

1st Training Course on **EMPOWERING WOMEN IN BUSINESS AND MANAGEMENT OF AGRICULTURAL COOPERATIVES**

Thailand – Japan: 16th July to 10th August 2017



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

ICA 02490

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AND MANAGEMENT OF
AGRICULTURAL COOPERATIVES**

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COURSE REPORT

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**International
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Asia and Pacific

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



Report of the
**1st Training Course on
Empowering Women in Business and
Management of Agricultural Cooperatives**
Thailand and Japan
16th July to 10th August 2017

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COURSE REPORT

SECTION-I

Executive Summary

Background

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

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

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

Introduction

The International Cooperative Alliance (ICA) is an independent, non-governmental organisation established in 1895 to unite, represent and serve cooperatives worldwide. The Alliance provides a global voice and forum for knowledge, expertise and coordinated action for and about cooperatives. The members of the Alliance are international and national cooperative organisations from all sectors of the economy. The Alliance has 300 members from over 100 countries, representing close to one billion individuals worldwide. According to the World Coop Monitor (<http://www.monitor.coop>) the world's top 300 cooperatives generate 2.6 trillion USD in turnover. Cooperatives generate partial or full-time employment for at least 250 million individuals worldwide, either in or within the scope of cooperatives, making up almost 12% of the entire employed population of the G20 countries.

Operating from a global office in Brussels (Belgium), the Alliance is organized with four Regional Offices – Europe, Africa, Americas, and Asia-Pacific. The ICA-AP which was opened in India in **1960** takes care of **97** members from **30** countries in the Asia-Pacific region.

Training Course

The Ministry of Agriculture, Forestry and Fisheries (MAFF) of the Government of Japan has chosen the International Cooperative Alliance (ICA) to implement an umbrella Project on “**Capacity Building in Agricultural Sector in Asia and Africa (CB Project)**” for three years starting from 2017.

Under this Project, the **1st** Training Course on “**Empowering Women in Business and Management of Agricultural Cooperatives**” was held in **Thailand** and **Japan**. Part-**I** of the Training Course was held in Thailand in collaboration with the Cooperative League of Thailand (CLT) from **16th** to **25th** July 2017 and Part-**II** in Japan in collaboration with the Institute for the Development of Agricultural Cooperation in Asia (IDACA) from **26th** July to **10th** August. The Training Course was funded by the Ministry of Agriculture, Forestry and Fisheries (MAFF), Government of Japan, and implemented by ICA.

Objective

The objective of the training course was to assist capacity building of leaders of rural women for promotion of more participation in organizational management and organized business activities.

Course Participants

Eight (8) women participants were selected by ICA-AP for the Training Course from the following eight countries – Cambodia, Indonesia, Laos, Malaysia, Myanmar, Philippines, Thailand and Vietnam. A list of participants is placed at Section-XI.

Home Country Assignments (HCA)

The selected participants undertook their Home Country Assignments (HCA) for a period of one week (9-15 July) prior to the actual commencement of the Training Course. They prepared a **Country Report** on the format supplied by us.

They also prepared a brief note after discussion with their seniors in the organization. The purpose was to write down the ideas for the preparation of action plan in IDACA based on the experience and knowledge gained during the training course in Thailand and Japan. This helped them to explain and implement the action plan prepared in Japan after the training course for the development of their own organizations including social and economic activities so as to meet the objective of the Training Course.

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

Part-I: Study Visits in Thailand

A 10 day study visit program with a focus on observation of the activities of cooperatives/women groups and social institutions was held in Thailand from 16th to 25th July 2017 in collaboration with the Cooperative League of Thailand (CLT) – a member organization of ICA.

Part-II: Training Course in Japan

Part-**II** of the Training Course, including field study visits, was held in Japan for 16 days (26th July to 10th August 2017). The Training Course was conducted by and located at IDACA. Some of the key subjects covered at IDACA were:

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

Financial Support

The Ministry of Agriculture, Forestry and Fisheries [MAFF] of the Government of Japan contributed funds to the 1st Training Course on "Empowering Women in Business and Management of Agricultural Cooperatives" which was followed by a grant for its implementation. The ICA is highly appreciative of the contribution made and grateful to the Government of Japan for this gesture.

Acknowledgements

In the implementation of the 1st Training Course, the ICA has received full support and cooperation from the Central Union of Agricultural Cooperatives (JA-ZENCHU); Ministry of Agriculture, Forestry and Fisheries [MAFF] of the Government of Japan; Institute for the Development of Agricultural Cooperation in Asia [IDACA] in Japan; Cooperative League of Thailand (CLT); and other ICA member-organisations in the Region. The ICA is grateful to its member-organisations for their support.

Administrative Arrangements

Mr. K. Sethu Madhavan, Advisor-Membership, ICA-AP, was responsible for the conduct of the 1st Training Course. The entire Training Course was coordinated and implemented by him for its full duration, under the direction of the ICA Regional Director for Asia and Pacific.

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

Summary of the Time Table

The following was the summary of the time table:

<i>Home Country Assignment (HCA)</i>	<i>:</i>	<i>9th to 15th July 2017</i>
<i>Arrival of Participants in Bangkok</i>	<i>:</i>	<i>16th July</i>
<i>Part-I: Field Study Visits in Thailand</i>	<i>:</i>	<i>17th to 25th July</i>
<i>Arrival of Participants in Tokyo-Japan</i>	<i>:</i>	<i>26th July</i>
<i>Part-II: Training Course in Japan-IDACA</i>	<i>:</i>	<i>27th July to 9th August</i>
<i>Departure of Participants from Japan</i>	<i>:</i>	<i>10th August 2017</i>

SECTION-II

Inauguration of Part-I of the Training Course in Thailand

The inauguration of Part-I of the 1st Training Course on "Empowering Women in Business and Management of Agricultural Cooperatives" was held in the forenoon of 17th July at the premises of Cooperative League of Thailand (CLT). The inaugural session was attended by Mr. Mongkalat Pukanat, Chairman of CLT; Mr. Phanuwat Wanraway, Head of International Affairs of CLT; Mr. K. Sethu Madhavan, Advisor-Membership/Program Coordinator, ICA-AP and a number of CLT officers and staff.

Mr. Mongkalat Pukanat welcomed the participants and the guests on behalf of CLT. He said that the CLT has the honour to organize this international training program in Thailand for the last six years. He said that the CLT is intensely involved in empowering women in business and management of agricultural cooperatives which is the theme of the training course.

He also thanked the participants and their organizations for nominating them for this training course. He assured the participants that they would enjoy their stay in Thailand. CLT staff has made good arrangements for field study visits in Thailand. He urged upon the participants to transfer the knowledge they will gain in Thailand and Japan to their colleagues back home.

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

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

After the inauguration, a presentation on the Cooperative Movement of Thailand was made by Mr. Phanuwat Wanraway, Head of International Affairs, Cooperative League of Thailand, for the benefit of the participants.

Background

Cooperatives in Thailand, like in all developing countries, have been initiated by the government since 1915 with the prime aim of being a means of improving the livelihood of small farmers. This is due to the increasing debt problem resulting from farmers suffering from the shift from self-sufficient economy to trade economy. Natural disasters such as droughts and floods have further worsened the debt situation for the farmers. Consequently, they have lost their farmland and became laborers, leaving their debts unpaid.

The first cooperative in Thailand was named Wat Chan Cooperative Unlimited Liability and was established by the government on 26th February 1916, in Phitsanulok. It followed the Raiffeisen credit cooperative type with the single purpose of providing farm credit and being organized as a small village credit cooperative to help severely indebted farmers. The success of this type of cooperative in preventing many farmers' land led to the increasing number of small village credit cooperatives all over the country from being foreclosed by the money-lenders. Small credit cooperatives had prevailed in the country until 1983 when other types of cooperatives were then established in response to the people needs (i.e. production and consumer cooperatives).

Opening of the Training Course at the Cooperative League of Thailand (CLT)



Participants at the office of Cooperative Promotion Department (CPD)



Participants at Agricultural Cooperative Federation of Thailand (ACFT)



The increasing number of cooperatives also led to the establishment of the "Cooperative Bank" in 1947 through government capital. Village credit cooperatives were urged to increasingly hold share capital in the Bank with the hope that they would, in future, be owners of the bank which was their own financing center. In 1952 and 1953, two provincial cooperative banks were established in the Chiang Mai and Uttaradit provinces respectively by the affiliation of village credit cooperatives in each of the two provinces. The two provincial cooperative banks served their affiliates so well, both in their credit needs and depositing surplus funds. Unfortunately, the enactment of a new 'Commercial Banks Law' in 1962 laid down that the acceptance of deposits on 'current accounts' could only be operated by commercial banks which must be organized in the form of a 'limited company'. The two existing provincial cooperative banks had, therefore, to be reorganized as credit cooperative federations and a program to set up new cooperative banks was dropped. In 1966, the government-cum-credit cooperative-owned Bank for Cooperatives was reorganized as the 'Bank for Agricultural and Agricultural Cooperatives', a state enterprise, functioning as a financial center of agricultural cooperatives including lending directly to individual farmers.

In 1968 with the objective to strengthen the cooperative movement, the Government enacted the Cooperative Act, B.E. 2511, which allowed the establishment of the Cooperative League of Thailand, functioning as the apex organization of the cooperative movement. The said cooperative Act also allowed for the amalgamation program which combined the neighboring small village credit cooperatives, paddy and marketing cooperatives, land improvement and land settlement cooperatives into a large scale cooperative at district level performing multipurpose functions and which was officially categorized as agricultural cooperatives.

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

1. Agricultural Cooperatives (Agricultural cooperatives are established to enable farmer members to engaging in business together, thus helping one another in times of crisis as well as gaining for themselves a better livelihood and quality of life).
2. Land Settlement Cooperatives (The primary objective is to allocate land to farmers who having either no land or small holding to make use for their living earning. Its operational scope is the same as that of agricultural cooperatives. However, land settlement cooperatives put more emphasis on land development including familiarizing members with appropriate farming techniques and modern irrigation methods).
3. Fisheries Cooperatives (Fisheries cooperatives consist of members who are involved in fishing activities, both fresh and sea water. The main purpose is to deal with production and marketing problems through joint purchasing, access to loan funds, increased knowledge of the fishing industry, and promotion of natural resources conservation).
4. Consumer Cooperatives (Consumer cooperatives are formed by consumers in obtaining various goods at reasonable prices and guarantee standard. It is a legal body, registered under the Cooperative Act, with its members as its shareholders. Members voluntarily co-invest in their cooperative stores to fulfill their purchasing needs in a way that will sustain their economic well-being).
5. Saving and Credit Cooperatives (Saving and credit cooperatives are those whose members are people having the same occupation or living in the same community. Its main purpose is to promote savings among members and provide loans for productive investment).
6. Service Cooperatives (The service cooperatives is another cooperative type formed by persons engaged in the same occupation to deal with common concerns including building up employment security and maintaining the members' existing occupation).

7. Credit Union Cooperatives (The first credit union in Thailand was organized on 25th July 1965 by 13 pioneers with initial saving of 360 Baht, its name was "Soonklang Thewa Credit Union". Fr. Alfred Bonninque believed that dreams will come true if people join hands together and achieve their goals without bias to other people. This is the principle he believed people in the slums of Huay Kwang, Bangkok should observe to improve their lives and be of equal level to other people in the society. The credit union is the meeting point of people who trust and people who help people).

Organizational Structure of Cooperatives in Thailand

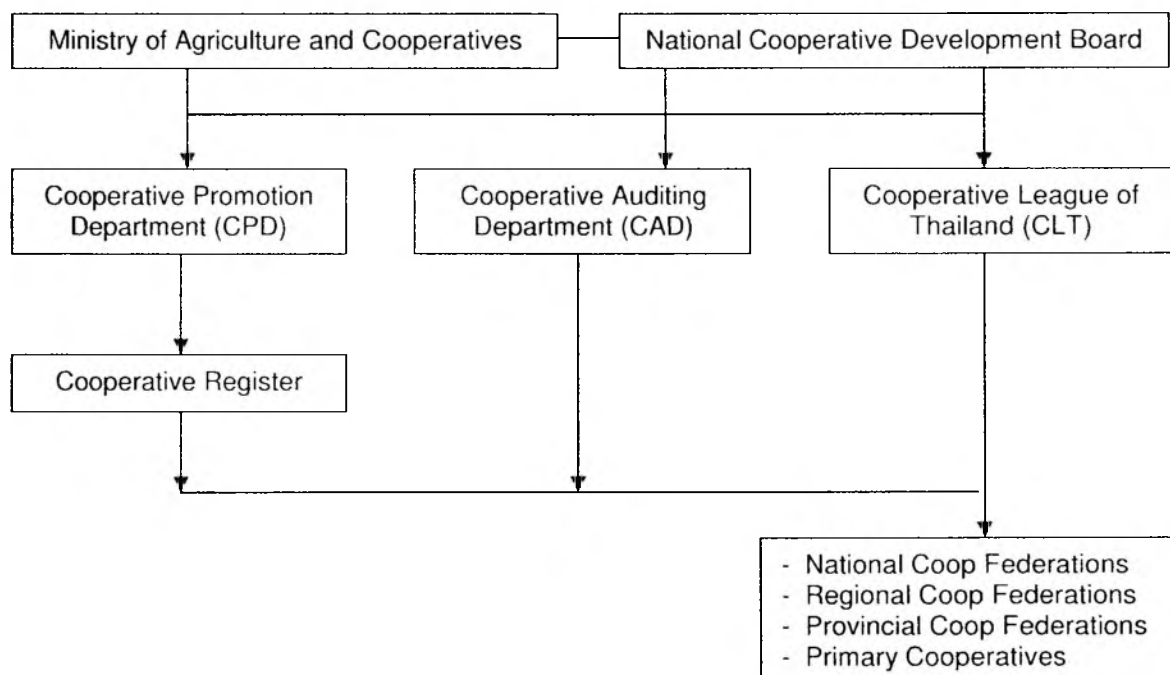
Cooperatives in Thailand are vertically organized in a three-tier system; primary cooperatives at district level and federations at provincial and national level. The primary cooperative consists of individual members while members of provincial and national federations are cooperatives. The members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

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

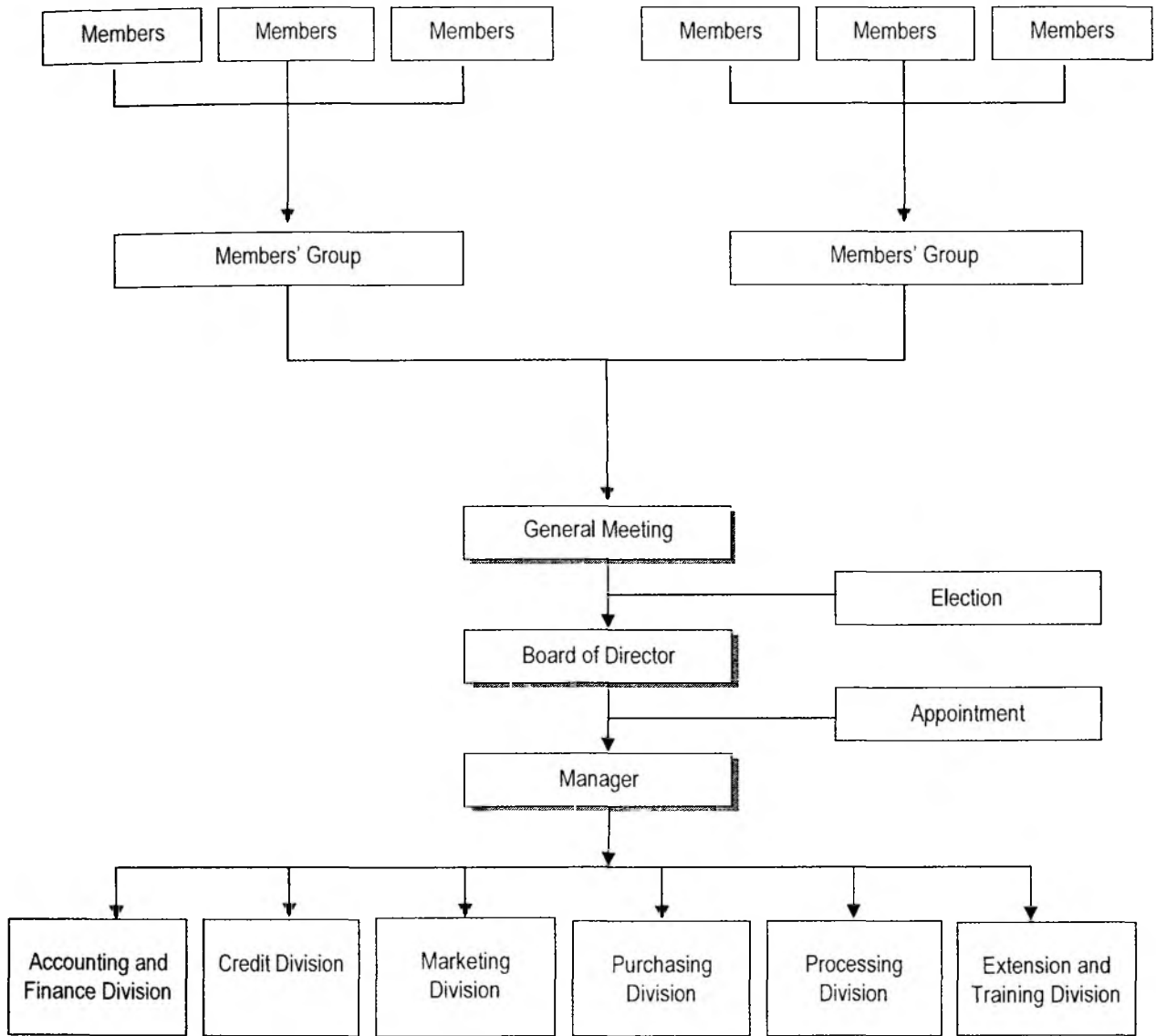
At national level, there is the Agricultural Cooperative Federation of Thailand of which all 76 provincial agricultural cooperative federations are affiliates. There are also the Sugarcane Growers Cooperative Federation of Thailand, Swine Raisers Cooperative Federation of Thailand, Dairy Cooperative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

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

Relationship of Co-operative Organizations in Thailand



Structure of Primary Cooperatives in Thailand



SECTION-III

Field Study Visits in Thailand

The field study visits were arranged from 17th to 25th July 2017 in and around Bangkok by the Cooperative League of Thailand (CLT).

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

Cooperative League of Thailand (CLT)

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

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

Resources and Facilities

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

Current Number of Cooperatives and Membership Classified by Types

No.	Types of Cooperatives	Number of Cooperatives (2013)	
		Cooperatives	Percentage
	Agricultural Cooperatives Sector		
1	Agricultural Cooperatives	4,361	54.95
2	Fisheries Cooperatives	101	1.25
3	Land Settlement Cooperatives	96	1.19
	Non-Agricultural Cooperatives Sector		
4	Saving and Credit Cooperatives	1,452	18.28
5	Consumer Cooperatives	275	3.26
6	Service Cooperatives	1,111	14.86
7	Credit Union Cooperatives	441	6.21
	Total	7,837	100.00

Participants at Bangplee Agricultural Cooperative Limited



Participants at Ban Phaeo Agricultural Cooperative Limited



Participants at Donchedee Agricultural Cooperative Limited



Participants at Credit Union of Thailand (CULT)



Participants at Banlat Agricultural Cooperative Limited



Participants at Lam Lukka Agricultural Cooperative Limited



Cooperative Promotion Department

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

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

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

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

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

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

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

The Agricultural Cooperative Federation of Thailand Limited (ACFT)

The Agricultural Cooperative Federation of Thailand Limited (ACFT) was established and operated under "The Cooperative Act" formed to be the National Agricultural Cooperative Federation and for the agricultural cooperatives throughout Thailand under the supervision of the Cooperative Promotion Department (CPD), Ministry of Agriculture and Cooperatives.

Set up as "The Wholesale Cooperative of Thailand Limited" on 30th May 1952, the name was changed a few times, finally to "The Agricultural Cooperative Federation of Thailand Limited" since 1st October 1975. The regulations had been amended to suit the policy and objectives. Its network covers enormous number of cooperative members. It has over 4,000 cooperative members covering over 6.3 million farm family members.

The main objective of ACFT was to encourage members to do business and assist each other by means of cooperative procedures with a non-profit business concept which will benefit the members and the society as a whole in both economic and social aspects.

The ACFT has got the following divisions: (a) Agricultural business division; (b) Training development division; and (c) Printing Division.

To increase cooperative's business capability and network, the ACFT is supporting the following facilities: ACFT Business Center in Chiangmai Province; TJC Chemical Company Limited; ACFT Business Center in Ayutthaya Province; and ACFT Cooperative Rice Center.

Rice Center: Rice is the most important economic crop of Thailand. It is a staple food for more than 50 percent of world population including Thai people. Most of Thai farmers are rice growers. Thus, rice is the top five income earning crops for farmers and the country. The ACFT is a national cooperative and the center of all national agricultural cooperatives. Its mission is to support and promote agricultural cooperatives in all aspects including farm inputs, marketing and knowledge for management and services according to principles of cooperative for the social and economic welfare of members. The ACFT is also authorized by the Cooperative Promotion Department to be the principal cooperative for rice business. Therefore, the Thai cooperative Rice Center Project is launched to be the central agency for processing all kinds of paddy rice from cooperatives nationwide and process into white rice and brown rice including jasmine rice, sticky rice, non-sticky rice and native rice for direct consumption and marketing to conserve and maintain the best rice of the world.

Distribution Center: There are 4,000 agricultural cooperatives throughout Thailand. Among these localities, there are high quality agricultural products that meet consumer demand. The deficiency in the supply chain is the distribution center for such goods as vegetable, fruits, organic products, coffee, tea and seasonal fruits. The ACFT has thus opened the Distribution Center to serve as business channel for propaganda and selling agricultural produces.

The ACFT has a total of 23 board of directors, all of whom are men. The term of office of the directors is for two years. They can be re-elected only two times consecutively. The ACFT has got 137 employees out of which 80 are women. The net surplus of ACFT for the year 2013 was 38.908 million Baht. The cost of one share of the cooperative is 100 Baht. A maximum dividend of 10% can be paid by the cooperative.

Bangplee Agricultural Cooperative Limited

Samutprakarn Province widely known as "Muang Pak Nam" is located at mouth of the Chao Praya River, north to the Gulf of Thailand and twenty-five kilometers from Bangkok. The whole area cover 1,004 square kilometers of alluvial plain, crisscrossed by canal, causing some areas to be flooded. The water in these canals is briney in the dry season. Most of the area is covered with paddy fields and orchards, with groves of Samae, prong, the mangrove and nipa palms. Well known goods from this province are "Khano Chak" or sweetened sticky rice wrapped by nipa palm leaves and dried gourami.

Samutprakarn province was founded during the Ayutthaya Period. The administrative center of the old community, known as "Muang Prapadaeng", was in an area currently the location of Prapadaeng District. It was a sea port for foreign merchandise ships that traded with Thailand.

Along the coast, forts, town moats and town-walls were constructed as a stronghold against hostile forces. During the Thonburi Period, King Tak Sin ordered dismantlement of the town-walls. In the Ratanakosin Period, King Rama II was afraid that this town might have been used by the enemy as a route to transport their troops and supplies. The King thus had Muang Samutprakarn constructed in Tambon Pak Nam in 1819. The construction was completed in three years, with six forts being built on both sides of the Chao Phraya River. Only three could be finished in this reign - Prakaisit Fort, Nagaraj Fort and Phi Sua Samut Fort. King Rama II visited the site of construction several times. By the royal command, a chedi, by the name of "Phra Samut Chedi," was erected on an island in the middle of the Chao Phraya River.

Unfortunately, the King passed away before the completion of the whole new town, leaving the construction to be resumed and completed in the reign of King Rama III, with three more forts to be added - Tri Petch Fort, Kongkapun Fort and Sua Sonlep Fort. King Rama V Pra Samut Chedi renovated the height of the chedi being elevated, and one more fort by the coast being built, named "Phra Chulachomklao Fort". At present, only Phi Sua Smut Fort and Phra Chilachomklao Fort remain in good condition whereas others are dilapidated.

The administration of Samutprakarn Province is divided into five districts. They are: Muang Samutprakarn, Bang Plee, Phra Pradaeng, Bang Boh, and Phra Samut Chedi District.

There are a total of 6 Amphur (districts) and Bangplee is one of the districts in Smutprakarn Province located around 30 km from Bangkok city. The main International Airport, Suvarnbhumi International Airport is also located in this province. The total land area is 1,004 sq. km; one side is opened to the Gulf of Thailand and other side is connected to Bangkok Capital City as well as industrial zones.

Bangplee Agricultural Cooperative Limited is an agricultural primary district level coop, covered two districts namely, Bangplee and Bang Sao Thong Districts. It was established under Cooperative Act of 15th November 1971 and on 3rd January 1978, the cooperative has amalgamated with Bang Chalong Rice Trading Cooperative Limited.

The cooperative has got 634 individual members; 12 board of directors (7 male and 5 female); 5 (3 male and 2 female) permanent staff. The business activities of the cooperative as on 30th October 2014 are as follows: share capital-US\$ 275,067; business turnover-US\$ 1,106,334; and loan provided to members-US\$ 833,334. The main business activities of the cooperative are rice trading and marketing of members' products. The cooperative made a profit of 1 million Baht in 2015.

Boonsri's Thai Sweets Occupation Women Group

Boonsri's Thai Sweet Occupation Women Group is one of the most outstanding woman groups of Bangplee Agricultural Cooperative Limited. The group was formed in 2006 by Mrs. Boonsri Bhummalee, the group leader of cooperative member. The location of the group is Bangplee Old Town Market. There are 15 members in the group. The group has been supported by both local government office and by the cooperative. CPD provided a subsidy of 40,000 Baht at the initial stage. The daily sale of the group is 10,000 Baht.

Location of the group

103 Moo 10, Bangplee Yai Old Town Market,
Amphur Bangplee, Samutprakarn Province

Important Features of Boonsri's Thai Sweet Occupation Group

Established: 2006

Number of Members: 13

Main Products: Thai Sweet Branded Boonsri's Thai Sweet

Contact address:

Bangplee Agricultural Co-operative Ltd.
87/1 Moo 8 Tambon Bangplee Yai
Amphur Bangplee
Samutprakarm Province-10500, Thailand.

Ban Phaeo Agricultural Cooperative Limited

Ban Phaeo is a district (Amphoe) in the northern part of Samutsakorn Province, central part of Thailand. In the past the area of the district was covered with deep forest. Hunters who travelled to hunt wild animals there always lost the way, so they agreed to make meeting points by using Phaeo flags. When people established a new village, they named their village Ban Phaeo. It was controlled by Sam Phran district. Later when the village grew bigger it became a Tambon. In 1925 the government split Tambon Rong Khe, Lak Sam from Ban Bo district and merged it with Tambon Ban Phaeo to form the Ban Phaeo district. The new district was assigned to Samut Sakhon province. Neighboring districts are (from the north clockwise) Sam Phran district of Nakhon Pathom Province, Krathum Baen and Mueang Samutsakorn of Samutsakorn Province, Mueang Samutsongkram of Samutsongkram Province, Damnoen Saduak and Bang Phae of Ratchaburi Province. The district is subdivided into 12 sub districts (tampon), which are further subdivided into 97 villages (muban). There are three townships (thesaban tampon) – Ban Phaeo, Kaset Phatthana and Lak Ha. The non-municipal area is administrated by 7 Tambon Administrative Organizations (TAO).

The Ban Phaeo Agricultural Cooperative was formally established in 1974 with 621 members with a share capital of Baht 130,000. The cooperative is located in the neighborhood of Bangkok. Farmer-members in the area grow coconut, especially young coconut to meet the needs of the people of Bangkok. The marketing was done through middlemen. Initially there were 12 small groups which were doing the business on their own, but the Cooperative Promotion Department (CPD) grouped them into a cooperative to do the business on a collective basis.

At present there are 3,468 household members out of which there are 1,248 women members. Though the area is fit for cultivating paddy, the current preferred products are: coconut, banana, star fruit, red apple, guava, vegetables and fisheries.

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

While the membership remained almost static (3,468 households) over three years (2011-2013), there has been a marked improvement in members' share (Baht 56 million in 2011; Baht 57 million in 2012 and Baht 59 million in 2013. Business turnover also remained constant, since the profits earned by the cooperatives are tax-free (as is the case with all cooperatives in Thailand).

The cooperative employs 25 fulltime personnel (male 16 and female 9). Elections are held every two years. The cooperative sources loan from the Bank for Agriculture and Agricultural Cooperatives-BAAC (a government financial institution).

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

Role of Supporting Agencies:

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

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

Baan Kaset Pattana Herbal Juice Processing Group

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

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

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

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

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

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

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

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

Donchedee Agricultural Cooperative Limited

Donchedee District is one of 10 Districts of Suphanburi Province located in the Northern area of Suphanburi Province around 31 kilometers from central part of the city. Total land area of Donchedee District is 252.081 square kilometers, around 5% of total land area of Suphanburi Province.

Main Agricultural Production: rice, sugar cane, cassava fruits, and horticulture, beef, chicken, eggs, pork, prawn, fresh water fish.

Total population of Donchedee District is 45,650 persons and 9,694 households. Members of Donchedee Agricultural Cooperative Limited is 3,657 households or 38% of total population of Donchedee District.

Donchedee Agricultural Cooperative Limited is one of the successful agricultural cooperatives in Thailand established in 1969. At the beginning, the cooperatives were amalgamated with other 23 cooperatives in the same area of Donchedee District. In 1975, the cooperative was amalgamated with Land Settlement Cooperative and registered in the new form as Donchedee Agricultural Cooperative Limited. There were 1,174 individual members with total share capital was 30,236 US\$ (1,028,000 Baht), capital operation was 143,800 US\$ (4,889,226 Baht).

As on 31st March 2017, the cooperative has got 12 board of directors; 2 internal auditors; 19 permanent staff; 3,657 member households; 4,382,353 US\$ share capital; and 14,588,236 US\$ operational capital.

The main business activities of the cooperative are credit business, supply business (fertilizer, chemical, consumer products, rice and gasoline station), collection of rice production, processing business (rice milling and rice seeding improvement), and service business (petrol station).

The sales turnover for 2016 was 54 million Baht; net profit 14 million Baht; and total assets 495 million Baht. The cooperative has got many awards from CPD, Province, etc.

Credit Union League of Thailand (CULT)

History

- In 1965 first Credit Union was established under the name "Soon Klang Thewa Credit Union".
- In 1966 the Catholic Council for Social Development which sponsored credit union organizing and extension approved to establish the Committee of Credit Union in Thailand and responsible for all credit union promotion.
- In 1969 the Credit Union Center of Thailand was established. Its office was in the same building of Soon Klang Thewa Association and its function was to promote organization of credit union chapter in each region that could organize national organization.
- In 1970 the Credit Union Center of Thailand became the associate member of the Asian Confederation of Credit Unions (ACCU).
- In 1971 the representatives from 60 credit unions all over Thailand attended the meeting at Xavier hall in Bangkok, to organize the Credit Union Nation Federation

of Thailand or CUNAFT. The Executive Board was selected from the representatives attended.

- In 1973, the Credit Union Center of Thailand was recognized as regular member by ACCU.
- In 1974 the CUNAFT changed its name to the Credit Union League of Thailand Ltd. (CULT). Loan Protection and Life Saving Program from CUNA Mutual were launched in Thailand.
- In 1977 MISEREOR, one of donor agencies in Germany granted the fund for CULT Building. That was the nation league's first office and training center located at Ramkhamhaeng Road, Bangkok.
- In 1978 CULT office was moved from Soon Klang Thewa to a new place.
- In 1979 the Credit Union movement in Thailand was legally accepted by the government and registered under the Cooperatives Law and supervised by the Cooperative Promotion Department, the Ministry of Agriculture and Cooperatives.

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

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

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

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

As on 30th June 2013 the CULT has got 1,321 credit unions and 1.283 million members. Share capital is one of the components of CULT to show the participation and ownership of credit union members. As on 30th June 2013 CULT has got a total of US\$ 791 million share capital; US\$ 1,067 million reserve fund; US\$ 1,838 million loan outstanding; and US\$ 2,085 million assets. The CULT utilizes the surplus to maximize the profit for members by investing in various stock and/or bonds based on the framework of the cooperative law and regulation of cooperative registrar.

Banlat Agricultural Cooperative Limited

Banlat Agricultural Cooperative Limited is situated in Phetchaburi Province. Phetchaburi Province is at the north end of the Malay Peninsula, with the Gulf of Thailand to the east and the Tanaosi mountain range forming the boundary to Myanmar. Except for these border mountains most of the province is a flat plain. With an area of about 3,000 square kilometers, it protects mostly rain forests in the mountains along the boundary to Myanmar.

Phetchaburi Province is known for a vast variety of sweets. The reputation of these sweets stems from the use of Tanot (palm) sugar as an ingredient. Examples are Mo-kaeng, a sweet made from flour, sugar and eggs; A-lua and Sampanni, a sweet made from flour and sugar; Thong Yip, Thong Yot and Foi Thong, sweets made from baked egg-yolk; and Chao Tan Chueam (palm seed in thick syrup). Khao chae (rice served with ice and sweetened meat) is a renowned local dish and is popular during the summer

season. Khanomchin Thotman (rice noodles with fishcakes) is also a popular dish. Fruits are found in every season. Phetchaburi's fruits are sweet and aromatic rose apples known as chomphu phet, fresh palm seeds, pineapple from Don Khun Huai, cantaloupes, and bananas from Amphoe Tha Yang.

Banlat district is one of the 8 districts in Phetchburi Province and subdivided into 18 sub districts (tambon), which are further subdivided into 115 villages (muban). Ban Lat is a sub district municipality (thesaban tampon) and covers the whole *tampon* Ban Lat. There are further 14 Tambon administrative organizations (TAO).

Total land area is 298.138 sq.km. Total population is 50,351 persons, with density of 168.90 km.

Banlat Agricultural Cooperative Limited is one of the large scale size cooperatives in Thailand established in 1940. At the beginning, the cooperatives were amalgamated with other 28 cooperatives. In 1952 the cooperative was amalgamated with other 4 cooperatives. In 1969 the cooperative registered into new name as Banlat Agricultural Cooperative Limited and in 1975 it amalgamated with Banlat Land Settlement Cooperative Limited.

The current business performance of the cooperative as on 31st March 2016 is given below.

- Number of regular members: 9,149 Individual members with 82 groups of members and 4,810 associated members.
- Share Capital: 5,466,764 US\$ (185.87 million Baht)
- Reserved Fund: 3,413,823 US\$ (116.07 million Baht)
- Accumulation Fund: 1,185,000 US\$ (40.29 million Baht)
- Deposit: 25,303,529 US\$ (860.32 million Baht)
- Total Asset: 38,032,647 US\$ (1,293.11 million Baht)
- Net Profit: 858,823 US\$ (29.20 million Baht)

The main business activities of the cooperative are given below.

- Credit business: loans and deposit
- Purchasing business: agricultural equipment, construction equipment, consumer products.
- Sale and processing business: paddy collection, banana collection.
- Central marketing business: fruits market, paddy market.
- Extension and promotion business: rice seeding improvement, plantation of golden banana.
- Other services to members: petrol station, cooperative central market, transportation service, exporting business (banana to Japan), coop store (cooperative distribution center), rice milling (100 ton per day), farmer's shop.

The board of directors consists of 15 persons (3 women). A dividend of 6% is paid every year. The cooperative has got 40 permanent employees and 100 part-time employees. The present General Manager, Mr. Sirichai Channark, is serving the cooperative for the last 20 years.

The participants also visited the Banana Farm owned by an individual member of the cooperative. Normally it takes eight months for banana harvesting. From one banana plant on an average 70 bananas can be expected. The cost of one banana plant is 300 Baht. The cooperative needs 15,000 to 20,000 bananas per day. If there is severe tsunami the banana plants get damaged. Banana plants need watering once in a week. Several types of bananas are grown in the farm.

Lam Lukka Agricultural Cooperative Limited

Pathum Thani is one of the central provinces of Thailand. The province is north of Bangkok and is part of the Bangkok metropolitan area. In many places the boundary between the two provinces is not noticeable as both sides of the boundary are equally urbanized. Pathum Thani town is the administrative seat, but Ban Rangsit, seat of Thanyaburi District is the largest populated place in the province.

The province is divided into seven districts (Mueang Pathum Thani, Khlong Luang, Thanyaburi, Nong Suea, Lat Lum Kaeo, Lam Luk Ka and Sam Khok). The districts are further subdivided into 60 communes and 529 villages.

The name Lam Luk Ka originates from a fertile pond in the district named Bueng Lam Luk Ka. When the government created the district Lam Luk Ka in 1904, they cut the word Bueng off.

Total land area of Lam Kukka District is 114.95 sq.km. and total population is 262,230 persons.

Lam Lukka Agricultural Cooperative Limited was established on 1st February 1974. The cooperative was amalgamated with other 4 small size cooperatives in Lam Lukka District area. At the beginning, there were only 80 individual members. After amalgamation with other cooperatives and registered new name as "Lam Lukka Agricultural Cooperative Limited", there were 274 individual members with total share capital of 10,147 US\$ (345,000 Baht), reserved fund of 10,993 US\$ (373,782 Baht), and total asset of 130,882 US\$ (4,449,988 Baht).

The current business performance of the cooperative as on 31st March 2016 is given below.

- Number of Regular Members: 2,766 Individual members with 54 groups of members. Only farmers can become a regular member.
- Share Capital: 2,622,682 US\$ (89,171,220 million Baht)
- Reserved Fund: 415,874 US\$ (14,139,730 million Baht)
- Total Asset: 18,209,452 US\$ (619,121,386 million Baht)
- Deposit: 11,685,118 US\$ (397,249,012 million Baht)
- Net Profit: 858,823 US\$ (29.20 million Baht)
- Supply Business (agricultural products and equipments): 2,886,521 US\$ (98,141,732 million Baht)
- Processing Business: 80,943 US\$ (2,752,080 million Baht)
- Rice Production and Marketing: 4,534,605 US\$ (154,176,588 million Baht)
- Hire Purchasing Business (1,465 sale agreements): 1,667,590 US\$ (56,698,078 million Baht).
- Housing Business (room rental): 137,925 US\$ (4,689,453 million Baht)
- Other Business (petrol station, cooperative central market): 45,428 US\$ (1,544,571 million Baht).

The total number of board of directors is 15. The AGM is held once in a year and it is attended by most of the members. The cooperative gives 6% dividend on share capital. 500 shares are required to become a member of the cooperative. Not more than one-third of the total shares in the cooperative can be owned by a member. The total staff of the cooperative is 41.

SECTION-IV

Inauguration of Part-II of the Training Course in Japan

The inaugural session of Part-II of the Training Course was held in the forenoon of 27th July 2017 in the Conference Hall of IDACA. Mr. Masahiro Konno, Executive Director of the Institute for Development of Agricultural Cooperation in Asia (IDACA) and Mr. K. Sethu Madhavan, Advisor-Membership, ICA-AP addressed the inaugural session. Mr. Hajime Yaguchi, Advisor; Mr. Suzuki, General Manager; Mr. Toru Nakashima, Manager (Training and Development Department); Mr. Hiroshi Terunuma, Cooperative Development Consultant and other officers of IDACA were also present.

Welcoming Mr. Konno and other senior officers of IDACA, **Mr. Sethu Madhavan** congratulated the participants for successfully completing the Part-I of the training course in Thailand and for attending the Part-II of the training course in Japan. He conveyed the sincere gratitude of the ICA to Ministry of Agriculture, Forestry and Fisheries (MAFF), Government of Japan, for their valuable financial support for the development of women's activities in Asia. He mentioned about the longstanding collaboration between ICA and IDACA. He also spoke about the European Union (EU) Project.

Mr. Konno extended a warm welcome to all the participants to Japan on behalf of IDACA. He extended his sincere appreciation to Mr. Sethu Madhavan of ICA-AP for successfully handling the training course. He further said that the women's training course was started in 1991 and going on for the last 26 years with the financial support of MAFF and from 2017 onwards a newly developed training course started with emphasis on "Empowering Women in Business and Management of Agricultural Cooperatives".

He further said "As you know, the objective of this training course is to build capacity of rural women leaders for the promotion of more organized business activities in South-Asian countries. After Part-I training course in Thailand, Part-II of the training course starts here from today for two weeks. I hope, through lectures and field study visits, you will learn Japanese experiences on rural women's activities during your stay in Japan. I believe that the information and findings you are going to gain during the training course will contribute in preparation of your final action plan."

He said that IDACA was established in 1963 with funds contributed by all Japanese agricultural cooperatives. More than **50** years history of IDACA, around 6,200 participants, mainly from Asia, have been trained from 120 countries

He said that during the stay of the participants at IDACA, there would be an exchange of experience and knowledge. He hoped that the participants would enjoy the life and a comfortable and memorable stay at IDACA.

Group photo of participants at the Opening of the Training Course at IDACA, Japan



The Training Course in progress



Welcome dinner party at IDACA



Lectures at IDACA, Japan



Lectures at IDACA, Japan



Field Study Visits in Japan







SECTION-V

Lectures at IDACA

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

Society and Culture in Japan

by Ms. Eiko Oshita, Coordinator, IDACA

Under this topic, the resource person explained about the basic information of Japan. She covered the following subjects – geographical features and climate; characteristics of the climate; impact of climate of Japanese lives; cuisine; clothing; Japanese house; prefectures; regions and cities (47 prefectures and 8 regions); population; factors affecting low birth rates; Japanese economy, society and people; manufacturing industry in Japan; agriculture in Japan; religion in Japan; education system in Japan; characteristics of Japanese; and why Japan has many earthquake.

Assertive Communication Skills and Techniques

by Ms. Shiom Morita, Executive Director, Assertive Japan

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

She further said that needs for assertive training are gaining a momentum in Japan as well more than ever due to the mounting stresses caused by the globalization problems.

Outline of Agricultural Cooperatives and Business Activities

by Mr. Hiroshi Terunuma, Cooperative Development Consultant, IDACA

Under this topic, the resource person explained about the different stages of development of agricultural cooperatives in Japan. He covered the following subjects – Brief history of agricultural cooperatives in Japan; characteristics of cooperative; agricultural cooperative organizations (JA group); JA covers whole country (658 JA as on 1st July 2016; Trend in average number of members in JA; average share capital paid by members of JA; average share capital dividend of JA; trend of business profits of JA; organizational structure of JA group at prefectural and national level; marketing business and role of JA in food value chain; retaining freshness of vegetables (at production and shipment site); joint marketing system; share of wholesale market in distribution; overview of fruits and vegetables distribution and JA group share (domestic products); trade regulations at central wholesale markets; farm guidance activities; seedlings nursery facilities for vegetables; diversified marketing methods; farmers 'market (direct sales shop); types of farmers' market; marketing of rice and role of JA in food value chain; mechanism of a country elevator; utilization facilities; marketing of livestock products by JA Zen-Noh; measures for sale and reliable foods; characteristics of distribution of livestock products; livestock related facilities owned by JA Zen-Noh; supply of agricultural input materials; supplying business; A-coop store; gasoline stations run by JA; credit business; mutual insurance business;

better living guidance; present better living activities; and concepts of agricultural cooperative and its legal bases. He also gave an account of salient features and some relevant reasons for the fast development of agricultural cooperatives and agriculture in Japan and the problems being faced by agricultural cooperatives at the moment.

Organization and Activities of JA Women's Association

by Mr. Tepei Miyake, National Council of JA Women's Associations, JA ZENCHU

The resource person explained the history and objectives of the JA Women's Association which were: (a) Cooperate with each other to protect women's rights and improve their social and economic status of rural women; (b) Promote greater participation and involvement of women in JA's activities so as to reflect the voices of women; (c) Introduction of numerical targets for realization of regular members, general representatives and woman board members in JA; and (d) Create comfortable local communities with affluence, keep close contact with each other and promote mutual help through cooperative activities involving women. He also covered the following subjects – significance of activities of JA women's association; present activities of JA women's associations; problems and action of JA women's associations; eco-life declaration by JA Women's Associations; campaign for promoting the local production for local consumption movement; and activities for supporting disaster stricken areas such as Iwate, Kumamoto, prefectures.

Leadership – Role of Leaders and Importance of Communication

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

Under this topic, the resource person explained "Why do we need Agricultural Cooperatives Today" – Human resource development for creating core leaders who should shoulder the promotion of cooperative movement utilizing the following anecdote: heaven and hell – it lays in the mind of beholders; operation of public bus; from bicycle to 4 WD and to multi-carriage train; from the wisdom of ancient wooden temples in Japan; learn from Japanese fairy tale – momotaro (peach boy); story of iceberg; learn from migratory birds flying in a formation; and characteristic features of good coops and bad coops.

Life Improvement Activities and Women Entrepreneurship

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

Under this topic, the resource person explained her experiences while working with JA Iwate Hanamaki Agricultural Cooperative and community leaders' development project in Thailand (4 years). She covered the following subjects – initiation of joint (central and local government) agricultural extension service; life improvement extension worker and better living advisor; what is life improvement extension worker; what is life improvement group; what is better living advisor; what is JA women's association; from group activity to rural women's entrepreneurial activity; parent body of women's entrepreneurial activity; group management and individual management; growing of women's entrepreneurial activities; result of survey on actual situation of entrepreneurial activities by rural women; women's entrepreneurial activities: food processing (using agricultural, forestry, livestock and fishery); distribution and marketing (distribution sales of agricultural, forestry and processed products at morning market); agricultural production (activities directly related to production of agricultural commodities); interaction with people from city (tourist farm, farmers' restaurant); processing with the exception of food (using agricultural, forestry, livestock and fishery products); service industry related to community and living (nursing care of the elderly, child rearing, all the services that related to community and living in rural area); case of entrepreneurial activities (homemade confectionary making group, shipment to direct sales shop, green tourism-acceptance of educational tour, reception of study tour for small families and children's group, a handicraft group utilizing natural resources, business of boxed meals delivery), result of survey on actual situation of entrepreneurial activities; and cooperation with supporting organizations (Government, JA and Community).

SECTION-VI

Field Study Visits in Japan

During Part-II of the Training Course in Japan, study visits were arranged in Saitama Prefecture. The participants visited the Saitama prefecture from 2nd to 5th August to get them acquainted with the organizational structure and business activities of prefectural and primary level agricultural cooperatives, and also to observe the organization and functioning of women's associations. The participants were explained about the outline of Saitama Prefecture and they visited the following institutions during their study visits.

Saitama Prefecture

Saitama prefecture is located in the Kanto region of the Honshu island of Japan. The capital of the Prefecture is Saitama. The prefecture is part of the Greater Tokyo Area, and most of Saitama's cities can be described as suburbs of Tokyo, to which a large number of residents commute each day. The total land area of the Prefecture is 3,797.75 square kilometers (39th rank). The total population as of May 2017 was 7,300,965 and the density is 1,893 persons per square kilometer. The prefecture has got 8 districts and 63 municipalities which consist of 40 cities, 20 towns and 1 village.

After World War-II, as Tokyo expanded rapidly and modern transportation allowed longer commutes, the lack of available land in Tokyo led to the rapid development of Saitama prefecture, where the population has nearly tripled since 1960. Most of the cities in the prefecture are closely connected to downtown Tokyo by metropolitan rail, and operate largely as residential and commercial suburbs of Tokyo.

Most of the popular tourist sites in Saitama are located in the northwestern part of the prefecture, which is known as the Chichibu region. This region mostly consists of a hilly and moderately mountainous area, and is situated in a rich natural environment. The region is very popular among residents of Saitama and neighboring prefectures for short trips, as it is easily accessible via the railroad network.

Agriculture in Saitama Prefecture

All areas in Saitama prefecture are within 100 km from the central Tokyo. Prefectural land area is 1/100 of national land area. The ratio of river area to the prefectural land area is 3.9%, the largest ratio in Japan. Total population of prefecture accounts for 5.7% of national population, ranked 5th in Japan. The average age is the 5th youngest in Japan. The climate type in the pacific coast of inland Japan is temperate climate with a little natural disaster. Further development is expected in the future as a main base of society and economy in Kanto region.

The total number of farm households is 64,178 (commercial farm households-36,743; full time farm households-12,474; earned main income from farming-4,042; earned main income from other jobs-20,237).

The average temperature in Saitama prefecture is 15 degree centigrade. The main vegetables grown are welsh onion, taro potato, komatsuna, spinach, broccoli, turnip, green soy bean, cucumber and Chinese cabbage.

Marketing turnover of manned direct sales shop is 25.9 billion yen which is equivalent to 13.6% of agricultural output of Saitama Prefecture. Shipment value of food manufacturing industry is 1,508 billion yen and ranked 3rd in Japan. Groceries account for 51.3% of total marketing turnover of retail shops.

Agricultural output in 2014 was 190 billion yen and it ranked 17th in Japan. In terms of production output, welsh onion's ranked number one in Japan and spinach, taro potato,

komatsuna are ranked in high position. Wheat, flower and tea leaf are also ranked in high position.

JA Saitama Prefectural Union

There are 16 JAs in Saitama prefecture. The individual membership is 340,557 persons as of March 2015. JA Saitama Prefectural Union is a representative of member agricultural cooperatives and also a guidance organization. It is engaged in various activities, aiming to realize a sustainable development of agriculture and affluent communities with the peace of mind by developing JA groups in Saitama prefecture on the spirit of 'mutual help' as the cooperative movement.

The main business activities of the JA are as follows:

Farm guidance activity: JA engage in guidance on management and technology about agricultural production, provision of market information of agricultural and livestock products, introduction of new commodities and technology and farming support to members. Not only guidance of management and technology, but JA also plays a role of planning and coordination such as making of local agriculture promotion plan, formation of production area, lending and borrowing of farm land.

Marketing business: JA collects the agricultural products that members produced and sell them to wholesale market and retailer such as supermarket. It is called "marketing business". How to sell at profitable price for the products of members is a most important business for JA because it leads to the income increase of farmers. Management of direct sales shops which consumers can directly purchase commodities produced by farmer members is part of marketing business.

Purchasing business: Purchasing business is to provide the production materials such as fertilizers and farm machineries and also necessary goods for living such as foods for members. It is to provide better goods at reasonable price in stable manner through joint purchasing activities based on advanced orders. Purchasing business can be roughly divided into two categories. One is provision of production materials needed for farming such as fertilizer, agro chemical, feed and farm machineries. The other is provision of necessary goods for daily life such as food and consumer goods.

Credit business: To receive savings and provide loans is one of the main businesses of JA. There are loans necessary for farming activities and also for agriculture related industries. Moreover, housing loans and education loans are available for lending as non-agricultural loans. JA also handles the public utility fees.

Mutual insurance business: JA provides members and users both life insurance and non-life insurance. For life insurance, JA supports member's life with whole life insurance and medical insurance to prepare for disease and injury. For the building endowment insurance, JA guarantees building and household belongings from fire and natural disasters such as earthquake. For the automobile insurance to prepare traffic accident that is required by law. In addition to the above, JA actively works on various activities that contribute to the community such as preventive measures for traffic accidents and health promotion activity.

Welfare activity: In rural areas, there were not enough medical facilities compared to urban areas. There are also accidents that likely to occur during farming works and operation of machineries. Also, JA provides health check-up and health guidance to members and residents of the community as "welfare activity".

Saitama Prefectural Council of JA Women's Associations

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

There are 16 JAs in Saitama Prefecture and 14 of them have got JA Women's Association (JAWA). The Association was established based on cooperation of each woman's association with the purpose of protecting women's rights, improving their socio-economic status, and creating a comfortable local community with good rapport and mutual aid through cooperative activities. It is a prefectural level organization made up of 14 JA women's associations in the prefecture with 13,067 members as of 31st March 2016.

Members of each woman's association consist of housewives of JA member households and residents in the community. The main roles of the organization are enlightenment and consultation for solidarity and interchange among JA women's associations. On top of this, it plays a very important role in helping strengthen the business and operation of JAs.

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

Apart from routine activities, the activities conducted by the association also include activities for food and agriculture and local production for local consumption; better living and mutual help activities; tackling on revitalization of the organizations; and involvement and participation of women in JA's management.

One of the greatest concerns for the Association is the progress of ageing of its members. Therefore, it has established a special group (young ladies group) to attract new members below 45 years.

Outline of JA and Activities of JA Women's Association

What is JA?

JA is an abbreviation for Japan Agricultural Cooperatives and used from 1992 as the common logo for the symbol image of new agricultural cooperatives. JA is organized mainly by the farmers who engage in agricultural production in most of the areas in Japan. There are 652 JAs in Japan as of 1st April 2017.

JA is a cooperative and was established to protect farm management and home life of member farmers, thereby it aims at creating a better local society based on the spirit of "mutual help" which means to work together and help each other.

To achieve this, JA provides member farmers advice on farm management, technology and better living. JA also conduct a joint purchasing activity to buy materials for production and consumption, a joint marketing activity as well as establishment of joint use facilities for farm production and consumer's life. Moreover, other various businesses and activities are carried out such as credit business for savings and loans, mutual insurance business to secure life of members in case of emergency. In addition to these, activities to deepen the relationship with community such as welfare activities for the elderly and assistance for farming experience activity for school kids are also implemented nowadays. The reason why farmers' assembly together, organizes JA and use business and activities is because by working together with other farmers, they can obtain full economical and cultural benefits which are not possible to achieve individually.

Saitama Chuo Agricultural Cooperative

Saitama Chuo Agricultural Cooperative was established on 1st April 1996 by the amalgamation of 8 JAs in the operational area. After that Higashi-Chichibu village agricultural cooperative merged into the cooperative on 1st April 2001. JA Saitama Chuo (central) is located in the centre of Saitama Prefecture as the name indicates, and it consists of 1 city, 7 towns and 1 village. Since the area is commutable to the office in Tokyo, housing land development was promoted in recent years, but still rural landscape

and mountain village landscape remained highly impressive and a lot of greenery can be seen in this area.

The operational area is roughly divided into 3 – a flat area, a hilly area, and mountainous area. In the flat area, production of rice, wheat and strawberry is popular and it is one of the prestigious production areas of rice in Saitama Prefecture. In the hilly area, wheat, vegetables and fruits are cultivated despite development of the housing area. In the mountainous area, local industry such as handmade Japanese paper and wood work is mainly conducted together with the production of tea leaf and konjak.

Role of Women

A half of farmers in the operation area are women. Therefore, the role of women for production of agricultural products and shipment is essential. A lot of agricultural products with women producers' names on labels are seen at the direct sales shop.

JA with certain area as the organizational base works on various local activities for members and residents in the community and plays a role as the hub of these activities. And it is JA Women's Association (JAWA) formed by women farmers that mainly engages in most of those local activities. JA Saitama Chuo WA has got 692 women members with 9 branches and each branch has its characteristics.

The main activities of the WA are (1) Welfare activities for the elderly (implementation of mini day care service, and fostering of home care helpers and development of welfare activity); (2) Child rearing support activity; (3) Food and agriculture education; and (4) Participation in management of JA as women director.

Welfare Activities of JA Saitama Chuo

JA Saitama Chuo engages in welfare activities for the elderly to develop an environment where the elderly people and their families can live with peace in mind in the community they used to live for a long time. The welfare activities that the JA engages are 'home visiting nursing care service'. The home care helpers visit homes of the elderly and assist/support their daily life so that they can spend a self-reliant daily life as much as possible. The other one is 'in-home specific care support service' that care support specialists designated by the prefecture apply consigned application for 'certification of needed for a specific care' on behalf of the elderly. As for the home visiting nurse care service 'Home help Higashi-chichibu' and 'Home help Yoshimi (now named as Home help Nagomi)', two home visiting nursing care offices were established inside the Higashi-chichibu branch office and at Yoshimi center (now moved to nursing care center) respectively in 2001. As for the in-home specific care support activity, in-home long-term care support office 'Nagomi' was established at Yoshimi center (now moved to nursing care center) in May 2016.

In addition, JA just started preparations of day-care service and are planning to establish its facility in Yoshimi town. By placing this day-care facility as a base of welfare services of JA Saitama Chuo and also by setting this as 'JA nursing care center' to develop comprehensive 3 welfare activities, they will work together with the community as one of the core supporters of local welfare to satisfy the needs of various members and residents of the community.

Day Care Service Center

The JA established the day care service facility 'Iki-iki Day Care Service Nagomi' in Yoshimi town with the "thoughtfulness, vitality for tomorrow, and smile and appreciation" as basic policy. The facility will be officially opened on 1st September 2017. The aim is to be a nursing care facility that works together with community as a supporter of local welfare and fulfill the needs of members of JA and residents of the

community by placing this facility as a base of the welfare service of JA Saitama Chuo and also as 'JA nursing care center' to develop comprehensive nursing facility.

The management policy of Iki-iki day care service Nagomi is given as follows:

- JA will support the elderly with warm and open hearted communication;
- For the elderly to live independent in their own way, JA will support their purpose of living and health promotion; and
- For the elderly to live at home in peace in mind in the community they lived for long time, JA will support daily life as a life partner.

Operational area	:	Higashi-Matsuyama city, Kawajima and Yoshimi towns.
Location	:	71-1 Maegochi, Yoshimi town
Land area	:	2,136.14 square meter
Building area	:	352 square meter
Capacity of users	:	30 persons
Business day	:	Monday to Saturday (except 30 th December to 3 rd January).
Business time	:	08:30 to 17:30 hours
Facilities	:	Room for functional training room and dining hall, both room, changing room, laundry room, toilet, relaxing room, consultation room, Nagomi section (recreation room for community), pantry, office, resting room, 3 pick-up vehicles, outdoor facility (vegetable garden, multipurpose square).

The total cost of construction including equipments is 140 million yen. JA ZENKYOREN donated 25 million yen. 80 to 90 per cent of the cost for facilities is paid by the local government and 10 to 20 per cent is to be paid by the user. To be eligible for this facility, one has to contribute to the welfare fund after 40 years old and after 65 you can get the benefits.

JA Saitama Chuo Women's Associations (JA Saitama Chuo WA)

JA Saitama Chuo Women's Association is a primary level JA Women's Association and has 692 members (9 branches and 28 sub-divisions) as of 31st March 2017. The activity plan of the Association for the year 2017 is as follows.

Practice of activities with food and agriculture as the key: Amid the growth of interest to food and agriculture education, JA Saitama Chuo WA will actively conduct the delivery of lecture to schools and communities in line with the registration of "Washoku (Japanese Cuisine)" to UNESCO's Intangible Cultural Heritage list. Moreover, through marketing of processed food at the direct sales shop, they will encourage activities that make our mind and life more rich and affluent.

Cooperation with community and contribution to community: JA Saitama Chuo WA will build a relationship with not only women in the community, but also with various people through activities that linked with the needs of community and daily life such as mutual help activities with wide views.

Strengthening of cooperation with JA: To exert women's power in JA, JA Saitama Chuo WA will strengthen study on women participation by conducting positive dialogue with officials and employees of JA. They will also try to enhance the activities of WA in each branch to put more emphasis in the joint activities closely related to their life.

Active collection and dissemination of information: JA Saitama Chuo WA will collect information by holding a workshop using a textbook for members of JA Women's Association and also by exchanging opinion with members through reading circle of Ie-no-Hikari magazine and the Japan agricultural newspaper. At the same time, members will enrich the contents of information to be sent to outside people to understand the activities of WA.

Promotion of joint purchasing: JA Saitama Chuo WA will promote joint purchasing activity by selecting safe and reliable products through JA's products study group.

The welfare activities that are planned for the year 2017 are as follows.

Study meeting about activities for elderly: Targeting members of JA and JAWA, JA Saitama Chuo WA holds the classes by utilizing pamphlets, Ie-no-Hikari magazine and other materials and also through welfare activities and lecture on nursing care insurance in order to understand the problems that elderly people and their families face.

Mini day care service and in-home nursing care class: JA Saitama Chuo WA implements the mini day care service aiming to support self-reliance of elderly people and also to reduce the burden of their families by inviting the aged people to the meeting place with the help of home care helpers and members of JA WA to provide them quality time to spend. Through the mini day care service, members of JA WA learn know-how of in-home nursing care.

Implementation of study tour: For officials and employees of JA, members of JA WA and home care helpers, study tour to learn about the successful case will be carried out.

Processing and Direct Sale Activities by the Women's Group "Minori Kobo"

The reason why Ms. Mitsue Kurishima, a leader of the group, started processing activity: Since the nursing of parents was over and rearing children was over, she attended the training for home care helpers. She talked with 8 participants of the training course to start food processing as initiators and as a result 16 people joined. Processing activity started with initiation of the members of mini day care service group.

Development process for starting sales: In March 2000 in Ogawa area, they held the initial meeting of Ogawa branch of JA WA and 50 people gathered at the meeting. In order to start processing activity, they took training course to obtain food hygiene qualified license. They received guidance of filling and dough of bun and the way to round shape the bun through observation of JA WA that engages in processing activities in other area. They started making of trial products of miso (soy bean paste) by using JA's miso processing facility (available except in winter) and received 300,000 yen loan from JA for raw materials and cooking equipments for trial products. On 14th April 2001, by receiving an offer from JA in the event of opening of JA Ogawa branch direct sales shop, they started 'demonstration sales' though they felt it was too early for that. Gaining confidence with Manjyu (sweet bun) they processed, they started demonstration sales (600 pieces) at the direct sales shop on Sunday from July, and also cooperate with community's events. They desperately engaged in marketing in order to repay the loan.

Establishment of processing facility and starting of regular marketing: Since JA offered construction plan of processing facility, they requested facilities of confectionary processing, pickles processing and miso processing. By obtaining permission from public health office in April 2003, processing facility was established and "minori kobo (minori studio)" was started with 20 people with share capital of 30,000 yen each. At the same time, it was registered as a member of JA direct sales shop. All the raw materials are procured from JA's direct sales shop.

12 employees are working by rotation. The working hours is 07:30 to 12:30 and on week days and 07:30 to 15:00 on Sundays. The marketing turnover for 2016 was 14 million yen. The marketing sites are - JA's direct sales shop, Sunday morning market, and demonstration sales at events of local government on request basis. The present processed foods are as follows.

Confectionary section: Sweet bun using baking soda, Sake bun, Miso and chili bun, Norabou leaf bun, Pumpkin bun, Sweet potato bun. Bun using sesame, miso and sake won the prize in the local specialty cooking contest. Steamed bun using Norabou leaf won the prize in the national rice powder cooking contest.

Pickles section: Cucumbers boiled down in soy sauce and a Chinese cabbage pickle.

Miso section: miso, salted rice malt and miso sauce.

Rotation of the staff and salary is decided by board of directors according to the settlement of accounts. The key to make the delicious processed food is a ring of cooperation with members that is to respect each other when you work in a group.

Higashi-Matsuyama Direct Sales Shop – Inaho Terasu

With the age of farmers increasing in the area, they are facing difficulty in undertaking joint marketing, bulk products demanded in the wholesale market. JA embarked on operation of direct sales shop (farmers' market) intended for the elderly farmers and farming women to help facilitate sale of even small volume of the products and comply with a wide variety. They bring the products to the shop and determine their prices by themselves, which is totally different from conventional sale of wholesale market system which is adopted in an auction system.

The main purpose of establishing the direct sales shop is: (a) to promote mutual friendship between producers and consumers; (b) to promote marketing of fresh and suitable agricultural products; and (c) to increase mutual benefits of producers and consumers.

The direct sales shop under JA Saitama Chuo was established in November 2015. The sales floor area is 1,279 square meters. Parking facility is available for 136 vehicles. The market operates from 09:30 hours to 18:00 hours from April to September and 09:30 to 17:30 from October to March. The direct sales shop is closed on two days in a year (31st December and 1st January). 800 to 900 customers visit the direct sales shop in a day. The yearly sale turnover is 570 million yen. Although 180 farmers are registered with the direct sales shop, only 50 to 60 farmers bring their produce on average daily.

In addition to farmers' market, there are super markets in the area. To increase the income of farmers, agro-processing is being encouraged.

The farmer members bring their products in the early morning on their own and put stickers with bar code on them. With the help of bar code, JA can easily find out as to who produced the commodity. JA charges 11% commission for the sale for fruits and vegetables and 20% for processed foods in utilizing the facilities of the farmers' market. JA makes the payment to the farmers twice in a month.

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

This kind of farmers market is now gaining its popularity in Japan from both consumers and producers as an emerging new sales outlet different from sales by conventional wholesale market system. There were 20,000 farmers' markets in Japan as of 2014 and all are linked directly with the prevalent campaign, namely, "local consumption from local production", a concept being promoted by the Ministry of Agriculture, Forestry and Fisheries (MAFF). One of the problems being faced by the farmers' market is that all members are not using its facility.

JA Saitama Hibikino

The operational area of JA Saitama Hibikino is located in the north-western part of Saitama Prefecture and within 80 km from the central Tokyo. It covers 1 city and 3 towns. The total population of the area is about 140,000 and the total land area is about 200 square kilometer. The cultivated land is about 5,189 ha and accounts for 26% of total land area. Most of the arable land is used for upland and paddy field. The south-western area is a mountainous area and farm production such as vegetables, rice and

wheat, livestock, fruits and flowers is conducted by taking advantage of the local characteristics.

JA Saitama Hibikino was established by amalgamation of 6 JAs in April 1997. The share capital of the JA is 1.7 billion yen and total assets 142.3 billion yen. The main business activities are credit, mutual insurance, marketing, purchasing, asset management, farm guidance and better living, and nursing care for the elderly. The JA has got 9,975 regular members; 6,290 associate members and 334 employees as on 31st March 2016. In addition to the main office, it has got six branch offices; 5 farm management and economic centers.

The cost of one share is 100 yen. But minimum 100 shares are required to be a member. The upper limit of the share that one member can buy is 3 million yen. The total marketing turnover for 2016 was 6.7 billion yen and total savings 130 billion yen. The number of board of directors including full time and part time is 35. The term limit of the board is 3 years. The maximum age limit for the board members is 70 years.

Basic Policy: FY 2017 is the second year of 3-year middle term plan which was decided at the JA Saitama Prefectural Meeting in November 2015. "Challenges for the creative self-reform" as basic principle, they are trying to put all the efforts for the income increase of farmers and revitalization of the community. For the achievement of the plan, they will monitor the performance in 2016 and keep working on business and activities with consistence by observing the revised agricultural cooperative society law.

The main problem faced by the JA is ageing of farmers. Due to this, some farmers have already quit farming.

Southern Grading Center of JA Saitama Hibikino

In Honjo city and Kodama area, production of cucumber and eggplants is very popular and those areas are designated as the vegetable production area by national government. Keeping in mind the ageing of producers, the grading machine was introduced and labour input for shipment adjustment works was reduced, and by utilizing the surplus labour hours, improvement of quality and introduction of new crops are conducted. The good products graded at the grading center will be shipped to the wholesale market in Keihin area (Tokyo and Yokohama) through JA ZEN-NOH Saitama prefectural headquarter.

The southern grading center was established in 2002. The cost of this project was 182.7 million yen, out of which 50% was government subsidy and 50% was loan from JA. The operation capacity is 6,000 cases per day (weight of one case is 5 kg). A total of 139 members cultivate cucumber (54) and eggplants (85). All members are full-time farmers. The income from 0.5 ha is 40 million yen for cucumber. On an average 50% of this is profit. The project has got a total of 60 part time employees (male-20 and female-40) and 2 JA staff. In 2015 the annual shipment of cucumber is 400,000 cases and eggplants 150,000 cases. The season of shipment for spring cucumber is February to July; autumn cucumber-September to December and eggplants-June to November. The income from cucumber is more, but production cost is also more. The producers bring their produce in containers. According to size the produce is sent to different lanes visually with camera at the grading center. The farmer has to pay 125 yen per case towards grading charges.

Main problems: The minimum wage per hour is 840 yen. Every year it is increasing and cannot meet the present expenses with the sale price. Over production is another problem faced by the farmers.

The participants also visited Mr. Saito's Orchard Farm in Yamanashi Prefecture; Education Center of JA Kanagawa Prefectural Union; and JA Hadano on 7-8 August.

Mr. Saito's Orchard

Around 2005 Mr. Saito's wife started helping her in-law's orchard. In 2012 Mr. Saito's parents passed away. Mr. Saito got involved in the management of this orchard since 2011, after his retirement from JA ZEN-NOH. Mr. Saito has got a total cultivated land area of 9,143 square meters in Minami Alps city in Yamanashi prefecture.

The soil contains many rocks which are unsuitable for paddy fields; hence fruits production (peaches, grapes, Japanese plums, cherries, persimmons, etc.) is popular in this area. Blessed with advantageous location nearby Tokyo, there are many tourist farms. Since the farm lands got dried very easily, many farmers have introduced irrigation system using sprinklers since 50 years ago.

Mr. Saito markets his produce to JA Komano (65%), Roadside Station (20%) and direct delivery to customers (15%). The total sales turnover for 2014 was 2.6 million yen. The normal life of trees of cherry, plum and persimmons is 15 to 20 years.

Basic information for fruits cultivation: Fruits in large size with high sugar content are considered to have high commercial value in Japan, hence thinning is necessary. For irrigation sprinklers are used. To accelerate the coloration of fruits, lighting sheets are placed under the trees. As for peaches, only the ones harvested on the day of shipment are allowed to be sold. As for Japanese plums and cherries, packing is done at Mr. Saito's house and he himself brings them to JA's grading centre next day morning. Over ripeness extremely deducts commercial value of fruits. To prevent rain from making cracks on the skin of cherries, tents are required for cherry production. The cherry trees are covered with nets, to protect the fruits to be eaten by birds. There is also a possibility of cherry trees to get weary and become withered due to too many fruits on their branches.

Farm Guidance System of JA Komano: Among 380 employees of the JA, 20 farm advisors are stationed for this system. Pest control guidance started in February every year. Every year commodity-wise farming skill guidance on pruning and quality improvement are provided. Guidance to check quality of standards of each variety is conducted during their shipping. Whenever fertilizers or agro-chemicals are used in fields, JA will give announcements and send e-mails to arouse attention. Consultation and guidance service on telephone called "Farm Management Dial 100 Service".

JA Kanagawa Prefectural Union <Education Centre>

JA Kanagawa Prefectural Union is the Union of 14 JAs and 5 Federations. It was established on 1st October 1954 based on the Agricultural Cooperative Law with a view to ensuring sound development of member organizations such as primary agricultural cooperatives (JAs) and federations which are the members of JA Group Kanagawa.

As a representative, general intermediary organization of JA Group Kanagawa, JA Kanagawa Prefectural Union performs various activities such as management and organization, business support for the members, auditing, and education. Moreover, it is functioning as a representative of JA Group Kanagawa in the field of agricultural policy activity.

In the JA Group in Kanagawa Prefecture, there are 330,000 members and 8,000 employees.

The Education Centre was established in 1969 and provides education activities to members, officials and employees of JAs. It has a large hall, training rooms, a dining room, an athletic ground (baseball) and accommodation facilities.

The yearly total budget of the Education Centre is 107 million yen (45 million comes through the fees for the training and 62 million is being contributed by the JAs to the

Prefectural Union). In this Education Centre, only 8 staff members are working. Last year, this Education Centre trained about 4,000 employees under 41 training programs.

Establishment of the Education Centre followed by a resolution adopted at the 19th Kanagawa Prefecture Meeting of Agricultural Cooperatives as a Project for 20th anniversary of enactment of Agricultural Cooperative Law. All JAs and the Business Federations at prefecture level contributed the funds and the Centre was completed in 1969. The main purpose of its establishment was to improve the capacity of officials and employees for more advanced JA business. Kanagawa Prefectural Union of Agricultural Cooperatives assumes responsibility for management of the Education Centre. The cost of the education programs is covered by the fee charged for participation and the administrative cost is covered by the budget of the JA Kanagawa Prefectural Union.

The following training programs are offered at the Education Centre: (a) Training for officials – Basic Program and Specialised Program; Training for Employees – Basic Training, Training by Position, Training for Managers, Training for General Employees, Training by Business for newly assigned employees, Training by Business for currently assigned employees; Training by Specific Subjects – Basic Training, Training for Financial Planners and Training for Qualification Exam, etc.

JA Hadano

The total area of Hadano city is 103.76 square kilometre. The distance from the city center to Tokyo is about 60 km and to Yokohama 37 km. Mountains occupy 50% of the city area. As on April 2017 the population of Hadano city is 166,093. The climate is mild. The annual mean temperature is 16.8 degree centigrade. The yearly total rainfall is 1,663 mm.

Hadano city used to be known as major production area of tobacco. It has the tradition of lead tobacco farming that goes back more than 300 years and crop rotation of leaf tobacco (the main crop) and the other common crops, such as oats and rapeseeds in winter and peanuts, dry field rice in summer, had long been in operation. However, leaf tobacco farming was brought to an end in 1984.

Hadano-shi (city) Agricultural Cooperative (JA Hadano) was established on 1st August 1963 by amalgamation of 5 primary cooperatives. The total members at the time of first amalgamation were 2,560 (regular members-2,208 and associate members-352). In second amalgamation two cooperatives merged in 1966 and became the present Hadano City Agricultural Cooperative. Urbanisation in this area had advanced rapidly since the latter half of 1960s, and it transformed to urbanized JA by accepting associate members.

The JA has got a total of 14,278 members (regular members-3,012 and associate members-11,266) in fiscal year 2016. It has got a total of 43 officials (36 directors and 7 auditors). Out of 36 directors, six are women directors. It has got a total 382 employees (male-180 and female-202). There are 120 hamlet level organizations with 14,278 members. The JA staff visits all the member houses of JA on 26th of every month and delivers a copy of the news bulletin.

The basic philosophy in the management of JA is "Based on the spirit of the general principles of JA, we will reconfirm our present philosophy; create, in the community, dream-inspiring agriculture and an affluent society that can be handed down to the next generation."

The three symbiotic movements are: (a) Symbiosis with the next generation; (b) Symbiosis with the community; and (c) Symbiosis with Asia. Since the resolution at national JA convention in 1997, the JA Group has been developing the three symbiotic movements in a unified way throughout Japan.

Symbiosis with the next generation: The development of the mind of children for an understanding of nature and farming, and placing importance on farm products through the experience of agriculture, is important not only to enable them acquire the power to live but also to succeed to and develop a sound community. (Child village during summer vacation; agricultural child course; school children's paintings and composition contest; and presentation of vegetable seedling by young farm successors).

Symbiosis with the community: JA Hadano will provide a rich environment for the JA members and other people in the community, demonstrating the multiple functions of agricultural production. Moreover, they will contribute to incentives for "local production for local consumption" through their direct sales shop "Hadano Jibasanzu" as a promotion-base and improvement of amenity and the vitality of the community through JA's business activities (spring gardening festival; summer festival; agricultural festival; and end of the year festival).

Symbiosis with Asia: JA Hadano will further promote exchange activities with agricultural cooperatives and related organizations in Asia. Through this, they will widen their international outlook and promote bilateral cultural exchanges by living and studying together and deepening mutual understanding. (Acceptance of study visit from Asian countries; observation of agricultural situation in Thailand by our JA members; and observation of agricultural situation in Vietnam by our JA members).

Educational activities for members: It is said that "The movement of the cooperatives starts and ends with education" and "No education, no movement". The education for members means to help them understand the purpose and philosophy of the cooperatives and develop the capacity to realize them. In addition, JA Hadano carry out activities to deepen the members' understanding and recognition of the cooperative movement and raise awareness levels as being a JA member. They hope that the members become true 'co-operators'. They believe that the education for members should be activities to create real members. They work hard with the education activities, and regard them as one of the most important activities. (Study course for JA members on agricultural cooperative concept; training for leaders of producers group; and cultural lecture meeting by well-informed personality).

SECTION-VII

Concluding Session of the Training Course in Japan & Award of Certificates of Participation

The concluding session of the Training Course was held at IDACA in the afternoon of 9th August. The session was attended by Mr. Koji Nambu, Deputy Director, Overseas Investment and Cooperation Division, International Affairs Department, Minister's Secretariat, Ministry of Agriculture, Forestry and Fisheries (MAFF), Government of Japan; Mr. Hiroaki Kinoshita, Officer in charge of ICA-Japan Project, Overseas Investment and Cooperation Division of MAFF; Mr. Masahiro Konno, Executive Director of IDACA; Mr. Hajime Yaguchi, Advisor of IDACA; Mr. Suzuki, General Manager of IDACA; Mr. K. Sethu Madhavan, Advisor-Membership, ICA – Asia and Pacific; and other officers of IDACA.

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

Addressing the session, **Mr. Nambu** expressed hearty congratulations to the participants on successful completion of the training course. He expressed his gratitude on behalf of MAFF to ICA-AP and IDACA for conducting the course successfully. He hoped that the experiences gained by the participants while in Thailand and Japan would be useful upon their return to their home countries.

He further said "The objective of this training course is to assist capacity building of leaders of rural women for promotion of more organized business activities in the countries of South-East Asia and South Asian regions. I think all of you got many useful information and knowledge. When you return to your countries, I believe you will cooperate with rural women who live under difficult conditions to build socially cohesive communities by the knowledge and experience you gain in this training.

Tomorrow, you will go back to your countries, but I believe you will never forget this experience in Japan and goodwill you receive from Japanese people. Then, we hope that you will visit Japan, for instance Tokyo Olympic 2020 and to meet us again. Finally, I wish you further success and deepening friendship of your country with Japan."

Mr. Konno congratulated the participants on successful completion of the training course. He further said "Since you came to IDACA about two weeks have passed and the program in Japan comes to an end today. I am very happy to see that all of you could complete the program without any trouble. Also, I would like to thank Mr. Sethu for the smooth management of this training course.

During two weeks in Japan, you have studied many things on cooperative activities done by JA including women's group activities through lectures and study visits in Saitama, Yamanashi and Kanagawa prefectures.

I think the situation involving cooperatives and women's activities might be different in each country. However, I hope that many useful findings and experiences you have obtained from your observation will be useful for your future work.





Award of Certificates of Participation at the Closing ceremony



Dear ladies, you were selected by ICA-AP to become leaders for assisting capacity building of rural women in your countries. The important role of everyone from now on is to widely communicate and share experiences and knowledge obtained in Thailand and Japan to your colleagues in your organisations.

Making action plan is not a final goal of this course. Taking an action based on your plan is more important, and the day on which you returned to the country becomes the starting day for realizing your action plan, so I am sincerely looking forward to your future success.

Then, let me express my sincere gratitude to MAFF and ICA-AP for offering this wonderful opportunity of training to our fellow participants, and I would like to ask continuous support in the field of promotion of rural women's activities in Asian countries.

In conclusion, I would like to tell you that even if the training is over, but both your fellow participants and IDACA will ever remain good friends in the future. So please feel free to stop by to say hello, whenever you have a chance to visit our country".

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

Ms. Nerissa D. Lucena (Philippines) spoke on behalf of all the participants. She expressed the participants' gratitude to the **ICA** and **IDACA** for organizing the training course from 16th July to 10th August 2017 in Thailand and Japan. She specially thanked Mr. K. Sethu Madhavan of ICA-AP and Ms. Hiroko Tayama of IDACA for excellently handling the course. The participants felt that the training course was very relevant for the women leaders of agricultural cooperatives in Asia and hence it should be continued. She also expressed the greatest appreciation of the participants to the Ministry of Agriculture, Forestry and Fisheries (MAFF), Government of Japan for providing financial support for this Training Course. She hoped that the MAFF would continue to support this training program in the future also for the development of rural women in the developing countries.

She further said "We would like to express our deepest appreciation and gratitude to ICA-AP for securing the funds and supporting the cooperative movements in the developing nations across Asia. Of course we are grateful of the Ministry of Agriculture, Forestry and Fisheries (MAFF) of the Japanese Government for supporting these kinds of trainings for the past several decades. We extend our sincere appreciation to the Japanese people in general, for benefitting the people of many developing countries. If it wasn't for the Japanese people's tax money, this training would not have seen the light of the day.

We also extend our gratitude to the IDACA, under the most able leadership of Mr. Masahiro Konno, Executive Director and the staff for working tirelessly, both in the foreground and background. Everyone played their vital part, from the housekeepers and chefs to the senior management of this institute, to make this training a grand success and highly effective. The same gratitude goes to CLT in Thailand for the successful completion of the first leg of this training.

Although not physically present today, except for a few, our lecturers, guest speakers, cooperative leaders and staff, and all others involved in the field visits have lovingly shared their experiences and words of wisdom. Thank you and we owe you all much.

To conclude, the learning and experiences that we have had not just within the confines of the four walls of this very room but also through the field visits and sightseeing in Thailand and Japan has been an eye-opener and enriching for all of us. We pledge that we would strive to live up to the best practices of Japan and Thailand in our respective countries. And, I take this opportunity to wish my fellow participants all the good wishes as we spread more about the good things brought by this training course."

The participants left Japan for their home countries on 10th August 2017, after completion of the Training Course.

SECTION-VIII

Evaluation Summary

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

Rating Pattern

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

01	To what extent the Course meets the Objectives?	4	4	-	-	-
02	Relevance of this Program in your job.	7	1	-	-	-
03	Usefulness of this training in your future work.	4	4	-	-	-
04	Your overall impression about this program.	5	3	-	-	-
05	Your grading of the faculty of this program.	4	4	-	-	-
06	Your rating of the study visits in Thailand	7	1	-	-	-
07	Your rating of the study visits in Japan.	3	5	-	-	-
08	Your rating of the administrative arrangements (boarding, lodging, etc.).	7	1	-	-	-
09	Are you satisfied with the leadership provided and the technical inputs made by the IDACA faculty members? (Explain briefly).					

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

10	Please suggest changes/improvements, if any, desired in future programs. (Please give your free and frank suggestions).					
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Most of the participants said that NO changes/improvements required. A few participants suggested the following: (a) more time should be provided for Q & A in each session; (b) English speaking lecturers may be clearer and could save time; and (c) increase number of countries for the future training courses.

11	Please suggest which topics should be added to this Program in future.					
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Most of the participants said present topics are okay. A few participants suggested the following:

Market link and value chain
 Visit to the production and processing of rice
 Visit to demonstration of small agricultural machinery in the farm
 Livestock development business

12	Please suggest which topics should be deleted from future Program.					
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All participants said that all topics covered are interesting and nothing should be deleted.

13	Please list below your major gains from this Program.					
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- *Japanese agricultural cooperative (JA) system*
- *Women's Associations activities in Japan*
- *Leadership development for women*
- *Assertive training for smooth communication*
- *Agricultural cooperatives in Thailand*
- *Sharing experiences with the participants from other countries*
- *Expanding knowledge of agricultural cooperatives*
- *Get to know new friends from other countries*
- *Welfare business activities of the cooperatives*
- *Realized that a well-organized cooperative movement can do very well for the benefit of its members.*
- *Concept of direct sales shops and roadside stations*
- *Society and culture in Japan*
- *Rural women enterprises and marketing of their products*
- *Interaction with the Japanese farmer*
- *Encourage community to use local resources*
- *Value addition through processing*
- *Welfare activities run by JA for the aged people*
- *Organizing women groups, its importance and impact on rural development*
- *Training activities of Kanagawa Prefectural Union Education Center*
- *Knowledge of cooperatives in other countries*

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

- *Got lot of valuable information from this program and thanked ICA and IDACA*
- *All the contents of this training is very good*
- *More time should be provided for Action Plan preparation*
- *More free time should be provided to explore and learn culture of Japan*
- *Everything in Japan is interesting (culture, technology, clean, discipline, etc.)*
- *This is a very good program for women and hence it should be continued in future.*

SECTION-IX
Program of the Training Course

16 th July		Arrival of participants in Bangkok
17 th July	FN	Orientation/Opening Ceremony/Presentation on the Cooperative Movement of Thailand and CLT.
	AN	Visit to Cooperative Promotion Department (CPD)
18 th July	FN	Visit to Agricultural Cooperative Federation of Thailand (ACFT)
	AN	Visit to Bangplee Agricultural Cooperative Limited and Boonsri's Thai Sweets Occupation Group
19 th July	FN	Visit to Ban Phaeo Agricultural Cooperative Limited
	AN	Visit to Ban Kaset Pattana Herb Juice Processing Group
20 th July	FN	Visit to Donchedee Agricultural Cooperative Limited
21 st July	FN	Visit to Credit Union League of Thailand (CULT)
	AN	Observation of Fresh Fruit Market (Or Tor Kor Farmer Market)
22 nd July		Saturday - Sight-seeing in Bangkok
23 rd July		Sunday - Free
24 th July	FN	Visit to Banlat Agricultural Cooperative Limited
	AN	Observation of facilities of the Cooperative (banana grading centre, coop store, rice mill and banana plant farm).
25 th July	FN	Visit to Lam Lukka Agricultural Cooperative Limited
	AN	Free (Preparation for departure)
26 th July		Departure for Tokyo Arrival of participants at IDACA
27 th July	FN	Orientation and Opening Ceremony Society and Culture in Japan by Ms. Eiko Oshita, Coordinator, IDACA.
	AN	Presentation of Country Reports by participants
28 th July		Assertive Communication Skills and Techniques by Ms. Shiom Morita, Executive Director, Assertive Japan.
29 th July		Outline of Agricultural Cooperative and Business Activities by Mr. Hiroshi Terunuma, Cooperative Development Consultant, IDACA.
30 th July		Sunday: Sight-seeing in Tokyo

31 st July	FN	Organization and Activities of JA Women's Association by Mr. Teppei Miyake, National Council of JA Women's Associations, JA-ZENCHU
	AN	Leadership–Role of Leaders and Importance of Communication by Mr. Yoshiaki Ogane, Former Editor, Ie-No-Hikari Association.
1 st Aug.	FN	Life Improvement Activities and Women Entrepreneurship by Ms. Tetsu Takahashi, Director, JA Iwate
2 nd Aug.	FN	Move to Saitama Prefecture Visit to Higashi Matsuyama Direct Sales Shop Inaho Terasu Visit to JA Saitama Prefectural Union and Briefing on Agriculture and Agricultural Cooperatives in Saitama Prefecture. Organization and activities of JA Saitama Women's Association
3 rd Aug.	FN	Visit to JA Saitama Hibikino southern grading center for cucumber and eggplant.
	AN	Visit to JA Saitama Hibikino
4 th Aug.	FN	Visit to JA Saitama-Chuo and visit to day care center
	AN	Visit to processing business by member of JA Women's Association
5 th Aug.	FN	Sightseeing in Tochigi
	AN	Return to Tokyo
6 th Aug.		Sunday – Free
7 th Aug.	FN	Visit to Fruits Growing Farmer in Yamanashi Prefecture
	AN	Move to Kanagawa Prefecture
8 th Aug.	FN	Visit to Education Center of JA Kanagawa Prefectural Union
	AN	Visit to JA Hadano
9 th Aug.	FN	Individual consultation with the participants regarding their Action Plans
	AN	Presentation of Action Plan by the Participants Evaluation and Closing Ceremony
10 th Aug.		Departure of Participants from Japan

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

SECTION-X

List of Participants

- Cambodia 1 **Ms. Chan Phirun**
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Nick Name: **Sethu**
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SECTION - XI

Action Plans Proposed by the Participants

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

Name of Country	:	Cambodia
Name of the Participant	:	Ms. Chan Phirun
Position	:	Agricultural Cooperative Officer
Name of Organization	:	Department of Agriculture, Forestry and Fisheries, Kampong Thom Province, Agricultural Coop Office.
Title of the Proposal	:	To increase income of rural women by developing farmer's market in Kampong Thom Province.
Target Group	:	At least 100 women farmers
Implementing Agency	:	Department of Agriculture, Forestry and Fisheries, Kampong Thom Province.
Duration of the Plan	:	3 years (1 st September 2017 to 31 st December 2020)
Name of Country	:	Indonesia
Name of the Participant	:	Ms. Evi Nurifah Julitasari
Position	:	Woman Cooperative Development Consultant
Name of Organization	:	Dewan Kopeprasi Indonesia (DEKOPIN)
Title of the Proposal	:	Promotion of membership of women in agricultural cooperatives in Malang, East Java.
Target Group	:	Two women groups (100 members)
Implementing Agency	:	Research and Development and Consultation Unit of DEKOPIN (Dewan Koperasi Indonesia)
Duration of the Plan	:	1 year (1 st September 2017 to 30 th September 2018)

Name of Country : **Laos**

Name of the Participant : Ms. Maliny Ophetsane

Position : Technical Officer

Name of Organization : Rural Development and Cooperatives Department, Ministry of Agriculture and Forestry (MAF)

Title of the Proposal : Promote women group of production and marketing of organic vegetables in Vientiane.

Target Group : Women Group in Ban Kern Village (10 members)

Implementing Agency : Department of Agriculture and Department of Extension and Cooperative, Ministry of Agriculture and Forestry (MAF)

Duration of the Plan : 1.5 years (1st September 2017 to 28th February 2019)

Name of Country : **Malaysia**

Name of the Participant : Ms. Zalifah Alif Binti Zainal Abidin

Position : Business Development Executive

Name of Organization : Koperasi Serbaguna Iman Malaysia Berhad

Title of the Proposal : Rehabilitation of cattle business to contribute more beneficial to cooperative of multi-purpose Iman (M) Berhad

Target Group : Livestock business and member farmers in Klang Valley Area (Kuala Lumpur and Selangor)

Implementing Agency : Koperasi Serbaguna Iman Malaysia Berhad

Duration of the Plan : 2 years (1st January 2018 to 31st December 2019)

Name of Country : **Myanmar**

Name of the Participant : Ms. Kyi Kyi Htoo San

Position : Secretary

Name of Organization : May Myanmar Women's Development Coop Society

Title of the Proposal : Empowering rural women in business and managerial skills in agricultural cooperatives in Yangon region

Target Group : 150 women and youth members of the cooperative in the target areas of Kyauk Tan Tsp, Than Lyin Tsp and Twan Tae Tsp.

Implementing Agency : May Myanmar Women's Development Coop Society

Duration of the Plan : 1 year (1st October 2017 to 30th September 2018)

Name of Country : **Philippines**

Name of the Participant : Ms. Nerissa D. Lucena

Position : General Manager

Name of Organization : Lourdes Multi-Purpose Cooperative (Lourdes MPC)

Title of the Proposal : Promotion of white onion production for more sustainable marketing in San Jose and Magsaysay.

Target Group : Onion farmer-member-growers

Implementing Agency : Lourdes Multi-Purpose Cooperative (Lourdes MPC)

Duration of the Plan : 1 year (1st September 2017 to 31st August 2019)

Name of Country : **Thailand**

Name of the Participant : Ms. Pradabporn Ketmee

Position : Board Secretary

Name of Organization : Klongklung Agricultural Cooperative Limited

Title of the Proposal : To increase income of women group members by promoting the processing of fish in the 20th Women Group of Klongklung Agricultural Cooperative Limited

Target Group : 20th Women Group (40 members)

Implementing Agency : Klongklung Agricultural Cooperative Limited

Duration of the Plan : 4 months (1st September to 31st December 2017)

Name of Country : **Vietnam**

Name of the Participant : Ms. Tran Thi Anh Tho

Position : Manager of CFLI/Lecturer

Name of Organization : National Economic Technical College of VCA

Title of the Proposal : Development of education and training for capacity building of the committee members and the staff of agricultural cultivating coops in Northern Vietnam.

Target Group : 101 women committee members and women staff of 15 agricultural cultivating coops

Implementing Agency : National Economic and Technical College and 15 Agricultural Cultivating Cooperatives

Duration of the Plan : 9 months (1st October 2017 to 30th June 2018)

ICA Co-operative Identity Statement

DEFINITION

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

VALUES

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

PRINCIPLES

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

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

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

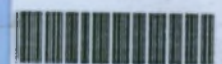
Third Principle: Member Economic Participation: Members contribute equitably to, and democratically control, the capital of their Co-operative. At least part of that capital is usually the common property of the Co-operative. Members usually receive limited compensation, if any, on capital subscribed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

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

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

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

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



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