN TRAINING COURSE FOR RURAL WOMEN LEADERS OF AGRICULTURAL COOPERATIVES IN ASIA TOKYO, JAPAN. NOVEMBER 04-DECEMBER 03 1997

COURSE REPORT

SECTION-I

INTRODUCTION TO THE PROGRAMME AND COURSE OBJECTIVES

- The International Cooperative Alliance (ICA), in association with its member-organisation in Japan, the Central Union of Agricultural Cooperatives of Japan (JA-Zenchu) and the Institute for the Development of Agricultural Cooperation in Asia (IDACA); and the National Council of Women's Associations of Agricultural Cooperatives (WAAC/JA-Zen Fukyu) of Japan, organised the ICA-Japan Training Course for Rural Women Leaders of Agricultural Cooperatives in Asia, the seventh in the series, in Tokyo, Japan.
- The Course was organised and held by the ICA at the IDACA premises from November 04 to December 03 1997. The Course was organised by the ICA Regional Office for Asia and the Pacific, New Delhi (ICA ROAP) and with the funding support of the Ministry of Agriculture, Forestry and Fisheries of the Government of Japan (MAFF) under an agreement signed between the ICA and the MAFF.
- O3 The ICA, presently based in Geneva, Switzerland, an international non-governmental organisation, established in London in 1895, was chosen by the MAFF as the most suitable international organisation to implement the Project because of its intimate knowledge and good working relations with the agricultural cooperatives in the Region. Within the United Nations, the ICA enjoys Category-I Status with the UN Economic and Social Council (UN-ECOSOC). The ICA has affiliates in 95 countries with 230 national cooperative organisations and seven international organisations serving over 835 million individual members. The ICA Regional Office for Asia and the Pacific (ICA ROAP) operating from New Delhi, India, since 1960, serves 67 national level cooperative organisations from 28 countries and the ACCU, and represents nearly 500 million (60%) individual cooperative members.
- 04 Six participants, two each from India, Pakistan and Sri Lanka attended the Course.

05 The Course participants also had the opportunity of attending the Second ICA/JA-Zenchu/IDACA/AARRO Asian/African Women Farmer Leaders' Conference held in Tokyo in conjunction with the training course from November 05-09 1997.

Course Objectives

- Of The development and immediate objectives of the Project for Training of Rural Women Leaders of Agricultural Cooperatives in Asia were as follows:
- 07 **Development Objective**: To facilitate improvement of living standards of farm households through women's participation in agricultural cooperative activity.
- 08 Immediate Objectives: To achieve the main development objective, a number of immediate objectives have been developed. These are:
 - i. To provide opportunities for the development of leadership among rural women through training;
 - ii. To provide encouragement for creating for them incomegenerating activities; and
 - iii. To assist in the formulation of rural development projects for women's participation.

Programme Implementation

- O9 The training programme was implemented by the International Cooperative Alliance through its Regional Office for Asia and the Pacific (ICA ROAP), New Delhi. A plan of implementation which was developed by the ICA in consultation with the IDACA was formally approved by the MAFF-Government of Japan. The ICA ROAP, in consultation with the JA-Zenchu (the Central Union of Agricultural Cooperatives of Japan) and the IDACA, identified the countries to be invited for the seventh training course.
- Invitations to sponsor candidates were sent to ICA memberorganisations in India, Pakistan and Sri Lanka. Selection of participants was made from out of the nominations made by the ICA member-organisations in accordance with the qualifications and norms laid down by the ICA for such training programmes. The selected candidates were then provided with appropriate facilities to travel to Japan to follow the programme at IDACA.
- The IDACA identified and recruited resource persons and made arrangements for comparative field study visits. The IDACA also provided the lecture material and background material on the institutions visited by the group. The support to the group on academic and practical matters was provided by Ms Eiko Oshita, IDACA Programme Coordinator.

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Course Participants

- 12 The Training Course was attended by six participants two each from India, Pakistan and Sri Lanka. A list of Course Participants is given in ANNEXE-I.
- 13 In all the seven training courses held so far, 42 (forty-two) women leaders from 10 countries have been trained.

COUNTRYWISE PARTICIPATION IN ICA-JAPAN TRAINING COURSES FOR RURAL WOMEN LEADERS OF AGRICULTURAL COOPERATIVES IN ASIA HELD AT IDACA, TOKYO, (JAPAN)

TRAINING COURSES: I - VII

					9.5			
Participating Countries	Course-I Aug 21-Sep 14 1991	Course-II Aug 25-Sep 19 1992	Course-III June 12-July 8 1993	Course-IV Oct 17-Nov 12 1994	Course-V Oct 29-Nov 24 1995	Course-VI Oct 20-Nov 16 [·] 1996	Course-VII Nov 4-Dec 5 1997	Total Participants
01	02	03	04	05	60	07	08	09
Bangladesh	-	-	02	-	-	-	_	02
India	-	02	-	02	-	-	02	06
Indonesia	02	-	-	-	02	02	-	06
Jordan	-	-	-	02	-	-	-	02
Malaysia	-	02	-	-	02	02	-	06
Pakistan	-	-	-	-	-	02	02	04
Philippines	02	-	-	-	02	-	-	04
Sri Lanka	-	02	-	02	-	-	02	06
Thailand	02	-	02	-	-	-	-	04
Vietnam	-	-	02	-	-	-	-	02

SECTION-II

TRAINING COURSE AT IDACA: PROGRAMME FOLLOWED

- Ol All the six participants selected for the seventh training course attended the programme in IDACA for its full duration i.e., from November 04-December 03 1997. The IDACA had developed a Course Curriculum, in consultation with the ICA, which included class-room lectures on various aspects, handled by IDAC` faculty members and specially-invited guest lecturers, organised field study visits and arranged direct communication with women members and leaders of agricultural cooperatives. A part of the training course including the Conference was led by Dr Daman Prakash, Project Director of the ICA ROAP in close consultation with Mr Yoshitada Nakaoka, Managing Director of IDACA.
- This year's field study visits were arranged to agricultural cooperatives and women's associations in Hyogo Prefecture of Japan. Some apex level agricultural cooperatives located in and around Tokyo were also visited by the participants. Lecture-cumpractical field study visit assignments were combined to impart necessary knowledge to the participants on the working of women's associations and the general activities of agricultural cooperatives in Japan.
- 03 The participants also held group discussions and prepared brief reports on the experiences gained by them during the programme.
- O4 The programme followed by the training course is appended as ANNEXE-II.

DESIGN AND CONTENTS OF THE TRAINING COURSE

Subjects Covered

- The four-week training programme at IDACA emphasised on practical studies and learning. Basic aspects of Japanese agriculture, agricultural cooperative system in Japan, detailed introductions to organisation and functioning of agricultural cooperatives in Japan were given.
- Of Special topics of interest to women leaders like participation of women in agricultural cooperatives, the role and functioning of women's associations in agri cooperatives in Japan, their role in better-living activities and improving farm households and plans for future development were presented. The following principal areas of subject studies were discussed:
- Historical development, organisational structure and activities of women's associations in agricultural cooperatives in Japan;

- Japanese culture and society;
- Agriculture and agricultural cooperatives, the role of the Government in agricultural cooperatives development, women's programmes and better-living activities;
- Better-living activities and role of better-living/home improvement advisors;
- Development of Leadership among women.
- 07 study visits programme to agricultural During the cooperatives in Hyogo Prefecture and to some of the primary, secondary and apex level cooperative institutions in and around Tokyo, the participants were able to interact with women leaders and to observe their various activities as carried out by the associations in collaboration with agricultural cooperatives in their respective areas.

Supportive Documentation and Lecture Notes Used

- Necessary documentation supporting the topics presented and discussed were made available to the participants. Of special significance was an introduction to the development, organisation and activities of the Women's Associations of Agricultural Cooperatives (WAAC) and the role the Association and its constituents play. Besides participating in agricultural production activities, women play an important role through their associations in a variety of social, economic and environmental programmes. These include: use of powder soap made out of used cooking oils, improved dieting habits, production of soybean paste, improvement of social and economic life styles, home improvement including safety considerations, organisation and management of "A-COOPs", participation in programmes for the welfare of children and women world-wide, lending a helping hand to the aged persons and drafting a Plan of Action entitled A Path Towards 21st Century for Women's Associations of Agricultural Cooperatives - A Long-Term Policy of the Association. (Please See a special note prepared by Ms Eiko Oshita, Programme Coordinator of IDACA, placed as ANNEXE-III.)
- OP The participants had the opportunity of participating and observing the proceedings of the Second Asian Top-Level Women Farmers Leaders' Conference held in Tokyo from November 05-09 1997. The Conference was jointly organised by the ICA, JA-Zenchu, IDACA and the Afro-Asian Rural Reconstruction Organisation (AARRO) and was attended by 43 participants representing 22 countries and three international organisations. The Resolution adopted unanimously by the Conference is placed as ANNEXE-IV.

FIELD STUDY VISITS AND OBSERVATIONS MADE BY THE PARTICIPANTS

10 On completion of the participation in the Top-Level Women Farmer Leaders' Conference the participants were taken on a study

visits to agricultural cooperatives in Hyogo prefecture from November 17-22 1997. During the study visits, the participants studied the working of JA-Hyogo Prefectural Union, the facilities of the Economic Federation of Hyogo Prefecture, with emphasis to study the general working of agricultural cooperatives in Japan; JA-Sanda-Shi JA-Inamino with and special emphasis participation of women in agricultural cooperative activities and the role and functions of women's associations. The participants observed the Fruits and Flower Park run by the cooperative and other facilities such as community centre, rice milling, country elevator, agricultural machinery centres, grading and shipment centres etc.

- The participants had an opportunity of discussing with women leaders and JA-members and also received information on the WAAC's activities on the production of udon (white noodle), demonstration of scrubbing brush, production of soybean paste, home-made soap, distribution of food items among the members/senior members, preparation of balanced diet for children and the aged, and welfare and health activities. They also observed the working of "A-COOPs" run by the JAs. The participants were also able to visit the homes of women members of agricultural cooperatives during their study visits. The participants, together with the Conference delegates, also made a visit to JA-Tskui-Gun and studied the activities of members of women's association there.
- 12 After the field study visits and on-the-spot observation of the working of agricultural cooperatives in the field, the participants were exposed to theoretical knowledge on the existing situation of agricultural cooperative system in Japan, Japanese culture, economy, better-living activities, education activities, public relations activities, and health control activities for members etc., undertaken by the JAs.
- As a result of field studies and interaction with lecturers in the class-room situation, the participants, in groups, produced outlines of their own National Plans. These national plans contained their own impressions on the study visits and the lessons that could be derived from out of their participation in the training programme and visit to Japan which could be of relevance to their own country situations and Cooperative Movements and their own respective organisations.

COUNTRY STATUS PAPERS: India, Pakistan and Sri Lanka

14 The following is a brief summary of existing situation in the three participating countries with regard to women's involvement and participation in cooperative activities. Some of the highlights of the country reports were as follows:

[i] India

1/5 India has emerged as one of the top 10 performing countries of the world with an average GDP growth rate estimated at 7% over

the last three years from 1994 to 1997. The agricultural production was estimated to have grown at 5.7% in 1996-97. The food-grain stock was 16.4 million tons at the end of 1997. Foreign Exchange reserves stood at US\$ 22.4 billion, and growth in exports was 4.0%. Agriculture including forestry and fisheries occupies a predominant position in the Indian economy contributing 31% of the GDP and accounting for 66% of the employment. The agricultural exports of India increased from Rs 1.38 billion in 1950-51 to Rs. 137.12 billion in 1995-96.

- Increasing food-grains production to meet domestic demand as well as for the exports, diversification of agriculture including promotion of agro-based industries, development of rural infrastructure and reinforcement of poverty alleviation programmes are the thrust areas in the strategy for agricultural development in the country. Economic reforms introduced in India in 1991 and India's subscription to the GATT Agreements in December 1993 are having a profound influence on Indian agriculture. These reforms have led to liberalisation of the economy.
- 17 Cooperatives especially agriculture cooperatives, occupy an important place in Indian economy. India has more than 342,000 cooperatives of all types with a total membership of about 200 million. The cooperatives also control vast resources. More than 60% of rural credit is provided through cooperatives. A major share of India's milk is marketed through dairy cooperatives. Most part of the sugar and more than 25% of fertiliser production in the country are processed in cooperative factories. The century old Cooperative Movement in India has practically covered all the villages and about 67% of the households.
- 18 The short-term credit structure has its base in primary cooperative societies dealing with credit and other services. The primary cooperatives are affiliated to district central cooperative banks which, in turn, are affiliated to state cooperative banks. The share of agriculture in the total loans issued by district cooperative banks was around 55%. The deposits of the short-term structure stood at Rs 414.29 billion as in March 1996 which was higher by 16.7% over the previous year.
- The long-term credit structure comprises of agriculture and rural development banks at the state level operating through their branches in some states and through affiliated primary agricultural development banks in others. This structure consists of 19 apex level state coop agriculture and rural development banks operating through 2,990 retail outlets either as affiliated primary agricultural development banks or as the branches of the state level agriculture and rural development banks.
- The cooperative credit institutions face several challenges. Cooperative Movement in India started and developed as a Statesponsored programme rather than a spontaneous Movement of the people. Government control at political and bureaucratic levels was, therefore, a natural outcome of the state-sponsored development of the Movement. Government interference and

excessive control prevented development of professionalism and improvement of operational efficiency in cooperatives. Cooperatives are also in the process of restructuring to face the challenges of competition.

- In spite of many constitutional guarantees and legislative measures, women still remain backward and short of their rightful place in the society. But in all countries where there are cooperative organisations, for qualitative improvement, the women must be won over to the cooperative ideas if the Movement is to attain its objective. It is also true that very little has been done in this respect.
- India, before and after Independence, has been continuously experimenting with a number of forms and modes to achieve women's equality. In most part of India, women are the first to notice environmental degradation and they are the first to suffer from the effects. As forests disappear and wells dry-up, they have to walk long distances to fetch food, energy and water. As farmers, they suffer the consequences of misuse and overuse of pesticides. As household managers, they risk significant health hazards from indoor pollution. The Government of India has noted poor health of women due to synergistic effects of high levels of infection, malnutrition and uncontrolled fertility extending over a prolonged period.
- Women are the main resources in developing rural India. They are busy in agricultural operations throughout the year. In Haryana and Punjab States, they are busy with cottage industries while in Kerala with horticultural activities. In Gujarat, women are resourceful for milk industries and in West Bengal they are engaged in fisheries. Women are busy with knitting in Himachal Pradesh and in dairy and poultry in Maharashtra and other states. Handloom business is mainly handled by women while small-scale industries like preparation of beedi, toys, pickles, jam, jelly, paper bags, tailoring, candle making, papad making, masalamaking, kitchen gardening and other handicraft activities etc. are also handled by women. Women have also entered in activity of making ready-made garments which has an international market. is very essential to develop small-scale industries with modern techniques in rural areas for discouraging migration from rural areas to urban areas. Arrangements of baby care centres in rural areas will go a long way to ensure this.
- In India, Cooperative Movement used to be one of the male dominated sector where women are now entering in a big way. Though initially they came in a small number and as isolated cases, since 1980 their number has increased substantially. Today women constitute a major workforce in cooperative sector. Earlier, their presence was prominently felt in urban areas but now they are working in Cooperative Movement in rural areas also.
- 25 The 73rd and 74th Constitutional Amendments of India which introduced Panchayati Raj Institutions throughout the country and ensured reservation of one-third seats for women in panchayat and municipal bodies is a good example of women's political

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empowerment at the grassroots level. Another constitutional amendment which proposes reservation of one-third seats for women in Parliament and State Legislative Assembly, if passed, will be a feather in the cap of participatory democracy and women empowerment in politics. India will then [hopefully] have 180 women in Lok Sabha and these women representatives largely elected from rural areas would strongly put forth various issues of rural development in Parliament. A policy decision was taken to give 30% representation to women members on the Boards of cooperative societies. Accordingly, Maharashtra as well as many other States have recently made legal provisions to give 30% representation to women members on the Boards of Directors of all types of cooperative societies in their respective States.

- 26 The difficulties linked with the disproportionate participation of men and women in cooperatives, especially agricultural ones, have a socio-cultural basis rather than a political or legislative one. The traditional social superiority of men is still preserved in the rural environment, on the one hand, and the low educational level of the female population is making itself felt, on the other.
- 27 The principal crops grown in India are rice, wheat, sugarcane, oilseeds, groundnut. The other components of agricultural produce include maize, barley, jowar, bajra, ragi, gram. Commercial crops grown are tea, coffee, tobacco, rubber, cotton, jute, spices.
- 28 Social values are also not conducive for promotion of organisational skills on the part of women. Therefore, Indian women are unable to be in the forefront for leadership roles till recently in cooperative organisations. Their participation in cooperatives is limited and negligible. Women's role in cooperatives is to be viewed against the socio-cultural milieu prevailing in the country.
- 29 It is discouraging to note that women membership in all types of cooperatives constitute less than 1.5 per cent of the total membership of all types of cooperatives in India, even though women constitute half of the total population of India.
- 30 Some of the important crucial factors inhibiting women's participation in cooperatives are illiteracy, lack of marketing facilities for the industrial products produced by women cooperatives, inadequate educational and training facilities, social factors, lack of federal organisations, lack of clear-cut policies at the government level for encouraging women's participation in cooperatives etc. Hence deliberate attempts have to be made to increase the involvement and participation of women in the working of cooperatives.
- In the year 1980, women in India were given due recognition and they were identified as a separate target group. They were given the rightful place in the development plans by including a separate chapter viz., "Women and Development", particularly in the Sixth Plan document. This marked a clear breakthrough for

evolving appropriate measures for the promotion of women welfare, particularly for their empowerment. Main programmes implemented by the Government were in the area of employment, training, educational programme for prevention of atrocities against women, development facilities working women, women for cooperatives, gender sensitisation programme, legislations like Equal Remuneration Act, Commission of Sati (Prevention) Act, Criminal Laws and Indian Evidence Act, Maternity Benefit Act, Immoral Traffic (Prevention) Act, socio-economic programmes such as, Rashtriya Mahila Kosh (National Fund for Women). Mahila Samridhi Yojana etc.

- Women's Development Corporations were set up in various states in 1986-87 which are expected to play catalytic role in identifying women entrepreneurs, provide technical consultancy services, facilitate availability of credit, promote marketing of products, promote and strengthen women's cooperatives, arrange separate training facilities for women etc. The National Commission for Women (NCW) was set up in the year 1992 to safeguard the rights of women, besides reviewing existing legislations for possible amendments or even proposing the enactment of new legislations to protect the interests of women. Public hearing on complaints and grievances of aggrieved women has been a special activity of the Commission.
- 33 In spite of a variety of limitations coming in the way of active participation of women in Cooperatives in India, there are about 6,866 Women Cooperatives functioning in the country with a total membership of 0.7 million. Among the different types of Women Cooperatives functioning in the country, there are 3,741 Women Industrial Cooperatives. Their activities mainly include tailoring, handloom weaving, wool weaving, handicrafts, pickle and papad making, leather goods manufacturing, hand painting etc.
- There are also 255 Women's Consumer Cooperatives and 17 Super Bazaars with women membership (Mahila Super Bazaars). There are 20 Women Cooperative Banks with exclusive women membership and 1,555 Thrift and Savings Cooperatives functioning mainly in the states of Punjab, and Himachal Pradesh. Women formed 37 per cent of the total membership of the urban cooperatives. However, their participation in management is limited to merely 2%.
- successfully-run Women Dairy 35 Further, there are some functioning the country where Cooperatives in participation and decision-making is distinct. A good number of Women's Fishery Cooperatives have been functioning in most of the coastal states engaged in the processing, drying and marketing of fish and fish products. 144 Multi-purpose Women's Cooperatives different Training-cum-Production Centres in running locations. Other miscellaneous types of Women's Cooperatives Cooperatives, functioning Labour Poultry include Forest Cooperatives, Printing Press and Educational Schools. organisation of a number of Women's Cooperatives in India coincided with Women's Development Decade (1990). Mrs Usha Tai Chaudhary, one of the two Indian participants, has been a Member

- of the Indian Parliament, and serves on the Board of Directors of the Maharashtra State Cooperative Bank Limited, one of the largest cooperative banks in the country.
- 36 The DCC Bank of which Mrs Bhanumati, is the President is one of the premier DCC Banks in Andhra Pradesh out of 22 DCC Banks. The Bank started its operations from 13.11.1981 with its area of operations extending to 43 Mandals in the District and operating through its 29 Branches 13 Urban, 13 Rural and 3 Agency Branches and 413 different types of societies including 111 Primary Agricultural Cooperatives.
- 37 The Bank extends a broad range of services which includes all General Banking Business and sanction and disbursement of Loans and Advances e.g., Crop loans, M-T Loans for Agriculture and allied activities, M-T Non-Agricultural Loans to Employees' Coop, Credit Societies, Long-Term Loans for investment-oriented activities, Weavers, Sugar Factories, Non-Farm Sector Loans, Gold Loans, Car finance and Loans for purchase of Consumer durable including two-wheelers.
- The Bank is an active partner in the Annual Credit Plan of the District meeting 60% of the total Crop loans of the District. It maintains close liaison with all the Developmental Agencies in the District. The Bank is on the threshold of earning working profit of Rs.8.2 million for the year 1996-97. The Bank is implementing a Development Action Plan aimed at sustainability multi-dimensional improvements in the operational capabilities of the Bank. The Bank is all-set to assume challenging roles as a leader of the Movement in the District in the service of the farming community in particular, and other sections of the society in general, and also wedded to the cause agriculture and rural development. Computerisation, substantial deposit mobilisation efforts, diversification of the business activities, creation of Women's Cell in the Central Office are some of the items that are top-most on the Agenda.

[ii] Pakistan

- 39 The major sector of economy is agriculture. Agriculture contributes about 25% to Pakistan's GDP and employs half the total employed labour force. It is the main source of foreign exchange earnings and fulfil the requirement of raw material for major industries, like textile and sugar industries.
- 40 The population of the country is 138.5 millions. Out of these 49% are women. Almost 70% women are living in rural areas and their mainstay is agriculture and livestock. The literacy rate is low, i.e. 38%, out of which the share of women is 8%. This shows that male's literacy rate is more than double of women. The urban women shares about 70%, while rural women shares only 30% due to a lack of primary education in rural areas.
- 41 After the establishment of Pakistan the Government inducted cooperatives in the commercial business, as the vacuum was created due to migration of Non-Muslim industrialists, traders,

bankers and trained personnel. They played a vital role during the crisis. They rendered very useful services in rehabilitating shattered rural economy. Side by side a cooperative farming scheme was introduced to rehabilitate the uprooted families. Each of them were allotted 12.5 acres of land. Some new villages were also created. The farmers of each village were organized into a cooperative on crop-sharing basis. The arrangement succeeded in setting the migrant families and also introduced the improved method of farming and mechanization. In the first three Five Year Plans, provisions were made:

- a. To improve societies in terms of procurement/ distribution of seeds/fertilizers;
- Assist in production of mechanized agriculture among the small farmers;
- c. Supply of tractors on hire purchase basis.
- Agriculture is the mainstay of Pakistan employing about 50% of the labour force and accounting for 70% of export earnings. Major crops grown include wheat, rice, cotton, sugarcane and maize. Grams, other pulses, oilseeds and fodder crops are also grown in some areas. Involvement of women in agriculture is marginal. They have no say in decision-making process in terms of marketing etc. Women play a dominant role in small-scale livestock and dairy farming.
- 43 There were 61,761 cooperative societies registered in Pakistan as of 30th July 1996. Some details are given below:

Total Population of the Country	138.50 million
[-Male-51%; -Female-49%]	
Total Land Area (in sq.km)	796,095 sq km
Total Number of Coops (all types)	61,761
Total Cooperative Membership	3.4 million
Total No. of Agricultural Cooperatives	48,713
Total Membership of Agri Cooperatives	2.0 million
Total Population Engaged in Agriculture	70 million
Share of Agriculture in GDP	24%

Out of this, 61,761, roughly 38,000 are agricultural credit societies. There were 1,198 registered women's cooperatives carrying out different activities. Out of these 1,022 were functioning in Punjab Province alone. The women cooperatives in other provinces of Pakistan are not quite impressive. Although women cooperatives have same duties and privileges and they are equally eligible for getting finance, technical guidance in running business etc., the social set-up in the country restricts women to come forward in organising and running cooperative business independently. Due to male domination, majority of female population is illiterate, financially unsound, and are unaware of their rights. The high birth rate also restricts women from participation in any economic activity.

.70

- The banking structure in Pakistan is three tiered with the Federal Bank for Cooperatives (FBC) at the apex level with constituents in provinces and district branches. The Unions help in development, extension, and guidance activities.
- 46 The provincial cooperative banks act only as disbursing agencies and all credit operations are handled by cooperative officials. The Federal Bank for Cooperatives, established by the government in December 1976, is the principal financial institution for meeting the credit needs of PCBs and MCBs. The Federal Bank does not lend directly to the cooperative societies but only through the provincial cooperative banks. The Federal Bank also provides training to the staff working in the PCBs, and in 1987, has set up a National Centre for Cooperative Training (NCCT). The National Cooperative Union of Pakistan is the national level apex umbrella organisation of the Movement.
- 47 The FBC has plans to set up a development project for the establishment of model cooperative societies. An Endowment Fund amounting to Rs. 2,400 million will be created to finance cooperative development projects through the National Cooperative Union of Pakistan and its Provincial Cooperative Unions. This, it is hoped, will improve the overall working of the cooperative system and increase the magnitude of finance-related activities.
- Women play very important role in the economic development of Pakistan. She goes shoulder by shoulder with men in every sector of economy either social, or political, or even economical (industrial, agricultural, banking, educational etc.). Apart from house responsibilities which constitutes a whole time job, women perform major part in sowing, harvesting, food processing, dairy and poultry farming etc.
- 49 FBC does not finance rural women in agriculture directly, but its charter encourages the development of special cooperative projects. There is no restriction for men or women. A number of cooperatives have inducted women as their members and they are availing facilities of short-term and medium-term financing from their respective societies.
- 50 It is proposed that each woman member, representing, a farming family unit, will be persuaded to keep 25-50 poultry birds/layers. This will provide an additional source of income to the sale of surplus eggs. However, they would be provided veterinary services and other inputs. In Northern hilly areas, the woman will be educated to take up semi-processing of fruits e.g., drying of Apricots, Mulberry and preparing of Jams.
- The proposed arrangements are expected to engage the women of the selected/proposed area in gainful activities, leading to income generating, resources and thus improving their economic conditions. It would also serve a middle farm replication in other areas of the economy.
- 52 Further the woman division of the Government of Pakistan has already released nearly Rs. 10 million, to service a revolving

fund for financing the requirements of the women cooperatives. The Government also established another institution, First Women Bank to provide credit for business women.

- There are many problems which restrict the progress, e.g.,:
- Lack of farmer education
- Lack of Cooperative publicity
- Lack of timely supply of credit
- Low marketing facilities, poor infrastructure which adversely effects recovery of loan which is slow
- Poor field staff of cooperative societies
- Lack of transportation
- No proper coordination among various societies
- Lack of field contact among Provincial banks and societies
- Political and Official influence over societies
- Irregularities by managing committee
- Lack of qualified staff in societies to maintain accounts
- Societies do not provide technical advice to the farmer
- Lack of storage facilities to the members
- Frequent transfer of registrars
- Maximum credit limit is often violated which creates problems.

[iii] Sri Lanka

- It is 432 Km in length North to South and 224 Km broad West to East. It has a total area of 65,525 Sq.Km. It is referred to as the "Pearl of the Indian Ocean" because of its central location in the Indian Ocean and beauty of the country. Sri Lanka has a population of 18.3 million. The Island's rural population is 72% and they are engaged mainly in agricultural pursuits. 40% of the total work force is engaged in agriculture.
- 55 The main agricultural crop is paddy, the staple diet of the Sri Lankans being rice. The total area under paddy is 557,000 Hectares. Tea, Rubber and Coconut are grown as plantation crops while cinnamon, pepper, cloves, nutmeg, cardamoms are grown as export crops. Other minor crops are vegetables, fruits, sugarcane, tobacco, maize and other cereals.
- The contribution of agriculture to GDP is 18.4%. Service sector, that is wholesale and retail trade, banking, insurance contribute 51% of the GDP. Manufacturing industries contribute 21%. 43% of its land area being devoted to agriculture. 70% of its population earned their livelihood from agricultural. Contribution of agriculture to GDP was 18.4% in 1996. In 1978 it was 28.7% and in 1987 23.6%. Consequent to the open economic policy the contribution of the service sector to the GDP had increased from 45.3% in 1978 to 51.2% in 1996.
- There is a strong relationship between the manufacturing and agricultural sectors. Operations in the processing of Tea, Rubber and Coconut products are decided by the plantation crops. Food and tobacco sub-sector has to depend on the agricultural sector for its raw material requirements.

- In 1935 the State implemented the policy of establishing large colonization schemes and distributing land for cultivation. Under this policy, 900,000 hectares were distributed among farmers. The extent of land so allotted to a person since 1935 subsequently gradually got divided among his family members in high fragmentation. Under the Mahaweli Development Project 91,552 peasant families had been settled in 260,000 hectares of land up to 1996. The total registered farming population amounts to nearly 2 million which is 11% of the total population of the country. 75% of these farmers are "Ande" cultivators (i.e. farmers not owning but cultivating land owned by others).
- 59 Agriculture in Sri Lanka falls into 3 main sectors: Plantation sector Tea, Rubber and Coconut; Traditional Agriculture Paddy and other cereals; Minor export crops Sugarcane, tobacco, vegetables, fruits, pepper, cinnamon, etc.
- The origin of the Movement in Sri Lanka can be traced to the formation of credit societies, at the beginning of the century. First such society was formed in the year 1906. They were formed mainly to provide credit to farmers for agriculture. Along with credit societies special types of cooperatives were formed for marketing and production to help the farmers.
- Looking at the structure of the Movement, as a whole, there are 27 district level organisations whose membership consists of primary societies. These district organisations together with other secondary societies formed by specialised unions of Rubber, Fisheries, 'Sanasa' (thrift and credit) and such other societies have got together to form the National Cooperative Council, the apex organisation of the country.
- The Multi-Purpose Cooperative Societies (MPCSs) operating in agricultural areas can be said to be the main agricultural society in such areas. These societies can be described as the institutions which perform the important tasks such as supply of agricultural requirements and financial assistance, marketing of produce in areas where large colonization schemes have been established. Apart from MPCSs, there are in operation, other specialized types of societies engaged in activities related to agriculture viz., main export crops such as Tea, Rubber and Coconut, Milk Production, Animal Husbandry etc.
- Village level women's committees are formed based on the 7,306 local committees of 300 MPCSs spread over the country. Women's District Committees are formed by the representatives of the village level committees. These district level committees get together to form the Women's National Committee. Five representatives each from Women's District Committees are elected to form the general body of the Women's National Committee which consists of 135 women representatives. The general body elects one of them as the President of Women's National Committee.

National Policy on Women in

Development in the Cooperative Sector

- 64 The following are the broad guidelines for enhancing the participation of women in cooperative activities:
- * Broadening participation within the Cooperative Movement in Sri Lanka;
- * Rendering the necessary assistance to extend, develop and strengthen the Movement in Sri Lanka through the participation of women;
- * Rendering the necessary assistance to develop qualitatively and quantitatively the economic, social, cultural and educational conditions of women and to develop morals.

Policies and Programmes of National Level Women's Committee

- 65 The following work programme has been developed for promoting the activisation of women's committee at the national level in the cooperative sector:
- * Widening and encouraging participation of women in the island's cooperative field;
- * Planning and implementing national level and provincial level annual programmes;
- * Active participation in district level programmes;
- * Building up and maintenance of coordination between national level and international level women's organisations.

District/Society Level Activities

- 66 The district level committees and the committees at the cooperative level are expected to undertake the following programmes:
- * District Committee to act as the assistance group of the relevant cooperative society.
- * Making arrangements to widen women's participation
- * Introducing, implementing and maintaining various projects in consultation with the societies for the improvement of the economic and social conditions of member-families.
- * Procurement and extension of technical knowledge
- * Creation and maintenance of funds
- * Organizing women members as housewives
- * Helping to build up a virtuous society by inculcating cooperative virtues and principles.

* Actively participating in all activities which are helpful for the progress of the area in which members live.

"Human Rights and Land Rights Discrimination: The Commission urges States to design and revise laws to ensure that women are accorded full and equal rights to own land and other property, including the right to equal inheritance. They are also urged to undertake administrative reforms and other necessary measures to give women the same right as men to credit, capital, appropriate technologies, access to markets and information. The United Nations Commission for Human Rights will be called upon to increase awareness that land rights discrimination is a violation of human rights and that, in addressing the right to development, secure land tenure for women should be taken into account." - Source: 42nd Session of the UN Commission on the Status of Women, March 1998.

WOMEN:

The ABC of Food Security....

"The ABCs of food security can offer an evaluation tool for policy makers.

- "A" = ACCESS. Women, who are the primary producers of food for their families and extended communities, must have access to land, water, seeds, education, credit and other financial support and decision-making processes in other words, the total means of production. In addition, women the world over ensure that their families have food for consumption. Food must be both accessible, affordable and culturally appropriate.
- "B" = BENEFIT WOMEN. Many studies have shown that women consistently use their resources whether produce or money to ensure the food security, health and education of their families. Women need empowerment to participate in decision-making, policies that support their vital roles and concrete benefits from development activities.
- "C" = COMMUNITY-BASED. Community-based resource management and sustainable agriculture are essential elements in achieving food security for all. Communities, and particularly women, must be given the opportunity, power and autonomy to participate in decision-making processes at all levels.

Simply put, the ABCs serve as a touchstone for the progress of the World Food Summit Plan of Action and highlight the direction towards which rural women are striving until, ultimately, food security is attained by all." -Source: FAO's Development Education Exchange Papers issued in December 1997.

SECTION-III

OBSERVATIONS AND RECOMMENDATIONS MADE BY THE PARTICIPANTS

O1 The six participants representing India, Pakistan and Sri Lanka, after having participated in the 7th Training Programme for a duration of four weeks and having studied the activities of JA-women's associations of agricultural cooperatives in Japan during field visits devoted two full days to summarise their own observations and also made some general suggestions for the Japanese Agricultural Cooperative Movement.

OBSERVATIONS

-General Observations

- 02 Some general observations made by the participants were as follows:
- i. Though Japan is one of the leading industrialised countries in the world, agriculture plays its own important role in the economy in sustaining its food production and supply to the nation.
- ii. A corporate uniform identity called "JA" (Japan Agriculture) has been adopted by the Agricultural Cooperative Movement in Japan and is now better known as the "JA-Movement" or the "JA-Group".
- iii. The Agricultural Cooperative Movement in Japan is three-tiered and is well-integrated from primary to prefectural to national level organisations. The cooperatives take care to national level organisations from 'cradle to the grave'. of every needs of the members from 'cradle to the grave'. The services rendered by cooperatives range from orientation and education to high-tech production orientation and education to high-tech production techniques yielding high economic results. The main aim is to give a quality of life to its members and to sustain their income levels.
- iv. Integration of services is the key word of agricultural cooperatives in Japan with special emphasis on 'agroprocessing' for 'value addition' resulting in higher incomes to the farmer-members.
- v. The organisational structure of the Movement is three tiered now. As of 1996, there were around 2,200 tiered now. As of 1996, there were around 2,200 multipurpose agricultural cooperatives in the country multipurpose agricultural unions/federations which, in federated into prefectural unions/federations which, in federated into national apex level specialised turn, federate into national apex level specialised turn, organisations like the Zen-Noh, Insurance Federation, organisations like the Zen-Noh, Insurance Federation, Norinchukin Bank etc. All these prefectural unions/ Norinchukin Bank etc. All these prefectural unions/ federations and national organisations are members of the

- JA-Zenchu (the Central Union of Agricultural Cooperatives of Japan), which is the national apex organisation of all agricultural cooperatives in the country.
- vi. The agricultural cooperatives are gradually moving towards a two-tier structure. By the end of the 20th century it is expected that the total number of primaries would be around 564. It is hoped that the two-tier organisational structure will strengthen the economic bonds between the primaries and their national apex organisations and also will achieve economies of scales in their operations to meet the competition from the private sector effectively.
- vii. Amalgamation is an important achievement agricultural cooperatives. This has been achieved through proper consultations, mutual discussions and agreements. These amalgamation have made the cooperatives more viable and stronger. The process, which is voluntary, has the backing of the government and also helps to rationalise the business operations of the cooperatives and helps the member- farmers to produce high quality products, with less costs and high incomes. Cooperatives are expected to have a stronger bargaining power and better access to the market. The problems faced in the process of amalgamation are: time-consuming, egoistic attitudes of local leaders, rehabilitation of displaced employees, among others.
- viii. Farming in Japan is facing reduction in the number of fulltime farmers and increase in part-time farmers whose main occupation is not farming. Younger generation is not interested in pursuing farming as a profession resulting in shortage of successors. They prefer to work in cities.
- ix. This has resulted in aging of farmers. More and more women are engaged in farming operations and the number of farmers of 65 years of age and above is increasing rapidly.
- x. A strong net-work has been developed by the Agricultural Cooperative Movement especially in the fields of marketing and purchasing of inputs. Farm machinery, farm inputs, guidance, credit, insurance, and information are provided by the primaries, prefectural federations and the national apex organisations to the best advantage of the farmers. The principle of joint-use of facilities is gradually being accepted in view of high investments at individual levels and the small size of land-holdings.
- xi. Due to strong yen, imports have become cheaper for procuring inputs from abroad and these are passed on to the farmer-members by the federations and primaries.
- xii. Communication between the members and the cooperatives is very strong. Every farmer-member keeps in constant touch with his cooperative through phone, fax etc. to keep himself updated with latest trends in the market.

- xiii. As more and more women are involved in farming, multiple membership in cooperatives have been introduced in many societies. Women play a very crucial role in the development of farming and in the management of agricultural cooperatives. They contribute immensely to agricultural production and to the total welfare and upliftment of the family through their own imaginative work. The participants felt strongly that women should be given full membership and more role to play in the management of cooperatives.
- xiv. Women's associations exist almost in all the agricultural cooperatives and they play a very vital role. These women's associations are patronised by the wives and close relations of the farmer-members. Cooperatives contribute liberally for the promotion and development of these associations. Such associations support community-related activities e.g., elders' homes, children kindergartens etc.
- xv. Women's associations have developed their own parallel network under the banner of National Federation of Women's Associations of Agricultural Cooperatives. This Federation provides a variety of services to the local and prefectural level women's associations e.g., national priorities, relationship with cooperatives, marketing strategies, social activities covering family welfare, balanced food, joint purchasing and distribution of food supplies, cooking, dress-making, harmony among mothers-in-law and daughters-in-law, and others. The Associations have, therefore, emerged as a strong segment of Agricultural Cooperative Movement in Japan. Though informal in character, a strong sense of purpose and pride has been developed by these cooperatives.
- xvi. Interesting activities undertaken by the women's associations in Japan include: home maintenance, environmental considerations, educating young girls and brides in using traditional dresses and appreciating traditional folk songs and dances, physical exercises, domestic and international travels, flower arrangements, joint purchasing through "han" groups, morning markets, traditional tea ceremony etc.
- xvii. These women's associations have achieved overall development and contributed to the welfare of the Japanese farmer-families. They have also promoted the development of younger generation making them to realise that farming is an important and equally remunerative profession.
- xviii. These associations have developed, and, are operating effective and efficient programmes for helping the aged in the society. They look after the aged by taking care of their food requirements, health needs, and entertainment for the aged on a voluntary basis. (See the example of such services provided by an agricultural cooperative, JA-Saku-Shi, placed as ANNEXE-V).

- O3 The participants felt that the decision-makers in their respective countries would be benefited by closely studying the experiences of JAs and their women's associations. Women's associations in collaboration with their JAs and other groups e.g., youth associations, are active in the following fields:
- i. High quality production,
- ii. Systematic planning of agricultural produce,
- iii. Organisational and managerial capabilities,
- iv. Participation of women in agri cooperative activities,
- v. Setting-up of effective research/development facilities,
- vi. Strengthening a strong communication/information system,
- vii. Providing safety/security to farmers and their families,
- viii. Joint-purchasing and marketing system, and
- ix. Better-living and farm guidance activities.

-Better-Living Activities in Agricultural Cooperatives in Japan

- O4 Farming guidance and better-living activities are the two important pillars on which the Agricultural Cooperative Movement has developed in the past. While farm guidance focuses on increasing productivity, better-living activities aim at enriching the life-styles and environment of members' lives through services and programmes. Better-living activities help the members of farmers' families to lead a "healthier and richer life".
- The fast-moving agricultural scene in Japan has brought about significant changes in the farmers' lives within a short period. Though agricultural income has increased over the years, the migration to urban areas has not stopped, resulting in weakening of inter-relationship within the family. There is limited involvement in farming in most of the farm households. As the migration to urban areas either for residence or employment has increased, the burden of agricultural labour has consequently fallen on women remaining behind in the villages.
- 06 Better-living activities are widespread in all the agricultural cooperatives in the country based on the strategy adopted in October 1985 by the 17th National Congress of Agricultural Cooperatives called 'the Basic Principles of Agricultural Cooperatives Better-Living Activities'.
- O7 The overall aim of the better-living activities is to overcome the shortcomings in rural living conditions for better livelihood among farm households, and preserving the character of the rural society, its culture, traditions and the environment simultaneously. Hence the emphasis is on education, traditional festivals, health; family welfare programmes and activities aimed at providing quality goods and services.

-Role of "HAN" Groups

08 Primary cooperatives organise better-living activities through its interest groups called 'han' groups. They differ from

cooperative to cooperative. Han groups at the hamlet level take leading part in conducting better-living activities. Each Han group consist of five to ten farm households. Four per cent of cooperatives in Japan have active han groups. Most activities are handled by the women's associations, youth associations, the hamlet-level farming groups and other interest groups. At the prefectural level, the welfare federations, prefectural unions, economic federations and credit federations of agricultural cooperatives provide technical and policy support to the primaries while the JA-Zenchu arranges educational activities and provides facilities for the training of better-living advisers.

Of The funding of better-living activities is mainly met by the primary cooperatives. Some of the welfare and health-control activities are conducted in line with the mutual insurance activities of primary and higher level federations.

-Better-Living Advisors

- 10 Better-living programmes are conducted by the better-living departments encompassing both welfare and economic activities. In some smaller cooperatives, general staff looks after better-living activities. The better-living advisers are responsible for coordinating and conducting these activities.
- 11 Though the scope of activities is unlimited, the main group of activities undertaken are as follows:
 - Activities for good health,
 - Consumer activities,
 - Consultancy services,
 - Cultural programmes,
 - Programmes for senior citizens,
 - Environment protection,
 - Measures for supplementary income, and
 - Better-living for mutual advantages.

-Women's Associations of Agricultural Cooperatives (WAAC)

- Women's associations have been established in almost 85% of all agricultural cooperatives in Japan with a total membership of 1,810,934 members in 47 prefectures and having 2,274 chapters throughout the country. The membership is presently stagnant due to decreasing interest of the younger generation in the farm households.
- WAAC is the second largest network in Japan in terms of membership and the largest in rural community. Main principles of women's associations are: (a) promotion of Agricultural Cooperative Movement; (b) membership open to women only; (c) self-governing management; (d) solidarity; and (e) political neutrality. In addition to better-living activities, the associations take interest in farm management and improvement of women's status in the society.

- While credit, marketing and purchasing are carried out by the women's association members, processing is not undertaken. The WAAC also helps its members in insurance business. The WAAC covers better-living activities adequately. The WAAC members are in book-keeping, dressing, up-keep of kitchen utensils, safe and healthy introduction of new inculcating civic sense and environment, in improving in behaviour pattern of members within the society. Encouragement by WAAC to develop kitchen gardens in almost every farmer's house, it has helped the home economy. Health-care of the family members is yet another important contribution of WAAC. Betterliving activities like joint cooking, common bath, piggy bank, laundry place, group saving, water supply, group activities and joint purchasing activities were the other factors.
- 15 Study meetings of group farming and means to find jobs other than seasonal work was another important activity of WAAC. The exchange with overseas women's associations made the WAAC members more informative. The WAAC is financially independent and has autonomous management. It motivates young married women to take up farming and in maintaining the culture and traditions. Music and dance classes, cooking classes, kitchen gardens, dressing, English language classes are held to sustain the interests of young ladies. Looking after the aged and the young is another important activity in which WAAC lends its helping hand.
- 16 The National Congress of Agricultural Cooperatives has resolved to promote participation of farm successors and women as regular members by setting-up targets to expand and rejuvenate the organisation and business bases and to promote selection of representative members and directors from among youth associations and women's associations.

-The National Association of Women's Associations of Agricultural Cooperatives (JA-ZEN FUKYO)

- 17 The National Association of Women's Associations of Agricultural Cooperatives (JA-Zen Fukyo), is the national organisation of all women's associations in Japan. It has 47 member councils in the 47 prefectures divided into 2,274 chapters with an individual membership of 1,810,934 members. The national organisation has established a plan entitled 'the Path towards 21st Century for WAAC'. Under this three year plan of action, the Associations of Agricultural Cooperatives (San Plan) has been adopted.
- 18 The following major activities are adopted under this plan:
- Securing safety in dieting habits to protect health of family members;
- Support to and care of aged people of the society;
- Care and protection of environment through the protection of immediate living environment; and

- Uplifting the status of women.
- 19 The programme of WAAC has been built on three principal pillars e.g. "Let us Create", "Let us Protect", and "Let us Get". These are:

Let us Create:

- Let us create and produce healthy and high quality food,
- Let us create local environment where it is comfortable to live and to participate in the activities of WAAC,
- Let us establish vigorous and active associations.

Let us Protect:

- Let us protect domestic agricultural products and healthy foods to eat,
- Let us protect local and global environment,
- Let us protect weaker sections of the society such as children and aged persons.

Let us Get:

- Let us get a place where women participate in farm management, agricultural cooperatives and local administration,
- Let us get the way of life by our own hands,
- Let us get a cordial life.
- These tasks are sought to be promoted at three levels at the level of individual members, at the level of WAAC and at the level of local community. It has been envisaged that all JA Women Associations shall cover the following subjects besides their regular subjects:
- Safety of foods (Production and distribution of safe and high quality foods). Campaign against harmful and chemical additives, dangerous food colours, imported foods containing residues of agricultural chemicals and other questionable foods, preparation of locally-grown foods, chemical free food items, and improvement of farm products;
- Support to and care of aged people of the society It is important to create a local community where human rights of the aged is respected and provide them with cordial, bright and worthy lives;
- Care and protection of environment through the protection of immediate living environments - Promotion of recycling

- of waste resources, curtailment of wastes, energy conservation, enhancing interest in global environment protection issues; and
- Enhancement of status of women Organisation of promotional groups to provide special knowledge, technology and systems necessary for agriculture and renovation of agricultural management, enriching social life and to create conditions for leisure and recreation for women. Also to work for the safety of women against 'overwork', less evaluation in management and few opportunities to speak or express.
- Women's associations are available right from the primary level to the national level as autonomous organisations supplementing and complementing the work and activities of cooperatives. Women's associations are voluntary in character and composed of farm women and housewives. These associations aim at improving the family living conditions through programmes of better-living ably supported by agricultural cooperatives.
- 22 At primary level they encourage women to participate in better-living activities and invigorate to realise 'cordial life with rich communication' by: (a) centring on younger generation; (b) strengthening social activities among the young ladies' groups; (c) organising cooking classes, English language classes and introducing Western dancing etc.
- 23 At prefectural level, they provide the networking for all women associations within the area. Some of the principal functions at the prefectural level include:
- Help and support in the preparation of business plans, through surveys, home visits and consultations;
- Help in the process of amalgamation and restructuring of agricultural Cooperative;
- Enhancing personal exchange of experiences between the primaries and Prefectural level cooperative organisations and federations;
- Networking of computerisation;
- Developing public relationship;
- Establishing/furthering environment-friendly agriculture;
- Creation of cordial life with effective communication;
- Setting-up and operating distribution centres;
- Food processing centres;
- Rice milling;

- Laundry machine centres;
- Food ingredients centres;
- Self-supply systems;
- Kitchen gardening promotion and advisory services; and
- Establishing legislative activities to establish fundamental agricultural policies.
- In general, women's associations cover almost all aspects of human life and try to correlate them with the working of their agricultural cooperatives. Of special mention are environment-related activities, e.g., emphasis on recycling of waste resources i.e., collection and systematic handling of glass bottles, waste paper, empty cans, use of left-over cooking oil for making washing soap, general cleanliness, waste water disposal, care of plants and trees, discouraging use of high-salt contents and reduction of sugar consumption in food articles, avoiding high-fat contents, regular exercises etc. Great attention is being paid by these associations in encouraging younger generation to take part in cooperative activities through contests, music, social service, and also enhancing interest in national culture and traditions e.g., traditional dresses, traditional foods, traditional music and arts etc.

RECOMMENDATIONS

- 25 Based on their learning by way of listening to lectures, study of lecture notes and observing the role and activities of agricultural cooperatives and women's associations in agricultural cooperatives and holding discussions with leaders and basic members, the participants were able to form their own views and opinions on the work that needs to be done in their own respective organisations and countries.
- 26 The participants recommended the following for the consideration of their own organisations:

[01] India

- 27 The two Indian participants both representing cooperative banking system, felt that the experiences gained in Japan by participating in the training programme and study visits are of relevance to their own Cooperative Movement. They felt that:
- i. The Japanese experience should be replicated by the National Cooperative Union of India, and their own institutions with emphasis on proper coordination with members through meetings and ties, careful business planning, increasing group efforts within the membership and increasing their awareness;
- ii. Women's associations' role and activities are very useful to agricultural cooperatives and these kinds of

- associations should be introduced within the Indian Cooperative Movement;
- iii. National workshops on better-living activities could be conducted for a wider dissemination of Japanese experience;
- iv. Primary cooperatives should:
 - a. Form women's groups with adequate funding support from the cooperative financial institutions and other business federations;
 - b. Dairy cooperatives at the primary level should support these groups with a realisation that women are the main promoters of dairy business; and
 - c. Women's advisory groups may be set up within the primaries to provide information and suggestions on farm management, better-living and family welfare activities like the WAAC of Japan.

[02] Pakistan

- 28 The two participants representing the Federal Bank for Cooperatives made the following observations:
- i. Participation in the Conference and the training course was very useful because not only they were able to pick up new ideas but were also able to exchange experiences with others. More opportunities be provided to women to attend similar international training courses;
- ii. Provincial cooperative banks and some stronger cooperative institutions should provide funding and other logistic support to primary level cooperatives, especially where there are larger number of women members to undertake better-living activities;
- iii. Institutions like the FBC should assist the appropriate cooperatives to help train extension workers and betterliving advisors;
- iii. More national training programmes would help disseminate
 more information to more number of persons;
- iv. Pilot projects on involvement of women/women-related activities within the area of operation of provincial cooperative banks and larger cooperatives would be useful;
 - v. Women's groups should organise women according to their age groups and start activities for various groups in collaboration with government agencies and the National Cooperative Union of Pakistan.
- vi. Multipurpose type cooperatives based on "one village one society" concept should be adopted?

- vii. Cooperatives should undertake educational and training activities.
- viii. Women's groups should be formed and encouraged to participate in the cooperative activities, especially in the field of better-living activities to improve the life style in villages.
- ix. Credit facilities should be linked with education and social welfare activities.
- x. Member education system should be vigorously pursued.
- xi. Reservation be made for employment of women in the cooperative sector and should be followed.
- xii. More women should be encouraged to take up leadership positions in cooperatives, at the primary, secondary and national levels. More women directors/board members should be elected to represent the population.

[03] Sri Lanka

- Two participants from Sri Lanka, one representing a MPCS and the other a government-supported rural development programme, made the following recommendations:
- i. The national and district level women's committees should be supported by the appropriate government agencies and the National Cooperative Council of Sri Lanka to develop more income-generating activities so that the women are able to maintain their families easily;
- ii. To educate and train the women leaders and active women members, support and collaboration of agencies like Sanasa Movement be enlisted with 'economic well-being' being the main focus of development;
- iii. MPCSs with comfortable financial situation should develop their own training and education programmes with the help and collaboration of the NCC's training/extension infrastructure;
- iv. Women's committee at the national level to develop simple training and extension material on issues like: child care, mother care, balanced food, participation in the business of cooperatives, savings, joint-purchasing for household goods etc.

Some General Recommendations

30 Based on their class-room studies, study of cooperatives on the spot through study visits, field observations and discussions with members, women leaders and leaders of agricultural cooperatives the participants made the following general observations and recommendations:

- i. The training course has been very useful and beneficial and should continue in the future to benefit more women leaders from the developing countries about the Japanese experience;
- ii. Members of women's associations in Japan should enjoy full and regular membership within their cooperatives for effective economic participation;
- iii. Senior members of women's associations should be invited by ICA/IDACA to act as resource persons to handle teaching sessions in the training programme;
- iv. ICA should consider increasing the number of trainees per training programme to benefit more number of women leaders from the developing countries. The present number of six participants is too inadequate to fulfil the needs of the Movements in the Region;
- v. Follow-up training programmes for former participants be organised periodically to provide them with the latest information on developments in Japan and in the Region;
- vi. Follow-up national workshops could be held making use of the participants already trained in IDACA for dissemination of knowledge among those who are unable to attend the programme in Japan;
- vii. Final report of the training programme be sent to the sponsoring/nominating organisations with a request to initiate follow-up action on the recommendations and suggestions of the training course, where feasible.

"...To enhance the competitiveness and economic success of cooperatives, it is crucial that potential women managers (leaders) are identified from within the Movement and receive appropriate training in order to give them broader knowledge and experience of cooperative organisations and functions as well as leadership skills such as communication, financial management, networking, negotiating and lobbying. Cooperatives also stand to gain from an increased pool of potential leaders and managers with enhanced skills and experience.

"...Until a sufficient pool of women have the skills and qualifications required in mixed cooperatives, they cannot constitute the critical mass needed to ensure that they have a chance to advance to positions of greater responsibility and leadership."

SECTION-IV

CONCLUDING SESSION

- The concluding session of the Seventh ICA-Japan Training programme for Rural Women Leaders of Agricultural Cooperatives in Asia organised by the International Cooperative Alliance in close collaboration with the Central Union of Agricultural Cooperatives (JA-Zenchu) and the Institute for the Development of Agricultural Cooperation in Asia (IDACA-Japan) was held at the IDACA on December 02 1997.
- On the successful completion of the training programme, the participants were awarded Certificates of Participation by the Managing Director of the IDACA. The concluding session was addressed by the representatives of MAFF, JA-Zenchu and IDACA.
- The participants expressed their deep appreciation to the International Cooperative Alliance, the MAFF, the JA-Zenchu and the IDACA authorities for the opportunity given to them to participate in the training programme, study the organisation and activities of the women's association in agricultural cooperatives in Japan. They expressed their gratitude to IDACA Managing Director, Mr Yoshitada Nakaoka, and the programme coordinator, Ms Eiko Oshita, for all the assistance and care given to them during the training course period.
- 104 The participants requested the IDACA to convey their appreciation and thanks to the cooperative organisations visited by them during the study visits in Hyogo Prefecture.
- They also expressed their grateful appreciation to the ICA for the opportunity given to them for participating in the second Asian Women Farmer Leaders Conference held in Tokyo, November 05-09 1997. It was suggested that the ICA Project Director should help conduct the training programme for its full duration. Dr Daman Prakash had contributed significantly in the conduct of the 2nd Asian/African Conference and a part of the training course.
- The participants were appreciative of the opportunity of meeting with the Secretary-General of the AARRO, Mr Bahar Munip, and suggested that such collaborative conferences should be regularly organised.

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ANNEXE-I

COURSE PARTICIPANTS

India	01	Mrs Usha Tai P. Chaudhari Director Maharashtra State Cooperative Bank Ltd. 9 Maharashtra Chamber of Commerce Lane Fort, Mumbai 400023. India
	02	Mrs A. Bhanumati, President District Central Cooperative Bank Ltd., NTR Sahakara Bhavanam, Yuda Layout Marripalam, VISHAKHAPATNAM 530024 India
Pakistan	03	Mrs Shamim Akhtar Memon Deputy Director Federal Bank for Cooperatives A-3, 255 Safiq Plaza Sarwar Shaheed Road KARACHI Pakistan
	04	Mrs Ikhtiar-Un Nisa Officer Grade-II Federal Bank for Cooperatives Federal Bank Building Sector-5, PO Box 1218 ISLAMABAD Pakistan
Sri Lanka	05	Ms M.M. Ariyawathie President Horombawa Multipurpose Cooperative Limited HOROMBAWA Sri Lanka
	06	Ms C.C. Karunaratne Chairperson Gampaha District Rural Banks' Union 239/1 Colombo Road GAMPAHA Sri Lanka

Annexe-II

7th ICA/Japan Training Course for Rural Women Leaders Asia of Agricultural Cooperatives in (Nov. 4~ Dec. 3, 1997)

PROGRAMME

Nov. 4(Tue)		Date	Forenoon Session (9:30 ~ 12:00)	Afternoon Session (13:30 ~ 16:00)	Place of stay
5(Wed) Participate in the 2nd Asian Women Parmer Leaders Conference	Nov			Arrival of Participants	Hotel in Tokyo
6(Thu) Group discussion 7 1/(Fri) Summary of the Conference 7 1/(Fri) Summary of the Conference 7 1/(Fri) Summary of the Conference 8 1/(Fri) Observation of JA's Facilities 10 10 10 10 10 10 10 1		5 (Wed)	Participate in the 2nd Asian Women Farmer Lea	ders Conference	"
Reservation of JA's Racilities Wisit to JA Tsukul-Gun 8(Sat) Observation of JA's Racilities Move to Yokohama 9(Sun) Sight Seeing in Kamakura Move to IDACA 10(Mon) IDACA Orientation / Country Report 11(Tue) Japanese Culture, Society & Agri. Coop History & Present Condition of Womans' (Y.Abe. IDACA) 12(Wed) Agricultural Cooperative System in Japan S.Futagami) 12(Wed) Agricultural Cooperative System in Japan S.Futagami) 13(Thu) Better Living Activities of JA(K. Kageyama) Discussion on the Woman's Conference 14(Fri) International Activities of Agri. Coops. Enhancement of Rural Women's Conference 14(Fri) International Activities of Agri. Coops. Enhancement of Rural Women's Conference 14(Fri) International Activities of JA(K. Kageyama) Discussion on the Woman's Conference 15(Sun) Free Sightseeing in Tokyo Sightseeing in Kobe city 16(Mol) Wisit to JA Inamino Sightseeing in Kobe city 16(Mol) Wisit to JA Inamino Sightseeing in Kobe city 16(Mol) Wisit to JA Inamino Sightseeing in Kobe city 17(Mon) Free Sightseeing in Koto Sightseeing in Koto 18(Mol) Wisit to JA Inamino Sightseeing in Koto 18(Mol) Free Sightseeing in Koto Sightseeing in Koto 18(Mol) Free Sightseeing in Koto Sightseeing in Koto Sightseeing in Koto 18(Mol) Free Sightseeing in Koto Sightseeing in		(Thu)	Group discussion	.11	IDACA
8(Sat) Observation of JA's Facilities Hove to Yokohama		7(Fri)	Summary of the Conference	Visit to JA Tsukui-Gun	"
10(Mon) 10ACA Orientation / Country Report 10(Mon) 10ACA Orientation / Country Report 11(Tue) Japanese Culture, Society & Agri. Coop History & Present Condition of Womans' (Y.Abe, 1DACA) Associations (T.Tanaka,JA-Zenchu) 12(Wed) Agricultural Cooperative System in Japan (S.Futagami) Discussion on the Woman's Conference 14(Fri) International Activities of JA(K. Kageyama) Discussion on the Woman's Conference 14(Fri) International Activities of Agri. Coops. Enhancement of Rural Women's Life & Status Architage in Tokyo C. Y.Nakaoka, 1DACA) And Roles of Government (K.Yokota, MAFF) T. Sightseeing in Tokyo Sightseeing in Tokyo Sightseeing in Tokyo Sightseeing in Kyoto Union Observation of the Racilty of Economic Fed. 17(Kno) Visit to JA Hyogo Agri. Coop. Union Observation of the Racilty of Economic Fed. 17(Kno) Sightseeing in Kyoto Sightseeing in		8(Sat)	Observation of JA's Facilities	Move to Yokohama	Tsurumi
10(Mon) IDACA Orientation / Country Report		6(Sun)	Sight Seeing in Kamakura	Move to IDACA	IDACA
11(Tue) Japanese Culture, Society & Agri. Coop History & Present Condition of Womans' (Y.Abe, IDACA)		10 (Mon)	IDACA Orientation / Country Report		"
12 (Wed) Agricultural Cooperative System in Japan (S. Futagami) 12 (Wed) Agricultural Cooperative System in Japan (S. Futagami) 13 (Thu) Better Living Activities of Ja(K. Kageyama) Discussion on the Woman's Conference 14 (Fri) International Activities of Agri. Goops. Enhancement of Rural Women's Life & Status 15 (Sat) Sightseeing in Tokyo Sightseeing in Kobe city 17 (Mon) Leave for Study Tour Sightseeing in Kobe city 18 (Tue) Visit to Ja Hyogo Agri. Goop. Union Observation of the Facilty of Economic Fed. 19 (Wed) Visit to Ja Sanda-shi Observation of the Facilty of Economic Fed. 19 (Wed) Visit to Ja Inamino Observation of the Facilty of Economic Fed. 10 (Thu) Sightseeing in Kyoto Observation of the Facilty of Economic Fed. 12 (Sat) Leave for Tokyo Carlot Activities of Ja (T. Yokoyama, Nagano Welfare Fed.) 12 (Wed) Pree Carlot Activities Members' Education by Ja (. Ja-Zenchu) 13 (Wed) Public Relations Activities Members' Education by Ja (. Ja-Zenchu) 14 (Wed) Public Relations Activities Members' Education by Ja (. Ja-Zenchu) 15 (Wed) Public Relations Activities Members' Education by Ja (. Ja-Zenchu) 15 (Wed) Public Relations Activities Members' Education by Ja (. Ja-Zenchu) 15 (Wed) Pree Carlot		11(Tue)	Japanese Culture, Society & Agri. Goop	History & Present Condition of Womans'	"
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25(Tue) Welfare & Health Control Activities of JA (T.Yokoyama, Nagano Welfare Fed.) 26(Wed) Public Relations Activities Hembers' Education by JA (. JA-Zenchu)		24(Mon)	Free		"
Public Relations Activities Members' Education by JA (, JA-Zenchu)	***	25(Tue)	1	(T.Yokoyama,Nagano Welfare Fed.)	"
		26 (Wed)	Public Relations Activities	n by JA (, JA-Zenchu)	"

27 (Thu)	27(Thu) Mutual Insurance Business of Agri. Coops.	Credit Business of Agri. Coops.	*
	(S.Watanabe, Mutual Insurance Fed.)	(H. Kihara, Norin-chukin)	
28(Fri)	28(Fri) Marketing Business of Agri. Coops.	Purchasing Business of Agri. Coops.	"
	(S.Inoguchi, Cooperative College)	(T. Shimizu, JA-Zenchu)	
29(Sat) Free	Free		"
30(Sun) Free	Free		"
Dec. 1(Mon)	(Mon) Drafting of Final Report		"
2(Tue)	2(Tue) Report Presentation/Evaluation/Closing Ceremony	A	"
3(Wed)	3(Wed) Departure of Participants for Home Countries		

ANNEXE-III

Agricultural Co-operatives in Japan and JA Women's Associations

Ms. Eiko Oshita

Programme Coordinator, IDACA, Japan

I. The Structure of Agricultural Co-operatives

1) Primary Agricultural Co-operatives

In Japan, primary agricultural co-operatives are organized on the village, town and city level, with farmers as regular members, and non-farmers as associate members. At present, almost all farmers are members of agricultural co-operatives.

There are two types of primary agricultural co-operatives, multi-purpose and single purpose. Multi-purpose co-operatives provide members with a wide range of services such as marketing, supply, credit, mutual insurance, and the use of available facilities; with guidance at all levels on farming and living conditions. Such multi-purpose activities are geared to the actual needs of Japanese farmers, who are often engaged in mixed farming. Thus, multi-purpose co-operatives play a central role in Japan's agricultural co-operative movement.

Songle purpose agricultural co-operatives, which concentrate on marketing, are active in specific areas of production, such as fruits, vegetables, sericulture, and livestock. Almost all members of single purpose agricultural co-operatives are concurrently members of multipurpose agricultural co-operatives.

2) Prefectural Unions and Federations

Primary agricultural co-operatives have corresponding federations at the prefectural level. Organized by function, federations are classified into two categories: those mainly composed of -

- * multi-purpose agricultural co-operatives such as prefectural economic (marketing and supply), credit, and mutual insurance federations, and
- * single purpose agricultural co-operatives such as dairy, sericultural and horticultural co-operative federations.

Each of the 47 prefectures in Japan has a prefectural union of agricultural co-operatives, whose members are primary co-operatives and prefectural federations. The prefectural unions do not engage in business, but guide, coordinate, research, survey, educate, inform and perform audits on behalf of primary agricultural co-operatives and prefectural federations. In addition, they represent the interests and objectives of the agricultural co-operative movement in each prefecture.

3) National Organisations

Each prefectural federation has a national counterpart. National federations are also classified into two categories, those related to multi-purpose agricultural co-operatives, including National Federations of agricultural Co-operative Associations, National Mutual Insurance Federation of Agricultural Co-operatives, National Press and Information Federation of Agricultural Co-operatives, National Welfare Federation of Agricultural Co-operatives; and those related to single purpose agricultural co-operatives, including National Federation of Livestock Co-operatives, National Federation of Dairy Co-operatives, National Federation of Sericultural Co-operatives, and National Federation of Horticultural Co-operatives.

Related institutions include the Norinchukin Bank (Central Co-operative Bank for Agriculture, Forestry and Fisheries), the National Association of (Prefectural) Credit Federations of Agricultural Co-operatives, IE-NO-HIKARI Association (engaged in publishing), and UNICOOP JAPAN (engaged in foreign trade), but they are not national federations as defined by the agricultural Co-operative Society Law.

Membershmp in Central Union of Agricultural Co-operatives, a nationwide organization, is basically held by primary agricultural co-operatives, prefectural unions and federations, and various national federations. Central Union does not only provide guidance, coordination, research, education, information and audit services, but also represents the interests and objectives of Japan's agricultural co-operative movement.

II. Women's Association of Agricultural Co-operatives

Women are not only responsible for taking care of household budgets, but are very active in actual farm operations. They join agricultural co-operative women's associations to improve health care, standard of living, and buying power. Currently 1.76 million (as of December, 1995) women are members of more than 2,000 women's associations in Japan. There are Prefectural Councils of Agricultural Co-operative Women's Associations and the National Council of Agricultural Co-operative Women's Associations.

At present, because agricultural co-operatives have few women members, they tend to be run primarily by men. However, women and men must participate equally in the agricultural co-operative movement.

In this connection, women's associations need to present their views to agricultural cooperatives, and board members must ensure their decisions reflect the ideas of women.

1) The Organization of JA Women's Association

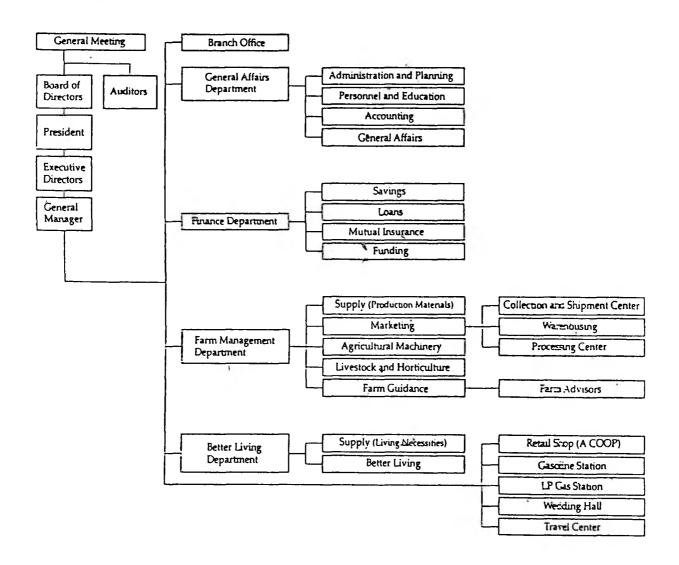
JA Women's Associations were organized primarily among women living in agricultural areas with the purpose of improving their social and economic status. They participate in JA activities and work in broad areas ranging from agriculture to the general improvement of regional life-style in closely-knit co-operative societies.

Currently the organization counts more than 2,000 chapters and 1.76 million members. These are led by a national council and lower councils in 47 urban and rural prefectures, bodies which collectively work to administer activities nationwide.

Individual Village, Town & City Level Slighe Purpose Agricultural Co-operatives Multipurpose Agricultural Co-operatives Prefectural Mutual Insurance Federations Prefectural Economic Federations Prefectural Welfare Federations The Organization of Japan's Agricultural Co-operatives Prefectural Credit Federations Other Prefectural Federations Prefectural Level Prefectural Unions of Agricultural Co-operatives Central Co-operative Bank for Agriculture, Forestry, and Fisheries National Federation of Agricultural Co-operative Associations National Welfare Federation of Agricultural Co-operatives Other National Pederations of Agricultural Co-operatives National Mutual Insurance Federation of Agricultural Co-operatives National Press & Information Federation of Agricultural Co-operatives le-No-Hikari Association National Level Central Union of Agricultural Co-operatives (IA-ZENCHU)

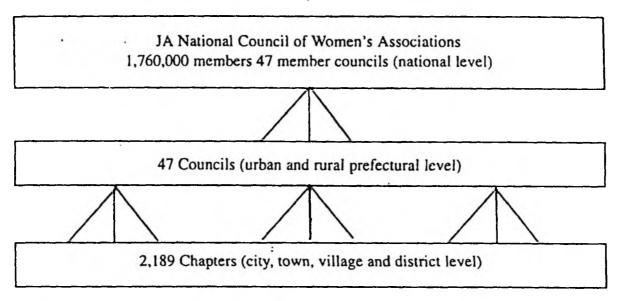
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A Typical Example of the Structure of Multi-purpose Agricultural Co-operatives



Producers' Groups: Flower, Dairy, Pig-raising, Vegetable and Rice-farming Groups
Agricultural Co-operative Business Groups: Farmers' Pension and Mutual Insurance Promotion Groups.
Youth and Women's Groups: Young Wives, Women's, and Youth Associations.

Organizational Structure of JA Women's Association



2. Development of JA Women's Associations

The period following World War II saw the implementation in Japan of policies aimed at democratization, spurring reform of agricultural land holding, recognition of women's rights and increasing organization of women in their own groups. Agricultural Co-operative Women's Associations started to appear around 1948 and a national administration was formed in 1951.

While the early stages were difficult for the agricultural co-operative association, the JA Women's Associations became a force in its rise by undertaking efforts to increase investment and encourage savings.

To improve poor living conditions, the JA Women's Associations actively mounted a campaign to share purchase costs of daily necessities, for example matches and sugar, and improve kitchen conditions by setting up small water supply systems, providing improved kitchen ranges and controlling vermin. Other programs to aid people focused on birth control, teaching management of family finances and cooking for better nutrition at a time when food fell short of satisfying the needs of people who had to perform hard work. The benefits of these efforts soon became apparent.

Together with its activities, the organization's management grew stronger. An official song and band were adopted, membership reached a peak of 3.44 million people in 1958.

A movie was independently produced with funds generated by 10 yen contributions from members. Called 'Niguruma No Uta' (Song of a Cart), it tells the story of a woman who gets married, deals with her children's illnesses, husband's infidelity, mother-in-law's abuse and the deprivations of war-time before finally finding happiness in her later years.

The film was released and drew a very positive response among theatre-goers.

3) Activities of JA Women's Associations

* Let's join agricultural co-operative associations as formal union members and work to become officials of the associations.

At present, more than 60% of people who are engaged in farming in Japan are women; however, women regular members of agricultural co-operatives are less than 12%. Percentage of women directors in agricultural co-operatives is slightly over 0.2%.

We are seeking to overcome the role concept providing that "women are for working and policy making is for men". We need joint management of agricultural co-operatives.

* Let's rebuild Japan's agriculture and produce safe and good quality food.

Outcomes of the GATT Uruguay Round of Talks undermined import controls even on rice, our principle food. Here in Japan, the world's leading importer of food, we are building regional agriculture and improving co-operation with consumers.

Objectives include raising Japan's self-sufficiency in food production, positioning food as a 'source of life' and encouraging healthy eating habits suited to the Japanese lifestyle.

* Let's build a pleasant homeland where the elderly can live without worry.

There are many women today who find it difficult to support themselves when they become aged, because of inadequate social security and the fact that they worked without salary when they were young.

To avoid such a fate, people advancing in years must be cared for with a better system. They must also carefully plan their lives with the intention of maintaining economic independence in later years.

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

* Let's protect regional and global environment

We constantly urge people to switch to environment-friendly detergents, stop the waste of resources and co-operate with recycling programmes.

Further, as producers, we pursue agriculture that is gentle to nature and we seek to perpetuate cultivation through better soil and less use of agricultural chemicals.

4) Three Steps to Take

In promoting activities, it is necessary to always consciously think in terms of three steps; "myself", "my peers", and "my region". It is important to conceptualize the meanings of "myself", "my peers", and "my region" and arrange things in terms of each according to which steps are possible and which steps are one's duty.

Myself - 1. The member's own level.

Each women will make efforts and progress according to her own consciousness and eagerness. At the level of "myself", it is necessary that each member first think about what is

possible in her own family and agricultural operation and then take those steps.

My Peers-2. The peer level (JA Women's Associations)

What you cannot do by yourself may be accomplished with the aid of your peers.

It is important to achieve results by utilizing the strengths of a group or entire JA Women's Associations.

My Region- 3. The regional level (administration, various organizations)

Organizations that differ inderms of purpose may still benefit from co-operation and some activities will need administration.

This requires building friendly relations at all times to expand knowledge and create networks.

Reproduced from: Report of the ICA Regional Consultation Meeting on "Gender Integration in Cooperatives" held at Bangkok, Thailand, September 1996. ICA ROAP Publication, April 1997 - ISBN: 92-9054-041-9.

ANNEXE-IV

RESOLUTION ADOPTED UNANIMOUSLY BY THE SECOND ICA/JA-ZENCHU/AARRO/IDACA ASIAN/AFRICAN CONFERENCE OF WOMEN FARM LEADERS OF AGRICULTURAL COOPERATIVES HELD IN JAPAN. NOVEMBER 5-9 1997

- The 2nd Asian/African Conference of Women Farm Leaders of Cooperatives was jointly organised by the Agricultural International Cooperative Alliance Regional Office for Asia and the Pacific (ICA ROAP), Afro-Asian Rural Reconstruction of the Central Union Agricultural Organisation (AARRO), Cooperatives of Japan (JA-Zenchu) and the Institute for the Development of Agricultural Cooperation in Asia-Japan (IDACA) at Tokyo, Japan, from 5th to 9th November 1997. The first conference was held in October 1996.
- The Conference was attended by 43 top-level women leaders representing 22 countries and three international organisations. Senior level leaders representing the organisations and supporting agencies who delivered their inaugural addresses included: Mr Mutsutami Harada, President, JA-Zenchu/IDACA-Japan; Dr Daman Prakash, Project Director of the ICA ROAP; Dr Bahar Munip, Secretary-General of the Afro-Asian Rural Reconstruction Organisation; Ms Haniwa Natori, Director, Office for Gender Equality in the Prime Minister's Office-Japan; Mr Bobuhito Hobo, Director, Multilateral Cooperation Division, Economic Cooperation Bureau in the Ministry of Foreign Affairs-Japan; and Ms Yuko Imajo, Director, Women and Life Division, Agricultural Production Bureau in the Ministry of Agriculture, Forestry and Fisheries (MAFF-Japan).
- The Conference was hosted by the IDACA and held at the MAFF Annexe building in down-town Tokyo. A familiarisation field study visit to Kanagawa Prefecture was organised for the delegates. The Conference was jointly coordinated by Mr Yoshitada Nakaoka, Managing Director of IDACA; Dr Daman Prakash, Project Director, ICA ROAP; and Dr Bahar Munip, Secretary-General of AARRO.
- O4 The Conference took note of the development work done by the ICA ROAP, AARRO and the IDACA in the field of agricultural cooperatives.
- O5 Having taken into account the initiatives taken earlier by the United Nations, its Specialised Agencies, other international organisations including the ICA and the AARRO, and the efforts made by the Government of Japan and the Agricultural Cooperative Movement of Japan including the JA-Women Associations, the Conference hereby reiterates its Appeal made to the Governments and the Movements by the 1st Conference expeditiously facilitate the process of development for the rural women in agricultural cooperatives.

- Having taken into consideration the spirit of equality for women as contained in the ICA Statement of Cooperative Identity, Principles of Cooperation, and the Cooperative Values, and having reviewed the existing situation of rural women in agricultural cooperatives in the participating countries, the Conference took note of the role played by women in the Japanese Agricultural Cooperative Movement through the Women's Associations, hereby resolves to make a set of Recommendations to the Governments and the Movements for their consideration and speedy implementation.
- 07 The Conference unanimously adopts this Resolution and requests the ICA, AARRO, IDACA and JA-Zenchu to help implement its Recommendations.
- The Conference places on record its highest appreciation for the efforts of organisers in holding the 2nd Asian/African Conference and thereby enabling the participants to exchange views and learn from each others. The Conference hereby requests that such conferences be organised in future from time to time and to review and take appropriate follow-up measures.

RECOMMENDATIONS MADE BY THE CONFERENCE

Based on the discussions held and observations made, the Conference made the following recommendations and suggestions:

- O1 Efforts be made by agricultural cooperatives and government agencies to help farm women organise in groups/associations, thereby providing them with empowerment, collective bargaining power, and opportunities to develop themselves, enabling them by taking participatory decisions and sharing responsibilities in operating their own organisations;
- 02 Agricultural cooperatives and Government agencies to install, develop and expand literacy programmes for rural women through appropriate education, training and extension programmes, enabling them to read, write and manage their own family incomes/expenditures and family business operations.
- O3 Appropriate steps be taken by agricultural cooperatives and Government agencies to provide rural women with leadership development programme through cooperative education, extension and development programme which are adequately supported by relevant and simple teaching materials and visual aids on key issues effecting women e.g., family welfare, child/mother-care, sanitation, environment, farm practices and inputs, local traditions, superstitions, etc.
- Agricultural cooperatives and Government agencies to develop and expand vocational training and development facilities thereby providing the rural women to generate additional income by producing handicraft material, objects and souvenirs for tourism and other industry, farming, household items of daily use and organise marketing channels through retail outlets, exhibitions and showrooms in urban areas. Rural women be encouraged to handle community-related services e.g., midwifery, nursing, baby-

sitting, repairs of common use household equipments, raising of saplings in nurseries for social forestry programmes including some professional jobs, enterprise and business management skills, assertive training, public speaking, etc.

- O5 In order to enhance participation of women in decision-making process, agricultural cooperatives and Government agencies to provide for reserved positions on Boards/Managing Committees as has been done in some countries in the Region. Cooperative organisations and the Government agencies are to impress upon respective Governments to review and revise their policies and legislations to provide for the following:
- * Review and revise cooperative policies, laws and cooperative bylaws enabling more of rural women to become full members of agricultural cooperative organisations;
- * Reservation of seats on elected Boards/Managing Committees;
- * Enable women to own land titles and assets, and in countries where such laws exist their effective implementation is urgently needed;
- * Enable women to borrow money from financial institutions on easy terms;
- * Encourage more women to become members of agricultural cooperatives;
- * Recognise the value of labour put in by women in farm production, domestic and child-rearing responsibilities, and quantify it in economic terms; and
- * Intensify gender sensitivity training and education programmes.
- Of Agricultural cooperatives to increase employment of women to handle assignments like accounts, inventory control, billing, in addition to telephonists and secretarial services. More opportunities be also made available to women employees for career improvement by deputing them for training.
- 07 The Conference recognised the useful contributions of women in the preservation of environment, especially social forestry programmes.
- 08 The Conference took note of the FEEED (Food, Energy Conservation, Environment Protection, Employment and Development) as the key factors of development process for rural women.
- O9 The Conference made a strong plea to the participants to explore fund-raising possibilities for their development projects with donor agencies. It was suggested that project proposals be discussed with the Japanese Embassies and JICA offices and obtain the procedure guidelines for project submissions. The Conference advised the participants to keep the ICA/AARRO/JA-ZENCHU and

IDACA informed of the decisions of the Embassies and JICA offices. It was pointed out to the participants that the Government and the JICA do offer assistance to grass-roots NGOs engaged in developmental work for rural women.

10. The agricultural cooperatives and the Government agencies to develop necessary data-base on the involvement of rural women in agricultural cooperatives and rural organisations. Necessary collaboration of national level cooperatives and Government Departments be solicited to establish and operate such a database.

Women Leaders....

In the cooperative sector women need to be empowered in membership, employment, management, administration and decision-making because women are the prime consumers and the prime producers of cooperative services. The tradition of centralised structure in many developing countries have certainly contributed to male dominated and gender inequalities and this makes it more difficult for cooperatives to mainstream women. Women are marginalised in leadership as they are conditioned to become members but not leaders.

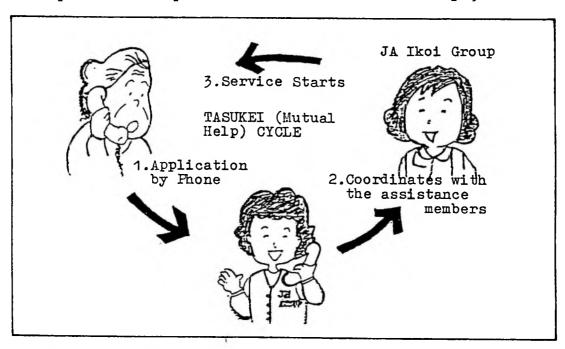
And this is the main reason why women members refrain from seeking elections to the board of cooperatives. Some of the reasons are:

- Lack of time
- Fear of proving incompetent
- Lack of financial incentives as duties are mainly honorary
- Fear of making decisions which are likely to spoil friends
- Family compulsions.

ANNEXE-V

AN EXAMPLE OF "AT-HOME NURSING AND HOUSE-KEEPING ASSISTANCE"
SERVICES PROVIDED BY IKOI (OASIS) GROUP OF JA-SAKU-SHI
- JA CARE WORKER TO HELP AT HOME

{IKOI Group of JA-Saku-Shi is an organisation which offers paidservices of at-home nursing and house-keeping assistance on a membership basis for the purpose of creation of lively rural community without any concern and with mutual help.}



Who Needs the Help?

- -The elderly living alone
- -The elderly couple without any other family members
- -The family with bed-ridden elderly
- -The disabled
- -The single parent family and those having difficulty in care or house-keeping before or after delivery of baby.

Membership Fee and Annual Fee:

- -Entrance fee : 1,000 Yen
- -Annual fee : 1,000 Yen

Charge for the Service:

- -800 Yen per hour
- -Transportation expenses should be added

Service Hours:

- -Monday-Saturday
- -0830-1700 hrs
- -Not available on Sundays, National Holidays, August 13-16, December 30-January 03; except for special reasons.

How to Get Membership?

-Those who need assistance and will extend assistance are required to pay 1,000 Yen as membership fee and 1,000 Yen as annual fee. (Note: Annual fee is used to make up for premium of insurance in case of accidents and communication expenses for members).

Application:

To Better-Living Guidance Department, Better-Living Division, JA-Saku-Shi (Tel:81-1112 Ext:133.134)

Who Extends Assistance?

- [*]-JA Care Worker (Home Helper). Membership basis Registered as care and assistance member to visit a member in need of assistance to provide services such as physical care and house-keeping assistance, Conversation partner, guard etc.
- -Two Types of Members: (i) Care-Worker member for physical care and house-keeping assistance; and (ii) Cooperation member mainly for house-keeping assistance.
- [*]-Supporting Member (Financial Support). Not available for field assistance, but for financial support by paying entrance fee and membership fee with understanding and support of the activities.

Service Starts by:

(i) Call Better-Living Guidance Department of JA-Saku-Shi by phone; (ii) Staff of the Secretariat visits the applicant to have consultation, makes arrangements necessary for membership and others, and coordinates with organisations concerned; (iii) The staff and JA Care Worker in-charge visits the applicant to make confirmation of service hours and programmes to be offered.

Services:

- -House-keeping Assistance: Cleaning, washing, shopping, aid to outing, aid to hospital, conversation partner, Substitute writing, Weeding etc.
- -Physical Care/Aid: Diaper change, Excretion, Bathing, Body washing, Changing clothes, Having meals, Moving etc. etc.

Reproduced from: Health Care Activities for Members of Agricultural Cooperatives by Ms Takako Yokoyama of Saku General Hospital, JA-Nagano Prefectural Welfare Federation. IDACA, Tokyo, November 1996.



Regional Office for Asia and the Pacific 'Bonow House', 43 Friends Colony (East), New Delhi - 110065

India.

Phone: (91 11) 683 5123, 683 5319 Fax: (91 11) 683 5568, 684 7354 E-Mail: ica@icaroap.unv.ernet.in

icaroap@giasdi01.vsnt.net.in

THE COOPERATIVE IDENTITY

[The ICA General Assembly held on 23rd September 1995 in Manchester, adopted the new Principles of Cooperation recommended by the ICA Board of Directors and the ICA Congress after global study and review by a committee headed by Prof Ian McPherson from Canada. The process started with a paper presented by Lars Marcus the then President of the ICA at the Congress held in 1988 at Stockholm. Sven Ake Book, a cooperative specialist from Sweden was detailed to undertake a research into Cooperative Values and Principles in the context of modern global environment of cooperatives who presented his report to the ICA Congress held in Tokyo in 1992. The General Assembly appointed a committee, headed by Prof Ian McPherson for a review of the Cooperative Principles.]

DEFINITION

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

VALUES

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

THE PRINCIPLES OF COOPERATION

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

First Principle: Voluntary and Open Membership

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

Second Principle: Democratic Member Control

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

Third Principle: Member Economic Participation

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

Fourth Principle: Autonomy and Independence

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

Fifth Principle: Education, Training and Information

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

Sixth Principle: Cooperation among Cooperatives

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

Seventh Principle: Concern for Community

Cooperatives work for the sustainable development of their communities through policies approved by their members.



The INTERNATIONAL COOPERATIVE ALLIANCE (ICA) is a world-wide confederation of cooperative organisations of all types. Founded in London on 18th August 1895, the ICA has affiliates in 95 countries with 230 national and 7 international level organisations as members serving over 835 million individual members worldwide.

The ICA Regional Office for Asia and the Pacific {ICA ROAP} serves 62 national level organisations from 28 countries, and one international organisation {ACCU}, representing nearly 500 million individual cooperators. Main activities include: Coordination of cooperative development efforts within the Region and promotion of exchanges and experiences; Project identification, formulation and evaluation; Promotion of establishment and development of national cooperative apex organisations; and Organisation of seminars and conferences on specific subjects including support for programmes aimed at the involvement of women and youth in cooperative activities.

The ICA enjoys Category-I Consultative Status with the United Nations Economic and Social Council {UN/ECOSOC} and has active working relations with UN and other international organisations.

