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SIXTH ICA/JAPAN TRAINING COURSE FOR
RURAL WOMEN LEADERS OF AGRICULTURAL
COOPERATIVES IN ASIA, TOKYO, JAPAN
OCTOBER 20 - NOVEMBER 16, 1996

DOCUMENTS CIRCULATED DURING TRAINING
PROGRAMME

01. REPORT OF THE TRAINING COURSE including Programme and List of Participants
 02. Reports prepared by Participants during Training Programme
- Working Papers:
03. Agricultural Cooperative System of Japan by Shiro Futagami
 04. Actual State and Problems of Women in Agriculture, Forestry and Fisheries
 05. Japanese Agriculture and Cooperatives
 06. Education and Better Living Activities run by Japanese Agrl Coops
 07. Better Living Activities pushed by Women's Associations of Agrl Coops
 08. Promotion of Rural Women's Participation for Organisation
 09. History and Situation of the Women's Association of Agrl Coops in Japan
 10. Education Activities of Agrl Coops in Japan
 11. Background Information for Study Visits to Kyoto Prefecture
 12. Background Information for Studu Visits in Hyogo Prefecture
 13. Country Paper - Indonesia by Mutiah Faridah, Indonesia
 14. Country Paper - Indonesia by Tuty Sudartati, Indonesia
 15. Country Paper - Malaysia by Khairiah bt Hj Hassan, Malaysia
 16. Country Paper - Malaysia by Latifah Abdullah, Risda, Malaysia
 17. Country Paper - Philippines by Yasmin Shaukat & Shama Firdous, Pakistan



Rural Women Leadership Development in Agricultural Cooperatives in Asia

– Report of the 6th ICA-Japan Training Course for
Rural Women Leaders in Agricultural Cooperatives in Asia
Venue : IDACA, Tokyo, Japan. October 20–November 16, 1996

RURAL WOMEN LEADERSHIP DEVELOPMENT IN
AGRICULTURAL COOPERATIVES IN ASIA
A REPORT

{Report of the 6th ICA-Japan Training Course for
Rural Women Leaders of Agricultural Cooperatives
in Asia, Tokyo. Japan
October 20-November 16 1996

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INTERNATIONAL COOPERATIVE ALLIANCE

held at and in collaboration with:
THE INSTITUTE FOR THE DEVELOPMENT OF AGRICULTURAL
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**RURAL WOMEN LEADERSHIP DEVELOPMENT IN
AGRICULTURAL COOPERATIVES IN ASIA - A REPORT
(6th ICA-Japan Training Course for Rural Women
Leaders in Agricultural Cooperatives in Asia)**

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PREFACE

THIS Report represents the successful implementation of the Sixth ICA-Japan Training Course for Rural Women Leaders of Agricultural Cooperatives in Asia which was held at the IDACA (the Institute for the Development of Agricultural Cooperation in Asia) in Tokyo, Japan, from 20th October to 16th November 1996. The implementation of the training course by the International Cooperative Alliance was made possible by the funding support extended by the Ministry of Agriculture, Forestry and Fisheries (MAFF) of the Government of Japan and with the most active collaborative support extended by the ICA's member-organisation in Japan, the Central Union of Agricultural Cooperatives of Japan (JA-Zenchu), and the IDACA. The Alliance places on record its sincere appreciation and gratitude of the financial contribution made by the Government of Japan.

The Sixth Training Course was attended by six (6) participants, two each from Indonesia, Malaysia and Pakistan. With the completion of this course, 36 persons have been trained in women leadership from ten countries of the ICA Asian Region i.e., Bangladesh (02), India (04), Indonesia (06), Jordan (02), Malaysia (06), Pakistan (02), the Philippines (04), Sri Lanka (04), Thailand (04) and Vietnam (02).

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

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

Bruce Thordarson
Director-General

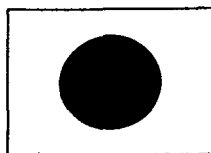
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**SIXTH (6TH) ICA-JAPAN TRAINING COURSE FOR RURAL WOMEN
LEADERS OF AGRICULTURAL COOPERATIVES IN ASIA, TOKYO, JAPAN
OCTOBER 20-NOVEMBER 16, 1996**

REPORT

01 Introduction

The International Cooperative Alliance (ICA), in association with its member-organisation in Japan, the JA-Zenchu and the Institute for the Development of Agricultural Cooperation in Asia (IDACA); and the National Council of Women's Associations of Agricultural Cooperatives (WAAC/JA-Zen Fukyu) of Japan, organised the ICA-Japan Training Course for Rural Women Leaders of Agricultural Cooperatives in Asia, the sixth in the series, in Tokyo, Japan. The Course was organised and held by the ICA at the IDACA premises from October 20 to November 16, 1996. The Course was organised by the ICA Regional Office for Asia and the Pacific, New Delhi (ICA ROAP) and with the funding support of the Ministry of Agriculture, Forestry and Fisheries of the Government of Japan (MAFF) under an agreement signed between the ICA and the MAFF.

The ICA, presently based in Geneva, Switzerland, an international non-governmental organisation, established in London in 1895, was chosen by the MAFF as the most suitable international organisation to implement the Project because of its intimate knowledge and good working relations with the agricultural cooperatives in the Region. Within the United Nations, the ICA enjoys Category-I Status with the UN Economic and Social Council (UN-ECOSOC). The ICA has affiliates in 101 countries with 225 national cooperative organisations and nine international organisations serving over 750 million individual members. The ICA Regional Office for Asia and the Pacific (ICA ROAP) operating from New Delhi, India, since 1960, serves 62 national level cooperative organisations from 26 countries and the ACCU, and represents nearly 500 million individual cooperative members.

Six participants, two each from Indonesia, Malaysia and Pakistan attended the Course.

The Course participants also had the opportunity of attending the ICA/JA-Zenchu/IDACA/AARRO Asian Women Farmer Leaders' Conference held in Tokyo in conjunction with the training course from October 21 to 23, 1996.

02 Course Objectives

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

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

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

- i. To provide opportunities for the development of leadership among rural women through training;
- ii. To provide encouragement for creating for them income-generating activities; and
- iii. To assist in the formulation of rural development projects for women's participation.

03 Programme Implementation

The training programme was implemented by the International Cooperative Alliance through its Regional Office for Asia and the Pacific (ICA ROAP), New Delhi. The ICA ROAP, in consultation with the JA-Zenchu (the Central Union of Agricultural Cooperatives of Japan) and the IDACA, identified the countries to be invited for the Sixth Training Course.

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

The IDACA identified and recruited resource persons and made arrangements for comparative field study visits. The IDACA also provided the lecture material and background material on the institutions visited by the group. The support to the group on academic and practical matters was provided by Ms Eiko Oshita, IDACA Programme Coordinator.

04 Course Participants

The Training Course was attended by six participants - two each from Indonesia, Malaysia and Pakistan. A list of participants is given in **ANNEXE-I**.

The participants in the courses were as follows:

Course-I: August-September 1991
Two each from Indonesia, the Philippines and Thailand;

Course-II: August-September 1992
Two each from India, Malaysia and Sri Lanka;

Course-III: June-July 1993
Two each from Bangladesh, Thailand and Vietnam;

Course-IV: October-November 1994
Two each from India, Jordan and Sri Lanka;

Course-V: October-November 1995
Two each from Indonesia, Malaysia and Philippines;

Course-VI: October-November 1996
Two each from Indonesia, Malaysia and Pakistan.

In all the six training courses held so far, 36 (thirty-six) women leaders from 10 countries have been trained. A consolidated list of addresses of all the 36 participants is included in the report for purposes of reference.

05 Training Course at IDACA: Programme Followed

All the six participants selected for the Sixth training course attended the programme in IDACA for its full duration i.e. from October 20th to November 16th, 1996. The IDACA had developed a Course Curriculum, in consultation with the ICA, which included class-room lectures on various aspects handled by IDACA faculty members and specially invited guest lecturers, organised field study visits and arranged direct communication with women members and leaders of agricultural cooperatives.

This year's field study visits were arranged to agricultural cooperatives and women's associations in Hyogo Prefecture of Japan. Some apex level agricultural cooperatives located in and around Tokyo were also visited by the participants. Lecture-cum-practical field study visit assignments were combined to impart necessary knowledge to the participants on the working of women's associations and the general activities of agricultural cooperatives in Japan. The participants also held group discussions and prepared brief reports on the experiences gained by them during the programme.

The Programme followed for the training course is appended as **ANNEXE-II**.

06 Design and Contents of the Training Course

-Subjects Covered

The four-week training programme at IDACA emphasised on practical studies and learning. Basic aspects of Japanese agriculture, agricultural cooperative system in Japan, detailed introductions

to organisation and functioning of agricultural cooperatives in Japan were given.

Special topics of interest to women leaders like participation of women in agricultural cooperatives, the role and functioning of women's associations in agricultural cooperatives in Japan, their role in better-living activities and improving farm households and plans for future development were presented. The following are the principal areas of subject studies that were discussed:

- Historical development and activities of women's associations in agricultural cooperatives in Japan;
- Japanese culture and society;
- Agriculture and agricultural cooperatives in Japan, Government and agricultural cooperatives, women's programmes and better-living activities;
- Better-living activities and role of better-living advisors;
- Development of Leadership among women.

During the study visits programme to agricultural cooperatives in Hyogo Prefecture and to some of the primary, secondary and apex level cooperative institutions in and around Tokyo, the participants were able to interact with women leaders and to observe their various activities as carried out by the women's associations in collaboration with agricultural cooperatives in their respective areas.

-Supportive Documentation and Lecture Notes Used

Necessary documentation supporting the topics presented and discussed were made available to the participants. Of special significance was an introduction to the development, organisation and activities of the Women's Associations of Agricultural Cooperatives (WAAC) and the role the Association and its constituents play. Besides participating in agricultural production activities, women play an important role through their associations in a variety of social and economic programmes and environmental programmes. These include use of powder soap made out of used cooking oils, improved dieting habits, production of soybean paste, improvement of social and economic life styles, organisation and management of "A-Coops", participation in programmes for the welfare of children and women world-wide, lending a helping hand to the aged persons and drafting a plan of action entitled "A Path Towards 21st Century for Women's Associations of Agricultural Cooperatives - A Long-Term Policy of the Association". (See a special note prepared by Ms Eiko Oshita, Programme Coordinator of IDACA placed as ANNEXE-III.)

The participants had the opportunity of participating and observing the proceedings of the Asian Top-Level Women Farmers Leaders' Conference held in Tokyo from 21st to 23rd October 1996. The Conference was jointly organised by the ICA, JA-Zenchu, IDACA and the Afro-Asian Rural Reconstruction Organisation (AARRO).

-Field Study Visits and Observations

On completion of the participation in the Top-Level Women Farmers Leaders Conference the participants were taken on a study visits to agricultural cooperatives in Hyogo prefecture from 24th to 30th October 1996. During the study visits, the participants studied the working of JA-Hyogo Prefectural Union, the facilities of the Economic Federation of Hyogo Prefecture, JA-Kyoto-Chuo with emphasis to study the general working of agricultural cooperatives in Japan; JA-Sanda and JA-Kato Gun with special emphasis on participation of women in agricultural cooperative activities and the role and functions of women's associations. The participants observed the Fruits and Flower Park run by the cooperative and other facilities such as rice milling, country elevator, agricultural machinery centres, shipment centres etc.

The participants had an opportunity of discussing with women leaders and members and also received information on the WAAC's activities on the production of udon (white noodle), demonstration of scrubbing brush, production of soybean paste, home-made soap, distribution of food items among the members, preparation of balanced diet for children and the aged, and welfare and health activities of the associations. They also observed the working of "A-Coops" run by the JAs. The participants were also able to participate in the 'Home Stay Programme' with members of the women's associations in Hyogo Prefecture.

After the field study visits and on-the-spot observation of the working of agricultural cooperatives in the field, participants were exposed to theoretical knowledge on the existing situation of agricultural cooperative system in Japan, Japanese culture, economy etc., better-living activities, education activities, public relations activities, and health control activities for members etc. undertaken by the agricultural cooperatives. A case study on promotion of rural women's participation for Organisation was also presented.

As a result of field studies and interaction with lecturers in the class-room situation, the participants, in groups, produced outlines of their own national plans. These national plans contained their own impressions on the study visits and the lessons that could be derived from out of their participation in the training programme and visit to Japan which could be of relevance to their own country situations and cooperative movements and their own respective organisations.

07 Country Status Papers: Indonesia, Malaysia and Pakistan

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

7.1 Indonesia

Agriculture occupies an important role in the economy of Indonesia with a contribution of 17.44% to the national income and occupying a labour force of 49.61% of the total population. Though the Constitution of the country guarantees women to enjoy equal status with men they lag behind in several aspects. Illiteracy level is higher among women than men. Thirty-seven per cent of women are unable to read or write as compared to 20% among men. Women in agricultural sector do not have any separate entity than their male members due to social system and position of women in the country. Women, of course, occupy an important position in the dairy industry with more than 80-90% involvement.

Non-governmental women's organisations were established in the country to serve the cause of women and some of the major organisations and their activities are as follows:

1. The PKK (The Family Welfare Movement): It is a voluntary movement consisting mostly of women which was started in 1964 as women's group activities in selected communities in Central Java. In 1972, it became a nation-wide movement to improve family welfare. There are at present about 2 million PKK volunteers actively involved in village-level social development programmes carried out in more than 62,000 urban and rural villages throughout the country. Ten major programmes of the PKK are:

- Comprehensive application of the State Ideology
- Fostering mutual help (Gotong Royong)
- Food
- Clothing
- Housing and house arrangements
- Education and skills development
- Health
- Promotion of cooperatives
- Protection and conservation of environment
- Sound domestic planning.

2. KOWANI (The Indonesian Women's Congress) consists of 64 various nation-wide women's organisations. Founded in 1928, the Kowani represents an estimated 20 million women through its member-organisations. It covers eleven areas of priority: education, science and technology, employment, legal literacy, population development and environment, economy and cooperatives etc. It participates in the policy-making process at the national level including the formation of the Broad Guidelines of State Policy.

3. DHARMA PERTIWI was established in 1964 mainly comprising wives of armed forces personnel. The area of activities of this organisation includes education, health, nutrition and social welfare. Schools, maternity clinics and other social services run by the Dharma Pertiwi are made accessible to the general public as well.

4. DHARMA WANITA, established in 1974, is an organisation of wives of civil servants. Its membership is spread all over the country down to the smallest government administrative unit to every Indonesian Embassy or Consulate abroad. This organisation supports the social development programmes of the government and runs a variety of kindergartens, schools, and other vocational centres.

Women in Cooperatives

There were no women's groups separately and exclusively established in the cooperative sector till 1977. After participating in the International Conference on Emancipation of Women in Cooperative Sector organised by the ICA in Malaysia in 1975, the apex organisation of the Cooperative Movement the DEKOPIN, organised a Coordinating Body for Women's Participation in Cooperatives in 1977. In 1996, Indonesia had 9,064 village level cooperatives and 35,861 non-KUDs as primary cooperatives. The total membership was around 13 million in KUDs and 12.6 million persons in non-KUDs. About 20% of KUD members are women.

Cooperatives in Indonesia consist of KUD (Village agricultural multipurpose cooperatives), and non-KUD. KUD is an agricultural cooperative undertaking multipurpose functions.

In 1995, there were 831 primary level women's cooperatives with a membership of 302,006 persons. The main activities include savings and loans for housewives. They are organised in the national level women's cooperative (INKOPWAN) and provincial level women's cooperatives (PUSKOPWAN). However there are some primary level women's cooperatives which are still not the members of higher level organisations.

These women's cooperatives have recruited 1,277 employees, an average of 1.5 persons per cooperative. The first women's cooperative was established in Jambi province in 1971. Training opportunity is offered to members of women's cooperatives by the Ministry of Cooperatives through its training centres at the provincial level (Balatkops). 25,174 women members of cooperatives were trained in 1995.

Particulars	1994	1995
No of women cooperatives	800	831
No of women members	277,521	302,006
No of female employees	1,106	1,277
No of women members trained	22,214	25,174
No of women potential groups	5,999	7,342

Participation of women in agriculture is 47.32% out of the total number of working women in rural areas women comprise 45.58% and in the urban areas 1.73%. Self-employed women in agricultural sector was 8.96%. Participation of women in the 5,472 KUDs in 1990 was around 20.77% throughout the country, the total membership being 7,535,434 persons. The percentage of women in the boards of management in KUDs was: 1.65% as board of Audit and Supervision, 4.75% as members of boards of directors; and 23.02% as KUD staff.

The activities for women's participation in cooperatives are conducted by the Cooperative Women Coordination Committee (BKWK) which is attached to the Dewan Koperasi Indonesia (DEKOPIN). The BKWK operates through its provincial and district level branches. The programme objectives of BKWK are as follows:

- a. The establishment of the national goal of a just and prosperous society through an economic system based on the democratic principle of Panchashila;
- b. The improved involvement and participation of women in the field of cooperatives;
- c. Increased guidance towards women cooperators and leaders who can motivate other women in improving cooperative awareness and business activities; and
- d. Increased productivity of female workers and increased job opportunities for women who are trying to raise their family incomes.

The BKWK aims to achieve these objectives through a variety of programmes for promoting cooperative organisations, for developing economic activities, for providing training and education to members and staff, and for conducting research for cooperative development. Many of the educational activities centre around cooperative business and management. The focal point of all these programmes is the women's role in cooperative development. Hence gender issues are receiving greater attention in formulating the training and development activities. Recently a programme assisted by the Canadian Cooperative Association (CCA) was launched for the improvement of capability of women cooperators and for providing them income-generating activities through pilot projects and training.

Following steps are taken by BKWK while designing training programme and follow-up activity:

- i. Identify target groups - these groups are formed out of women engaged in various activities such as silk-worm breeding, savings campaigns, family planning and educational activities;
- ii. Prepare programme design keeping in mind the tasks to be performed by the members for selected projects;

- iii. Train the trainers in order to improve their capabilities for training the target group members in the respective areas; and
- iv. Make arrangements for advancing loans for selected project work at concessional rates of interest, so that the women members could increase their incomes.

Participation of Women in KUD Activities

Each KUD in the country has a separate unit for women's cooperative activity. A total of 16 such women's cooperative units are functioning in 30 districts. Out of 5,341 cooperatives, there were 811 village cooperative units and 108 women cooperatives which were active.

These units work in close collaboration with the business units of the KUD for conducting training programmes for rural women. Funds at concessional rate of interest are channelled through these units as they are in touch with the local cooperative bank. Credit for income-generating activities is given to the women's group in each area and through the group to the members.

In addition to providing training opportunities to women, cooperatives promote savings amongst members, and take active interest in catering, in running consumer department stores etc. Cooperatives also promote homely economic activities such as embroidery, coco-sugar products, preparation of traditional sweets and vegetable/flower, farming etc. They also encourage kitchen gardening and assist in paddy and fish farming. The social work is undertaken to promote fraternity among members, for providing medical aid and imparting training for leading a better life. Joint cooking classes are conducted and beauty-care guidance is provided. Entertainment, recreation and competition among members are encouraged in all the programmes.

Women's cooperatives and their leaders face a number of problems in Indonesia which include:

- Low level of literacy among members;
- Emphasis for training in business activities is not in accordance with members' needs;
- Lack of resources;
- Lack of awareness among women regarding cooperative activities;
- Lack of self-confidence among women to shoulder responsibilities; and
- Lack of policy directives and support for programmes for women's participation.

7.2 Malaysia

The Cooperative Movement in Malaysia was started in 1922. Presently there are 3,943 registered cooperatives in Malaysia with a total membership of about 4.1 million members. The total share capital in cooperatives is around M\$ 2.4 billion. The Department of Cooperative Development registers and monitors non-agricultural cooperatives including urban cooperatives.

The agricultural cooperatives numbering 470 with a membership of 938,062 members and with a share capital of RM 45 million and a total business turnover of M\$ 427 million are registered and monitored by the Farmers' Organisation Authority (FOA). Women cooperatives are engaged in credit and banking (40%), consumer products (20%), food processing (8%), other activities including rentals, tailor shops, child nurseries, plant nurseries, and transportation services (24%). As per the policy of the Government of Malaysia, participation of women in cooperatives is encouraged and more opportunities for women are offered to improve their social, economic and political participation.

A National Women's Policy (NWP) was formulated in 1989 signifying the overall objective of ensuring a fair share for women in the acquisition of opportunities and benefits from development, and to integrate the women folk in all sectors of national development in line with their ability and need, to improve their quality of life, eradication of poverty, ignorance and illiteracy and to make the country safe and prosperous.

A few institutions have been created to integrate women into mainstream of the nation's development. The main ones include the National Advisory Council for the Integration of Women in Development (NACIWAD), established in 1976 to provide advisory services and guidance to women's organisations; the Women's Affairs Division (HAWA) formed in 1983 under the Ministry of National Unity and Social Development, to oversee, monitor and evaluate the services offered by the public and private sectors for the benefit of women. HAWA was transferred to the Prime Minister's Department to ensure effective supervision on programmes for women development.

The Ministry of Rural Development has several agencies such as RISDA, FELCRA, FELDA, KEMAS etc., which carry out activities related to women. The ANGKASA (the National Cooperative Organisation of Malaysia), conducts several courses to give training on different aspects of Cooperation. Many of these courses are specially tailored to the needs of women. Women are now being encouraged to become members of cooperative supermarkets, retail shops, handicraft workshops etc. With rapid economic development in the country, women now find it easy to get employment in factories located in rural areas.

Agencies like RISDA and FELDA encourage women members to form small-holders' organisations through training and education activities, training in crafts such as artificial flower-making, bamboo products, mengkuang leaves and Ratan, food industries such

as sauce, banana and potato chip preparations, jams, cakes, etc.; training in tailoring and dressmaking, patchwork, school uniforms, and embroidery work, poultry-rearing including use of waste products as organic manure, cash cropping such as banana, potato, vegetables and fruits and their marketing. The RISDA has established a special fund to help women small-holders' organisations in these economic activities.

Women in Malaysia face the following problems relating to their participation in cooperative activities:

- a. Dual responsibilities towards family and job limit their mobility and participation in labour market;
- b. Streaming of educational disciplines according to gender differentiates women in both types of jobs and their assimilation and participation in the labour market;
- c. Social norms limit their involvement in economic and social development;
- d. Women are normally considered secondary income-earners and their jobs are considered unimportant;
- e. Lack of skilled training;
- f. Lack of credit facilities and lack of market information; and
- g. Unhealthy working environments.

7.3 Pakistan

Agriculture is the mainstay of Pakistan employing about 50% of the labour force and accounting for 70% of export earnings. Major crops grown include wheat, rice, cotton, sugarcane and maize. Grams, other pulses, oilseeds and fodder crops are also grown in some areas. Involvement of women in agriculture is marginal and have no say in decision-making process in terms of marketing etc. Women play a dominant role in small-scale livestock and dairy farming.

There were 59,221 cooperative societies registered in Pakistan as of 30th July 1996. For details, see the details given below:

Total Population of the Country	128.010 million
-Male Population	67.200 million
-Female Population	60.810 million
Total Land Area (in sq.km)	796,095 sq km
Total Number of Coops (all types)	59,221
Total Cooperative Membership	3,366,755
Total No. of Agricultural Cooperatives	37,476
Total Membership of Agri Cooperatives	1,369,217
Total Population Engaged in Agriculture	64.050 million
Share of Agriculture in GDP	24%

Out of this, 37,476 are agricultural credit societies. There were 1,198 registered women's cooperatives carrying out different activities in Pakistan. Out of these 1,022 were functioning in Punjab Province alone. The women cooperatives in other Provinces of Pakistan are not quite impressive. Although women cooperatives have same duties and privileges and they are equally eligible for getting finance, technical guidance in running business etc., the social set-up in the country restricts women to come forward in organising and running cooperative business independently. Due to male domination, majority of female population is illiterate, financially unsound, and are unaware of their rights. The high birth rate prevailing in the country also restricts women from participation in any economic activity.

The banking structure in Pakistan is three tiered with the Federal Bank for Cooperatives (FBC) at the apex level with constituents in provinces and district branches. The Unions help in development, extension, and guidance activities.

The provincial cooperative banks act only as disbursing agencies and all credit operations are handled by cooperative officials. The Federal Bank for Cooperatives, established by the government in December 1976, is the principal financial institution for meeting the credit needs of PCBs and MCBs. The Federal Bank does not lend directly to the cooperative societies but only through the provincial cooperative banks. The Federal Bank also provides training facilities to the staff working in the PCBs, and in 1987, has set up a National Centre for Cooperative Training. The National Cooperative Union of Pakistan is the national level apex umbrella organisation of the Movement.

The FBC has plans to set up a development project for the establishment of model cooperative societies. An Endowment Fund amounting to Rs. 2,400 million will be created to finance cooperative development projects through the National Cooperative Union of Pakistan and its Provincial Cooperative Unions. This, it is hoped, will improve the overall working of the cooperative system and increase the magnitude of finance-related activities.

08 Observations and Recommendations Made by the Participants

The six participants representing Indonesia, Malaysia and Pakistan, after having participated in the 6th Training Programme for a duration of four weeks and having studied the activities of women's associations of agricultural cooperatives in Japan during field visits devoted two full days to summarise their own observations and also made some general suggestions for the Japanese Agricultural Cooperative Movement.

8.1 Observations

-General Observations

Some general observations made by the participants were as follows:

- i. Though Japan is one of the leading industrialised countries in the world, agriculture plays its own important role in the economy in sustaining its food production and supply to the nation.
- ii. A corporate uniform identity called 'JA' (Japan Agriculture) has been adopted by the Agricultural Cooperative Movement in Japan and is now better known as the "JA-Movement" or the "JA-Group".
- iii. The Agricultural Cooperative Movement in Japan is three-tiered and is well integrated from primary to prefectural to national level organisations. The cooperatives take care of every needs of the members from 'cradle to the grave'. The services rendered by the cooperatives range from orientation and education to high-tech production techniques yielding high economic results. The main aim is to give a quality of life to its members.
- iv. Integration of services is the key word of agricultural cooperatives in Japan with special emphasis on 'agro-processing' for 'value addition' resulting in higher incomes to the farmer-members.
- v. The organisational structure of the Movement is three tiered now. As of 1996, there were around 2,200 multipurpose agricultural cooperatives in the country working in 47 prefectures of Japan. The primaries are federated into prefectural unions/federations which, in turn, federate into national apex level specialised organisations like the Zen Noh, Insurance Federation, Norinchukin Bank etc. All these prefectural unions/federations and national organisations are members of the JA-Zenchu (the Central Union of Agricultural Cooperatives of Japan), which is the national apex organisation of all agricultural cooperatives in the country.
- vi. The agricultural cooperatives are gradually moving towards a two-tier structure. By the end of the 20th century it is expected that the total number of primaries would be around 564. It is hoped that the two-tier organisational structure will strengthen the economic bonds between the primaries and their national apex organisations and also will achieve economies of scales in their operations to meet the competition from the private sector effectively.
- vii. Amalgamation is an important achievement of the agricultural cooperatives. This has been achieved through proper consultations, mutual discussions and agreements. These amalgamations have made the cooperatives more viable and stronger. The process which is voluntary has the backing of the government. This process also helps to rationalise the business

operations of the cooperatives and helps the member-farmers to produce high quality products, with less costs and high incomes. Cooperatives are expected to have a stronger bargaining power and better access to the market.

- viii. Farming in Japan is facing reduction in the number of full-time farmers and increase in part-time farmers whose main occupation is not farming. Younger generation is not interested in pursuing farming as a profession resulting in shortage of successors. Their preference remains to work in cities.
- ix. This has resulted in aging of farmers. More and more women are engaged in farming operations and the number of farmers of 65 years of age and above is increasing rapidly.
- x. A strong net-work has been developed by the Agricultural Cooperative Movement especially in the fields of marketing and purchasing of inputs. Farm machinery, farm inputs, guidance, credit, insurance, and information are provided by the primaries, prefectural federations and the national apex organisations to the best advantage of the farmers.
- xi. Due to strong yen, imports have become cheaper for procuring inputs from abroad and these are passed on to the farmer-members by the federations and primaries.
- xii. Communication between the members and the cooperatives is very strong. Every farmer-member keeps in constant touch with his cooperative through phone, fax etc. to keep himself updated with latest trends in the market.
- xiii. As more and more women are involved in farming, multiple membership in cooperatives have been introduced in many societies. Women play a very crucial role in the development of farming and in the management of agricultural cooperatives. They contribute immensely to agricultural production and to the total welfare and upliftment of the family through their own imaginative work. The participants felt strongly that women should be given full membership and more role to play in the management of cooperatives.
- xiv. Women's associations exist almost in all the agricultural cooperatives and they play a very vital role. These women's associations are patronised by the wives and close relations of the farmer-members. Cooperatives contribute liberally for the promotion and development of these associations.

- xv. Women's associations have developed their own parallel network under the banner of National Federation of Women's Associations of Agricultural Cooperatives. This Federation provides a variety of services to the local and prefectural level women's associations e.g., national priorities, relationship with cooperatives, marketing strategies, social activities covering family welfare, balanced food, joint purchasing and distribution of food supplies, cooking, dress-making, harmony among mother-in-law and daughter-in-law, and others. The Associations have, therefore, emerged as a strong segment of Agricultural Cooperative Movement in Japan. Though informal in character, a strong sense of purpose and pride has been developed by these cooperatives.
- xvi. Interesting activities undertaken by the women's associations in Japan include: home maintenance, educating young girls and brides in using traditional dresses and appreciating traditional folk songs and dances, physical exercises, domestic and international travels, flower arrangements, joint purchasing through 'han' groups, traditional tea ceremony etc.
- xvii. These women's associations have achieved overall development and contributed to the welfare of the Japanese farmer-families. They have also promoted the development of younger generation making them to realise that farming is an important and equally remunerative profession.
- xviii. These associations have developed, and, are operating effective and efficient programmes for helping the aged in the society. They look after the aged by taking care of their food requirements, health needs, and entertainment for the aged on a voluntary basis. (See the example of such services provided by an agricultural cooperative, JA-Saku-Shi, placed as ANNEXE-IV).

The participants felt that the decision-makers in their respective countries would be benefited by closely studying the experience of Japanese agricultural cooperatives and their women's associations in the following fields:

- i. High quality production,
- ii. Systematic planning of agricultural produce,
- iii. Organisational and managerial capabilities,
- iv. Participation of women in agri coop activities,
- v. Setting-up of effective research and development facilities,
- vi. Strengthening a strong communication/information system,
- vii. Provision of safety and security to the farmers and their families,
- viii. Joint-purchasing and marketing system, and

ix. Better-living and farm guidance activities.

**-Better-Living Activities in
Agricultural Cooperatives in Japan**

Farming guidance and better-living activities are the two important pillars on which the Agricultural Cooperative Movement have developed in the past. While farm guidance focuses on increasing productivity, better-living activities aim at enriching the life-styles and environment of members' lives through services and programmes. Better-living activities help the members of farmers' families to lead a 'healthier and richer life'

The fast-moving agricultural scene in Japan has brought about significant changes in the farmers' lives within a short period. Though agricultural income has increased over the years, the migration to urban areas has not stopped resulting in weakening of inter-relationship within the family. There is limited involvement in farming in most of the farm households. As the migration to urban areas either for residence or employment has increased unabated, the burden of agricultural labour has consequently fallen on women remaining behind in the villages.

Better-living activities are widespread in all the agricultural cooperatives in the country based on the strategy adopted in October 1985 by the 17th National Congress of Agricultural Cooperatives called 'the Basic Principles of Agricultural Cooperatives - Better-Living Activities'

The overall aim of the better-living activities is to overcome the shortcomings in rural living conditions for better livelihood among farm households, and preserving the character of the rural society, its culture, traditions and the environment simultaneously. Hence the emphasis is on education, traditional festivals, health programmes, family welfare programmes and activities aimed at providing quality goods and services at the most reasonable prices.

-Role of "HAN" Groups

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

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

-Better-Living Advisors

Better-living programmes are conducted by the better-living departments encompassing both welfare and economic activities. In some smaller cooperatives, general staff looks after better-living activities. The better-living advisers are responsible for coordinating and conducting these activities.

Though the scope of activities is unlimited, the main group of activities undertaken are as follows:

- Activities for good health,
- Consumer activities,
- Consultancy services,
- Cultural programmes,
- Programmes for senior citizens,
- Environment protection,
- Measures for supplementary income, and
- Better-living for mutual advantages.

-Women's Associations of Agricultural Cooperatives (WAAC)

Women's associations have been established in almost 85% of all agricultural cooperatives in Japan with a total membership of 1,810,934 members in 47 prefectures and having 2,274 chapters throughout the country. The membership is presently stagnant due to decreasing interest of the younger generation in the farm households.

WAAC is the second largest network in Japan in terms of membership and the largest in rural community. Main principles of women's associations are: (a) promotion of Agricultural Cooperative Movement; (b) membership open to women only; (c) self-governing management; (d) solidarity; and (e) political neutrality. In addition to better-living activities, the associations take interest in farm management and improvement of women's status in the society.

While credit, marketing and purchasing are carried out by the women's association members, processing is not undertaken. The WAAC also helps its members in insurance business. The WAAC covers better-living activities adequately. The WAAC members are assisted in book-keeping, dressing, upkeep of houses, introduction of new kitchen utensils, safe and healthy environment, in inculcating civic sense and in improving behaviour pattern of members within the society. Encouragement by WAAC to develop kitchen gardens in almost every farmer's house, it has helped the home economy. Health-care of the family members is yet another important contribution of WAAC. Better-

living activities like joint cooking, common bath, piggy bank, laundry place, group saving, water supply, group activities and joint purchasing activities were the other factors.

Study meetings of group farming and means to find jobs other than seasonal work was another important activity of WAAC. The exchange with overseas women's associations made the WAAC members more informative. The WAAC is financially independent and has autonomous management. It motivates young married women to take up farming and in maintaining the culture and traditions of Japan. Music classes, cooking classes, kitchen gardens, dressing, English language classes are held to sustain the interests of young ladies. Looking after the aged and the young is another important activity in which WAAC lends its helping hand.

The National Congress of Agricultural Cooperatives has resolved 'to promote participation of farm successors and women as regular members by setting-up targets to expand and rejuvenate the organisation and business bases' and 'to promote selection of representative members' and directors from among youth associations and women's associations.

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

The National Association of Women's Associations of Agricultural Cooperatives (JA-Zen Fukyo), is the national organisation of all women's associations in Japan. It has 47 member councils in the 47 prefectures divided into 2,274 chapters with an individual membership of 1,810,934 members. The national organisation has established a plan entitled 'the Path towards 21st Century for WAAC'. Under this three year plan of action, the Associations of Agricultural Cooperatives (San Plan) has been adopted. The following major activities are adopted under this plan:

- Securing safety in dieting habits to protect health of family members, of family members;
- Support to and care of aged people of the society;
- Care and protection of environment through the protection of immediate living environment;
- Uplifting the status of women.

The programme of WAAC has been built on three principal pillars e.g. 'Let us Create', 'Let us Protect', and 'Let us Get'. These are:

Let us Create:

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

- Let us establish vigorous and active associations.

Let us Protect:

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

Let us Get:

- Let us get a place where women participate in farm management, agricultural cooperatives and local administration,
- Let us get the way of life by our own hands,
- Let us get a cordial life.

These tasks are sought to be promoted at three levels - at the level of individual members, at the level of WAAC and at the level of local community. It has been envisaged that all JA Women Associations shall cover the following subjects besides their regular subjects:

- Safety of foods - (production and distribution of safe and high quality foods)
- Campaign against harmful and chemical additives, dangerous food colours, imported foods containing residues of agricultural chemicals and other questionable foods, preparation of locally-grown foods, chemical free food items, and improvement of farm products.
- Support to and care of aged people of the society - It is important to create a local community where human rights of the aged is respected and provide them with cordial, bright and worthy lives.
- Care and protection of environment through the protection of immediate living environments - promotion of recycling of waste resources, curtailment of wastes, energy conservation, enhancing interest in global environment protection issues.
- Enhancement of status of women - Organisation of promotional groups to provide special knowledge, technology and systems necessary for agriculture and renovation of agricultural management, enriching social life and to create conditions for leisure and recreation for women. Also to work for the safety of women against 'overwork', less evaluation in management and few opportunities to speak or express.

Women's associations are available right from the primary level to the national level as autonomous organisations supplementing and complementing the work and activities of cooperatives. Women's associations are voluntary in character and composed of farm women and housewives. These associations aim at improving the family living conditions through programmes of better-living ably supported by agricultural cooperatives.

At primary level they encourage women to participate in better-living activities and invigorate to realise 'cordial life with rich communication' by: (a) centring on younger generation; (b) strengthening social activities among the young ladies' groups; (c) organising cooking classes, English language classes and introducing Western dancing etc.

At prefectural level, they provide the networking for all women associations within the area. Some of the principal functions at the prefectural level include:

- Help and support in the preparation of business plans, through surveys, home visits and consultations;
- Help in the process of amalgamation and restructuring of agricultural Cooperative;
- Enhancing personal exchange of experiences between the primaries and Prefectural level cooperative organisations and federations;
- Networking of computerisation;
- Developing public relationship;
- Establishing and furthering environment-friendly agriculture;
- Creation of cordial life with effective communication;
- Setting-up and operating distribution centres;
- Food processing centres;
- Rice milling;
- Laundry machine centres;
- Food ingredients centres;
- Self-supply systems;
- Kitchen gardening promotion and advisory services; and
- Establishing legislative activities to establish fundamental agricultural policies.

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

8.2 Recommendations

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

[01] Indonesia

The two participants from Indonesia, one representing GKSI and the other, a KUD, felt that the experiences gained in Japan by participating in the training programme and study visits are of relevance to their own Cooperative Movement. They felt that:

- i. The Japanese experience should be replicated by the Union of Dairy Cooperatives of Indonesia (GKSI) as a national cooperative policy with emphasis on proper coordination with members through meetings and ties, careful business planning, increasing group efforts within the membership and increasing their awareness;
- ii. Women's associations role and activities are very useful to agricultural cooperatives and these kinds of associations should be introduced within the Indonesian Cooperative Movement;
- iii. National workshops on better-living activities could be conducted for a wider dissemination of Japanese experience;
- iv. Primary cooperatives should:
 - a. Form women's groups with adequate funding;

- b. Dairy cooperatives at the primary level should support these groups with a realisation that women are the main promoters of dairy business; and
- c. Women's advisory groups may be set up within the primaries to provide information and suggestions on farm management, better-living and family welfare activities like the WAAC of Japan.

[02] Malaysia

The participants representing RISDA and FELDA from Malaysia made the following observations:

- i. Participation in the Conference and the training course was very useful because not only they were able to pick up new ideas but were also able to exchange experiences with others. More opportunities be provided to women to attend similar international training courses;
- ii. RISDA and FELDA should start women's associations focusing on better-living activities by employing trained better-living advisors;
- iii. More national training programmes would help disseminate more information to more number of persons;
- iv. Pilot projects on involvement of women/women-related activities within the area of operation of RISDA and FELDA would be useful;
- v. Women's groups should organise women according to their age groups and start activities for various groups in collaboration with RISDA and FELDA officials.

[03] Pakistan

The two participants representing the Federal Bank for Cooperatives of Pakistan made the following recommendations:

- i. Multipurpose type cooperatives based on "one village one society" concept should be adopted in Pakistan to serve the membership in a better way.
- ii. Cooperatives should undertake educational and training activities.
- iii. Women's groups should be formed and encouraged to participate in the cooperative activities, especially in the field of better-living activities to improve the life style in villages.
- iv. Credit facilities should be linked with education and social welfare activities.
- v. Member education system should be vigorously pursued.

- vi. Reservation be made for employment of women in the cooperative sector and should be followed.
- vii. More women should be encouraged to take up leadership positions in cooperatives, at the primary, secondary and national levels. More women directors/board members should be elected to represent the population.

8.3 Some General Recommendations

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

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

09 Concluding Session

The concluding session of the Sixth ICA Japan Training Programme for Rural Women Leaders of Agricultural Cooperatives in Asia organised by the International Cooperative Alliance in close collaboration with the Central Union of Agricultural Cooperatives (JA-Zenchu) was held at the IDACA on 15th November 1996.

On the successful completion of the training programme, the participants were awarded Certificates of Participation by the Managing Director of the IDACA. The concluding session was addressed by the representatives of MAFF, JA-Zenchu and IDACA.

The participants expressed their deep appreciation to the International Cooperative Alliance, the MAFF, the JA-Zenchu and the IDACA authorities for the opportunity given to them to participate in the training programme, study the organisation and activities of the women's association in agricultural cooperatives in Japan. They expressed their gratitude to IDACA and the programme coordinator, Ms Eiko Oshita, for all the assistance and care given to them during the training course period.

The participants requested the IDACA to convey their appreciation and thanks to the cooperative organisations visited by them during the study visits in Hyogo Prefecture.

They also expressed their grateful appreciation to the ICA for the opportunity given to them for participating in the Asian Women Farmer Leaders Conference held in Tokyo from October 21 to 23, 1996.

ANNEXE-I

Course Participants

- Indonesia** 1. Ms Mutiah Faridah, Coordinator
Union of Dairy Cooperatives of Indonesia
East Java Region, Jl Raya Lebaksari, PO Box 13
Pandaan. Jawa Timur. Indonesia.
2. Ms Tuty Sudartati
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- Malaysia** 3. Ms Khairiah bt Haji Hassan
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Negari Sembilan. Malaysia.
4. Ms Latifah Bte Abdullah
Pejabat RISDA Daerah
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- Pakistan** 5. Ms Yasmin Shaukat
Deputy Manager
National Centre for Cooperative Training
House no. 6, Street no. 56, F.6/4
Islamabad. Pakistan.
6. Ms Shama Firdous
Deputy Director
Federal Bank for Cooperatives
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6th ICA/Japan Training Course for Rural Women Leaders
of Agricultural Cooperatives in Asia
(Oct. 20 ~ Nov. 16, 1996)

PROGRAMME

		As of Nov. 1, 1996	
Date	Forenoon Session (9:30 ~ 12:00)	Afternoon Session (13:30 ~ 16:00)	Place of stay
Oct. 20(Sun)		Arrival of Participants	Hotel in Tokyo
21(Mon)	Participate in the Asian Women Farmer Leaders Conference		"
22(Tue)	Introduction of Case Study	Group discussion	"
23(Wed)	Summary of Discussion/Adoption of Appeal	Move to Kyoto	Kyoto
24(Thu)	Visit to JA Kyoto-Chuo/Observation of Facilities/Visit to Farmer's House		"
25(Fri)	Sight Seeing in Kyoto	Move to Osaka	Osaka
26(Sat)	Free	Move to Hyogo Pref.	Kobe
27(Sun)	Sight Seeing in Kobe		"
28(Mon)	Visit to JA Hyogo Pref. Union	Visit to JA Sanda	"
29(Tue)	Exchange Meeting with Members of JA Sanda Women's Associations		Home stay
30(Wed)	Visit to JA Kato-Gun	Move to Tokyo	IDACA
31(Thu)	Orientation	Country Report	"
Nov. 1(Fri)	Agricultural Cooperative System in Japan (Mr. S. Futagami, IDACA)		"
2(Sat)	Free (Exchange Meeting with Hachioji International Friendship Club-if you want to attend)		"
3(Sun)	Sightseeing in Tokyo		"
4(Mon)	National Holiday		"
5(Tue)	Japanese Agriculture and International Activities of Agri. Coops (Mr. Y. Nakaoka, IDACA)		"
6(Wed)	Group Discussion (Summary of Study Visit and Conference)	Enhancement of Rural Women's Life & Status and Roles of Government	"
7(Thu)	Public Relations Activities of JA and Members Communication(Mr. Y. Ogane, Ie-No-Hikari Assoc.)		"
8(Fri)	Better Living Activities of JA (Mr. K. Kageyama, Central Coop. College)	<IDACA-Party>	"
9(Sat)	Free		"
10(Sun)	Free		"
11(Mon)	Case Study:Promotion of Rural Women's Participation for Organization(Mr. T.Tanaka, JA Zenchu)		"
12(Tue)	Education Activities of JA (Mr. M. Kimura, JA Zenchu)		"
13(Wed)	Health Control Activities for Members (Ms. Takako Yokoyama, JA Nagano Welfare Feds.)		"
14(Thu)	Drafting of Final Report		"
15(Fri)	Report Presentation/Evaluation/Closing Ceremony		"
16(Sat)	Departure of Participants for Home Countries		"

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

Ms. Eiko Oshita

Programme Coordinator, IDACA, Japan

I. The Structure of Agricultural Co-operatives

1) *Primary Agricultural Co-operatives*

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

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

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

2) *Prefectural Unions and Federations*

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

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

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

3) National Organisations

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

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

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

II. Women's Association of Agricultural Co-operatives

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

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

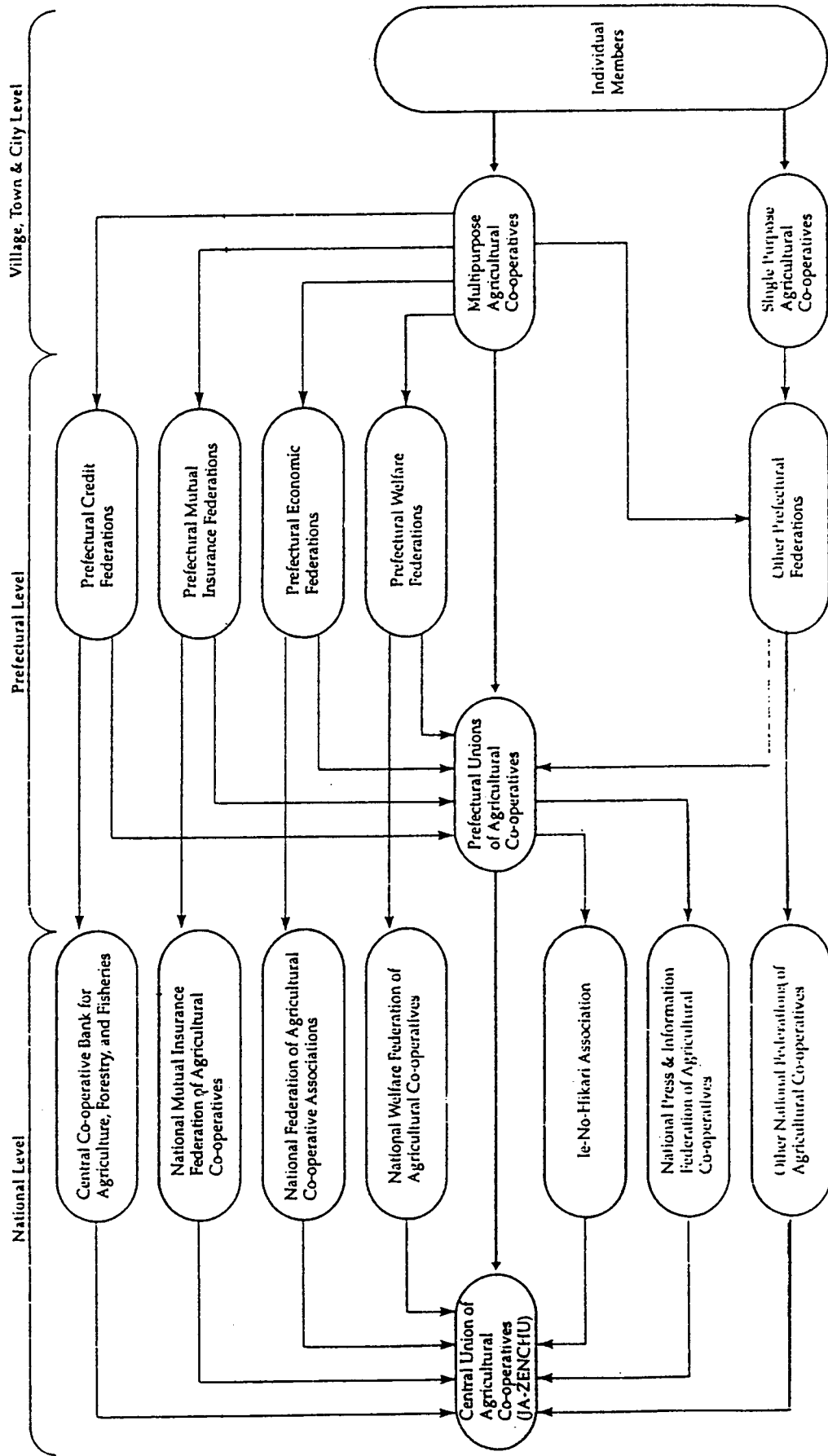
In this connection, women's associations need to present their views to agricultural co-operatives, and board members must ensure their decisions reflect the ideas of women.

1) The Organization of JA Women's Association

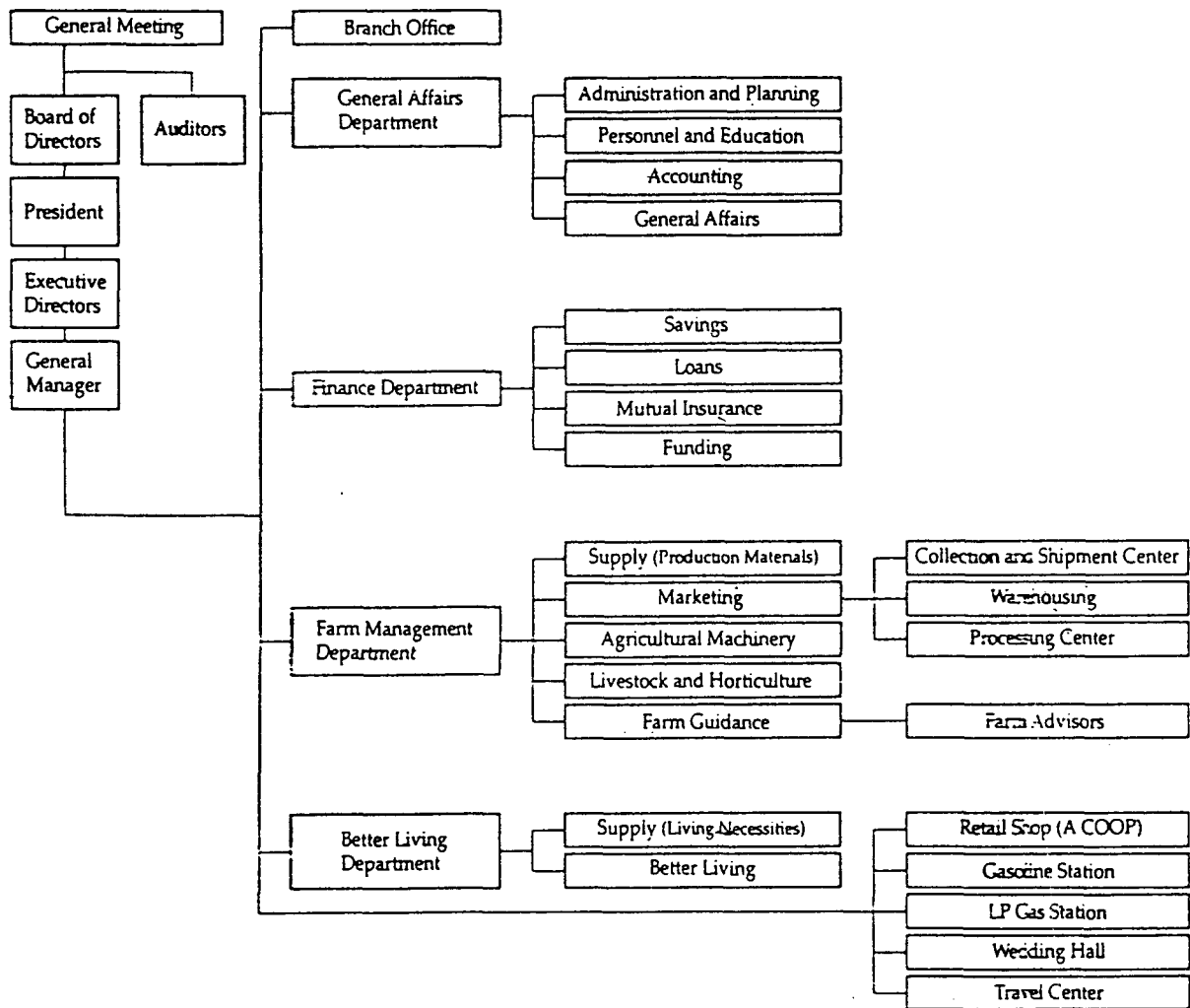
JA Women's Associations were organized primarily among women living in agricultural areas with the purpose of improving their social and economic status. They participate in JA activities and work in broad areas ranging from agriculture to the general improvement of regional life-style in closely-knit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

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

The Organization of Japan's Agricultural Co-operatives



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

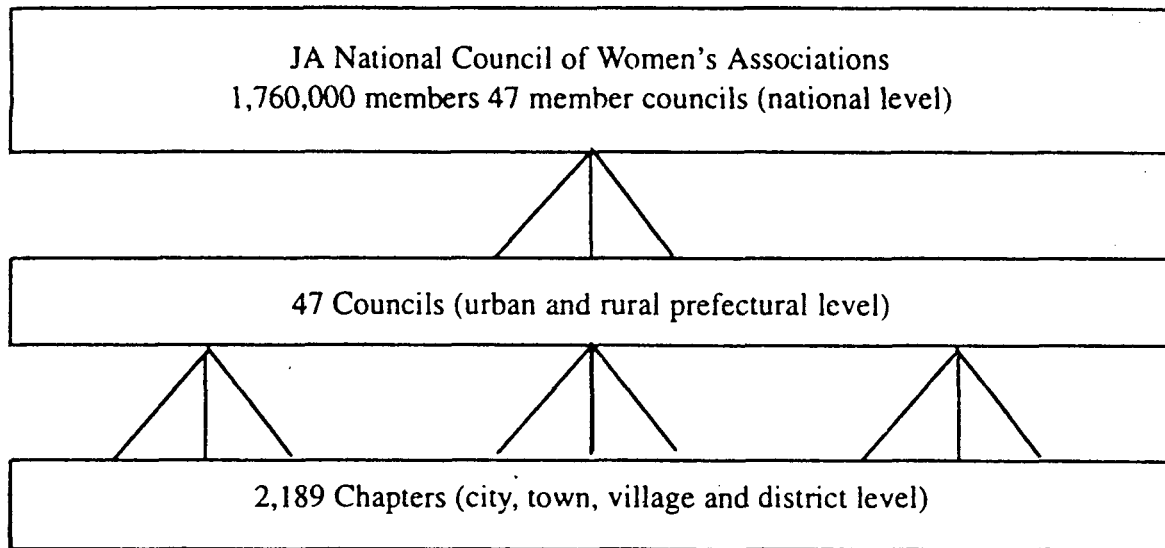


Producers' Groups: Flower, Dairy, Pig-raising, Vegetable and Rice-farming Groups

Agricultural Co-operative Business Groups: Farmers' Pension and Mutual Insurance Promotion Groups.

Youth and Women's Groups: Young Wives, Women's, and Youth Associations.

Organizational Structure of JA Women's Association



2. Development of JA Women's Associations

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

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

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

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

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

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

3) *Activities of JA Women's Associations*

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

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

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

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

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

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

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

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

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

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

- * Let's protect regional and global environment

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

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

4) *Three Steps to Take*

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

Myself - 1. The member's own level.

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

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

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

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

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

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

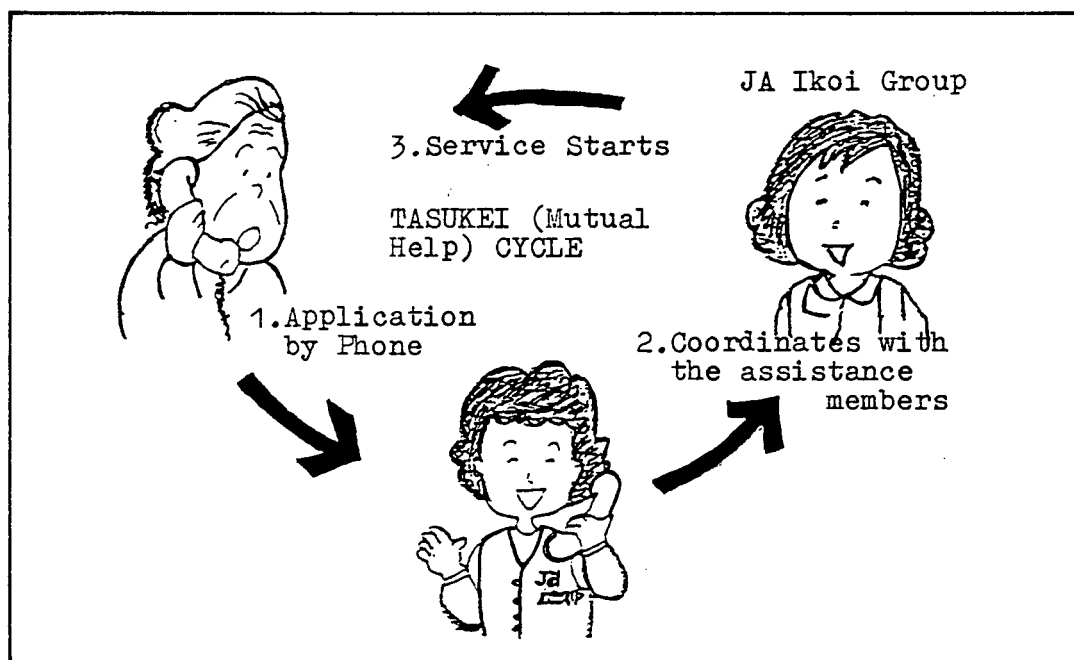
Organizations that differ in terms of purpose may still benefit from co-operation and some activities will need administration.

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

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

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

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



Who Needs the Help?

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

Membership Fee and Annual Fee:

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

Charge for the Service:

- 800 Yen per hour
- Transportation expenses should be added

Service Hours:

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

How to Get Membership?

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

Application:

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

Who Extends Assistance?

[*]-JA Care Worker (Home Helper). Membership basis Registered as care and assistance member to visit a member in need of assistance to provide services such as physical care and house-keeping assistance, Conversation partner, guard etc.

-Two Types of Members: (i) Care-Worker member for physical care and house-keeping assistance; and (ii) Cooperation member mainly for house-keeping assistance.

[*]-Supporting Member (Financial Support). Not available for field assistance, but for financial support by paying entrance fee and membership fee with understanding and support of the activities.

Service Starts by:

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

Services:

-House-keeping Assistance: Cleaning, washing, shopping, aid to outing, aid to hospital, conversation partner, Substitute writing, Weeding etc.

-Physical Care/Aid: Diaper change, Excretion, Bathing, Body washing, Changing clothes, Having meals, Moving etc. etc.

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

Countrywise Participation in ICA-Japan Training Courses for Rural Women
Leaders of Agricultural Cooperatives in Asia held at IDACA Tokyo, Japan
TRAINING COURSES I-VI

Participating Countries	Course-I Aug 21- Sep 14 1991	Course-II Aug 25- Sep 19 1992	Course-III June 12- Jly 08 1993	Course-IV Oct 17- Nov 12 1994	Course-V Oct 29- Nov 24 1995	Course-VI Oct 20- Nov 16 1996	Total Parti- cipants
01	02	03	04	05	06	07	08
01 Bangladesh	-	-	02	-	-	-	02
02 India	-	02	-	02	-	-	04
03 Indonesia	02	-	-	-	02	02	06
04 Jordan	-	-	-	02	-	-	02
05 Malaysia	-	02	-	-	02	02	06
06 Pakistan	-	-	-	-	-	02	02
07 Philippines	02	-	-	-	02	-	04
08 Sri Lanka	-	02	-	02	-	-	04
09 Thailand	02	-	02	-	-	-	04
10 Vietnam	-	-	02	-	-	-	02
Total	06	06	06	06	06	06	36

INTERNATIONAL COOPERATIVE ALLIANCE
Regional Office for Asia and the Pacific
43 Friends Colony, New Delhi 110065. India

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

LIST OF PARTICIPANTS - COUNTRY-WISE
(TRAINING COURSES 1-6 : 1991, 1992, 1993, 1994, 1995, 1996)

01 BANGLADESH

- C.3 01 Mrs Anjaman Ara Bhuya Begam, Director
Bangladesh National Women's Coop Society Ltd.
7 K.B. Shaha Road, Amlapara, Narayanganj. Bangladesh
- C.3 02 Mrs Seheli Hoque, Chairperson
Ramna Thana Central Women's Coop Society Ltd
12/KLHA/3, Siddeswari Road
Siddeswari, Dhaka. Bangladesh.

02 INDIA

- C.2 03 Mrs S.K.Nagarathna Rao, Lady Coop Education Officer
Karnataka State Cooperative Federation Ltd.
32 Race Course Road, 3rd Floor
Bangalore 560 001. Karnataka State.
- C.2 04 Mrs Khrimey Tongchen Jomba, Chairman
Women Welfare Cooperative Society Ltd., Rupa
c/o Mr R.K. Khrimey
Minister for Education, Science and Technology
Itanagar 791 111 Arunachal Pradesh
- C.4 05 Mrs Hitendra Kumari, Chairperson
Bhopal Dugdha Sangh Sahakari Maryadit,
Bhopal Dairy Plant
PO Habibganj, Bhopal. 462024 Madhya Pradesh
- C.4 06 Mrs Shailaja C Jaliyal, Law Officer
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Tippu Sultan Palace Road, Fort
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03 INDONESIA

- C.1 07 Ms Armileni Hindareny, Lecturer
PUSLATPENKOP. National Cooperative Training Centre
Jalan Gatot Subroto. Jakarta Selatan. Indonesia.
- C.1 08 Ms Prihat Ismawati, Manager, Savings and Loans Dept
Centre Coop Village Unit of East Jawa
Pondok Candra Indah, Jl Blimbing (IV)
Block C.127, Waru Sidoarjo, East Java. Indonesia.

- C.5 09 Ms Tri Widharetna, Expert Staff/Board
Union of Indonesian Dairy Cooperatives (GKSI)
Jl Prof Supomo No.178, Jakarta-12870 Indonesia
- C.5 10 Ms Tirin Purwanti, GKSI Regional KORDA-Jawa Barat
Union of Indonesian Dairy Cooperatives (GKSI)
Jl RS Gedebage No. 7&8
Ujungburung, Bandung Indonesia
- C.6 11 Ms Mutiah Faridah, Coordinator
Union of Indonesia Dairy Cooperatives-GKSI
East Java Region
Jalan Raya Lebaksari P.O.Box 13
Pandan, Java Timur Indonesia
- C.6 12 Ms Tuty Sudartati
KUD Jabung. Kecamatan Jabung Malang
East Java. Indonesia

04 JORDAN

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- C.4 14 Ms Feryal E.N.Yousef, Chief, Admin Development Unit
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05 MALAYSIA

- C.2 15 Mrs Noorsiah Kamaruzzaman
Agriculture Assistant Officer
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- C.2 16 Mrs Ramleh bt Long, Secretary, Women's Group
Angakasa, Pejabat Pos Jalan Sultan
Petaling Jaya 47640, Selongor Malaysia.
- C.5 17 Ms Rahmah bt Md Ali, General Manager
Malacca Rubber Smallholders' Cooperative Society
Bangunan RISDA Negeri
36 Jalan Tun Sri Lanang, Melacca-75150 Malaysia
- C.5 18 Ms Husniah Ismail, District RISDA Officer
Pejabat Risda Daerah Kuantan,
Jalan Haji Junid
25200 Kuantan. Pahang Darul Makmur Malaysia

- C.6 19 Ms Khairiah bt Haji Hassan
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Negari Sembilan. Malaysia
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06 PAKISTAN

- C.6 21 Ms Yasmin Shaukat, Deputy Manager
National Centre for Cooperative Training
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Islamabad. Pakistan
- C.6 22 Ms Shama Firdous, Deputy Director
Federal Bank for Cooperatives
6-L, Gulberg-III, Lahore Pakistan

07 PHILIPPINES

- C.1 23 Ms Eusebia P Evangelista, General Manager
Danapra Development Cooperative Inc.
98 Wong Clista Street, Batangas. Philippines
- C.1 24 Ms Bienvenida Benben Guanzon Saceda, Chairperson
Free Planters Producers' Cooperative
81 Lapu Lapu Street, Dizos
Davao del Sur 8002. Philippines.
- C.5 25 Ms Arilda Faelmoca, Manager
San Joaquin Multipurpose Cooperative Society
Sarrat. Ilocos Norte. Philippines
- C.5 26 Ms Lourdes Purgatorio, Manager
St. Michael Development Cooperative Society
Mahaplag. Leyte. Philippines

08 SRI LANKA

- C.2 27 Mrs P.M. Somawathie
Pannilpattu Multipurpose Cooperative Society Ltd.
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- C.2 28 Mrs Subhashini Vardan, President
District Cooperative Women's Committee
Trincomalee Multipurpose Cooperative Society Ltd.
78 Green Road, Trincomalee. Sri Lanka.
- C.4 29 Mrs Sushila Palihakkara, Deputy General Secretary
National Cooperative Council of Sri Lanka
455 Galle Road, Colombo-3. Sri Lanka
- C.4 30 Mrs Morathenna D.S. Gunasekara, President
Kurunegala Multipurpose Cooperative Society
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09 THAILAND

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- C.1 32 Ms Malaiwon Thongma, Manager
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- C.3 33 Mrs Chamaiporn Tutasukitwanit, Technician
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10 VIETNAM

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THE COOPERATIVE IDENTITY

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

DEFINITION

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

VALUES

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

THE PRINCIPLES OF COOPERATION

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

First Principle: Voluntary and Open Membership

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

Second Principle: Democratic Member Control

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

Third Principle: Member Economic Participation

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

Fourth Principle: Autonomy and Independence

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

Fifth Principle: Education, Training and Information

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

Sixth Principle: Cooperation among Cooperatives

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

Seventh Principle: Concern for Community

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



The International Cooperative Alliance

is one of the oldest international non-governmental organisations representing world-wide the cooperative organisations of all types. Founded in London on 18th August 1895, it now has affiliates from 94 countries, 213 national and 7 international level cooperative organisations covering 754 million individual members all over the world. The ICA enjoys the right of participation in meetings and development work of the United Nations and its Specialised Agencies such as the ILO, FAO, UNESCO and holds Consultative Status of Category-I in the UN Economic and Social Council (UN-ECOSOC).

Besides the Head Office of the ICA, which is in Geneva, there are four Regional Offices. The Regional Office for Asia and the Pacific (ICA ROAP) was established on 14th November 1960 in New Delhi. 59 national level organisations from 26 countries and one international organisation representing nearly 500 million individual cooperators are presently in the membership of the ICA from the Region. These countries are: Australia, Bangladesh, China, Fiji, India, Indonesia, Iran, Israel, Japan, Jordan, Kazakhstan, Republic of Korea, Kuwait, Kyrgysten, Malaysia, Mongolia, Myanmar, Pakistan, Philippines, Singapore, Sri Lanka, Thailand, Tonga, Turkmenistan, Uzbekistan and Vietnam.

The activities of the ICA ROAP include: coordination and implementation of the ICA cooperative development programmes within the Region; representation of members' policy concerns to governmental bodies and the public; and promotion and defence of cooperative values and principles.

**FINAL REPORTS OF SIXTH ICA/JAPAN TRAINING COURSE FOR RURAL
WOMEN LEADERS OF AGRICULTURE COOPERATIVE..**

1. Introduction:

The sixth ICA/Japan training course for rural women leaders is rather special compared to the past courses because we had the chance to attend the Asian/African Women Farmer Leaders Conference and to meet with the participants from RECA Seminar at IDACA from Nov. 1 to Nov. 9.

2. Observation Of The Conference

Generally the women in Asian and African countries are being under constant overwork by carrying all household chores, child upbringing and farming activities. These effort has not been recognised by the society. They have been deprived of educational opportunities due to social and cultural constraints. It was reported as development project progress, natural environment is destroyed and farmers are deprived of land and production means. This sacrifice stemming from the growing disparity between the rich and the poor is burdening heavily on the shoulders of women.

In order to solve this problem the government of all countries are requested to recognise the importance of development of agriculture and farming villages, and to look closely to the condition of their farm women.

It is necessary for the government to provide more support to the cooperative system through appropriate policy and legislation so that various problems faced by women through cooperative organisation would be solved.

Through the participation of women from 26 countries and the involvement of the international organisations such as FAO, ILO, IFAP, ARRO and ICA, we had the chance to get new ideas and exchange experiences with them. From the country situation papers that were given to us we could learn and understand more about the situation and the status of women of their countries.

At the conference we also had the opportunity of meeting all the presidents of 47 Prefecture Women Association (PWA) and managed to exchange views to a certain extent.

3. Observation Of Study Visit To Hyogo Prefecture

3.1 Hyogo Prefecture Union:

We had the chance to meet with all the Directors from the Farm Management and Better Living office. Also present was the President of National Women Association Ms Eiko Tamori.

We were briefed on the activities of Farm Management and Better Living in Hyogo Prefecture.

3.11 JA Cooperative Of Hyogo Prefecture

Activity Plans:

- o. To invigorate the organisation
- o To improve life style of the people

- o. To promote culture
- o. To assist in the elderly care
- o. To promote the understanding of agriculture
- o. To build good regional environment.
- o. To promote understanding of the organisation projects and management of JA and encourage greater participation.
- o. Other activities such as participation in Solatium of Disasters by JA women, participation in women exchange meetings, study visits etc.

3.2 JA SANDA COOPERATIVE

3.2.1 Membership and employment

Regular members	-	3290
Associate members	-	<u>1393</u>
Total		<u>4683</u>
Branch office	-	6
Share capital	-	580 mil Yen
No. of officials	-	3 Full time Directors
		14 part time Directors
		<u>6</u> auditors
Total		<u>23</u>
Employee		127 men
		<u>82</u> women
Total		<u>209</u>

3.2.2 Types Of Bussiness

- o. Credit Bussiness
- o. Mutual insurance
- o. Purchasing
- o. Marketing
- o. Warehouse
- o. Processing utility
- o. Supply of residential land
- o. Travel Bussiness
- o. Guidance Bussiness

3.2.3 Ja Sanda Women Association

Members - 2,200

Objectives:

1. Participation in the management of JA
 - o. Activities to gain full membership in all aspects and all activities of JA for women.
 - o. Activities to get more women involved in top leadership and directorate positions.
11. Establishing generation-based organisation.
 - o. Encourage participation in the different generational organisation.
 - o. Encourage participation by several women from the same household as members of the WA.
111. Create activities to ensure the welfare of the senior citizens.

3.2.4 Field Observation

Visit to facilities of JA Sanda

- o. Rice mill - modern and highly mechanised plants but due to production (once a year) facilities are not fully utilised.
- o. Udon - demonstration from the person incharge and we had the chance to try our noodles and skills at preparing noodles and rice cake at each facilities.

Rice cake

- o. Dairy cattle - We were briefed on the management of the facility - manage by two persons aged around 50 years. Problem faced by the workers : no vacation and work more than 10 hr/day. In future no youngsters are willing to take over the management of this particular project..

3.2.5 Homestay at the President of National WA 's House

We were given tea ceremony as soon as we arrived at Ms Eiko Tamori's house. About 6.00 pm we were entertained with Japanese cultural dance by the local women of the JA Sanda followed by dinner party organised by the JA officials, farmers and wives.

During the night, we experienced sleeping on buck wheat pillows and we enjoyed it very much.

3.3 JA KATO-GUN PRIMARY COOPERATIVE

3.3.1 Membership and employment

Regular members	-	4909
Associate members	-	1769
other organisation	-	<u>17</u>
Total		<u>6695</u>

No of official :

President (full time)	-	1
Vice President (part time)		1
Senior MD (full time)		1
Director (part time)		20
Representative auditor		1
Auditor (part time)		<u>2</u>
total		<u>26</u>
Employee	Men	135
	Women	<u>106</u>
total		<u>241</u>

3.3.2 Types of bussiness

o. The types of bussiness of JA Kato-gun is similar to that of JA Sanda.

3.3.3 JA Kato-gun Women Association

No of members - 3347

The main emphasis of the activities of WA are :

- o. Activities for strengthening of organisation
- o. Activities for protecting health
- o. Activities for developing agriculture
- o. Activities for enriching education and culture
- o. Activities for improving quality of life
- o. Environment conservation activities
- o. Welfare of the elderly.

The women are divided into 3 categories:

1. Young Mrs group
2. Middle age women group
3. Senior Mrs group

Generally the activities of WA are hand-knitting classes, cooking classes, kimono dressing, sewing classes, selling clothes and flower arrangement classes.

On Nov.4, 1996 140 members of this association has gone to Taiwan on vacation.They had been saving 10,000 yen every month in WA account for this trip.

3.3.4 Field Visit To Facilities of JA Kato-gun

- o. A-Coop Store
- o. Petrol Station
- o. Facilities in JA Kato-gun building such as wedding hall, ballroom and meeting room etc.

4.0 SUMMARY ON LECTURES

4.1 Cooperative movement in Japan

- 1900 - The first cooperative law was enacted .
- 1943 - Agricultural Organisation Law was enacted.
- 1947 - Agricultural Cooperative Law was enacted and land reform was put into action.
- 1949 - National committee for direction of the Agriculture Cooperative Federation emphasizes the necessity of educating women in rural area.
- 1951 - National Liason Council of Agriculture Cooperative of women group was formed.
- 1958 - Name of National Liason Council of Agriculture Cooperative Women was changed to National Council of Agricultural Cooperative WA. Membership 3.44 mil

4.2 Current Situation of Agriculture in Japan.

- o Aging society - 40% farmers over 60 yrs old of which 60% are over 65yrs old.
- o Low self-sufficiency of grain - 26%

o. Japan is the largest importer of agriculture product -especially from America

- soya bean	95%
buck wheat	80%
corn for human/animal feed	72%
fish	60%
flour	88%
tobacco	60%

o. Rural women - current situation

60% women are farmer but less than 13 % are regular members of cooperative.

Only 0.18% are women Directors.

Most women have no skill in farming and they enter this industry because they are married to farming families. They do not receive regular holidays. They are not paid wages that accurately reflect the work they do. They have few oppotunities to participate in regional agricultural decision making.

Total household	- 44.2 mil.
Total farm household	- 3.4 mil
Full time farmers	- 0.42 mil
Part time farmers	- 2.22 mil.

o. Agriculture land 5.03 mil ha.

In 1960 the total farm land area was 6 mil ha (16%) of the national land area. But in the process of urbanisation many farm land has been converted to housing sites, industrial area and

roads and farm land area in 1995 is 5.038 mil ha. (13.3%). Average farmland area is only 1.47 ha. but the Japanese farmers are very hardworking. By using modern farming techniques and machineries they manage to get highest yield from this limited farmland.

4.3 ORGANISATIONAL STRUCTURE OF JAPAN COOP

LEVEL 1 Central Union (JA- ZENCHU)

LEVEL 2 Prefectural Union

- Economic federation
- welfare federation
- mutual insurance federation etc

LEVEL 3 Primary Cooperative

- multi-purpose coop
- Specialised coop

Individual members

4.4 Some Of The Activities Of Prefectural Federations

Welfare Federation

- o. Health consultation
- o. Periodical health check-up
- o. Examinations for adult diseases
- o. Campaigns to improved nutrition

Economic Federation

- o. Marketing
- o. Purchasing

Better Living Activities

Goal - Aim at realising a healthy and rich life for member and families.

Scope of activities:

- o. Consultation activities on life and living (pension ,tax and asset management)
- o. Joint Purchasing and purchasing bussiness through coop store sales.
- o. Health control activities. (Medical check-up, blood donation campaign etc.)
- o. Welfare activities for elderly people
- o. Cultural activities eg. Kimono dressing, Ikebana,tea ceremony etc.
- o. Life plan designing activities
 - monthly publication for farmers - Ie.-No-Hikari
 - campaign for household book keeping.

5.0 CONCLUSION

From the lectures and study visit we can conclude that Agriculture coop in Japan are very successful due to the amalgamation of primary cooperatives under JA.. The bussiness has expanded (multi-purpose) and can serve the needs of the society in their daily life.

Coop provides facilities and services such as

- o. Mutual insurance
- o. Credit and saving
- o. A-Coop Store
- o Hospital
- o. Coop college
- o. Farm Guidance and Better Living Advisors
- o. Jointly used facilities
- o. Centre for elderly people

The education given to the members covers every aspects of daily life which results in producing quality citizen.(knowledgeable, skillful, hardworking and high civic conciousness)

We hope to implement these good values to our peoples in Malaysia.

6.0 RECOMMENDATION

1. Presentation at the conference is good but it would be better if it is supported by audio-visual-aid like over head projector or slide so that the participants can understand better of what is being presented.
2. We would like to suggest that for the next course, there will be a field visit or exchange meeting with another JA primary coop. in the between the lectures in IDACA.
3. We think it would be good if the organizer could arrange the field visit to a place which is different from the Asian country such as apple or grape orchards so that we could have the chance to pluck apples or grapes from the trees.

Prepared by: Latifah Bte Abdullah &

Khairiah Bte Hj. Hassan

From Malaysia.

6th ICA / JAPAN TRAINING COURSE FOR WOMEN LEADERS OF AGRICULTURAL COOPERATIVES IN ASIA.

From : OCTOBER 20 - NOVEMBER 16, 1996.

The 6th ICA / Japan Training Course for women Leaders of Agricultural Co-operatives in Asia was held at IDACA from October 20 - November 16, 1996 - This training course was jointly sponsored and conducted by IDACA, ICA, JA-ZENCHU and others. Accordingly, I have attended the seminar "ASIAN WOMEN FARMER LEADERS CONFERENCE" from Oct. 20 to 26, 1996 in TOKYO - Japan. This conference was jointly sponsored and conducted by ICA / AARRC / JA-ZENCHU / IDACA.

The training course comprised study visits, classroom lectures, discussions, video films, Question and answers and also attended on the seminar in first week. These methods have gained us to understand the organization structure, function and activities of the Japanese Agriculture cooperatives. An effort is also made to identify the applicability under relevance of the experiences to our own country situation.

Indonesia is considered an agricultural country and agriculture sector in Indonesia accounts for approximately 25 per cent of national income and 55 per cent of the labour force is engaged in Agriculture. Indonesia remains a significant importer of food, including dairy products. Within the agriculture sector, the dairy industry is still in its infancy - Dairy cattle account for only 3 per cent of the total stock of cattle - It is estimated that only 30 per cent of Indonesia household use milk in any form -

The dairy sub-sector is deemed by the Government of Indonesia (GOI) to have considerable potential -

1. as a basic source of nutrition
2. manure as an important supplement to or alternative for fertilizers
3. a primary means to increasing the income of smallholder farmers.
4. Small holder dairy as a catalyst to rural development
5. a primary means to providing employment opportunities for a -

rapidly increasing labour force

6. as a source of employment, a means to a more equitable distribution of income, and

7. through import substitution, a means to saving scarce foreign exchange.

The Institutional setting of dairy co-operatives is 1) The Ministry of Agriculture (MOA), operating primarily through the Director General of Livestock Services (DGLS), carries primary responsibility for all aspects of livestock production, 2) The Ministry of Co-operatives is responsible to execute extension, guidance, and development on technical aspects of co-operatives, 3) Village Unit Co-operatives (KUDs), originated with the 1978 decision by the GOI to transform Village Unit Enterprises into multi-purpose cooperatives - Through the KUDs, the actions of the various Government Ministries can be coordinated and directed to achieve a more comprehensive approach to developing the local economy, 4) The Union of Indonesia Dairy co-operatives (UKSI) was established in 1979. The primary objectives of the UKSI are to: improve the welfare of primary dairy co-operative members, observe and serve the interest of the dairy co-operative as a result of their own efforts and as required in all dairy activities and strengthen the dairy co-operatives and their relation among the in general cooperative movements.

OBSERVATION OF THE CONFERENCE OF WOMEN LEADERS.

The main objective of the conference is to enhance our understanding regarding the role of rural women in rural development and also to discuss ways and means for implementing, strengthening and accelerating programmes for improvement of rural women in the context of rural development strategies in different countries.

In conference we are leaders of Asian and African farm women in different positions, who belong to ICA and AARCO and who are engaged in activities to elevate the position of farm women have assembled here and discussed many problems. In the discuss session, we are faced with highly varied problem.

In order to resolve these problems, the Government of all countries are requested to recognise the importance of development

of agriculture and farming villages to grasp accurately the conditions in which their farm women are placed and to enable them to display their abilities to the fullest extent.

Each country has to recognize which are - Economy, Technology, Education, Labor intensification and family planning. Every country has its own problem and we are given shape to plans to solve these problems and make efforts to push drastic policy measures to resolve these problems.

* In our observation of study visits to Hyogo Prefecture, JA SANDA and JA KATO-GUN women association.

Women Association in Hyogo Prefecture is important that such plans have real activities. These plans must also lead to reform which can stimulate improvements, thereby adding stimulus to these activities and breaking out of the stagnation which may have set in.

The management of JA, efforts must be made to achieve greater participation by women in all sectors of society. With this in

mind, there must aim to gain greater participation in the management of JA and thereby work towards a society in which all men and women can enjoy equal participation.

The activities and the structure organization of JA SANDA and JA KATO-GUN are most important to implement in our country.

These Japanese Agriculture societies have so many activities, which every member aims to improve and also jointly manage the women associations as appealing organizations.

Main emphasis of the activities =

1. Activities for strengthening organization
2. Activities for protecting health
3. Activities for developing agriculture
4. Activities for enriching education and culture
5. Activities for improving quality of life
6. Environment conservation activities
7. Welfare activities for the elderly.

We have clearly observed a JA women Association play a leading role in the co-operative movement. The drive to enhance the economic status of member farmers, the promotion of a healthy life style and the attainment of spiritual of fence are carried out by the women associations. Some activities conduct health promotion activities. In addition some societies has a food distribution centres to deliver safe and healthy foods to member farmer house holders.

Japanese Agriculture societies also help the members implementary activities to encourage them to join farmers pension scheme and providing consultation services.

These societies launched a programme for the training of the official and employes. Also they have well organized active publicity system, they help members for providing social ceremonies like marriage.

LECTURE IN CLASSROOM -

The historical Japan into a modern society started about 130 years ago. The industrial development was of primary importance in the Government Economic Policy and agriculture sector was imposed with heavy responsibility in food supply also tax assessments.

In 1900, the first cooperative Law was enacted, the statutory approval for establishment of four kinds of primary coops. societies. The revision of the Law in 1906 and 1909 until the cooperative movement made a rapid expansion throughout the country.

The cooperative movement established strong foundation and made remarkable progress during 1930s with positive government assistance and guidance.

After world war II, cooperative societies were re-established under the new cooperative laws were enacted separately for each branch of cooperatives, such as agriculture, consumers, fisheries small and medium entrepreneurs and forestry-owners.

The agriculture cooperatives in Japan has systematic organization with the activity plans from the farmers level as a new

ber in Primary societies to the Prefectural federations and Unions until the National level plays an important factor in the success of their agricultural cooperatives. The support from Government to agricultural cooperatives has contributed a lot. In 1991, the National Agricultural co-operative congress make Restructuring scheme for JA group is the top policy consists of amalgamation of primary cooperatives and three-tier system to two-tier system. The target of primary coop. level numbers 12,000 in 1960 reduce to 550 by the year 2000.

The distinctive feature of the Japanese agricultural cooperative movement is the multi-purpose system which is characterized by its integrated operation of a wide range of business activities. Particularly credit, marketing supply and utilization are integrated through farm guidance services.

The ways of integration of various activities for the increase of agricultural production and farm income :

1. Guidance service on formulation of farm management improvement plan based on the regional and individual conditions
2. Procurement of the fund required for implementing such farm management improvement program to individual farmers.
3. Establishment of facilities required for implementing such programme and supply of production materials
4. Guidance service of effective use of facilities & materials.
5. Grading, assortment, processing and packaging of products.
6. Joint shipment and marketing
7. Collection of marketing proceeds and settlement of payment.

And the ways of integration of various activities for the improvement of living standards :

1. Guidance services on formulation of long-term and short-term planning for better living
2. Saving to meet household expenses in immediate and distant future.
3. Supply of consumer goods and establishment of facilities required.

4. Correct use of consumer articles and facilities -

The activities above make the relation between the farmers as member of Agriculture cooperative or as producer and the consumer will be closed and will be direct contact among them and in order the producer's problem will help in solving the problems which are facing both producers and consumers.

Management and Democratic control in Agriculture Cooperative has administrative organs = General meeting, Representative meeting, Board of Directors and Board of Auditors -

Multi-purpose agricultural co-operatives has many activities to the member are = guidance activities for farm and better living marketing; purchasing; credit; mutual insurance; utilization and processing; and welfare.

Medical care and health control services are welfare activity.

These services for members and residents in rural communities is undertaken in agricultural cooperative hospital which are run by prefectural welfare federation of agricultural cooperative societies.

Women's association of agricultural cooperatives are involved in these activities. Health control services provided by multi-purpose societies with the help of agricultural cooperative hospitals with these services =

1. Health consultation
2. Periodical health check ups.
3. Examinations for adult diseases.
4. Campaigns to improve nutrition

The women's association of Agricultural Cooperative (WAAC) in Japan were play a leading role in the cooperative movement with the purpose of improving social and economic for the member in rural area. JA National Council of WAAC are 1,810,934 members, 47 member councils and 2,274 chapters in city, town, village and district level.

At present 60% of the people working in Japan's agricultural are women but less than 13 percent of the formal union members and only 0.1 percent of women are Directors.

CONCLUSION

1. The Japanese agriculture cooperatives experiences can be replicated in the Union of Dairy Cooperatives of Indonesia (UKSI) as a national cooperative policy with emphasis on correction of outdated ideas, regular meeting activities, systematic & careful planning, raising people's awareness, training group effort, hard working and right technology.
2. The main purpose of the conference of women leaders and the training course for women leaders of agricultural cooperatives in Asia was to give an orientation to the participant base was to enhance our understanding regarding the role of rural women in rural development. Also to discuss ways and means for implementing, strengthening and accelerating programmes for improvement of rural women in the context of rural development strategies in different countries and to give an orientation based on the Japanese experience on the agriculture co-operatives.
3. The Japanese successful agricultural cooperative movement lies in three principle e.i = Right technology and education, group effort and hard work.
4. Women's Associations of Agricultural Cooperatives has complete 40 years of its working, but at present 60 per cent of the people in Agricultural ~~and~~ only 13 per cent are regular member and 0,1% are directors in JA cooperatives.
The women association members are contribute a great deal to the total efforts aimed at the increase in productivity and family welfare

RECOMMENDATION

- 1- The Women farmer Leaders Conference must be continue in the other time and more active to monitoring and evaluation to each participant country.
- 2- Japan Training Course for rural women Leaders of Agricultural cooperative in Asia must to be continue, because it's important to deal experiance and to see success of JA cooperatives.
- 3- Participant of WTC must by perfect selection to get better purposes for small number of participant.
- 4- Activities ^{of the} follow up result of WTC to the participant by written or direct visit to each participant country.

We here with acknowledge and Thanks to IDACA, ICA, JA-Zen-chu and MAFF for sponsoring and giving us an opportunity to participate in the training course -

We feel that we have learnt a great deal and also a lot of usefull work done during we stay in Japan -

We would like to thank: for Managing Dir. of IDACA, and Mr. Nakajima (translator) and special thanks for Mrs. Eiko Oshita, our coordinator for her kind hospitality and taking us to the interest and showing of places. we wish to have more cooperation with your future programmes.

Reported by : MUTIAH FARIDAH
TUTY SUDARTATY

(INDONESIA)

Final Report

on

6th ICA/JAPAN Training Course
for rural women leaders of
agriculture cooperatives in Asia,
held in IDACA from 20th Oct
1996 to 16th Nov 1996.

Presented by,

Yasmin Shoukat

Shama Firdous

(Pakistan)

Introduction:-

The 6th ICA/Japan Training course for rural women leaders of Agricultural cooperatives in Asia was held in IDACA, Tokyo, Japan from 20th Oct 1996 to 16 Nov 1996. This four week training course was jointly organized by International cooperative Alliance and the Institute for the Development of Agricultural cooperatives in Asia. The participants of the course had opportunity to attend Afro/Asian women's farmer leaders conference held in Tokyo from 20th to 26th Oct 1996.

This conference was jointly organized by International cooperative Alliance, Regional office for Asian and the Pacific (ICARoAP) Central union of Agriculture Cooperative, ^(Jazan) Institute for Development of Agriculture in Asia (IDACA) and the Afro-Asian Rural Reconstruction organization (ARRo). 38 participants of 26 countries of Asia + Africa presented

and discussed their common problems such as mal-nutrition, lack of health facilities, lack of education facilities and little access or no access to decision making. In order to resolve these problems the conference made appeal to govt of all countries and cooperatives through a resolution. The govt were requested to revise legal, structural and conventional contradictions in each area. More support for cooperatives especially for women cooperatives was also requested. Cooperatives were suggested to develop a mechanism supporting & encouraging women activities.

Although members of training course were not given sufficient information about the conference, they participated fully in discussions and conference provided them deeper insight through exchange of ideas and views. The delegates of the conference and participants of ICA course started their field

visit from 24th Oct 1996. They jointly visited Kyoto Prefecture (JA Kyoto chuo). Afterward Participants for ICA course visited Hyogo Prefecture union & observed activities of JA Hyogo women's association. In addition to this group visited JA Sanda and JA Kato-gun & observed activities of prefectural union & women associations of the area.

The field observations are as under.

- 1- The Japanese Agricultural cooperative system is three tier. The basic unit is Primary cooperatives, then prefectural federation and at the top national federation. The primary cooperatives are very big and have an impressive membership.
- 2- Cooperatives are mostly multi-Purpose and provide all the services / facilities needed by the members / community.
- 3- Cooperatives in Japan are well organized and fi-

financially sound.

4- Cooperatives are comprised of by male majority (87%) and only 13% female members. Normally farm household head is taken in cooperatives. Recently plural membership has been introduced. Interesting factor is that 60% of people involved in agriculture are female.

5- As Japanese Agriculture women could not become members of cooperatives because of social customs + norms (although there is no ban in law) women associations were organized to improve participation of women in community works.

6- Most of the Japanese farmers are financially healthy & well to do because they do not depend only on agriculture. They do farming as part-time job + full time job is other than agriculture.

7- Most of the farmers are old because Japanese youth do not feel any attraction in agriculture &

are depending on other profession. This unwillingness of youths to adopt agriculture as profession has created aging problem in agriculture.

8- The cooperatives charge the same rate of interest like other commercial banks.

9- Farmers are primarily rice producing community.

10- Only one Paddy crop is produced in a year.

11- Agriculture cooperatives are also operating as industries and running food processing factories, so the members and their families have opportunity to get employment as part-time worker.

12- Women association are involved in social, cultural and economic activities.

13- Women associations have sufficient funds and they get subsidies from Agricultural cooperatives.

14- Within multi purpose cooperatives supporting organization like commodity wise group, functional groups and hamlet

groups etc) has been framed.

15- An audit system has been established in agriculture cooperatives.

Subject Orientation

After field visit subject orientation was given to participants in IDACA by Managing Director of the institute & guest speakers. In addition to lectures group discussions were held & video films were shown to the participants.

In the first lecture the salient features of Agriculture system & agriculture cooperatives of Japan were explained. Farm population is 12.1% of total population and 5.1% of working population. About 40% of farm population is over 65 years of age. Full time farm household is only 16% of total farm household.

Primary agriculture cooperatives societies are organized at village, town and city level with farmers as regular members and non-farmers residents as associate members.

The total membership of these societies is 3.37 million. The regular members have voting right & associate members do not have this right. In 1995 total number of multi purposes agriculture coop was 2635 which will be reduced to 500 by 2001 through amalgamation. Primary societies are federated at prefectural level according to functions i.e. economic federation, credit federation & dairy federation etc. Besides these business federations there is a prefectural union which performs the function of guidance, education, auditing, research publicity and legislative activities. Prefectural federations and unions have their national counterpart. By 2001 after amalgamation the system will be reduced from three tier to two tier system. A decreasing trend in regular membership & an increasing trend in associate membership was observed. This is because young generation is not interested to adopt agriculture

as profession. This fact has caused an aging problem in Japanese agriculture.

Mr. Yoshitada Nakacka, Managing Director IDACA gave orientation on ^{Japanese agri-coop system} education + better living activities of JA. The goal of better living activities of agriculture cooperatives is to provide a healthy and rich life to members and their families + these facilities are extended also to non-members resident of that region.

Japanese agriculture ^{coops} are man dominated. Women do not have any remarkable status in their management. Women membership is also limited in these organizations due to social customs and as such women felt ignored. Women associations were organized to recognize women's rights and to improve their social + economic status. At present there are 2,274 women associations with a total membership of 1,810,934. These

organizations are led by 47 prefectural level one national level council. Women associations are engaged in creative activities to provide members better & happy living, better quality of life, better environment and comforts for elderly people.

Another informative lecture was given by Mr. Masao Kimura on educational activities of JA. Japanese Agriculture Cooperatives have a comprehensive plan to educate members, officials & employees of cooperative societies. Education function is performed by Primary societies, prefectural union and national union. However their target groups are different.

Ms. Takako Yokoyama explained about health care activities for members of agri-coop. She discussed theme and tasks of health care activities. Health care activities of JA provide guidance & facilities for proper health care to members & non-members but their main focus

is on farmers and elderly people.

Japanese Model and Developing Countries.

Japanese cooperatives can be presented as a model for other cooperatives. They are working according to cooperative principles and they have their deep roots in Japanese society but developing countries could hardly copy the Japanese model because of vast differences in history, culture, climate, tradition, economy and politics. The major differences are as under

Japan	Developing Countries
1- Japan is a country of one race + one language.	Most of developing countries have many races and many languages & there are clashes between different races, different regions and different languages. India, Sri Lanka and Pakistan is suffering from this problems.
2- Japan is free from religious problems.	Developing countries specially south-

- | | |
|---|--|
| | east Asian countries have complex religious problems. |
| 3- No severe political crises - stable govt. | most of developing countries do not have stable governments. |
| 4- Education level in Japan is very high. | developing countries have a very low education level. |
| 5- Japan has attained a remarkable level of economic growth and quality of living. | In developing countries major portion of population is living below poverty line & there is no significant economic development. |
| 6- Japanese have attained a high intellectual level & they are fascinated by positive approach and good thinking. | In developing countries people are poverty ridden & short sighted. They do not understand and accept community approach. |
| 7- Japanese society is highly industrialized & mechanized. | Lack of industry and mechanization in developing countries. |

8- Japanese women are highly educated & working in all fields of life. They are struggling to attain a greater role in management and decision making.

Women of developing countries are still uneducated and only engaged in the household activities.

9- Japanese women have full access to health facilities

Women of underdeveloped countries do not have this access. They are physically weak and unable to take more responsibilities.

Despite of all these differences, there are many lessons/conclusions which can be drawn to improve our cooperative system.

Conclusions from Japanese Experience

1- There should be only one primary cooperative society in one village and membership should be open.

- 2 - only multipurpose agriculture cooperatives should be registered.
- 3 - Cooperatives should be bound to organize educational and social activities.
- 4 - Participation of village women should be ensured by legislation.
- 5 - Credit facility should be linked with education & social welfare activities undertaken by society.
- 6 - Separate credit line & subsidiary should be given to women groups/cooperatives.
- 7 - Member education system should be introduced. ^{MP}
- 8 - Efforts should be made to promote effective women participation in education, health and social welfare activities.
- 9 - Reservations should be made for employment of women in cooperative sector.
- 10 - Reservations should be made for appointment/nominati

of women Directors or board of cooperative society.

11- There should be legal binding for cooperative society to have atleast 30% female members.

COURSE EVALUATION / RECOMMENDATIONS

The course is useful, informative and balanced however following suggestions are given.

- 1- Duration of course should be increased to have a complete knowledge about complex agriculture cooperative system of Japan. Number of lectures should be increased.
- 2 - Most of the lecture material was provided in tabular form. More emphasis should be given to narrative explanation.
3. Study visit was very useful. From that we not only get information about the working of agriculture cooperative system in Japan but also observed Japanese life

style, traditions, customs and quality of living. During home stay we enjoyed Japanese hospitality ^{and observed} their way of dealing and their height of generosity with the guest. The tradition of study visit + home stay should be continued. We propose that study visit should be conducted after lectures to make ideas and information more clear.

4- More information should be given on formation of women associations and their activities. The ways and means, how women are being encouraged to play vital role in decision making were not fully highlighted. More information was required on all gender issues.

5- The quality of lectures was outstanding and questions from the participants were faced very patiently. The translator was very attentive and quick.

6- The efforts and cooperation shown by the course coordinator is highly appreciated. She tried her best

to make our stay comfortable and enjoyable.

7- Boarding and lodging arrangements were satisfactory however a few changes in food menu may be made.

Acknowledgement:-

We are grateful to ICA, IDACA and NCUP for their kind invitation to attend this course.

We express our sincere thanks and appreciation for Mr. Nakao, Managing Director IDACA for holding this course and for extending warmest hospitality during our stay in IDACA. We convey our gratitude and thanks to Mr. Abe and Mr. Nacashima for their cooperation & pleasant behaviour. We pay tributes and special thanks to our course coordinator Ms. Ochita for tremendous job done by her. We are impressed from her way of working and the way she tackles with every problem with smiling face. We are grateful to all IDACA staff for their sincere efforts they made for our comfort:-

AGRICULTURAL CO- OPERATIVES IN INDONESIA

COUNTRY PAPER

THE SIXTH ICA / JAPAN TRAINING COURSE FOR
RURAL WOMEN LEADERS IN AGRICULTURAL
CO- OPERATIVE IN ASIA

TOKYO, JAPAN, OKTOBER 29 - NOVEMBER 16
- 1996

PREPARED

TUTY SUDARTATI

THE VILLAGE UNIT CO - OPERATIVES
(KUD) " JABUNG "
KEMANTREN - JABUNG MALANG
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1.1.HIGHLIGHT OF INDONESIA

Geography

Indonesia is a big country with 13.667 island which has a total territory of 9.8 million sq km with 7.9 million sq km sea territory and 1.9 million sq km land territory.

The Republic of Indonesia which was proclaimed on 17 august 1945 has 27 province, 243 regencies, 60 municipalities, 3,839 districts and 65,198 villages.

Climate

Indonesia has two season i.e dry season from June until September and raining season from March until Desember and with the transition season from April until Mei and Oktober until November.

Indonesia is tropical country with temperature is between 16°C - 35°C and the humidity around 60 % - 90% and the rainfall around 0.02 - 34.3 mm.

the rain

Population

The total population in Indonesia is 195.5 million people which is concentrated in the island java (59.6 %) which has only 7 % of the total land areas. Its consist of consist of 97.2 million of male (149.74 %) and 98.2 million of female (50.26 %).

The education in Indonesia is important for increase the knowledge and skill, moreover, the education has a important part to develop country in economic and social orders.

The percentage population between 7 to 8 years of age which still attending school as 77.63 % with consist of 39.03 % of male and 38.63 % of female. The percentage of population of Indonesia which unilaterate is 87.26 % and 12.74 % is illiterate.

. Labor Force

In Indonesia, the people allowed to work by government started from 10 years old. In 1994, the percentage of labor participation which 10 years of age and over of the population is 76.90 % (147,807.315 person) with 44.63 % is economically active (27.23 % of male and 17.40 % female not active (10.58 % of male and 21.69 % of female)).

. Agriculture Status

In 1994, the contribution of agricultural sector to the national income of Indonesia is 17.44 % with reserved of main occupation of 49.61 % of the population 10 year of age and over which they are as agricultural, animal husbandry, forestry workers, fisherman and hunters.

1.2 THE COOPERATIVE IN INDONESIA

Developing cooperative movement in Indonesia is a must. According to the Indonesia 1945 constitution article 33 (1) "The economy shall be organized as a joint and deavour based upon the principle of brotherhood". Indonesia has cooperative law no. 5/October 1992 to implement constitution.

Therefore the development of the cooperative movement in Indonesia is not only the task of the people, but also the government.

The role of cooperative is manually :

Developing the economic potential for business activities based on people participation and solidarity, and the implementation of economic democracy.

Creativ activity which could achieve equitable distribution of welfare.

as on of mechanism for poverty allevation

While the role of the Government in the National co - cooperative development is mainly :

1. Creating a conducive and an enabling environment for cooperatives to develop.
2. Pronding : guidance, extension, education, necessary facilities and business protection.

The co- operative in Indonesia have two types i.e co - operative village unit (KUD) and co- operative non KUD the differenses are- the KUD have multi comodities and the cooperative non KUD only have single commodity.

The total co- operative in Indonesia is about 44.925 co- ops in 1994, with consists of 9.064 village unit co- ops (KUD) and 35.861 co-ops non kUD and the total number of 25.6 million persons which are 13 million of KUD members and 12.6 meillion person of co-ops non KUD members.

The main business of co-ops non KUD have cotagories in :

- a. Base on tyre of co-ops, such as producers co-ops consumer co ops, saving and loan co-ops, marketing co-ops and services co ops.
- b. Base an the characteristic of the members, such as public servant co-ops, military co-ops, merchant co-ops, multi business co-ops, women co=ops, seout co-ops, profession co-ops, etc.
- c. Base on the industrial origin, such as agricultural co-ops, mining and quarrying co-ops, gas an water suply co-ops, construction co-ops, trade, hotels and restaurant co-ops, transportation and communication co-ops, banking and other financial- intermediaries co-ops and services co-ops.

Agricultural co-operatives.

The agricultural co-operatives in Indonesia is usually identi fiel as village unit cooperative (KUD) which is multi comodities \ multi purpose co operative.

1.3 STATUS WOMEN IN AGRICULTURE.

A Mantion above that the cooperative in Indonesia consists of

UD and coops non KUD. Which the main business is in agricultural sector. The members of KUD and coops non KUD consists is male and female, which the women status are :

. Direct members usually consists of :

- Members of saving and loan unit
- Members of dairy unit
- Members of minimarket unit
- Etc.

. In direct members usually just is wife members, which the activities help members to increased obtain better.

II. COOPERATIVE

2.1 History of Cooperative

During 1908 - 1915 is established period of the first cooperation in Indonesia. In the period cooperative development was not favourable due to the worse economic situation and bad competition. In 1927 was issued law of decreased cooperative. During 1970 - 1972 number of cooperative the first great step until now.

2.2 Movement Structure and Organization Co-operative

The task and function of co-operative in Indonesia is to improve its members prosperity, and the surround society as participating effort to the national program for the prosperity of the people based on Pancasila principles and the 1945 constitution.

Structure of organization co-operative in general consists of :

- a. Board of directors : chairman, secretary, treasurer are elected by members.
- b. Board of control, usually 3 persons are elected for a period of 3 year.
- c. Executive board.

2.3 Participating of Women in Agriculture

In 1990, the participation of women in KUD of 5.472 KUD is with the total members is 7,535,434 persons were consists of 20.77 % of women and 79.23 % of male. And the percentage of women in board of management in KUD was 1.61 % as board of control, 4.75 % as board of director and 23.02 % as KUD staff.

The participation of women in agricultural industry is 47.31 % from the number of working women, which is 45.58 % and in urban is 1.73 %. Which the status of employment of the women worked in agricultural industry as self employed 8.96 %, self employed and assist by family/temporary help 15.14 %, employer 0.32 %, employer 11.14 % and as family and as family worker 64.44 %.

III. VILLAGE UNIT COOPERATIVE (KUD) "JABUNG"

3.1 History of KUD "JABUNG"

The KUD "JABUNG" is the village unit cooperative and the member of GKSI, which has established since 1979 and the registered as BH No. 4427/BH/II/1980 dated on february 1980

3.2 Organization Structure of KUD "JABUNG"

3.2.1 The structure of KUD organization usually consists of :

1. Board of directors : Chairman, secretary and treasurer are elected by members every 3 years.
2. Board of control : usually 3 persons are elected for a periode of 3 years.
3. Executive board which are mainly from its members and employes.

3.2.2 The main functions of KUD "JABUNG" are

1. Distributing farm poduction inputs.
2. Providing, allocating and distributing credit.
3. Collecting, processing and marketing of members produce.

The bisnesses of KUD "JABUNG" with the employees they appoint have the responsibility to run the daily activities of the organization :

3.2.3 KUD " JABUNG " activities , which are :

1. Dairy Unit
2. Sugar Care Intensification Credit Unit
3. Rice Procurement Credit Unit
4. Saving and Loan Unit
5. Transportation and Machinery Unit
6. Mini Supermarket Unit
7. Feed Mill Unit
8. Fertiliar Unit
9. Poultry Unit

10 Electricity Unit

The among business KUD "JABUNG" which dairy unit is the most unit which has established since January 1989.

The man power for technical services consist of :

- Veterinarian : 1 person
- Paramedics : 6 Persons
- Inseminators : 6 persons
- Pregnancy diagnose technician : 3 persons
- Reproduction technician : 3 persons
- Milk tester : 12 persons
- Recorder : 1 person
- Administration : 2 persons

The condition Dairy Unit as follow :

1. Farmer : 641 people
2. Total population : 1.437 head
 - Milking dairy cattle : 678 head
 - Non lactation : 342 head
 - Heifer : 164 head
 - Calf : 212 head
 - Bull : 41 head
3. The average milk production a day 7.300 Kg.

Job and function of the Dairy Unit as follows :

1. Animal health care
2. Artificial Insemination
3. Preparing of cattle feed
4. Extension and training
5. Consultation to disolve technical problem
6. Carry out information system of all activities out of the field
7. Milk quality control which are covering pre-production, production and post production activities.

In July 1994. the KUD "JABUNG" have support activities about the system and know now to develop the organization of womwn activity in agricultural cooperative.

The women organize established because all the activities in dairy farm management mostly the women farmer to do it, and the man farmer just to get a grass to cattle needs. In this case KUD "JABUNG" get aid program from danish covermen implemented by Cooperative Centre Denmark (CCD).

The women organise activities as follow :

- To Improve skill and knowledge of dairy farmers women in dairy farm management and recording management.
- To improve the dairy farmer women in other activities suck as milk diversification product, producing and marketing also in saving and loan management.

3 Duties and Achievements of The Participant in The Present Organization

The participant set to work in KUD "JABUNG" organization on January 1989 until now.

The participant is veterinarian. She is a captain in Dairy Unit. Duties and achievement of the participant to develop the organization by Dairy Unit which she is functions as Koordinator of Milk Produce, Feed Produce, and Management Animal Health Care.

4 Future Programme and Plans

Based on the KUD by law, the objectives of KUD is to improve its members prosperity, and the surround society as participating effort to the national program for the prosperity of the people based on Pancasila principles and 1945 Constitution, through :

- a. The development and providing services to the members.
- b. Coordinating and strengthening KUD and its members business activities with other business partners and related institutions.
- c. Strengthening KUD institution with and among its members and between the KUD with others e.g other cooperation

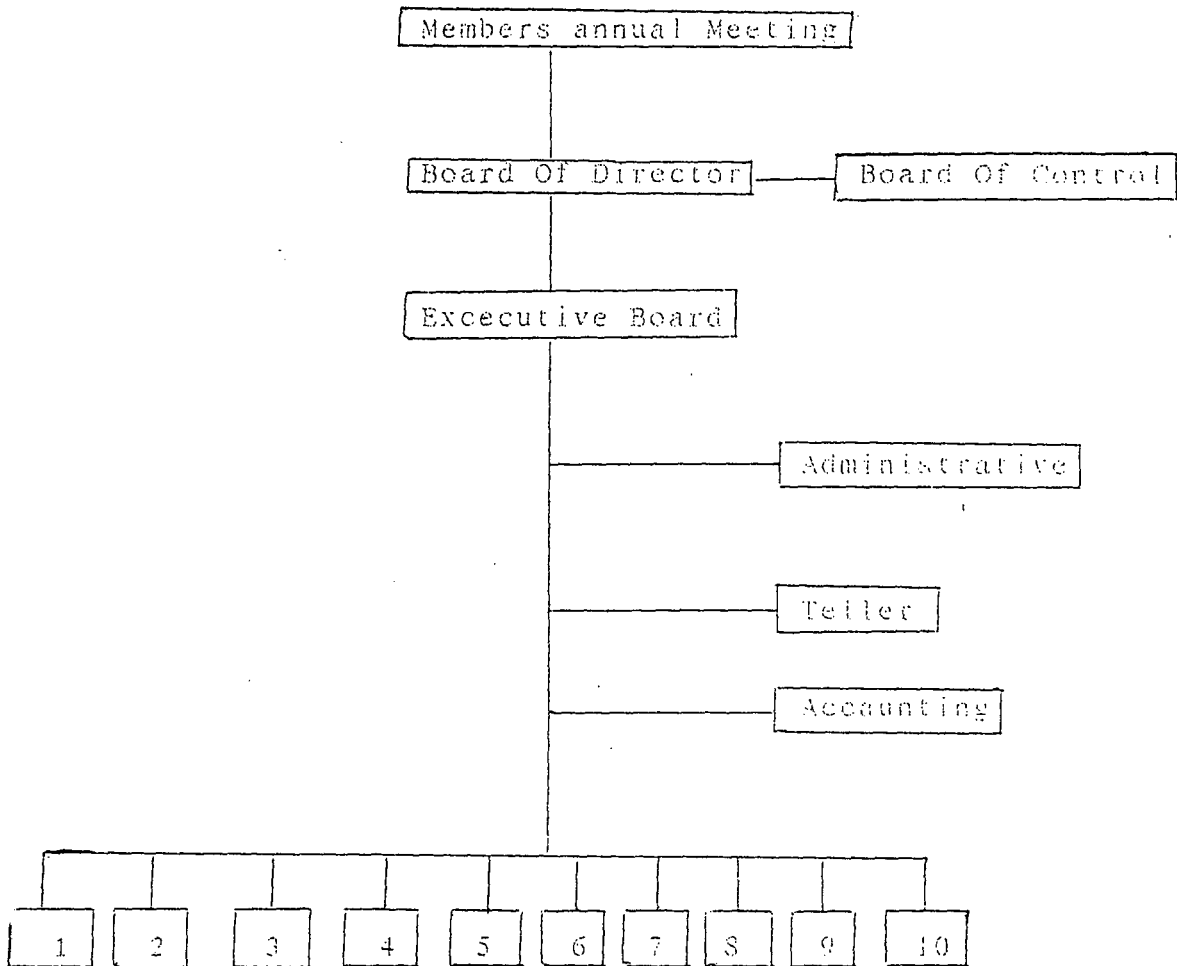
movement, private sectors, state owned companies and government institutions.

- d. Controlling fresh milk production and become a business partner of the milk processing industries in producing processed milk, which is strengthened by strong supporting industries which are feed material industry and dairy breeding farm which in turn could be able to increase the number of cattle ownership by farmers.
- e. Development of human resources.

3.5 Problems Faced by The KUD

- a. Lack of skill and knowledge of dairy farmers in dairy farm management and recording management, also the number of dairy cattle own by farmer's are not economies. average three heads for each farmer.
- b. Inadequate number and skill also knowledge of field technicians, insufficient of technical services equipment, lack of management information system.
- c. Lack of capital to obtain better service to the members and poor of cooperative management business in the KUD.

Organization Structure of KUD " JABUNG "



- . Dairy Unit
- . Sugar cane Intensification Credit Unit
- . Rice Procurement Credit Unit
- . Saving and loan Unit
- . Transportation and Machinery Unit
- . Mini Supermarket Unit
- . Feed Mild Unit
- . Fertilizer Unit
- . Poultry Unit
- . Electricity Unit

DAIRY CO-OPERATIVE DEVELOPMENT

	1989	1990	1991	1992	1993	1994	1995
Numbers of farmers	54	69	112	208	286	355	530
Numbers of cattle	319	471	881	921	1046	1115	1573
Milk production (Kg)	390106	690473	1015818	1369133	1703524	1867691	2491552
Milk price from IPS	-	-	506.07	547.44	613.28	656.34	695.11
Milk price to farmer	-	-	376.35	463.15	498.5	572.44	597.61
Quality of milk (T8)	11	11	11.3	11.5	11.8	11.87	11.98

IV. CONCLUSION

1. Co-operative in Indonesia is the implementasion of economic democraciy which is needed in the Indonesia 195 constitution article 33. The main objective is creating better quality of living to the people.
2. Indonesia is tropical country with very large population its appears can be succed of food selfsufficient fromthe agricultural sector.
3. Agricultural co-operative in Indonesia. are usulaily identified as village unit co-operative (KUD) which operate business involving both program and non program activities.
4. The contribution of agricultural sector to the national sector, animal husbandry and agricultural industry.
5. There is a trend toward large private companies and co-operative partnership business activities.
5. The status women of agricultural sector in very pointment to increased business.

6th ICA/Japan Training Course for Rural
Women Leaders of Agricultural Cooperatives
From Oct. 20 to Nov. 16, 1996, Tokyo, Japan

03

Agricultural Cooperative System of Japan

– General Introduction –

November 1, 1996 (Fri)

By
Mr. Shiro Futagami
Advisor, IDACA

C O N T E N T S

1. HISTORICAL SETTING
2. ORGANIZATIONAL STRUCTURE
 - Primary Societies
 - Prefectural Federations and Unions
 - National Organizations
3. DISTINCTIVE FEATURE OF AGRI. COOP. MOVEMENT
 - Integrated Approach of Multi-purpose Cooperatives
4. DEMOCRATIC CONTROL AND MANAGEMENT OF MULTI-PURPOSE SOCIETY
 - Administrative Organs
 - General Meeting, Representative Meeting, Board of Directors, Board of Auditors
5. ACTIVITIES OF MULTI-PURPOSE SOCIETY
 - Guidance Activities
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 - Purchasing
 - Credit
 - Mutual Insurance
 - Utilization and Processing
 - Welfare

1. HISTORICAL SETTING

The transformation of Japan into a modern society started about 130 years ago, when the Meiji restoration took place and Japan changed from a feudal society into modern state. However, during the Meiji period, industrial development was of primary importance in the Government Economic Policy and agricultural sector was imposed with heavy responsibility not only in food supply but also in tax assessments. As an inevitable consequence, many farmers were forced to ruin, leading to the spread of social unrest. It was a fatal blow to the Government and Landlords.

Under such circumstances, the Government extended positive assistance to promote establishment of cooperative societies and during 1880s many marketing societies in primitive form were established on voluntary basis for major export commodities, such as silk and tea.

In 1900 the first Cooperative Law was enacted, which gave statutory approval for establishment of four kinds of primary cooperative societies, such as credit, marketing, purchasing and processing. The first revision of the Law in 1906 enabled credit cooperative societies to operate marketing, purchasing and processing businesses concurrently. This established the groundwork for the development of the present type of multi-purpose cooperative societies. The second revision of the Law in 1909 opened the way for establishment of federations and national union. With these legal supports, promotional measures of the Government and the devoted efforts of the leaders, the cooperative movement made a rapid expansion throughout the country.

Agricultural panic in 1930s gave a fatal blow to rural communities in Japan and the Government promoted "Self-reconstruction Campaign of Agricultural Economy" as a counter-measure against the ensuing agricultural panic. In response to such government programme, cooperative societies had also implemented Five Year Cooperative Expansion Programme from 1933. The objective of the Programme was to establish a cooperative society in every village throughout the country involving all farm families and to enable

all the rural cooperative societies to operate credit, marketing, purchasing and utilization activities. Thus, the cooperative movement established strong foundation and made remarkable progress during 1930s with positive government assistance and guidance.

Toward the end of 1930s, along with the shift to a wartime economic control, various business activities of cooperatives were brought within the confines of overhead control. In 1943, the Agricultural Organization Law was promulgated and the cooperative societies were merged into Agricultural Society together with other agricultural organizations. All the farmers were enforced to become members of Agricultural Society. Cooperative movement started in 1900 ceased to exist until 1947 when the new Agricultural Cooperative Law was enacted.

After World War II, cooperative societies were re-established under the new cooperative laws. In pre-war period it was only one cooperative law, under which various types of cooperatives were registered. After World War II, however, cooperative laws were enacted separately for each branch of cooperatives, such as agriculture, consumers, fisheries, small and medium enterprisers and forestry-owners.

In pre-war days, cooperatives in rural area experienced a lot of difficulties since they embraced landlords and non-farmer residents as members. But their interests often conflicted with those of farmers. In post war period it was an urgent task of the Government to promote democratization of rural communities and to ensure successful implementation of Land Reformation. The Government, therefore, enacted separate Agricultural Cooperative Law to enable agricultural cooperative societies to serve farmers in voluntary and democratic manner to the maximum extent by making farmers as their regular members with a view to eliminating any possible interference of the Government and non-farmers' interests.

2. ORGANIZATIONAL STRUCTURE

Primary Societies

Primary agricultural cooperative societies are organized at village, town and city level with farmers as regular members and non-farmer residents as associate members. The former has a voting right, while the latter does not have a voting right.

There are two types in primary societies. One is multi-purpose agricultural cooperative society which operates a wide range of services such as credit, marketing, purchasing, utilization, guidance on farm management and better living, etc. and the other is single-purpose agricultural cooperative society which concentrate on marketing of specific products such as orange, mushroom, cocoon, dairy products, etc.

Multi-purpose agricultural cooperative societies cover almost all the farmers in Japan and play a central role in the agricultural cooperative movement.

Prefectural Federations and Unions

Primary societies are federated at prefectural level according to functions. They are prefectural economic (marketing and purchasing) federation, credit federation, mutual-insurance federation, welfare federation, dairy federation, sericultural federation, horticultural federation, etc. Besides these business federations, there is a prefectural union in each prefecture which is not engaged in economic activities. Functions of the union are guidance, education, auditing, research, publicity, and legislative activities.

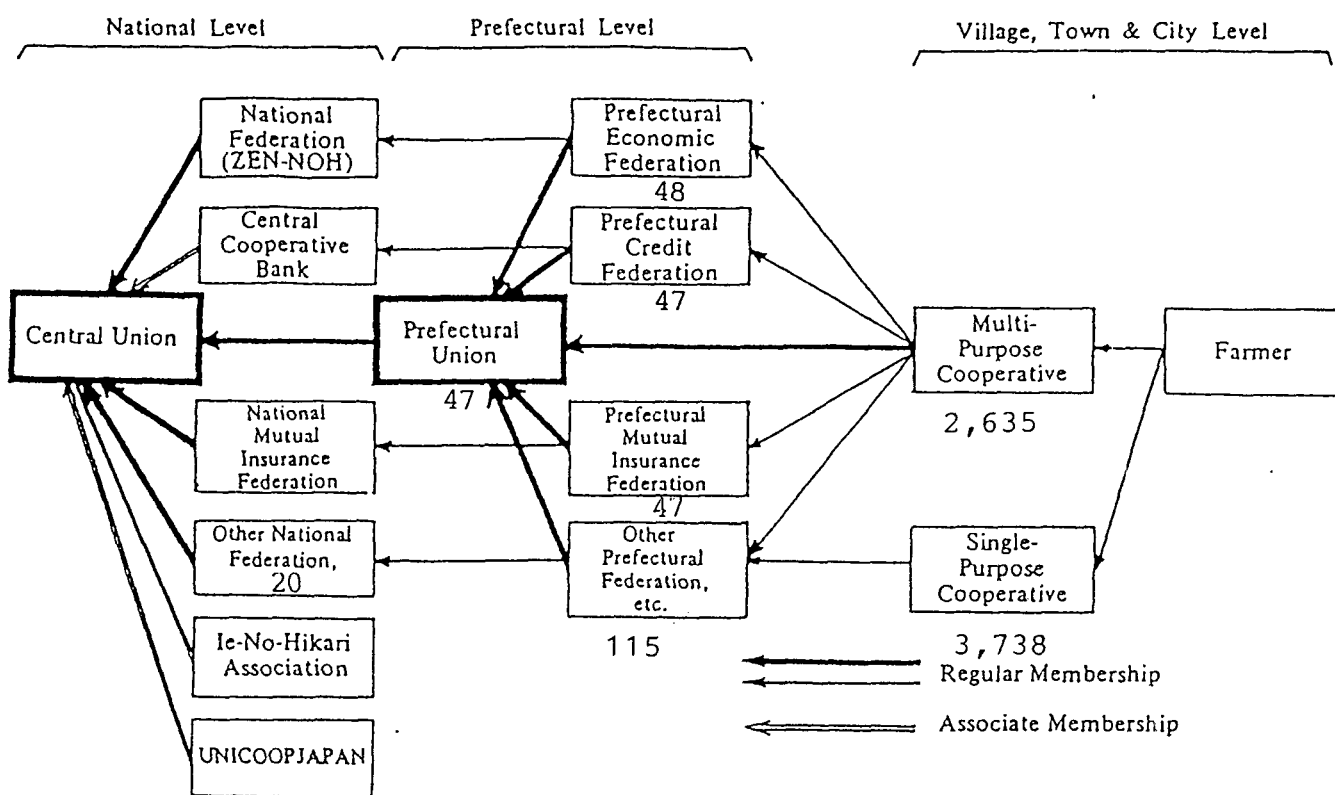
National Organizations

Prefectural federations and unions have their national counterpart. Among important national organizations, there are those which are not registered under the Agricultural Cooperative Law such as the NORINCHUKIN BANK, IE-NO-HIKARI Association and UNICOOPJAPAN.

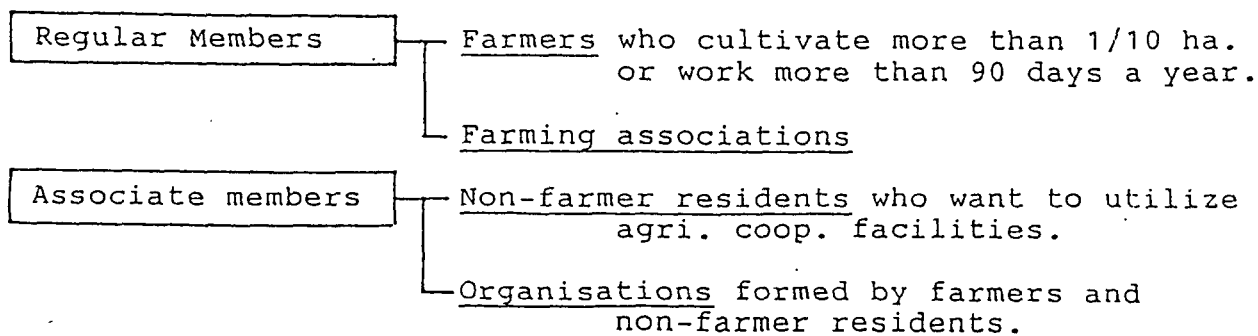
COOPERATIVE LAWS enacted after the World War II

Agricultural Cooperative Law	1947
Consumer Cooperative Law	1948
Fisheries Cooperative Law	1948
Small & Medium Enterprisers Coop. Law	1949
Forestry Owners' Cooperative Law	1951

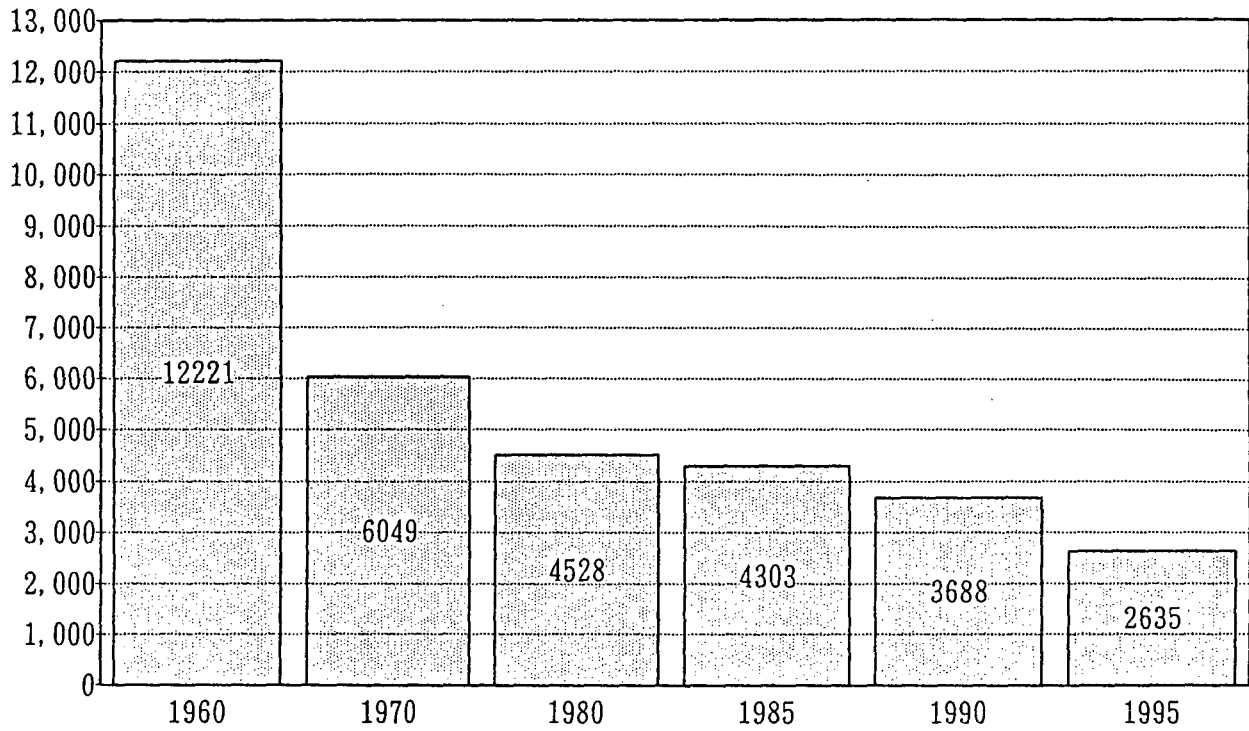
ORGANISATIONAL STRUCTURE



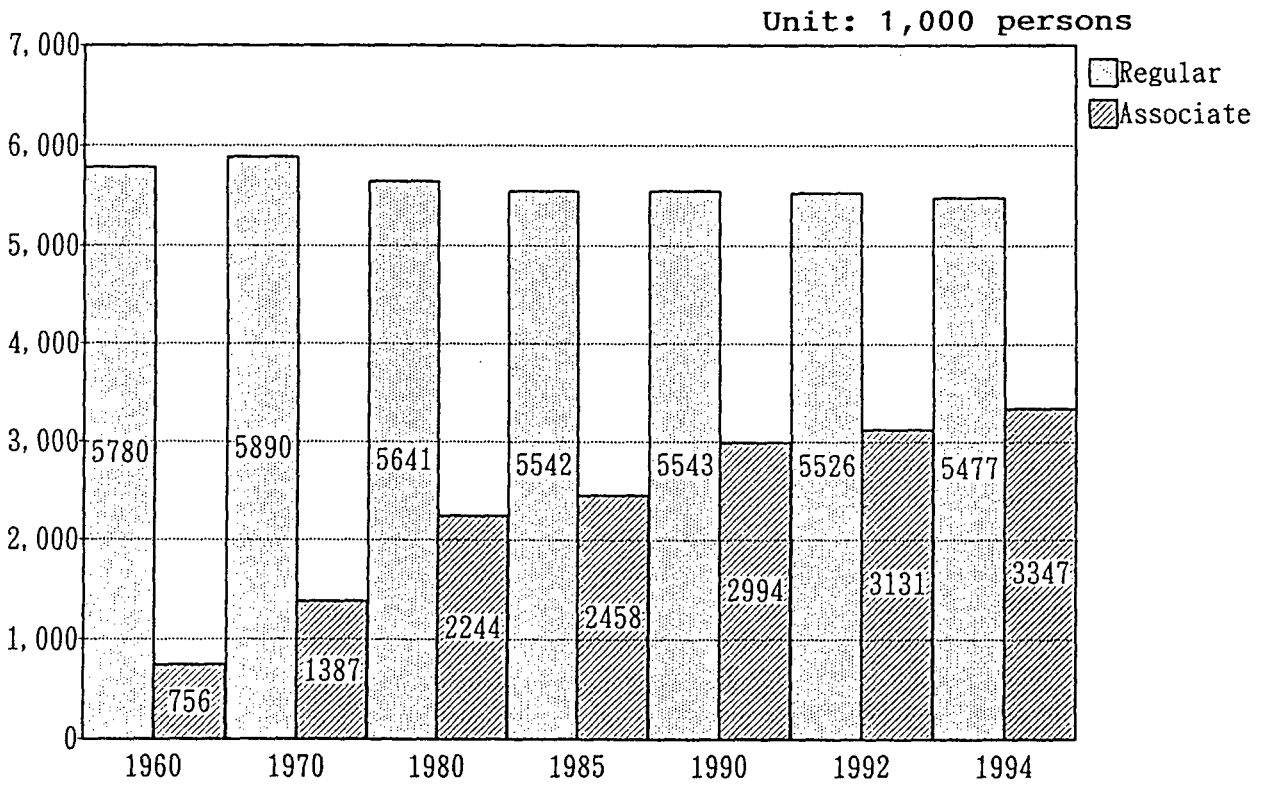
Membership of Multi-Purpose Coop.



NO. OF MULTI-PURPOSE AGRICULTURAL COOPS.



TREND OF MEMBERSHIP



**MULTI-PURPOSE AGRICULTURAL
COOPERATIVE SOCIETY**
(Average figures per society)

Fiscal Year 1993

		persons	TOTAL
Membership	Regular members	1,885.4	3,037.4
	Associate members	1,152.0	
Elected officials	Directors (Board of)	16.2	20.5
	Of which full-time	1.5	
	Auditors	4.3	
Employees	General managers	0.8	103.6
	Farm advisors	6.2	
	Better-living advisors	1.1	
	Other employees	95.5	
Share capital		428 million yen (¥260,000/member family)	
Turn over (¥ million)	Marketing	2,043	
	Supply	1,808	
	Balance of loan advanced	6,278	
	Balance of savings	22,001	
	Long term insurance (Amount insured)	342,994 billion yen	
	Short term insurance (Premium received)	393,782	

SINGLE-PURPOSE AGRICULTURAL COOPERATIVE SOCIETIES

March 1995

Types of societies	No. of societies			No. of membership		
	With share capital	Without share capital	Total	With share capital	Without share capital	Total
Sericulture	26	396	422	3,410	3,838	7,248
Livestock	289	53	342	79,452	1,580	9,525
Dairy	454	21	475	41,639	124	41,763
Poultry	199	10	209	7,266	56	7,322
Horticulture	455	50	505	61,641	948	62,589
Others	588	1,197	1,785	213,648	79,976	293,624
Total	2,011	1,727	3,738	407,056	86,522	493,578

AVERAGE FIGURES PER SINGLE-PURPOSE SOCIETY WITH SHARE CAPITAL SURVEYED

Fiscal Year 1993

Types of societies	No. of Societies surveyed	Membership per society	Employees per society	Share Capital per society (₹ million)	Supply Turnover per society (₹ million)	Marketing Turnover per society (₹ million)
Sericulture	7	365	12.4	48	20	55
Livestock	114	487	9.4	55	325	810
Dairy	338	88	13.9	65	345	988
Poultry	95	59	20.3	70	550	1,264
Horticulture	264	225	5.6	60	208	1,141

3. DISTINCTIVE FEATURE OF AGRI. COOP. MOVEMENT

The distinctive feature of the Japanese agricultural cooperative movement is the multi-purpose system which is characterized by its integrated operation of a wide range of business activities. Particularly, credit, marketing, supply and utilization are integrated through farm guidance services.

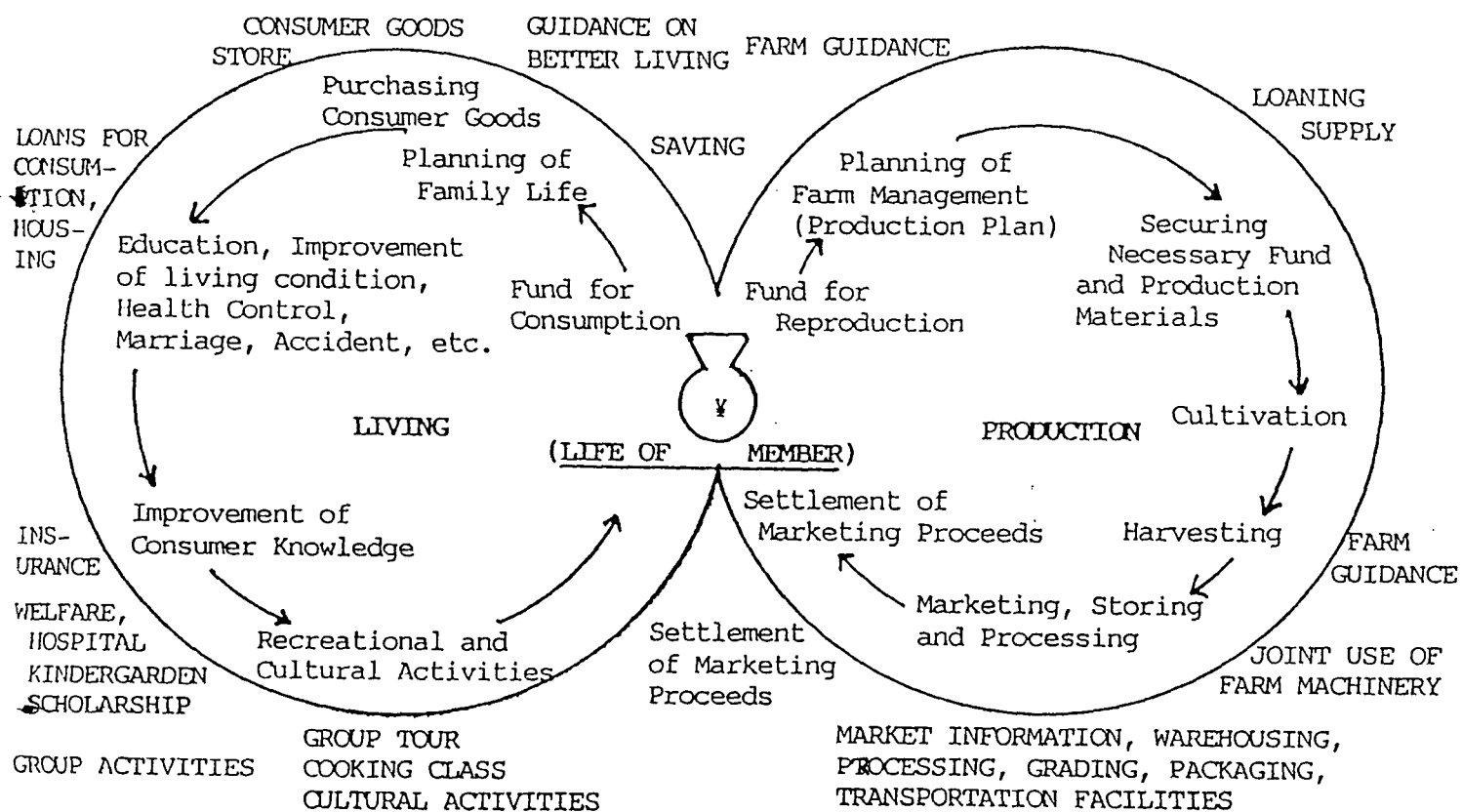
Integrated Approach of Multi-purpose Cooperatives

Though credit, marketing, supply and utilization services were undertaken by one society even pre-war days, it was not called as multi-purpose cooperative society. In these days, four services mentioned above operated independently and there was not much linkage between them. Any one of these four services, however, is an integral part of farmer's economic life. It was necessary, therefore, for agricultural cooperatives to contribute more effectively to the increase of agricultural production and to the improvement of economic and social standard of farmers by integrating various functions through farm guidance service. This idea was realized after World War II and it has become a special feature of the agricultural cooperative movement of Japan.

- 1) Ways of integration of various activities for the increase of agricultural production and farm income.
 - i. Guidance service on formulation of farm management improvement plan based on the regional and individual conditions.
 - ii. Procurement of the fund required for implementing such farm management improvement programme of individual farmers.
 - iii. Establishment of facilities required for implementing such programme and supply of production materials.
 - iv. Guidance service on effective use of facilities and materials.
 - v. Grading, assortment, processing and packaging of products.

- vi. Joint shipment and marketing.
 - vii. Collection of marketing proceeds and settlement of the payment.
- 2) Ways of integration of various activities for the improvement of living standards
- i. Guidance service on formulation of long-term and short-term planning for better living.
 - ii. Savings to meet household expenses in immediate and distant futures.
 - iii. Supply of consumer goods and establishment of facilities required.
 - iv. Correct use of consumer articles and facilities.

ACTIVITIES OF MULTI-PURPOSE SOCIETIES IN RELATION TO THE LIFE OF MEMBER FARMER



4. DEMOCRATIC CONTROL AND MANAGEMENT OF MULTI-PURPOSE SOCIETY

Administrative Organs

1) General Meeting

General meeting is held annually and it is the highest authority of a society. Matters to be resolved at the general meeting are as follows;

- (1) Amendment of the bye-laws
- (2) Dissolution/amalgamation of a society
- (3) Expulsion of a member
- (4) Annual business plan
- (5) Membership contribution & method of collection
- (6) Maximum amount of bill discount
- (7) Business report, inventory, balance sheet, profit and loss statement and disposal of surplus or loss
- (8) To become a promoter of a new federation or union and to give consent to the proceedings of the establishment-committee meeting
- (9) Joining or withdrawal from federation or union
- (10) Election of board members

2) Representative Meeting

Any society with more than 500 members may set up representative meeting in place of general meeting. Number of representatives should be more than 1/5 of the total regular members.

3) Board of Directors

Members of the board of directors shall be elected at the general meeting of a society.

- | | |
|----------------------|--|
| Number of directors: | More than 5 |
| Eligibility: | More than 2/3 of the board members must be regular members. Less than 1/3 may be non-members. No director may hold another post of organization which is competitive to businesses of the society. |

Prohibition of interlocking duties: Any of the directors shall not be concurrently be an auditor or an employee of the society.

Term of office: 3 years (No restriction for re-lection)

A president and one or more managing director(s) are elected from among the board members by a mutual vote to serve in full time.

4) Board of Auditors

Members of the board of auditors shall be elected at the general meeting of the society.

Number of auditors: More than 2

Eligibility: No specific conditions

Prohibition of interlocking duties: Any auditor shall not be concurrently a director or an employee of the society.

Term of office: 3 years (No restriction for re-election)

Supporting Organizations of members within Multi-purpose Society

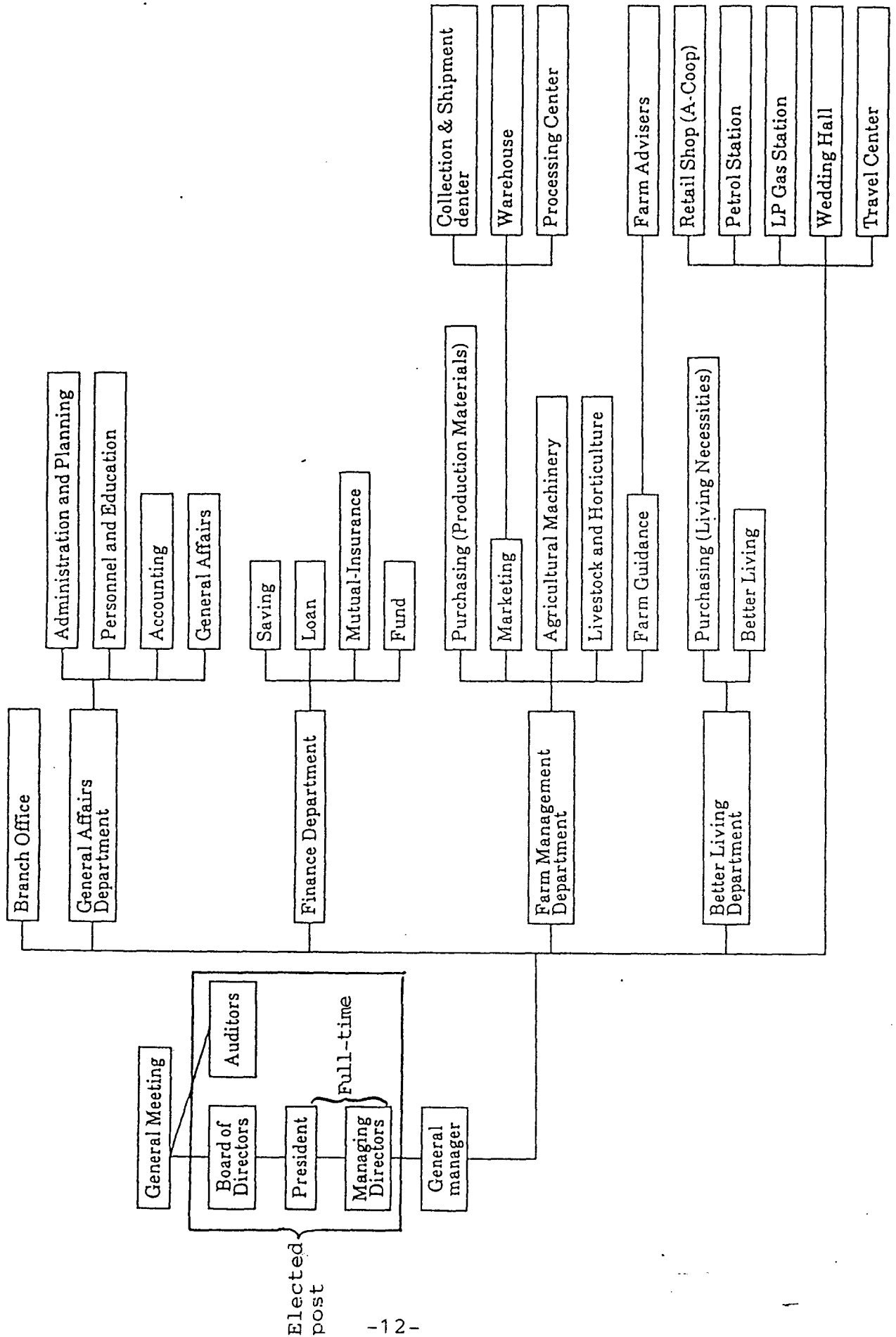
Commodity-wise Groups: Rice Growers Group, Horticultural Group, Citrus Growers Group, Pig raising Group, Poultry Farmers Group, Dairy Farmers Group and so on.

Functional Groups: Cooperative Store Management Group Insurance Policy Holders Group, etc.

Hamlet Groups: Farming Association

Gender Groups: Youth Association of Agri. Coop. Women's Association of Agri. Coop.

GENERAL PATTERN OF INTERNAL STRUCTURE OF
MULTI-PURPOSE AGRICULTURAL COOP SOCIETY



5. ACTIVITIES OF MULTI-PURPOSE SOCIETY

1) Guidance Activities

(1) Farm Guidance

Farm guidance is to help farmers in planning and operating their farm production more efficiently and in establishing better terms of marketing. Guidance services are extended in the following areas by farm advisors of multi-purpose agricultural cooperative societies.

- i. Planning of farm management in accordance with regional agricultural promotion plan
- ii. Improvement of farm infrastructure
- iii. Quality control and joint marketing of farm products and joint purchase of farm inputs
- iv. Promotion of group farming by commodities
- v. Exchange of cultivation and breeding techniques
- vi. Close collaboration with agricultural extension office and other relevant institutions

FARM ADVISORS (Mar. 1994)

Total No. of Farm Advisors	17,880
Average per society	6.2
<u>Socs. by No. of Farm Adv.</u>	
Non	11.3%
1	14.6%
2	13.4%
3	10.9%
4	9.3%
5 - 6	11.9%
7 - 10	13.4%
11 - 20	9.4%
21 or more	5.8%
	100.0%

Specialised area of Farm Advosors	
Rice cultivation	24.0%
Silkworm raising	2.0%
Livestock	17.0%
Vegetables	26.6%
Fruits	11.7%
Farm management	8.9%
Farm machinaries	2.4%
Others	7.4%
	100.0%

(2) Guidance on Better Living

Multi-purpose society extends guidance service on better living to improve standard of living of member

2) Marketing

Characteristics of marketing practice

- i. Unconditional consignment
- ii. Pooling account system
- iii. Planned production and shipment

Marketing Turnover per Society

Fiscal Year 1993

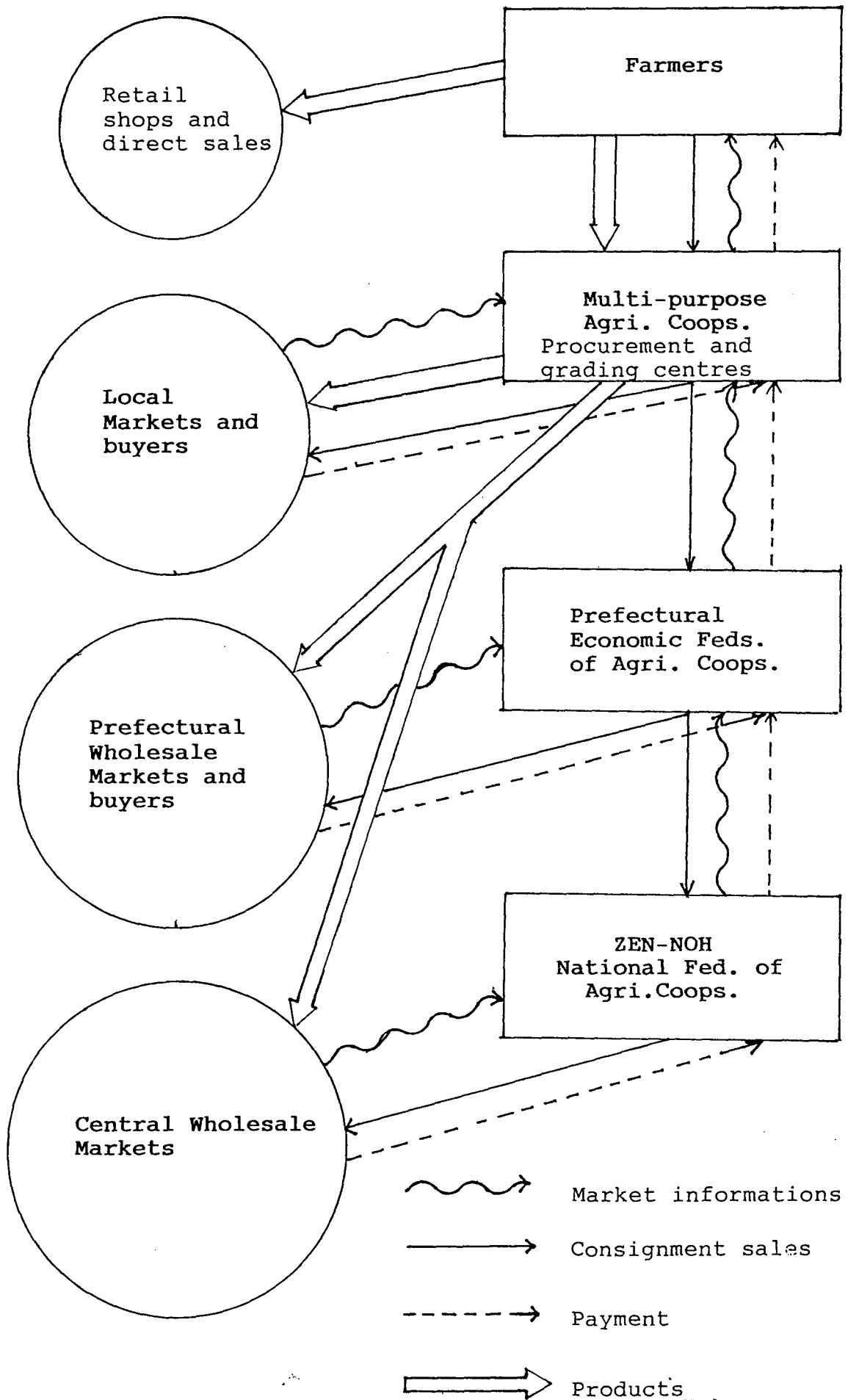
	Per society (¥ million)	Composition (%)	Rate of commission(%)
Rice	606	29.7	3.0
Vegetables	497	24.3	2.2
Fruits	236	11.5	2.4
Fresh milk	130	6.4	1.2
Eggs	18	0.9	2.5
Broiler	6	0.3	0.8
Beef cattle	124	6.1	1.1
Others	426	20.8	-
Total	2,043	100.0	2.4 (average)

Share of Agricultural Cooperatives in Total Sales of Member Farmers

Fiscal Year 1993

	Multi-purpose Agri. Coops.(%)	Pref. Econom. Federations %	ZEN-NOH %
Rice	95.0	95.0	95.0
Vegetables	53.1	51.0	30.9
Fruits	52.4	46.4	21.3
Beef cattle	47.6	41.5	27.5
Pig	29.5	35.0	15.2
Fresh milk	59.7	59.3	14.1
Broiler	5.2	17.0	18.0
Eggs	14.8	30.1	31.2

Marketing System



3) Purchasing

Characteristics of purchasing practice

- i. Order in advance
- ii. Quick settlement of bills

Purchasing Turnover per Society (M-P)

Fiscal Year 1993

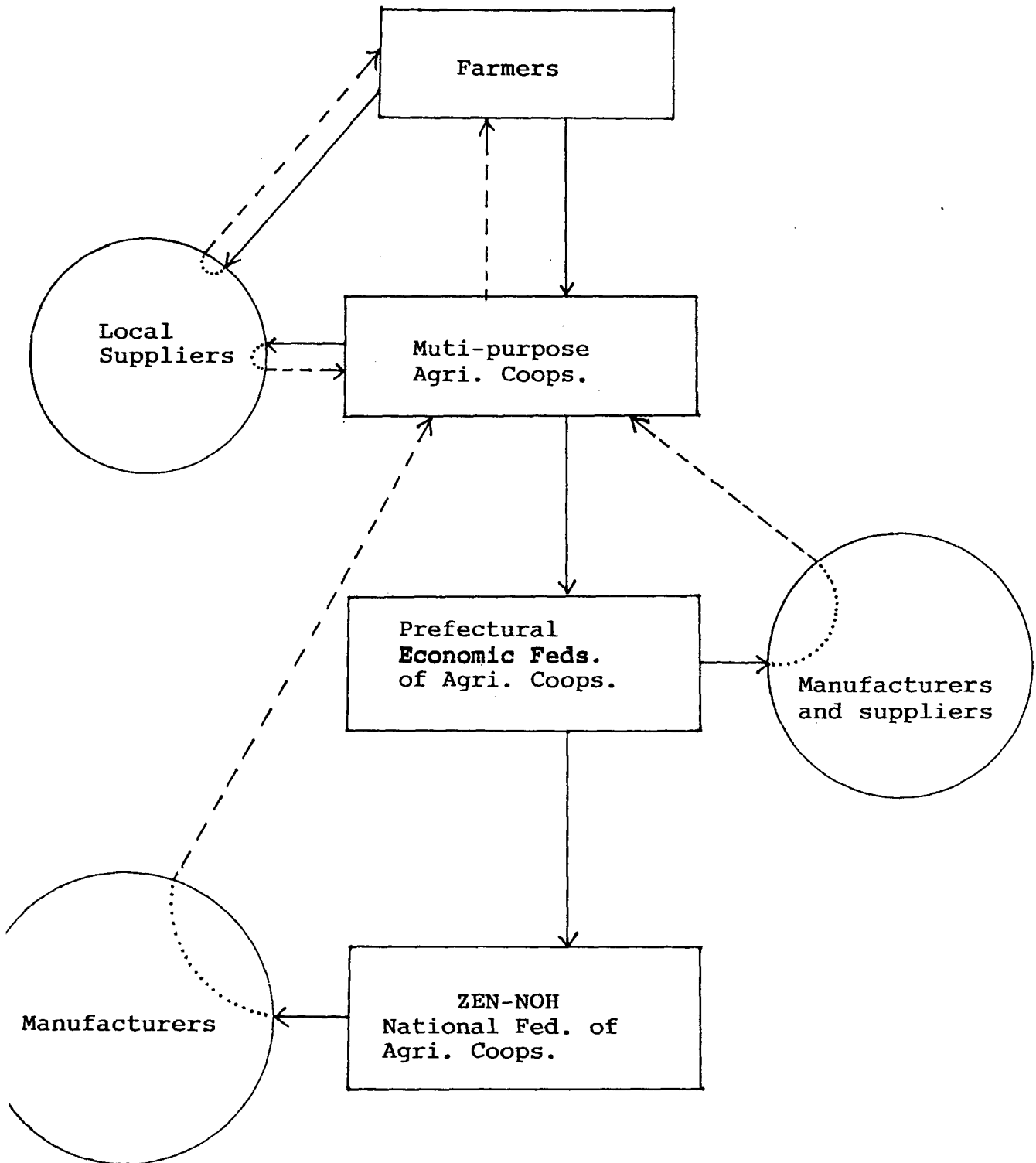
	Purchase per society (¥ million)	Composition (%)	Rate of commission (%)
Feeds	160	8.8	4.8
Fertilizers	140	7.7	12.0
Agri. chemicals	112	6.2	10.1
Agri. machinaries	134	7.4	10.3
Petrol products	220	12.2	20.5
Automobiles	106	5.9	6.0
Other prod. materials	218	12.0	-
Consumer goods	719	39.8	18.7
Total	1,808	100.0	14.0

Share of Agricultural Cooperatives in Total Purchase of member Farmers

Fiscal Year 1993

	Multi-purpose Agri. Coops. %	Pref. Economic Federations %	ZEN-NOH %
Feeds	36.5	32.4	32.4
Fertilizers	91.6	80.6	70.0
Agri. chemicals	70.0	50.0	45.0
Corrugated paper agricultural use	79.7	72.7	61.6
Kraft bags	88.9	77.8	60.0
Vinyl for green house	66.0	31.0	21.0
Polyethylene for agri. use	66.0	30.0	17.0
Farm machinery	53.0	41.7	26.6
Automobile	24.8	17.5	12.9
Petrol products	57.0	53.0	52.1
LP gass	46.9	42.3	36.1
Consumer goods	15.6	12.4	4.2

Purchasing System



—————> Orders

- - - - -> Delivery of goods

4) Credit

(1) System of Farm Finance

Farm finance in Japan is operated by three types of institutions:

- (i) Multi-purpose Agricultural Cooperative Societies
(Loanable funds are savings of members)
- (ii) AFFFC (Agriculture, Forestry and Fishery Finance Corporation) Funds are from the Government
- (iii) Private financial institutions such as commercial banks

(i) and (ii) account for the dominant portion of outstanding farm loans of members. Also various types of government programmed loans provide funds to farmers at concessional terms in order to support agricultural policies of the government.

**OUTSTANDING SAVINGS AND LOANS
OF MEMBER (AVERAGE PER FARM HOUSEHOLD)
Fiscal Year 1993**

Savings with:	Agri. Coops.	35.8%
	Post office (Postal savings)	8.7%
	Commercial banks	22.1%
	Insurances	33.4%
		100.0%
Loans from:	Agri. Coops.	46.0%
	Government Fund	18.3
	Commercial banks	23.9%
	Others	11.8%
		100.0%

(2) Government Programmed Loans

Government programmed loans are classified into three types according to the sources of the loanable funds.

- (i) Loanable funds from the Trust Fund Bureau of the Ministry of Finance (AFFFC loans, etc.)
- (ii) Loanable funds from the budget of the National and Prefectural Governments (Agri. Improvement Loans)
- (iii) Loanable funds from agricultural cooperatives and other commercial banks. Interest subsidies are provided by the government (Agricultural Modernization Loans, Natural Disaster Relief Loans, etc.)

OUTLINE OF GOVERNMENT PROGRAMMED LOANS

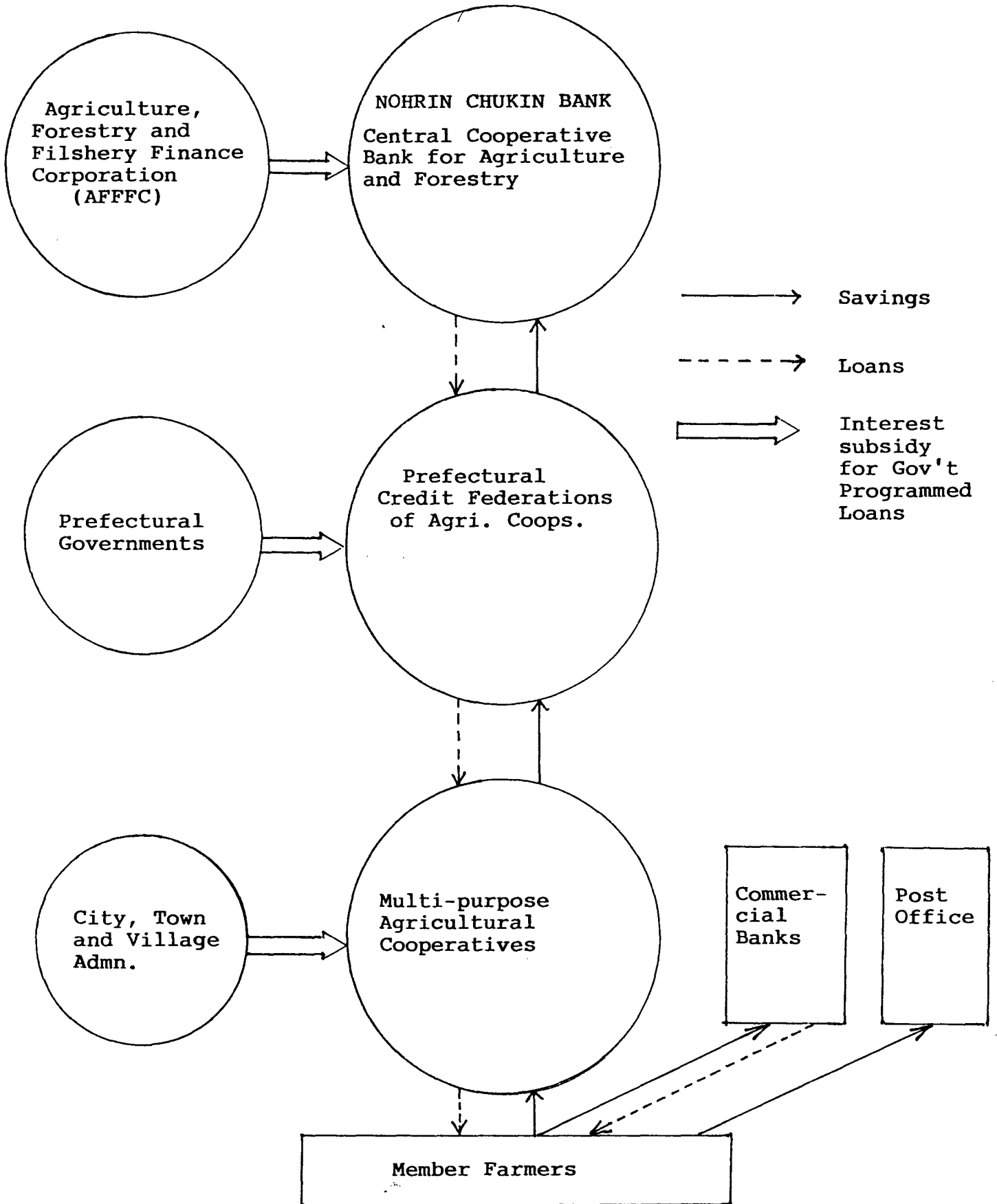
	AFFFC loans	Agri. Modernization loans	Agri. Improvement loans	Natural Disaster loans
Source of fund	Government	Agri. Coops.	Government	Agri. Coops.
Loan Agency	AFFFC	Agri. Coops.	Prefectural governments	Agri. Coops.
Term	Long	Medium, Long	Medium, Short	Medium, Short
Interest rate	Low	Low	Free	Low
Purpose	Maintenance and promotion of Agri. Production	Modernization of Agri. Machinery and facilities	Adoption of New Technologies	Relief of damaged farmers by natural disaster

(3) Terms of Loans

In case of AFFFC loans, interest rates are 3.0 - 5.6 percent and the period of redemption 10 - 25 years. The loan covers up to 60 - 90 percent of the total cost of the borrower's project. Either or both collaterals and guarantors are required.

Interest rates are generally low for those projects which the government seeks to encourage for policy reasons and those for the rehabilitation of damage caused by a natural disaster. They are also lower on loans made to unsubsidised projects than those to subsidised ones.

Credit System



5) Mutual Insurance

Multi-purpose agricultural cooperatives are the original contractor of the insurance policies and they are reinsured with the prefectural mutual insurance federations and national mutual insurance federation.

Types of insurance are as follows;

Long-term insurance	Life Endowment
	Juvenile
	Building Endowment
	Home Construction
Short-term insurance	Fire
	Coop Building Fire
	Automobile
	Group Term Life
	Automobile Liability

LONG-TERM INSURANCE, POLICIES IN FORCE

Fiscal Year 1993

Types of Insurance	Amount insured (¥billion)
Life Endowment Insurance	180,593
Whole Life Insurance	45,626
Children's Insurance	1,283
Long-term Life Insurance	29
Building Endowment Insurance	115,420
Others	41
Total	342,994

SHORT-TERM INSURANCE

Fiscal Year 1993

Types of Insurance	Premiums (¥million)
Fire Insurance	13,161
Automobile Insurance	281,457
Personal Accident Insurance	16,960
Group Term Life Insurance	6,077
Automobile Liability Insurance	70,518
Others	5,608
Total	393,782

6) Utilization and Processing

Primary agricultural cooperative societies try to provide facilities and services that members would otherwise be unable to access. There is a variety of facilities, such as heavy tractors, grain elevators, repair shops, pumps, pig breeding stations, and chicken and food processing plants. Joint use of these facilities not only raises productivity but also is essential for unified grading, planned production and marketing.

Joint facilities designed for personal use are also extremely diverse, ranging from medical, barber and wire broadcasting services to wedding halls.

The purpose of cooperative processing is not only to increase the value of agricultural products but also to encourage individuals to produce their own supplies cheaply. While primary societies have comparatively small plants of their own, prefectural economic federations and the National Federation engage in large-scale processing in their directly managed plants or fully paid-up joint stock companies.

TYPES OF FACILITIES FOR JOINT USE owned by MULTI-PURPOSE AGRI. COOPS.

Facilities for production activities of members	Facilities for home-life improvement activities
Large-size tractors Combines Power sprayers Rice centre Country Elevator Grading Centre Farm machinery workshop Fertilizer mixing plant Joint nursery centre Livestock breeding centre Joint transportation facility Warehouse Chicken processing centre Meat processing centre	Meeting hall Living improvement centre Consumer goods stores LP gas service facility Petrol stations Rice polishing facility Flour mill Noodle processing plant Simple food processing plant Baking plant Joint cooking facility Wire broadcasting studio Barbershop/Beauty parlor Resort facilities Sports facilities Library Wedding/Funeral facilities Mobile clinics, hospitals Rehabilitation centre

7) Welfare

Medical care and health control services are also important activities of multi-purpose agricultural cooperative societies. Medical treatment of members and residents in rural communities is undertaken in agricultural cooperative hospital which are run by prefectural welfare federation of agricultural cooperative societies. Health control services are provided by multi-purpose societies with the help of agricultural cooperative hospitals. These services are as follows;

- Health consultation
- Periodical health check-ups
- Examinations for adult diseases
- Campaigns to improve nutrition

Women's association of agricultural cooperatives are involved in these activities.

AGRICULTURAL COOPERATIVE HOSPITALS owned and operated by Pref. Welfare Federations of Agri. Coops.

March 1994

Number of Agri. Coop Hospitals	115
Number of Clinics	57
Mobile Clinics	194
Number of Beds for inpatients	38,012
Doctors (full-time)	3,207
Nurses	18,733

ACTUAL STATE AND PROBLEMS OF
WOMEN IN AGRICULTURE,
FORESTRY AND FISHERIES

November 6 (Wed)

Mr. Kazutoshi Yokota
Deputy Chief
Women and Life Division
Ministry of Agriculture, Forestry and Fisheries

1. Basic agricultural indicators

Table 1 Basic agricultural indicators

		Fiscal 1960	Fiscal 1993
GDP	(¥1,000billion)	16.6	478.6**
Agricultural output	(¥1,000billion)	1.5	7.6**
% of GDP		9.0	1.6**
Total working population	(10,000)	4,465	6,431
Farm workers	(10,000)	1,196	328
% of total working population		26.8	5.9
Of whom, those 65 years or older	(%)	12.3*	39.6
*No. of farm households	(10,000)	606	344
Full-time farm households	(%)	34.3	16.1
Type 1 part-time farm households	(%)	33.6	18.8
Type 2 part-time farm households		32.1	65.1
Cultivated area	(10,000ha)	607	504
*Average farm size	(ha)	0.88	1.20
Agriculture, forestry and fisheries budget	(¥100 million)	1,319	35,400
% of general expenditure	(%)	10.5	8.1
Self-sufficiency rate calories	(%)	79	46**
Cereals	(%)	82	33**

Notes: 1) The mark ** represents fiscal 1994 figures;
the marks * represent fiscal 1968 figures.

2. Important Role Played by Rural Women

The number of women engaged in agriculture is 2.3 million, which represents 57% in the total farming population and half of the farmers working on farm more than 150 days a year, and they play an important role in agricultural production.

Not only in the agricultural production, rural women greatly contribute to maintaining and activating management of farm home and communities through housekeeping, raising children, nursing of the aged and participation in various events in the community.

Table-2 Proportion of women in agricultural labor power

(Unit: thousand persons, %)

	1970	1975	1980	1985	1990	1995
Farming population	10,352	7,907	6,973	6,363	5,653	4,132
of them women	6,337 (61.2)	4,932 (62.4)	4,300 (61.7)	3,885 (61.1)	3,404 (60.2)	2,368 (57.3)
Farmers working on farm more than 150 days a year	7,109	4,889	4,128	3,696	3,127	2,555
of them women	3,857 (54.3)	2,591 (53.0)	2,092 (50.7)	1,826 (49.4)	1,505 (48.1)	1,186 (46.4)

Source :MAFF "Agricultural Census"

Note: figures after 1992 is only for marketing farm households.

3. Promotion of Participation in Decision Making

In the increase in importance of women in agriculture and rural communities, their participation in social activities and decision making on agriculture, forestry and fisheries in the community still remains on a low level , though the situation is gradually improving year by year .

Awareness of women themselves is much to blame , but another reason is that the role of women is not properly recognized in the whole community and the system in which women can fully demonstrate their ability is not ready yet.

Table 3 Trends in female membership of agriculture, forestry and fisheries organizations and management participation

(Unit: persons; %)

Fiscal year	1980	1985	1990	1994
Agricultural committee members	65, 940	64, 080	62, 524	61, 236
Of whom, Women	41	40	93	181
Percentage for women	(0. 06)	(0. 06)	(0. 15)	(0. 30)
Full members of agricultural cooperatives	5, 635, 000	5, 536, 000	5, 537, 547	5, 454, 037
Of whom, Women	497, 000	574, 000	667, 468	693, 442
Percentage for women	(8. 82)	(10. 37)	(12. 05)	(12. 71)
Agricultural cooperative officials	81, 059	77, 490	68, 611	55, 422
Of whom, women	29	39	70	97
Percentage for women	(0. 04)	(0. 05)	(0. 10)	(0. 18)
Full members of fishery cooperatives	409, 960	381, 758	354, 116	330, 299
Of whom, women	19, 944	21, 180	20, 425	19, 508
Percentage for women	(4. 86)	(5. 55)	(5. 77)	(5. 91)
Fisheries cooperative officials	23, 224	22, 563	22, 022	21, 180
Of whom, women	10	13	22	35
Percentage for women	(0. 04)	(0. 06)	(0. 10)	(0. 17)

Sources: Economic Affairs Bureau Administration Division and Agricultural Cooperatives Division; Fisheries Agency, Fisheries Cooperatives Division.

Notes: Agricultural committee members As of 1 August each year, except for fiscal after 1990 which was as of 1 October.

Agricultural cooperatives - As of the end of each accounting year (between the end of December and the end of March depending on the cooperative).

Fisheries cooperatives - As of the end of 31 March each year.

Number of Fisheries cooperatives in 1994 is the end of 31 March 1993

4. Economic position of women

- 1) Though rural women pay a great deal of agricultural production and fisheries, 26.7% of the agricultural woman and 39.0% of fisheries women do not receive remuneration.

Table 4 Agricultural and Fisheries women's remuneration

(Unit: %)

	Agricultural Women	Fisheries Woman
receive every month	16.2	15.2
receive several times in year	2.0	2.1
receive in proportion to dealings	5.3	7.9
receive when necessary	49.1	35.9
do not receive	26.7	39.0

Source: Survey on intention of Agricultural Women

Survey on intention of Fisheries Women

(1996 the Ministry of Agriculture, Forestry and Fisheries)

- 2) About the holiday, though in the off season, 13.1% of agricultural woman and 6.1% of fisheries woman have a holiday. Women who have a holiday regularly is only 3.1% of agricultural women and 25.3% of fisheries women.

Table 5 Holiday of Agricultural and Fisheries Women

(Unit: %)

	Agricultural Women		Fisheries Women
	Busy season	Off season	
every week	1.7	4.8	17.9
regularly in month	1.4	2.2	7.4
not regularly but take by ones will	32.2	50.0	16.1
not regularly but take by agreement of family	24.1	29.8	15.4
only when the fishing is impossible by the bad weather			37.0
do not have holiday	40.5	13.1	6.1

Source: Survey on intention of Agricultural Women

Survey on intention of Fisheries Women

(1996 the Ministry of Agriculture, Forestry and Fisheries)

5. Review of the Home Living Improvement Extension and Strengthen Support System by the Government of Japan

1) The Home Living Improvement Extension and Cooperative Agricultural Extension Services

In order to promote projects for rural women, the home living improvement extension needs to be reviewed and extension activities for health problems caused by agricultural labor and for revitalization of the rural areas through promoting activities such as processing of regional agricultural products should be strengthened.

(1) Characteristics of Cooperative Agricultural Extension Services

The government must promote uniform extension services on a national basis while giving full consideration to achieving a balance among all prefectures to facilitate the stable supply of the nation's staple foods, stable and sustainable regional socioeconomic development, and preservation of the national land and the natural environment. For their part, prefectures must implement extensions services which are in line with their promotion policies for agriculture and rural villages and which are in line with their promotion policies for agriculture and rural villages and which make effective use of regional characteristics.

- ① Extension services are implemented as cooperative programs between the national government and individual prefectures, and follow guidelines agreed upon by both sides.
- ② Prefectures are responsible for establishing regional agricultural extension centers and staffing these centers with appropriately qualified staff
 - Specialists are stationed at prefectural institute of agriculture or in the prefectural office, and carry out research and research institutions and the prefectural administration. They also provide guidance and advice to extension advisers (or directly to farmers provided it does not hinder their primary duties).
 - Extension advisers belong to the regional agricultural extension centers, and provide guidance and advice directly to farmers.
 - Prefectural agricultural colleges are link in the chain extension services, providing important agricultural training for farm successors.
- ③ The government provides the funds needed for extension services through cooperative agricultural extension service grants.

- 2) For strengthen totally promoting systems for women in agriculture, forestry and fisheries, Women and Life Division was established in Ministry of Agriculture, Forestry and Fisheries on June 11, 1990.

And to step up to promote projects for rural women, we established to middle long-range plan, about rural women "New Roles for Rural Women in Japan in 2001" in June 1992.

New Roles for Rural Women in Japan in 2001

Ministry of Agriculture, Forestry and Fisheries

This paper was prepared based on a report entitled "New Roles for Rural Women in Japan in 2001" hereafter referred to as "Vision." The report was the result of a roundtable discussion on the topic of a mid- to long-term vision for rural women, conducted by the director-general of the Agricultural Production Bureau of the Ministry of Agriculture, Forestry and Fisheries.

I. Preface

Since International Women's Year (1975) that introduced the United Nations Decade for Women (1976 - 1985), equality development and peace have been presented as objectives for raising the status of women, and efforts to attain these objectives have expanded worldwide. The fruit of these efforts can be seen in the United Nations' adoption of the "Convention on the Elimination of All Forms of Discrimination against Women," a comprehensive legal document concerned with the basic principle of equality between men and women and the "Nairobi Forward-Looking Strategy for the Advancement of Women," a guideline for effective steps to be taken by each country by the year 2000. Steps are being taken in many countries to fully implement the recommendations contained in each of these documents.

In Japan as well, efforts to raise the status of women are making steady progress in various spheres. The government has put forth a plan, New Action Plan for the Year 2000, which seeks to secure a society in which men and women can participate equally as well as cooperate with each other in a variety of fields.

II. Rural Women: Current Situation and Issues

- A. Japan's agricultural sector is dominated by family farms that are run by married couples, usually with the help of parents and other family members living with them. The household expenditure of farming families is generally greater than that of the households of urban workers. Approximately 85% of farming families have at least one family member engaged in non farming work. In Japanese farming families, most women are responsible for doing farm work in addition to day-to-day household management.

- B. In Japan, women play a major role in the agriculture, forestry and fishing industries, comprising 60% of agricultural workers, 30% of forestry workers and 20% of fisheries workers.

However, there are many problems regarding the position of these women that must be resolved. Typically, few women hold management positions. Many farming women enter the industry only because they have married into farming families; therefore, women's knowledge and skills are often less developed than those of men. Women do not receive regular holidays and are not paid wages that accurately reflect the work they do. Women have few opportunities to participate in regional agricultural decision-making.

- C. In addition to their dual role in household management and agriculture, rural women are expected to play other important roles in regional society. They maintain regional dietary traditions, undertake efforts to preserve the natural environment, and facilitate communication exchanges between agricultural producers and consumers and between rural and urban residents.

However because these women have so many roles, they often end up with more than their fair share of the workload. And as social relationships in rural areas tend to be limited and exclusive, individual freedoms and activities are often compromised. The lack of participation by women in regional decision-making is also a problem.

III. Goals

- A. Rural women and men should work together to create a new, affluent rural lifestyle, one that takes advantage of the benefits of living in a rural area. Such benefits include relaxing, less stressful conditions and living in harmony with nature.
- B. Women should be able to freely choose their own lifestyles and plan their own futures. This will ensure self-confidence and a sense of fulfillment.

Concrete ' Objectives:

- In the agriculture, forestry and fishing industries, women should fully utilize their abilities, participate in regional decision-making, and feel pride and satisfaction in their work.

- In family and daily life, women should participate in rural community planning, as well as interact with other regional communities on a regular basis, so that they may enjoy the full benefits of rural life

IV. Measures for the Future

A. Changes in actions and awareness throughout rural society to:

1. Guarantee an individual identify for each woman.
2. Get rid of conventional perceptions of the roles of men and women by , for example, encouraging men to get involved in household affairs and the care of children, the elderly and the infirm.
3. Give full recognition to the rural woman's role as a manager or co-manager of the farm household, and to the important part women play in regional society.
4. Promote participation by women in planning and decision-making for rural communities and industries by encouraging full membership in agricultural cooperatives and appointing women as executives of these organizations .
5. Create more and better opportunities to achieve the goals of "New Roles for Rural Women in Japan in 2001."

B. Improvements in the economic status of women and in their working conditions and environment

1. Guarantee reasonable remuneration and enable women to hold property in their own names, in keeping with the magnitude of the role of women in farming and in the farm household.
2. Promote participation by women in pension plans, thereby providing them with financial stability in their later years.
3. Clarify and improve working conditions, including working hours and remuneration, and create conformable working environments that take into consideration the needs of women.

C. Creation of comfortable living and working environments

1. Form a work system that supports the main activities undertaken by women for example, a system that enables women to take regular holidays, reduces wild swings in seasonal workload, and makes publicly provided services for child care and care of the elderly more readily available.
2. Establish pleasant and convenient living environments that emphasize comfortable lifestyles and the appropriate use of natural plants and foodstuffs.
3. Form extensive women's networks by promoting exchanges between rural and urban women and creating opportunities for interaction to take place.

D. Establishment of a training system to upgrade and diversify abilities

1. Provide support for programs to improve the job skills of women in the agriculture, forestry and fishing industries.
2. Enable women to raise the quality of life by modernizing traditional life skills in line with current living conditions.

E. Encouragement of government bodies and private corporations in implementation of the Vision

V. Conclusion

The Ministry of Agriculture, Forestry and Fisheries has devised the following strategies to realize the Vision. Through the smooth implementation of these strategies, the Ministry aims to promote the full utilization of women's capabilities and the improvement of the status of women in rural communities.

- A. Direct agricultural cooperatives to promote full membership for women and to appoint women as executives of these organizations.
- B. Implement training programs for women to develop management capabilities and skills used in agriculture, forestry and fishing.

- C. Undertake consciousness-raising activities to encourage fair apportionment of farming and household management roles and responsibilities between men and women and to clarify working conditions.
- D. Provide support for new business start-ups by women's groups - for example, for companies that will process agricultural products.
- E. Encourage women's participation in society through independent regional activities, such as village improvement programs.
- F. Promote the improvement of the working environment and work conditions in agriculture and in the home, two spheres that are heavily dependent on the contributions of women.

Annex 2 Family Business Agreement (Example)

(For the case of a husband and wife and the successor husband and wife)

(Purpose)

Article 1. The purpose of this agreement is to build up a modern farming operation through the joint and responsible participation in the business by (husband; Person A), _____ (wife; Person B), _____ (successor, Person C) and (spouse of successor; Person D), and at the same time, to foster a healthy and happy family life.

(Preparation of business plans)

Article 2. After mutual discussion and agreement Persons A, B, C and D will prepare a long-term farm management and improvement plan containing future plans for funding, planting, capital purchases, improvement of working conditions and so on, and an annual management plan containing specific operational details.

(Division of management responsibilities)

Article 3. Persons A and B shall be responsible for the following business management aspects: a. _____ b. _____

Persons C and D shall be responsible for the following business management aspects: a. _____ b. _____

No final management decision on any area of responsibility shall be made without consultation with the other two parties.

(E.g. Person ___ shall be responsible for book-keeping, and Person ___ shall be responsible for daily work records)

(Profit distribution)

Article 4. Of the profit arising from farm operations, the amounts stipulated below shall be deposited in the individual bank account of the person concerned. Person A - ¥ _____ ; Person B - ¥ _____ ; Person C - ¥ _____ ; Person D - _____

In cases where the profit exceeds forecasts, an additional amount agreed to by all parties may be deposited in the individual bank accounts as a bonus. The amount distributed to each person shall be reviewed annually taking into account profits, and planning work, field work and other conditions of work according to the business plans.

(Working conditions)

Article 5. The following are the working conditions.

- (1) In principle, the daily working hours for Persons A and B shall be ____ and for Persons C and D shall be _____. With the agreement of all parties, working hours may be extended or reduced according to the amount of work to be done.

- (2) In principle, all parties shall have rest _____ days each month however this may be changed with the agreement of all parties based on seasonal work factors, their health condition work-load in other areas, and other relevant considerations.

Rest days during the New Year period and the Bon Festival period shall be set following discussions among all parties.

(Future transfer of business)

Article 6. Business rights and business assets held by Persons A and B shall, with the agreement of Persons A and B, in the future transfer to Persons C and D. The time and method of transfer shall be determined by Persons A and B after full discussion, while considering the views of Persons C and D.

(Other items)

Article 7. Decisions on items not covered in this agreement that may arise from time to time shall be made after consultation among all parties. This agreement may be revised with the concurrence of all parties, and any such revision ~ must be signed by all parties in the presence of a witness.

(Supplementary provisions)

1. This agreement shall come into force from _____.
2. This agreement shall remain in force for years from the date of its enforcement, and shall be renewed automatically unless there is an objection by one or more of the parties concerned.
3. Five copies of this agreement shall be produced, and one copy shall be held by each of the four parties concerned and the countersigning witness.

(Date)

(Address)

Person A (husband)

Person B (wife)

Person C (successor)

Person D (spouse of successor)

Witness

Annex 3 Expansion of Female Membership in the Farmers' Pension Plan

I. Purpose

Membership in the pension plan for full-time farmers has been quite rare among women who are engaged full-time in farm management with their husbands because they generally do not hold rights or title over the farm land, and also because of the view that there is only one principle manager of a family farming operation.

However, with the current amendment to the law, from 1 April 1996 women who are engaged full-time in farming with their husbands and are responsible for farm management but who do not hold rights or title over the farm land will become eligible to join the farmers' pension plan.

II. Structure

1. Membership criteria

(I) A person who does not hold rights or title over farm land shall be eligible to take up voluntary membership in the farmers' pension plan provided the following criteria are met (Article 23 Paragraph I Subparagraph (2)).

- a. The person must be the spouse of a member of the farmers ' pension plan, and must be involved in the management of cultivation or other farm operations .

Note: As for whether the spouse is involved in farm management, the spouse's participation in business decision-making and share of the profit or loss is confirmed in the family business agreement at the time of joining.

- b. The combined area of the husband's and wife's part of the farm land constituting the business must be at least a set area (1ha).
- c. The person must be engaged in cultivation or other farm operations on a regular basis.

- d. The person must be a member of the national pension scheme (not a member of the welfare pension or other employee pension schemes), and, in principle, and must be able to contribute to the pension plan for at least 20 years by the age of 60.

Note: In principle, the person must be under 40 years of age, but in cases where certain conditions have been met, such as the person has been engaged in farming with her husband for ten years or more, a person under 55 years of age when the amendment comes into force may join the plan (however, benefits will be calculated on the period for which the premiums were paid).

- (2) A person who holds rights or title over farm land and who is confirmed as being involved in farm management (confirmation procedures are the same as those in the note above) shall be eligible to join the farmers' pension plan (Article 22 and Article 23 Paragraph I Subparagraph (1), Application).

Note: In either case, a husband and wife couple from a farm household are eligible to join the plan.

2 . Management transfer

Rights to the farm land constituting the farming business must be transferred in total with the agreement of the husband and wife (to the successor or other party). (Article 42-2)

Transfer of the business to the spouse of the successor who meets certain criteria is also approved. (Article 42 Paragraph I Subparagraph (2)b.)

3. Benefits and obligations

Each of the husband and wife shall receive their respective pension benefits and shall pay their respective pension premiums.

ICA/Japan Rural Women Leaders Training Course
From October 20 to November 16, 1996 Tokyo, Japan

**Better Living Activities of
Agricultural Cooperatives**

November 8 (Fri), 1996

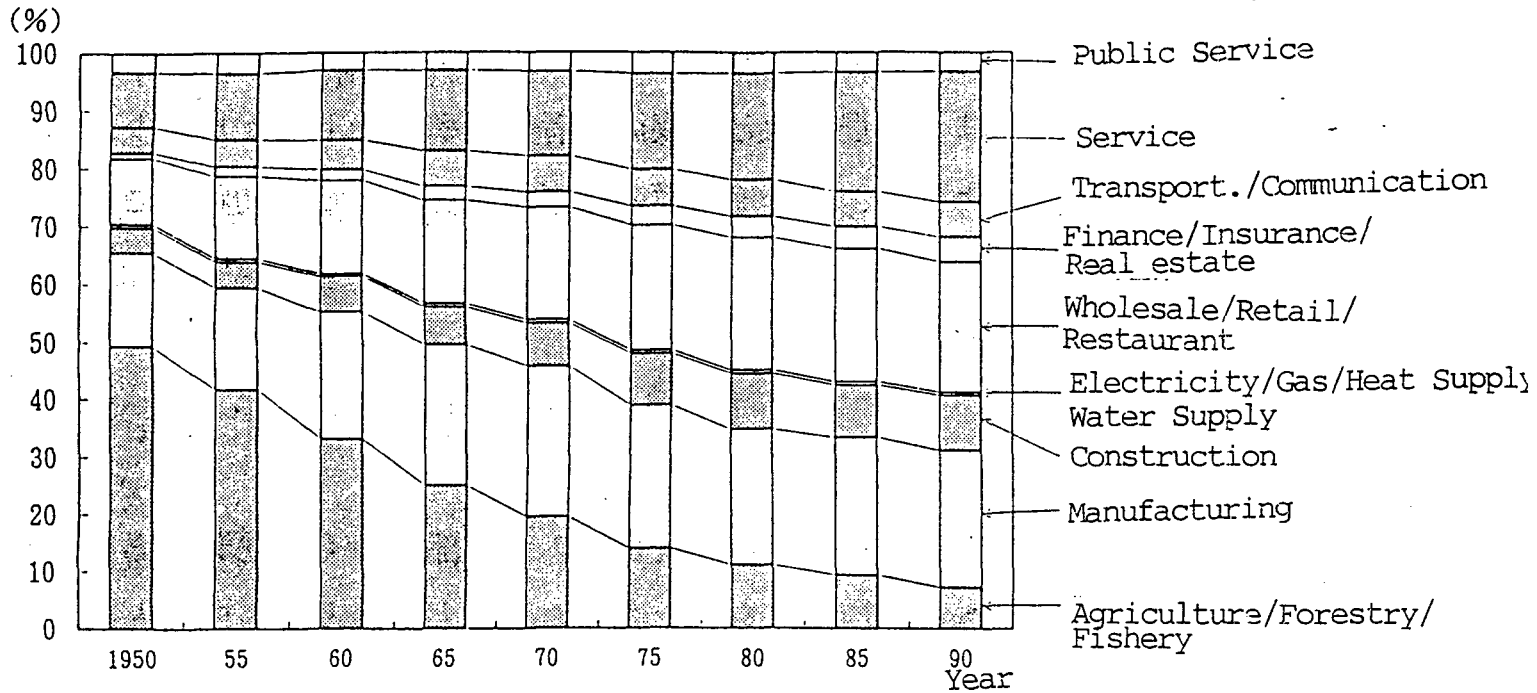
By Mr. Koji Kageyama
Central Cooperative College

The Institute for the Development of Agricultural Cooperation in Asia (IDACA)

1. Economic Development of Japan

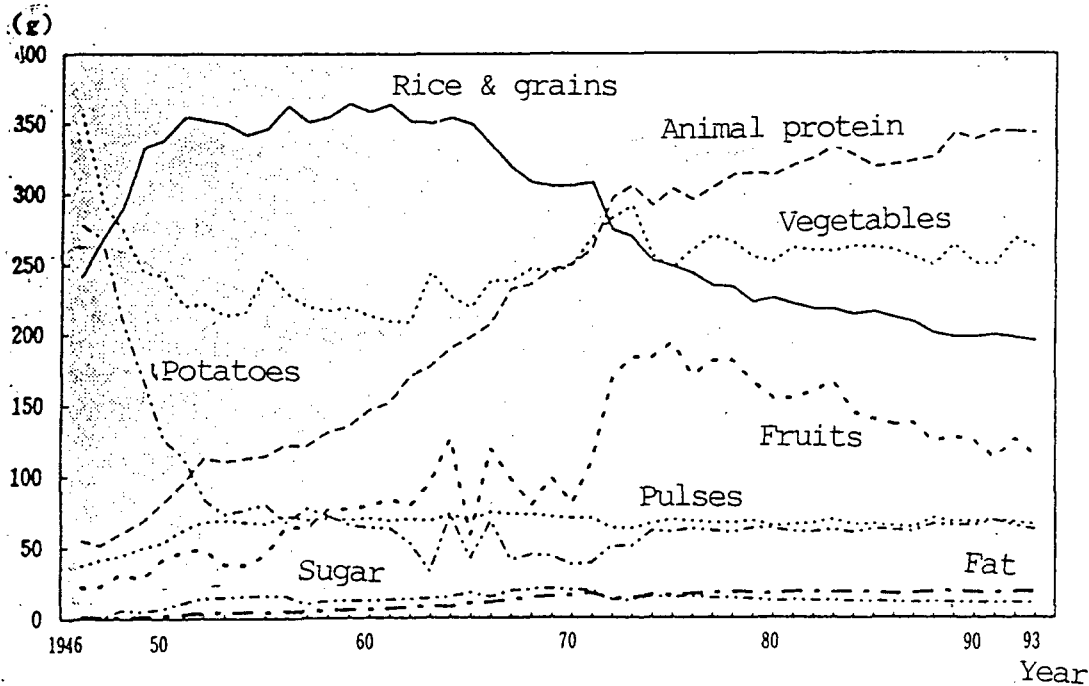
- 1945 Japan surrenders in W.W. II.
- 1950 ~ mid 1960's "3 Sacred Treasures" (Black-and-white TV,
Electric Washing Machine and Electric
Refrigerator) becomes popular
- 1950 The Korean War breaks out. (ends in 1953)
- 1957 Jimmu Economic Boom
- 1966 3 C (Car, Cooler and Color TV) becomes popular
- 1973 Peace & Friendship Treaty for Vietnam
is signed
- 1973 -The 1st Oil Crisis
(Increase in oil prices caused by the fourth
Middle East War)
-Floating Exchange Rate System is adopted
- 1978 -The Peace and Friendship Treaty with China
is signed
-The 2nd Oil Crisis
- 1980 The Iran-Iraq War breaks out
- 1984 Yen and Dollar Committee of U.S. and
Japan is set up to clarify promotion of
financial liberalization
- 1988 The Iran-Iraq War breaks out
- 1989 Consumption Tax is introduced

I - 1 Industrial Distribution of Employment
 (- Tertiary Industry on the increase)



(Note) From National Census by Management & Coordination Agency

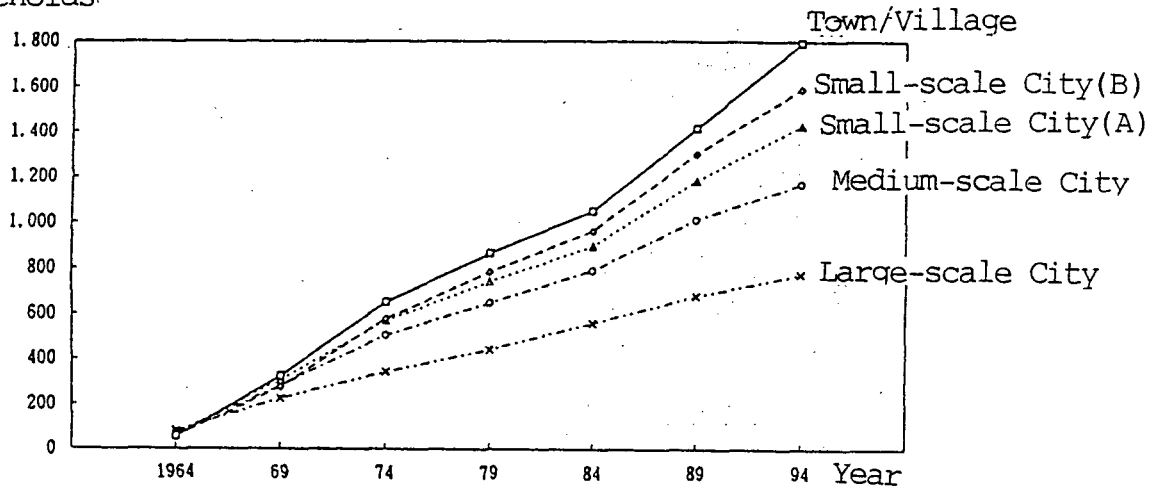
II - 2 Daily Food Intake per capita
 (Rice & grains on the decrease / Animal Protein on the increase)



(Note) From Nutirent Condition of Japanese by Ministry of Health & Welfare

I - 3 Ownership of Automobile per 1,000 households
 (More ownership in local municipalities)

Car per
 1,000 households

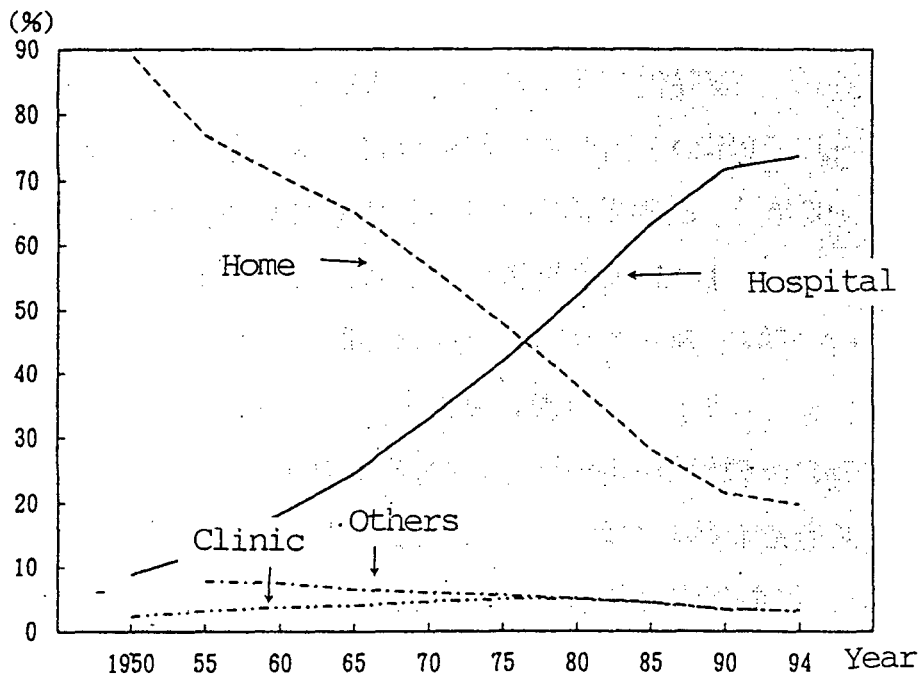


(Note) 1. From National Survey on Consumption

2. Large-scale: more than 1 mil. (pop)
 Medium-scale: 150,000 - 1 mil.
 Small-scale(A): 50,000 - 150,000, (B) less than 50,000

Place to End Life

I - 4 (Hospital - the 1st place since 1977)



(Note) 1. From Vital Statistics by Ministry of Health & Welfare.
 2. "Home" in 1950 includes "Others".

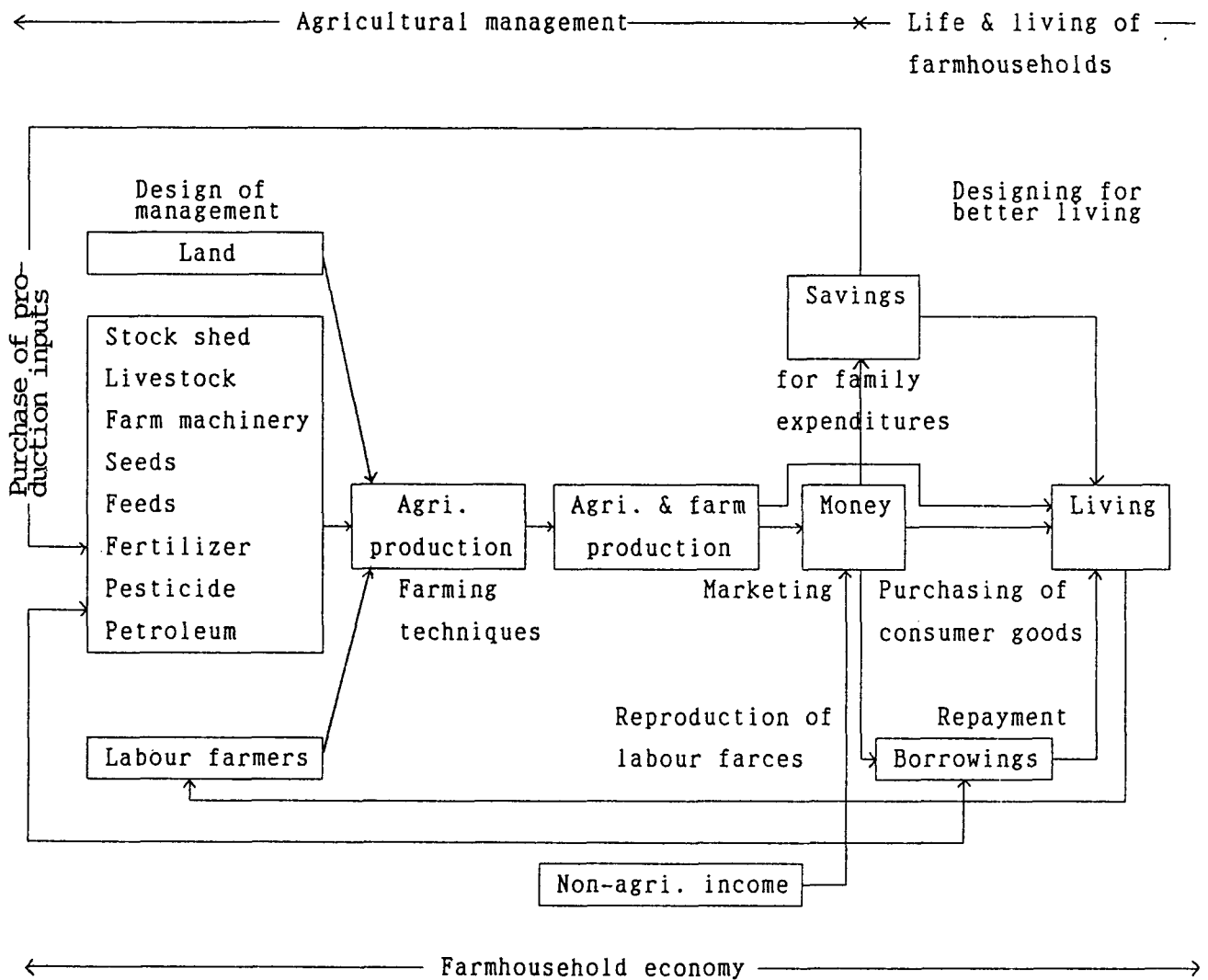
Purchasing Business of Agricultural Cooperatives

1. A character of business of agricultural cooperatives

Improvement of socio-economic status of member farm households and enhancement of agricultural productivity

Credit·Mutual Insurance·Economic Business (Purchasing and Marketing) and Guidance Activities

Mechanism of agricultural economy



4. Economy of farmhouseholds

Figure of average farmhouseholds (F.Y.1993)

(Unit: thousand yen)

Gross agri. income 3,671		Non-agri income 5,820	
Agri. manage- ment expenses 2,380	Agri. income 1,291 (19%)	Non-agri. income 5,513 (81%)	
		Farmhousehold income 6,804 (100%)	
		Total income of farmhousehold 8,883	
		2,079	
		Non-agricultural expenditures 307	
		Seasonal works gift, annuity and so on	

Period: April 1, 1993 ~ March 31, 1996

Average number of household: 4.30

No. of family members engaged in farming: 1.24

Cultivated area under management: 169.8 a

Wage earners income: 6,847,000 yen

Average number per household: 3.65

of which those engaged in working: 1.68

4. Outline of Agriculture & Farmhouseholds

1) Declining dependency ratios on agriculture

☆ Decrease in the share of agricultural production to the net agricultural production/net domestic production

Year	1965	1993
Share of agri. production (%)	6.8	1.5
Total Agricultural production turnover (trillion yen)	3.17	7.13

2) Decrease in the ratio of self-sufficiency in grains, number of farmhouseholds and dependency ratio on agriculture

Year	1965	1994
Ratio of grains self-sufficiency in grains	62%	33%
Number of farmhouseholds (Unit: thousand households)	5,570	3,440
Dependency ratio on agriculture in income (Full-time)	47%	18%

3) Aging of population in farming village in rapid progress ---20 years faster than the national average

Year	1980	1992
Core farmers (thousand)	4,130	3,130
Of which over 65 years old	17%	29%

4) Farmhousehold income which is more than wage earners' income (Unit: thousand yen)

	1965	1975	1985	1994
A. Total farmhousehold income	835.1	3,960.7	6,915.9	9,091
① Agri. income	365.2	1,146.0	1,065.5	1,593
② Non-agri. income	395.6	2,268.4	4,437.0	5,500
③ Income from seasonal works	74.3	546.3	1,413.4	1,998
B. Wage earner's income	797.3	2,897.2	5,387.5	6,860
A/B (%)	(104.7)	(136.9)	(128.6)	(133.6)

5) Engel's co-efficient is lower than that of wage earners'

(1) Family expenses of farmhouseholds

(Unit: thousand yen)

	1989	1994
Household expenditures	5,091.8	5,662
Cash expenditure	4,478.1	5,062
Of which		
Food & drink exp.	1,056.2	1,152
Traffic & communication exp.	651.0	669
Recreation, culture & education exp.	427.1	479
Clothing exp.	302.8	286
Housing exp.	283.4	338
Furniture & daily necessaries exp.	203.5	234
Fuel, light & water exp.	185.1	226
Education exp.	147.1	186
Medical exp.	130.3	158
Miscellaneous exp.	1,332.6	1,580
Incidental exp.	372.7	354

(National average per farm household)

(2) Co-efficient of farmhouseholds: 20.5%

Wage earners' household co-efficient: 23.7%

6) Better living activities bolstered (financial) by the multiple business operation of Agri. Coops

(1) Agri. Coop management (2,635 Agri. Coop, F.Y.1994)

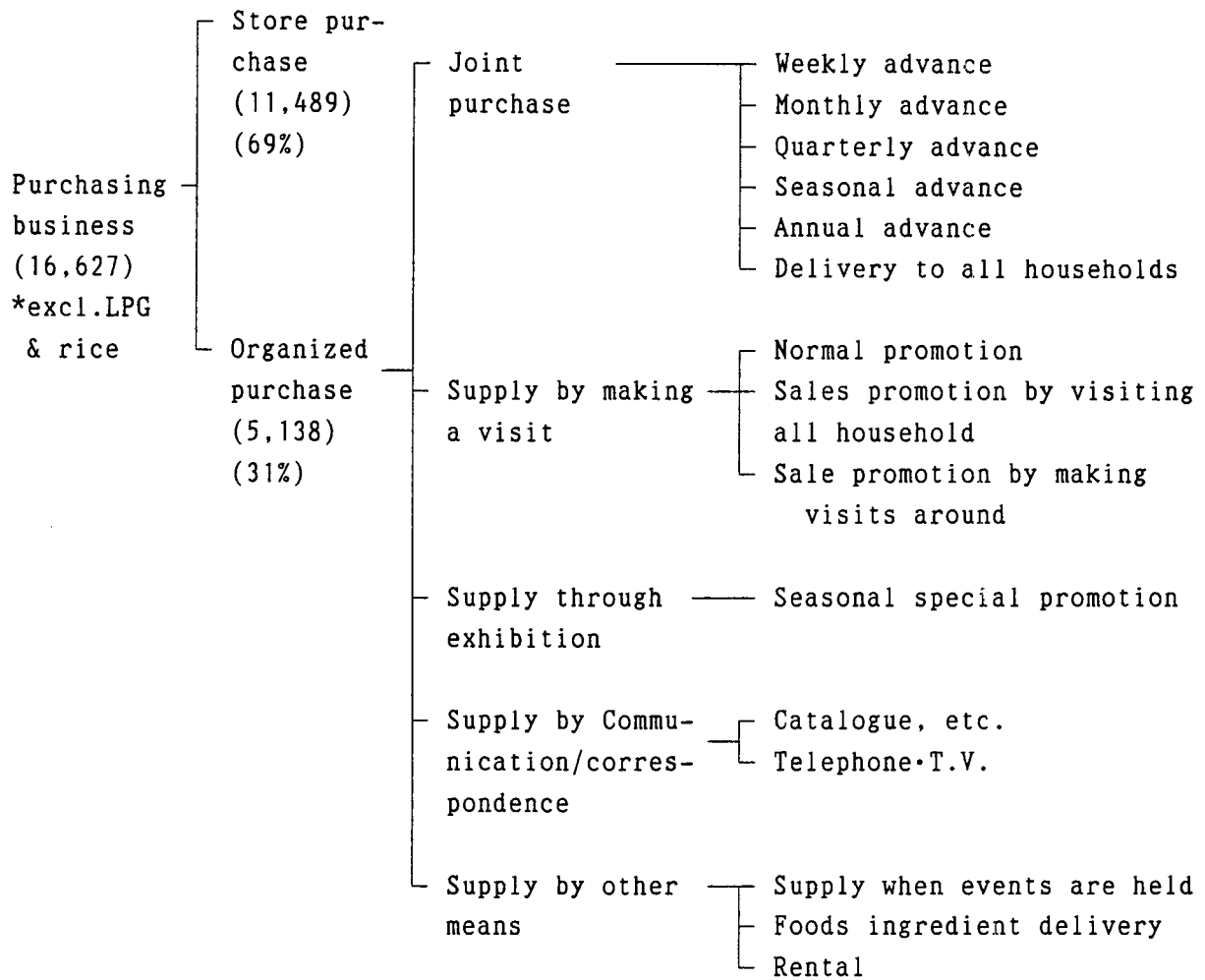
① No. of employees per coop 112.5

② No. of employees by types of business in charge (per coop)

Credit	25.3	persons
Mutual insurance	9.0	"
Purchasing	33.1	"
marketing	6.5	"
Warehouse	0.8	"
Guidance	6.8	"
Others	11.8	"
Total	112.5	"

(2) Purchasing business on consumer goods

① Business formula by the type of supply (F.Y.1994)
(Unit: billion yen)



② Outline of Agri. Coop store

A. Total number of stores 6,705 (store) (1994)

B. No. of stores by sizes of floor area

Less than 163m ²	106
166~330m ²	584
333~663m ²	680
Over 666m ²	217

the arteries) is fearful

Myocardial infarction
Angina pectoris

Brain infarction
Brain softening, Dementia

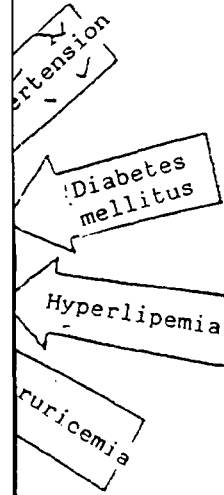
al failure.
emia

tery of heart

logged coronary artery

ery

is

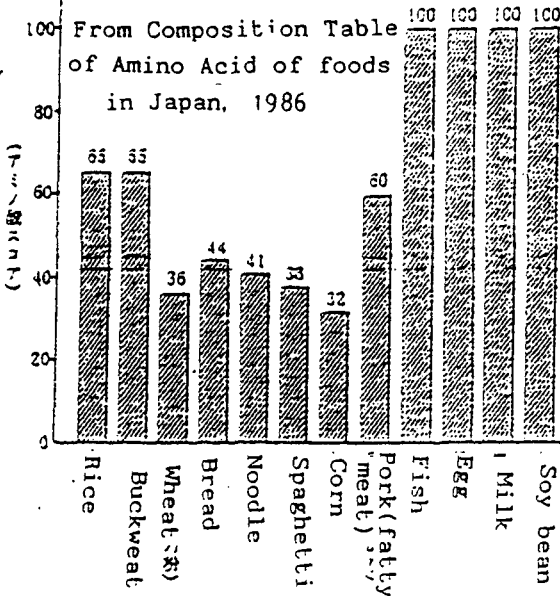


Good points of having rice

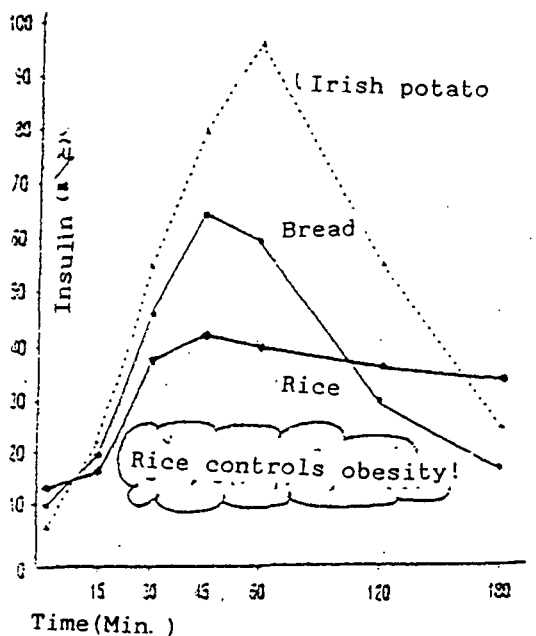
- 1) Easy to get well-balanced nutrition with any other dishes
- 2) Good to make clear tastes of vegetables, fish, soy bean, sea weeds, etc.
- 3) Good to have variations in cooking in accordance with age and physical condition
- 4) High self-sufficiency, Safety
- 5) High productivity, cheap and good to have long-time storage
- 6) Good taste of the grain

Rice - the Quality food

~ Scoring in amino acid content of foods
(Quality protein content)



Rice - the Good Grain
Difference of Insulin Secretion by Food



Reasons why our ancestors picked up rice as a staple food

1. Favorable weather condition with sufficient water and sunshine to the land located in Asia Monsoon Sphere with high temperature humidity
2. Higher productivity than any other products.
High yield per a specified area and continuous cropping is possible.
3. Paddy field can easily retain fertility of soil. Many of paddy fields has more than ten-year, in some cases 100-year equivalent fertility nitrogen in the soil fertility.
4. Good for storage for many year in the state of paddy.
5. Good to keep full in stomach. Good before labour and delicious.

5. Contents of Better Living Activities

1) Goal

To aim at realizing a healthy and rich life (body, spirit and economy) for members and their families.

- (1) To lead stable life with a clear future perspective
- (2) To secure income necessary for make a living
- (3) To enrich consumption life
- (4) To create living condition with health and satisfaction of life
- (5) To have a warm and happy family
- (6) To create an intellectual environment for easy and peaceful life
- (7) To create living condition with a sense of solidarity (cooperation)

* A point in changed trend of above items
Activities covers not only members but also expands to residents in the region.

2) Scope of activities

The following activities are promoted to achieve the above goals.

- (1) Consultation activities on life and living
- (2) Joint purchasing and purchasing business through coop. store sales
- (3) Health control activities
- (4) Welfare activities for the elderly
- (5) Cultural activities
- (6) Life plan designing activities

* An important point for making sustained activities
To make above activities economically viable by defining them as coop business.

6. Better Living Activities adopted in the past national congress

- 1) Consolidating and strengthening of comprehensive better living centre's function (1991, The 19th Agri. Coop. Congress)
 - (1) Campaign for the establishment of key station
 - ① Life consultation activities
 - ② Better living and culture classes
 - ③ A-Coop store chain, Joint purchase fresh and perishable food
 - ④ Food Ingredient delivery
 - ⑤ Comprehensive Life Centre
 - ⑥ Shopping Centre
 - (2) Heart-to-Heart & Mutual Help Promotion Campaign
 - ① Health check activities
 - ② Food delivery service for the elderly
 - ③ Supply of care goods and equipment
 - ④ Fostering of leaders for care for the elderly
- 2) Promotion of regional community development and creation of amenity life (1994, The 20th Agri. Coop Congress)
 - (1) Better living activities as a centre for living & life
 - ① Fostering of comprehensive adviser who provide guidances on living
 - ② Promotion of food delivery business
 - ③ Improvement of health control activity
 - ④ Support for such activities as sport, culture, recreation
 - ⑤ Establishment of travel centre
 - ⑥ Reorganization of small scale store
 - ⑦ Improvement of A-Coop chain store structure & establishment of better living centre
 - (2) Promotion of welfare activity for the aged open to regional community
 - ① Measures for improving life & health control
 - ② Fostering of home helper & establishment of mutual aid organization
 - ③ Public home helper, bathing & lunch services
 - ④ Undertake welfare service activity like operation of nursing care home for the aged commissioned by the government (municipality), Implementation of welfare service
 - ⑤ Improvement of implementation structure of nursing care by visit & elimination of those prefectures not having a hospital run by the Pref. Welfare Federation

7. Present situation of better living activities by agricultural cooperatives the recent years

1) Consultation activities on life and living (Implemented in 90% of the Agri. Coops)

(1) Contents

Activities to provide information and assistance to members and their families for helping solve the problems in their daily life by employing the comprehensive programs of agricultural cooperatives

- ① General consultation activities related to life & living (excluding consultation on farm management)
- ② Special consultation activities related to health, asset management, legal matters, taxes, pensions and etc.

(2) Present situation

- ① 90.5% of agricultural cooperatives engages in the consultational activities in some way or the other (1989)
- ② Consultation activities cover advice on mainly traffic accidents, pension scheme and taxes
- ③ As much as 60% of the cooperatives has its own section and staff-in-charge specifically for conduct of consultation activities

(3) Tasks to be implemented

- ① Inadequate system in carrying out constant consultation activities
- ② Procurement of funds for consultation activities expenses
- ③ Improvement of comprehensive consultation abilities

2) Declining joint purchasing business of perishable goods & expanding food ingredients delivery business

A. Campaign for promotion of joint purchase of perishable goods

(1) Contents

A campaign to supply fresh, safe and quality products necessary for realizing an affluent consumption life for members through promotion of purchasing business of agricultural cooperatives by promoting planned advance order from Han-group of members.

(2) Present situation (as of 1993)

- ① 33 prefectures, 489 agricultural cooperatives, and 160,000 Han members
- ② Sales (supply) turnover: Approx. 11.5 billion yen

(3) Tasks to be implemented

- ① Difficulties in promoting Han activities
- ② Merchandise line policy for meeting the needs is not in existence
- ③ Imbalance in income and expenses

B. Food ingredients delivery service business

(1) Contents

In order to enrich a diet life of members, we undertake business activities to deliver fresh, safe and quality food ingredients to members' home, thereby helping protect their health as well as improve their diet habits of and the families.

(2) Present situation (as of 1993)

No. of the prefectures which undertakes the business; 22 in 446 primary agri. coops and 200,000 users
Business turnover; About 39.6 billion yen

(3) Tasks to be implemented

- ① Method of operation, development and improvement of menu
- ② Organizing of users and fostering of organization and enlightenment activities

3) Purchasing business through coop store sales (scrap & build)

(1) Contents

A campaign to supply fresh, safe and quality products to enrich a consumption life of members through promotion of purchasing business of agricultural cooperatives by setting up a store on a permanent basis.

(2) Present situation

- ① Sales (supply) turnover : Approx. 1,148.9 billion yen
- ② Number of stores : 6,705
- ③ Small scale in store floor
- ④ Difficulties in striking : Especially small-scale
a balance between income stores are incurring at a
and expenses deficit

(3) Tasks to be implemented

- ① To make business of each department be on a self-financing basis
- ② To expand its scale of business (scrap & build)
- ③ To establish merchandise policy to meet the needs of customers
- ④ To eliminate differences in working (place) conditions

4) Health control activities (implemented in 80% of the Agri. Coops)

(1) Contents

Activities to get members to recognize the importance of maintaining their good health and to enhance their morales.

- ① Health survey
- ② Health check
- ③ Post-check treatment/countermeasures
- ④ Activities for improving health and health education
- ⑤ Blood donation campaign

(2) Present situation

- ① Approx. 80% of agricultural cooperatives is currently engaged in the activities
- ② Health check-up is conducted in approx. 80% of agricultural cooperatives, of which approx. 50% of the cooperatives conducts with their own expenses.
- ③ Approx. 75% of health examination being conducted is undertaken by the Prefectural Welfare Federation of Agri. Coops
- ④ Thorough medical examination is conducted in approx. 50% of agricultural cooperatives

(3) Tasks to be implemented

- ① To strengthen cooperation with the local administrations and the medical associations
- ② To reinforce reexamination, treatment and countermeasures programmes

5) Activities for the elderly people (Establishment of mutual aid organizations in all agri. coops)

(1) Contents

Activities to create socially favorable conditions for members and their elderly families where they feel physically and mentally comfortable by providing comprehensive services.

- ① Activities for enriching the life of elderly people
- ② Activities for giving assistances for the bed-ridden and the elderly living alone.

(2) Present situation

- ① The Agricultural Cooperative Law must clearly articulate that the agri.. coops undertake welfare activities.
- ② Approx. 72.5% of agricultural cooperatives is currently engaged in the activities

- ③ Activities to enrich the life of the elderly
- ④ Activities for invigorating life support system.

(3) Tasks to be implemented

- ① Reinforcement of activities to help support life and living of the elderly
- ② Strengthening of linkage with the local administrations and the social welfare council
- ③ Creation of regional bases where welfare services are readily available
- ④ Fostering of voluntary groups

6) Activities to design life-to make sustained activities is important

(1) Contents

Activities to encourage members to design life plans for their own and their families, to implement them and to evaluate the results for a new and better planning.

(2) Present situation

- ① Activities are promoted with "Ie-no-Hikari", monthly publication for farmers
- ② Activities are integrated into a campaign for household account book keeping

7) Living & cultural activities

(1) Contents

Activities to promote study on culture as a life-long education utilizing cooperative's characteristic features with grasp of intellectual and spiritual needs of members and their families.

(2) Present situation

- ① Approx. 80% of agricultural cooperatives engages in the activities
- ② Programs being offered are mainly cooking and gateball game

(3) Tasks to be implemented

- ① To strike a balance in income & expenditures
- ② To secure lectures and instructors

5. Future tasks of better living activities

(1) Those who perform the works of better living activities

Members of women's association play a central role for promotion of the activities. However, there exist problems such as declining of members and aging of the members. No. of women's association, 2,077,000 and those members over 50 years old accounted for 58%.

(2) Structure of agri. coops which support better living activities

Better living advisors: Total 3,294 (1.2 per agri. coop.)
(1993)

Number of the agri. coops surveyed was 2,787.

(3) Tasks to be implemented

- ① To enhance awareness and management sense of top management leaders towards better living activities
- ② Strengthening of consultation activities which could cope with diversifying and sophisticated need of members
- ③ To upgrade ability of officials and employees of agricultural cooperative in offering comprehensive consultation activities
- ④ Establishment of a comprehensive Life Centre
- ⑤ Reorganization of A-coop store
- ⑥ Strengthening of organized purchase
- ⑦ Promotion of establishing mutual aid organization for the elderly

EDUCATION AND BETTER LIVING ACTIVITIES
RUN BY JAPANESE AGRI.COOPS.

- Education
- The Aged and Health Care
- Rural Women
- Rural Promotion, Handicapped Area and
Village Processing Industry
- Environment Protection

November 5, 1996

Yoshitada NAKAOKA
Managing Director, IDACA

AGRICULTURAL COOPERATIVE EDUCATION

- 1)Promotion of Cooperative Education
- 2)Standardization of Curricula for Agricultural Cooperative Education and Preparation of Manuals
- 3)Study and Research on Agricultural Cooperative Theory
- 4)Improvement of Educational and Training Methods and Tools
- 5)Loans of Scholarships to Future Cooperative Staffs
- 6)Education and Training Courses for Agricultural Cooperative Officials and Staffs in terms of General Cooperative Education and Special Purpose-wise Educations
- 7)Management of Training Facilities or Schools
- 8)Holding of Education Council how to lead Present and Future Education

Fig. 2 Structure and Facilities of Agricultural Cooperative Education

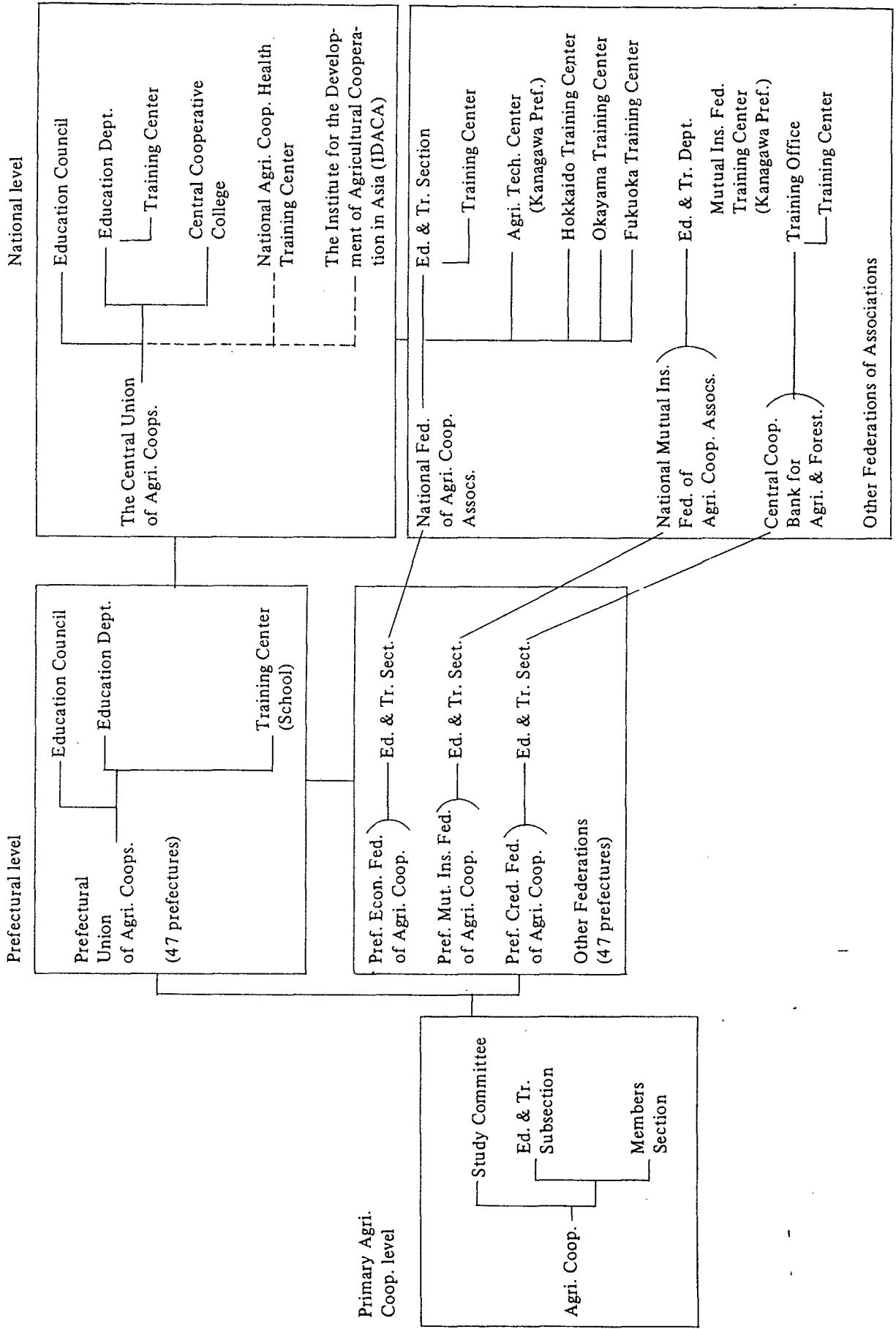


Table 3. Educational Facilities of Prefectural Unions of Agricultural Cooperative

Name	Operated by	No. of classrooms	Fixed ac. commodation capacity
Hokkaido Pref. Agri. Coop. School	Foundation	S1, M1, L4	165
Aomori Pref. Agril. Coop. School	Pref. Union	M2, L1	72
Iwate Pref. Agri. Coop. Training Center	Pref. Union	S1, M1, L2	204
Miyagi Pref. Agri. Coop. Education and Training Center	Pref. Union	M2, L1	98
Akita Pref. Agri. Coop. School	Pref. Union	S1, M1, L2	102
Yamagata Pref. Agril. Coop. Training Center	Pref. Union	S2, M1, L1	60
Fukushima Pref. Agril. Coop. Education and Training Center	Pref. Union	S3, M1	40
Ibaraki Pref. Agri. Coop. School	Pref. Union	S1, M1, L3	150
Tochigi Pref. Agril. Coop. Education Center	Pref. Union	M4, L2	—
Gunma Pref. Union Agri. Training Center	Pref. Union	S1, M1, L4	102
Saitama Pref. Agri. Organization Training Center	Pref. Union	S2, M1, L1	73
Chiba Pref. Agril. Coop. Training Hall	Pref. Union	—	—
Kanagawa Pref. Agri. Coop. Education Center	Pref. Union	M4	72
Yamanashi Pref. Agri. Coop. School	Pref. Union	S1, L1	—
Yamanashi Pref. Agri. Forestry School	Prefecture	—	—
Nagano Pref. Agri. Coop. School	Pref. Union	S7, M6, L1	208
Niigata Pref. Agri. Coop. Training Center	Pref. Union	M2, L2	124
Ishikawa Pref. Agri. Coop. School	Pref. Union	M2, L1	88
Fukui Pref. Agri. Coop. Training Center	Pref. Union	S1, L3	120
Gifu Pref. Agri. Coop. Training Center	Pref. Union	M3, L2	80
Shizuoka Pref. Agri. Coop. Training Center	Pref. Union	S3, L2	150
Aichi Pref. Agri. Coop. Training Center	Pref. Union	S1, M2, L2	144
Mie Pref. Agri. Coop. Training Center	Pref. Union	S2, L3	60
Shiga Pref. Agri. Coop. Training Center	Pref. Union	M1, L1	—
Kyoto Pref. Agri. Coop. Education Center	Pref. Union	S1, M1, L1	76
Osaka Pref. Agri. Coop. Training Center	Pref. Union	M1	30
Hyogo Pref. Agri. Coop. Training Center	Pref. Union	M2, L1	72
Wakayama Pref. Agri. Coop. School	Pref. Union	M5, L1	112
Tottori Pref. Integrated Rural Training Center	Pref. Union	S3, M3, L1	—
Shimane Pref. Agri. Coop. Soc. School	Pref. Union	M3, L1	57
Okayama Pref. Agri. Coop. Training Center	Pref. Union	S1, M1, L2	—
Hiroshima Pref. Agri. Coop. Training Center	Pref. Union	M2, L1	80
Yamaguchi Pref. Agri. Coop. Training Center	Pref. Union	M1, L1	60
Tokushima Pref. Agri. Coop. Training Center	Pref. Union	M4, L1	112
Kagawa Pref. Agri. Coop. School	Pref. Union	M4, L1	125
Ehime Pref. Agri. Coop. Training Center	Pref. Union	S2, M2, L2	100
Kochi Pref. Agri. Coop. Education Center	Pref. Union	S1, M2, L2	100
Fukuoka Pref. Coop. Soc. Training Center	Prefecture	M2, L4	203
Saga Pref. Coop. Soc. Training Center	Pref. Union	S1, M2	80
Nagasaki Pref. Agri. Coop. Training Center	Pref. Union	M2, L1	94
Kumamoto Pref. Agri. Coop. Tech. School	Pref. Union	M5, L3	168
Oita Pref. Agri. Coop. Tech. School	Pref. Union	M2, L4	107
Miyazaki Pref. Agri. Coop. Training Center	Pref. Union	L4	100
Kagoshima Pref. Agri. Coop. Education Center	Pref. Union	S1, M7	100
Okinawa Pref. Agri. Coop. Education Center	Pref. Union	Completed March, 1986	—

S: Small, M: Medium, L: Large

In addition to these lecture rooms, most of these training centers have library, audio visual room and meeting room.

Activities for the Aged and Health Care and Others
of Japanese Agri. Coops.

Better Living Activities of Agricultural Cooperatives

1) Goal

To aim at realizing a healthy and rich life (body, spirit and economy) for members and their families.

- (1) To lead stable life with a clear future perspective
- (2) To secure income necessary for make a living
- (3) To enrich consumption life
- (4) To create living condition with health and satisfaction of life
- (5) To have a warm and happy family
- (6) To create an intellectual environment for easy and peaceful life
- (7) To create living condition with a sense of solidarity (cooperation)

*

Activities covers not only members but also expands to residents in the region.

2) Scope of activities

The following activities are promoted to achieve the above goals.

- (1) Consultation activities on life and living
- (2) Joint purchasing and purchasing business through coop. store sales
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- (5) Cultural activities
- (6) Life plan designing activities

*

To make above activities economically viable by defining them as coop business.

Promotion of regional community development and creation of amenity life (1994, The 20th Agri. Coop Congress)

- (1) Better living activities as a centre for living & life
 - ① Fostering of comprehensive adviser who provide guidances on living
 - ② Promotion of food delivery business
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 - ④ Support for such activities as sport, culture, recreation
 - ⑤ Establishment of travel centre
 - ⑥ Reorganization of small scale store
 - ⑦ Improvement of A-Coop chain store structure & establishment of better living centre

- (2) Promotion of welfare activity for the aged open to regional community
 - ① Measures for improving life & health control
 - ② Fostering of home helper & establishment of mutual aid organization
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 - ⑤ Improvement of implementation structure of nursing care by visit & elimination of those prefectures not having a hospital run by the Pref. Welfare Federation

Present situation of better living activities by agricultural cooperatives

1) Consultation activities on life and living (Implemented in 90% of the Agri. Coops)

(1) Contents

Activities to provide information and assistance to members and their families for helping solve the problems in their daily life by employing the comprehensive programs of agricultural cooperatives

- ① General consultation activities related to life & living (excluding consultation on farm management)
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(2) Present situation

- ① 90.5% of agricultural cooperatives engages in the consultational activities in some way or the other (1989)
- ② Consultation activities cover advice on mainly traffic accidents, pension scheme and taxes
- ③ As much as 60% of the cooperatives has its own section and staff-in-charge specifically for conduct of consultation activities

(3) Tasks to be implemented

- ① Inadequate system in carrying out constant consultation activities
- ② Procurement of funds for consultation activities expenses
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2) Declining joint purchasing business of perishable goods & expanding food ingredients delivery business

A. Campaign for promotion of joint purchase of perishable goods

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- ① 33 prefectures, 489 agricultural cooperatives, and
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- ② Sales (supply) turnover: Approx. 11.5 billion yen

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3) Purchasing business through coop store sales (scrap & build)

(1) Contents

A campaign to supply fresh, safe and quality products to enrich a consumption life of members through promotion of

purchasing business of agricultural cooperatives by setting up a store on a permanent basis.

(2) Present situation

- ① Sales (supply) turnover : Approx. 1,226.9 billion yen
- ② Number of stores : 7,258
- ③ Small scale in store floor: Approx. 72% of store has floor of less than 163m²
- ④ Difficulties in striking a balance between income and expenses : Especially small-scale stores are incurring at a deficit

(3) Tasks to be implemented

- ① To make business of each department be on a self-financing basis
- ② To expand its scale of business (scrap & build)
- ③ To establish merchandise policy to meet the needs of customers
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4) Health control activities (implemented in 80% of the Agri. Coops)

(1) Contents

Activities to get members to recognize the importance of maintaining their good health and to enhance their morales.

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- ① Reinforcement of activities to help support life and

living of the elderly

- ② Strengthening of linkage with the local administrations and the social welfare council
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(1) Contents

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(2) Present situation

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- ④ Establishment of a comprehensive Life Centre
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- ⑥ Strengthening of organized purchase
- ⑦ Promotion of establishing mutual aid organization for the elderly

The Agricultural Cooperative Society Law

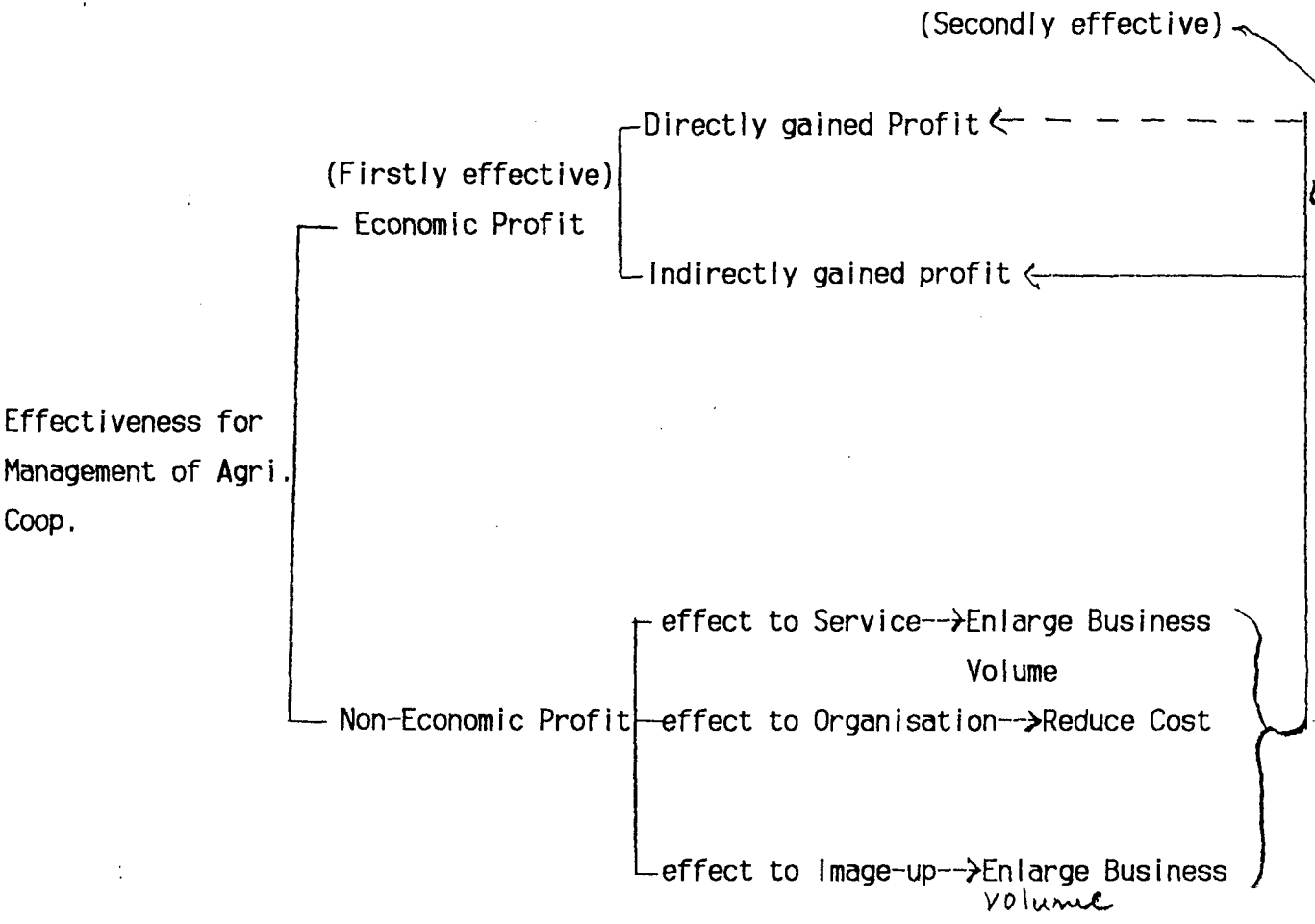
Section 2. Business

(Scope of Business)

Article 10. A cooperative may conduct all or any of the following businesses:

- (1) Accommodating funds needed for the Members' business or living;
- (2) Accepting the Members' savings or installment savings;
- (3) Providing with supplies required for the Members' business or living;
- (3)-2. Installation of joint-use facilities (excluding medical facilities or concerning welfare of elderly people) necessary for the Members' business or living;
- (4) Facilities for promoting cooperation in farming or for increasing the farm labor efficiency;
- (5) Development, improvement or management of lands available for agricultural purposes; selling, leasing or exchanging lands available for agricultural purposes; or installation or management of agricultural water facilities;
- (6) Transportation, processing, storing or sale of the Members' produces;
- (7) Facilities related to rural industries;
- (8) Facilities related to mutual relief insurance;
- (9) Medical facilities;
- (9)-2. Facilities related to the welfare of elderly people;
- (10) Educational facilities for improving the Members' farming techniques or their managerial conditions, or the facilities for improving the rural life and culture;
- (11) Conclusion of collective agreements aimed at improving the Members' economic status;
- (12) Any other business incidental to the business specified in each of the foregoing Items.

Effectiveness of Better Living Activities
run by Agri. Coops.



Rural Women Activities of Japanese Agri.Coops.

NEW ROLES FOR RURAL WOMEN IN JAPAN IN 2001

This paper was prepared based on a report entitled "Goals for Rural Women in the 21st Century and a Mid- to Long-Term Vision for Achieving These Goals," hereafter referred to as "Vision." The report was the result of a roundtable discussion on the topic of a mid- to long-term vision for rural women, conducted by the director-general of the Agricultural Production Bureau of the Ministry of Agriculture, Forestry and Fisheries.

I. PREFACE

Since International Women's Year (1975) that introduced the United Nations Decade for Women (1976–1985), equality, development and peace have been presented as objectives for raising the status of women, and efforts to attain these objectives have expanded worldwide. The fruit of these efforts can be seen in the United Nations' adoption of the "Convention on the Elimination of All Forms of Discrimination against Women," a comprehensive legal document concerned with the basic principle of equality between men and women and the "Nairobi Forward-Looking Strategy for the Advancement of Women," a guideline for effective steps to be taken by each country by the year 2000. Steps are being taken in many countries to fully implement the recommendations contained in each of these documents.

In Japan as well, efforts to raise the status of women are making steady progress in various spheres. The government has put forth a plan, New Action Plan for the Year 2000, which seeks to secure a society in which men and women can participate equally as well as cooperate with each other in a variety of fields.

II. RURAL WOMEN: CURRENT SITUATION AND ISSUES

A. Japan's agricultural sector is dominated by family farms that are run by married couples, usually with the help of parents and other family members living with them. The household expenditure of farming families is generally greater than that of the households of urban workers. Approximately 85% of farming families have at least one family member engaged in nonfarming work. In Japanese farming families, most women are responsible for doing farm work in addition to day-to-day household management.

B. In Japan, women play a major role in the agriculture, forestry and fishing industries, comprising 60% of agricultural workers, 30% of forestry workers and 20% of fisheries workers.

However, there are many problems regarding the position of these women that must be resolved. Typically, few women hold management positions. Many farming women enter the industry only because they have married into farming families; therefore, women's knowledge and skills are often less developed than those of men. Women do not receive regular holidays and are not paid wages that accurately reflect the work they do. Women have few opportunities to participate in regional agricultural decision-making.

C. In addition to their dual role in household management and agriculture, rural women are expected to play other important roles in regional society. They maintain regional dietary traditions, undertake efforts to preserve the natural environment, and facilitate communication exchanges between agricultural producers and consumers and between rural and urban residents.

However, because these women have so many roles, they often end up with more than their fair share of the workload. And as social relationships in rural areas tend to be limited and exclusive, individual freedoms and activities are often compromised. The lack of participation by women in regional decision-making is also a problem.

III. GOALS

A. Rural women and men should work together to create a new, affluent rural lifestyle, one that takes advantage of the benefits of living in a rural area. Such benefits include relaxing, less stressful conditions and living in harmony with nature.

B. Women should be able to freely choose their own lifestyles and plan their own futures. This will ensure self-confidence and a sense of fulfillment.

Concrete Objectives:

—In the agriculture, forestry and fishing industries, women should fully utilize their abilities, participate in regional decision-making, and feel pride and satisfaction in their work.

—In family and daily life, women should participate in rural community planning, as well as interact with other regional communities on a regular basis, so that they may enjoy the full benefits of rural life.

IV. MEASURES FOR THE FUTURE

- A. Changes in actions and awareness throughout rural society to:
1. Guarantee an individual identity for each woman.
 2. Get rid of conventional perceptions of the roles of men and women by, for example, encouraging men to get involved in household affairs and the care of children, the elderly and the infirm.
 3. Give full recognition to the rural woman's role as a manager or co-manager of the farm household, and to the important part women play in regional society.
 4. Promote participation by women in planning and decision-making for rural communities and industries by encouraging full membership in agricultural cooperatives and appointing women as executives of these organizations.
 5. Create more and better opportunities to achieve the goals of "New Roles for Rural Women in Japan in 2001."
- B. Improvements in the economic status of women and in their working conditions and environment
1. Guarantee reasonable remuneration and enable women to hold property in their own names, in keeping with the magnitude of the role of women in farming and in the farm household.
 2. Promote participation by women in pension plans, thereby providing them with financial stability in their later years.
 3. Clarify and improve working conditions, including working hours and remuneration, and create comfortable working environments that take into consideration the needs of women.
- C. Creation of comfortable living and working environments
1. Form a work system that supports the main activities undertaken by women—for example, a system that enables women to take regular holidays, reduces wild swings in seasonal workload, and makes publicly provided services for child care and care of the elderly more readily available.
 2. Establish pleasant and convenient living environments that emphasize comfortable lifestyles and the appropriate use of natural plants and foodstuffs.
 3. Form extensive women's networks by promoting exchanges between rural and urban women and creating opportunities for interaction to take place.

- D. Establishment of a training system to upgrade and diversify abilities
 - 1. Provide support for programs to improve the job skills of women in the agriculture, forestry and fishing industries.
 - 2. Enable women to raise the quality of life by modernizing traditional life skills in line with current living conditions.
- E. Encouragement of government bodies and private corporations in implementation of the Vision

V. CONCLUSION

The Ministry of Agriculture, Forestry and Fisheries has devised the following strategies to realize the Vision. Through the smooth implementation of these strategies, the Ministry aims to promote the full utilization of women's capabilities and the improvement of the status of women in rural communities.

- A. Direct agricultural cooperatives to promote full membership for women and to appoint women as executives of these organizations.
- B. Implement training programs for women to develop management capabilities and skills used in agriculture, forestry and fishing.
- C. Undertake consciousness-raising activities to encourage fair apportionment of farming and household management roles and responsibilities between men and women and to clarify working conditions.
- D. Provide support for new business start-ups by women's groups—for example, for companies that will process agricultural products.
- E. Encourage women's participation in society through independent regional activities, such as village improvement programs.
- F. Promote the improvement of the working environment and work conditions in agriculture and in the home, two spheres that are heavily dependent on the contributions of women.

Table-1 Proportion of women in agricultural labour power

(Unit: thousand persons, %)

	1970	1975	1980	1985	1990	1992
Farming population of them women	10,352 6,337 (61.2)	7,907 4,932 (62.4)	6,973 4,300 (61.7)	6,363 3,885 (61.1)	5,653 3,404 (60.2)	4,522 2,624 (58.0)
Farmers working on farm more than 150 days a year of them women	7,109 3,857 (54.3)	4,889 2,591 (53.0)	4,128 2,092 (50.7)	3,696 1,826 (49.4)	3,127 1,505 (48.1)	2,784 1,365 (49.0)
Proportion of women in farm working hours						
Full-time farm households	(47.7)	(46.5)	(45.2)	(45.2)	(45.5)	
Part-time farm households	(55.2)	(53.1)	(52.6)	(50.4)	(49.4)	

Table-2 Agricultural labour power distribution by age (Fiscal 1992)

(Unit: Thousand persons, %)

Age	Total	16~29	30~39	40~49	50~59	over 60	
							over 65
Farming population	4,552	191	386	514	929	2,502	1,703
Ratio	100.0	4.2	8.5	11.4	20.5	55.3	37.7

Table 3 Participation of women in the farm management plan
(March 1988)

(Unit: %)

	Planting plan	Fund plan	Sales plan
Total	45.4	38.7	42.8
Full-time farmer	38.1	33.4	35.6
Farm households living mainly on farm income	45.7	38.4	43.7
Farm households living mainly on income from jobs other than farming	55.3	43.7	51.3

Table 6 Assets in the names of women

(Unit: %)

	Financial asset		Real estate	
	Have	Do not have	Have	Do not have
Full-time	63.2	36.8	7.1	92.9
Living mainly on farm income	59.9	40.1	7.9	92.1
Living mainly on jobs other than farming	73.7	26.3	12.6	87.4
Total	64.3	35.7	8.8	91.2

Table 4 Participation of women in Agricultural Committees, Agricultural Cooperatives and Fishery Cooperatives

(Unit: %)

	Number of members of Agricultural Committee	Agricultural Cooperative		Fishery Cooperative	
		Number of members	Number of officials	Number of members	Number of officials
Total	62,166	(Thousand) 5,526	66,538	354,116	22,022
women of them	101	675	73	20,425	22
Percentage of women	0.16	12.2	0.10	5.8	0.09

Revitalization of Rural Society and Handicapped Area,
Implementation of Regional Rural Promotion Plan
and Rural Industry & Coop.Procession Promotion

REVITALIZATION OF RURAL SOCIETY

- (1) General tendency in recent years of population migration in Japan is a concentration of local residents into the Tokyo zone in the nationwide, while there are simultaneous occurrences of over-population and depopulation within a region. It is feared that the lack of off-farm employment opportunities these days in rural communities would further accelerate this tendency. These changes of circumstances which surround rural communities make such rural problems more serious as deterioration of production environment, depopulation, and aging of farmers.
- (2) To cope with the difficult situations mentioned above with a view to realizing a sound development of rural communities, it is particularly important to promote all-round improvements in both production and living environments in the rural communities and to proceed with the vitalization of rural society, in which the developments of agriculture, the fundamental industry in the region, have definite importance. In many regions people are adopting such an advanced method as farming scale expansion through the concentration of land utilization rights and the creation of new employment opportunities as well as the planned adjustment of land use with nonagricultural purposes. There are some noteworthy examples of land use in rural areas, in which the residents contract a voluntary agreement and accord land uses by their own initiatives.
- (3) Agriculture and rural communities are increasingly attracting interests of the people, particularly of urban residents, through the inter-exchange programs between urban and rural or mountaineous residents, or the establishment of vegetable gardens for urban residents. In order to carry out a comprehensive revitalization of rural areas, while responding favorably to these needs of the urban residents, it is important for the rural residents to make efforts towards the construction of attractive and open-minded communities in which agriculture plays an important role.

(4) In mountaineous villages where farmland is limited and employment opportunity is scarce, the life is still under severe conditions, causing a general decline of rural vitality. Under these circumstances, however, not a few examples of the communities can be found, in which the residents are making efforts vigorously towards the effective use of rural resources for the revitalization of their communities.

PROCEDURES FOR THE FORMULATION OF THE REGIONAL AGRICULTURAL PROMOTION PLAN

1-2. The initiator of the plan and the area to be covered

It is the primary agricultural cooperative who should initiate the regional agricultural promotion plan. Also the area for which the plan is to be implemented should be located within the area of operation of the primary agricultural cooperative.

In the process of drawing up the plan, sufficient consensus on the basic target and content of the plan should be formed by having discussions repeatedly among member farm households, regional farming groups (or traditional hamlet farmers associations) and commodity-wise producers' groups.

In addition, it is essential that much discussion should be had among various institutions and agencies concerned with the development of regional agriculture, such as primary agricultural cooperatives, land consolidation and improvement associations, agriculture committees, agricultural extension service offices and municipalities.

There are many cases in which even though a regional agricultural promotion plan had been drawn up, it ended up as a desk plan without being put into practise.

One of the causes of this is that, although the plan should be implemented through improvement of the farm management of member farmers, either genuine consensus has not been reached among farm households or they have not been made aware of it.

1-3. Period of plan

The period of the regional agricultural promotion plan should be kept within 3-5 years. In the course of this period it is important to draw up mid-term plans in a repeated manner. The reason is that the period over which one can accurately forecast how internal and external conditions surrounding regional agriculture will change is said to be at most 3-5 years, so that it is extremely difficult to have an accurate outlook for a longer period, like 10 years for example.

However, an examination should be made of the matters relating to the fundamentals of regional agriculture, such as area of farmland, availability of agricultural labour, number of farm households, priority items to be produced and so on, from the long term perspective.

Accordingly, with regard to these matters, it is essential to draw up a regional agricultural promotion plan in which possible changes in the perspective of ten years could be forecasted even if it is only a rough estimation.

1-4. Kinds of plan

The regional agricultural promotion plan is composed of the following four kinds of plans.

1) Regional agricultural promotion master plan

This is to be drawn up by the primary agricultural cooperatives and it gives a basic target on the promotion of regional agriculture.

- 2) Member farmer management plan

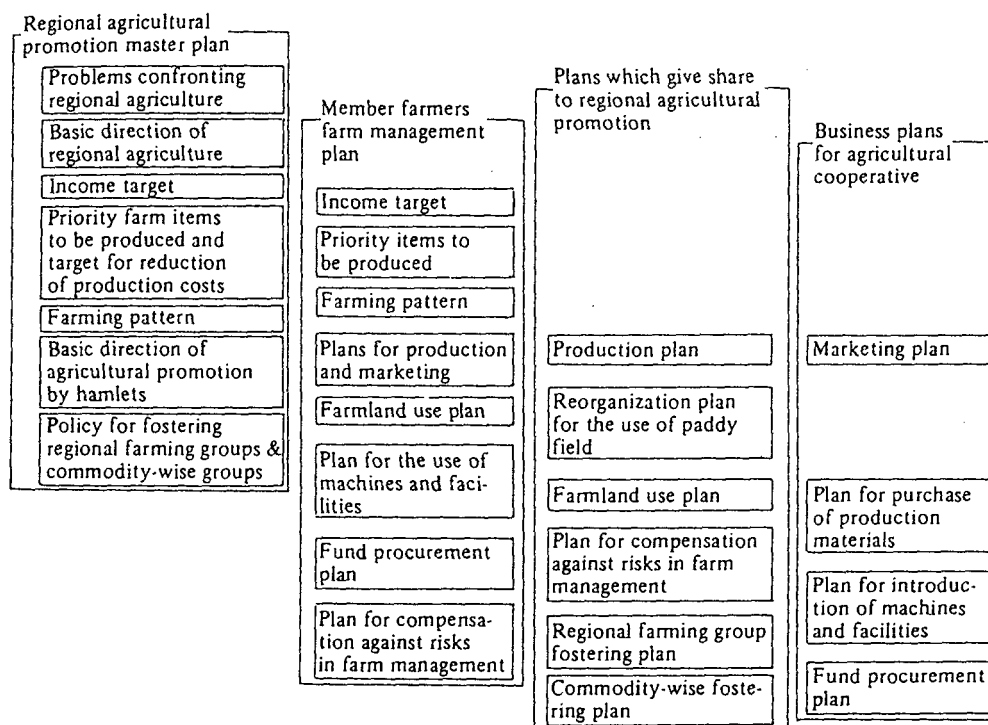
This is a farming plan individually drawn up by each member farm household by discussion among member farm households at the level of the regional farming group (or hamlet organization) or commodity-wise group on the basis of the regional agricultural promotion master plan.

Either the regional farming groups (or hamlet organization) or commodity-wise group is bound to draw up plans of its own group on the basis of the discussions of member farm households, even if it is difficult for a farm household to formulate its farming plan individually.
- 3) Regional agricultural promotion action plan

This is a plan for actions formulated by the agricultural cooperative on the basis of the farming plans of member farm households.
- 4) Business plan of the agricultural cooperative

This is a business plan formulated by the agricultural cooperative. The principal items which are to be incorporated into plans 1) and 2) are as follows.

Chart 1 Principle items which are to be incorporated into the regional agricultural promotion plan



Acts for Handicapped Areas

The Mountain Villages Development Act

This act was enacted in 1965 to promote public investment in mountain villages to make up for their natural and social disadvantages and to improve the economy and welfare of residents. A mountain village is defined as a town or village with forest land covering more than 75% of the total area and with a population density of less than 1.16 persons per hectare.

For each of the mountain villages, a mountain community development plan must be drawn up to construct trunk roads, establish medical facilities, execute housing projects or develop agriculture, forestry or fisheries. MAFF has been assisting the mountain communities in the execution of their projects by granting subsidies amounting to 50% of the costs. In addition to agricultural production facilities, the project may include items for improvement of the living environment, such as community centers and community roads. In comparison to other areas, mountain villages are given more flexible terms and conditions regarding land improvement projects.

Areas where the snowfall is more than 50,000 centimeters a year can receive similar support under the Special Measures for High Snowfall Areas Act.

The Urgent Measures for Depopulated Areas Act

The Urgent Measures for Depopulated Areas Act aims to support municipalities where rapid depopulation has become serious, so that they can prevent further depopulation through improvements in the living and industrial infrastructure. As stipulated by the act in 1970, a depopulated area is to have municipalities in which the population had declined by more than 10% from 1960 to 1965 and revenue that can cover less than 40% of their expenditures. In 1980, a new permanent act was enacted to cope with depopulation. As stipulated by the new act, municipalities in which the population had declined by more than 20% from 1960 to 1975 and revenue that can cover less than 37% of their expenditures are to be registered as a depopulated area. The registration will be reviewed every five years after a census.

Such municipalities in depopulated areas are to formulate promotion plans to submit to the national government and other related authorities for approval so that they can ask for a special loan from the government, which then further extends such aid in subsidies to the municipalities to repay the special loan.

Acts for Isolated Islands, Hokkaido and Okinawa

Special measures have been taken to provide better infrastructure for isolated islands facing severe disadvantages. One such measure was the building of bridges to the main islands. When bridges are constructed, their status as isolated islands is, in principle, retracted. A special act was also enacted in 1985 to address the problems of peninsulas.

Hokkaido has a short history of development and special financial aid has been allocated to improve the infrastructure. The Hokkaido Development Agency is in charge of developing this part of Japan.

Okinawa was occupied by the United States for 25 years after World War II, but in 1977 it was returned to Japan. It was also an island where there was violent fighting during the last war. Therefore, special financial aid has been given to develop its infrastructure, agriculture and so forth. The Okinawa Development Agency is responsible for this task.

On the Right Direction for Agricultural Cooperative's Processing Business

(1) Stable securing of raw materials

It is absolutely vital that a major portion of raw materials should be secured in local communities and that their production costs should be low. To meet these requirements, there is a need for agricultural cooperatives to develop raw materials producing centers by extending guidance in the cultivation of farm crops that can be utilized as raw materials, and introducing contract-based cultivation methods.

(2) Individualization of products

It is necessary for agricultural cooperatives to develop their own unique products. They should refrain from launching processing business simply because they have surplus raw materials. There is a need to have an in-depth approach to the development of new products, including market research.

(3) Establishment of brands

A unified brand strategy should be established so that products can have a definite "natural, genuine and healthy" agricultural cooperative image.

(4) Improvement of processing techniques

Instead of developing idea-inspired products, efforts must be made to improve basic processing techniques and accumulate them. In other words, it is advisable that orthodox techniques should be accumulated instead of trying, from the beginning, to develop sophisticated products.

(5) Higher operation rate and annual operations

Arable farming involves seasonal factors and is also influenced by rich or poor harvests. The processing business does not pay if only seasonal processing and processing of a single product are undertaken. There is, therefore, a need to study what types of farm crops to raise and how to procure most suitable raw materials to boost annual operations and improve the operation rate.

(6) Stability of employment

One of the purposes of agricultural processing is to create employment opportunities for community residents; agricultural processing by part-

timers hired during a busy season for farmers does not last long.

(7) Marketing-oriented idea

Good-quality products can neither be developed nor can the processing business succeed if there is no demand for raw materials. This is obvious from the many instances of past failures in the agricultural processing business. Hence it is important to develop marketing-oriented products on the basis of a consumer-first principle.

(8) Establishment of product management

Any business requires manpower and systems. To be successful, adjustments between production and marketing, formulation of elaborate plans to secure profits, competent managers and a reliable accounting system instead of an old-fashioned account-book, are indispensable.

(9) Development of new distribution routes

It is no exaggeration to say that the success of community-based agricultural processing activities depends entirely on the development and establishment of new marketing routes. In addition, processed products do not have any wholesale market. There is, therefore, a need to exert considerable marketing efforts, including developing consumers' cooperatives, direct sales stores and chain stores.

(10) Approach to processing as business

To be successful, processing must be tackled as a business. It will be certain to fail if it is undertaken by relying on subsidies or regarding it as a side job.

The Rural Industry Promotion Act and the Development of Comprehensive Resort Areas Act

The Rural Industry Promotion Act was enacted in 1971 to introduce nonagricultural industry into rural areas and to increase employment opportunities there. A rural community under this act is a municipality that contains an agricultural promotion area or is defined as a mountain village or depopulated area.

To promote the introduction of industry, the national government must prepare the basic guidelines for the introduction of industry to rural communities, and based on these guidelines the prefectural governor must prepare a plan for the introduction of industry to rural communities. Subsequently, the governor or the mayor of the municipality concerned must prepare a project work plan for the introduction of the industry, taking such necessary steps as the preparation of plant sites. Through tax exemption, special allowances for depreciation of plant and equipment and so on, the national government assists in the implementation of the project. The prefectural government will assist it through reduction of or exemption from local taxes and by financial aid to plants.

Because of changed industrial activities, the act was amended in 1988 to promote the location of distribution and storage facilities in rural areas. As a result, warehouses and distribution centers became eligible to receive financial support. By 1986, 253,492 people were working for companies that had received support from this act (see Table 7-1).

In 1987, a new act, the Development of Comprehensive Resort Areas Act, was introduced to provide recreational facilities in the natural environment to address an expected rise in demand for outdoor recreation encouraged by increased income and leisure time. Basic guidelines for resort development will be prepared through cooperation among the ministers of agriculture, international trade and industry, transportation, construction and home affairs and the National Land Agency. Governors of prefectures will then prepare basic plans for development. Some tax benefits and financial support will be given to private-sector recreational facilities located within priority areas.

Table 7-1: Increased Employment under the Rural Industry Promotion Act

Year	Total number of employees	Employees who are local inhabitants	Employees from farm households
1976	58,146	44,835	26,308
1981	125,348	105,733	52,194
1986	253,492	204,053	93,690

Source: The Rural Industry Promotion Center.

Note: Figures represent the number of employees of firms located in rural industry promotion areas.

Environment Protection

6. ENVIRONMENT ACTION PROGRAMS OF JAPANESE COOPERATIVES
(Excerpts from Report submitted at Tokyo Congress of ICA)

- 1) Environmental movements by 36 mil. members of the coops.
Aiming to convert to a lifestyle friendly to the earth, we will embark on the following actions.
 - (1) Promotion of a drive for reviewing members' living and communities.
 - ① Participation of 36 mil. members in environment study activities.
 - ② A review of members' life and production activities using an environment check sheet (environment housekeeping book) or the like.
 - ③ Surveys and observations of communities and natural environment using environment clinical charts or the like.
 - * Environment clinical charts-materials used for measurement of NOx or acid rain, water quality, sceneries, etc.
 - (2) Participation in production and consumption activities friendly to environment.
 - ① Agriculture, forestry and fishery scheme friendly to environment.
 - Positive use of agricultural and fishing methods and forest management friendly to environment.
 - Low input and efficient use of production materials and appropriate recovery and disposal of waste.
 - Use of garbage, bark, livestock excreta, etc. for organic manures.
 - ② A drive for regular use of products and commodities friendly to environment.
 - ③ Participation in resources conservation/energy saving/recycle campaign
 - Carrying a shopping bag and no excess packing at the coop. stores.
 - Recycling of milk cartons, empty cans and bottles, plastic containers, etc.
 - (3) Expansion of the ring of personnel exchanges and promotion of the creation of communities that protect "water(ocean)-greens-lands"
 - ① Participation in environment symposiums and seminars, eco-life idea contests, etc.
 - ② Personal experiences of nature through exchange businesses of the coops.
 - Personal experiences such as summer(winter) vacation children's villages, nature study classes for parents and children, stream watching, creation of forests participated by citizens, dragging a seine, etc.

- Preparation of the regional environment, environmental conservation, and beautification movement which are conducted in cooperation with the local residents, citizens' environmental organizations, enterprises, administrative organs.
- Requests to the administration in tie-up with civil organizations

7. ENVIRONMENTAL MOVEMENTS IN COOPERATIVE BUSINESSES

The following actions will be taken for the realization of sustainable economic and social system.

(1) Promotion of production and processing operations compatible with environment.

① Research, development and spread of agricultural, forestry and fisheries technologies friendly to environment.

- Research, development and spread of new technologies, new materials and agricultural and fishing methods.
- Promotion of "Guiding Principles for Supplying Safe and Good Quality Food and Agricultural Products"

② A tree planting drive for the preservation of marine resources

③ Creation of forests demonstrating versatile environment conservation abilities

(2) Promotion of distribution businesses compatible with environment

① Expansion of business affiliation between cooperatives (producer-consumer direct dealings, etc.) for agricultural, forestry and marine products.

② Research and development of a distribution system compatible with environment.

- Joint establishment and operation of key facilities such as collecting and delivery centers and processing plants
- Simplification of distribution standards for agricultural, forestry and marine products
- Simplification of containers and packaging
- Lightening the burden on environment in transportation and delivery.

③ Development of model stores and facilities

(3) Promotion of consumption and lifestyle businesses compatible with environment

① Development and spread of commodities compatible with environment

② Development and spread of a commodities assessment system

③ Research on a new production standards (food plan) based on agreement between consumers and producers.

- (4) Promotion of waste disposal compatible with environment and of recycling business
 - ① Development of resources conservation, energy saving and recycling operations with cooperatives' office, stores and other facilities in the area used as a foothold.
 - ② Promotion of joint development and provision of common sewage disposal tanks, etc.
 - ③ Joint operation of waste disposal facilities, resources recycling facilities, etc.
- (5) Promotion of business operations compatible with environment.
 - ① Research, development and practical use of an environment assessment system for cooperatives' business.
 - ② Substantial education of cooperatives' employees and officials.

8. INTERNATIONAL MOVEMENTS TO OPEN THE DOOR TO "COMMON FUTURE"

The following actions should be taken as "members of global cooperative society " seeking solidarity on a global scale and international collaboration.

- (1) Participation in ICA Environment/Development programs. Exchange of experiences and information on environment/development programs.
- (2) Promotion of activities in tie-up with ICA's regional office.
 - ① Cooperation in holding an Asia/Pacific regions Cooperatives environment workshop.
 - ② Cooperation in working out cooperatives' environment action programs.
 - ③ Provision of technology and information on production, processing and consumption compatible with environment.
 - ④ Cooperation in development of human resources such as education education and training of personnel.

9. ESTABLISHMENT OF A PROMOTING ORGANIZATION AND CREATION OF A FUND

- (1) A promotion system consisting of cooperative organizations of four sectors (agricultural, forest owners', fishery and consumers cooperatives) should be established to promote cooperatives' environment conservation movements.
- (2) "Cooperatives Environment Campaign Funds" (tentative name) will be established as a long-term fund raising measures to support cooperatives' environment activities and international campaigns.

10. THE MAIN COLLABORATIVE ACTIVITIES BY COOPERATIVE ORGANIZATIONS OF FOUR SECTORS

(The Common Concept)

36 million members of the cooperatives - water(ocean), green, land - collaborative environmental movement for the region and the earth.

(The Collaborative Activities by the Four Cooperative Organizations)

1) "Global Environment" Clean-up Movement

- (1) Inspection of the present state of mode of living and of the region.
 - ① Inspection of mode of living and learning activities (use of livelihood check sheet, environmental household book)
 - ② Inspection of regional environment (use of regional environment check sheet, environmental clinical chart, observation materials, drawing of regional environment map)
- (2) Drive to use environment-friendly goods
 - ① Regular use of soap
 - ② Utilization of environment- friendly goods
- (3) Expansion of recycling movement.
 - ① Expand recovery and recycling of containers and materials (milk cartons, cans, PET bottles, trays, bootles, paper, etc.)
 - ② Preparation of re-use network within a region (re-use of books, clothing household goods composting and re-use of kitchen refuse and livestock excretion.
- (4) Regional environmental conservation and beautification drive
 - ① Conservation of paddy fields and water systems (improvement of household wastes water, inspection of water quality in rivers, lake, beaches and their condervation)
 - ② Drive to increase greenery (Increase greenery in towns, plant trees to increase the number of fish, forest creation by cooperatives with commemorative tree planting, etc.)

2) Environment-friendly Business Operations

- (1) Development and diffusion of environment-friendly goods and facilities.
 - ① Diffusion of goods (consumer goods, production materials) and facilities (joint sewage treatment tanks, etc) kind to the environment.
 - ② Joint development of household goods kind to the environment
 - ③ Development and diffusion of product evaluation system

(2) Consideration for the environment at offices and stores.

① Reduction of materials used at offices and stores, etc.

(reduction of paper, improvement of business-use vehicles, simplification of packaging, reduction of styrene foam trays, reduction of shopping bags, diffusion of recyclable containers)

② Research and utilization of cooperatives' movement assessment system.

③ Enrichment of environmental education (at offices, cooperative members through stores)

3) International Activities to Open Up a Common Future

(1) Cooperation in fostering cooperatives in developing countries and supporting the preparation of environment and development plans.

① Providing information

② Support for seminars

③ Dispatching experts

④ Accepting trainees

(2) Participation in ICA Environment/Development Program

① Cooperation towards holding of Asian cooperative Environment/Development Workshop

② Cooperation towards the cooperative environment/development project

(3) Others

Collaboration with ICA Head Office and the Regional Office

4) Promotion Activities

(1) Cooperative Environment Campaign Movement

In order to raise the level of recognition and interest concerning environmental issues such as global environmental conservation or improvement of regional environment, national campaigns are held for cooperative members, employees and officials and local residents. Additionally, information concerning environmental activities of cooperatives both in and out of Japan are collected, and experiences or know-how are exchanged in order to promote effective environmental activities which could vitalize various regional movements.

(2) Promotion of regional environmental activities

- "Planning Drive "

Regional cooperatives shall be central figure in preparing medium to long range plans of regional environmental activities.-

11. THE SIX SUBJECTS FOR JJC ENVIRONMENTAL PROTECTION OFFICE

- 1) Promotion of environment campaign by cooperatives
 - (1) To conduct environment campaign linked with environment action Programs and fund-raising campaign.
 - (2) To prepare posters, handouts, pamphlet.
 - (3) To wage PR activities by utilizing various media.
 - (4) To hold study meeting and exchange meeting for sharing experiences.

- 2) Promotion of clean-up campaign for environment of the earth.
 - (1) Environment Check-up Campaign for living and the regions.
 - (2) Campaign for patronizing environment-freindly products.
 - (3) Expansion of recycling campaign.
 - (4) Campaign for environment conservation and clean-up.

- 3) Participation in international programs to open the door to the common future.
 - (1) Cooperation for development of cooperatives in the developing countries and assistance for formulating environment/development plans.
 - (2) Participation in Environment/Development Programs of ICA.
 - (3) Collaboration with ICA Head Office and the Regional Offices.

- 4) Establishment of a fund
Establishment of the Cooperatives' Earth Environment Fund, "Rainbow Fund" and promotion of fund-raising campaign.

- 5) Promotion of establishment of the program execution system
 - (1) Promotion of establishment of the program execution system for four different sectors of cooperatives.
 - (2) Establishment of a JJC office at a prefectural level.

5. ENVIRONMENT PROTECTION OFFICE OF JJC

1) Course of establishment

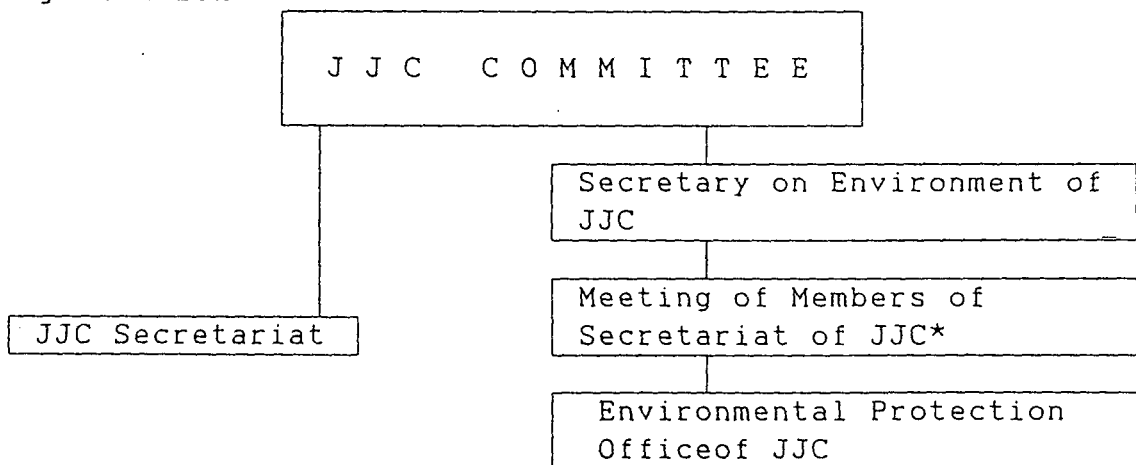
- (1) Working Group for Environment Problems was established for the Tokyo Congress of ICA(International Cooperative Alliance), and it discussed environmental problems, which was followed by establishment of Environment Group consisting of all members of JJC. The Group studied:① proposals to be discussed by JJC for the Tokyo Congress of ICA and ② programs and promotional measures by JJC.
- (2) At the Tokyo Congree of ICA, representative from JJC urged ICA and each cooperative association to strengthen the activities for environment, and also expressed its active participation both at home and abroad.
- (3) Tokyo Congress of ICA adopted a resolution on Environmental Protection and Sustainable Development.

2) Set-up of the Office.

(1) Objective

In order to carry out the resolution adopted at the Tokyo Congress of ICA and to embody the decisions, policy and plans made by member organizations of JJC, JJC is to set up Environmental Protection Office.

(2) Organization



- (3) The office is staffed with people transferred from member organizations who is considered suitable for execution of the jobs. Counselor should be assumed if necessary.

(4) The term

According to the adopted resolution, the term for the office should be from Jan., 1993 to the time of the next ICA Congress in 1995, provided that further consideration should be made on the term every year depending upon the situation.

(5) Activities

- ① Planning, promotion and public relations activities for environment movements of JJC, including fund-raising and creation of the fund.
- ② Consultation and coordination for the movement by member organizations of JJC.
- ③ Representing function for cooperative sectors toward the Central Government, NGOs, etc.
- ④ Cooperation for environment-related activities conducted by ICA as international activities of JJC.
- ⑤ Others considered necessary.

(6) Budget

Special account for environment is arranged within the JJC's framework of budget. Annual contribution on a fiscal year base is appropriated before the fund should be increased with contribution.

(7) Office

The office should be located in JA Zen-chu (Central Union of Agricultural Cooperatives) for the time being.

(8) Set-up of a committee

For efficient handling of environment problems, a working level committee should be established by member organizations, if necessary.

(9) Others

The other things, if necessary, should be decided by JJC Committee.

6th ICA/Japan Training Course for Rural Women Leaders of
Agricultural Cooperatives in Asia
From Oct. 20 to Nov. 16, 1996, Tokyo Japan

BETTER LIVING CULTURAL ACTIVITIES PUSHED BY WOMEN'S ASSOCIATIONS
OF AGRICULTURAL COOPERATIVES

November 7, 1996

By Mr. Yoshiaki Ogane
Fureai Section Chief,
Culture Centre, Ie-No-Hikari
Association

1. Introduction of various wide range activities pushed on by W.A.A.C._
 - 1) Farm management and marketing activities
(Activities for each member)
 - a. Kitchen garden • self-supply campaign
 - b. Soil preparation • less chemical campaign
 - c. Training for farm management technology
Cultivation • Feeding Management • Operation of large size farm machineries
 - d. Agricultural book keeping
(Circle Activities)
 - a. Agro-processing • marketing
Home made miso paste, pickled vegetables, ham ,sausages, bread, noodle, juice.
 - b. Labour bank
 - c. Joint management
 - d. Participation in agricultural legislative activities
(Activities for community)
 - a. Opening of regular market
Morning market, evening market, market to sell with unified price of 100 yen, Open field market, Fureai Market,
 - b. Shipment to wholesale market • marketing
 - c. Participation in agricultural festival and JA festival
 - 2) Better living • culture activities
 - a. Participation in health care • group health screening
 - b. Participation in various training courses such as home management, child rearing and nursing of aged people
 - c. Cooking class • cooking class together with parent and children
 - d. Life designing, book keeping of family expenses, reading circle
 - e. Rationalization of expenses for wedding and funeral ceremony, mutual help
 - f. Class for parent and children
 - g. Various hobbies, culture and sports activities
-Japanese poem tanka (of 31 syllables), Haiku (Japanese seventeen-syllabled poem), Recitation of a Chinese poem, folk song, Taisho Koto Musical

Instrument, Karaoke, Chorus, Kimono dressing, handicraft, patchwork, knitting, cane-work, straw work, Horticulture, Bonsai, ceramic art, doll making, local folk art, travel, flower arrangement, tea ceremony, calligraphy, painting, wood block print, pressed flower, photograph, word-processor, personal computer, video, English conversation, pen calligraphy, reform, sports(mini-volley ball, soft-ball, bowling, tag of war, etc.), yoga, social dance, swimming, aerobics , hiking, picnic for parent and children, etc..

- h. Joint purchasing activities and home delivery of food ingredients
- i. Commodity test (processed foods, check of food additives)
- j. Bazaar of used goods
- k. Environmental protection, beautification, recycle
recommendation of powder soap, collection of milk pack and empty can, reduction of disposal of wastes, soap made by used cooking oil, compost made by kitchen wastes, flower base, campaign for flower plantation,
- l. Welfare and voluntary activities
-Service for nursing aged people, campaign to visit aged people every day
lunch service for aged people, visit to nursing home for aged people
- m. Library for children
- n. Assistance for school lunch
- o. Sports assembly, cultural festival
- p. Exchange with consumers, developing community circle
- q. Boycott of base for US forces, anti-nuclear campaign

3) Strengthening of organization • enhancement of status of women

- a. Activities for objectives and different age groups
- b. Training course for leaders
- c. Securing of successors
- d. Securing of payment for labour
- e. Obtaining assets and saving account entitled for housewives
- f. Participation in farm management (family conference, promotion of farming)
- g. Suggestions for JA
- h. Participating in management of JA
- Promotion of campaign to be a regular member of JA
- To be elected as representative member and officials
- i. Joining Midori Pension Scheme

- j. Collaboration with various women's groups
 - k. Legislative activities
 - l. Participation in local politics
 - m. Overseas training, international exchange
2. Wide range of various better living culture activities linked up with hobbies and income generating activities

1) Hobbies

-Japanese poem tanka(of 31 syllables), Haiku (Japanese seventeen-syllabled poem), Recitation of a Chinese poem, folk song, Taisho Koto Musical Instrument, Karaoke, Chorus, Kimono dressing, handicraft, patchwork, knitting, cane-work, straw work, Horticulture, Bonsai, ceramic art, doll making, local folk art, travel, flower arrangement, tea ceremony, calligraphy, painting, wood block print, pressed flower, photograph, word-processor, personal computer, video, English conversation, pen calligraphy, reform, sports(mini-volley ball, soft-ball, bowling, tag of war, etc.), yoga, social dance, swimming, aerobics , hiking, picnic for parent and children, etc..

2) Income generating activities

(1) Morning market, evening market and 100 yen market

(Japanese style contemporary workers collective)

- Labours Production Cooperative

- a. Seeking for adequate profit
- b. Adequate labour-job and amenity
- c. Adequate scale-capital of women, producers and consumers know their faces each other
- d. adequate contents - not against the initial will
 - from the stand point of women and aged people

* Business close to voluntary activities

* Hobby-business which has characters of both hobby and business

(2) Campaign for self supply of agricultural products with value of 500,000 yen

- a. Production of soybean
- b. Improvement of kitchen garden
- c. Planting fruit-trees
- d. Feeding hen layers
- e. Home made processing

(A campaign to review goodness of life style of farmhouseholds to eat fresh agricultural products produced by themselves instead of buying from outside. As the age is over supply of commodities and anything is available by spending money.)

- (3) Agro-processing- Home made miso paste, bread, pickled vegetables, juice, sunflower oil, ham, sausages etc..
- (4) Exchange of used commodities (Bazaar)

3) General culture

- Reading circle for parent and children, reading circle for studying Ie-No-Hikari Monthly magazine at home, book keeping on family expenses, watching movie film and video film etc..
- Health and hygiene, cooking class

4) Local community

- a. Beautification of environment (flower base, cosmos road, full of flowers campaign)
- b. Voluntary activities (nursing bed ridden aged people and welfare activities)
- c. Rationalization of expenses for wedding and funeral ceremony
- d. Participation in agricultural festival, JA festival and cultural festival etc..

6th ICA/Japan Training Course for Rural Women Leaders of
Agricultural Cooperatives in Asia
From Oct. 20 to Nov. 16, 1996

PROMOTION OF RURAL WOMEN'S PARTICIPATION FOR ORGANIZATION

November 11 (Mon), 1996

By Mr. Teruyoshi Tanaka
Section Chief, National Council
of Women's Association of JA
JA Zenchu

I . Situation of Rural Women's Organization in your country

- Indonesia
- Malaysia
- Pakistan

II . What's your impression on the exchange meeting you had with the members of JA Sanda/JA Kato-gun?

- About the activities
- About the organization

III . Outline of the history and activities of JA Women's Association

1. Birth and growth of JA Women's Association

- (1) Women's Associations were formed around 1950s in the every place of the country
- (2) The membership reached its peak around 1960 with 3.44 million people
- (3) Decrease of members - decreasing trends are observed (1.7 million people in 1995)
 - Decrease of number of farm households
 - Women changed their jobs to other industry
 - Activities of Women's Association has become stereotyped

2. Outline of the activities

- (1) Saving promotion campaign and home life improvement campaign
- (2) Current basic activities of JA Women's Association
 - ① Safety of food ② Enhancement of women's status
 - ③ Elderly people ④ Environment ⑤ Organization

IV . Encouraging women to take regular membership and its direction

1. Why now do we promote women to become regular members?

(1) Women's status in farming area

(2) Businesses of JA and Women

(3) Women's consciousness

2. Case study of JA Mizuho— which encouraged women to take regular membership

3. Future direction

(1) General representatives

(2) Board of directors

6th ICA/Japan Training Course for Rural Women Leaders of
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HISTORY AND SITUATION OF THE WOMEN'S ASSOCIATION OF
AGRICULTURAL COOPERATIVES IN JAPAN

November 11 (Mon), 1996

By Mr. Teruyoshi Tanaka
Section Chief, National Council
of Women's Association of JA
JA Zenchu

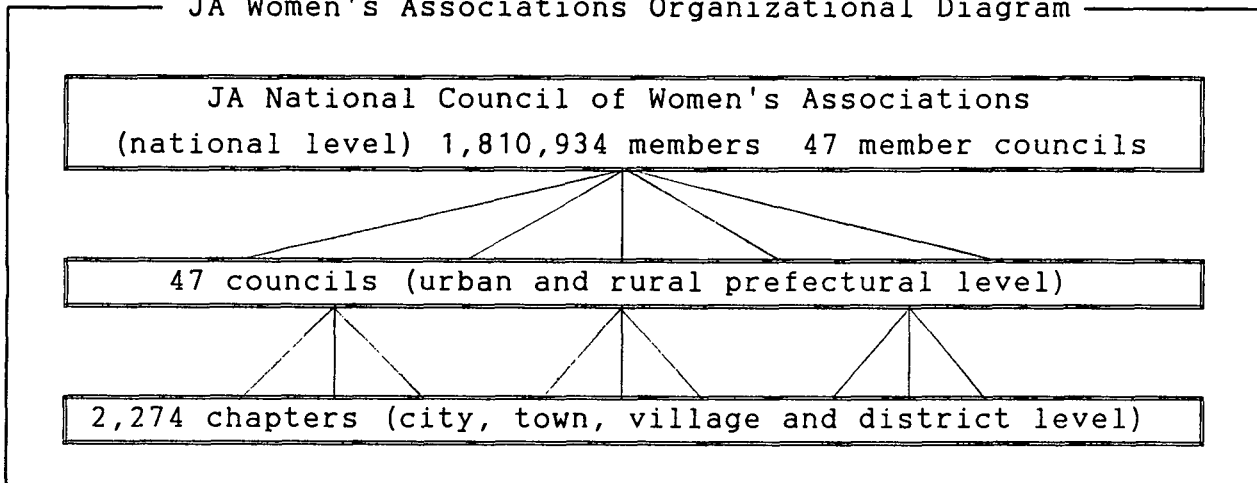
We Are Members of JA(=Japan Agricultural Cooperative) Women's Associations

◆ ABOUT JA WOMEN'S ASSOCIATIONS

Our JA Women's Associations were organized primarily among women living in agricultural areas with the purpose of improving their social and economic status. Everyday we participate in JA activities and work in broad areas ranging from agriculture to the general improvement of regional lifestyles in closely-knit, cooperative societies.

Currently the organization counts 2,274 chapters and 1,810,934 members. These are led by a national council and lower councils in 47 urban and rural prefectures, bodies which collectively work to administer activities nation-wide.

JA Women's Associations Organizational Diagram



◆ THE DEVELOPMENT OF JA WOMEN'S ASSOCIATIONS

1. The Emergence of Agricultural Cooperative Associations

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

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

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

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

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

2. Growth

As activities increased, the nature of the efforts undertaken diversified in hand with changing lifestyles. A list of primary activities launched on a national level is as follows.

- * Announcement of results of organizational activities with objective of learning from superior examples (1968-).
- * Nationally uniform "Agricultural Cooperative Women's Associations Pocketbook" issued (1969-).
- * "Young Wives Suggestions" national contest introduced to make the best use of young members' ideas (1974-).
- * Joint activities by women on the production side and women on the consumption side implemented to improve understanding between producers and consumers (1975-).
- * Living conditions from the point of view of housekeeping guides investigated to reevaluate living standards (1978-).

- * Campaign launched to encourage use of environmentally-friendly detergents (1978-).
- * Fund-raising campaign launched, calls for contributions of 10 yen coins under the theme "Clean water for the children of the world's cooperative associations." People of Sri Lanka were presented with a water well (1979).
- * Fund-raising campaign mounted to relieve starvation in Africa; food warehouse built in Caboverde (1985).
- * National campaign calls for promises to be written on "origami" folded-paper cranes. Theme of "That's enough! Unfair to farmers. Let's respond to women's feelings" aimed at preserving food production and farm life (1988).

◆ BRIEF CHRONOLOGY OF JA WOMEN'S ASSOCIATION

- 1947 Agricultural Cooperative Association Law promulgated
- 1949 National Committee for the Direction of the Agricultural Cooperative Federation emphasizes the necessity of educating women in rural areas
- 1950 "National Liaison Committee for Cultural Activities in Rural Regions" a central body of the agricultural cooperatives association, commences efforts to enlighten the Women's Associations
- 1951 National Liaison Council of Agricultural Cooperative Women's Groups formed
"Letter by the National Agricultural Cooperative Association Women" launched.
- 1952 Song and badge of the Agricultural Cooperative Association Women designated
- 1955 Five Principles of the Agricultural Cooperative Association Women established
First National Meeting of the National Agricultural Cooperatives Association Women held.
- 1958 Name of the National Liaison Council of Agricultural Cooperative Women's Groups changed to "National Council of Agricultural Cooperative Women's Associations."
Membership of Agricultural Cooperative Women's Associations hits record 3.44 million people
- 1959 National Council of Agricultural Cooperative Women's Associations independently produces the film "Song of a Cart=Niguruma no Uta"
- 1960 Chairman and other members make first appearance at the Eighth National Agricultural Cooperative Association Convention
- 1961 At Ninth National Agricultural Cooperative Association Convention resolution passed calling for "expanding life activities of the Agricultural Cooperative Association."
- 1963 Meeting convened to announce outcomes of Agricultural Cooperative Women's Association activities
- 1967 National Council of Agricultural Cooperative Women's Associations joins with Agricultural Cooperative Association Central Rice Measurement Headquarters
National Council of Agricultural Cooperative Women's Associations amends the Five Principles of the Agricultural

- Cooperative Women's Associations and settles upon a "General Plan for the Agricultural Cooperative Women's Associations"
- 1969 Nationally uniform "Agricultural Cooperative Women's Associations Pocketbook" issued
- 1970 "Basic Ideas of Life" resolved at Twelfth National Agricultural Cooperative Association Convention
- 1973 National Council of Agricultural Cooperative Women's Associations attends first Asia Agricultural Regional Medical Convention
- 1974 First "Young Wives' Suggestions" national contest held
- 1975 Admissions requirements for new women members of the association come under review
- Exchange activities for women on the production side and those on the consumption side commence
- 1977 Closer consultations with agricultural cooperative association proposed
- 1978 Studies of living conditions from the point of view of house-keeping guides commence Shiga Prefectural Women's Association of Agricultural Cooperatives decided to use soap made with natural materials
- 1979 Fund-raising campaign soliciting contributions of 10yen coins launched under the theme "Clean water for the children of the world's cooperative associations"
- 1980 National Council of Agricultural Cooperative Women's Associations representative attends ICA (=International Cooperative Alliance) Southeast Asian Region Women's Seminar
- 1982 Central Union of Agricultural Cooperatives establishes "guidance policy for the upbringing of agricultural cooperative association young people and women's organizations"
- 1985 Fund-raising campaign launched for relief of starvation in Africa
- 1986 Three-Year Plan for the Enhancement of Regional Activities by the Agricultural Cooperative Women's Associations set forth
- 1988 Agricultural Cooperative Women's Associations Road to the 21st Century
(long-term policy governing the activities of the Agricultural Cooperatives Women's Associations) established
- 1989 First attendance at ICA Women's Committee
- 1990 New bulletin for members introduced, called "Fureai(Contact)"
- 1991 National Council of Agricultural Cooperative Women's Associations commences three million-person study campaign

- 1992 Nickname picked for the JA (Japan Agricultural Cooperative)
Women's Associations
- 1994 First national exchange meeting held for married women

◆ JA WOMEN'S ASSOCIATIONS UNDERTAKES ACTIVITIES SUCH AS THESE

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

At present 60% of the people working in Japan's agriculture are women but less than 13% of the formal union members of agricultural cooperative associations are women. Among directors the share is slightly over 0.1%.

We are seeking to overcome the role concept providing that "Women are for work and policy making is for men." We need joint management of agricultural cooperative associations.

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

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

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

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

There are many women today who find it difficult to support themselves when old because of inadequate social security and the fact that they worked without salary when younger.

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

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

- Let's protect regional and global environments

We constantly urge people to switch to environmentally-friendly detergents, stop the waste of resources and cooperate with recycling programs.

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

◆ NEW SUN SUN PLAN

The JA National Council of Women's Associations has been growing up and implementing interim plans of three years' duration aimed at realizing the long-term goals of the "Road to the 21st Century of the Agricultural Cooperative Women's Associations." Those goals were established in November, 1988.

From 1990 through 1992 we made efforts under the "National Council of Agricultural Cooperative Women's Associations Sun Sun Plan" but the findings of an investigation into the state of JA Women's Associations activities confirmed that the plan had just started to make progress within the entire JA Women's Associations.

Accordingly a "New Sun Sun Plan" was worked out based on the idea of "three steps to three pillars." This concept takes over from that of the former Sun Sun Plan and became the three-year period plan form 1993 through 1995.

Through its power as an organization, the JA Women's Associations brings into reach objectives that individuals find difficult to attain. The new plan puts great stock in the ideas of individual members, their desire to address problems, and tackles various areas in cooperation with members.

The New Sun Sun Plan calls for each member to have self-awareness as they provide the driving force and support behind the JA movement, an organization which emphasizes interpersonal relations based on a spirit of cooperation. Support the plan actively, so that good results might be obtained. Through your efforts you will be a woman of shining character who reflects in a shining way upon the organization.

1. The Three Pillars

The JA Women's Associations puts great importance on three ideas, "let's produce," "let's protect" and "let's achieve." In each area we are pushing for members' active participation.

Let's Produce

1. Let's produce safe, good quality food.
2. Let's produce a regional environment where everybody can live comfortably and easily be active.
3. Let's produce lively and strong JA Women's Associations

Let's Protect

1. Let's protect safe diets through domestic agricultural products.
2. Let's protect regional and global environments.
3. Let's protect more vulnerable people such as children and the elderly.

Let's Achieve

1. Let's achieve a state in which women participate in agricultural management, JA and regional administration.
2. Let's achieve lifestyles to our own tastes.
3. Let's achieve latitude in life.

2. Three Steps to Take

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

MYSELF 1. The member's own level

Each woman will make efforts and progress according to her own consciousness and eagerness. At the level of "myself", it is necessary that each member first think about what is possible in her own family and agricultural operation and then take those steps.

PEER 2. The peer level (JA Women's Associations)

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

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

REGION 3. The regional level (administration, various organizations)

Organizations that differ in terms of purpose may still benefit from cooperation and some activities will need administration.

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

6th ICA/Japan Training Course for Rural Women Leaders of
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From Oct. 20 to Nov. 16, 1996 Tokyo Japan

5

< REFERENCE MATERIALS >

EDUCATION ACTIVITIES OF AGRICULTURAL COOPERATIVES IN JAPAN

November 12 (Tue), 1996

By Mr. Masao Kimura
Education Dep't,
JA Zenchu

I. Educational Activities of Agricultural Cooperatives in Japan

1. Educational activities during the early stage of industrial Cooperatives (the stage of establishment of industrial cooperatives)

(1) Assistance in educational activities from the government agencies

During this stage, national as well as local government directly or indirectly supported and subsidized its activities for the development of the Industrial Cooperatives.

1) Explanation on the enactment of "The Industrial Cooperative Society Law" and its contents.

A 10-day training course began from 1904 with a view to giving lectures on industrial cooperatives for personnels of local government and prefectural agricultural guidance associations.

2) Subjects and lecturers of the training courses

Subjects: Promotion and supervision of industrial cooperative activities, establishment of close relationship-building with local government, legal procedures, relationship with commerce, manufacturing industry, forestry and fisheries, and the history of industrial cooperative movement.

Lecturers: Mostly officers of the Ministry of Agriculture and Commerce acted as lecturer. Found among lecturers were the chief secretary of Agricultural Guidance Association and professors of Imperial University of Tokyo. There were some who held the position as Chief secretary of Agricultural Guidance Association or Professor of Tokyo University.

(2) Educational activities conducted by the Industrial Cooperatives

1) Entrusted training courses.

With subsidy from the Ministry of Agriculture and Commerce, courses were offered to educate directors of the Industrial Cooperatives. (7 - 8 days).

The subjects taught were: The Industrial Cooperative Society Law, Establishment and Management of Industrial Cooperatives, Book-keeping Methods in Industrial Cooperatives, Management of Industrial Cooperatives, etc.

Later, the duration of course was extended and came to be called the long-term training course, with the purpose of fostering leaders who would engage in Industrial Cooperative.

The details of the courses offered is as shown below:

Year	Number of Courses Offered	Accumulated Number of Days	Number of Participants	Number of Lectures Given
1906	2	12	148	40
1907	15	95	1,087	108
1908	57	329	2,509	302
1909	81	488	4,536	510
1910	97	612	4,684	730
1911	112	685	5,484	1,014
1912	126	628	5,199	1,188
1913	82	547	2,928	805

Eligible participants were required to be 20 years old or over, holding a high-school completion certificate or higher, and also working in a supervisory capacity in Industrial Cooperatives or to be an official of the Industrial Cooperatives. The maximum number of trainees accepted was 50 and the course lasted for two months.

The subjects covered: the outline of Industrial Cooperative Movement, Supervision and Guidance for Industrial Cooperatives, The Industrial Cooperative Society Law, Establishment and Management of Credit Cooperatives and the Federation of Credit Cooperatives, Establishment and Management of Cooperative and the Federation of Cooperatives

for Marketing, Purchasing and Production, Book-keeping on Industrial Cooperatives, Registration Procedures, Applied Economics, Finance and Business Transactions.

- 2) Self-organized educational activities of Industrial Cooperatives, Publication of journal "Industrial Cooperative (Sangyo Kumiai)", Awarding for promotion of Industrial Cooperatives.

2. The Movement for promotion and renovation of Industrial Cooperatives and Establishment of Educational Facilities.

- (1) The Movement for promotion and renovation of Industrial Cooperatives

In 1925, the Central Union of Industrial Cooperatives conducted the following activities in commemoration of the Silver jubilee by enacting the Industrial Cooperative Society Law :

- 1) Lecture
- 2) The council meeting of the presidents of Industrial Cooperatives representing each prefecture,
- 3) Compilation of the chronicle of Industrial Cooperatives,
- 4) Publication of "Ie-no-hikari", a periodical for farm families,
- 5) Publication of "Sangyo Kumiai (Industrial Cooperatives)".

The movement for promotion and renovation of Industrial Cooperatives was started as a result of the decision made in the council meeting of the presidents of Industrial Cooperatives of each prefectures.

The main objectives of the movement were :

- 1) To eliminate the strong commercialism that emerged in the cooperative during and soon after the World War I.
- 2) To re-direct cooperative business which tended to be credit business oriented into a 4-business structure namely credit, marketing, purchasing and utilization.

3) To thoroughly restructure and reorganize small-scale and unsuccessful cooperatives into a full-fledge cooperative so as to solidify its foundation for the development of Industrial Cooperative Movement.

2) Establishment of Educational Facilities of the Industrial Cooperatives

1) Publication of the periodical "Ie-no-hikari"

Under a world-wide depression after WWI, the Industrial Cooperatives were confronted with a management crisis. There were felt-needs to make members increasingly be aware of the necessity for developing the Industrial Cooperatives, and also to start the movement based on the concept of "Self-help and Cooperation".

The Central Union of Industrial Cooperatives decided to stress member education as well as cooperative official education which had been implemented earlier. As a specific measure, it was decided that "Ie-no-hikari", the magazine for farm families, be published to that end and thus the first issue was published in May, 1925.

It's subscription reached 20,000 in the first issue, but with the rapid increase in the number of readers, the number has currently increased over one million copies.

2) Establishment of Industrial Cooperative School

The Industrial Cooperative School was established in April 1926 for the purpose of "learning the spirit of the cooperatives, acquiring the basic knowledge for running a cooperative, and fostering future successors of the Industrial Cooperatives".

The school proved successful in fostering capable personnels who later led the industrial cooperative movement to the development.

The motto of this school was as follows.

The main objective of Industrial Cooperative School established by "The Central Union of Industrial Cooperatives lies in providing coop personnels education on Industrial Cooperatives.

The youth, who aspire to be actively involved in the

Industrial Cooperative Movement are given an opportunity to make in-depth studies and thereby acquire new knowledge. Unlike the prevailing large classes, the number of students admitted was kept small, thus both lectures and students could establish a closer relationship with each other. This helped students to greatly enhance their study. Beside their study, students could cultivate friendship among themselves during the training.

The school provided education for the youth, in particular, capable students, with an opportunity to gain knowledge in a systematic manner and cooperative spirit. They eventually grew as active cooperators of the Industrial Cooperative Movement. The school always constituted the source of nurturing healthy cooperative spirit on students, the center of studies on the Industrial Cooperatives. This spirit was spread all over the country by the graduates, thereby reinforcing the basis of the cooperatives.

The course period of the Industrial Cooperative School was one year, capable of accommodating 30 students as the maximum. The subjects taught consisted of Ethics, Economics, General Agriculture, Industry and Commerce, Civil Law, Commercial Law, Constitution, Administrative Law, Industry Related Laws, Finance, Banking, Marketing and Purchasing, Organizations, Commercial Computations, Accounting, Book-keeping, Indemnity Insurance, Introduction to the Industrial Cooperative, History of Industrial Cooperative in Japan, Industrial Cooperatives in Foreign Countries, Management of Industrial Cooperatives etc.

It should be noted that such necessary expenses as personnels, travel, conference and etc. were all borne by the Central Union.

The lecturers were rated highly as first class in their respective fields. The education was conducted with these lecturers as a core.

3) Establishment of Prefectural Industrial Cooperative Training Centres

Industrial Cooperatives and various Federations of Industrial Cooperatives required more than 10,000 staff

members for their operation and management every year. Therefore, it was thought that there should be more school or training institutions other than the Industrial Cooperative School in producing capable cooperative personnels.

In order to make up for the shortage of personnels, many a prefecture began to establish the Prefectural Industrial Cooperative Training Centres, or set up the Cooperative Department in Prefectural Agricultural School around 1930. By 1935, educational facilities related to the study of Industrial Cooperatives were established in 36 prefectures out of 47 prefectures.

3. Education Activities of Agricultural Cooperatives at the Initial Stage

(1) Establishment of Education System by CUAC

(2) Member Education

- a. Wire-broad casting
- b. Radio program
- c. T.V. program
- d. Movie film
- e. Slide film
- f. Cooperative bulletin
- g. Magazine and publications

(3) Education of Officials and Employees

1) Education by the Prefectural Union

- a. Training course for full-time directors
- b. Training course for part-time directors
- c. Training course for managing directors and general managers
- d. Training course for auditors
- e. Training course for newly employed staff
- f. Long term training course
- g. Training course for female employees
- h. Training course for those who desire to apply for qualification examination
- i. Training course for section chief of each department
- j. Training course for farm advisers

2) Basic Education by Agricultural Cooperative Training Centres

(Curriculum)	(hours)
(General)	
Jurisprudence	60
Economics	60
Economic History	"
Public Finance	30
Sociology	30
Physical Education	30

(Basic Agriculture)	
Agricultural Economics	45
Agricultural Management	30
Agricultural Policy	45
Agricultural Finance	30
(Agricultural Cooperative)	
General Management of Agricultural Cooperative	45
Credit Business Theory	30
Marketing Business Theory	15
Purchasing Business Theory	15
Warehouse Business Theory	15
Mutual Insurance Business Theory	15
<u>General Theory on Agricultural Cooperative</u>	60
Education and Publicity Activities	15
History of Cooperative Movement	45
Theory on Farm Guidance	15
Agricultural Cooperative Society Law	60
Book-keeping	120
Laws Relating to Agricultural Cooperative	51
Theory on Accounting	45
Management Analysis	45
Theory on Auditing	15
Office Management, Personnel Administration	15
(Special Curriculum)	
Practice of Calculation on the Abacus	72
Calculation on Commerce	15
Study on Commodities	45
Pharmacy (Agricultural Chemicals)	60
Agricultural Insurance	15
Supplemental Curriculum	30

3) Education by Cooperative Junior College

4) Offering of Scholarship by Agricultural Cooperatives

A Chronology on Education Activities of Agricultural Cooperatives

-1900	Enactment of Industrial Cooperative Law enacted	Industrial Cooperatives disseminated
-1910		
-1920		
-1930	Wall Street stock market panic (5.5) (Recession started)	<ul style="list-style-type: none"> •Publication of "Ie-no-hikari" •Industrial Cooperative School established
-1940		Development of Industrial Cooperatives
(5.15)	<ul style="list-style-type: none"> •End of the World War II •Enactment of Agricultural Cooperative Society Law 	•Cooperatives School
-1950		Revitalization of Agricultural Cooperatives
(5.25)	<ul style="list-style-type: none"> •Central Union of Agri. Coops. 	<ul style="list-style-type: none"> •Training Centre of Agri. Coops. •Cooperative Junior College
-1960	(5.35) Agri. Basic Law enacted	Development Period
-1970	Production Control of Rice (5.45) Nixon's shock/Oil shock	<ul style="list-style-type: none"> •Training Course of Agri. Coops. •Central Cooperative College
-1980	Reorganization of paddy field (5.55) utilization	
-1990		<at present>
		Renovation Period
-2000		"Cooperative University" (tentative name) will be set up in 1996

II. Present Situation of Education Activities in Agricultural Cooperative Organizations

1. Education activities by the national level federations

(1) Central Union of Agricultural Cooperatives (CUAC)

1) CUAC has established the Central Cooperative College and Training Centre. The Education Department of the CUAC conducts the following training courses.

- a. Training course for employees of the prefectural unions who are in charge of planning for training programmes.
- b. Special training course for employees of the prefectural unions who are in charge of education activities.

Training Courses offered on;

Agricultural Cooperative Book-Keeping, Accounting, Agricultural Cooperative Society Law, Agricultural Cooperative Management, Theory on Cooperative Movement, Theory on Better Living Agricultural Economics (Farm guidance course is jointly organized), Credit Business and Economic Business

- c. Basic course for employees of the prefectural unions
- d. Training course for fostering qualified auditors of agricultural cooperatives
- e. Basic training course for newly employed staff of the national level federations
- f. Training course for middle class employees of national level federations
- g. Training course for core employees of national level federations

- h. Special seminar for managing directors of prefectural unions and federations
 - i. Training course for instructors who undertake small group activities
 - j. Training course for young farmers
 - k. Training course for general managers of agri. coops
- 2) With the establishment of the Central Cooperative College in 1969, CUAC has been implementing education to bring up those personnels who are later expected to work for agricultural cooperatives. The college adopts 3 year education programme for those who completed high school education. A plan is now under way to reform the present cooperative college which is not administered by the Ministry of Education to a full-fledged juridical corporation university. When established, it will become, in the true sense of words, "Cooperative University" (tentative name) in 1996.
- 3) Each department of CUAC other than the education department of CUAC and the Central Cooperative College is implementing specified training to promote its business activity. Not only the education dep't. of CUAC is responsible for trainings but also CUAC's other dep'ts. conduct trainings according to their needs.
- (2) National Federation of Agricultural Cooperative Associations (Zen-Noh)

Zen-Noh runs Agricultural Technical Centre and Central Livestock Training Centre Training Centres in Hokkaido, Tohoku, Okayama and Kyushu for education of their staff and others. For each section of horticulture/agriculture products, rice and wheat, livestock, fertilizer, agro-chemical, facilities and greenhouse materials, farm machineries, automobile and fuels and consumer goods, Zen-Noh undertakes 200 kinds of trainings in 749 times in a

July 1989 to June 1990.

(3) National Mutual Insurance Federation of Agricultural Cooperatives (Zen-kyo-ren)

Zen-kyo-ren has also Training Centres to provide training on various insurance system. Personnels working in 13 departments such as auditing, calculation, accounting, economic, financial, security, loan, sales promotion, business, automobile, system development and education/ training departments are being trained in those Centres.

(4) Norin-Chukin Bank

Norin-Chukin Bank has a Training Centre in Koganei. The Kyodo Seminar Company was established in 1981 with a purpose of organizing group training courses. Usually, the Kyodo Seminar Company conducts 74 group training courses with 2,000 trainees in a year. They also conduct several correspondence courses.

2. Education Activities in Prefectural Level

(1) Prefectural union

45 Prefectural Unions in 47 prefectures have training centres with the following training courses being offered for both officials and employees of agricultural cooperatives.

< Department in charge of education >

- a. Training course for presidents and full-time directors of primary societies.....42 prefectures
(of which 22 prefectures have separate training course for newly appointed presidents and full-time directors.)
- b. Training course for directors.....38 prefectures
(of which 33 prefectures have separate training course for newly appointed directors.)
- c. Training course for auditors (20 prefectures)
(of which 16 prefectures conduct training course for newly appointed auditors)
- d. Training course for administrative posts...44 prefectures
(Every prefecture conduct training course for different grades of employees divided into 1st grade, middle grade and upper grade. 22 prefectures conduct training course for branch managers.)
- e. Middle class employees training course.....38 prefectures
(of which 8 prefectures conduct training for over 20 days.)
- f. Training course for 1st grade employees....34 prefectures
- g. Training course for newly employed staff...44 prefectures
- h. Training course for female employees.....36 prefectures

< Other departments >

Each department of Prefectural Unions conducts specific trainings according to the type of jobs.

(2) Prefectural Federations

Credit Federations, Economic Federations, Mutual Insurance Federations and Welfare Federations conduct various trainings according to the type of the jobs.

3. Education Activities undertaken by Primary Agricultural Cooperative Societies

(1) Education activities for students and local residents

1) Establishment of school cooperatives (for children)

2) Establishment of farm in school

Table-1 Number of schools which have school cooperative and school farm

(Unit: Number of school, %)

	Number of school			Number of schools with school cooperative			Number of schools with school farm		
	1990	1987	1984	1990	1987	1984	1990	1987	1984
Primary school	22,702	23,530	24,206	6,405 (28.2)	2,744 (11.7)	2,942 (12.2)	3,552 (15.6)	3,007 (12.8)	2,310 (9.5)
Junior high school	10,459	10,522	10,960	1,450 (13.9)	661 (6.3)	681 (6.2)	509 (4.8)	469 (4.5)	338 (3.1)

3) Education activities for the school

Table-2 Education activities for the school

(Unit: %)

Items	Primary school	Junior high school	Agricultural high school	Other high schools	Not implemented
Delivery of savings account book	66.0	24.3	0.9	1.6	36.4
Receiving observers to agricultural cooperative	58.1	5.6	2.6	1.3	43.0
Lecture by the president of the coop	7.0	1.0	1.1	0.2	90.6
Mediation and management of school farm	16.5	2.4	0.3	0.1	82.1
Holding parent and children class	21.7	1.5	-	-	77.6
Traffic safety class	11.6	1.5	-	0.1	87.2
Contests for painting and composition	71.3	40.2	0.5	0.5	31.6
Distribution of text books	36.9	5.3	0.6	0.3	63.6
Donation of supply of commodities to be used for school lunch	33.5	13.3	0.2	0.3	65.8
Discussion with teachers	5.2	2.6	1.1	0.5	92.0
Agricultural Cooperative sponsored summer school at sea sides and summer camping	4.6	0.4	-	-	93.6

(4) Education activities implemented for local residents

Table-3 Education activities for local residents by agricultural cooperatives

(Unit: %)

Items	Fiscal Year		
	1990	1987	1984
Agricultural festival, Agricultural cooperative festival	76.8	72.4	66.3
Exhibition and direct sale of agricultural products	72.7	68.3	66.3
Periodical open air market, morning market, ornament plant market	46.6	41.7	37.2
Sports or cultural festivals involving local residents	24.5	25.4	24.4
Observation of agricultural cooperative facilities and its utilization	35.4	34.0	31.6
Discussion with consumers	-	10.0	7.4
Participation in the campaign for building up a bright town community	28.3	30.6	32.7
Rent facilities for implementation of sports gathering	31.9	34.9	-

(2) Member education activities

1) Hamlet level discussion meeting

Table-4 Rations of hamlet level discussion meetings organized by agricultural cooperative

(Unit: %)

Classification Items	No. of times Implemented			Not implemented
	1 time	2 times	Over 3 times	
Hamlet discussion meeting for all members	41.2	19.1	10.4	29.2
Hamlet discussion meeting for women's association	24.0	7.3	6.8	61.4
Hamlet discussion meeting for youth association	10.6	3.2	3.6	81.6
Hamlet discussion meeting for commodity-wise group	16.9	10.2	21.3	50.6
Hamlet discussion meeting for better living han (group)	9.3	3.3	3.8	82.7
Hamlet discussion meeting for representative members	14.2	3.2	1.1	79.5
Monthly visit to members' households by Coop employees	51.4	5.3	4.8	37.9
Branch level consultation by full-time directors		4.2		95.3
Coop which took questionnaires from members, women's association and youth association		23.9		75.8

2) Various training programme by primary societies

Table-5 Ratios of primary coops that implemented various training programme

(Unit: %)

Items	Fiscal Year		
	1990	1987	1984
Training course for leaders of women's association	59.1	68.1	60.3
Training course for leaders of young wives group	30.7	30.5	-
Training course for leaders of youth association	34.5	32.9	34.8
Training course for leaders of commodity-wise group	49.5	47.2	52.9
Training course for leaders of hamlet agriculture group	29.4	28.9	32.5
Training course for general members	12.0	13.0	16.1
Training course for representative members	7.2	5.3	6.9
Training course for newly joined members	2.2	1.6	0.6
Training course for associate members	0.7	0.7	0.5
Training course for farm successors	19.4	19.1	21.2
Schooling for young wives	28.8	28.4	35.1
Schooling for members	5.6	5.2	4.8
Schooling for women's association	18.4	15.7	13.3
Schooling for youth association	4.9	5.1	5.0
Schooling for the elderly peoples	5.1	4.3	-
Member's congress	12.0	10.5	16.0
Ie-no-hikari readers congress	21.3	18.9	-
Kodomo-no-hikari readers congress	17.5	16.1	-
Ie-no-hikari reading circle	8.3	7.6	-

3. Visits to advanced farming area

(3) Education activities for Cooperative officials

1) Officials education in primary Coops

Table-6 Ratios of primary Coops that implemented officials education

(Unit: %)

Items	Fiscal Year		
	1990	1987	1984
Establishment of training programme for officials	33.5	35.4	37.9
Implementation of officials trainings	55.2	54.5	55.8
Chairmen who steer hamlet level discussion (by part-time directors)	28.4	29.1	31.6
Part-time directors who have responsibility for monitoring each department	62.5	63.1	62.3
Division of functions of part-time directors in various events	35.0	33.9	35.4
Visits to advanced farming area	68.9	67.7	69.3
Oversea training programmes	15.3	10.1	9.1

2) Participation in training courses for Coop officials held by prefectural unions and prefectural federations

Table-7 Situation of participation training courses for Coop officials held by Prefectural Unions and Prefectural Federations

(Union: %)

Classification Fiscal Year Items	Participating often		Participating sometimes		Not participating at all	
	1990	1987	1990	1987	1990	1987
Training course for part-time directors by prefectural union	71.0	73.3	21.9	21.0	4.5	4.2
Training course for auditors by prefectural union	86.4	87.9	11.7	10.0	1.2	1.3
Training course for full-time directors by prefectural union	75.0	78.0	16.2	15.2	3.2	3.1
Training course for officials by Credit Federation	44.2	49.7	19.2	18.0	9.2	7.4
Training course for officials by Economic Federation	40.6	45.2	18.6	17.6	10.1	8.8
Training course for officials by Mutual Insurance Federation	48.8	55.0	20.8	18.3	8.7	7.8
Training course for officials by Welfare Federation	24.2	27.4	12.5	12.1	10.0	9.2
Training course for officials by Other Federations	37.1	41.4	22.6	22.0	9.6	7.9

(4) Employee education

1) Situation on the establishment of rules and systems for employee education

Table-8 Ratios of agricultural cooperatives that adopt rules/system for education of their education and also by the number of employees

(Unit: %)

Classification Fiscal Year Items	National total		40~49 employees		More than 150 employees	
	1990	1987	1990	1987	1990	1987
Rules for employees training	36.5	35.1	34.0	35.8	55.7	54.7
Annual plan for employees education	52.9	55.7	56.2	59.4	81.7	88.1
Educational record for each employee	40.2	40.4	41.6	46.2	62.4	68.7
Assistance for self-enlightenment and acquisition of qualification	-	66.8	-	68.4	-	84.1
Awarding system for employees	39.1	39.7	-	43.5	59.8	64.2
Suggestion and proposal system by employees	21.5	20.9	19.8	19.4	46.2	40.7
Self declaration system by employees	12.2	10.9	10.0	9.3	30.5	29.8
System for taking care of employees	5.1	5.3	2.7	1.9	18.3	20.2

2) Situation of meetings held within a section

Table-9 Situation of meetings held within a section and also by the number of employees

(Unit: %)

Items	National total		10~18 persons		40~49 persons		More than 150	
	1990	1987	1990	1987	1990	1987	1990	1987
	Classification							
	Fiscal Year							
Morning meeting by all employees in the office	84.4%	81.0%	59.1%	54.6%	89.7%	89.1%	95.9%	95.4%
Regular meeting at each section	76.5	74.9	61.0	59.3	78.2	73.1	89.0	86.9
Regular meeting for full-time directors and managers of departments	74.3	72.1	41.3	40.8	80.9	78.3	98.4	97.2
Regular meeting for department chief and division chief	69.5	68.8	45.1	46.4	74.5	78.0	85.0	84.3
Campaign for improving working environment	19.0	18.8	12.5	27.0	17.8	31.0	38.3	49.2
Study by employees by letting employees set their study months	7.4	8.2	6.5	6.7	10.9	10.9	10.6	14.2
Those who experienced agricultural works	4.8	3.3	1.2	2.2	2.4	3.0	10.1	12.4
Meeting for improvement of office works	7.2	8.0	5.3	6.3	7.4	8.7	20.5	20.1
Survey on consciousness of employees	15.3	14.4	7.6	9.3	12.7	15.8	28.8	27.8
Physical exercise by setting time in working hours	22.1	21.4	6.2	6.7	21.0	19.0	50.5	51.8
Keeping working places clean	-	77.9	70.7	75.3	81.4	78.8	85.2	84.5
Sports gathering for officials and employees	36.4	41.9	20.5	23.9	44.6	48.6	71.2	73.7
Oversea training for employees	19.1	17.5	6.3	5.8	12.5	9.2	39.1	36.3

(3) Situation of employee's training conducted in agricultural cooperatives

Table-10 Ratios of employee's trainings conducted in Agri. Coops and by the number of employees
(Unit: %)

Items	No. of employees		National total		10~19 persons		40~49 persons		More than 150	
	F.Y.		1990	1987	1990	1987	1990	1987	1990	1987
Training for newly employed staff			43.6%	42.4%	15.1%	15.0%	39.5%	37.4%	84.8%	86.0%
Training for middle class employees			15.7	18.3	5.7	8.6	14.3	18.0	30.7	41.7
Training for section chiefs			16.0	16.4	5.3	5.5	11.9	12.7	36.8	43.8
Training for administrative posts			26.1	25.6	9.8	10.1	23.1	22.8	55.2	60.4
Training for female employees			17.9	19.5	5.0	9.0	15.5	18.3	37.6	49.2
Training for leader of female employees			10.3	9.1	2.7	3.0	9.7	7.4	24.5	27.7
Training for leaders of section			6.3	7.6	1.4	3.0	4.6	7.7	14.8	19.7
Training for all employees			58.0	55.8	48.6	46.4	62.3	61.3	57.6	63.0
Training on financial business			68.1	64.3	55.3	47.8	71.7	62.6	86.0	89.9
Training on mutual insurance business			94.5	87.1	92.0	81.0	96.0	88.6	97.4	96.6
Training on purchasing business			54.7	50.2	38.1	28.6	53.8	52.0	75.2	79.0
Training on marketing business			29.1	25.6	12.8	11.6	27.1	25.5	52.1	50.8
Training on farm guidance			33.7	31.8	16.2	12.9	28.9	28.9	63.3	66.8
Training on better living			20.4	19.3	6.6	6.5	16.4	16.4	46.0	50.3
Visit to advanced farming area			38.9	40.0	21.2	27.3	35.6	38.7	61.9	65.5

(4) Situation of participation in employee's trainings held by Prefectural Unions and Pref. Federations

(Unit: %)

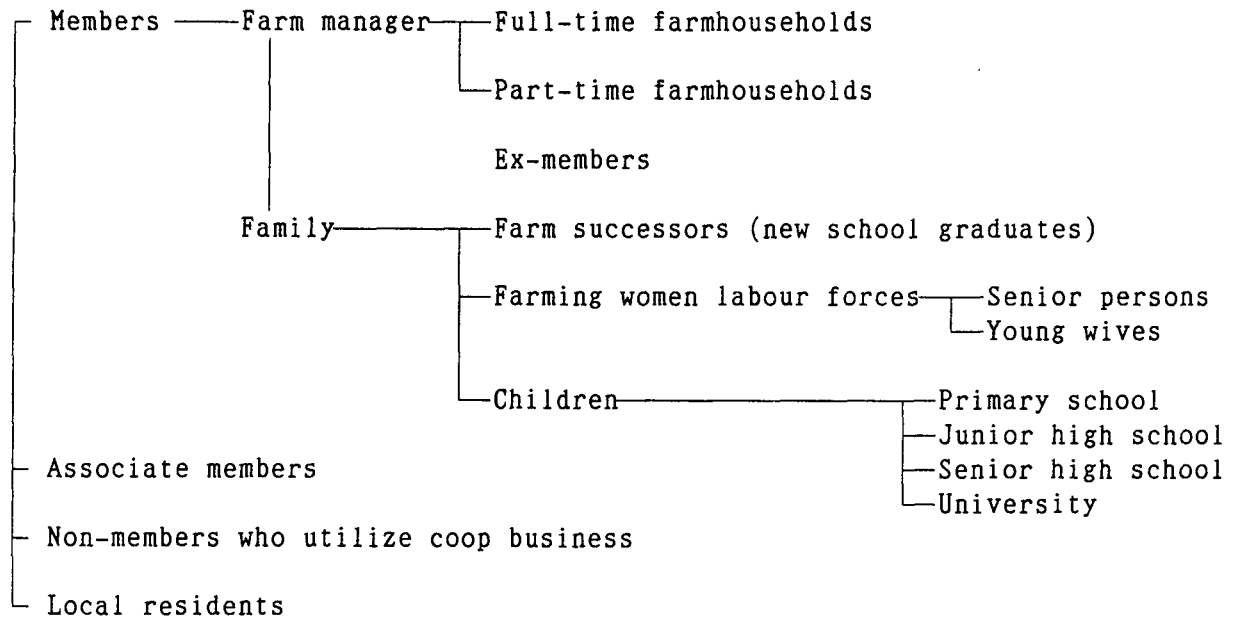
Classification	Participating often			Participating sometimes			Not participating		
	1990	1987	1984	1990	1987	1984	1990	1987	1984
Trainings F.Y.									
Employee's training by prefectural union	58.6%	62.6%	63.5%	38.6%	34.5%	33.6%	2.2%	2.4%	2.4%
Employee's training by credit federation	68.5	73.5	77.1	29.6	24.7	21.3	1.3	1.3	1.2
Employee's training by economic federation	59.6	66.9	68.6	36.7	29.3	27.6	2.4	2.6	2.8
Employee's training by mutual insurance federation	72.1	76.6	78.2	25.9	21.4	19.8	1.1	1.4	1.5
Employee's training by welfare federation	27.8	31.7	33.7	21.3	18.5	17.8	9.4	9.1	8.4
Employee's training by other federations	37.5	41.0	41.5	37.9	35.5	31.8	6.3	5.7	4.9

III. Basic Concepts for Education in Agricultural Cooperative

1. Members' education

(1) Members' education are targeted usually for individuals and groups

(A-Individual member)

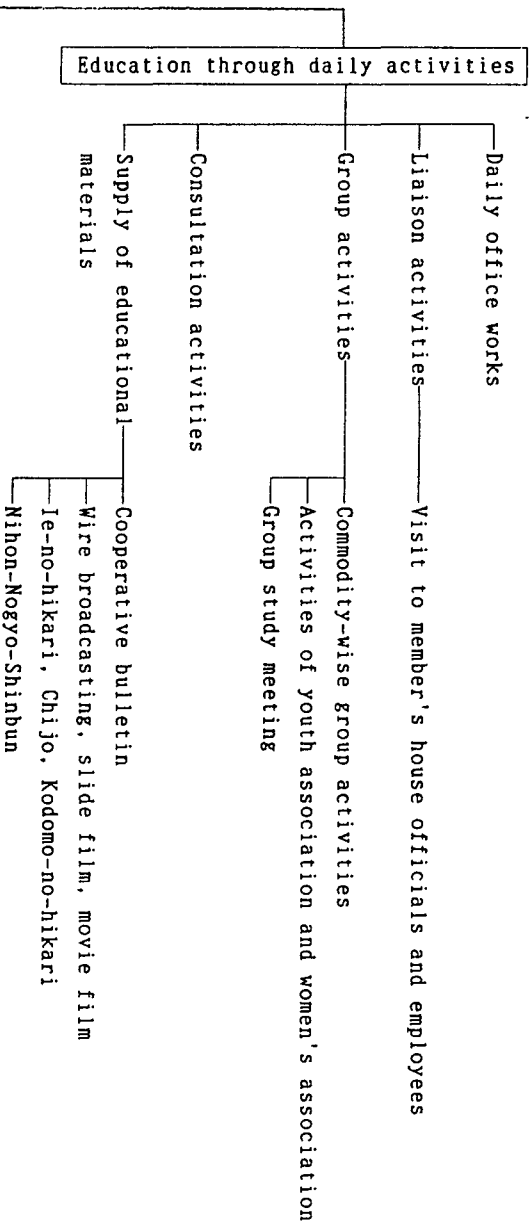


(B-Group of members)

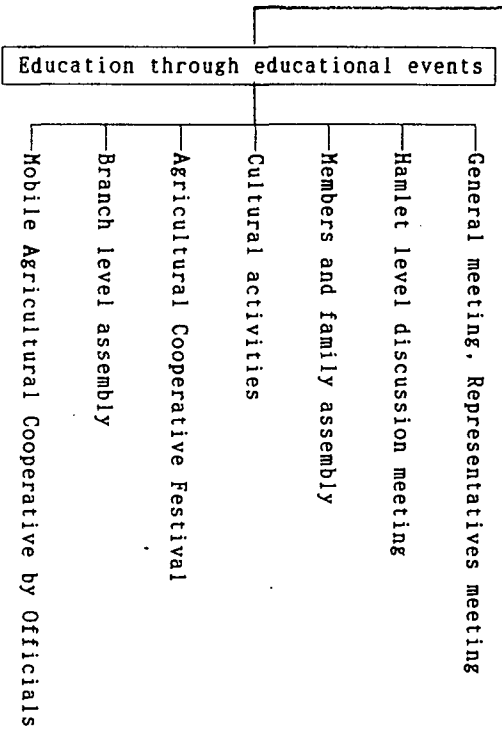
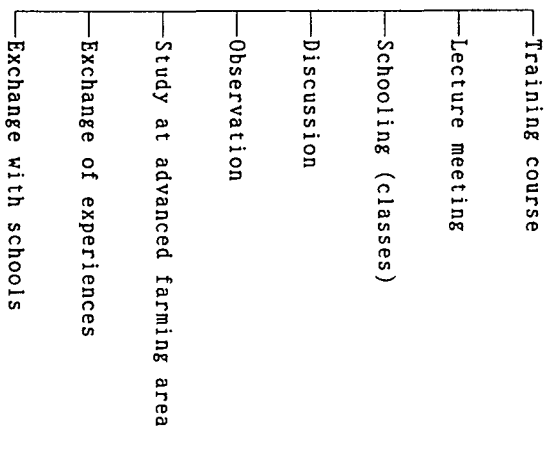
- Representatives Meeting
- Branch Office Steering Committee
- Leaders of Better Living Han
- Health Promotion Committee
- Facility Steering Committee
- Officials of Commodity-wise Group
- Representatives of Hamlet Association
- Officials of Youth Association of Agri. Coop
- Officials of Women's Association of Agri. Coop
- Leaders of Various Circles
- Others

(2) System of members' education

1) Education through daily activities

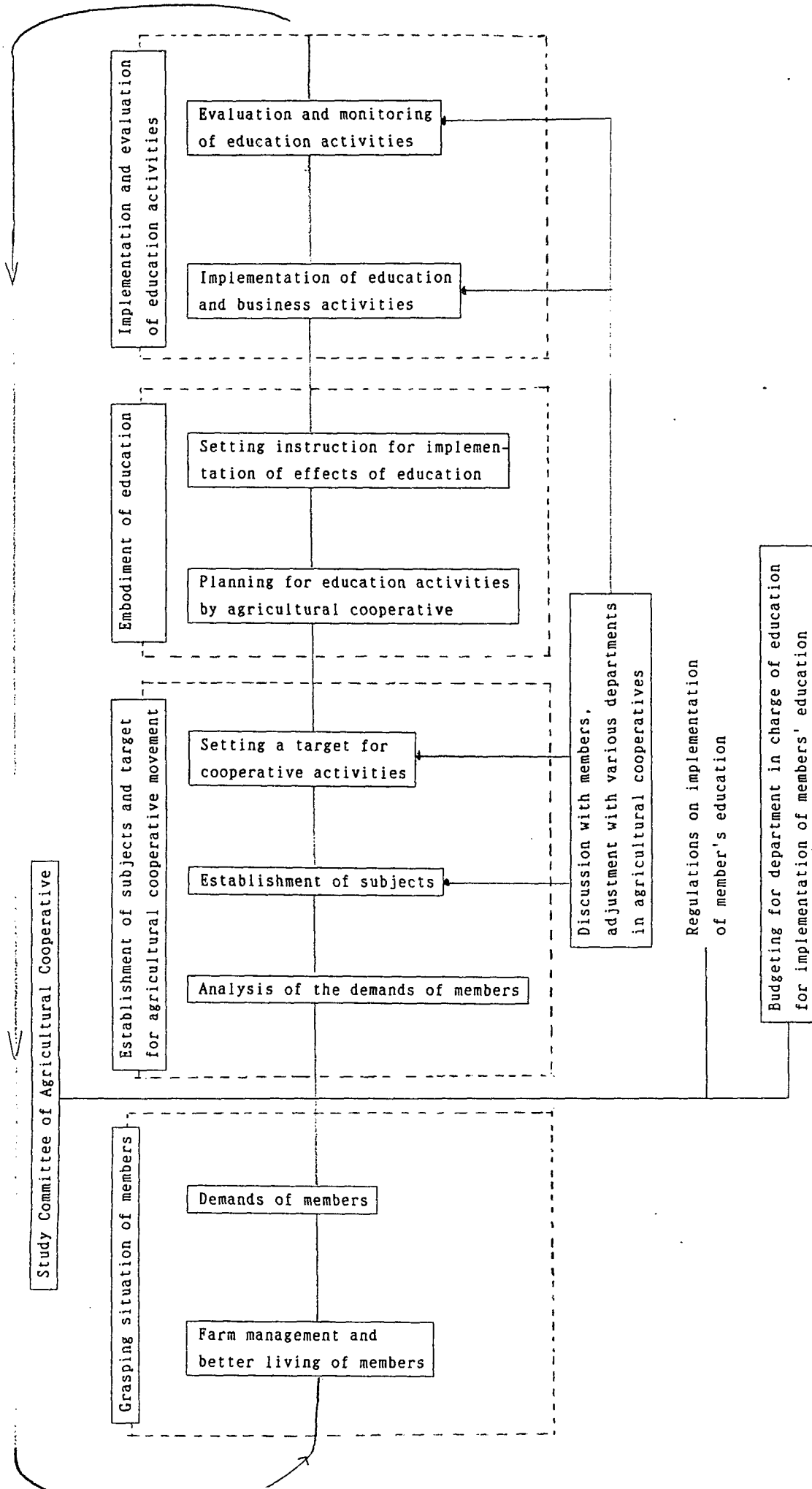


2) Education through educational events



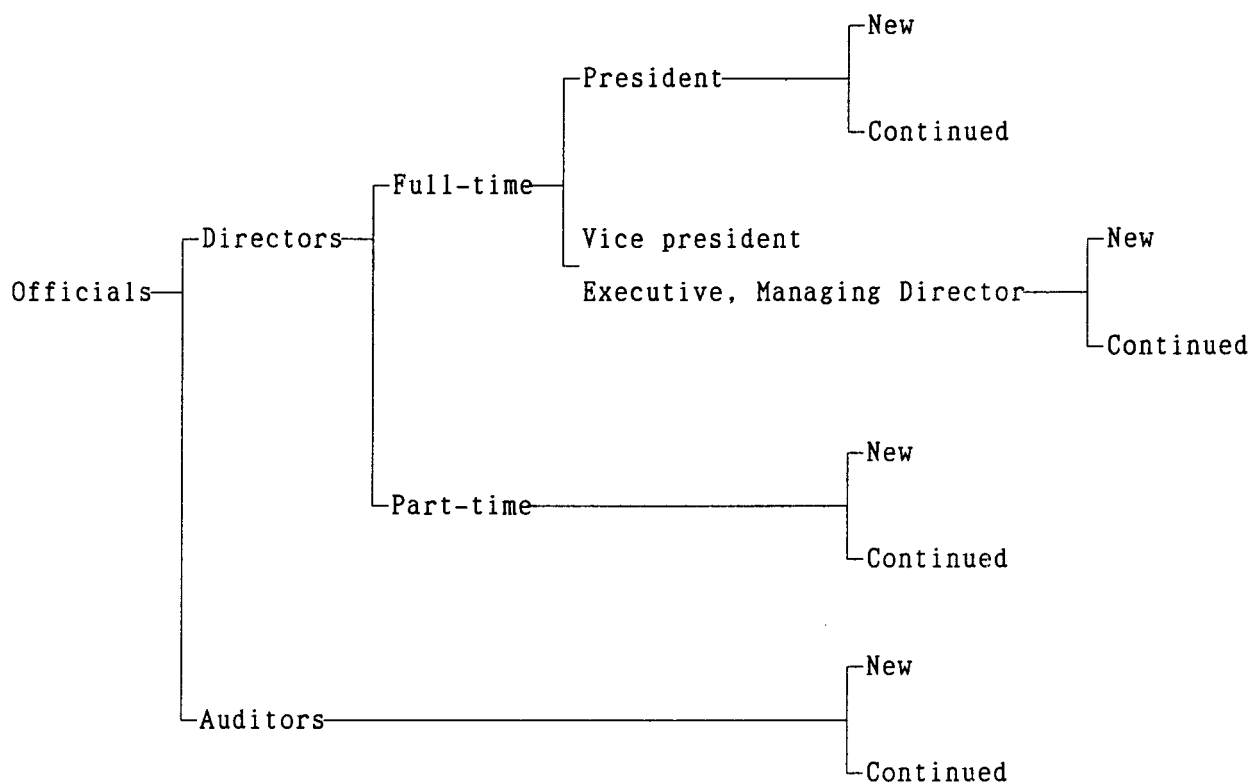
There are several types of education as mentioned the above such as long-term, middle-term, short-term, dormitory system, commuting within and out of cooperative area, group and all members

(3) Methods and procedures for promotion of member education

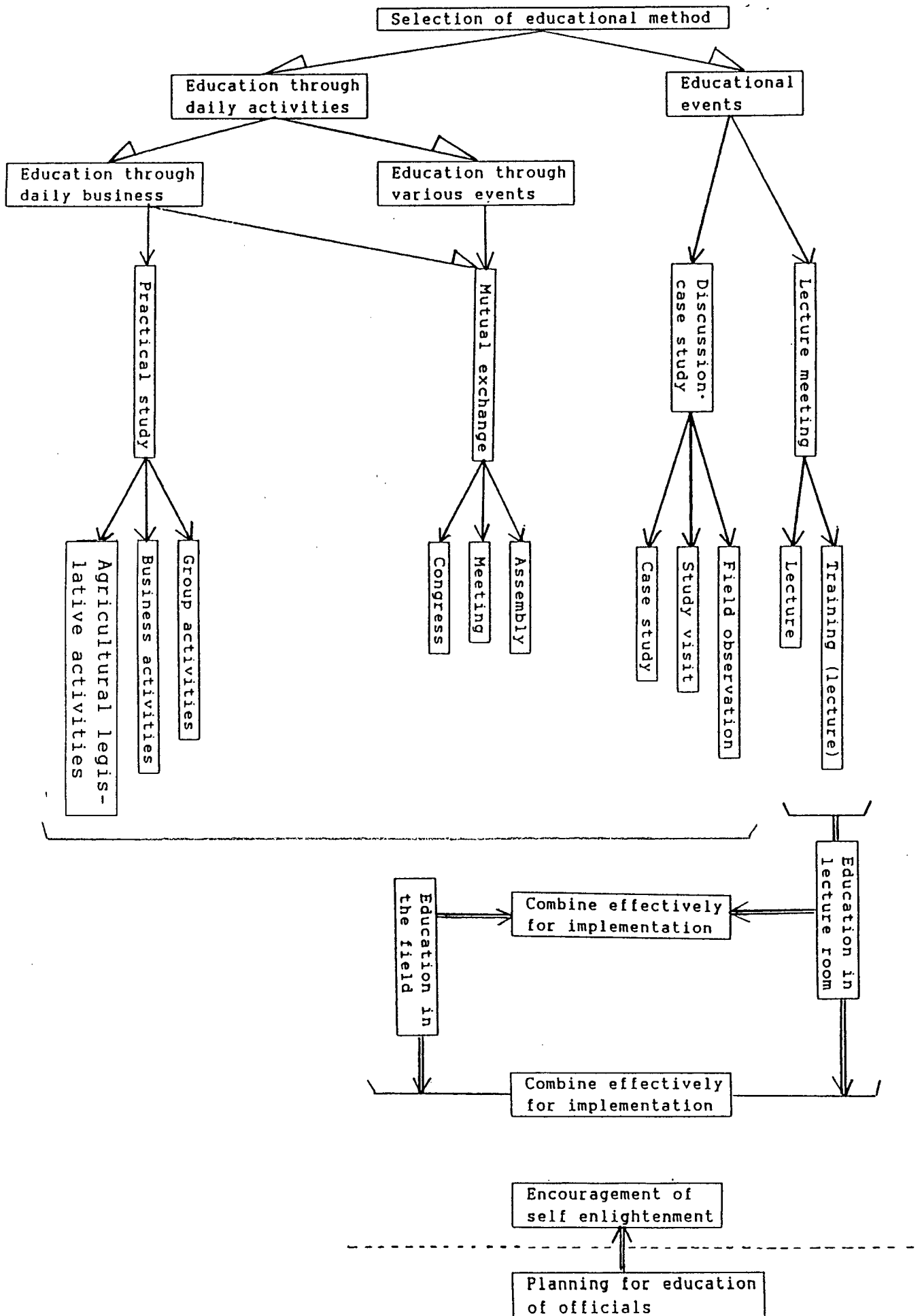


2. Official's education

- (1) Official's education based on mutual enlightenment.
- (2) Creation of an ideal image of Cooperative officials.
- (3) Targets for officials education.



(4) Methods for official's education



6th ICA/Japan Training Course for Rural Women Leaders of
Agricultural Cooperatives (From Oct. 20 to Nov. 16, 1996)

Itinerary for Study Visit to Hyogo Prefecture

Oct. 26 (Sat)

11:00 Check-out the hotel in Osaka
13:30~14:30 Move to Himeji
14:30~15:00 Check-in the hotel in Himeji
15:30~17:00 Visit to Himeji Castle

Accommodation:Hotel Sun Garden Himeji
Tel:0792-22-2231
Fax:0792-27-3731

Oct. 27 (Sun)

10:00 Leave the hotel to Kobe
11:00~16:00 Sightseeing in Kobe
16:00 Check-in the hotel, Free

Accommodation:Kobe New Otani Hotel
Tel:078-360-1111
Fax:078-360-7799

Oct. 28 (Mon)

9:30 Leave the hotel for JA Hyogo Pref. Union
10:00~10:45 Lecture on "Situation of Agriculture & gri.
Coops in Hyogo Pref."
10:45~11:00 Tea Break
11:00~12:15 Lecture on "Activities and Organization of JA
Hyogo Women's Associations"
12:15~13:00 Lunch Break
13:00~14:00 Move to JA Sanda
14:00~14:45 Lecture on "Situation of Agriculture and Agri.
Coops at JA Sanda
14:45~15:00 Tea Break
15:00~16:00 Lecture on "Activities of JA Sand Women's
Associations"
16:00~17:00 Move to Fruits & Flower Park and Observation of
the Facilities
17:00~19:00 Dinner Party with Members of JA Sanda Women's
Associations

Accommodation:Hotel Barde House
Tel:078-954-1000

Oct. 29 (Tue)

10:00~12:00	Exchange Meeting with Members of JA Sanda Women's Associations (Cooking Class, or etc.)
12:00~14:00	Lunch with Members of JA Sanda W.A.
14:00~15:00	Observation of the Facilities of Ja Sanda
15:00~17:00	Tea Ceremony at the House of the President of JA Sanda W.A.

Home Stay (divided into 2 groups)

Oct. 30 (Wed)

10:00	Assemble at JA Kato-gun
10:00~11:30	Lecture on "Situation of Agriculture and Agri. Coops of JA Kato-gun and Activities of JA Kato-gun W.A.
11:30~12:30	Observation of the Facilities of JA Kato-gun
12:30~13:30	Lunch
13:30~15:30	Move to Shin-Osaka
15:30~18:30	Move to Tokyo by Shinkansen
20:00	Arrive at IDACA

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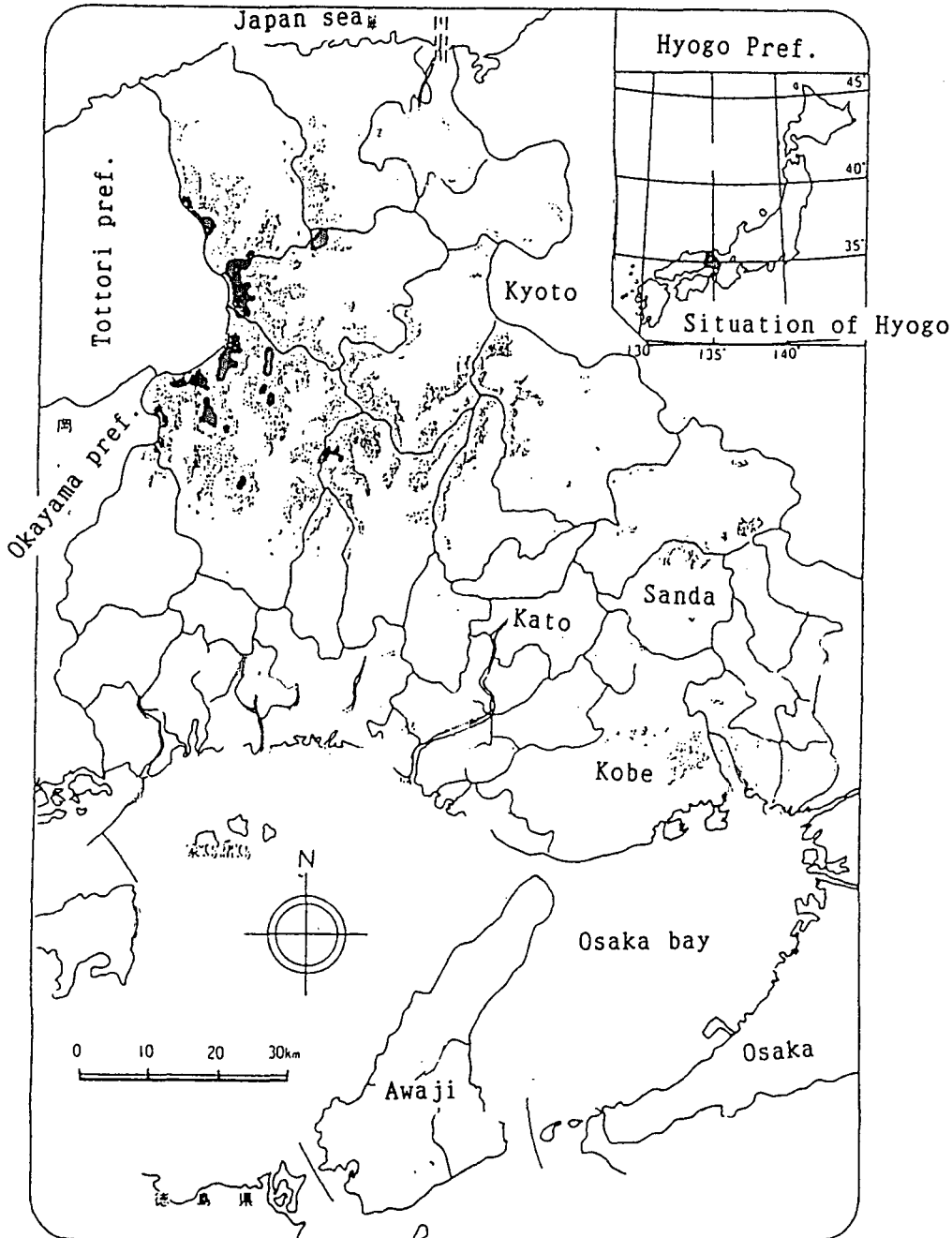
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I .Agriculture in Hyogo Prefecture

① Land of Hyogo Prefecture

Hyogo is located almost in the center of Japan with a total land of 8,387km², the 12th largest prefecture in Japan. It faces the sea of Japan in the north and the Seto Inland Sea in the south, and is flanked with Osaka and Kyoto prefecture in the east and with Okayama and Tottori prefectures in the west. Developing as a west gate of Kinki district, Hyogo has been a hub of transportations.

Total area of Hyogo Prefecture



2. Agricultural strength of Hyogo Prefecture

Classification	Unit	Whole Country	Kinki Dist.	Hyogo Pref.	Share of Hyogo Pref.		Ranking of Hyogo	
					Whole Country	Kinki Dist.	Whole Country	Kinki Dist.
(1) No. of farm households	100	26,470	2,297	819	3.1	35.7	7	1
Full-time "	"	4,268	291	84	2.0	28.9	22	2
Ratio of full-time "	%	16.1	12.7	10.3	-	-	36	5
Part-time I farm "	100	4,976	306	84	1.7	27.5	24	1
Part-time II farm "	"	17,226	1,699	650	3.8	38.3	5	1
Ratio of part-time "	%	65.1	74.0	79.4	-	-	6	2
Cultivated land per commercial farm household	ha	1.56	0.9	0.82	-	-	42	4
(2) Farmers population	1,000	12,019	1,049	370	3.1	35.3	8	1
No. of people engaged in farming	"	4,132	327	103	2.5	31.5	17	1
(3) Cultivated area	100ha	50,380	2,610	851	1.7	32.6	19	1
Paddy field	"	27,450	2,028	770	2.8	38.0	14	1
Upland field	"	12,250	187	51	0.4	27.3	36	1
Orchard	"	4,076	387	25	0.6	6.5	41	5
Pasture	"	6,607	8	5	0.1	62.5	28	1
Utilization ratio of cultivated land	%	99.3	96.1	97.9	-	-	23	1
(4) Gross agri. output	100 mil.¥	112,691	6,802	2,176	1.9	32.0	21	1
Rice	"	36,716	2,415	857	2.3	35.5	16	1
Vegetable	"	24,876	1,459	493	2.0	33.8	18	1
Fruits	"	9,615	1,123	47	0.5	4.2	39	4
Livestock products	"	26,178	1,115	634	2.4	56.9	13	1

Note: 1. (1) and (2) are all commercial farm households. Indicated total and sum may not be equal due to of figures

Unit: Planted area:100ha
Harvest :100ton

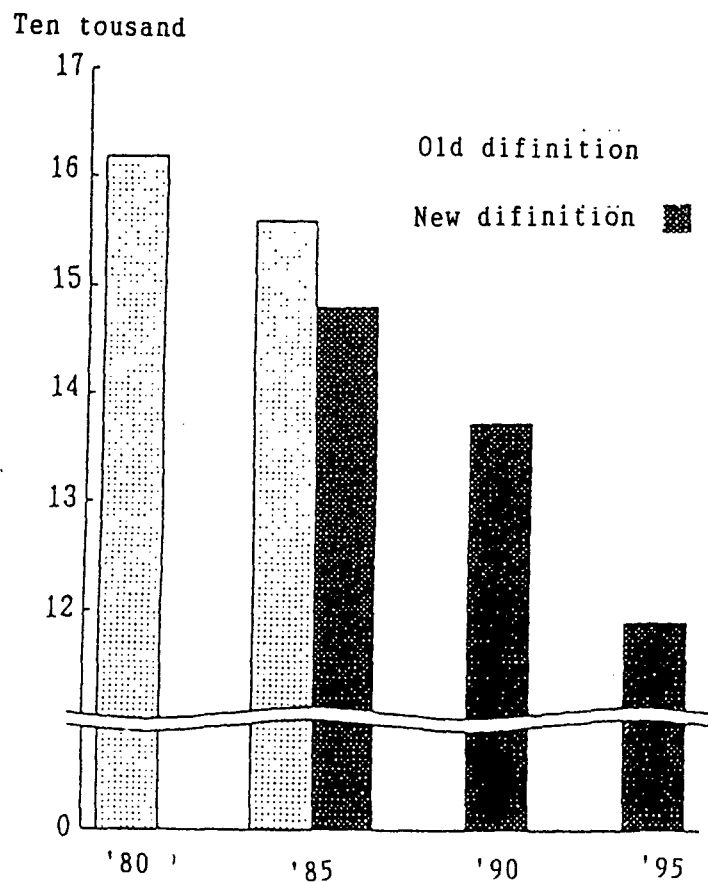
Classification	Whole country		Hyogo pref.		Harvest amount	
	Planted area	Harvest	Planted area	Harvest	Share of Hyogo in the whole country (%)	Ranking of Hyogo
(5) Main crops and yield						
Rice(paddy & Upland)	21 180	107 480	522	2 579	2.4	16
Wheat(4 wheats total)	2 102	6 618	14	34	0.5	18
Soy beans	686	1 190	25	38	3.2	11
Tomato	138	7 576	4	147	1.9	19
Strawberry	86	1 978	3	31	1.6	20
Lettus	223	5 278	11	293	5.6	4
Onion	273	11 090	29	1 518	13.7	2
Chestnut	311	329	9	6	1.8	14

Classification	Whole country		Hyogo		No. of breeding	
	No. of breeding household	No. of livestock	No. of breeding household	No. of livestock	Share of Hyogo to the whole country)	Ranking of Hyogo
(6) No. of livestock						
Daily cattle	443	19 510	15	398	2.0	8
Beef cattle	1 697	29 650	49	721	2.4	10
Pig	188	102 500	1	473	0.5	33
Hen layer	79	19 385	3	699	3.6	7
Broiler	39	11 968	2	475	4.0	5

Classification	Whole Country	Kinki Dis.	Hyogo	Share of Hyogo(%)		Ranking of Hyogo
				To whole country	To Kinki Dis.	
(7) No. of main farm machinery (Commercial farmer)						
Powered plowry	34 601	2 767	1 012	2.9	36.6	10
Powered rice- planting machine	16 469	1 664	620	3.8	37.3	3
Combine	11 181	1 357	500	4.5	36.8	2

6. Trend of agriculture

Trend of total No. of farm household

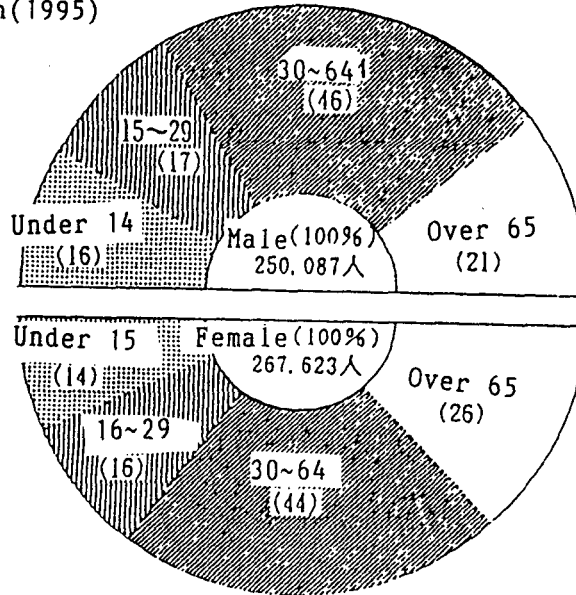


Number of farmers classified by types

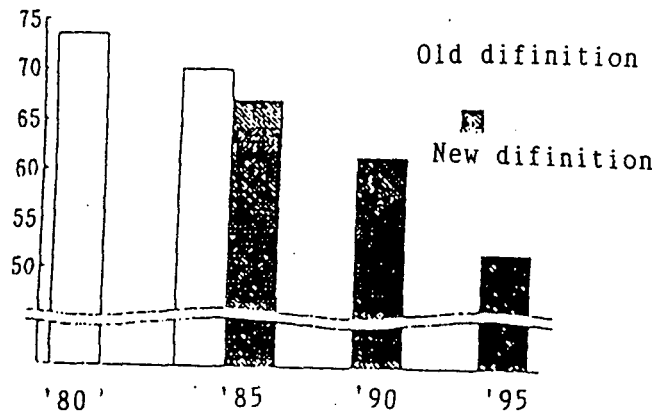
Unit:Household

Classification	Total	Full-time farmer	Household with producing male population	Part-time I farmers	Part-time II farmer
1980	161,773	11,563	5,750	14,292	135,918
1985	155,770	12,981	5,622	12,701	130,088
1985	147,883	12,103	5,442	12,675	123,123
1990	137,065	13,319	5,359	7,981	115,765
1995	118,842	13,111	3,700	8,987	96,744

Trend of farm population(1995)



Ten thousand



Trend of people engaged in farming

Unit: No.: People

Ratio: %

Classification		No. of days engaged in farming				
		Less than 29	30~59	60~99	100~149	Over 150
Male	'95	88,456	35,521	17,643	7,992	15,406
	'90	100,522	41,635	20,822	9,193	18,791
	Increase & decrease	Δ12.0	Δ14.7	Δ15.3	Δ13.1	Δ18.0
Female	'95	76,596	21,054	11,580	6,142	12,703
	'90	95,909	28,751	14,843	7,867	16,502
	Increase & decrease	Δ20.1	Δ26.8	Δ22.0	Δ21.9	Δ23.0

Note: Δ means minus

Trend of Agricultural Income and edonomy of farmers

Gross turnover of agriculture and Agricultural income

Unit: Mil. ¥

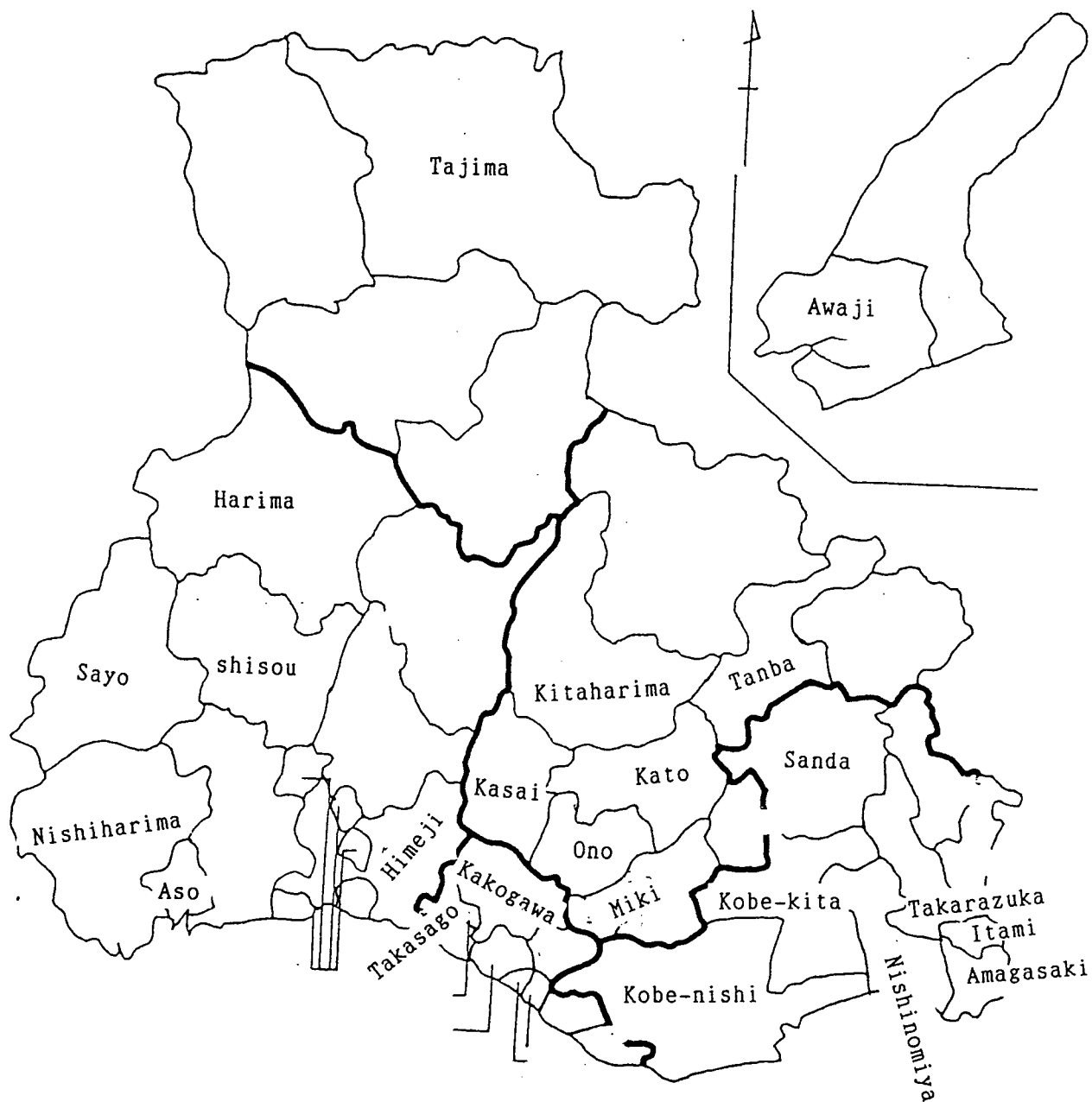
Classification	Turnover		Ratio of increase & decrease to the previous year
	1994	1993	
Total of gross turnover of Agri.	217,602	210,903	3.2
Total of the type of production	153,986	146,422	5.2
Rice	85,690	75,655	13.3
Barley	497	715	△30.5
Vegetable	49,304	52,353	△ 5.8
Fruits	4,748	4,011	18.4
Flowers	8,138	8,022	1.4
Others	5,609	5,666	△ 1.0
Sericulture	8	13	△38.5
Livestock	63,371	64,294	△ 1.4
Beef cattle	12,571	12,374	1.6
Daily cattle	21,392	22,542	△ 5.1
Pig	2,842	2,952	△ 3.7
Chicken	26,566	26,426	0.5
Industrial agri. products	237	174	36.2
Agri. income	97,889	94,846	3.2

Agricultural income (Per 1 household)

Unit: Mil. yen

Classification		Agri. income Thousand ¥	No. of city & town by income					
			Total	Less than 0.3	0.3~0.5	0.5~0.7	0.7~1	Over 1
Hyogo Pref.	'94	736	91	6	38	16	15	16
	'93	707	91	9	38	14	15	15
Hanshin	'94	1,015	10	-	1	-	5	4
	'93	953	10	-	1	-	5	4
Hanshu	'94	475	41	5	24	5	4	3
	'93	442	41	8	22	5	4	2
Tanma	'94	514	19	1	12	4	2	-
	'93	493	19	1	13	3	2	-
Tanba	'94	639	10	-	1	7	2	-
	'93	587	10	-	2	6	2	-
Awaji	'94	2,034	11	-	-	-	2	9
	'93	2,139	11	-	-	-	2	9

1. Map of JA



2. Outline of Agricultural Cooperatives in Hyogo Prefecture

(1) Outline of management situation (Unit: ha, People)

JA	No. of hamlet	Cultivated area	No. of farm household	No. of member households		No. of members	
				Total	Regular member households	Total	Regular member
Total of Settu area	569	9,708	13,601	31,207	18,590	39,576	23,609
Total of Kitahari Tanba area	1,043	23,081	33,847	68,760	48,561	90,334	60,722
Total of Higashihari south area	296	5,158	13,270	34,055	17,259	38,825	19,740
Total of Nishihari area	1,120	17,884	38,414	85,150	54,798	104,826	66,376
Total of Tanma area	796	12,147	20,588	38,700	25,686	43,852	28,187
Total of Awaji area	531	10,862	13,556	21,253	15,415	23,445	16,928
Total of the prefecture	4,355	78,841	133,276	279,125	180,309	340,858	215,562

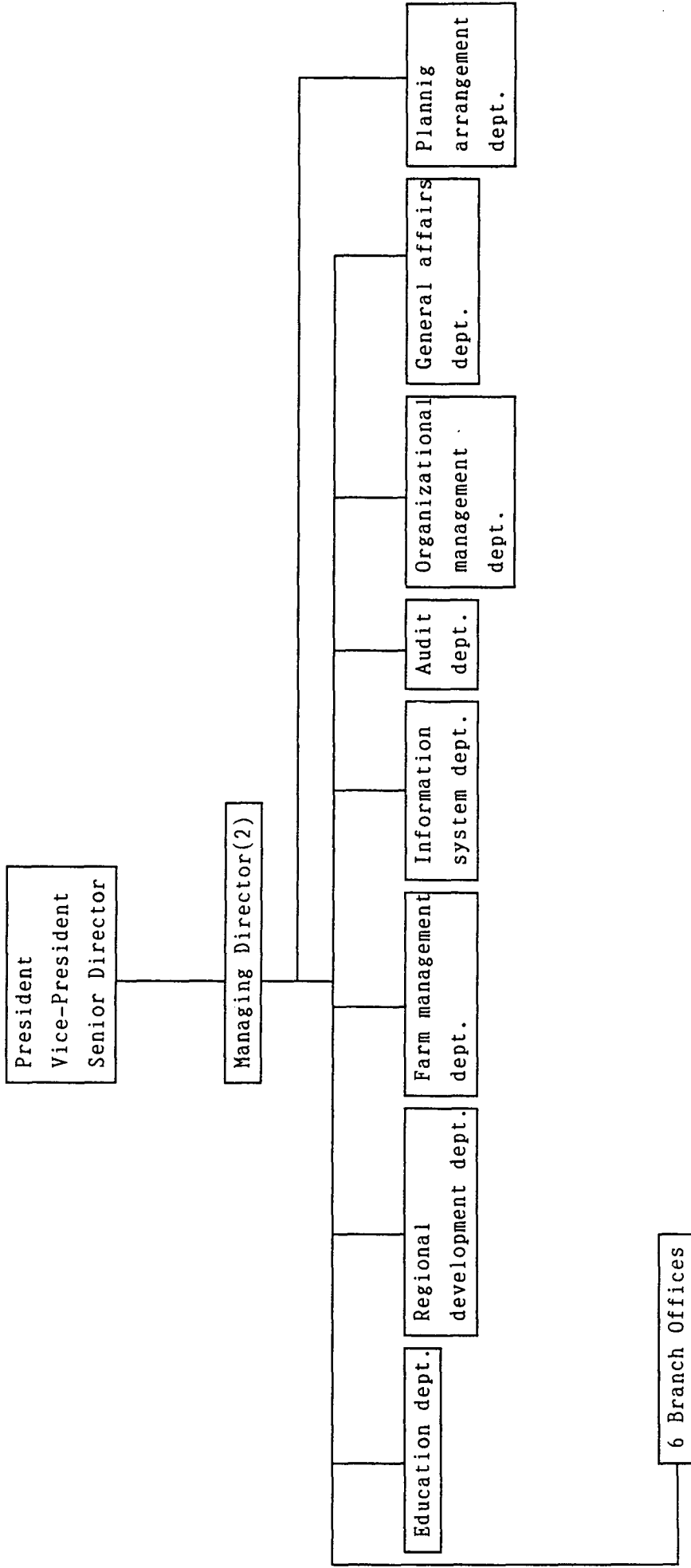
(Unit: People)

JA	Regular No. of representatives	Number of officials and employees				Total		
		Regular No. of director		Regular No. of auditor			Part-time	Full-time
		Full-time	Part-time	Full-time	Part-time			
Total of Settu area	3,598	170	25	42	1,312	84	29	1,425
Total of Kitahari Tanba area	5,418	196	21	47	2,070	326	246	2,642
Total of Higashihari south area	2,401	134	12	36	888	79	66	1,033
Total of Nishihari area	4,990	238	24	54	2,104	373	62	2,539
Total of Tanma area	2,055	92	13	20	1,079	61	249	1,389
Total of Awaji area	1,112	51	5	11	741	105	101	947
Total of the prefecture	19,574	881	100	210	8,194	1,028	753	9,975

III .Outline of JA Hyogo Prefectural
Union

1. Organizational Structure of Prefectural Union and Prefectural Federation

(1) Prefectural Union



2. Main Activities / Measures

1) Measures for Efficient Management in Organizations

- (1) Restructuring of JAs and Measures for Labor Productivity Improvement
- (2) Improvement of Personnel and Labor Management of JAs
- (3) Establishment of Management Structure for Wide-area & Large-scale JAs
- (4) Counseling for Legal Affairs, Accounting and Taxation

2) Auditing

- (1) Practicing Auditing
- (2) Strengthening Auditing Function of JAs

3) Measures for Organized Activities

- (1) Measures for Improvement of Organizations
- (2) Adjustment of General Planning and Joint Measures
- (3) Countermeasures for Great Hanshin Earthquake
(Southern Part of Hyogo Prefecture)
- (4) Measures for Improvement of Intra-organization Communication
- (5) Measures for Collaborative Activities with Other Cooperatives in Different Sectors

4) Measures for Improvement of Information System

- (1) Support to Renovated System of Economic Activities
- (2) Operation and Guidance of Information Management Support System
- (3) Arrangement of Conditions for establishment of Prefectural-wide Information System of JAs
- (4) Training of Personnels as Computer Operators of JAs

5) Measures for Improvement of Farm Management Activities

- (1) Implementation of Land Utilization-type Agricultural Promotion Measures of JAs to Develop Diversified Farm Management
- (2) Study of a Newly-Introduced Production Control System and Restructure of Paddy Farming Management
- (3) Promotion of ' Movement for Lively Agricultural Production ' supported by regional residents
- (4) Farm Guidance Activities for Wide-area Amalgamated JAs

6) Legislative Activities

- (1) Development of Activities toward Administrative Authorities of Municipality, Prefecture and National Government for Favorable Agricultural Policy and Budget Appropriation
- (2) Development of Movement for Policy Establishment by Commodity and Subject
- (3) Measures for Strengthening System of Legislative Activities and Legislative Public Relations Activities for Agricultural Policy

7) Measures for Promotion of Better Living Activities

- (1) Promotion of Welfare Activities for the Elderly
- (2) Promotion of Plan Making for Revitalizing JA Women's Association and Improvement of Better Living Guidance System
- (3) Strengthening Cultural Activities

8) Measures for Regional Development

- (1) Promotion of Community Planning and Asset Management Business
- (2) Improvement of Comprehensive Consultation Activities of JA Group
- (3) Organizational Improvement of JAs and Promotion of Activities of Asset Management Business Council
- (4) Collaboration with the Administrative Organizations and Requests for Favorable Policy

9) Education and Training for Employees and Officials

- (1) Training for Officials
- (2) Long-term Seminar
- (3) Training by Position
- (4) Training by Job Function
- (5) Examination for Obtaining Qualifications

IV .Outline of JA Hyogo Prefecture
Women's Association

Five-Year Vitalization Plan of the Japan Agricultural Cooperatives Hyogo
Prefecture Women's Association

(Draft)

In creating plans to vitalize Japan Agricultural Cooperatives (JA) Women's Associations, it is important that such plans have real content and be more than simply "plans which are used for planning purposes." Indeed, what is needed are plans that address the issues which must be overcome in implementing the activities of women's associations, such as the decline membership and the rising average age of members. These plans must also lead to reform which can stimulate improvements, thereby adding stimulus to those activities and breaking out of the stagnation which may have set in.

In Hyogo Prefecture, beginning with FY1995, the Vitalization Plan of JA Hyogo Prefecture Women's Association (draft) has been formulated and implemented in order to clarify a vision for the future.

The National Council of Women's Associations of Agricultural Cooperatives formulated a Five-Year Plan, beginning FY1996. Given the benefits that would accrue from having each JA Women's Association create such plans, at this conference we propose considering the Vitalization Plan of JA Hyogo Prefecture Women's Association, which has already been drafted, and move forward based on this Plan, thus taking an approach toward establishing and implementing a Five-Year Plan based on the direction laid out in the National Council's Plan. However, based on considerations which have been made thus far, it is clear that there are certain elements which would be difficult to adopt by merely trying to implement the comprehensive plan in a uniform way. As such, we would like to propose that we focus on the following two common points.

I. Participation in the management of JA

Although some improvement has been made in the social status of women, as was confirmed at the Fourth United Nations World Conference on Women, there remains inequality between the way men and women are treated, and

efforts must be made to achieve greater participation by women in all sectors of society. With this in mind, we must aim to gain greater participation in the management of JA and thereby work toward a society in which all men and women can enjoy equal participation.

1. Activities to gain full membership in all aspects and all activities of JA for women.
2. Activities to get more women members involved in top leadership and directorate positions.

II. Establishing generation-based organizations

Women members can be roughly divided into three categories, to be divided in principle into the Young Mrs. Group (for young married women), the Middle-Aged Women Group and the Senior Mrs. Group. By separating the members in this way, it would be possible to allow women of the same generation with the same perspective to participate in the activities of their organizations.

This type of categorization will allow several women of the same household to participate as members of the Women's Associations in their respective generational groups.

[Agenda Item Three]
Action Plan for FY1996
(Draft)

Basic Policy

The Law for Stabilization of Supply, Demand and Price of Staple Food, which was promulgated in December 1994 and came into effect in November 1995, brought about a major change in the way in which rice is produced, shipped and distributed in Japan's agriculture sector. As such, each JA must strengthen its measures based on the Basic Strategy for Rice Production and Marketing of the JA Group of Hyogo Prefecture.

Furthermore, given the deep penetration of imported agricultural products into the everyday lives of the people of Japan, there are many serious issues which must be faced such as ensuring the safety of the food we eat, and dealing with the global environmental implications of mass-production and mass-consumption of agricultural products.

We, the members of the JA Women's Associations, must take a positive approach to invigorating our organizations and the activities which we undertake, so that we can attempt to resolve the many problems which we face, such as the weakening regional consensus, which results from the diversification of residents in our communities, the growing alienation and aging of society, and the resultant decrease in the strength of regional activities and the diversification of women's values. We are going to address these issues.

As such, we must encourage greater participation by women as members in the organizations of JA, and clarify the status of JA Women's Associations, as we identify concrete measures which can invigorate the activities of those Women's Associations in following through on the basic policy of creating appealing activities in which the thoughts of women members are reflected.

Furthermore, the content of the draft Five-Year Plan, created by the National Council of Women's Associations of Agricultural Cooperatives should be used as the basis for creating and implementing plans which all women's associations should be encouraged to formulate.

Major Activities

1. Practical development of the Five-Year Plan
2. Greater invigoration of the organizations and activities of JA Women's Associations
3. Enhancing the training activities of the JA and the JA Women's Associations

4. Positive development of the JA Friends and the New Joint-Purchasing System
5. The implementation of activities which aim to support contacts among senior citizens
6. Promotion of a network of readers of Ie-No-Hikari (Home Glow)
7. Promote participation in the organization, projects and management of JA

Activity Plans

1. Activities aiming to invigorate the organization
 - a. Formulation and implementation of a Five-Year Plan to invigorate the JA Women's Associations
 - b. Holding of the President's Meeting of the JA Women's Associations. (three times each year, with the agenda to be decided separately)
 - c. Conduct a Study Tour for Presidents of JA Women's Associations
 - d. Promote the creation of a Vitalization Plan of the JA Women's Associations
 - e. Promote the establishment of generation-specific organizations and their activities
 - *Promote the establishment of a Young Mrs. Group (for young married women) and a Senior Mrs. Group within the Women's Associations and encourage their activities
 - *Hold a Prefectural Leaders Meeting for Young Mrs. (agenda to be decided separately)
 - *Hold a Speech Contest for Young Mrs.
 - *Participate in National Exchange Meetings of Young Mrs.
 - *Promote the holding of Family Get-Togethers within children's festivals
2. Activities which improve the lifestyles of the people

- a. Promote the holding of Study Groups to consider JA Friend Product
 - b. Hold a meeting to consider JA Friend and the New Joint-Purchasing System (together with the Board of Directors Meeting)
 - c. Conduct activities to expand the use of Ie-No-Hikari (Home Glow) (implementation guidelines to be created separately)
3. Activities to maintain and improve health
 - a. Promote community-building health activities and preventative health measures
 - b. Promote activities to encourage people to join Mutual Insurance Systems for Personal Injuries
 - c. Promote the use of Happy and Healthy Savings Plans
 - d. Promote activities to get rid of uninsured motorcycles
4. Activities to promote culture
 - a. Promotion of a network of readers of Ie-No-Hikari (Home Glow)
 - b. Create a collection of essays describing experiences by people who have actually made use of articles from Ie-No-Hikari (Home Glow) and encourage participation in the JA Meeting for Better Living and Cultural Activities (held in September jointly with the Central Union of Agricultural Cooperatives)
 - c. Hold a JA Ie-No-Hikari (Home Glow) Meeting and a JA Children's Festival
 - d. Promote cooking classes focusing on Japanese cuisine (implementation guidelines to be created separately)
5. Activities to assist senior citizens in having a full and healthy lifestyle
 - a. Promote participation in training courses to educate second and third level home-helpers
 - b. Promote the development of assistance and support organizations, and the activities of those organizations
6. Activities which protect and increase general understanding of agriculture
 - a. Take a new approach to agriculture through women's and young

- people's organizations
- b. Promote the holding of morning markets, which take direct delivery of agriculture products from producing regions
 - c. Promote activities which encourage self-sufficiency in agricultural products.
7. Activities aiming to build good regional environments
 - a. Encourage environmentally conscious activities such as the use of biodegradable soap
 8. Activities which promote greater understanding of the organization, projects and management of JA and encourage greater participation
 - a. Promote more activities as members and encourage the involvement of women members at the top leadership and directorate positions.
 - b. Promote training activities in the organization, projects and management of JA
 - c. Promote greater dialogue with the directors of JA
 9. Other Activities
 - a. Participate in the Solatium for Disasters by JA Women's Associations
 - b. Participate in the Women's Exchange Meeting of Cooperatives Association
 - c. Sponsor the Study Meeting on the Food of Hyogo Prefecture
 - d. Participate in the Group for Protection of Agriculture and Food
 10. Sponsoring and participating in the various meetings
 - a. Sponsor the 43rd Ordinary General Meeting
 - b. Sponsor the Board of Directors Meeting and the Officials Meeting
 - c. Sponsor National and Kinki Block Meetings and Seminars
 - d. Participation in conferences held by related organizations
 - *Participate in Executive Committee for Hyogo Even Forum
 - *Participate in Evaluation Committee for Environment-friendly Commodities

Planned income & expenditure
(April 1, 1996~ March 31, 1997)

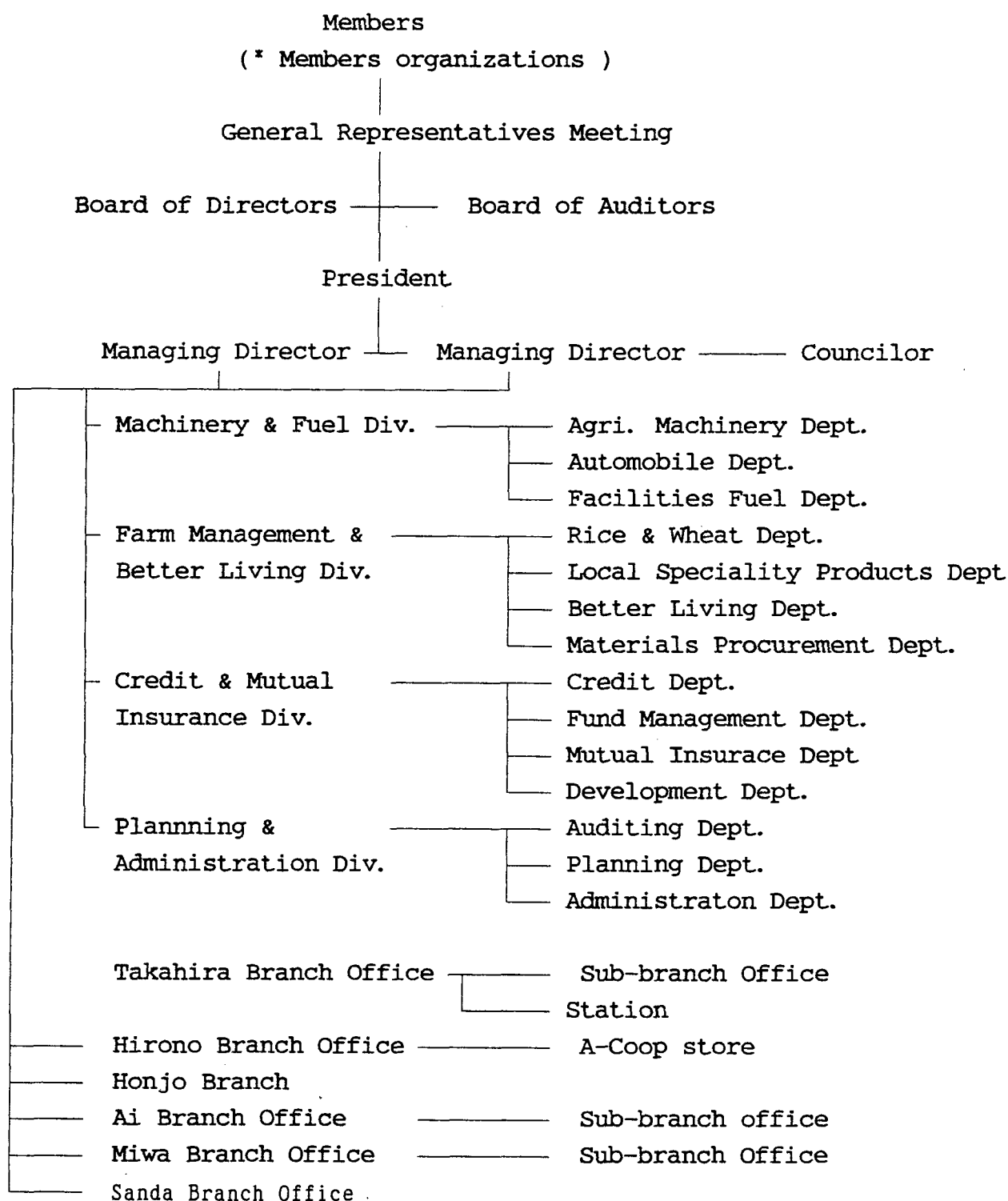
Incomes

(Unit: Yen)

	Budget	Budget of the previ- ous year	Change from the previous year (Δ)	
Membership fee	3,816,000	3,690,000	126,000	Equal division by organization @12,000x43 organizations =516,000 Member's division @30x110,000 person =3,300,000
Subsidy to promote guidance	2,700,000	3,200,000	Δ 500,000	Prefectural Union 1 Mil.yen Economic Fed. 0.7 " Credit Fed. 0.5 " Mutual insurance Fed. 0.5 "
Sundry income	30,000	30,000	0	
Balance carried forward	2,009,162	3,328,036	Δ1,318,874	
Total	8,555,162	10,248,036	Δ1,692,874	

V .Outline of JA Sanda-shi

Organizational Structure



(Note) * Members Organizations :

Leaders Group of Agricultural Practice Association,
 Producers Groups. Women's association, Youth Association,
 Pensioners' Friendship Club, Mutual Insured People's Friendship
 Club, Travel Friendship Club.

Outline of JA Sanda-shi

1. No. of Members / Member Households

1) Regular Members	3,290	---	2,860 Households
2) Associate Members	1,393	---	1,303 Households
Total	4,683		4,163

(of which group members: 39 /women:467)

	↓		↓
(by Branch Office / Total)		(By Branch Office / Total)	
- Sanda	721		646
- Miwa	1,072		961
- Ai	653		587
- Honjo	505		439
- Hirono	905		772
- Takahira	827		758

2. Share Capital

1) Total : 580,230,000 yen

2) One share : 1,000 yen

3) Max. No. of share : 500
to be possessed
(equivalent to 5 mil. yen)

Head Office	1,450,000.
Sanda Branch	74,795,000.
Miwa Branch	128,853,000.
Ai Branch	80,477,000.
Honjo Branch	72,006,000.
Hirono Branch	120,017,000.
Takahira Branch	102,632,000.

3. No. of Officials:

Full-time Directors	Part-time Directors	Auditors	Total
3	14	6	23

4. No. of Employees

Post	Male	Female	Post	Male	Female
Head of Div.	4	0	Sec. Chief	28	9
Head of Dept	12	0	General	60	50
Branch Manager	6	0	Part-time	3	22
Deputy Manager	14	1	Total	127	82

Business Turnover by Branch Office

-As of Mar. 31, 1996

(Unit:1 mil.yen)

Branch	Marketing	Purchasing			Savings	Loans	Mutual Insurance Holdings
		* ①	* ②	Total			
Sanda	169	76	246	322	10,331	2,785	41,236
Miwa	396	235	279	514	15,111	1,928	57,413
Ai	270	178	227	405	12,440	887	36,019
Honjo	340	133	224	357	7,766	1,413	32,408
Hirono	736	299	269	568	13,300	1,489	56,531
Takahira	295	199	258	457	9,596	1,331	49,348
A-Coop Hirono			800	800			
Head Office & Kamo Service Station	332	193	11	204	2,571	298	
Total	2,538	1,313	2,314	3,627	71,115	10,131	272,955

(Note)* ① = Production Materials ② = Consumer Goods

(Unit: thousand yen)

ASSETS			LIABILITIES & CAPITALS		
Items		Amount	Items		Amount
Credit Business Assets	Cash	185,377	Credit Business Liabilities	Savings	71,115,203
	Savings	56,339,069		Borrowings	159,482
	Securities	5,866,277		Miscellaneous liabilities	776,443
	Loans	10,131,441	TOTAL		72,051,130
	Miscellaneous assets	628,267	Mutual Insurance Business Liabilities	Mutual insurance fund	172,637
TOTAL	73,210,432	Mutual insurance borrowings		305	
Mutual insurance loans	166	Unearned Mutual insurance income		208,975	
Add. income account receivable	0	Miscellaneous liabilities		1,026	
TOTAL	166	TOTAL		382,945	
Economic Business Assets	Bill received	2,465	Economic Business Liabilities	Account payable	319,626
	Account receivable	489,694		Credit in commissioned marketing	212,105
	Purchasing consignment credit	38,470		Passive transit account	124,616
	Inventory assets	321,945	TOTAL		656,347
	(Purchasing goods)	(191,274)	Borrowing on equipment	30,970	
	(Materials)	(67,123)	Miscellaneous Liabilities	263,576	
	(Livestock as deposits)	(63,547)	Reserves	Reserves for bad loans	46,005
	Active transit accounts			Reserves for retirement allowances	464,008
economic business	48,329	Reserves for officials' retirement allowances		26,630	
TOTAL	900,905	Reserves for bonus		17,869	
Miscellaneous Assets	92,117	Reserves for price fluctuation of bonds		58,662	
Fixed Assets	Land	1,525,349	TOTAL		613,176
	Depreciation assets	2,571,065	Capitals	Paid-in share capitals	580,230
	Total of depreciation amount	Δ 1,604,892		Legal reserves	1,198,000
	Suspended account for building	0		Capital installment	4,193
	Intangible fixed assets	13,775		Special installment	1,508,074
TOTAL	2,505,297	Surplus fund carried over from the last period		81,371	
External Investments	1,157,917	Surplus unappropriated	243,132		
Deferred Assets	21,978	TOTAL		3,615,669	
TOTAL ASSETS	77,888,816	TOTAL LIABILITIES & CAPITALS		77,888,816	

Profits & Loss Statement (From April 1, 1995 to March 31, 1996)

(Unit: thousand yen)

Items	Earnings	Expenses	Balance
Credit Business			
Interest on deposits	1,340,308		
Interest on securities	260,280		
Profits on securities sold	79,395		
Interest on borrowings	414,011		
Commission	21,770		
Miscellaneous income	2,754		
Interest on savings		1,165,595	
Income from business transaction		74,398	
Loss on securities sold		4,518	
Interest on borrowings		8,360	
Miscellaneous expenses		83,509	
TOTAL	2,118,520	1,336,383	782,137
Mutual Insurance Business			
Uncollected insurance premium	436,210		
Miscellaneous income	30,775		
Promotion expenses		25,980	
Miscellaneous expenses		6,901	
TOTAL	466,985	32,882	434,103
Purchasing Business			
Amount of supply	3,565,399		
(Commission)	(594,949)		
Repair service fee	61,507		
Miscellaneous income	39,801		
Procurement cost of arm input		2,970,449	
Purchasing supply expenses		94,324	
Miscellaneous expenses		18,727	
TOTAL	3,666,708	3,083,501	583,027
Marketing Business			
Marketing turnover	2,538,241		
Commission	90,536		
Miscellaneous income	35,522		
Procurement expenses		2,538,241	
Miscellaneous expenses		3,040	
TOTAL	2,664,300	2,541,282	123,018
Warehouse Business			
Storage charge	25,515		
Miscellaneous income	20		
Warehouse expenses		895	
TOTAL	25,536	895	24,640
Processing Utilization Business			
Income	312,564		
Expenses		179,593	
TOTAL	312,564	179,593	132,970
Supply of Residential Land Business			
Income	31,720		
Expenses		3,542	
TOTAL	31,720	3,542	28,178

Items	Earnings	Expenses	Balance
Travel Business			
Income	72,016		
Expenses		68,179	
TOTAL	72,016	68,179	3,836
Guidance Business			
Subsidy	13,338		
Actual income	12,042		
Farm guidance expenses		26,486	
Expenses for operational activities		12,095	
Education & information expenses		16,249	
TOTAL	25,380	54,830	Δ 29,449
TOTAL BUSINESS PROFITS & LOSS	9,383,734	7,301,092	2,082,642

Items	Earnings	Expenses	Balance
Administration Expenses			
Personnel expenses		1,169,776	
Travel expenses		3,137	
Office expenses		49,007	
Tax burdens		49,929	
Facility expenses		135,698	
Depreciation costs		119,216	
Miscellaneous expenses		4,190	
TOTAL		1,530,955	Δ 1,530,955
Non-Business Profits & Loss			
Economic business interest payable	10,736		
Share capital dividends	31,649		
Rent fee	23,721		
Miscellaneous income	16,966		
Interest payment		9,603	
Corporation • Resident tax		210,000	
Miscellaneous loss		74,405	
TOTAL	83,074	294,008	Δ 210,934
Reserves Transferred			
Reserves for bad loans refunded	46,005		
Retirement allowances refunded	21,385		
Reserves for officials' retirement allowances transferred		17,869	
Reserves for bad loans transferred		46,005	
Reserves for retirement allowances transferred		65,292	
Reserves for price fluctuation of bonds transferred		24,662	
Reserves for officials' retirement allowances transferred		7,785	
TOTAL	67,391	191,615	Δ 94,223
Special Profits & Loss			
Adjusted profit from the previous year	1,862		
Subsidy	376,998		
Loss from fixed assets disposed of		381,897	
Adjusted loss from the previous year		359	
TOTAL	378,860	382,257	Δ 3,396
TOTAL PROFITS & LOSS	9,913,061	9,669,923	
Current term profits			243,132

•Plan on account of surplus appropriated

(Unit: thousand yen)

Current surplus unappropriated	324,504
Surplus accrued from profits brought from surplus from current profits	81,371
	243,132
Surplus appropriated	247,352
Special reserve	230,000
《Special reserve》	《180,000》
《Reserve for purpose》	《 50,000》
Share capital dividend	17,352
Surplus fund carried forward to the next term	77,151

VI .Outline of JA Sanda Women's
Association

Agenda Item 2

Five-Year Vitalization Plan of the JA Sanda Women's Association (Draft)

The current members of the Women's Associations play a primary role as managers of household finances and people involved in agriculture, and it is likely that this trend will increase as we approach the 21st Century. At the same time, with the expansion in employment opportunities, women are increasingly departing from the home and entering the workplace, and thus there is a decreasing trend in their involvement in organization activities.

In order to reverse the weakening force of the Japan Agricultural Cooperatives (JA) Women's Associations and the resultant decrease in the membership and stagnation in its activities, a concentrated effort must be made to review existing plans and to formulate annual implementation plans for Vitalization Plan of JA Women's Associations and thereby create a clear vision for the future as we approach the 21st Century, and to move ahead in a concentrated manner through the use of five-year plans.

I. Participation in the management of JA

As was confirmed at the Fourth United Nations World Conference on Women, although some improvement has been made in the social status of women, there remains inequity between the way men and women are treated and efforts must be made to achieve greater participation by women in all sectors of society. With this in mind, we must aim to gain greater participation in the management of JA and thereby work toward a society in which all men and all women can enjoy equal participation.

1. Activities to gain full membership in all aspects and all activities of JA for women.
2. Activities to get more women members involved in the top leadership and directorate positions.

II. Establishing generation-based organizations

A rough division of women members can be made into three categories to be

divided in principle into the Young Mrs. Group (for young married women), the Middle-Aged Women Group and the Senior Mrs. Group. By separating the members this way, it would be possible to allow women of the same generation with the same perspective to participate in the activities of their organizations.

1. Encourage participation in the different generational organizations.
2. Encourage participation by several women from the same household as members of the Women's Associations.

III. Create activities to ensure the welfare of senior citizens

Agricultural regions form the foundation which supports our lives and compared to metropolitan areas, are experiencing a dramatic aging of their populations with the arrival of the Aged Society. In light of this trend, we must promote the creation of a society in which senior citizens can enjoy full participation and worthwhile lives through senior citizen support and assistance activities. We must coordinate with municipal and social welfare associations as we make efforts to train JA home-helpers and organize assistance activities so that assistance can be provided to those senior citizens who need it.

1. Efforts should be made to organize assistance groups
2. Efforts should be made to provide assistance for household chores to senior citizens requiring nursing care
3. Activities should be expanded to ensure that senior citizens can live full lives

Agenda Item 3

FY1996 Action Plan for Women's Associations

(draft)

Vitalization Plan of JA Sanda Women's Association

1 April 1996 - 31 March 1997

The Agricultural Women's Group was launched in 1948, and has since achieved dramatic historical development. In 1995, that group was renamed as the Japan Agricultural Cooperatives (JA) Women's Associations throughout Japan, and its charter and five major principles were given a comprehensive review as part of a general reform.

This year marks the implementation of Annual Vitalization Plans for Women's Associations and the clarification of a vision for the future based on the pillar of the Five-Year Plan, as we aim to improve the lives of each and every member and also jointly manage our Women's Associations as appealing organizations.

I. Striving to strengthen our organization

1. Making it easier to participate
 - a. Holding study groups and training leaders
 - b. Expanding age-group activities
2. Expanding our membership
 - a. Efforts to switch to small-group activities
 - b. Positive fund-raising activities

II. Striving to invigorate our activities

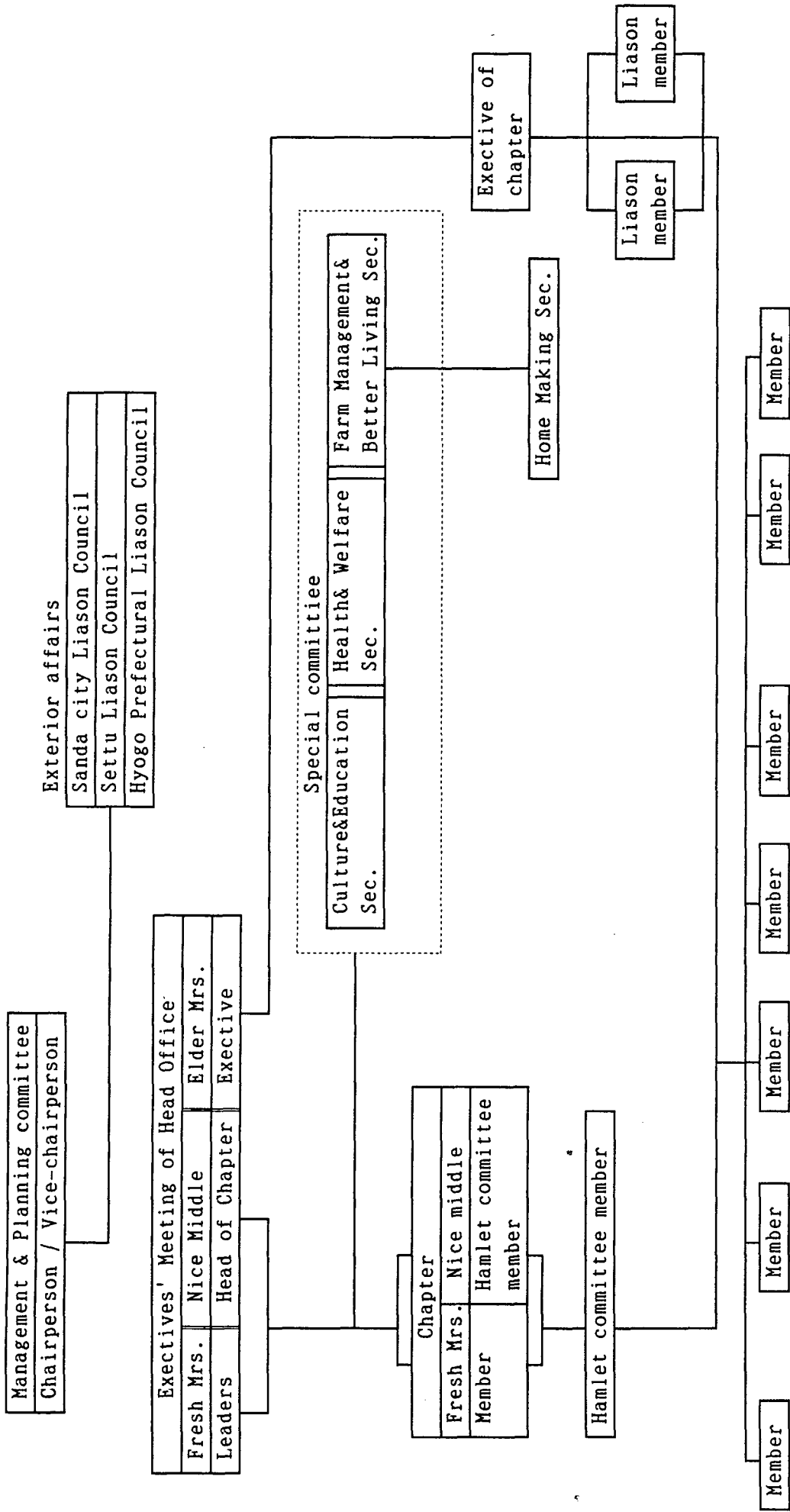
1. Creating activity plans through full participation
 - a. Reorganize the management of specialist committees
 - b. Positive use of the New Joint-Purchasing System
2. Discovering lifestyles that suit us
 - a. Encourage study of basic women's issues
 - b. Identify interests and professional goals through Women's Associations' activities

III. Expanding participation in JA management, and encouraging activities through individual initiative

1. Reorganize into JA organizations

- a. Encourage membership in JA
 - b. Positively propose JA projects
2. Promoting activities through individual initiative
- a. Increase cultural education
 - *Expand the readership of Ie-No-Hikari (Home Glow)
 - *Create home accounting groups
 - *Expand hobby courses
 - *Regular publication of Women's Associations newsletter
 - b. Work to increase awareness of the importance of health consciousness
 - *Encourage members to get health check-ups
 - *Encourage participation in blood drives
 - *Increase health awareness
 - *Promote senior citizen welfare activities
 - c. Protect regional agriculture
 - *Promote self-sufficiency activities
 - *Develop specialized products
 - *Hold farm-stays
 - d. Strive to improve consume lifestyles
 - *Encourage the purchase of safe products
 - *Encourage environmental conservation activities
 - *Hold lifestyle courses
3. Promoting age-group activities
- a. Young Mrs. Group
 - *Expand local branch activities
 - *Participate in speech contests
 - *Expand the membership
 - b. Senior Mrs. Group
 - *Expand activities which make peoples lives more worthwhile
 - *Promote activities which bring fulfillment

Organizational Structure



Planned Income and Expenses for FY 1996

(Apr. 1, 1996 ~ Mar. 31, 1997)

1. Income		
Item	Amount	Remarks
1) Membership Fee	2,200,000.-	@1,000 x 2,200 members
2) Organizational Promotion	4,000,000.-	Subsidy from JA
3) Purchasing Activities	1,900,000.-	Rebates from use of flower baskets
4) Miscellaneous	88,530.-	Interest income from savings
5) Carried from the previous year	61,470.-	From FY 1995
Total	8,250,000.-	

2. Expenses		
Item	Amount	Remarks
1) General Meeting	600,000.-	For general meeting
2) Events	450,000.-	For holding events
3) Seminars	400,000.-	For seminars
4) Better Living & Purchasing	750,000.-	For bulletin, better living activities
5) Health Management	300,000.-	For health check-up, welfare services for the elderly
6) Legislative Activities	50,000.-	For exchange meeting
7) Cultural Activities	350,000.-	For model hamlet activities
8) Branch-level Activities	550,000.-	For branch operation
9) Allotment of Pref. & Dist. Council	150,000.-	As allotment from Settsu & Pref. Council
10) Meetings	150,000.-	For officials'
11) Travels	300,000.-	For travels
12) Allowance for Officials & Committee Members	850,000.-	Annual allowance for officials & committee.
13) Subsidy	600,000.-	For Fresh Silver Club
14) Subsidy for Hamlet-level	2,250,000.-	As rebates upon utilization activities
15) Handbooks for women assn.	345,000.-	
16) Miscellaneous	155,000.-	
Total	8,250,000.-	

VI .Outline of JA Kato-gn

Members and Officials

1. Members (Unit: person, household)

Status	1994	1995
1) Regular Members		
(1) Individual	4,914	4,909
(2) Corporation		
① Agri. Practice Assn.	0	0
② Others	0	0
2) Associate Members		
(1) Individual	1,748	1,769
(2) Agri. Coop.	0	0
(3) Agri. Practice Assn.	0	0
(4) Other organization	17	17
Total	6,679	6,695
3) No. of Regular Member Households	4,245	4,244
4) No. of Associate Member Households	1,695	1,723
Total	5,940	5,967

(Note) The above figures are as of the end of each fiscal year.

2. Members Organizaitons

Organization	No. of Organ.	No. of Members
1) JA Women's Association	1	3,347
2) Sake Rice Producers Group	1	1,420
3) Seeds Producers Group	1	17
4) Black Soy Bean Producers Group	1	80
5) Dairy Farming Group	1	17
6) Yashiro Peach Producers Group	1	18
7) Vegetables Producers Group	1	91
8) Fruits Producers Group	1	20
9) Flowers Producers Group	1	23
10) Morning Market Organizing Group	1	12
11) Processing Business Group	1	9
12) Tojo Minori-no-Kai	1	51
13) Tea Producers Group	1	18

3. Officials

- | | |
|--|---------------------------------------|
| 1) President(Full-time) | 4)Directors(Part-time)--20 |
| 2) Vice-President (Part-time) | 5)Rep. Auditor(Part-time) itor(Pa |
| 3) Senior Managing Director(Full-time) | 6)Auditors(Part-time) -- 2 ? |

Employees of JA

(Unit:person)

Classification	At the end of FY1994			At the end of FY1995		
	Male	Female	Total	Male	Female	Total
General manager	1	-	1	1	-	1
Chief accountant	-	-	-	-	-	-
General staff	114	49	163	114	54	169
Farm guidance advisor	4	-	4	4	-	4
Better living advisor	-	1	1	-	1	1
Sub-total	119	50	169	119	55	175
Temporary staff	11	15	26	12	14	26
Part-timer	4	40	44	4	37	41
Sub-total	15	55	70	16	51	67
Total	134	105	239	135	106	242

Plan of handling turnover by business

Agri. products marketing plan

(Unit:thousand yen)

	FY1995 (stan- dard year)	FY1996	FY1997	FY1998
Rice	3,037,757	2,458,000	2,384,000	2,312,000
Wheat	24,983	21,600	22,000	22,000
Cereals & beans	17,509	14,400	14,400	14,400
Vegetables	28,053	29,000	29,800	30,600
Fruits	14,316	15,000	15,000	15,000
Flowers & plants	13,005	14,000	14,000	14,000
Green tea & others	36,988	32,000	32,000	32,000
Seeds	87,428	77,000	74,600	72,500
Fresh milk	411,005	405,000	405,000	405,000
Total	3,671,044	3,066,000	2,990,800	2,917,500

Plan of utilization business

(Unit:thousand yen)

	FY1995(standard year)	FY1996	FY1997	FY1998
Farm guidance				
Tea processing facility	2,424	2,500	2,500	2,500
Soy-bean paste processing facility	1,903	1,900	2,000	2,000
Rice milling facility	7,018	7,000	7,500	7,500
Soy-bean adjustment facility	3,314	1,100	1,000	950
Seedling nursery center	88,393	89,000	90,000	92,000
Rice center	117,980	112,000	115,000	115,000
Rice quality control center	6,921	6,300	6,000	6,000
Rice for Sake(Japanese rice wine) adjustment facility	34,959	32,400	32,000	32,000
Seeds center	17,629	14,100	15,000	15,000
Others	46,346	45,000	46,000	47,000
Total of Farm guidance dep't	326,887	311,300	317,000	319,950
Better living				
Altar charge (funeral)	19,257	18,000	18,000	18,000
Olympia-Tei (restaurant)	84,210	90,000	90,000	90,000
Hall utilization charge	132,727	150,000	150,000	150,000
Travel center	190,383	200,000	220,000	240,000
Total of Better living dep't	426,577	458,000	478,000	498,000
Total	753,464	769,300	795,000	817,950

Plan of purchasing business

(Unit:thousand yen)

	FY1995(standard year)	FY1996	FY1997	FY1998
Fertilizer	191,525	178,000	181,500	185,000
Feed-stuff	106,324	103,000	103,000	103,000
Agri. chemicals	206,712	207,000	211,000	215,000
Farm machinery	514,920	510,000	500,000	500,000
Production materials	169,407	160,000	163,200	166,500
Marketing materials	23,549	23,000	24,000	25,000
Food	587,085	472,400	450,000	450,000
Building materials	14,443	30,000	30,000	30,000
Furniture and household goods	255,954	255,500	260,000	260,000
Electric appliances	101,012	98,000	100,000	100,000
Dairy necessities	92,539	207,600	220,000	230,000
Clothes	27,049	15,000	20,000	20,000
Staple food	37,000	36,500	50,000	60,000
A-coop Takino store	718,795	640,000	670,000	700,000
Automobile	382,490	379,000	390,000	405,000
Fuel(Oils or others)	1,046,579	970,000	970,000	980,000
LP gas	172,132	170,000	173,500	177,500
Total	4,647,515	4,455,000	4,516,200	4,607,000

Plan of credit business

(Unit:thousand yen)

	FY1995(standard year)	FY1996	FY1997	FY1998
Current savings	11,852,646	12,500,000	12,800,000	13,000,000
Time savings	65,474,630	68,150,000	70,200,000	72,500,000
Installment savings	4,135,008	3,850,000	4,000,000	4,100,000
Total of savings	81,462,284	84,500,000	87,000,000	89,600,000
Loans	8,464,749	9,400,000	10,200,000	11,000,000
Deposit	76,568,677	77,270,000	78,180,000	79,400,000
Securities	953,667	1,100,000	2,000,000	2,700,000
Borrowings	2,523,448	1,450,000	1,480,000	1,500,000

Plan of mutual insurance business (holding in force)

(Unit:thousand yen)

	FY1995(standard year)	FY1996	FY1997	FY1998
Life general	286,717,780	295,164,000	307,330,000	321,190,000
Building rehabilitation	75,090,850	81,346,000	84,610,000	88,310,000
Pension	849,030	950,000	1,050,000	1,150,000
Fire·injury (cases)	4,781	4,880	4,880	4,880
Automobile (cases)	7,239	7,600	7,700	7,800
Automobile accident Liabilities (cases)	3,092	3,450	3,550	3,650

Balance Sheet (As of March 31, 1996)

(Unit: thousand yen)

Mutual Insurance
Business Assets

ASSETS			LIABILITIES & CAPITALS		
Items		Amount	Items		Amount
Credit Business Assets	Cash	253,054	Credit Business Liabilities	Current savings	11,852,646
	Deposits	76,568,677		Time savings	69,609,638
	Securities	953,667		Sub-total	81,462,284
	Loans	8,464,748		Negotiable certificates of deposits	0
	Miscellaneous assets	486,251		Borrowings	2,523,448
	Other credit business assets	356,439		Miscellaneous liabilities	197,510
	TOTAL	87,082,837		Other credit business liabilities	1,140,480
Mutual Insurance Assets	Mutual insurance loans	352	TOTAL	85,323,723	
	TOTAL	352	Mutual Insurance Business Liabilities	Mutual insurance borrowings	352
Economic Business Assets	Bill received	107,931		Mutual insurance fund	226,853
	Account receivable	398,597		Unearned Mutual insurance income	288,981
	Consignment credit	41,704		TOTAL	516,187
	Inventory assets	774,468	Economic Business Liabilities	Bill payable	0
	Other economic business assets	4,400		Account payable	225,920
TOTAL	1,327,102	Account payable on consignment		130,536	
Miscellaneous Assets	107,423	Other economic business liabilities		13,900	
TOTAL BUSINESS ASSETS	88,517,716	TOTAL		370,356	
Fixed Assets	Land	1,095,676	Borrowing on equipment	68,999	
	Depreciation assets	5,301,966	Miscellaneous Liabilities	425,295	
	Total of depreciation amount	Δ3,157,505	Reserves	Reserves for officials' retirement allowances	27,540
	Suspended account for building	0		Reserves for retirement allowances	718,213
	Intangible fixed assets	3,608		Reserves for bad loans	39,716
	TOTAL	3,243,746		Reserves for price fluctuation of bonds	3,537
External Investments	1,412,851	Reserves for supply of residential land		238,000	
Deferred Assets	44,121	TOTAL		1,027,007	
TOTAL ASSETS	93,218,435	TOTAL LIABILITIES	87,731,570		
		Capitals	Paid-in share capitals	1,716,510	
			Revolving share capitals	327,101	
			Legal reserves	1,015,000	
			Capital installment	2,822	
			Special installment	1,993,285	
			(of which purpose-specific reserve)(425,000)	
		Surplus unappropriated	402,115		
		TOTAL CAPITALS	5,486,864		
		TOTAL LIABILITIES & CAPITALS	93,218,435		

Profits & Loss Statement (From April 1, 1995 to March 31, 1996)

(Unit: thousand yen)

Items	Earnings	Expenses	Balance
1. Total Business Profits	8,558,831	6,232,343	2,326,487
(1) Credit business earnings	2,254,042		
Earnings from fund operation	2,025,663		
(of which interest on deposits)	(1,601,742)		
(of which dividend on security int.)	(18,524)		
(of which interest on loans)	(405,395)		
Other earnings	228,379		
(2) Credit business expenses		1,552,797	
Expenses for fund procurement		1,410,925	
(of which interest on savings)		(1,266,574)	
(of which income from business transaction)		(67,517)	
(of which interest on negotiable savings)		(76,832)	
Other expenses		141,871	
Total Credit Business profits			701,244
(3) Mutual insurance business earnings	582,890		
Uncollected insurance premium	557,855		
Interest on loans	7		
Other earnings	25,027		
(4) Mutual insurance business expenses		96,126	
Interest on borrowings		7	
Other expenses		96,119	
Total Mutual Insurance Business Profits			486,764
(5) Purchasing business earnings	4,710,097		
Amount supply	4,647,516		
(Commission)	(824,682)		
Other earnings	62,581		
(6) Purchasing business expenses		3,999,098	
Procurement expenses		3,822,834	
Other expenses		176,264	
Total Purchasing Business Profits			710,998
(7) Marketing business earnings	183,097		
(Purchasing sales goods turnover)	(3,671,043)		
Commission	112,177		
Other earnings	70,920		
(8) Marketing business expenses		6,792	
(Procurement expenses)		(3,671,043)	
Other expenses		6,792	
Total Marketing Business Profits			176,305

Items	Earnings	Expenses	Balance
(9) Warehouse business earnings	28,235		
(10) Warehouse business expenses		3,725	
Total Warehouse Business Profits			24,509
(11) Utilization business earnings	536,080		
(12) Utilization business expenses		340,345	
Total Utilization Business Profits			222,735
(13) Supply of residential land business earnings	19,876		
(14) Supply of residential land business expenses		1,597	
Total Supply of residential land Business Profits			18,278
(15) Profit from farmland converted housing project	12,688		
(16) Expenses for farmland converted housing project		1,689	
Gross Profit farmland converted housing project			10,998
(17) Travel business earnings	190,383		
(18) Travel business expenses		178,012	
Total Travel Business Profits			12,370
(19) Guidance business earnings	14,438		
(20) Guidance business expenses		52,156	
Balance of Guidance Business			Δ 37,718
2. Administration expenses		1,849,313	
Business Profits			477,173
3. Non-business Earnings	95,992		
4. Non-business Expenses			
Current Profits		1,623	
Current Profits			571,542
5. Special Profits	72,459		
6. Special Loss		86,074	
7. Reserves for Bad Loans Refunded	39,716		
8. Reserves Transferred		43,094	
(Reserves for bad loans transferred)		(39,716)	
(Reserves for price fluctuation of bonds transferred)		(3,377)	
Net Profits Before Taxation			554,549
9. Corporation • Resident Tax		240,000	
Surplus of the Year			314,549
Transfer of surplus of Last Year			87,595
Unappropriated Surplus of the Year			402,145

•Plan on account of surplus appropriated (F.Y. 1995)

(Unit: thousand yen)

1. Current surplus unappropriated	402,145
Surplus accrued from profits brought from surplus from current profits	87,595 314,549
2. Surplus appropriated	287,378
Legal reserve	65,000
Special reserve	170,000
《Reserve for purpose》	《120,000》
Share capital dividend	52,378
3. Surplus fund carried forward to the next term	114,767

6th ICA/Japan Training Course for Rural Women Leaders of
Agricultural Cooperatives in Asia
From Oct. 20 to Nov. 16, 1996 Tokyo Japan

HEALTH CARE ACTIVITIES FOR MEMBERS OF AGRI. COOPS

November 13 (Wed), 1996

By Ms. Takako Yokoyama
Saku General Hospital,
Health Care Center
JA Nagano Pref. Welfare
Federation

1. Actual conditions of health of the Japanese

2. Theme and tasks of rural medicine

1) "Safety to agriculture and Health to the farming village!"

Injury • accidents caused by farm machineries use

Agri. chemical poisoning and linkage with food

- Acute and chronic poison • occurrence of deformity • cancer-causing

- Menacing pollution ••• which leads to the damages of human beings in an ultimate and which have a far-reaching effect on the next generation

2) Imported agri. products and pollution of foods and environment

- Import expansion policy and decline of agriculture

- Loosened safety standard

- Regional development and environmental pollution

3) Building up a healthy town for the emerging aging society

- Agriculture and creation of life worthy of living

- Methodology of health promotion

3. Health care for farmers

1) Principle

- * Prevention is better than cure

- One has to spend a lot of money and time, if it's too late or to become serious. Therefore, it's better to treat as early as possible.

- * Try to acquire your health than to be given

- To grasp the degree or direction of your health conditions and try to solve the problems by oneself

- To actively promote what concerns society and economy

- * Health largely depends upon the accumulation of daily life

- Health and peaceful future depends upon one's life style

- Life-style from the childhood and creating of the congenial social environment greatly determines the health

- Preservation of global environment with sustainability and recycling

2) Contents and method

- (1) Early discovery and early treatment against diseases...
 - conduct of regular health examination
 - * Group health screening
 - * Health register system • report of the results • health notebook
 - * Results report meeting...
 - Make use of the results of health examination as a guidance
 - Problems pertaining to the region & personal matters
 - Comparison with the previous results, and to the national average
- (2) Grasp of actual conditions on life and living
 - * Study on life and living related conditions:
 - Epidemiological research of cancer adult diseases "Kohort" research
 - * Study on agricultural disaster:
 - Farm machinery fatigue, agri. chemical poisoning allergy, actual conditions on dietary habits, stress, the problems for the elderly
- (3) Health education • Home life improvement
 - * Classes on health: Diabetes, Liver disease, Anemia
 - * Study on the health for the parents and children:
 - "Parents and children face to face communication class"
 - Anxiety for children's bodies and minds
 - Dietary habits, environmental problems, importance of agriculture, welfare education
- (4) Building up organization involving the whole community
 - * Activity of hygienic advisor, health promotion advisor by women, health guidance advisor
 - * Activities of cooperatives...
 - Although the health care relies on one's own efforts, but there are many problems that we can't solve by ourselves alone (involvement of family and community)
 - Almost all problems are commonly shared by many people

(For example, problems to farming area, children, aging society)

- Agriculture plays a role for production of food nurturing life and protection of natural environment
- * Building up healthy community
 - Building up a healthy and wealthy town with participation of local residents
 - Seminar on regional health and care for the aged

4. Tackling health care activities of JA

1) Health care activities for supporting farmers

- * Vegetable producers' group health care activity • flower producers' medical exam • full-time farmers' medical exam
- * Class on health, Diet, Anemia

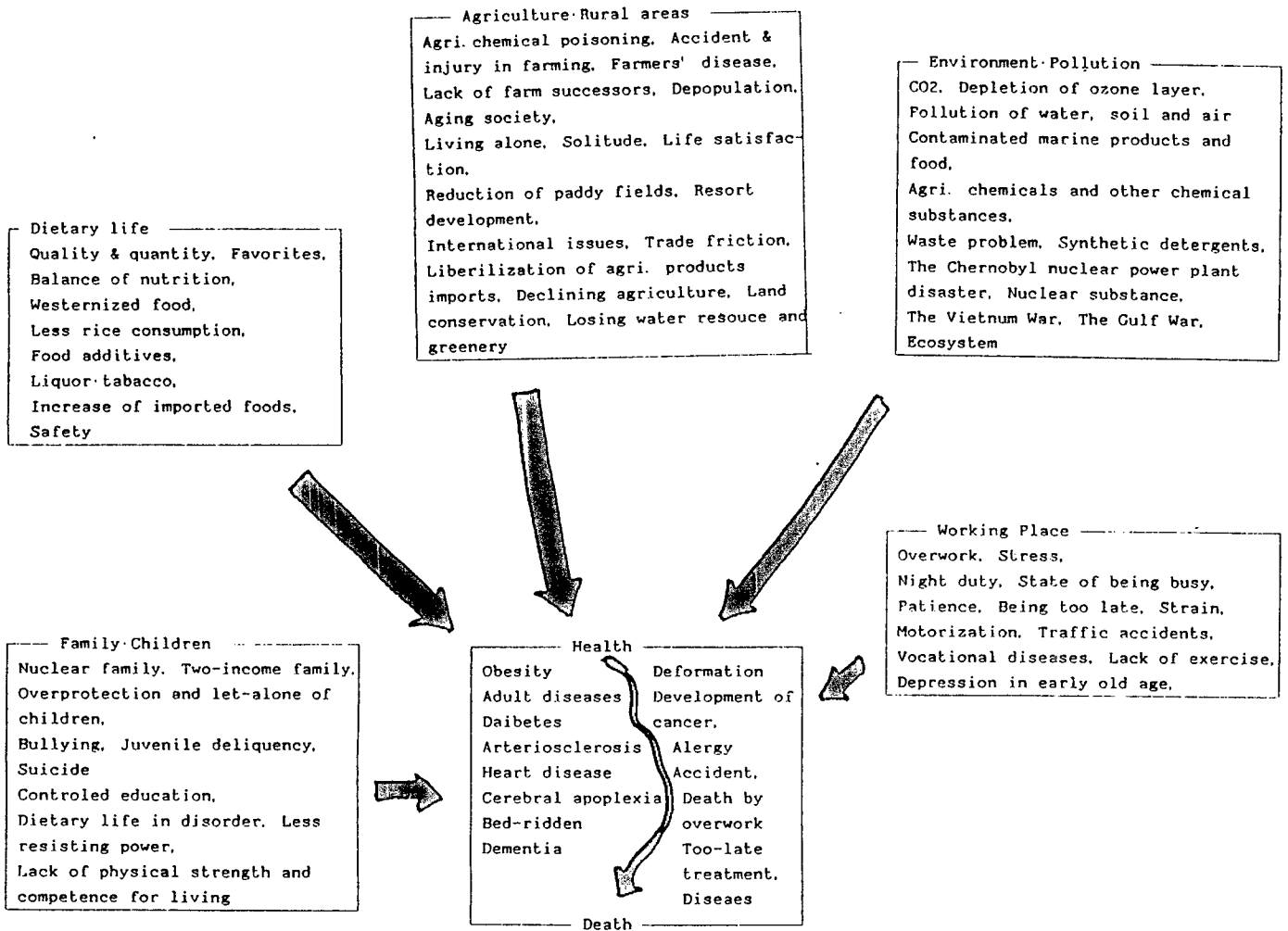
2) At-home care network activities

- * "Sasae-Kai" (Mutual supporting group) by JA Women's Association
- * Fostering nursing care helpers
- * Nursing Care Supporting Center • Cooperation with home visit nursing care station

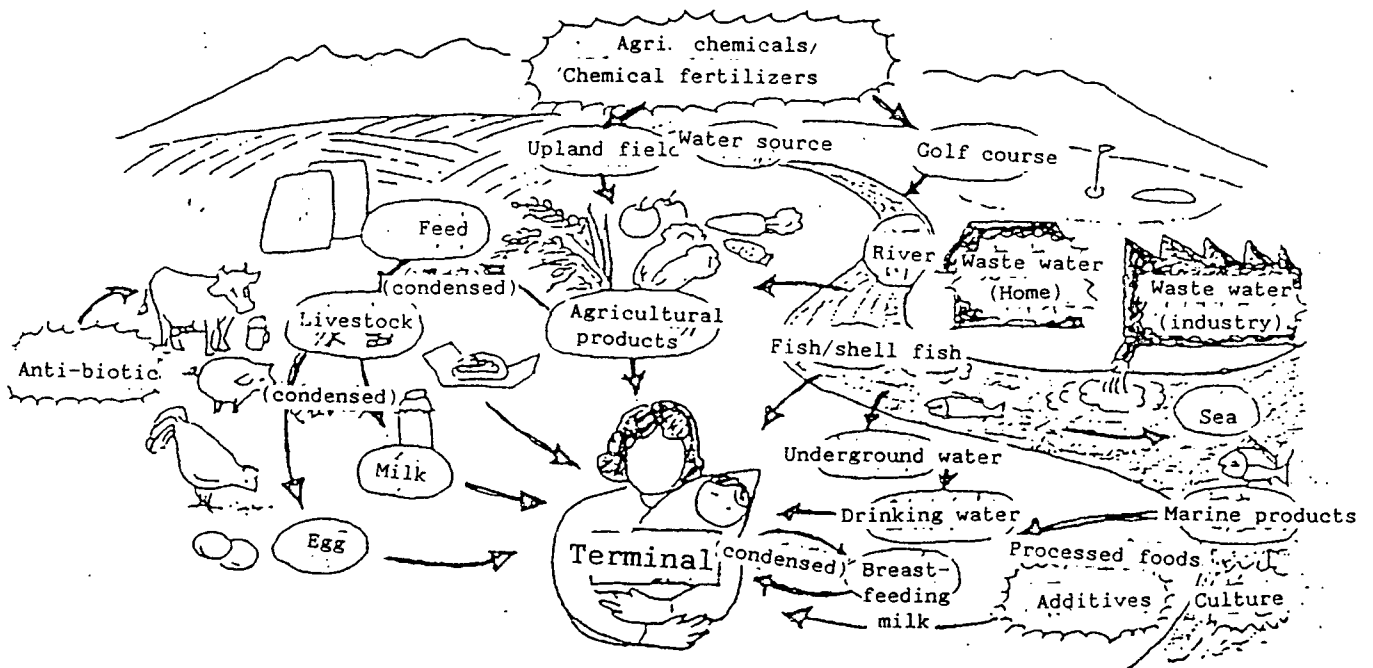
3) Activities for securing safe food and protecting agriculture

- * Organic farming study group, making composts from garbage by involving all residents in the regional community
- * "Magokoro (Sincerity) Market", Non-agri. chemical using rice producers' group
- * "Furusato (Home country or village) Food Festival"

Major factors to affect our health



Pollution and contamination steeling up to: the terminal is human and the next generation



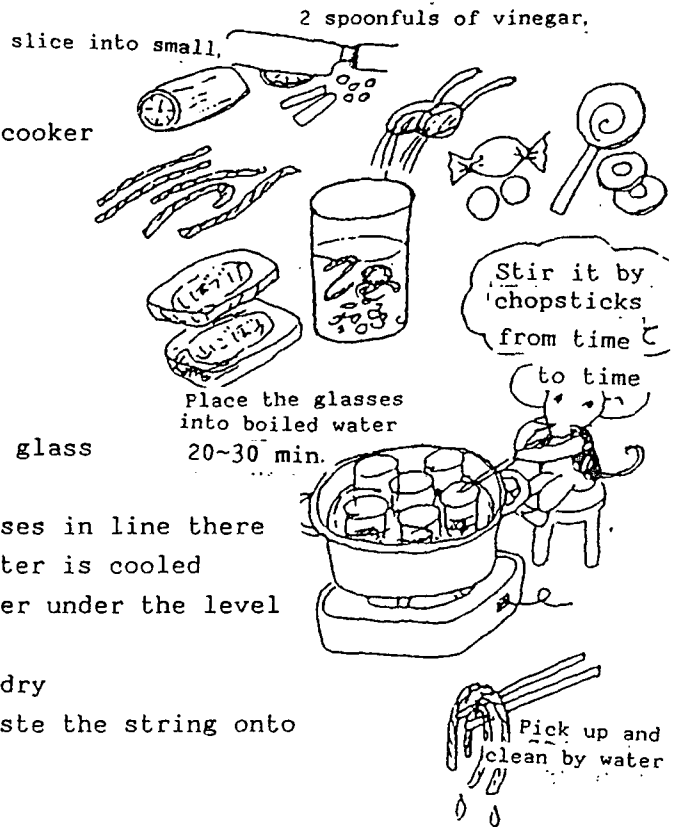
Coloring Experiment for Food Additives

Materials:

- Colored foods(5 ~ 6 items) for the experiment
 - Candy, Jam, Juice, Ice cream, Pickles, Boiled beans, Sea weeds, Other processed foods.
- List of experiment results (blank form)
- White wool string (thick one. Clean 10cm-long cut)
- Vinegar (70cc)
- One spoon (big size), Chopsticks (5 ~ 6 pairs)
- Glass (5 ~ 6 pieces)
- Boiling pan (big size)
- Boiled water (approx. 1/2 of the pan), Portable cooker

Steps:

- 1) Slice the foods to put into a glass for each
(e.g. Candies- 2 ~ 3 / Juice - pour directly in the glass)
- 2) Add water (to the 1/2 of the glass)
- 3) Add 2 spoonfuls of vinegar
- 4) Squeeze water soaked-wool string to put into the glass
(2 ~ 3 strings for each)
- 5) Put boiled water into the pan and place the glasses in line there
(approx. 20 to 30 min.). Heat the pan when the water is cooled
(Control supply of boiled water to the glass water under the level of boiled water
- 6) Pick up the strings from the glass to clean and dry
- 7) Put the name of the additives in the list and paste the string onto it



Result of Coloring Experiment for Food Additives

Food	Food additives contained

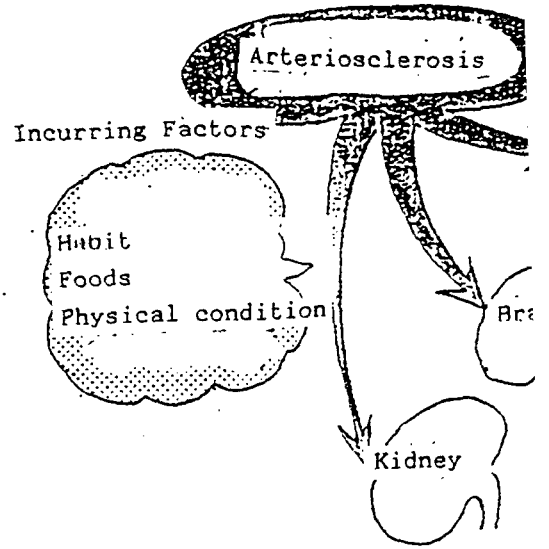


Our concern is life of children and the young.

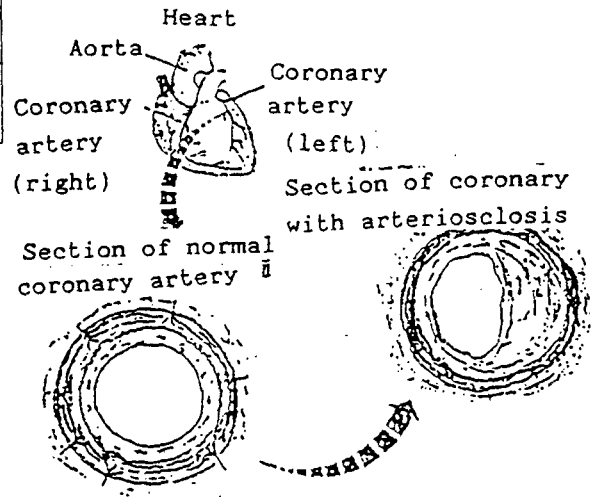
Cancer and Dietary Life

Cancer	Cause
Stomach Cancer	Salt(↑), Dairy Products(↓), Greenish yellow vegetables (↓), Burned part of meat and fish(↑), Heavy drink of liquor(↑), Vitamin C(↓), Vitamin A (↓), Much heated foods and drinks(↑)
Lung Cancer	Smoking cigarettes(↑), Greenish yellow vegetables(↓)
Esophageal Cancer Cancer on Oral Cavity Laryngeal Cancer	Smoking cigaretees(↑) Heavy drink of liquor(↑) Bracken(↑), Lack of compound of Iron, Vitamin A, C & B(↑) Much heated foods and drinks(↑)
Liver Cancer	Mold(↑), Heavy drink of liquor(↑), Lack of protein(↑)
Rectum Cancer	Much fat intake(↑) Much fiber-contained foods intake(↓)
Cancer on Cervix Uteri	Lack of Vitamin A(↑), Smoking cigarettes(↑)
Uterine Cancer Breast Cancer	High fat-contained foods Obesity

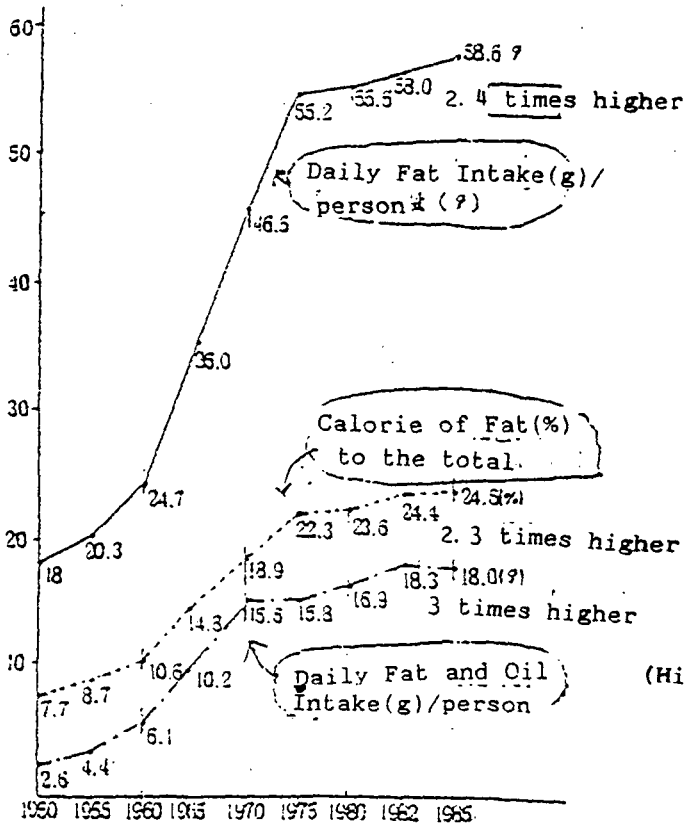
Why Arteriosclerosis (hardening)



How Arteriosclerosis develops - I

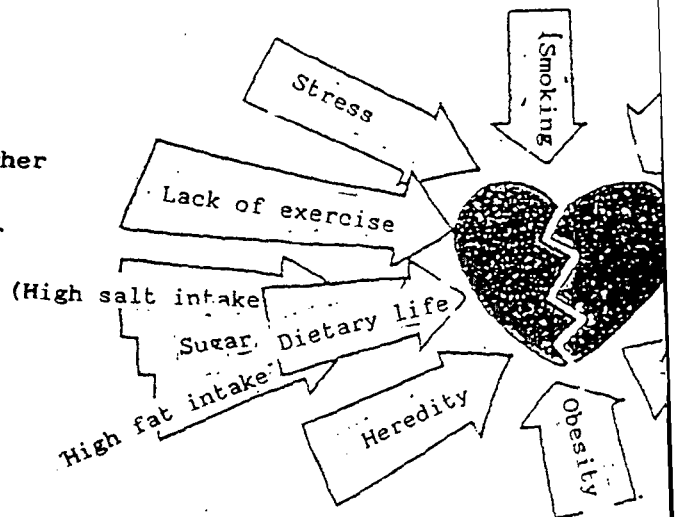


Change of Fat Intake ~ In the past 2 years



(国 民 栄 養 調 査 より 作 成)

Factors to incur arteriosclerosis



RE SERVICES BY P OF JA SAKU-SHI TO HELP AT HOME



Organization to offer paid-services of assistance on a membership basis for rural community without any concern and

JA Ikoi Group

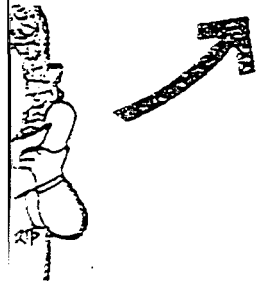


starts

lp) CYCLE

Coordinate with

the assistance members



Who extends assistance

◆ -JA Care Worker (Home Helper)- Membership basis

Registered as care and assistance member to visit a member in need of assistance to provide services such as physical care and house-keeping assistance, conversation partner, guard, etc.

-Two types of the members:

- 1) Care Worker member for physical care and housekeeping assistance
- 2) Cooperation member mainly for housekeeping assistance

◆ Supporting Member (Financial support)

Not available for field assistance, but for financial support by paying entrance fee and membership fee with understanding and support of the activities

tion

Better Living Guidance Dept.

Better Living Div. ,

A Saku-shi

L)81-1112

Ex:133.134

Service starts by:

- ① Call Better Living Guidance Dept. of JA Saku-shi by phone
- ② Staff of the Secretariate visit the applicant to have consultation, make arrangement necessary for membership and others, and coordinate with organizations concerned.
- ③ The staff and JA Care Worker in charge visit the applicant to make confirmation of service hours and programme to be offered.

id to Hospital,
ding, etc.

ng. Changing clothes.

AT-HOME WELF IKOI (OASIS) GRO JA CARE WORKER

Iko Group of JA Saku-shi is an at-home nursing and homekeeping and the purpose of creation of lively with mutual help.

Who needs the help

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

Membership fee & Annual fee

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

Charge for the service

- 800 yen per hour

* Transportaion expenses should be added.

Service Hours

- Monday ~ Saturday
- 8:30am ~ 5:00pm
- Not available on Sundays, National Holidays, Aug. 13 ~ Aug. 16, Dec. 30 ~ Jan. 3, except cases for special reasons.

How to get membership

- those who need assistance and will extend assistace are required to pay 1,000 yen as membership fee and 1,000 yen as annual fee.

(Note) Annual fee is used to make up for premium of insurance in case of accidents and communication expenses for members.

Service

- 1) Housekeeping Assistance
Cleaning, Washing, Shopping, Aid to outing
Conversation partner, Substitute writing.
- 2) Physical Care/Aid
Diaper change, Excretion, Bathing, Body wa
Having meals, Moving, etc.



① Application by phone



③ Service

TASUKEAI (Mutual



Appl

AGRICULTURAL CO - OPERATIVES IN INDONESIA

Country Paper

**The sixth ICA / Japan Training Course for Rural Women Leader
in Agricultural Co-operatives in Asia**

Tokyo , Japan, October 20 - November 16 , 1996

Prepared by :

MUTIAH FARIDAH

**The Union of Dairy Co-operatives of Indonesia
East Java Region
(GKSI East Java)**

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I. INTRODUCTION

I.1. High Light Of Indonesia

I.1.1. Geography.

Indonesia is a tropical country with 13,667 island which has a total territory of 9,8 million sq.km with 7,9 million sq.km sea territory and 1,9 million sq.km land territory. Indonesia extending 5000 km from west to east on equatorial area between latitude 6 degree north and 11 degree south.

The Republik of Indonesia wich was proclaimed on 17 August 1945 has 27 province, 243 regencies, 60 municipalites, 3,839 district and 65198 villages (1994).

I.1.2. Climate

Indonesia has two season only i-e dry season and rainy season. June to September is dry season and Desember to March is raining season and with the transition season from April to May and October to November.

The temperature in Indonesia from 22 to 28 degree celcius, the humidity around 70-90% and the rainfall 3,200 mm at the highs and 1,000 mm at the lowest.

I.1.3. Population

The total population in Indonesia on 1994 is 192,2 million people wich 59,26% is concentrated is the island of Java wich has only 7% of the total land areas. Its consist of male population is 50,26% from 95,6 million the average population's increased of male is 1,73% and 1,28 of female.

I.1.4. Education

The education in Indonesia is important for increase the knowledge and skill, more over the education has an important part to develop country in economic and social sectors.

In 1994, the procentage of education status of population from 10 year to over 75 years of age is 76,9% the procentage population between 7 to 18 years of age still affending school is 77,63% with consist of 39,3% of male and 38,63 % of female. The procentage of population of Indonesia wich unilliterate is 87,26% and 12,74% is illiterate.

I.1.5. Labor Force.

The people allowed in Indonesia to work by Government started from 10 years old. In 1994,the procentage of labor participation wich 10 years of age and over of the population as 76,90% (147.807.315 persons) with 44,63% is economically active (27,23% of male and 17,40% of Female) and 32,27% not active (10,58% of male and 21,69% of female) .

I.1.6. Status of Agriculture

The constribution of agricultural sector to the national income of Indonesia in 1994 is 17,44% with reserved of main occupation of 49,61% of the population 10 years of age and over. Wich they are as agricultural,animal husbandary,forestry workers,fisherman and hunters.

I.1.7. Status of Women an Agriculture.

Legally the constitution guarantees women equal status with man. In practice woman may still lag behind in several aspects.

Illiteracy levels are higher among woman than among men. Thirty seven percent of over 10 years old are not able to read or write compared to twenty percent of the men.

Women in the agriculture program can not be separated from the existing system of the agriculture it self in the district and from the position of women in the society.

The role of the women is important in the dairy farming industry, about 80-90 percent of women involved in their.

II. THE CO-OPERATIVE IN INDONESIA.

According to the Indonesian 1945 constitution article 33(1) : "The Economy shall be organized as a joint endeavour based upon the principle of brotherhood". And in Indonesia has Corporate Law No.25 / October 1992 to implement the constitution. So developing co-operative movement in Indonesia is a must. Therefore the development of the Co-operative movement in Indonesia is not only the task of the people, but also the Government.

The rule of Co-operative is mainly :

- 1) Developing the economic potential for business activities based on people participation and solidarity and the implementation of economic democracy.
- 2) Creating activities which could achieve equitable distribution of welfare.
- 3) As one of mechanisms for poverty alleviation.

The role of the Government in the national co-operative development is mainly to creating a conducive and a enabling environment for co-operatives to develop and providing, guidance, extension, education, necessary facilities and business protection.

The Co-operatives in Indonesia have two types :

- 1) Co-operative Village Unit (KUD) have the activity multi commodities
- 2) Co-operatives Non KUD have single commodity.

The number of total co-operative in Indonesia is about 44.925 co-operatives in 1994, with consist of 9,064 village unit co-ops (KUD) and 35.861 co-ops non KUD. The total members of 25,6 million persons which are 13 million of KUD members and 12,6 million persons of co-ops non KUD members.

The main business of co-ops non KUD have categories in :

- 1) Base on type of co-ops, saving and loans co-ops, marketing co-ops and services co-ops.
- 2) Base on characteristic of the members, such as public servant co-operative, military co-operative, merchant co-operative, multi co-operative, woman co-operative, scout co-operative, profession co-operative, etc.
- 3) Base on industrial origin, such as agricultural co-ops mining and quarrying co-ops; gas and water supply co-ops construction co-ops, trade, hotels and restaurant co-ops, transportation and communications co-ops, banking and other financial intermediate co-ops and services co-ops.

II.1. VILLAGE UNIT CO-OPERATIVE (KUD)

Village unit co-operative (KUD) is the rural /village co-operation. the characterized by multi purpose busines and service activites, wich have farmers, fisherman, handicrafter and small trader as the members and whose main activites are in the agricultural sector.

The structure of KUD Organizatioan usually consist of:

1. Board of directory Chairman, Secretary and Treasurer are electid by members every 5 (Five) Years.
2. Board of supervisor, usualy 3 persons are elected for 3 period of 3 (Three) Year. At. each annual meeting the members select 1 person to replace 1 of the board member.
3. Advisory Board consist of local Goverment officials or persons who have very good knowledge or capability in the rural sociates.

The busines of KUD, the board of directors with the employee they appoint have the responsibility to run the daily activities of the organization

the KUD activities can be devided into two types, which are :

1. Program:
 - a. Credit Intensification Program (KUT)
 - b. Sugarcane Intensificatioan Credit (TRI)
 - c. Rice Procurement Credit
 - d. Clove Procurement Credit
 - e. Fertilizer Distribution Credit.

2. Non Program:

- a. Existing and potensial economic activities in selected area.
- b. Sectors : Agriculture, Estate, Livestoc or Diary, Fisheries, Handicraft, Home Industriaes and other service activities.
- c. Export comodities (i.e Monioc, Vanilla, Woods, etc)

Generaly KUD'S activities are combination of the 2 types above.

The total asset of KUD's business at the end of 1994 was about 1,005 million US \$ with the total omzet sales was about 2,122 million US \$ and the total net profit of about 22 million US \$.

The big 5 provinces wich have highest sales omzet are West Java \Timur, Central Java, South Sulawesi and Maluku. The performance of KUDs by Profinces, as reflected by the member of KUDS, members, Asset, omzet sales and their net profit, is presented in table 1.

II.2. SELF RELIANT KUD

There are 13 criteria for self reliance of KUDS issued by Departement of cooperatives:

1. Minimum membership 25% of total rural hause hold.
2. Services to the members should cover 60% of omzet sales.
3. Annual members meeting should be conducted for 3 years consecutively.
4. The board of Directors and the board of Supervisors should consist 5 and 3 persons respectively and should be elected by and from the members.
5. Minimum equity IDR 25 million.

6. Financial statement, unqualified opinion.
7. Business plan deviation =20-50%.
8. Sound financial Ratio (Rentability, Solvability and Liquidity)
9. Turn over minimum IDR 250,000.00 each member.
10. Gross revenue minimum equal to total expenditure.
11. Sound Management of all business facilities owned
12. No manipulation
13. No uncollectable bad debt.

By the end of Pelita V (1989-1994) there are more than 5,000 self reliant KUDs whitin Pelita VI (1994-1999) the target is that : a minimum one self reliant KUD in every district should have the status of a “Leading Self Reliant KUD” wich will act as the center of development for the KUDs.

The criteria above is a basic requirement for initiating star-up of the self reliant cooperative business. The next step is that the cooperative should reach the condition that the cooperative is fully responsible for making its business policies and in charge of their implementation through management of its business operations financed with recources primarily form its own sources.

This condition is identified to be as follows:

1. The policy and decisions originate from, and are implemented by cooperatives with out interference from outside.
2. Commodities and produce marketed by cooperative are directly related with production and consumption needs of its members.

- 3: Working capital is sufficient to run business economically, and most of the capital used is generated by the cooperative and its members.
4. Wanted and needed services to members are provided, and still, a net surplus is left enabling the cooperative to set aside statutory funds for further development.

II.3. WOMEN PARTICIPATION IN CO-OPERATIVES

As mentioned above that the co-operative in Indonesia consist of KUD and co-ops non KUD the main business of KUD is agricultural sector.

The participation of women in agricultural industries is 47,31% from the total numbers of working woman, which in rural is 45.58% and in urban is 1,73%.

The status of employment of the women worked in Agricultural Industry as self employed 8,96%, self employed and assist by family /temporary help 15,14%, employer 0,32%, employee 11,14% and family worker 64,44%, participation of Women in KUD of 5,472 KUD(in 1990) with the total members is 7,535,434 persons were consist of 20,77% of women and 79,23% of male.

The percentage of women in board of Management in KUD was 1,61% as board of control 4,75% as board of director and 23,02% as KUD staff.

The structure of women co-ops is Induk Koperasi Wanita/INKOPWAN (the tertiary Women Co-op) was established in 1992 which located in East Java and has 3 Pusat Koperasi Wanita (The Secondary Women Co-ops) as full members which are located in DKI Jakarta, West Java and East Java and other candidates of the secondary co-ops are Central Java, DI Yogyakarta, West Sumatra, West Nusa Tenggara, South Sulawesi, and Bali.

The total primary women co-ops are 800 with the total members are 277,521 persons, but not all of the primary co-ops as a member of secondary co-ops, wick the main activities is in saving and loan.

The INKOPWAN has 3 commisioners are located in DKI Jakarta, West Java and East Java. The duty of commisionaries as representative of the board of director and assists to monitor the member in Sumatra by commisioners in DKI Jakarta, the members in West and Central Java by commisionaries in West Java and the members in East Java and Kalimantan by commisioners in East Java.

III. DAIRY CO-OPERATIVE

III.1. BRIEF HISTORY OF DAIRY FARMING

Introduced by the Dutch societies at the end of 19th century. Destroyed during the second World, War.

Re-established by individual farmers tried to form co-operatives, but most were not properly organized, with no infra structure developed and no marketing network.

Private Milk Processing plants were built during 1969-1975, using 100% imported raw materials wick killed most local dairy farmers business.

Government realized that there was a chance for developing local dairy farming business since the established milk processing industries could absorbed local fresh milk.

In 1978-1979 seminars, workshop, meeting, and studies were carried out by the government, farmers, and private milk industries. It was agreed that Indonesia could develop the dairy farming business intensively as a way of poverty alleviation in rural areas. It should be carried out by farmers organized in cooperatives.

In 1979 the Union of Dairy Co-operatives of Indonesia (GKSI) was established.

The Government consequently supported and created a conducive environment for dairy farming business to develop.

Within 1979-1983 about 54,000 head of dairy cows were imported from Australia and New Zealand and provided to 42,000 farmers in 8 provinces. This was done through a credit scheme, involving long term and low interest rates.

Marketing of milk produced has been effectively arranged by the Private milk Industry Association (IPS) and GKSI, with the Government as the referee so that milk produced by farmers is sold.

III.2. THE UNION OF DAIRY CO-OPERATIVES OF INDONESIA (GKSI)

III 2.1. The function of GKSI.

GKSI is the National secondary dairy co-operatives with 21 primary dairy co-ops as members (1994) are spread in 8 provinces which 5 provinces in the island of Java and 3 provinces in the island of Sumatera.

The function of GKSI as a tool in the framework of service to comply with the requirement of its members with the activities of GKSI are not competitive nor colliding with its members.

The GKSI's objectives are to provide services to members in order to improve members welfare, to maximize profit in order to provide better services to members and develop GKSI business, to strengthen relation between members and between members and others (other co-operatives, private companies, state-owned companies and government).

In the framework of promotion to its members, the GKSI has provided several service standard guidelines covering milk payment, primary co-operatives management and technical service standard.

III.2.2 Organization Structure of GKSI.

The structure of GKSI consists of :

1. Board of Directors : Chairman, Vice Chairman I, Vice Chairman II, Secretary General, Secretary I, Treasurer are elected by members every 5 years.
2. Board of Control, usually 3 persons are elected for a period of 3 years.
3. Advisory Board.
4. Area Coordinator consists of 3 persons, and their duty areas representative of Board of Directors in each region that are for DKI Jakarta and west Java; Central Java and DI Yogyakarta; and East Java. They are elected by members every 5 years.
5. Expert Staff Consists of 4 persons, and their duty are to assist the Board of Director in Policy and business management development.
6. Executive Management Consists of Managing Directors, Director of operational and Finance, Assistant and Secretary for Directors and Head of Internal control. Their duty are to manage the GKSI's business.

7. General Manager consists of 3 persons which each GM located in West Java, Central Java and East Java, and which their duty are to manage the GKSI's business in each region.

III.2.3 Dairy Co-operatives Business Pattern.

In Indonesia the dairy co-operatives business follows an Agribusiness pattern which consists of 3 sub-systems. these are :

1. Pre-production sub-system which includes the activities of feeding, medicine, equipment, and breeding.
2. Process-production sub-system consisting of mainly dairy farming management activities, input supply distribution, milk collecting, training and extension.
3. Post-production sub-system which consists of distribution, transportation, processing and marketing.

The Agribusiness pattern is applied with the subsidiary principle that GKSI and its members have complementary function and roles that support each other.

III.3. DAIRY CO-OPERATIVE DEVELOPMENT

Before the Government decided to develop dairy farming business at the end of Pelita II (1979) there were only 2 dairy cooperatives, both with less than 1,000 dairy farmers.

After the importation of dairy cows, many cooperatives diversified their business unit by opening dairy units and becoming GKSI members. The cattle were provided directly to the farmers through cooperatives utilizing a credit scheme.

In 1982 the third Ministerial decree was issued concerning a milk ratio policy which regulated the importation of raw material of milk. The ratio was based on the national demand and the domestic milk production.

In 1982 the ratio was 1:20 which meant that for every liter of domestic milk absorbed by private milk companies, the companies were allowed to import an amount equal to 20 liters of raw milk material.

The ratio was flexible depending on the national demand and national milk produced. The policy guaranteed the marketing of locally produced milk and therefore that the farmers have the security in their business.

On January, 15th 1985, the Presidential Instruction No.2 was issued re : the coordinative Guidance for National dairy development. This instruction stipulates that the dairy farming business should be carried out through co-operative movements.

Also, the instruction is the basis for the establishment of the National dairy Technical Team which consists of ministerial institution and government bodies related to dairy development. This team is chaired by the Directors General of Livestock Services, Departement of Agriculture.

Because the Government consequently created a conducive environment for the dairy farming business to develop, and a good relationship between all parties concerned (GKSI, IPS and other related business), dairy development grew rapidly and creating new problems.

Dairy development through the co-operative movement can be seen on Table. 2, as follow:

Table 2. dairy co-operative Development :

	1977	1979	1984	1989	1993	1994
Number of coops.	2	28	181	198	204	205
Number of farmers.	980	3,991	32,999	58,797	77,435	80,480
Number od cattle (heads)	-	5,987	131,997	235,188	309,740	321,921
Milk production (000Kg)	1,300	12,480	165,840	278,760	356,500	361,690
Man power absorbtion	-	4,800	97,979	173,569	227,949	236,361
Milk Prince From IPS (Rp/Kg)	70-105	165-223	300	440	580	615
Farm gate from IPS (Rp/Kg)	40-80	80-180	240-285	330-400	431-535	461-572
Local to Import ratio	Unlimited	1 : 20	1 : 3.5	1 : 0.7	1 : 1.07	1 : 2
Device Saved (US\$ 000)	-	3,240	42,130	57,760	82,200	85,400

Source : GKSI (1994)

From the table above, it is obvious that dairy development has accured quickly. Milk production, cattle population and farmers income have already been encreased. However, due to the fast development and the required infra structure could not keep pace and there problem faced by farmers, e.q. lack of knowledge, technical skill and farming management capabilities, inefficient of use their income.

III.4. DAIRY EXTENSION SERVICES.

Extension services is non formal education provided especially for the farmer by extension workers. So, the function of the extension warker, whether they comes from Government or from co-operative, man or women is very improtant to make this program success.

The extension workers major tasks are to provide technical information and the the farmers to practice of using new technology. This is due to the aims of the agricultural extension services :

1. to increase farmers' knowledge and skill ;
2. to increase farmers position and status in the society;
3. to increase their role in the farming economy ;
4. to adapt a working metode and procedure that promotes the estabilishment of the farmers role, initiatives and selfhelp ;
5. to manage their farming business efficiently, effectively and rationally.

Extensive system,since 1976 training and visiting system in extension had been itroduced.

The positive aspect of this system is to have the extention workers keep up their advance knowledge and dicipline in carying their job. While at same time response and feed back from the farmers could be indentivied soon to improve public service.

Facts and problems in dairy management in dairy farming and cooperative is almost similiar in all the area.. The basic problems are :

1. Poor managemnt ;
2. Low productivity ;
3. Some of the cows have long calving internal ;
4. Poor caring of cows and calf ;
5. Lacking milking skill;
6. Low quality of milk ;
7. Poor quality of feeding and milk handling ;

8. mastitis problems,hooves condition very low, legs and housing..

The farmers need to upgrade the problems,but to overcome the problem should be improved through improving farmer skill and knowledge by training or extension services program.

Since 1991, CCD project in East Java started to improve Extension Worker and farmers skill. It is recommended to improve the skill of extension workers and farmers through education and training system.

Because the women is very important ababout 80 - 90 per cent in the dairy farming but the knowledge and the skill is very low.

In connection to manage the dairy farming there is no special education or extension service programe for women.

It is very important to pay more attention to women and to enhance the role of women in the dairy farming, wich aims at developing of dairy to improve farming and to increas the income of the farmer.

Usually the women still have time besides to take care of their children and their home/family, so it's possible for them to take care of their cow, collecting milk, to feed,to clern to milk and bring milk to the Pos Collecting milk.

Women must be brought to a greater extent into the decision making process when village programs are developed. Decision makers must not under estimate the human recources wich women represent as a source of information regarding animal health, as they are in daily and continues contact with household livestock.

Special attention should be given to the integration of women regular extension system.

The activities in Java should be focused initially on farm level production problems ad the management of technical services provided by the CCD project through the primary societies. The programe will there fore start pilot activities

to form dairy farm women groups and integrate these in the cooperative extension system, farm visit, demo etc by women extensionist.

So it's recommended to establish special group for women (Women's dairy farmer group) or organizing women in group of women farmers.

The main reason in favour of formation of women's group are :

- 1) Women involved in dairy farming is about 80 -90 per cent;
- 2) The perception that women are more to be trusted as regards repayment of credit.
- 3) The fact that women more than men are engaged in additional activities, and
- 4) The fact that in some areas men use to migrate to the other areas in search of work.

Other reason is that household finance and the marketing of product are often managed by women, who are very much aware of the risk a family undergoes when embarking on a new or expanded livestock venture.

To extent for women's group is better by women extension worker, because some of the women farmer still hesitate to the men, due to cultural background.

Through dairy women's groups, the women will get special education about farm from extension services to improve their knowledge and skill and also will understand more about cooperatives.

If the women have good skill and knowledge, they will be able to manage their farm and their husband will have more opportunity to find another job. And the family income will generate from both husband and wife activities, so the family's welfare becomes higher and healthy.

15

COUNTRY SITUATION PAPER

SIXTH ICA/JAPAN TRAINING COURSE FOR WOMEN LEADERS OF AGRICULTURE COOPERATIVE IN ASIA.

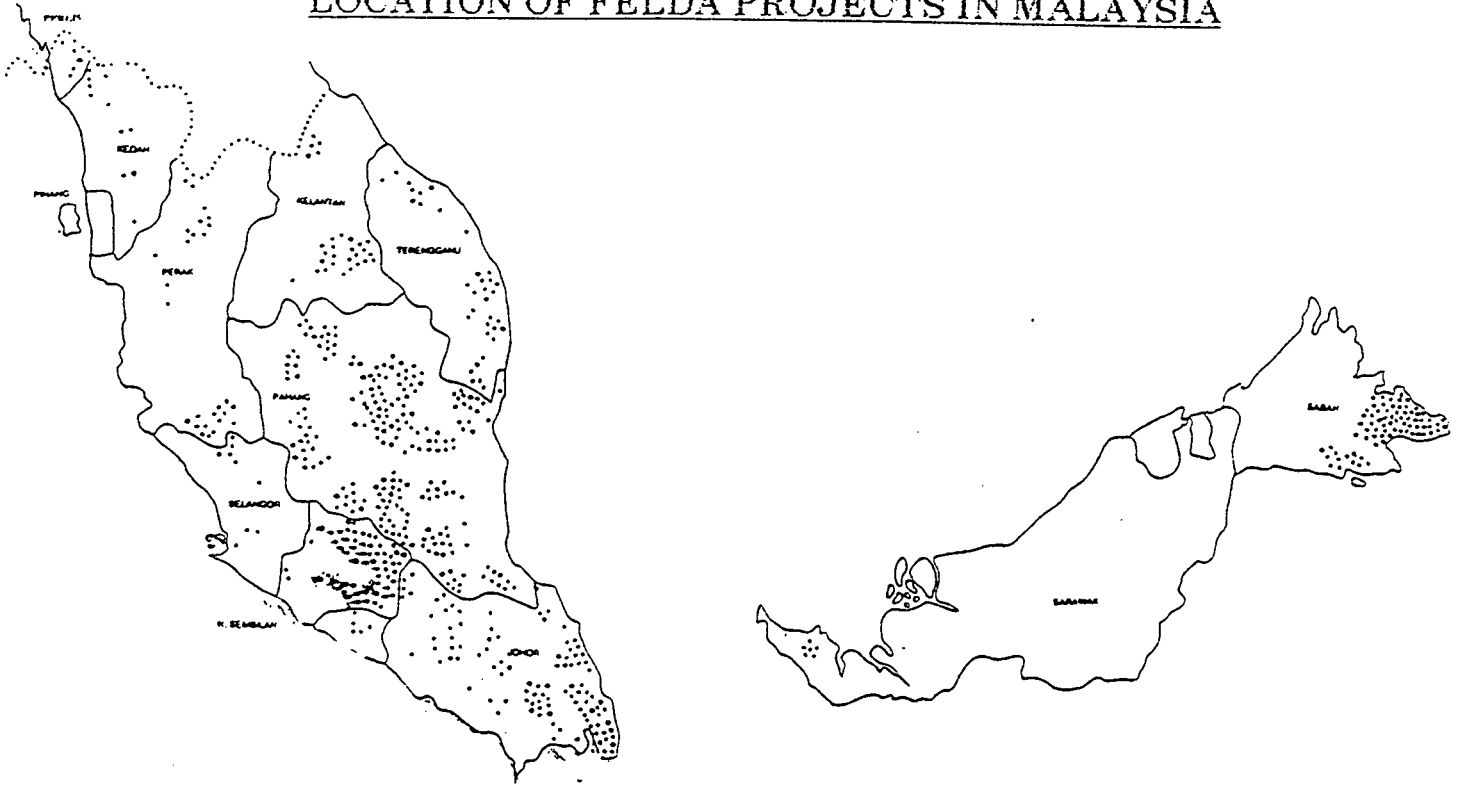
OCTOBER 20 - NOV. 16, 1996

**INSTITUTE FOR THE DEVELOPMENT OF
AGRICULTURAL COOPERATION IN ASIA
(IDACA)
TOKYO, JAPAN.**

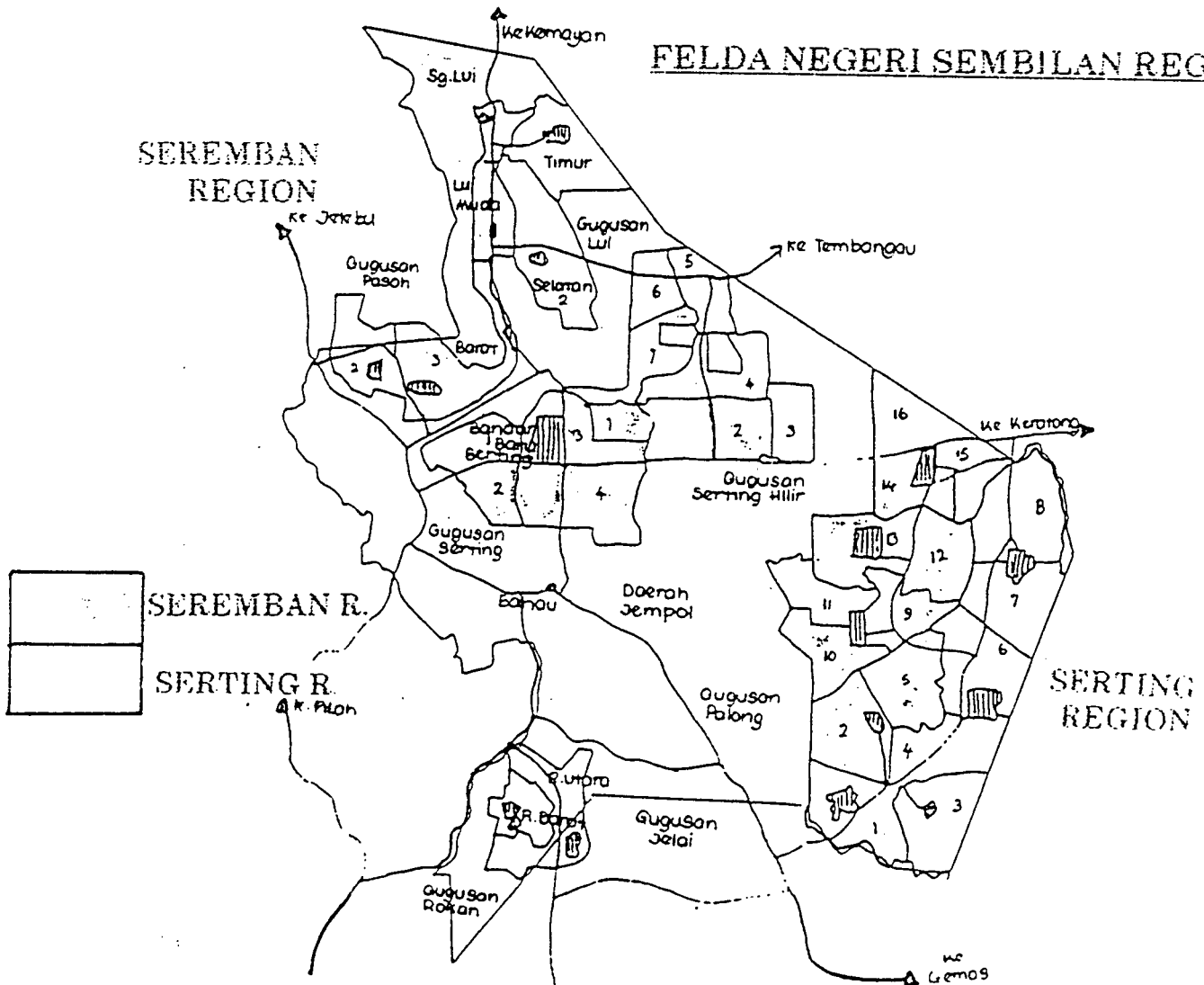
Prepared by,

**KHAIRIAH BT. HJ. HASSAN
MALAYSIA.**

LOCATION OF FELDA PROJECTS IN MALAYSIA



FELDA NEGERI SEMBILAN REGION



MALAYSIA

Malaysia comprises of Peninsular Malaysia and the states of Sabah and Sarawak. The total land area is 329,758 sq. kilometers. Peninsular Malaysia consists of eleven states including The Federal Territory of Kuala Lumpur which is also the capital city. Thailand, Singapore, Brunei and Indonesia are its border countries. Malaysia being located in the tropics enjoys a warm and sunny weather all the year round.

Population And Health

Malaysia is a multi-racial country with a population of 19.8 million. The Malays, Chinese, Indians and the indigenous people of Sabah and Sarawak form the majority of the population.

The Malays are all Muslim, the Chinese mostly Buddhist or Taoist and the Indians are mostly Hindus. Sabah, Sarawak and Labuan are the homes of the various indigenous groups of people such as Bajau, Dayak, Iban, Kadazan, Melanao, Murut and the Chinese.

Population is also expected to rise to 22.5 million by the year 2000 if the rate of 2.8% for the years 1990 - 1994 remains unchanged.

As a result of the rapid socio-economic growth of the country, life expectancy has risen for both males and females.

Life expectancy has risen from 58 years in 1957 to 74.2 years in 1994 for females. The corresponding figures for males are 56 and 69.7 respectively.

Table 1: Life Expectancy

Year	Age Of Male	Age Of Female
1957	56	58
1980	66.4	70.5
1994	69.7	74.2

Economy

Malaysia has made a rapid economic progress since its independence in August 1957.

Effort has been made to increase industrial and agricultural production through group land development and opening of industrial areas that emphasise efficient utilisation of resources. Various Federal and Regional Land Development Authority such as FELDA, FELCRA, KETENGAH, KESEDAR and KEJORA have opened up new land for agriculture, settlement and promoting industrial activities, while RISDA has been given the task of carrying out replanting of old rubber trees with high yielding rubber clones.

The agricultural sector experienced vigorous growth, due chiefly to the firmness in demand for palm oil and rubber. The average price of crude palm oil at RM1,163 per tonne while for rubber, RSS1 and SMR20 average prices from 214.5 to 294.3 per kg. respectively.

The 1990's have witnessed unprecedented economic growth with near full employment at 3% unemployment, low inflation rate of 4% and high growth rate of 8.7%.

Table 2: Shares Of Various Sectors (% Workforce)

Sectors	1985	1990	1995
Agriculture	23.8	18.7	18.9
Mining and Quarrying	10.4	9.7	0.5
Manufacturing	20.7	27.0	25.5
Construction	4.8	3.5	8.1
Services	43.3	41.1	47.0
Total	100.0	100.0	100.0

Roles Of Women In Agricultural Sections And Related Sectors

In 1957, 77% of working women were in agricultural sector where they formed about 60% of the workforce. In 1993, only about 19% of women were in the agricultural sector. Women have now moved into manufacturing (27%) where they now formed 60% of the workforce.

Table 3: Employment In Occupational Categories:
Distribution By Gender 1970 And 1993

Occupational	1970		1993	
	Male	Female	Male	Female
Professional, technical and related.	4.6	5.3	67.3	11.2
Administrative and managerial	1.0	0.1	4.0	1.0
Clerical and related	5.4	4.1	7.5	16.7
Sales and related	9.8	4.9	10.3	10.7
Service workers	8.1	8.4	10.6	14.4
Agricultural workers	47.6	66.8	22.6	18.9
Production and related	23.5	10.4	37.6	27.1
Total	100.0	100.0	100.0	100.00
Total number employed (000)	1,928	866	4,859	2,537

The rapid growth in the manufacturing and service sectors and the rising importance of agro- based industries will require complimentary growth in agriculture to ensure a viable and sufficient supply of agricultural inputs to these sectors.

COOPERATIVES AND DEVELOPMENT

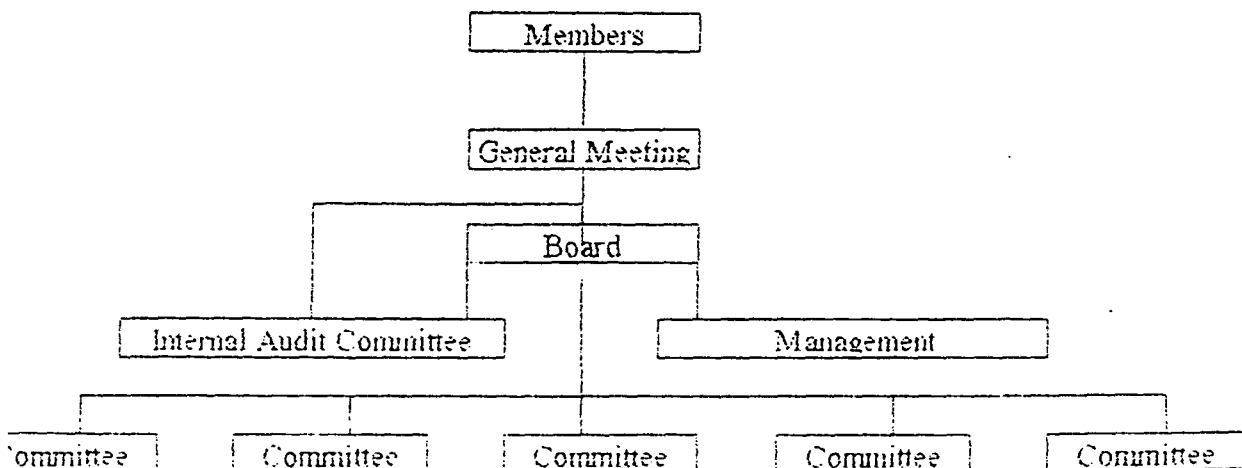
The cooperatives in Malaysia are registered under the Cooperative Act 1993. With the new Act, the cooperative laws for Peninsular Malaysia, Sabah and Sarawak were consolidated. This Act enhanced the regulatory powers of the Department of Cooperative Development (Jabatan Pembangunan Koperasi).

All Cooperative Societies are registered under the same Cooperative Act but for Agro-based coops, the Director General of Farmers Organisation Authority (FOA) exercise the powers of Registrar General as appeared in Coop Act, as well as the Director General of Fisheries Development Authority (both under the Ministry of Agriculture).

Cooperative Organisation

Since a cooperative is a business organisation voluntarily formed and run by members, it is managed and controlled by the group members themselves through a democratic process. It follows the principles of voluntary and open membership, democratic management, equitable division of profits and fulfill social obligations of its members.

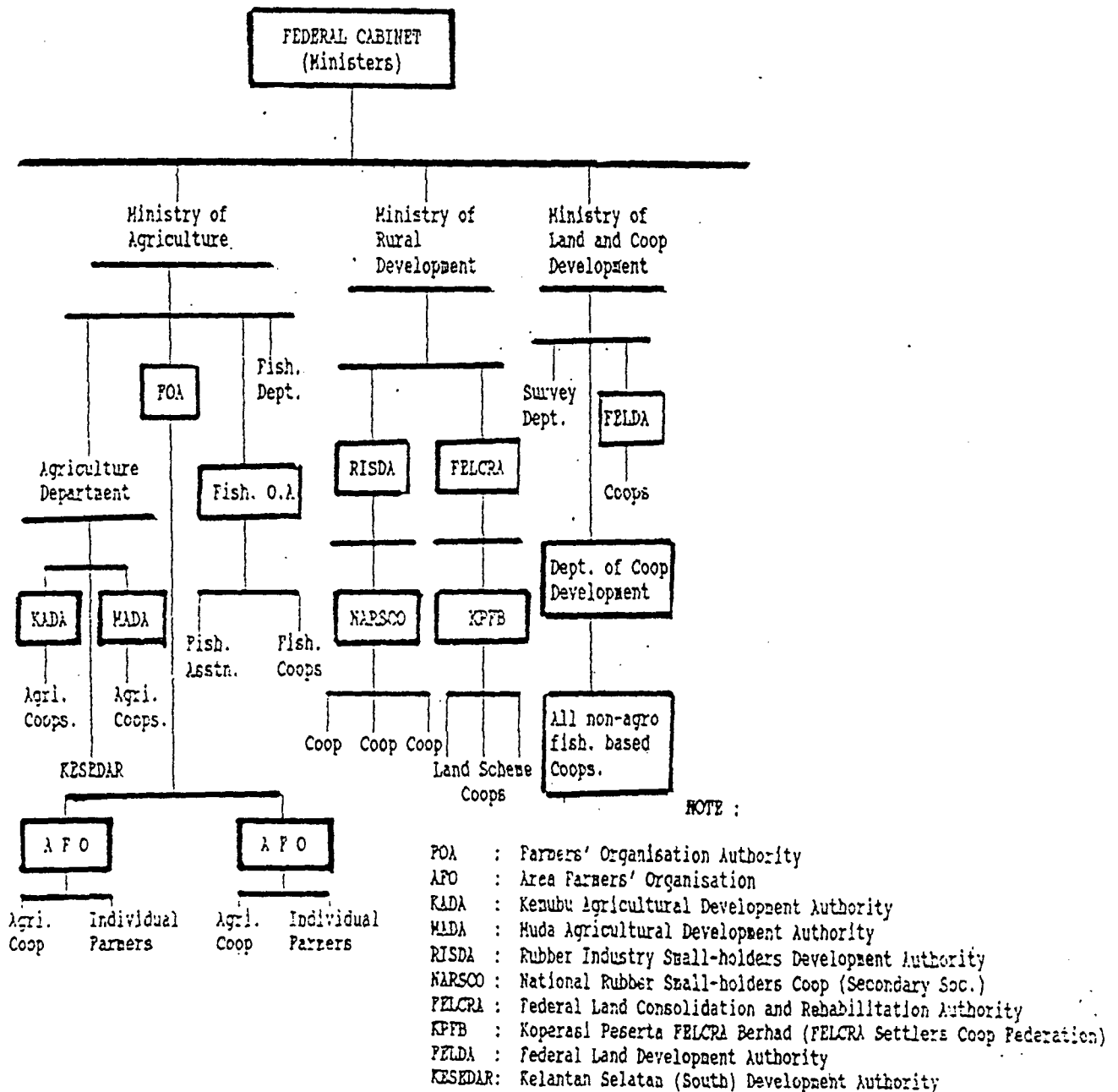
The organisational structure of a cooperative movement will be



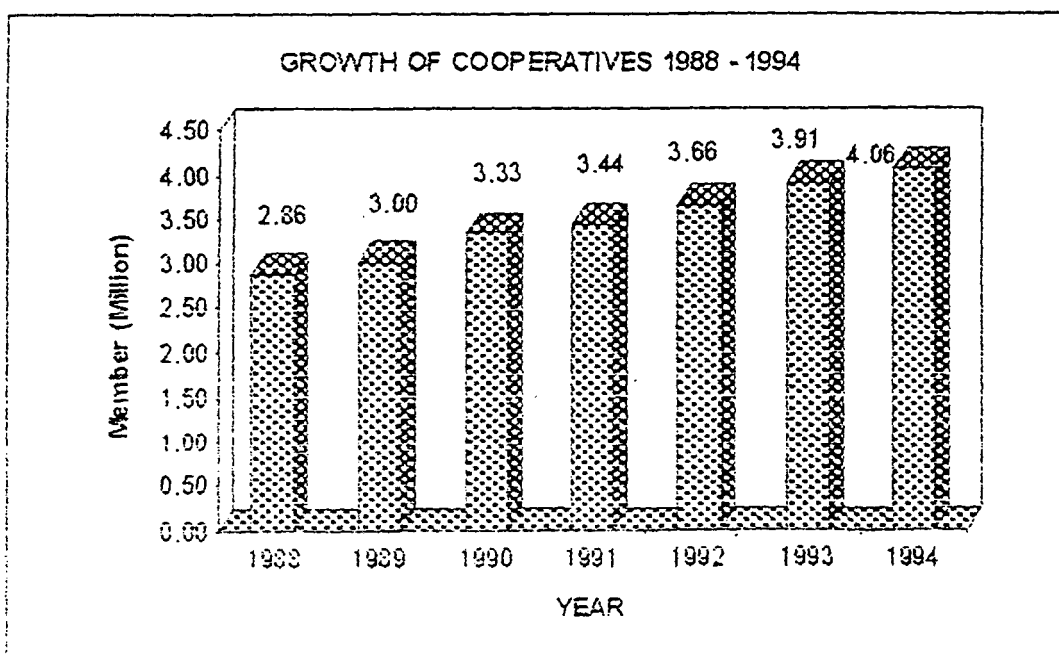
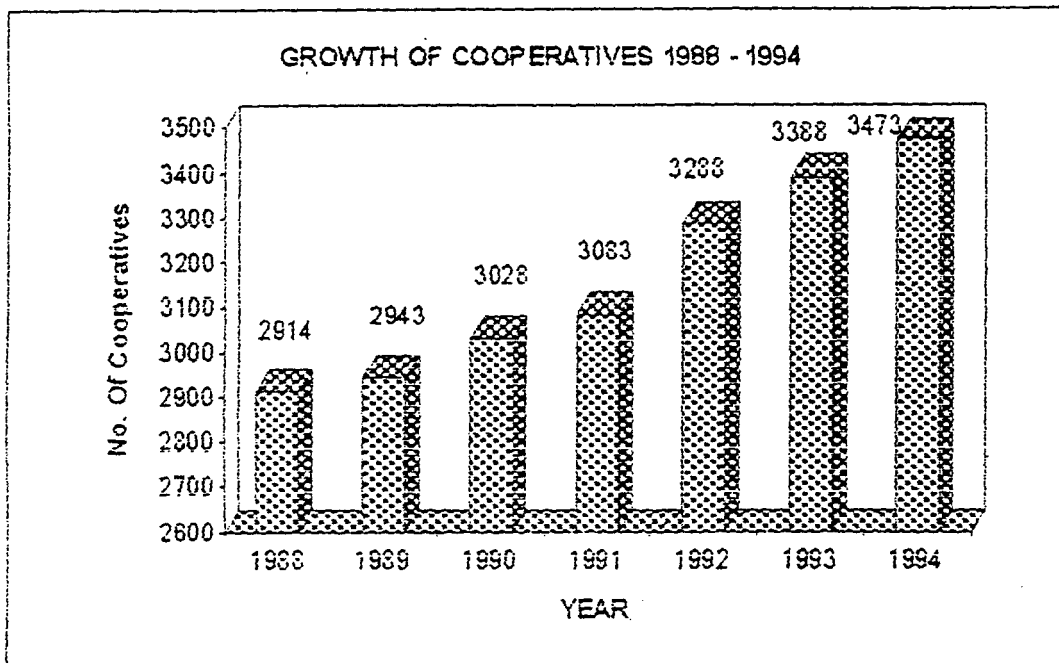
Agriculture Cooperatives

The present state of Agricultural Cooperative Societies in Malaysia is rather difficult to explain simply because they are being placed under several government departments and agencies and each agency has its own policies and perspective as regards to coop societies under their charge.

Some of the ministries and agencies are as shown below:



After 73 years of establishment, cooperative movement in the country has succeeded in building assets of RM9 billion and membership of 4 million people. The number of cooperatives has also increased since. By the end of 1994, there are 3,473 cooperatives registered under the Department of Cooperative Development of Malaysia.



Efforts have been done to push our cooperatives movement internationally by participating in seminars and study visits organised by the ICA (International Cooperative Alliance).

For the first time, Malaysia became the host country to the ICA Regional Consultation which was held at Kuala Lumpur in April 1994 whereby almost half of the Kuala Lumpur Resolutions were accepted in the conference of the Asia Pacific Ministers of Cooperative held at Colombo, Sri Lanka in July 1994.

Older and wiser the cooperative movement pushed along by its overseer, the Department of Cooperative Development has been undergoing reforms which lead to success of the movement.

FEDERAL LAND DEVELOPMENT AUTHORITY (FELDA)

The Federal Land Development Authority (FELDA) was established in 1956 under the Land Development Act 1956. The Authority is administered by a Board responsible to the Minister for Land and Co-operative Development.

The role of Felda is to open up new land for agriculture and settlement of the rural and landless people in the hope to improve their standard of living, thereby narrowing the gap between the quality of life of the rural and the urban sectors of the population. In order to bring about a more effective attainment of these objectives, Felda's development efforts are complimented by a series of downstream activities carried out by its subsidiary corporations and companies which operates on a commercial basis.

Crops

Felda has mainly engaged in the cultivation of oil palm and rubber and to a small extent in sugarcane, cocoa and coffee.

Table 4: Crops Cultivated By Acreage

Crop	Hectares
Oil palm	671,656
Rubber	174,291
Others	8,370
Total	854,317

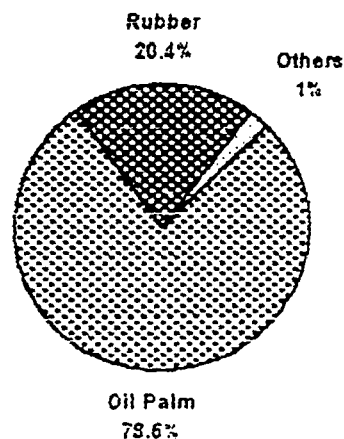
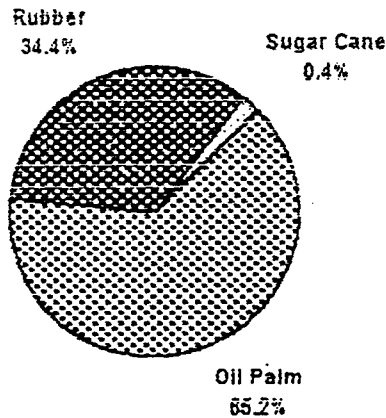


Table 5: Settler Emplacement Under The Various Crops

Crop	No. Schemes	No. Of Settlers	%
Oil Palm	195	74,377	65.2
Rubber	113	39,335	34.4
Sugar Cane	1	447	0.4
Total	309	114,159	100.0

Table 6: Settler Emplacement In The Various States

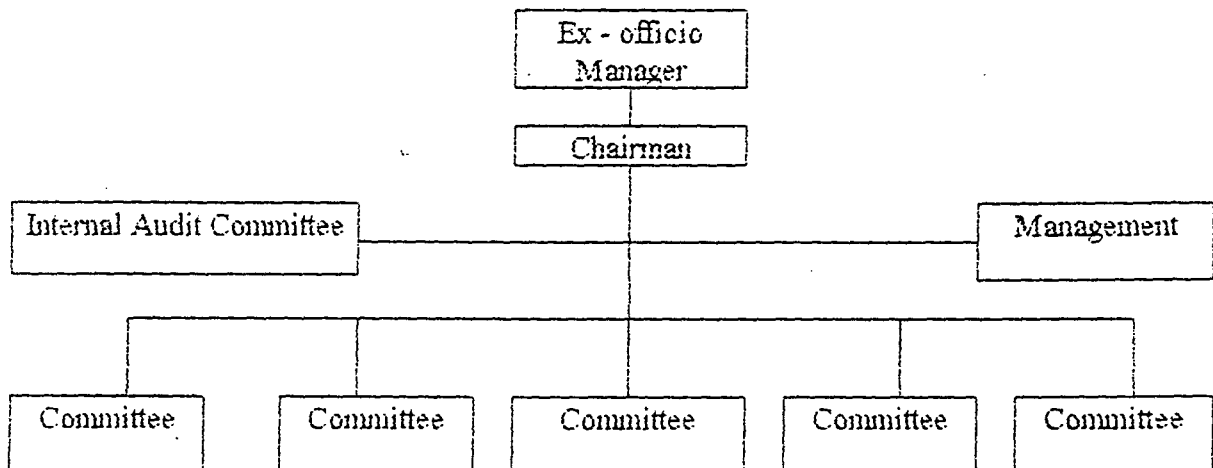
Settler Emplacement In The Various States			
State	No. Of Schemes	No. Of Settlers	%
Pahang	110	42,903	37.6
Johore	72	28,017	24.5
N. Sembilan	48	17,179	15.0
Terengganu	20	7,430	6.5
Perak	17	5,927	5.2
Kelantan	11	3,118	2.7
Kedah	9	3,179	2.8
Selangor	6	2,571	2.3
Sabah	9	1,649	1.4
Malacca	4	1,329	1.2
Perlis	3	857	0.8
Total	309	114,159	100.0

Cooperative In Felda

Felda has a total of 309 schemes emplaced with 114,159 settler families. of which 295 schemes have established cooperative movement. Membership to date amounts to 106,289 settlers or 93% of total settlers. Total share accumulation of members amounts to 34.8 million of which 28% or 10.0 million is in the form of investment in Felda's Investment Portfolio (Kooperasi Permodalan Felda).

Organisation Structure

Each land scheme has its own cooperative and the structure is as shown:-



The manager who is the administrator of the land scheme is the ex-officio who guards the cooperatives and guides its growth relentlessly. Apart from the manager one scheme staff is assigned as coordinator ensuring a close watch always.

Relationship With Other Cooperatives

All cooperatives are governed by the Ministry of Land And Cooperative Development through its Cooperative Development Department (JKK). The

JPK is the law enforcer whereby notice of annual and extraordinary general meetings, accounts and election results need to be notified.

The cooperatives operate individually and the movement's status and performance are reported regularly by their managers.

The principal economic activities are:-

<u>Types Of Activity</u>	<u>No. Of Cooperatives Involved</u>
Transportation of FFB	215
Bus service/transportation	53
Contract-agriculture/general	71
Haulage and tankers	66
Provision shops	9
Petrol/Diesel station	69
Taxi service	11
Other forms	110

Cooperatives In Seriting Region

The cooperatives in Felda comes under the category of Government Sponsored Cooperatives.

There are 23 cooperatives operating in Seriting Region involving 7,772 settlers.

10 cooperatives are involved in transporation of FFB (Fresh Fruit Bunches). 1 operate school bus. 3 carry out contract works, 9 are involved in transportation of latex, general trading and handicrafts.

Through such activities, settlers are not only able to supplement their incomes, but also create employment opportunities in the communities in which they operate. To date total assets of these cooperatives amounted to about 4.1 million.

Since majority of the women members are involved in small scale industry like handicrafts, tailoring and food processing, here I will elaborate in detail the tailoring/handicraft project organised by the women's movement in Serang Region.

Sewing/Handicraft Project Of The Women's Movement Of Serang Region

The workshop began its operation on September 16th, 1991 with the initial capital of RM10,000.00. The workshop produces varieties of curtains, bedsheets, cushion, table-cloths, baby-sets, scarves, fridge covers and holders and more. Our workers are mainly the housewives (8) and settlers daughters (2).

Objectives

- i. To generate income to the settler's wives.
- ii. To give skills in sewing and tailoring to the wives and daughters of the settlers.
- iii. As an alternative to working in factories outside Felda.
- iv. To reduce outflow of money from the schemes/the projects.

Raising Capital From External Sources

The members of the Women's Movement have gone out not only to get the buyers for their products but also tried to get funds from external sources such as political bodies and other agencies. The sewing machines and sewing equipments that we have received from various donors are as below:-

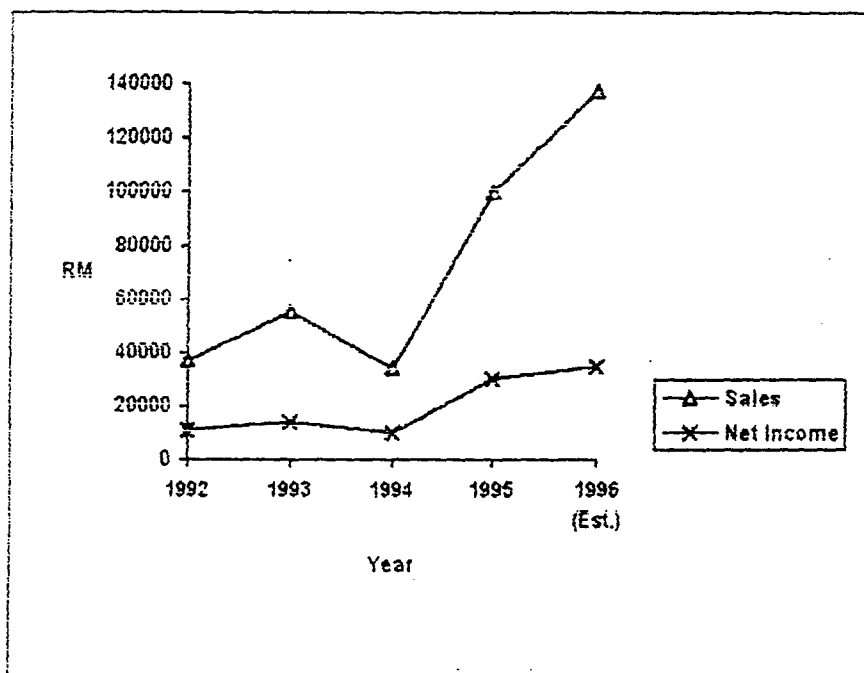
i.	Felda - 1992	-	2 heavy industry machines	-	RM 9,500.00
	1995	-	1 overlock sewing machines		
ii.	Felda (1995)	-	2 cloth cutters	-	RM 1,500.00
iii.	State Government (June 1992)	-	1 embroidery machine 2 heavy industry sewing machines.	-	RM 6,200.00
iv.	State Government (August 1992)	-	2 heavy industry sewing machines. 2 sewing machines 1 overlock sewing machine	-	RM 8,000.00 ----- -----
			Total	-	RM27,200.00 =====

As the business expands so does the rolling capital. In 1994 we have injected an additional capital of RM30,000 which comes to the total of RM40,000. To date the networth of the project is RM105,000.

Table 7: The production of the workshop from 1992 - 1996:-

Year	Sales	Net Income
1992	37,000.00	11,100
1993	55,687.00	13,921
1994	34,014.00	10,204
1995	100,080.00	30,000
1996 (Sept.)	102,693.90	29,371
1996 (Estimate)	137,693.90	34,423

Net Income Of The Workshop 1992 - 1996



Japan Overseas Cooperation Volunteer (JOCV)

In December 1994, a member of JOCV Miss Yoshiko Ueda was posted in this region, specially to promote the art of designing and dressmaking as well as to establish a wider market for the finished products.

As her counterpart we identified the weaknesses of the project such as:-

- i. Products were prepared in bulk and in the form of stocks.
- ii. Since we have no salesman, products are sold by the members from the various Felda schemes in the region.
- iii. The workers only know how to sew but they are not interested to sell the products.

Beginning from March 1995 we went out looking for contracts or sub-contract. In September 95 we managed to get contract from Jaya Jusco (one of the leading supermarkets in Malaysia) to supply them with cushion covers. This contract lasts until September 98.

To date we have supplied 12,663 pieces of cushion covers amounting to RM58,584.65. The estimated profit is about RM10,545.23.

Besides Jaya Jusco, we also do business with Batek Malaysia Sdn. Berhad and Linen Craft Sdn. Bhd. The products now include sewing children's clothes and various kinds of bags.

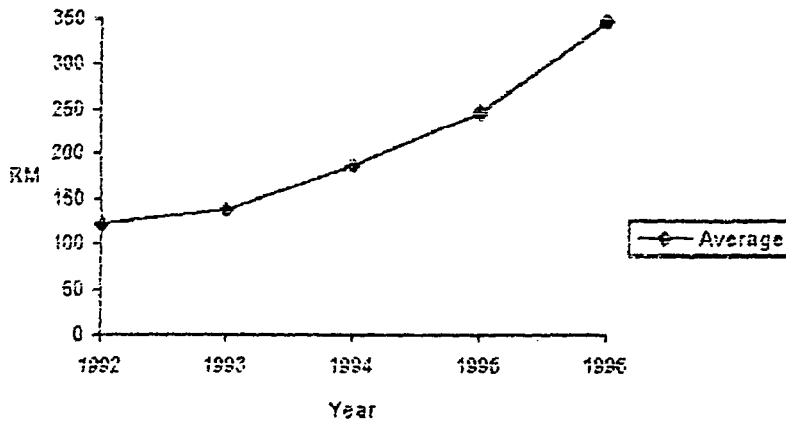
In order to meet the target, we have improved our working system through meeting and discussion between the workers and the management staffs. Products are now produced only on purchase, thus we do not take the risk of keeping stocks. We have also improved the system of wages by giving attendance incentives.

The average monthly income of the workers have increased since:-

Table 8: Average Monthly Income Of Workers

Year	Income				Average
	Jan. - Mac	April - June	July - Sept.	Oct. - Dec.	
1991	-	-	-	95.00	95.00
1992	90.00	75.00	145.00	179.00	122.25
1993	125.00	115.00	157.00	156.00	138.25
1994	307.00	123.00	163.00	156.00	187.25
1995	293.00	192.00	274.00	231.00	247.00
1996	333.00	325.00	380.00	-	347.66

Workers Net Monthly Income 1991 - 1996



Benefits Of The Project To The Members

- i. They are provided with facilities to purchase things on credit basis.
- ii. They get the previllages of buying things at a very good price.
- iii. They are the owners as well as the users.

Problems Faced By The Workshop

- i. Low level of education among the settlers wives and lack of knowledge leads to problems in the planning, marketing and managing of the workshop.
- ii. They are too dependent on the staff or the extension workers.
- iii. Young women migrate to towns and a large number of them became employees particularly in electronics, textile and some other manufacturing industries.

Solutions

- i. Give the workers motivation classes and training to develop their skills.
- ii. Organise study visit to factories or other similar workshop to learn more about production and quality products.
- iii. Expand the bussiness so that more workers could be employed, thus reduce migration of the youths from Felda.
- iv. Engage professionalism into the business and financial management with skilled management personnel.

Conclusion

The establishment of land development and resettlement programmes in Malaysia have certainly developed viable socio-economic opportunities for the further enhancement of womens' role in rural development. Hopefully this training programme would give me opportunity to exchange ideas and experience with the participants from other countries and with the new knowledge I would be able to perform better and help in the progress of the workshop in future.

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**PIHAK BERKUASA KEMAJUAN PEKEBUN KECIL
PERUSAHAAN GETAH KEMENTERIAN
PEMBANGUNAN LUAR BANDAR, MALAYSIA**

Sixth ICA/Japan Training Course For
Women Leaders Of
Agriculture Cooperatives In Asia,
Tokyo, Japan.
October 20 - November 16, 1996.

Organize By : IDACA

Rubber Smallholders Cooperatives
Background Paper From Malaysia

By:
Latifah Abdullah
RISDA Malaysia

October, 1996

Part 1: General Background About Malaysia

Malaysia covers an area of about 329,758 square kilometers consisting of Peninsular Malaysia and the State of Sabah and Sarawak on the island of Kalimantan (Borneo) . The two regions are separated by the south China sea. Peninsular Malaysia covering 131,598 square kilometers has its frontiers with Thailand in the north and Singapore in the south while Sabah with area about 73,620 square kilometers and Sarawak about 124,449 sq. kilometers.

Peninsular Malaysia consists of the states of Johor, Kedah, Kelantan, Melaka, Negeri Sembilan, Pahang, Perak, Perlis, Pulau Pinang (Penang), Selangor, Trengganu and the Federal Territory (Wilayah Persekutuan) of Kuala Lumpur.

The state of Pahang is the largest in West Malaysia with an area of 35,965 sq. km while the smallest is Perlis with an area of 795 sq. km.

The Population of Malaysia is about 19.6 millions people. Three major ethnic group are Malay, Chinese and Indian. Islam is the federal religion, other religions are Buddist, Hindus and Christian.

Agriculture plays an important part in the overall economic development of the country through its contribution to the Gross Domestic Product (GDP), employment and foreign exchange earnings. Malaysia is currently the world's primary exporter of natural rubber and oil palm.

Status Of Agriculture Land In Malaysia

There are 5.38 million hectares of total area planted with main crop in Malaysia and 3.8 million hectares owned by individual farmers/smallholders and the balance are operated by estate sector, details as shown below:

<u>Crops</u>	<u>Total (hectare)</u>	<u>Estate (ha.)</u>	<u>Smallholders(ha)</u>
Rubber	1,737,887	274,982	1,462,905
Oil Palm	2,411,999	1,154,267	1,257,732
Cocoa	271,530	126,825	144,705
Paddy	660,700	-	660,700
Coconut	267,058	15,961	251,097
Tobacco	11,900	-	11,900
Pepper	11,200	-	11,200
Pineapple	9,600	-	9,600
Tea	<u>3,100</u>	<u>3,100</u>	<u>-</u>
	<u>5,384,974</u>	<u>1,575,135</u>	<u>3,809,839</u>

Statistic below shows production of main crop in Malaysia in 1994 with oil palm as a leading product.

Crops	Production (metric ton)	Import (metric ton)	Export (metric ton)
Oil Palm	6,373.5	167.3	5,536.0
Rubber	1,217.5	95.8	1,035.0
Paddy /Rice	1,188.6	443.6	0.1
Pineapple	189.1	-	19.1
Cocoa	184.0	-	125.4
Coconut	40.0	1.5	37.4
Tea	23.6	5.9	0.3
Pepper	24.0	-	22.7
Tobacco	11.2	5.4	-

Part II : Cooperatives Movement In Malaysia

Cooperatives society movements in Malaysia started in 1922. Since then there are 3,943 registered cooperatives in Malaysia with total number of memberships are about 4.1 million members. Total shares capital in the cooperatives are more than Ringgit Malaysia 2.4 Billion.

Agriculture Cooperatives

470 agriculture cooperatives were registered with 938,062 members. Total Shares capital RM45,458,612 and total business turn-over about RM427.75 million. Details as table below:

State	No of Coop	Members	Share Capital (RM)	Business Turn-over (million RM)
Perak	77	166,970	7,929,278	82.37
Johor	72	146,544	6,873,365	48.80
Kelantan	51	120,660	3,501,003	40.79
Kedah	51	117,595	5,179,735	44.75
Pahang	51	83,496	3,262,940	20.51
Terengganu	40	77,166	3,238,323	61.84
Selangor	37	73,159	4,933,762	42.61
N/Sembilan	30	53,287	3,296,008	16.87
P.Pinang	25	42,886	3,240,400	41.68
Perlis	17	25,479	1,743,491	15.52
Melaka	16	25,820	2,260,307	12.05
Total	470	938,062	45,458,612	427.75

All 470 agriculture cooperatives were active. Most of the activities are related to the needs of the members and other farmers such as:

1. Supplying agriculture inputs
2. Marketing agriculture products
3. Contracts works on land development
4. Transports

Organizational Structure of The Cooperatives

Most of the cooperatives in Malaysia has almost the same organizational structure usually with 15 board members , manager and other staff.

At state level, every state has their own State Department of Cooperatives Development and State Farmers Organization Department.

Whereas at National level, the cooperatives programs were monitored under Ministry of Land and Cooperative Development.

Organizational Structure of Women's Associations

The Malaysian Government has long recognized the contribution of women towards the overall national development. As such, the government is always encourage the participation of women by opening up more opportunities for women such in the social, economic and political field.

The formulation of the National Women Policy(NWP) in 1989 further signifies the government's sincerity in wanting to utilize to the optimum their potentials in the social and economic development of the country.

The overall objectives of the NWP are as follows:

1. To ensure the fair share in the acquisition of sources and information among men and women, and in the acquisition of opportunities and benefits from development
2. To integrate the womenfolk in all sectors of national development in line with their ability and needs, with the objective of improving their quality of life, eradication of poverty, ignorance and illiteracy and to ensure the country is safe and prosperous.

A few institutions and organizations have been created to integrate women into mainstream of the nation's development. The main one are:

1. NACIWID (National Advisory Council For The Integration of women in Development)

NACIWID was established in 1976 to interpret the international plan of action on women in development at the national level. The council is a multisectoral body comprising representatives from government and non-government sectors. Amongst the functions of the council are to provide advisory services and guidance to women's organizations.

2. Women's Affairs Division (HAWA)

Formed in 1983, under Ministry of National Unity and Social Development to oversee, monitor and evaluate services offered by the public and private sectors for the benefit of women.

Since 1994, HAWA is transferred under Prime Ministry's Department to make sure that the Prime Minister have direct supervision on programs for women development.

A budget allocation of RM20 million has been made to support the programs and projects under Sixth Malaysian Plan (1991-1995).

The Ministry of Rural Development has several agencies which carry out activities related to women, RISDA, FELCRA, KEMAS, (Community Development Department) and all States Regional Development Department.

The State Department of Agriculture (SDOA) also run the similar programs for farmer, especially in traditional villages.

Problems In Improving The Status Of Women

Women play an important role in the development of the country. As spouse and mother, they naturally form the main force in the formation of a caring and progressive Malaysian society. Outside the home, women are an important economic source. However, their participation could be hampered due to the following obstacles:-

1. Their dual responsibilities which appear to contradict each other, i.e. towards the family and job, limit their mobility and participation in the labor market.
2. The streaming of educational disciplines according to sex will differentiate not only the type of job, but will also create problems in their assimilation and participation in the labor market.
3. The social norms as to the role and status of women in society could limit their involvement in economic activities.
4. Women are normally considered as secondary income earners, and only help to add further to the family's income. As such their jobs are not considered as important to the family.
5. Women with children and who depend the livelihood fully on their husband are the ones greatly exposed to domestic brutality. Their lack of skill leave them with little choice and limit them from venturing into other alternative source of income.
6. The lack of training in relevant management skills, lack of credit facilities and the lack of market information also limit the participation of women.
7. The working environment are normally not conducive for women to continue working. Such situation limits their opportunities in training and thus their career development. The separation of the house and workplace as well as time of work further hamper the womenfolk from continuously involving themselves in the labor market.

Part 111 : Information About RISDA and Smallholders Cooperatives

The Rubber Industry Smallholders Development Authority (RISDA) a statutory government agency is responsible for the economic and social development of about 420,000 smallholders families . This is to be done through various replanting programs mainly rubber and other related activities.

The Objectives of RISDA are as following:

1. Replant all old rubber areas with approved crops and ensure the use of high quality, high yield planting material.
2. Encourage the optimal use of modern agricultural practices to accelerate production.
3. Optimal use of all factors of production to maximize income above the poverty line.
4. Improve the quality of output and ensure fairmarket prices.
5. Direct involvement of smallholders in the development of entrepreneurship, investment, small scale industries and cooperatives .
6. Active participation of smallholder in social and institutional development programs to acquire knowledge, skills, independent and positive attitudes.

RISDA Activities

The activities of RISDA is divided into two section that is:

1. Economic Development Programs
2. Social And Institutional Development Programs

In the Economic Development Programs replanting is the core business of RISDA. At present rubber smallholders through RISDA annually replant about 40,000 hectares of rubber smallholdings nationwide. Under the 7th Malaysian Plan, from 1996- 2000 RISDA has set a target to replant 35,000 hectare annually.

Replanting are done through 3 approaches:

1. Mini Estate
2. Group Replanting
3. Simultaneous Replanting

In social and institutional Development Programs the human resources has been given priority so that the smallholders are more knowledgeable and easier to accept new technology.

In these program there are several activities:

1. extension services
2. smallholders cooperatives
3. smallholder family development
4. integrated farming system
5. development of basic infrastructure

Smallholders Cooperatives

The cooperatives organization in RISDA has started in the early 1980 and there are altogether 65 smallholder cooperatives. The parent of all the smallholder cooperative is NARSCO (National Rubber Smallholder Cooperative) who is responsible to supervise and monitor the development and achievement of these cooperatives.

Narsco has bigger function at national and international level. The main activities of Narsco are:

1. Main commodity - marketing of rubber and oilpalm
2. Contract of supply agriculture Inputs to RISDA/ government/ private
3. Transportation - supplying of agriculture input to smallholder.
4. Travel agency
5. Food industry- 'UMI'

As at December 1994 there are 65 cooperatives operating at state and district level with a total membership of 177,313. Its accumulated share capital is about RM12.05 million.

In Muar the smallholder cooperative is called KOPMAJU BHD. and the membership is 7,998 with accumulated share capital RM589,000. The women participation is 2,499 that is 31% .

The activities of this cooperative is basically on agriculture that are :

- marketing of rubber and oilpalm
- supplying agriculture inputs
- contract work that is land development etc.
- small scale industries (cottage industry)

Women Participation and Problem

Apart from strengthening smallholders and smallholdings, Risda has also strengthened the sector as a whole through its institutional development effort. Risda effort here include the following:

- smallholder development center
- smallholder community agents
- smallholder women's organization
- socio-economic development fund.
- smallholder cooperative

15人の理事のうち

3人は女性が占める?

In Risda we have smallholder women organization known as PWPK and the activities are mainly in small scale industries that is food industry and handycraft. The smallholder cooperative here Kopmaju has built a promotion center for this small scale industries for the women activities in Muar. Indirectly the cooperatives has a strong support to the women activity in Muar. Through this facility we hope that the women smallholders will be more creative and increase the entrepreneurship among the women.

Another remarkable strategy undertaken by Risda is to ensure that at least 30% of the women smallholders will be participating in all Risda sosio-economic activities. Risda aims to create women smallholders a community that is knowledgeable and skillful.

- 12 -

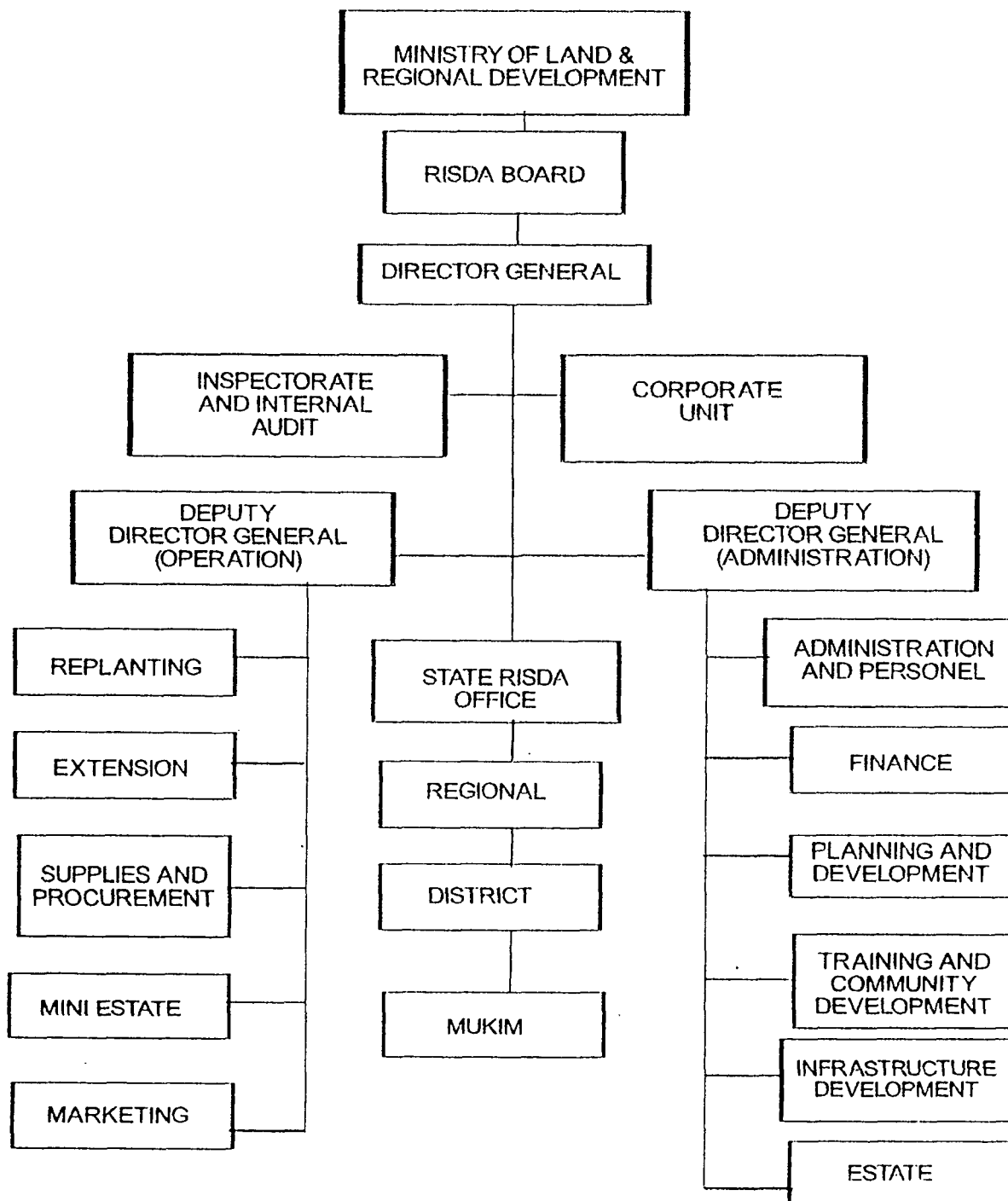
Less than
100 acres
2.5 hectar
1 ha =
2.47

The involvement of women in cooperative especially Kopmaju is not strong enough whereby the membership is approximately 30% and in the board member, the women contribute only 12.5%. The problem of women's participation is that they are not interested, busy with household responsible and furthermore they are not well educated.

To overcome the problem the womenfolk should be exposed to the knowledge of cooperative as what ANGKASA has organize a committee to monitored and supervise the activities involving women in cooperative movement especially to the women working in factor

It is the RISDA vision that the future development of the rubber smallholders sector will be totally undertaken by the smallholder cooperative. We hope that the womenfolk will play an important role in the cooperative activities especially in the small scale industries whereby it can give extra income to the smallholders families

Organizational Structure



COUNTRY PAPER (PAKISTAN)

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PART-I

General Background Information:

Pakistan is located between the latitudes of 23°30' and 36°45' North and between the longitudes of 61° and 75°30' East. On its east and south-east lies India. On the north and north-west is Afghanistan, on the west Iran and in the south the Arabian Sea. It has a common border with China along its Gilgit Agency. Tajikistan is separated from Pakistan by a narrow strip of Afghan territory called Wakhan.

Pakistan can be divided into seven major physiographic units or regions: (i) the northern mountains, (ii) western bordering mountains (iii) Salt range and Potwar plateau, (iv) Upper Indus plain, (v) Lower Indus plain, (vi) Balochistan plateau, and (vii) Thar desert.

The Himalayan and trans-Himalayan ranges constitute the bulk of the northern mountains. Included in the trans-Himalayans is the Karakorum range, which is about 20,000 ft high. Its highest peak, second highest in the world is Mount Godwin Austen (K-2), 28,250 ft. In the north-west lies the Hindukush range, with Tirichmir as its highest peak.

Climate: Climatically Pakistan offers perhaps the greatest measure of diversity. Pakistan contains some of the hottest parts of the world in the Jacobabad and Sibi district, while parts of Balochistan and the northern mountain areas are characterized by extreme cold. Pakistan possesses, a dry, continental climate, where rainfall is scanty. The diversity of climates and physical structures enables Pakistan to have a large variety of crops. Consequently its agricultural economy is well diversified and balanced, supplemented by the worlds largest irrigation network.

The physical conditions vary so greatly in Pakistan as to make the average or mean temperature virtually meaningless. Each physical region's average has to be seen in its specific context. In the plains the mean minimum temperature in January varies from 4°C to 14°C and in July from 26°C to 30°C. The mean maximum temperature in January varies from 17°C to 25°C and in June from 32°C to 45°C. An absolute maximum of 53°C has been recorded at Jacobabad. Over large parts of Pakistan, a mean daily maximum of 43°C to 44°C is common in summer, while in winter the mean minimum is around 4°C to 10°C and at times it goes down much lower. The mean minimum temperature in the northern mountains and in parts of Baluchistan are well below freezing point.

Rainfall: Pakistan suffers from a general deficiency of rainfall. In the plains, annual averages range from 225 mm in the northern parts of the Lower Indus plain to 875 mm in the Himalayan submontane region. It is monsoonic in origin and takes place late in the

summer. Occasionally light rains follow the dust storms which usually take place early in the warm season. Balochistan is the driest part of Pakistan with an average of 200 mm. On the southern ranges of the Himalayas, 1250 mm of precipitation takes place, while in the lee of these mountains the rainfall is hardly 150 mm (in Gilgit and Baltistan). Rainfall also occurs from western cyclonic disturbances originating in the Mediterranean; which contributes about 250 to 750 mm in the western mountains and around 40 mm in the plains. Due to low rainfall and high diurnal ranges of temperature, in Pakistan the humidity is considerably reduced. Only the coastal strip has high humidity.

Flora: Pakistan, except for the Himalayan region, low rainfall obtains and the vegetation in the plains is characteristic of dry regions. It consists mainly of tough wiry grass or dry low bushes with relatively low trees in less dry areas. A significant part of the country is desert which contains little vegetation. Forests cover approximately 4.31 percent of the area. The country contains some forests that are really man-made, through irrigation. Pakistan grows many fruits: mango, guava, banana and many kinds of citrus fruit are found. The natural vegetation of the area is xerophytic. In the north-east, where rainfall is better and irrigation is also possible, there are gardens of almond, apple, apricot, cherry, plum, pomegranate, grape and melon.

Fauna: The waters around Karachi are excellent fishing grounds, and the surmai often weighs 15-20 lbs., Lobster, prawn, cod, mackerel, whale, shark, dolphin and many others abound. In the delta region, crocodile, garial, harmless python, hog deer and wild boar are also to be found. Poisonous snakes, such as the cobra, the viper and the krait, and many kinds of non-poisonous snakes are found in grassy areas. The northern part abounds in wild life. The Siberian ibex, the Marcopolo sheep, and the markhor are found. Urial, the frisky goral, and the blue sheep, or bharol are encountered occasionally. The handsome snow leopard is sometimes met and brown bear and the black Himalayan bear are also found. The bird population shows a rich variety. There are over 100 main species of resident birds, of which many sing. There are many varieties of pigeon and pheasant. The plains support those birds and mammals which feed on crops. The waters of the river Indus sustain a rich treasure of water birds: the mallard, teal, shoveller, spotbill, goose, wild duck, goosender, smew and others. In the southern regions are found desert gazelles and blue peacocks. On the hillsides, leopards stalk at night and there are jackal, fox, wild cat, musk-cat, hyena, porcupine, rodents and reptiles.

People: The Dravidians were followed by the Aryans, Greeks, Persians, Arabs, Turks, and Mughals and, as could be expected, a mixture of races has resulted. The final blend may be said to be a predominantly Caucasian general type, with Mediterranean strains outstanding (strains which are also found in the people of Iran, Afghanistan, Arabia and parts of Turan). In terms of origin, the dominant racial type in Pakistan is the Indo-Aryan.

Religion: The overwhelming majority of Pakistanis is Muslim, but Pakistan is also the home of a number of other religions.

Languages: Urdu is the national language of Pakistan. A number of languages, all belonging to the Aryan group (with the exception of Brohi, which is spoken by a small number of people of Dravidian origin parts of Balochistan), are spoken in different sub-regions. Pushto is spoken in the north-west, Punjabi in the upper Indus plain, Sindhi in the lower Indus plain, and Baluchi in most parts of the Baluchistan. Urdu serves as the lingua franca for Pakistan. English continues to be used for official purposes and widely understood all over the country.

Regional Characteristics:

Pakistan is the home of many a legend. The valorous and freedom-loving Pathans of this rugged mountainous region have of necessity to be hardy and industrious. But they produce fighters as well as poets and their hospitality has been a byword through history. The Pathan's love of freedom kept the British at bay. They were never fully subjugated. The English soldier always had a healthy respect for the deadly accuracy of this born sniper's fire. The Khattak dance with open swords in hand represents a true Pathan's culture.

The Punjabi is essentially a farmer-soldier. Usually tall, well built, active, forward looking, disciplined and industrious, he makes a very fine soldier. He does not lose his head in victory nor does he panic against heavier odds. The bulk of the fighting potential of Pakistan's armed forces is provided by him. He makes a good administrator and scientific research worker as and artisan or industrial worker. Culturally, his folk-songs and dances (Luddi and Bhangra) and the rhythm of his life exhibit two outstanding characteristics. There is a deep sense of religion and a generosity of spirit. The positive, optimistic out-look of an active and on-the-march people is combined with a zest for life and a readiness to go out into the unknown.

The cultural characteristics of the lower Indus valley people derive from the rich and great sources of the pre-Aryan civilization of Mohenjodaro and the direct impact of Islam, not to mention the constant ingress of influences emanating from the heart land of the Sub-continent, and from Iran and Persian Gulf territories. The Sindhi way of living and working, the depth as well as the rich variety of the people's sensibilities, seem to echo both the typical geography and indelible historical influences. The fine handicrafts that are characteristic of the Sindhi region partake of all the traditions and influences which go to form the rich Sindhi lore. Contentment with one's fortunes, the urge to seek truth and bliss through contemplation of the mysteries of life and man's relationship with God, are native to the Sindhi mind.

The Balochi lore and literature bespeak their tribal history, chivalry and social set-up. Their poetry reflects the hopes, aspirations and fears of a mountainous people, whose life and work are intense and hard-such as can only be expected from the stony environment. The sensibilities it exhibits are of a fine nature and of peculiar intensity. The language shows all too clearly the geographical proximity to Iran and Afghanistan. The strong imprint of Islam is equally evident.

And it must not be forgotten that in recent times, following the partition of the Sub-continent, several million Muslims came to Pakistan from various regions of India, including such centres of culture and learning as Calcutta, Delhi, U. P., Bihar and Hyderabad, Deccan. Their way of life mingles with that of the different reigns in which they have settled and adds to their variety. But since, comparatively speaking, their number is small, their presence is to be felt most in their contribution to the literature, fine arts and handicrafts of Pakistan.

The rich diversity of their life is woven into a single and culturally homogenous pattern by the strong bond of Islam.

Relevant Vital Statistics:

The relevant vital statistics regarding Pakistan has been presented in Annex-I.

Status of Agriculture:

Agriculture is the mainstay of Pakistan's economy employing about 50% of the labour force and accounting for about 70% of the export earnings. Although the contribution of agriculture in the GDP has declined over the years it still remains the most important sector of the economy providing livelihood to over 70% of the rural population. Out of the country's total geographic area of 79.61 million hectares only about 21.02 million hectares are cultivated (Table-1). Thus the available per person area is 0.8 hectare; whereas the food, fuel, fibre and requirements have to be met from area less than 0.2 hectares per person.

Table - 1. Land Use Status of Pakistan.

Land Use Category	Area	
	(Million ha.)	(%)
Cultivated	21.02	26.40
Culturable waste	09.39	11.80
Not available for cultivation	24.06	30.22
Forests	03.43	04.31
Unclassified area	21.71	27.27
Total	79.61	100.0

Source: Agricultural Statistics of Pakistan, 1990-91.

The major crops grown are wheat, rice, cotton, sugarcane and maize. Gram and other pulses, oilseed and fodder crops are also grown on a sizeable area. The average yield

of crops are low as compared with other countries like Egypt, Turkey, Japan, France, Canada, U.S.A. etc.

The rural sector of country is quite vast having about 1,00,000 big and small villages. The major problems of rural area are general poverty, low production, unemployment, lack of health, educational and social amenities as well as communication facilities. The major rural development activities include water supply, sanitation, farm to market roads and village electrification.

Status of Women in Agriculture and Related Sectors:

In terms of manpower input it is exactly equal. The basic difference is that male members of an agrarian family is more involved in outwards activities and the female members towards the inward activities.

The outward activities means the activities those involve market i.e. sale of output and purchase of input. The inward activities are those concerning the domestic management from child care to meal preparation. In all farm operations women participation is same as those of men. In general women does not take part in plowing of the fields and irrigation activities. Whereas men usually do not participate in cotton picking Rest of the activities are accomplished jointly by men and women in Pakistan. The most important fact is that women folk as a whole has no participation — rather does not have access in decision making process whether it is related to agriculture or any other activities of life. Reason could be ownership, inherent tradition, ownership status and the educational level. Pakistan's agriculture has a firm bondage with livestocks rather livestocks is one half of the agriculture. In small scale livestock management, women play a dominant role than his male counterparts (especially in rearing the stock). Some independent managerial concerned among women folk is only observed at very low level poultry husbandry matters or at the best it can go rearing of a few goats or sheep.

PART - II

General Bacground and Historical Development of Cooperatives:

During the closing decades of 19th century the condotion of farmers in united India was quite alarming. This grave situation attracted the attention of the govt. Which took a number of remedial measures to provide relief to the farming community, but the effect was partial and short lived. A number of commissions and committees were appointed to study the situation and to give suggestions. Subsequently, it was decided to establish village Cooperative societies on Raiffeisen principles. Thus a few cooperatives started working in India. In the absence of an independent cooperative law those societies were registered

under the companies Act 1882. Later on to meet the requirements of the system cooperative credit societies Act was Promulgated in 1904. This act provided for the organization of only credit societies whose main object was to extend cheap credit to small farmers on easy terms. Some serious shortcomings were experienced in 1904 Act and the same was therefore replaced by the coop societies Act 1912. This enactment provided for establishment of primary as well as secondary and tertiary societies to carry out different business activities. Govt also established Cooperative Department in each province which was responsible to implement govt policies regarding cooperatives. The main functions of Cooperative Department were to plant the idea in general public, to prepare ground for organization of cooperative societies, to manage and supervise the activities of societies and to audit the accounts of societies. Most of these functions were provided under law while others were given cover through administrative directives. As cooperative societies Act 1912 gave provision for establishment of federating units. The central cooperative Banks were established at district and tehsil level to cater the credit requirements of farmers. These banks did a commendable job in resource mobilization within their areas of operations and succeeded in building up considerable reserves and assets.

Post Independence Development:

When Pakistan came into being in 1947 it inherited cooperative ideology and organizational structure from the colonial regime. The legacy remained more or less unchanged. As cooperatives was provincial subject, different provinces of Pakistan had different cooperative laws. The common feature was that in all areas of country cooperative movement was based on agriculture cooperatives. Immediately after partition there was great economic and financial crisis in the country coupled by acute shortage of institutions and trained personnel. At that time cooperative was the only institution which could play a vital role to build national economy and infrastructure. The movement had to induct in commercial business where it rendered very useful services in rehabilitating the shattered rural economy and the landless farmers and artisans coming from India. In the process however, the central cooperative Banks suffered serious set-backs. A heavy amount of their funds otherwise meant for primary rural cooperatives was advanced to individuals engaged in trade and industry. These advances were gradually blocked falling heavily on the interests of the farming community. Further other commercial banks developed fast because of their managerial efficiency and started giving tough competition to cooperative banks in collecting deposits from urban as well as rural gentry.

To examine the whole dilemma, the govt of Pakistan appointed, time to time different committees and commissions who recommended a gradual withdrawal of central cooperative Banks from commercial loaning. It was also recommended that central cooperative Banks should be merged with provincial cooperative Banks converting the structure from three tiered to two tiered.

The question of re-organization of Cooperative Banking Structure engaged the attention of the government and the State Bank of Pakistan during the period following the Banking Reforms of 1972. A Seminar on Cooperatives was organized by the State Bank of Pakistan in 1973 in which a number of proposals were mooted by experts drawn from all over the country to improve the working of Cooperatives. These proposals were considered by the Agricultural Credit Advisory Committee and it was felt that if the Cooperatives were to play an effective role in the financing of agriculture they must be re-organized and subjected to some Federal Authority.

Following the recommendations of the Agricultural Credit Advisory Committee, the State Bank formulated a proposal for the establishment of Federal Bank for Cooperatives to supervise, promote and over-see the Cooperative Banking System in the country. The proposal was approved by the Federal Government. Consequently in October 1976 "Establishment of the Federal Bank for Cooperatives and Regulation of Cooperative Banking Ordinance" was promulgated.

Under this Ordinance, besides establishing the Federal Bank for Cooperatives, Cooperative Banking Structure was also re-organized. Accordingly only one Provincial Cooperative Bank in each Province, was allowed to function and the then Central Cooperative Banks were dissolved.

Movement Structure and Organization:

At present in Pakistan, cooperative is a provincial subject. In every province cooperative Department is responsible for education and motivation of people in cooperative principles organization & registration of coop societies, look after their administrative and financial affairs and to fix maximum credit limit of the societies. Registrar coop societies is administrative chief and secretary coop Department, Provincial Government is overall incharge of the Department. Besides govt set-up, national and provincial cooperative unions comprises of cooperative institutions/organizations of the province and is open to all types of primary and/or secondary societies. Main functions of a provincial union are to develop, assist and guide the cooperative movement, to work for the common good of all cooperatives (member organizations), to aid in the work of cooperative society and to act as spokesman on behalf of their members (Annex-II). Financial needs of cooperative sector are fulfilled by Federal Bank for Cooperative through provincial cooperative banks.

Participation of Women in Agricultural Cooperatives and Related Sectors:

According to available statistics 59221 Cooperative Societies has been registered In Pakistan as on 30th July, 1996 (Annex-III). Out of which 37476 are Agricultural Credit Cooperative Societies. In the constitution of the Islamic Republic of Pakistan and in the Cooperative Societies Act 1925 there is no gender discrimination to be a member of

Cooperative Society; establishing a purely women cooperative enterprise and availing credit facilities from any institution. As per statistics there are 1198 registered women cooperives in Pakistan. Out of these 1022 societies are alone in the Punjab province (Annex-IV). In other provinces the number of societies is not impressive. Although women cooperatives have same duties and privileges and they are equally eligible for obtaining finance, technical assistance and running a business but the social set-up restricts a woman to come ahead for organizing or running cooperative business (or any sort of business) independantly. Moreover due to male domination majority of female population is un-educated, financially un-sound and un-aware of their rights. Another major factor that restricts a woman from participation in any economic activity is very high birth rate (average 6.1 births) -- the highest in south-asian region.

PART - III

THE FEDERAL BANK FOR COOPERATIVES:

The Federal Bank for Cooperatives, a national level financial institution, was established to improve and regulate the working of the Provincial Cooperative Banks in particular. Besdies its being the principal financing institution for the Provincial Cooperative Banks and multi unit cooperative societies and exercising supervision, inspection and monetary control, its one of others main objectives is to organize training for the benefit of the management and the staff of the Provincial Cooperative Banks and other Cooperative Societies.

Functions:

In particular, the Federal Bank performs the following functions as laid down in Sec. 17 of the Act-1977:

1. Principal financing institution for meeting credit needs of PCBs and MUCSs. The credit needs are fulfilled either out of FBC's own funds or through the credit line available from SBP and other national and Int1' financing agencies.
2. Can transact the business of issuing and purchase of bonds and debentures.
3. Regulating the cooperative banking structure by way of this act and imposing certain regulatory conditions like maintenance of required liquidity etc.
4. Assist Federal Government and Prov. Governments in formulating schemes for the development and revitalization of the cooperative movement in the country in general and Provincial Cooperative Banks in particular

5. Assist Provincial Cooperative Banks in preparing their seasonal and developmental loaning programmes and conduct appraisal and undertake feasibility study of projects covered by such loaning programmes;
6. Encourage the development of special cooperative projects the objects or area of operation of which may extend to more than one Province.
7. Establish independent subsidiaries, whether as cooperative societies or companies or in any other convenient form, for operating model projects to improve agricultural marketing and storage and for this purpose to contribute wholly or partially to their share-capital, provide management, grant loans and advances and perform such other functions and duties as may be deemed necessary by the Bank.
8. Organise training in cooperation and cooperative banking for the employees of the Provincial Cooperative Banks and other cooperative societies.
9. Ensure proper utilisation of loans obtained from the Bank.
10. Carry out research on problems of rural credit and no such other matters as have a bearing on the development of the cooperative movement in the country.
11. Carry out annual inspections of the PCBs.

Share Capital (Sec. 6).

The share capital of the Bank is Rs. 200,000,000 divided into two thousand fully paid up shares of the nominal value of Rs. 100,000 and subscribed as under:-

Federal Government	Rs. 20,000,000
State Bank of Pakistan	Rs. 150,000,000
Government of Punjab	Rs. 10,000,000
Government of Sindh	Rs. 10,000,000
Government of NWFP	Rs. 5,000,000
Government of Balochistan	Rs. 5,000,000
	Rs. 200,000,000

Board of Directors (Sec. 9.)

The Board consists of:

- a) The Chairman (Governor SBP)
- b) All the Directors for the time being of the Central Board of Directors of the State Bank.
- c) The Managing Director.
- d) Two Directors to be nominated by the Federal Government of whom one shall be the officer of the Ministry of the Government of Pakistan concerned with the subject of cooperatives and the other a non-official.
- e) Two Directors from each Province to be nominated by the Federal Government on the recommendation of each Provincial Government, of whom one shall be a non official.

Managing Director

The Managing Director to be appointed by the Govt of Pakistan.

Organisation of FBC.

The Bank function through its Head Office at Islamabad and four Regional Offices, one each at the Provincial Head Quarter.

The Head Office carries out work through following Departments.

1. Board Affairs & Public Relations Department.
2. Personnel & Administration Department.
3. Finance & Accounts Department.
4. Banking Operations Department.
5. Banking Supervision & Inspection Department.
6. Cooperative Development & Training Department.
7. National Centre for Cooperative Training.
8. Internal Audit Department.

The Regional Offices, besides disbursing loans and keeping liasion with the PCBs and Provincial Governments' also undertake the duty of end -use and annual inspections (Annex - V).

Activities of Federal Bank for Cooperatives:

Loaning Operations:

Federal Bank for Cooperatives is a specialized institution and its operations are linked with the working of its intermediaries and affiliates in the field (Annex-VI). As shown in the diagram FBC extends finances agriculture coop. societies through Provincial Cooperative Banks. The emphasis of the Bank's policy is focussed on the provision of short-term seasonal production credit for agriculture inputs while not neglecting the legitimate credit needs for medium and long term development purposes. The bank is able to maintain its share in the overall distribution of institutional/agricultural production credit. Before the beginning of each financial year Federal Bank advise Provincial Cooperative Banks to prepare and send their credit requirements for short term loans. These loan demands, when receive, are assessed on the basis of previous utilization, present requirement and in accordance with the credit line available. The loan is disbursed to Provincial Cooperative Banks on service charge basis. The Provincial Cooperative Banks further extend this facility to cooperative societies and their members. The recovery of this finance is made in easy installments in accordance with the repaying capacity of the borrower. During the year 1995-96 FBC advanced a total sum of Rs. 3,803.38 million to Provincial Cooperative Banks. Out of which Rs. 3793.11 million were short term production loans for agriculture inputs. The provincewise loan disbursement of FBC has been given in Annex-VII.

Regulatory Functions:

The Federal Bank as an important part of its regulatory functions, empowered under its Act, conducts inspection relating to the affairs of the Provincial Coop. Banks, so as to ensure that they comply with prescribed regulations, loaning procedure provision of cooperative law, their own bye-laws and maintain the desired standards of financial discipline. Federal Bank also carries out end-use inspection on sample basis to ensure proper utilization of funds. The bank closely monitors implementation of inspection reports in order to improve the operational efficiency of Provincial Cooperative Banks and Coop. societies.

Promotion & Development of Cooperatives:

In its rule as a catalyst for the promotion of cooperatives, the Federal Bank has been pursuing a policy of assisting development schemes for strengthening the cooperative movement. Such assistance includes the provision of technical expertise and financial grants-in-aid to various institutions in the cooperative sector.

Training:

The Federal Bank for Cooperative is mandated under section 17 of its Act to provide training to the employees of Provincial Cooperative Banks. The bank soon after its establishment took-up this important activity. The Bank's training institute established in 1979 was upgraded in 1987 as the National Centre for Cooperative Training. The centre conducts various training programmes for the officers of Provincial Cooperative banks. These training programmes are designed to impart knowledge of modern banking practices, business communication system of cooperative finance, audit and inspection, finance & Accounts etc. The centre has so far conducted 17 Long Duration Courses of 3 months durations each and trained 231 officers of Provincial Cooperative Banks. In addition to long duration courses 147 short duration courses have been conducted. In these short courses 2290 participants of different levels were trained.

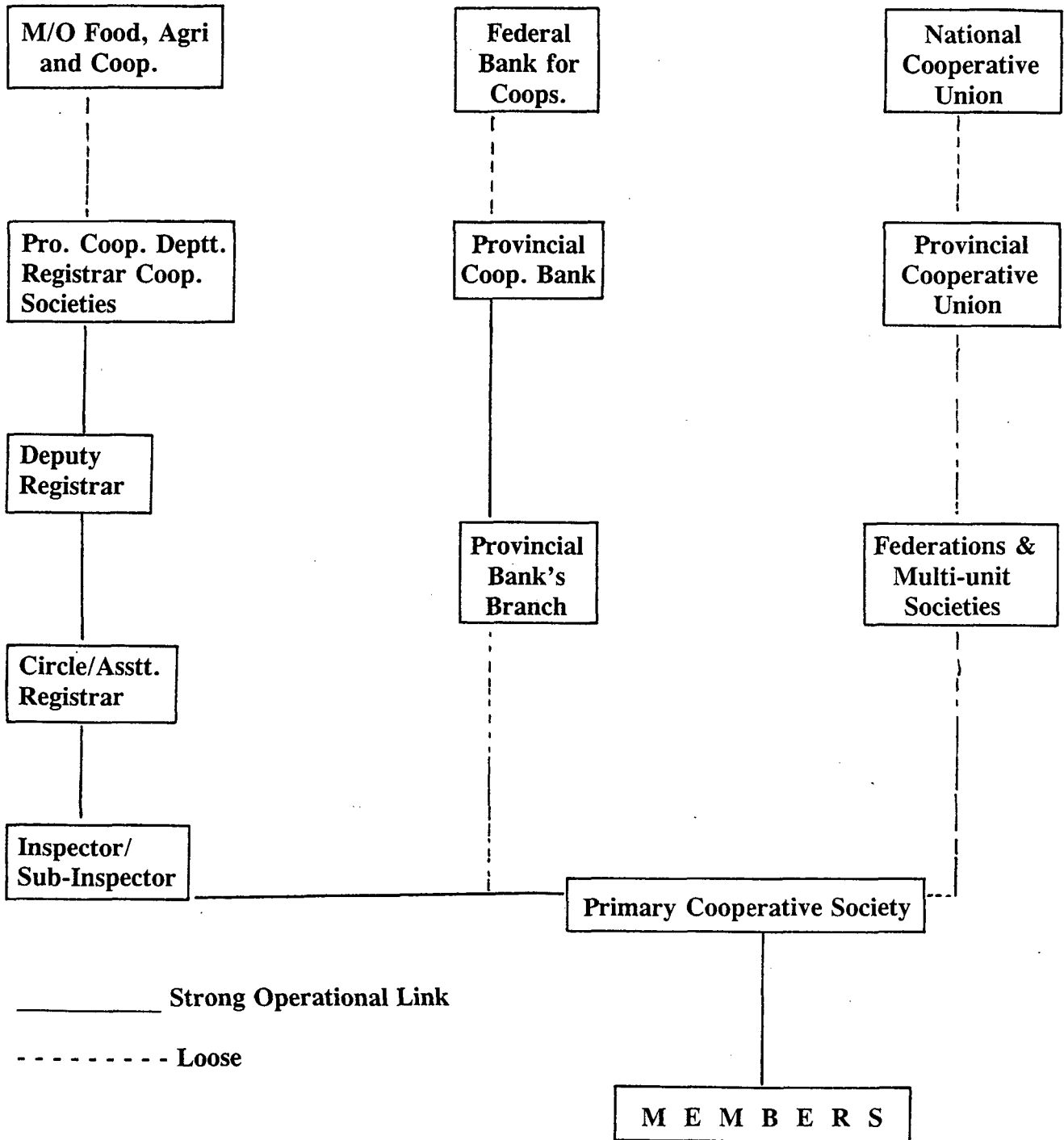
Future Plans:

The Federal Bank plans to continue providing liberal credit facilities to Provincial Cooperative Banks for onward lending to the small farmers of the Cooperative Societies affiliated with them. The Bank also plans to organize two long duration courses and seven short duration courses for the benefit of Officers of Provincial Cooperative Banks and its own Officers. The Bank is in the process of implementing a development project for the establishment of model Cooperatives. The Bank has approved creation of an endowment fund amounting to Rs.2400 million. The income from this endowment fund would be utilized to finance Cooperative development projects through National Cooperative Union and Provincial Cooperative Unions. It is hoped that with the implementation of this programme, not only the overall working of the system will improve but also the magnitude of finance related activities will increase.

VITAL STATISTICS OF PAKISTAN

1.	Total Population of the Contry	128.010 million
	- Male Population	67.200 million
	- Female Population	60.810 million
2.	Total Land Area (in sq. km)	796,095 sq. km
3.	Total Number of Cooperatives (all types and at all levels)	59221
4.	Total Cooperatives Membership (all types and at all levels)	3,366,755
5.	Total Number of Agricultural Cooperatives (all levels)	37,476
6.	Total Membership of Agricultural Cooperatives (all levels)	1,369,217
7.	Total Population (males and females) Engaged in Agriculture	64.050 million
8.	Share of Agriculture in GDP	24%
9.	Main Agricultural Products of the Country:	
	i. Wheat	
	ii. Rice	
	iii. Sugarcane	
	iv. Cotton	
	v. Grain	

COOPERATIVE STRUCTURE IN PAKISTAN



VARIOUS COOPERATIVE SOCIETIES WORKING IN PAKISTAN

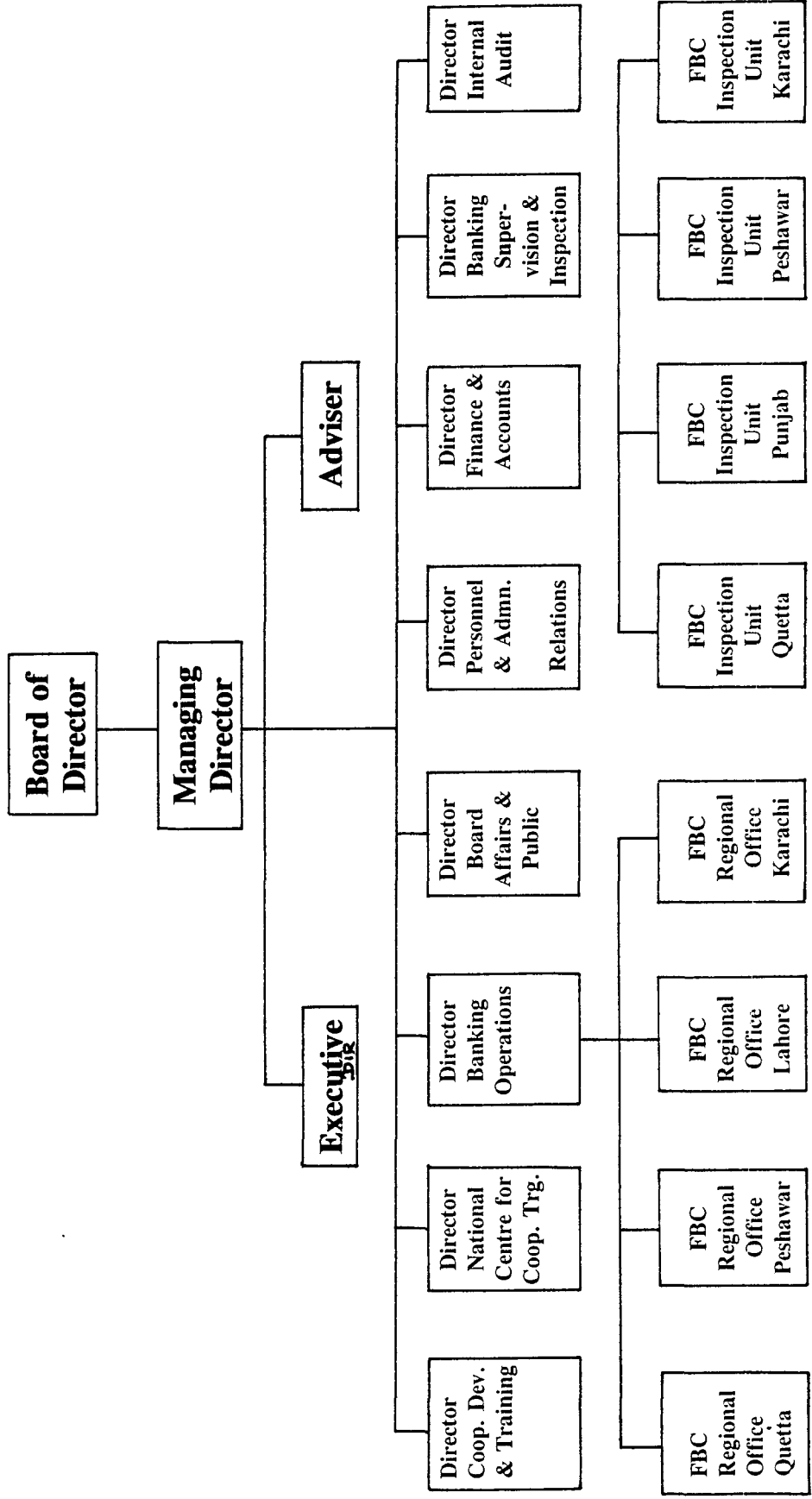
Name of Societies	No. of Societies	Membership
1. Agricultural Credit Coop. Societies	37476	1369217
2. Multi-Purpose Coop. societies	3512	238534
3. Tubewell Coop. Societies	481	10263
4. Farming Cooperative Societies	329	21201
5. Service Cooperative Societies/Centres	1533	58403
6. Farm Service Cooperative Societies/Centres	150	6173
7. Marketing Cooperative Societies	123	9428
8. Sugarcane Cooperative Societies/ Sale Associations	999	51037
9. Fishermen Cooperatives Societies	50	8575
10. Rural Supply Cooperative Corporation	2	559
11. Industrial Cooperative Societies	1775	141246
12. Pak. Cycle Industrial Society Limited	1	93
13. Women Cooperative Societies	1198	45612
14. House Building Cooperative Societies	2101	726720
15. Consumer Cooperative Stores	383	59843
16. Cooperative Insurance Societies	1	83
17. Dairy Farming Cooperative Societies	312	8248
18. Misc. Cooperative Societies	8789	620493
Total:	59221	3375728

WOMEN COOPERATIVE SOCIETIES IN PAKISTAN
(as on 30-7-1996)

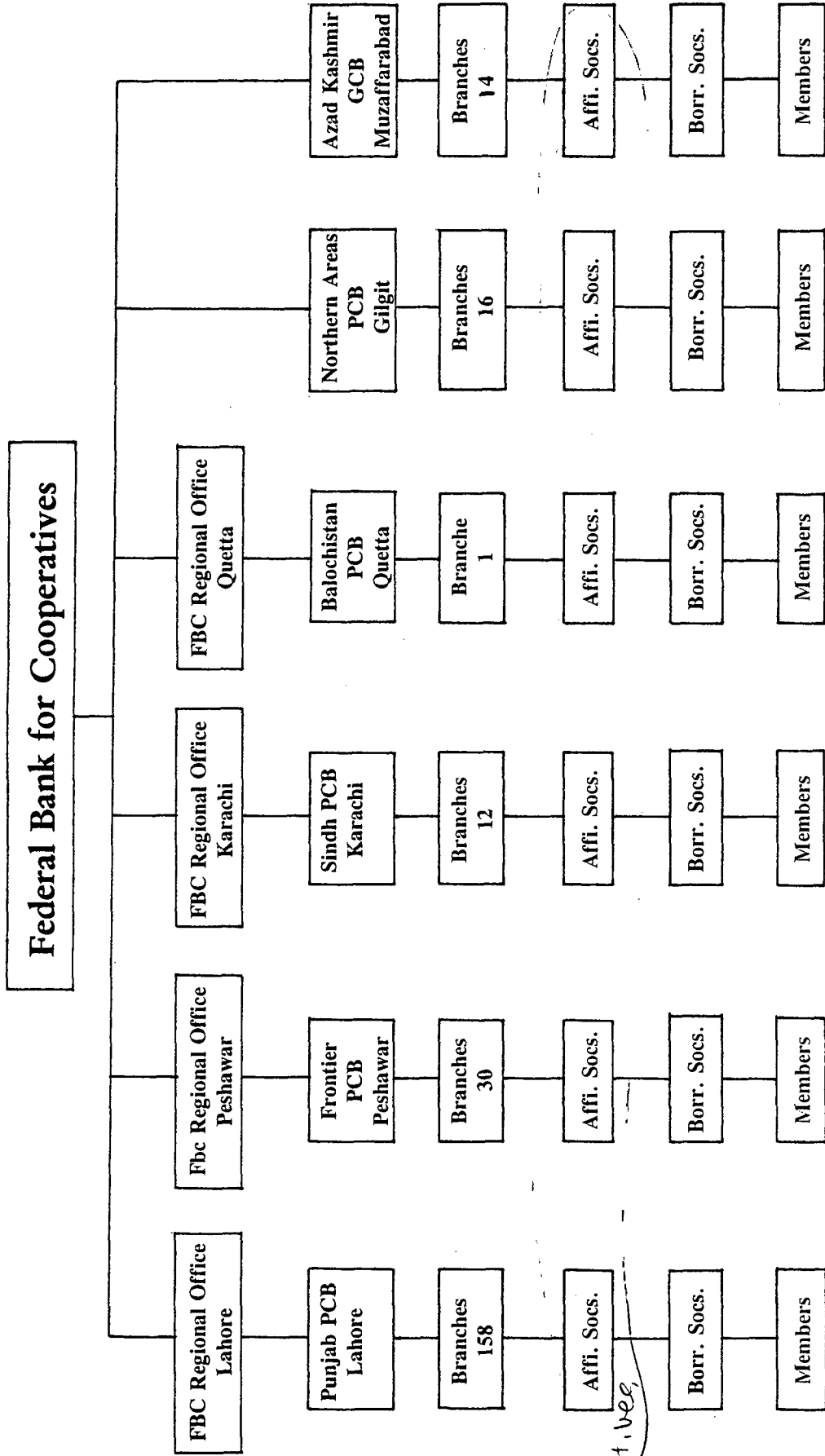
	No. of Societies	Membership	Share Capital	Working Capital
Punjab	1022	40,630	6.339	18.717
Frontier	26	700	0.430	6.700
Sindh	150	4,552	0.449	1.477
	1198	45,612	7.218	26.894

Federal Bank for Cooperatives, Islamabad

ORGANIZATION



Credit System



Affiliated Cooperatives

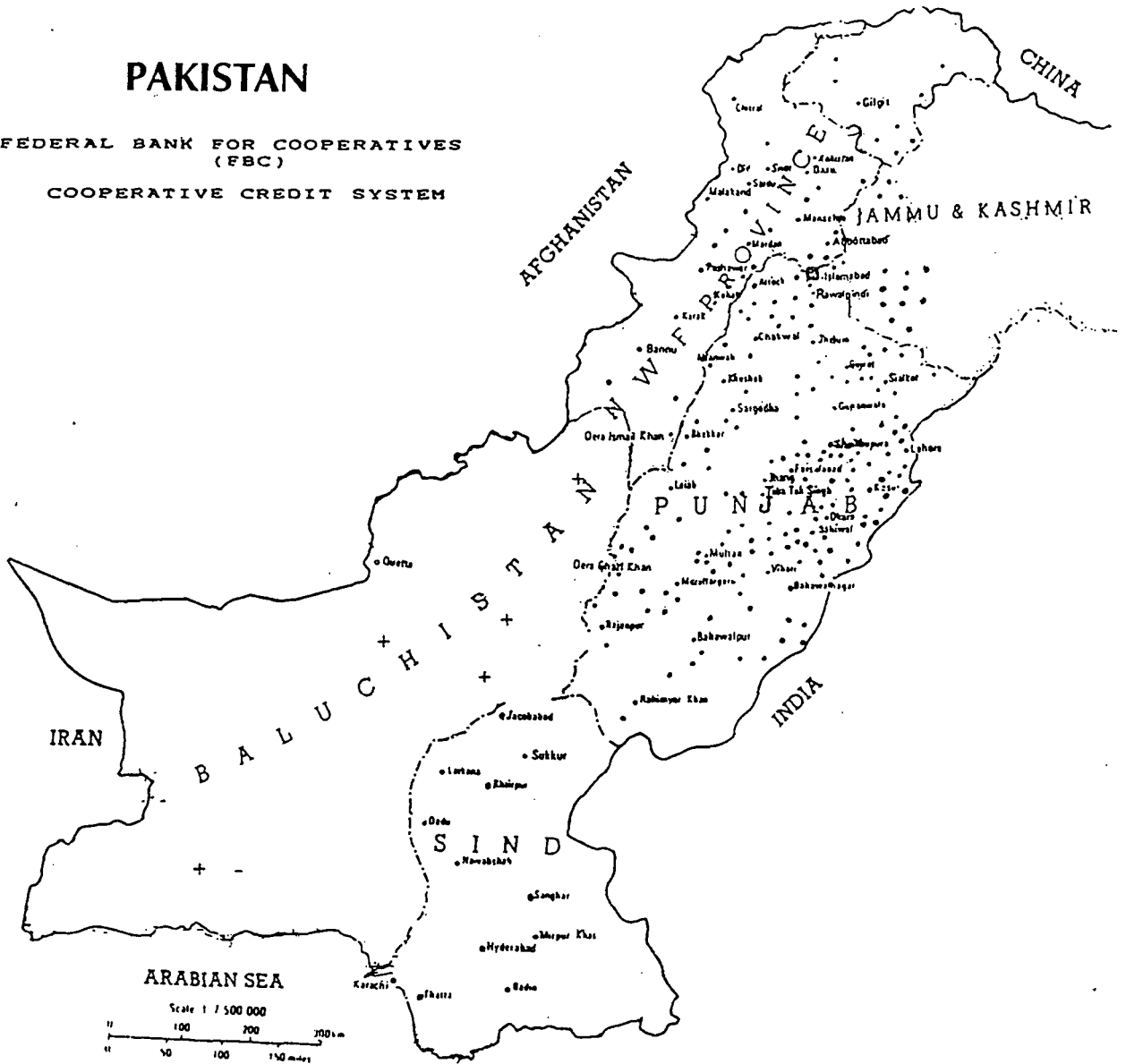
FEDERAL BANK FOR COOPERATIVES**PROVINCE WISE DISBURSEMENT
DURING 1995-96**

(Rs. in million)

Province	Production Loan	Development Loan	Total
Punjab	3,611.01	3.54	3,614.55
Sindh	0.00	0.00	0.00
NWFP	0.00	0.00	0.00
Balochistan	0.10	4.05	4.15
Azad Kashmir	142.00	1.71	143.71
Northern Areas	40.00	0.97	40.97
Total:	3,793.11	10.27	3,803.38

PAKISTAN

FEDERAL BANK FOR COOPERATIVES
(FBC)
COOPERATIVE CREDIT SYSTEM



Branches of the Provincial Cooperative Banks.

Field Officers working in the Districts.

LAPORAN TAHUNAN

1996



KOPERASI SERBAGUNA KERETAPI BERHAD

THE RAILWAY CO-OPERATIVE MULTI-PURPOSE SOCIETY LIMITED

[SULIT DAN TERHAD - UNTUK AHLI SAHAJA]

MAKLUMAT PENTING DAN PERINGATAN

PENAMA/WARIS

Adalah didapati bahawa Ahli-Ahli gagal tanpa sengajakan untuk mendaftarkan **PENAMA/WARIS** dan atau menukar **PENAMA/WARIS** yang baru. Kegagalan ini telah menyebabkan kelewatan dan kerumitan untuk mengembalikan Caruman Saham kepada **mereka yang berhak**.

Kami dengan ikhlasnya merayu kepada semua Ahli supaya memberi perhatian berat untuk mendaftarkan **PENAMA/WARIS** mereka **TANPA GAGAL** demi kepentingan diri sendiri dan keluarga.

Sekiranya Tuan/Puan ingin mengenalpasti **PENAMA/WARIS** yang didaftarkan, sila menulis dengan serta merta kepada Setiausaha Koperasi ini.

PERTUKARAN ALAMAT PEJABAT/RUMAH/NOMBOR TELEFON

Koperasi ini sering mengalami kesulitan tentang Alamat surat menyurat bagi beberapa Ahli yang tidak mengambil berat akan perubahan/pertukaran alamat rumah dan pejabat mereka. Ini telah menimbulkan beberapa masalah kepada Koperasi ini dan Ahli-Ahli juga.

Apabila Koperasi ini menghantar Surat Pekeliling, Laporan Mesyuarat Agung Tahunan dan Penyata Akaun kepada Ahli-Ahli adalah didapati bahawa beberapa surat dan lain-lain dokumen dikembalikan oleh Pihak Pos dengan perkataan "**Telah Pindah**" atau "**Alamat Tidak Lengkap**" atau "**Tidak ada Peti Surat.**"

Oleh yang demikian, pihak kami meminta kerjasama semua Ahli supaya memberitahu **Alamat terbaru** mereka iaitu **alamat Pejabat** dan **alamat Rumah** dengan betul dan lengkap. **Sila nyatakan juga Poskod anda TANPA GAGAL.**

PENGESAHAN AKAUN AHLI DALAM KOPERASI

Koperasi Tuan/Puan ingin menarik perhatian bahawa pengesahan Akaun Ahli oleh Tuan/Puan tidaklah begitu mengalakkan.

Lembaga Koperasi ini amat kesal akan perbuatan ini di mana ini menunjukkan bahawa ahli tidak mengambil berat akan kedudukan kewangan mereka sendiri.

Diharapkan masa akan datang Tuan/Puan akan memberi pengesahan Akaun Tuan/Puan demi kepentingan Tuan/Puan sendiri dan untuk mengelakan sesuatu yang tidak diingini pada masa hadapan.

MENDAPATKAN MAKLUMAT

Semua Ahli Koperasi ini adalah berhak untuk mengetahui kedudukan Kewangan dan Akaun mereka masing-masing. **Bagaimana caranya?** Ahli-ahli adalah dinasihatkan **supaya meminta butir-butir secara bertulis oleh sebab Akaun Ahli adalah Sulit dan Terhad dan tidak boleh diberitahu melalui Telefon.**

Nampaknya kebanyakan Ahli yang menulis surat untuk mendapatkan maklumat-maklumat **Tidak Menyatakan Nombor Keahlian atau Nombor Perkhidmatan.** Ini menimbulkan kesulitan untuk menjawab dengan segera.

Sila menyatakan Nombor Perkhidmatan dan Nombor Keahlian dalam semua surat-menyurat Tuan/Puan apabila berhubung dengan Pejabat ini.

Alamat yang betul untuk surat-menyurat adalah seperti berikut:

Setiausaha,
Ibu Pejabat,
Koperasi Serbaguna Keretapi Berhad,
(The Railway Cooperative Multi Purpose Society Ltd.,)
Peti Surat 12528,
50780 Kuala Lumpur.

RCMPS

KOPERASI



[SULIT DAN TERHAD - UNTUK AHLI SAHAJA]

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LEMBAGA PENGARAH

PENGERUSI

Ir. C. Mahadevan
C Eng. MICE (Lon), FPWI (Lon), P Eng

TIMBALAN PENGERUSI

Tuan Haji Mohd. Yusoff bin Mat Esa
FCIT (Lon)

AHLI LEMBAGA

Tuan Haji Ir. Hamzah bin Ismail
Dip. Tech (M), IME, TEM, P. Eng

Ir. P. Satyamoorthy
C Eng, MIEE (Lon), FIRSE (Lond), MCIT (Lon), FPWI (Lon), P Eng

Ir. Loh Joh Kee, AMN
C Eng, BE (Hons), MIEM, FPWI (Lon), P Eng

Encik Chan Kim Beng, AMP
FCIT (Lon), MBCS (Lon)

Ir. Tan Yee Sang
C Eng, MIME (Lon), FPWI (Lon), P Eng

Encik S. Manickam

Encik Lim Say Hock

JAWATANKUASA AUDIT DALAMAN

Encik Johari John Bin Abdullah

Encik K. Narayanan

Encik Che Yaacob Bin Jusoh



BILANGAN/DAFTAR

4903 bertarikh 3hb. Disember, 1973

PEJABAT BERDAFTAR

Ibu Pejabat, Keretapi Tanah Melayu,
Jalan Sultan Hishamuddin,
50621 Kuala Lumpur, Malaysia.

PEJABAT ADMINISTRASI/PEMBANGUNAN/PERNIAGAAN

Tingkat 5, Wisma Straits Credit, (Wisma T.K. Tang),
No: 4, Jalan Yap Ah Loy,
50050 Kuala Lumpur, Malaysia.

PETI POS (*Untuk Surat Menyurat*)

Peti Pos No: 12528,
50780 Kuala Lumpur, Malaysia.

JURU AUDIT LUAR

Tetuan Skelchy Su Lim & Associates
Public Accountants (Malaysia),
Tingkat 8, Wisma Harwant,
106, Jalan Tuanku Abdul Rahman,
50100 Kuala Lumpur

BANK

Bank Bumiputera Malaysia Berhad
Malayan Banking Berhad
Standard Chartered Bank Malaysia Berhad
Bank of America Malaysia Berhad

KONSULTAN USAHASAMA PROJEK

TECHRAIL ENGINEERING Sendirian Berhad

**LEMBAGA PENGARAH/PEGAWAI TERTINGGI
(BOARD OF DIRECTORS/OFFICIALS)
(1996/1997)**



Seated Right to Left:

HAJI IR. HAMZAH BIN ISMAIL Dip. Tech (M), IME, TEM, P. Eng (Retired Senior Mechanical Engineer and Stores Superintendent, Malaysian Railway Administration/Senior Consultant Engineer **KTA KONSULT Sdn Bhd**);
IR. P. SATYAMOORTHY C Eng, MIEE (Lon), FIRSE (Lon), MCIT (Lon), FPWI (Lon), P Eng (Retired Chief Signalling & Communications Engineer, Malaysian Railway/Director of Development Projects – **KTM BERHAD**);
IR. C. MAHADEVAN C Eng, MICE (Lon), FPWI (Lon), P Eng (Retired Chief Civil Engineer, Malaysian Railway Administration/KTM Berhad/Senior Consultant Engineer – **K.L. KONSULT Sdn Bhd**);
HAJI MOHD YUSOFF BIN MAT ESA FCIT (Lon) (Retired Principal, Malaysian Railway Training College, Assistant Traffic Manager, Malaysian Railway; Assistant Port Manager, Port Swettenham Authority: British Railways);
K. PARAMES VARAN FCIT (Lon), FPWI (Lon) (Retired Assistant Chief Accountant/Deputy Director Finance, Malaysian Railway Administration; Assistant Port Manager (Claims), Assistant Traffic Superintendent of Ports (Operating/Commercial); Port Swettenham Authority)

Standing Right to Left:

LIM SAY HOCK (Retired Head of Credit Control Unit, Malaysian Railway Headquarters); **CHAN KIM BENG** FCIT (Lon), FBCS (Lon), AMP (Retired Head of Computer and Data Services Division/Senior Accountant, Malaysian Railway Administration/ KTM Berhad; General Manager, KTM Distribution Sdn Bhd; **President, The Railway Cooperative Thrift & Loan Society Limited**); **IR. LOH JOHN KEE** C Eng, BE (Hons), MIEM, FPWI (Lon), P. Eng, AMN (Retired Deputy General Manager/ Chief Civil Engineer, Malaysian Railway Administration/Senior Consulting Engineer, **K.L. KONSULT SDN BHD**); **IR. TAN YEE SANG** C Eng, MIME (Lon), FPWI (Lon), P. Eng (Senior Mechanical Engineer/Works Manager/District Locomotive Superintendent, Malaysian Railway Administration/Senior Consulting Engineer, **K.L. KONSULT Sdn Bhd/British Railways**); **S. MANICKAM** (Administrative Divisions, Malaysian Railway Administration);
CHE HANI BIN ISMAIL (Unit Head, Personnel Resources, KTM Berhad; Secretary General of the Railwaymen's Union Of Malaya, **Secretary of The Railway Cooperative Thrift & Loan Society Limited**)



KOPERASI SERBAGUNA KERETAPI BERHAD

THE RAILWAY COOPERATIVE MULTI PURPOSE SOCIETY LIMITED

KEPADA:

SEMUA: KOPERASI-KOPERASI AHLI

SEMUA: WAKIL-WAKIL bagi KAWASAN/WILAYAH - UTARA; SELATAN; PANTAI TIMOR

NOTIS MESYUARAT AGUNG TAHUNAN PERWAKILAN KOPERASI SERBAGUNA KERETAPI BERHAD

Dengan ini adalah diberitahu bahawa Mesyuarat Agung Tahunan Perwakilan **KOPERASI SERBAGUNA KERETAPI BERHAD** (The Railway Cooperative Multi Purpose Society Limited) akan diadakan di **'HOTEL EQUATORIAL' Jalan Sultan Ismail 50250 Kuala Lumpur pada HARI SELASA 24hb JUN 1997 JAM 6.00 PETANG.**

AGENDA MESYUARAT

1. Ucapan Pengerusi.
2. Menerima dan Meluluskan "**ETIKA MESYUARAT.**"
3. Mengesahkan Minit Mesyuarat Agung Tahunan Perwakilan yang lalu.
4. Menimbang Laporan-Laporan Lembaga; Jawatankuasa Audit Dalam dan Pandangan Ketua Pendaftar dan Laporan Lembaga Pengarah.
5. Menimbang dan Meluluskan Akaun-Akaun Teraudit berserta dengan Laporan Juruaudit Koperasi untuk Tahun Berakhir 31hb Disember 1996 dan Akaun Subsidiari bagi Tempoh Berakhir 12hb September 1994.
6. Memilih Anggota-Anggota Lembaga dan Jawatankuasa Audit Dalam.
7. Menimbang dan Meluluskan Anggaran Pendapatan dan Perbelanjaan bagi Tahun 1997 (Kajisemula) dan Tahun 1998.
8. Meluluskan Elaun-Elaun kepada Anggota Lembaga/Jawatankuasa Audit Dalam.
9. Melantik satu panel yang terdiri daripada tidak kurang daripada dua Firma Audit untuk mengaudit Akaun-Akaun Koperasi.
10. Mendengar dan Memutuskan apa-apa aduan daripada anggota-anggota yang terkilan dengan sesuatu keputusan Lembaga yang baginya Notis sekurang-kurangnya tujuh (7) hari terlebih dahulu diberi kepada Koperasi.
11. Memutuskan Skop dan Had Pelaburan-Pelaburan.
12. Memutuskan Had Maksimum pinjaman Koperasi.
13. Melantik suatu Jawatankuasa yang terdiri dari empat orang Anggota Lembaga dan enam orang Perwakilan untuk meneliti Deraf Minit Mesyuarat Agung Tahunan.
14. **Menimbang dan Meluluskan Pembahagian Keuntungan.**
15. Meluluskan apa-apa perbelanjaan bagi perlantikan orang-orang yang kompeten bagi membantu Jawatankuasa Audit Dalam.
16. Menimbang hal-hal yang mana sekurang-kurangnya Tujuh (7) hari Notis bertulis telah diberi terlebih dahulu kepada Lembaga Pengarah sebelum tarikh Mesyuarat Agung.

Dengan Perintah Lembaga

KOPERASI SERBAGUNA KERETAPI BERHAD

LIM SAY HOCK

Setiausaha Kehormat
26hb Mei 1997

(Sila Lihat Sebelah)



NOTA KHAS

- (a) Wakil-wakil yang sedia dan ingin bertanding sebagai **Anggota Lambaga** atau **Ahli Jawatankuasa Audit Dalaman** adalah dikehendaki memberitahu hasratnya **secara bertulis dalam Borang Tertentu** yang boleh diperolehi dari Setiausaha dalam Waktu Pejabat.

Borang yang berkenaan hendaklah dikembalikan melalui Perkhidmatan Pos kepada Setiausaha dalam **Sampul Surat Khas Tertentu yang disediakan oleh Koperasi** bagi maksud ini dalam tempoh **7 hari sebelum tarikh Mesyuarat Agung**. Pencadang dan Penyokong bagi Calon-calun hendaklah terdiri dari Wakil-wakil yang layak di bawah Undang-undang kecil Koperasi.

NOTA: Seseorang wakil yang ingin menjadi Anggota Lambaga atau Ahli Jawatankuasa Audit Dalaman tidak boleh menjadi Penjamin kepada sesiapa Ahli yang lain dan saharusnya menentukan bahawa ansuran beliau bagi Saham dan Pinjaman telah dibayar dengan PENOH tanpa gagal pada tiap-tiap bulan serta tanpa sebarang perbezaan atas jumlah Ansuran Bulanan yang seharus dibayar pada tiap-tiap bulan.

Seseorang wakil yang ingin menjadi Anggota Lambaga TIDAK BOLIH BERTANDING bagi mengisi jawatan kosong Ahli Jawatankuasa Audit Dalaman dan sebaliknya. (Undang-Undang Kecil 37A)]

- (b) Koperasi Ahli dikehendaki memberi surat Tauliah kepada Wakil-wakil mereka yang akan menghadiri Mesyuarat Agung ini.
- (c) Para Perwakilan yang ingin mendapat sebarang penjelasan berkenaan dengan (i) **Laporan Lambaga** (ii) **Akaun Koperasi** atau (iii) **Subsidiarinya** adalah dikehendaki menghantar pertanyaan mereka SECARA BERTULIS kepada Setiausaha sekurang-kurangnya tujuh (7) hari sebelum tarikh Mesyuarat Agung.

PERINGATAN:
HANYA WAKIL INDIVIDU DAN WAKIL KOPERASI LAYAK MENGHADIRI DAN MENGAMBIL BAHAGIAN DALAM MESYUARAT AGUNG INI

ATURCARA:

Pendaftaran – 5.30 Petang hingga 5.50 Petang
Ahli-Ahli Teratur – 5.55 Petang
Mesyuarat Bermula – 6.00 Petang



LAPORAN LEMBAGA

PENGERUSI



IR. C MAHADEVAN
C Eng, MICE (Lon), FPWI (Lon), P Eng



LAPORAN LEMBAGA PENGARAH

Bagi pihak Anggota Lembaga Pengarah Koperasi saya dengan sukacitanya membentangkan Laporan Tahunan dan Penyata Akaun Koperasi yang telah beraudit bagi Tahun Kewangan Berakhir 31hb Disember 1996.

Akaun Beraudit Koperasi telah diselesaikan oleh pihak Audit Luar hanya pada 7hb Mei 1997 dan oleh kerana Akaun Beraudit hendak diserahkan kepada Ketua Pendaftar Koperasi Malaysia sekurang-kurangnya satu bulan sebelum mengadakan Mesyuarat Agung Tahunan Koperasi maka Lembaga Pengarah ingin meminta ma'af dari semua anggota Koperasi atas sebarang kelewatan yang telah timbul dalam mengadakan Mesyuarat Agung Tahunan kami serta pembayaran Dividen yang diantisipasi oleh para anggota.

PENDAHULUAN

Setiap mereka yang terlibat dengan koperasi, sama ada sebagai anggota biasa, penjawat jawatan kehormat, petugas bergaji (boleh kesemuanya dikategorikan sebagai pengkhidmat koperasi) dan sebagainya perlu memiliki **perasaan mencintai organisasi**. Perkhidmatan yang dicurahkan selain daripada untuk menikmati ganjaran materi ialah dengan tujuan memenuhi keperluan organisasi. Di dalam konteks ini, ada kewajarannya menjadikan kepuasan kerja (atau khidmat, atau langganan atau apa sahaja yang berkaitan dengan diri) sebagai sinonim dengan pencapaian organisasi.

Di dalam penyaluran ketaatan kepada organisasi, pengkhidmat koperasi seharusnya berpegang kepada konsep 'pelepah kelapa tua', iaitu menaburkan bakti selama mana ianya diperlukan dan memberi ruang dan peluang kepada orang lain apabila tenaga tidak lagi diperlukan oleh

organisasi. Ini digambarkan oleh keadaan pelepah kelapa yang gugur dengan sendirinya tanpa perlu digoncang, apabila ianya sudah tua. Ini berbeza dengan pelepah pisang yang masih terus bertahan di batang pisang walaupun daun dan pelepahnya sudah kering, malahan kalau cuba direntap dari batang pisang ia boleh membawa kepada rebahnya pokok pisang itu sendiri. Ini gambaran sikap manusia yang tidak diingini di dalam sebarang organisasi, apatah lagi organisasi koperasi yang memberikan penekanan yang sama berat kepada modal sosial dan modal ekonomi dalam pemastian kejayaannya, biar organisasi hancur asalkan dirinya ter-sohor. Pemupukan **kebanggaan terhadap organisasi** merupakan aset yang tidak ternilai yang boleh diberikan oleh individu kepada organisasi.

Pengkhidmat koperasi mesti juga terdiri dari kalangan mereka yang menjadikan perasaan **bertanggungjawab dan amanah** sebagai sebatian dengan peribadi mereka. Inilah yang menjadi teras penerapan nilai-nilai keinsanan dalam menjalinkan perhubungan pengurusan koperasi.

MASA HADAPAN

Jalan ke abad 21 menuntut koperasi mengadakan reformasi-reformasi mental, sikap, gaya pengurusan dan konsep serta penghayatan koperasi. Reformasi ini mesti didasari oleh perumusan polisi dan strategi pembangunan yang tepat dan konkrit. Sementara itu dalam usaha membina satu pergerakan koperasi yang mampan dan berdaya saing memerlukan para aktivis yang berpengetahuan dan memiliki kepekaan terhadap perkembangan dunia khususnya di bidang perdagangan. Untuk itu, **koperasi perlu memastikan sentiasa adanya peningkatan kemampuan stafnya dengan kemahiran dan profesionalisme yang tinggi bagi menjamin kecekapan, peningkatan produktiviti serta kecemerlangan perkhidmatan, daya saing dan daya kreativiti yang tinggi** serta tiada kegerunan untuk menggunakan teknologi terkini yang canggih.



PRESTASI

Prestasi Kewangan Koperasi untuk Tahun Taksiran 1996 boleh dirumuskan seperti berikut:

	1996 RM	1995 RM
Jumlah Modal Saham	5,665,328	5,989,677
Jumlah Rezab Berkanun	2,246,804	2,168,912
Kumpulan Wang Ahli	6,126,544	6,481,914
Pertaruhan Tetap	4,050,731	4,750,731
Jumlah Pendapatan	902,207	824,429
Keuntungan Bersih	599,169	578,785

DIVIDEN

Lembaga Pengarah mengesyorkan pengisytiharkan dividen sebanyak 7% bagi Tahun 1996. Dalam hubungan ini Peraturan 12 di bawah Peraturan-Peraturan Koperasi (Pindaan) 1996 dan Seksyen 86 Akta Koperasi 1993 ada kaitan.

TUNTUTAN MAHKAMAH KE ATAS 'KOPERASI BELIA NASIONAL BERHAD' - KOBENA - UNTUK JUMLAH SEBANYAK RM3,200,731.63 DAN FAEDAH TERGANTUNG HINGGA TARIKH PENYELESAIAN KEHUTANGAN MENGIKUT PERINTAH MAHKAMAH (CONSENT JUDGMENT) DI BAWAH KES MAHKAMAH TINGGI KUALA LUMPUR NO: D1-22-2107-89.

Perkara ini masih belum diselesaikan oleh pihak berkuasa KOBENA. Pada akhir tahun 1996 Koperasi KOBENA masih berhutang jumlah amaun Deposit sebanyak RM3,200,731.63 dan jumlah sebanyak RM1,511,764.15 sebagai faedah yang harus dibayar setelah tolak sebarang bayaran yang telah dikutip oleh Koperasi anda.

Akibat dari hutangan yang besar ini yang masih belum dijelaskan oleh KOBENA, Koperasi anda tidak ada kebolehan untuk membayar 'dividen' yang patut dibayar kepada para anggota dan juga tidak ada tenaga kewangan untuk melancarkan beberapa aktiviti-aktiviti yang boleh memberi faedah kepada anggota-anggota dan keluarganya. Beberapa aktiviti-aktiviti

yang patut dijalankan juga telah ditangguhkan akibat dari situasi ini.

Gambar Anggota Lembaga KOBENA pada Tahun 1995/1996 adalah dicetak dalam Laporan ini dengan tujuan untuk membolehkan anggota-anggota Koperasi ini menemui Anggota Lembaga KOBENA yang dikenali oleh Anggota kami untuk meminta bantuan bagi menyelesaikan masalah ini dengan segera demi kepentingan anggota-anggota Koperasi ini termasuk imej Gerakan Koperasi Malaysia.

PINDAAN UNDANG-UNDANG KECIL KOPERASI

Cadangan pindaan-pindaan undang-undang kecil Koperasi selaras dengan peruntukan-peruntukan Akta Koperasi 1993 dan Peraturan-peraturan diperbuat di bawah kuasanya adalah dicetak dalam Laporan ini bagi pertimbangan.

PANDANGAN KETUA PENDAFTAR KOPERASI MALAYSIA KE ATAS AKAUN KOPERASI BERAKHIR PADA 31HB DISEMBER 1995

Pandangan Ketua Pendaftar dalam hubungan ini melalui surat bilangan **JPK. (AUDIT) IP: N-279/3452/5 Jld. 3/(24)** bertarikh 11hb Mei 1996 adalah dicetak dalam Laporan ini untuk pengetahuan para anggota-anggota. Lembaga Pengarah ingin memberi pengesahan bahawa tindakan telah diambil ke



atas Akaun Bekas Ahli-ahli seperti diarahkan. Butir-butir terperinci bolih didapati dalam Laporan ini.

Daftar Harta Tetap baru dan lengkap telah disediakan sebagai satu daftar yang baru dan ianya telah disemak dan disahkan oleh pihak Audit Dalaman dan Audit Luar.

AKTIVITI USAHASAMA - BIDANG KEPAKARAN

Lembaga Pengarah serta Anggota Koperasi yang mempunyai pengalaman sedang ada hubungan 'arms length' dengan badan Kepakaran/Konsultan (iaitu: TECHRAIL ENGINEERING SENDIRIAN BERHAD) dengan tujuan untuk mengumpul kepakaran kami dalam bidang Kejuruteraan; Pengangkutan; Trafik; Operasi; Komputer; Sistem Perakaunan; Operasi Pelabuhan; Tenaga Letrik; Komunikasi; Sistem Keretapi Ringan - METRO; dan sebagainya daripada Pegawai-Pegawai Tertinggi Keretapi/ Pekerja-Pekerja Profesional Keretapi/ Bandaraya/Tenaga Letrik/Komunikasi termasuk Sistem Telecom/Pelabuhan yang telah bersara dari perkhidmatan ataupun masih bertugas dalam beberapa badan-badan Konsultan.

Kepakaran ahli Koperasi disumbangkan sejauh mana yang bolih tertakluk syarat bahawa ianya tidak akan menjejaskan setia dan tugas mereka kepada Koperasi atau Majikan mereka. Lembaga Pengarah berhasrat bahawa dengan mengambil bahagian dalam rancangan-rancangan seperti ini bahawa Ahli-Ahli yang menyumbang masa dan tenaga dalam perkara ini akan memperolehi pengalaman dan pengetahuan yang lebih luas dalam industri ini. Samping itu, Koperasi yakin bahawa jika sekiranya projek-projek ini jika maju akan memberi manfaat kepada Koperasi melalui usahasama dalam beberapa bidang teknologi yang mungkin akan membolehkan Koperasi meluaskan aktiviti-aktiviti Koperasi.

WANG PENDAHULUAN/PINJAMAN

Pinjaman "Over-Lapping" **tidak digalakkan** oleh Koperasi dan oleh itu semua Ahli adalah diminta supaya **menjelaskan Wang Pendahuluan/Pinjaman dengan penuh sebelum memohon kemudahan ini semula.**

ANGGARAN PENDAPATAN DAN PERBELANJAAN - 1997(K)/(1998)

Anggaran Pendapatan dan Perbelanjaan bagi Tahun 1997 (Kajisemula) dan, 1998 adalah seperti mana yang tercatat dalam Laporan ini.

KEAHLIAN DALAM KOPERASI - TERBUKA

Adalah didapati bahawa beberapa Ahli Koperasi masih belum memahami bahawa Keahlian dalam Koperasi **TIDAK DIHADKAN KEPADA PEGAWAI DAN KAKITANGAN yang masih berkhidmat dengan KTM Berhad sahaja.**

Untuk makluman adalah perlu ditegaskan bahawa keahlian adalah dari kalangan seperti berikut:

- (a) Semua Pegawai dan Pekerja yang berkhidmat dengan mana-mana sistem keretapi yang dikendalikan oleh pihak Kerajaan atau Badan Kerajaan atau Syarikat Swasta dan/atau Organisasi yang ada kaitan dengan Badan/ Syarikat yang disebutkan.
- (b) Pegawai dan kakitangan yang telah bersara dari mana-mana di (a) atas.
- (c) Isteri atau suami dan Anak-anak (a) di atas.

TABUNG BENEVOLEN KOPERASI

Ahli-ahli yang layak menikmati kemudahan-kemudahan dari Kumpulan Wang ini adalah diminta supaya mengemukakan permohonan mereka dengan awal untuk mengatasi sebarang kelewatan bayaran pada tarikh layak bayaran ini.

Borang tertentu bagi maksud ini boleh diperolehi dari Pejabat Koperasi dalam Waktu Pejabat iaitu: dari 9.00 Pagi ke 5.30 Petang pada hari biasa dan pada 9.00 Pagi kepada 1.00 Tengah Hari pada hari Sabtu.

JAWATANKUASA AUDIT DALAMAN

Mesyuarat Agung pada Tahun yang lalu telah melantik tiga orang Wakil kepada Jawatankuasa Audit Dalaman seperti yang dikehendaki di bawah Undang-undang Kecil Koperasi No: 37A dan Seksyen 42(b) Akta Koperasi 1993.



Pada Tahun dalam pertimbangan Wakil-wakil seperti berikut telah berkhidmat dalam Jawatankuasa ini:

Encik Johari John Abdullah

Encik Che Yaacob bin Jusoh

Encik K. Narainan

Mereka telah menjalankan tugas dengan jujur dan cekap dan Laporan Jawatankuasa Audit Dalamannya adalah disertakan bersama Akaun Koperasi bagi Tahun berakhir 31hb Disember 1996. Jawatankuasa ini telah menasihati Lembaga atas beberapa perkara yang harus diberi keutamaan demi kepentingan Koperasi dan Lembaga telah dan sedang mengambil tindakan terhadap semua perkara yang telah dikemukakan.

LEMBAGA PENTADBIR KOPERASI

Ingin saya mengambil kesempatan ini untuk merakamkan setinggi-tinggi Terima Kasih kepada Anggota Lembaga Pengarah seperti berikut yang telah memberi khidmat secara sukarela dalam semua aktiviti Koperasi ini serta atas segala Nasihat, Bimbingan dan Sumbangan mereka:

Tuan Haji Mohd. Yusoff Bin Mat Esa

FCIT (Lon)

- (Bekas) Pengetua, Pusat Latihan Keretapi dan Ahli Majlis Kolej Koperasi Malaysia

Ir. Loh John Kee

AMN, C Eng, BE (Hons), MIEM, FPWI (Lon), P. Eng

- (Bekas) Ketua Jurutera Raya dan Timbalan Pengurus Besar, Pentadbiran Keretapi Tanah Melayu

Ir. P. Satyamoorthy

C Eng, MIEE (Lon), FIRSE (Lon), MCIT (Lon), FPWI (Lon), P Eng

- (Bekas) Pengarah, Semboyan dan Komunikasi, Pentadbiran Keretapi Tanah Melayu dan Pengarah Projek, Keretapi Tanah Melayu Berhad

Encik Chan Kim Beng,

AMP, FCIT (Lon), MBCS (Lon)

- (Bekas) Ketua Unit Komputer, Pentadbiran Keretapi Tanah Melayu, dan Pengurus Besar, KTM Distribution Sdn. Bhd.

Tuan Haji Ir. Hamzah Bin Ismail

Dip. Tech (M), IME, TEM. P. Eng

- (Bekas) Penguasa Stor, Pentadbiran Keretapi Tanah Melayu dan Jurutera Perunding Kanan Swasta.

Ir. Tan Yee Sang

C Eng, MIME (Lon), FWPI (Lon), P. Eng

- Jurutera Jentera Tertinggi, Keretapi Melayu Berhad.

Encik S. Manickam

- (Bekas) Pegawai Kerani Kanan, Bengkel Sentul, Pentadbiran Keretapi Tanah Melayu.

Encik Lim Say Hock

- (Bekas) Ketua Unit (Hasil), Pentadbiran Keretapi Tanah Melayu dan Setiausaha/Bendahari Koperasi RCMPS selamanya.

PENGHARGAAN

Bagi pihak Lembaga Pengarah ingin saya merakamkan penghargaan serta melafazkan Ribuan Terima Kasih kepada **Yang Berbahagia, Dato' Abdul Rahim Osman DSSA, DSNS, Pengarah Urusan Keretapi Tanah Melayu Berhad (KTM Berhad)** atas segala nasihat dan bantuan yang diberi yang mana adalah tidak terhingga nilainya.

Saya ingin juga merakamkan penghargaan Lembaga Pengarah kepada **Ketua Pendaftar Koperasi Malaysia, Pendaftar Koperasi, Wilayah Persekutuan dan Pegawai-Pegawainya** atas segala nasihat dan tunjuk ajar yang telah mereka sumbangkan sepanjang tahun dan berharap ianya akan berterusan. Saya juga ingin mengucapkan Terima Kasih kepada Ahli-Ahli dan Pegawai-Pegawai serta Kakitangan-Kakitangan Koperasi ini atas kegigihan, kecekapan dan ke-taatsetiaan mereka terhadap urusan Koperasi ini.

Saya juga mengambil kesempatan ini untuk mengucapkan penghargaan kepada yang berikut:-

- a) Yang Berhormat, Menteri Kementerian Tanah dan Pembangunan Koperasi serta Pegawai-Pegawainya.
- b) Pengarah Kewangan, Keretapi Tanah Melayu Berhad



- c) Pengurus Kanan, Prosesan Data & Sistem Maklumat, KTM Berhad
- d) Pegawai-Pegawai serta Kakitangan-kakitangan, KTM Berhad
- e) Ketua Pengarah Pembangunan Koperasi Malaysia, Pegawai-Pegawai dan Kakitangan-kakitangannya.
- f) Pengarah Jabatan Pembangunan Koperasi, Wilayah Persekutuan, Pegawai-Pegawai dan Kakitangan-Kakitangannya.
- g) Pegawai-Pegawai dan Kakitangan-Kakitangan Bahagian Akaun dan Audit, Jabatan Pembangunan Koperasi, Ibu Pejabat dan Wilayah Persekutuan.
- h) Pegawai-Pegawai dan Kakitangan-Kakitangan Pejabat Pengarah Kewangan, Pejabat Tunai dan Gaji dan Pejabat Prosesan Data dan Sistem Maklumat KTM Berhad
- i) Kesatuan Pekerja-Pekerja Keretapi Tanah Melayu (RUM)
- j) Persatuan Pegawai-Pegawai Kanan Keretapi (SOA)
- k) Persatuan Kebajikan Pekerja-Pekerja Melayu Semenanjung (PERKAP)
- l) Perkumpulan Wanita KTM Semenanjung Malaysia
- m) ANGKASA
- n) Pengarah, Maktab Kerjasama Malaysia dan Pegawai-Pegawai Maktab (MKM)
- o) Kesatuan Koperasi Malaysia (CUM)
- p) The Midlands Cooperative Union Limited
- q) Pengerusi dan Ahli Lembaga, Koperasi Jimat Cermat dan Pinjaman Keretapi Berhad
- r) Pengerusi dan Ahli Lembaga, Syarikat Kerjasama Pekerja-Pekerja Keretapi Tanah Melayu Perai Berhad
- s) Pengerusi dan Ahli Lembaga, Syarikat Kerjasama Jimat Cermat dan Pinjaman Berhad (RUNCAS)
- t) Pengerusi dan Ahli Lembaga, Koperasi Jimat Cermat dan Pinjaman Pekerja-Pekerja Jabatan Kejuruteraan Raya Keretapi Berhad
- u) Pengerusi dan Anggota Lembaga Sentul Works Employees' Cooperative Thrift & Loan Society Ltd
- v) Koperasi Insuran Malaysia (MCIS)
- w) Koperasi KOPEMA
- x) The International Cooperative Alliance, Geneva
- y) The Regional Office for ICA, New Delhi, India
- z) Lain-lain yang tidak dinyatakan tanpa disengajakan.

Akhir sekali saya bagi pihak Lembaga Koperasi ingin merakamkan **Ribuan Terima Kasih kepada Para Ahli termasuk Ahli-Ahli yang telah berhenti menjadi ahli dan semua yang terlibat dalam memberi kepercayaan dan sokongan yang berterusan dan bantuan yang sangat-sangat dihargai bagi menjayakan aktiviti-aktiviti Koperasi ini.**

Tidak lupa juga ucapan terima kasih kepada kakitangan Koperasi di atas segala daya usaha dan dedikasi mereka. Adalah diharapkan sokongan dan kepercayaan ini akan berterusan demi koperasi ini mencapai kemajuan yang lebih cemerlang di masa akan datang.

IR. C. MAHADEVAN
C Eng, MICE (Lon), FPWI (Lon), P Eng
PENGERUSI



Consultants appointed to study proposed Trans-Asia railway link

KUALA LUMPUR, Wed. — The Government has appointed a consortium of consultants to conduct a feasibility study on the proposed Trans-Asia railway link, Transport Minister Datuk Seri Dr Ling Liong Sik said today.

The proposed project will link Singapore to Kunming in southern China via Kuala Lumpur, Bangkok, Ho Chi Minh City and Hanoi.

The lead consultant is KL Consult which will be assisted by Universiti Malaysia Inc.

They will conduct economic forecasting and sensitivity tests on the project. The other consultant is Zaaba Consultancy.

These consultants will conduct studies on three main areas: economic forecasting, engineering studies and cross-border facilitation courses involving teaching and recruitment of security, customs and immigration personnel.

"The Government has approved a RM2 million launching grant while negotiating with other organisations for more funds are ongoing to ensure the success of the study."

Dr Ling was speaking to

reporters after opening the Second International Exhibition of Railway Technology for the Asian Markets (Exporail Asia '97) at the Putra World Trade Centre.

Held in Malaysia for the first time, the exhibition, from May 14 to 16, showcases equipment and services for passenger and freight railways besides products for main line, regional, suburban and city railway systems.

Stephen Brooks, managing director of Interfama Brooks Exhibitions Pte Ltd, the event organisers, said Malaysia was chosen as venue for Exporail because of the rapid development of its railway systems.

Major exhibits are rolling stock components and sub systems, track materials, fare collection, consultancy, signalling and communications.

A total of 150 exhibitors from 27 countries are taking part.

Also present were KTM Bhd managing director Datuk Abdul Rahim Osman, Putra-LRT managing director Mohd Nor Idrus and STAR-LRT CEO Zainal Abdul Ghani.

INNOVATIVE ... Dr Ling being briefed by a representative of Bombardier Worldwide, one of the exhibitors at Exporail, yesterday.



تيمبالن منترى تانه دان فمباھونن كوفراسي مليسيا

TIMBALAN MENTERI TANAH
DAN PEMBANGUNAN KOPERASI
MALAYSIA

Bil. (58) dlm. TMTPK. 27/90

7 Januari, 1993.

Encik K. Parames Varan,
Ahli Lembaga Pengarah KSKB,
Koperasi Serbaguna Keretapi Berhad,
No. 70, Bangunan IPMUDA,
Jalan Ampang,
50450 KUALA LUMPUR

Saudara,

**TINDAKAN DAN TUNTUTAN PENYELESAIAN
TERHADAP KOPERASI BELIA NASIONAL BERHAD
(KOBENA BHD)**

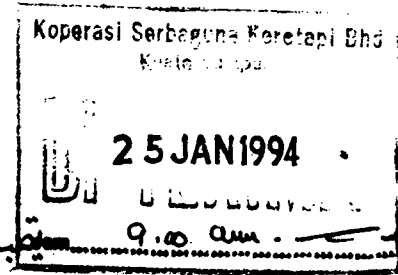
Merujuk kepada perkara di atas, saya difahamkan koperasi saudara sedang meneruskan tuntutan mahkamah ke atas Koperasi Belia Nasional Bhd berhubung dengan deposit koperasi saudara di dalam Koperasi Belia Nasional Bhd. Saya berharap koperasi saudara tidak meneruskan tindakan tersebut memandangkan keadaan Koperasi Belia Nasional sekarang.

2. Sepertimana Koperasi saudara sedia maklum, KOBENA BHD kini sedang dalam proses pemulihan di mana KOBENA BHD mendapat sokongan yang padu dari pihak Kerajaan untuk dibaikpulihkan. Dalam proses ini kedudukan kewangan KOBENA BHD sangatlah genting dan tidak stabil.

3. Saya juga berharap saudara dan Koperasi saudara tidak membuat sebarang tuntutan, tindakan mahkamah, gangguan dan sebagainya dalam jangkamasa proses pemulihan KOBENA BHD agar ianya dapat berjalan dengan lancar. Saya juga difahamkan Koperasi saudara telah pun memperolehi pembayaran balik lebih daripada RM 1.5 juta dari KOBENA BHD hasil daripada tindakan mahkamah (garnishment order), pembayaran balik terus oleh KOBENA BHD dan juga pembayaran balik melalui KOPEMA.

Kerjasama dan pertimbangan saudara dan Koperasi saudara adalah diharapkan.

(DATO' HAJI KHALID YUNUS)



تیمبالن منتری تانه دان مباحونن کو فراسی ملیسیا

TIMBALAN MENTERI TANAH
DAN PEMBANGUNAN KOPERASI
MALAYSIA

Bil. (60) dlm. TMTPK. 27/90

19 Januari, 1994.

Encik George Francis,
Setiausaha KSKB,
Koperasi Serbaguna Keretapi Berhad,
P.O. Box 12528,
50780 KUALA LUMPUR

Saudara,

TINDAKAN DAN TUNTUTAN PENYELESAIAN
DI ATAS KOBENA BERHAD

Dengan hormatnya saya merujuk kepada perkara di atas. Surat saudara selamat diterima dan faham. Saya berasa amat sedih di atas tindakan koperasi saudara terhadap Kobena. Saya sedih kerana perkara ini pernah dibincangkan antara saya dengan beberapa pemimpin koperasi di pejabat saya.

Kesedihan saya itu bertambah kerana di tengah-tengah daya usaha sedang dibuat untuk memulihkan Kobena, tindakan-tindakan seperti ini terus mengancam usaha-usaha tersebut.

Saya percaya perkara ini tidak akan timbul sekiranya Kobena ditutup tetapi atas kesedaran dan tanggungjawab yang mendalam, Kementerian telah mengambil daya usaha untuk memulihkan Kobena.

Saya harap saudara dan seluruh Ahli Lembaga Pengarah memahami masalah yang dihadapi oleh Kobena..

Saya percaya apabila Kobena dipulihkan segala hutang piutang Kobena akan dapat diselesaikan.

Apalah maknanya usaha yang saya buat untuk membantu koperasi-koperasi yang bermasalah seperti Kobena tetapi dalam masa yang sama ianya mendapat tekanan seperti yang diambil oleh koperasi saudara.

Kobena pun berhutang dengan orang lain tetapi tidaklah sampai begini tindakan dan tekanan yang dikenakan ke atasnya kecuali daripada koperasi saudara.

Saya pohonkan kefahaman dan kerjasama. Kerjasama didahului dengan berbilang-banyak terima kasih.

(DATO' HAJI KHALID YUNUS)



ANGGOTA LEMBAGA KOBENA BHD 1995/1996



Dr. Hj. Mohd. Fuad Hj. Ahmad
Pengerusi Eksekutif



Hj. Ibrahim Hj. Mat Din
Setiausaha Lembaga



**Hj. Abdul Rahman
Ahmad**



**YB. Hj. Hasan
Bin Malek**



**En. Abdul
Ghani Talib**



**En. Muhammad
Ismail**



**Hj. Jauhar Hj.
Mohd Yassin**



**En. Abdullah
Nawi**



**En. Louis
Md. Zain**



**Hj. Abdul Halim
Bin Hj. Ahmad**



**En. Mior Abdul
Aziz Othman**



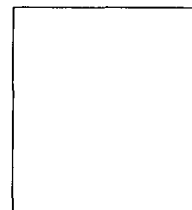
En. Md. Sirat Abu



**YB. Abdul Aziz
Bin Derashid**



**Hajji Mohd Yusoff
Bin Haji Shamshudin**



**YB. Nadzri Bin
Ismail**



卡
尼
沙
林
甘
大
律
師
樓

KANESALINGAM & CO.

Advocates & Solicitors
and Notary Public
Peguambela dan Peguamcara
dan Notari Awam

A. Kanesalingam

2nd Floor, Wisma T. K. Tang,
No. 4, Jalan Yap Ah Loy,
50050 Kuala Lumpur.
Tel: 230 2299
Fax: 238 2845

Our Ref: 6564/rcmps/90
Your Ref: RCMPS/ID/sa/3042/3 JLD.III)

13 May 1997

Fax: 2021479

The Railway Co-operative Multi-Purpose Society Ltd
Tingkat 5, Wisma T K Tang
4 Jalan Yap Ah Loy
50050 Kuala Lumpur



Dear sirs

re: MAHK. TINGGI, K.L.
GUAMAN NO. D1-22-2107-89
Judgment dated 1/4/92

We refer to the Garnishee proceedings against M/s Kopeasi Belia Nasional Bhd .

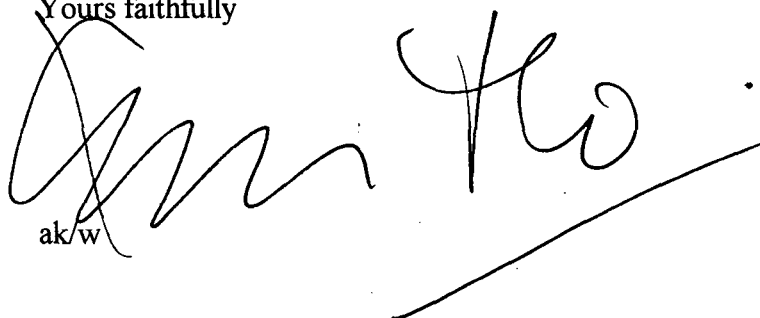
On 13th May 1997 the Senior Assistant Registrar Puan Rihaida bt. Rafie made the garnishee order for M/s Koperasi Kopema Bhd to pay RM1,960,000 to you absolute.

Encik Mohd Suradi Makhtar from M/s Abu Talib Shahrom & Zahari appeared for M/s Kobena.

M/s Koperasi Kopema Bhd did not attend.

We will revert to you upon extracting the fair order.

Yours faithfully


ak/w



Deraf

DALAM MAHKAMAH TINGGI MALAYA DI KUALA LUMPUR
(BAHAGIAN DAGANG)

GUAMAN NO. D1-22-2107-89

ANTARA

THE RAILWAY CO-OPERATIVE MULTI-PURPOSE
SOCIETY LTD

(ALSO KNOWN AS KOPERASI SERBAGUNA
KERETAPI BHD)

PLAINTIF/
PEMIUTANG PENGHAKIMAN

DAN

KOPERASI BELIA NASIONAL BHD

DEFENDAN/
PENGHUTANG PENGHAKIMAN

DAN

KOPERASI KOPEMA BHD
(FORMERLY KNOWN AS KOPERASI PERGUDANGAN
DAN PENGANGKUTAN MALAYSIA BHD)

GARNISI

DI HADAPAN PENOLONG KANAN PENDAFTAR
PUAN RIHAIDA BT. RAFIE

PADA 13 HARIBULAN MEI 1997

DALAM KAMAR

PERINTAH GARNISMEN

SETELAH MEMBACA Afidavit Lim Say Hock yang diikrarkan pada 6 haribulan Mac 1997, dan Perintah Untuk Menunjukkan Sebab yang dibuat dalam Perintah ini bertarih pada 8 haribulan April 1997, DAN SETELAH MENDENGAR Encik A. Kanesalingam peguamcara bagi pemiutang penghakiman dan Encik Mohd Suradi Makhtar peguamcara bagi penghutang penghakiman dan ketakhadiran garnisi walaupun Perintah Garnismen Untuk Menunjukkan Sebab telah diserahkan, YANG MENURUTNYA TELAH DIPERINTAHKAN bahawa segala hutang yang kena dibayar atau terakru kena dibayar oleh garnisi yang dinamakan di atas kepada penghutang penghakiman yang dinamakan di atas itu patut ditahan untuk menjawab penghakiman yang didapatkan terhadap penghutang penghakiman tersebut oleh pemiutang penghakiman yang dinamakan



di atas di Mahkamah Tinggi pada 1 haribulan April 1992 untuk sejumlah wang sebanyak RM3,200,731.63 dan faedah atasnya dengan kadar 15% setahun dari 1 haribulan Oktober 1988 sehingga penjelasan dibuat wang sebanyak RM5,851,140.68 masih lagi terhutang dan belum dibayar.

ADALAH DIPERINTAHKAN bahawa garnisi tersebut hendaklah segera membayar kepada pemiutang penghakiman tersebut RM1,960,400.00 hutang yang kena dibayar oleh garnisi tersebut kepada penghutang penghakiman tersebut. Dan bahawa jumlah wang sebanyak RM70.00 yang merupakan kos pemiutang penghakiman bagi permohonan ini ditambah kepada hutang penghakiman dan dipegangsimpan daripada wang yang didapatkan kembali oleh pemiutang penghakiman tersebut di bawah perintah ini dan diberi ketutamaan daripada amaun hutang penghakiman itu.

Bertarikh pada 13 haribulan Mei 1997.

Unuk kelulusan tuan

Kanesalingam & Co

Peguan pemiutang penghakiman

Abu Talib Shahron & Zahari

Peguan penghutang penghakiman

Penolong Kanan Pendaftar

Mahkamah Tinggi, Kuala Lumpur

Perintah garnisemen ini difailkan oleh Tetuan Kanesalingam & Co peguan plaintif tersebut di atas yang mempunyai alamat penyampaian di tingkat 2, Wisma T K Tang, 4 Jalan Yap Ah Loy, 50050 Kuala Lumpur Tal: 2302299, 2382845 (fax) ak/w 6564/rcmps/90 F-100(b) Perintah garnisemen menjadi mutlak jika garnisi berhutang kurang daripada hutang penghakiman.

Compl: hc6564



(KEMENTERIAN TANAH DAN PEMBANGUNAN KOPERASI)
JABATAN PEMBANGUNAN KOPERASI MALAYSIA,
BAHAGIAN AUDIT DAN AKAUN
TINGKAT 16 & 17
BANGUNAN DATO ZAINAL
JALAN MELAKA
50608 KUALA LUMPUR.

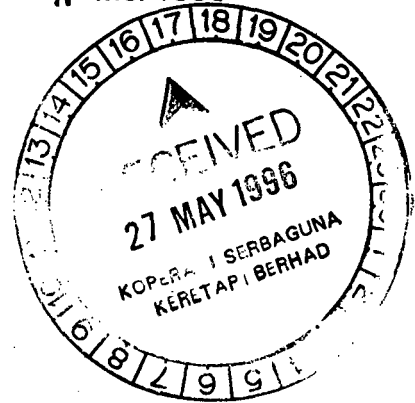
Telefon: 2939970
Kawat: KOPERASI

Ruj. Tuan: BIL.JPK.(AUDIT)IP:
Ruj. Kami: N-279/3452/5 Jld.3/(24)
Tarikh: // Mei 1996

Anggota-anggota Koperasi,
The Railway Co-operative Multi-Purpose Society Limited
Level 5, Wisma Straits Credit,
No. 4, Jalan Yap Ah Loy,
60050 KUALA LUMPUR

Anggota-anggota Koperasi,

**PANDANGAN KETUA PENDAFTAR KE ATAS AKAUN
KOPERASI BERAKHIR PADA 31 DISEMBER 1995**



Merujuk kepada perkara di atas, adalah dimaklumkan bahawa Akaun Koperasi yang diaudit oleh Firma Juruaudit Panicker & Co. telah diterima pada 23 April 1996.

2. Berpandukan kepada peruntukan Seksyen 59(2) Akta Koperasi 1993, pandangan-pandangan Ketua Pendaftar ke atas Akaun tersebut adalah seperti berikut:

(a) Pelbagai Pemiutang - (Nota 12)

Sila pastikan Akaun Bekas Ahli-ahli sebanyak RM 31,322.78 dikembalikan segera kepada mereka yang berkenaan. Akaun-akaun yang telah lama masih belum diselesaikan hendaklah diberi perhatian kerana ianya adalah tertakluk kepada Akta Wang Tak Dituntut 1965.

(b) Daftar Harta Tetap

Sepertimana disaran oleh pihak juruaudit, koperasi hendaklah mengemaskini Daftar Harta Tetap supaya nilai harta seperti dinyatakan di dalam akaun dapat dibanding dengan aset yang tercatat di dalam Daftar.



THE RAILWAY CO-OPERATIVE MULTI-PURPOSE SOCIETY LIMITED

**PANDANGAN KETUA PENDAFTAR KE ATAS AKAUN
KOPERASI BERAKHIR PADA 31 DISEMBER 1995**

Perkara ini telah ditegur oleh Ketua Pendaftar pada tahun yang lepas dan pastikan tanggungjawab ini disempurnakan dengan segera.

3. Pandangan tersebut di atas hendaklah dibentangkan bersama-sama dengan Akaun dan Kunci Kira-Kira di dalam Mesyuarat Agung Koperasi.

Sekian.

" BERKHIDMAT UNTUK NEGARA "

Saya yang menurut perintah,

(ANISHAH BT. ABD. WAHID)

b.p. Ketua Pendaftar Koperasi-koperasi,
Malaysia.



s.k. Ketua Pengarah Pembangunan Koperasi Malaysia, Kuala Lumpur.
Pengarah Penguatkuasaan.
Pengarah Pembangunan Koperasi Wilayah Persekutuan.
Ketua Audit Negeri Wilayah Persekutuan.
Pegawai Pembangunan Koperasi Pejabat Wilayah Persekutuan.
Firma Juruaudit Panicker & Co.



**Penyata Akaun Beraudit Bagi
Tahun Berakhir 31hb. Disember, 1996**



Skelchy Su Lim & Associates

Public Accountants



Worldwide

LAPORAN JURUAUDIT TAHUN KEWANGAN 31HB DISEMBER 1996

Kepada
Ketua Pendaftar Koperasi
Ahli-Ahli The Railway Co-Operative
Multi-Purpose Society Limited

Kuala Lumpur Office:
8A, 8th Floor,
Wisma Harwant
106, Jalan Tuanku Abdul Rahman
50100 Kuala Lumpur.
Tel: 03-2925399
Fax: 03-2912643

Tetuan

Mengikut kehendak Akta Koperasi 1993 dan Undang-Undang Kecil Koperasi, kami melaporkan bahawa kami telah mengaudit Lembaran Imbangan, Akaun Pembahagian Keuntungan dan Akaun Untungrugri berserta dengan nota bagi tahun berakhir 31hb Disember 1996 berdasarkan atas buku dan baucer Koperasi dan telah memperolehi segala penerangan dan penjelasan yang kami kehendaki.

Kami telah mengaudit akaun-akaun yang dibentangkan di mukasurat 3 hingga 21 yang telah disusun selaras dengan kehendak Akta Koperasi.

Pada pendapat kami:

- (a) akaun-akaun memberikan gambaran yang benar dan saksama mengenai kedudukan Koperasi pada 31hb Disember 1996 dan hasil kendalian Koperasi serta sumber dan penggunaan dana Koperasi bagi tahun yang berakhir pada tarikh tersebut dan mematuhi Akta Koperasi 1993; dan
- (b) rekod perakaunan dan rekod-rekod lain yang sepatutnya telah disimpan dengan sempurna; dan
- (c) penerimaan, perbelanjaan dan pelaburan wang dan perolehan dan pelupusan harta-harta oleh Koperasi pada tahun berakhir 31hb Disember 1996 adalah mengikut Akta Koperasi 1993, Peraturan-Peraturan dan Undang-Undang Kecil Koperasi.

SKELCHY SU LIM & ASSOCIATES
A.F NO: 0907
AKAUNTAN AWAM

ANTHONY JOSEPH SKELCHY
AKAUNTAN AWAM
NO. KELULUSAN JPK 0002

Kuala Lumpur

Tarikh: 7 MAY 1997



**LAPORAN BERKANUN OLEH JAWATANKUASA AUDIT DALAMAN
KOPERASI SERBAGUNA KERETAPI BERHAD**
mengikut
**KEHENDAK SEKSYEN 49(2) AKTA KOPERASI 1993
DAN PERATURAN 32 PERATURAN-PERATURAN KOPERASI 1995
UNTUK TAHUN BERAKHIR 31HB DISEMBER 1996**

KEPADA:

Ketua Pendaftar Koperasi-koperasi Malaysia
Anggota-anggota Koperasi
Lembaga Pengarah Koperasi

Mengikut kehendak-kehendak peruntukan-peruntukan Akta Koperasi 1993 dan Peraturan-Peraturan Koperasi 1995 dan Peraturan-Peraturan Koperasi (Pindaan) 1996 kami laporkan bahawa kami telah memeriksa akaun-akaun dan segala dokumen-dokumen yang ada berkaitannya untuk THE RAILWAY COOPERATIVE MULTI PURPOSE SOCIETY LIMITED sepanjang sesi 1996/1997 dan ingin melaporkan bahawa:

Pada Pendapat Kami:

Rekod-rekod perakaunan dan rekod-rekod lain yang sepatutnya telah disimpan dengan sempurna mengikut kehendak Seksyen 58 Akta Koperasi 1993.

Penerimaan, perbelanjaan dan pelaburan wang dan perolehan dan perlupusan aset-aset oleh Koperasi dalam tahun ini adalah mengikut Akta; Peraturan-peraturan dan Undang-undang Kecil Koperasi.

Kedudukan aset-aset dan liabiliti-liabiliti termasuk hutang-hutang yang belum jelas Koperasi adalah munasabah.

Penyata Kewangan memberi gambaran yang benar dan saksama tentang transaksi-transaksi Kewangan dan kedudukan hal-ehwal Koperasi pada 31hb Disember 1996.

Rekod-rekod lama dan Laporan Penyerahan tugas masih belum diterima oleh pihak tertentu Koperasi dari bekas Setiausaha dan Pegawai-Pegawai Eksekutif yang telah meletak jawatan mereka tanpa menyerahkan tugas dan aset-aset serta dokumen-dokumen Koperasi yang penting dalam pandangan kami. Adalah syor Jawatankuasa ini supaya kedudukan ini dikemukakan kepada Mesyuarat Agung Tahunan Perwakilan untuk suatu keputusan yang muktamad.

JOHARI JOHN ABDULLAH
Pengerusi

K. NARAINAN
Ahli

CHE YAACOB BIN JUSOH
Ahli




**LAPORAN BERKANUN LEMBAGA KOPERASI
MENGIKUT SEKSYEN 59(1)(C) AKTA KOPERASI, 1993**

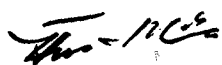
Kami bagi pihak Lembaga Koperasi dengan sukacitanya membentangkan Laporan Tahunan dan Penyata Kewangan bagi tahun berakhir 31hb Disember 1996. Sesuai dengan kehendak-kehendak Akta Koperasi 1993 kami bagi pihak Lembaga Koperasi melaporkan bahawa:

- (a) Pada pendapat Lembaga, keputusan hasil operasi untuk tahun berakhir 31hb Disember 1996 tidak dipengaruhi secara penting oleh perkara-perkara yang luar biasa mengikut takrif Seksyen 59(4) Akta Koperasi 1993.
- (b) Koperasi bercadang memberi Dividen atas Kadar 7% bagi tahun ini.
- (c) Tiada hal-hal berbangkit yang menjadikan cara menilai aset dan liabiliti Koperasi yang digunakan sekarang, mengelirukan atau tidak sesuai.
- (d) Dalam jangkamasa yang diliputi oleh Akaun Untung Rugi, tiada tanggungan luarjangka yang belum dijelaskan oleh Koperasi sepanjang tahun berakhir 31hb Disember 1996.
- (e) Koperasi sedang mengambil tindakan terhadap KOPERASI BELIA NASIONAL BERHAD (KOBENA) melalui GUAMAN NO: D1-22-2107-89 bersabit jumlah wang pertaruhan tetap dalam Koperasi sebanyak RM3,200,731.63 yang tidak termasuk faedah pada kadar 15% setahun dari 1hb October 1988. Jumlah yang harus dibayar oleh KOBENA pada 31hb Disember 1996 ialah RM4,712,495.78 iaitu jumlah deposit serta faedah yang terlibat. Keengganan KOBENA menjelaskan hutang ini telah merosotkan hasil Koperasi untuk beberapa tahun dan akibatnya abiliti bayaran dividen yang munasabah kepada para ahli.
- (f) Jumlah Pendapatan bagi tahun 1996 ialah RM902,207.99 dibandingkan dengan RM824,429.97 bagi tahun 1995.
- (g) Koperasi mencadangkan memperuntukkan jumlah sebanyak RM40,000.00 kepada Akaun Penyamaan Dividen dari Akaun Pembahagian Keuntungan demi kepentingan bayaran dividen yang munasabah pada masa hadapan.
- (h) Lembaga berpendapat bahawa jumlah harta semasa yang ditunjukkan di dalam Lembaran Imbangan memberi gambaran yang benar dan saksama.

Kami bagi pihak Lembaga Koperasi mengaku bahawa selain daripada perkara-perkara yang disebutkan di atas, tiada perkara - perkara lain didalam pengetahuan kami yang tidak dinyatakan seperti yang dikehendaki oleh Akta Koperasi 1993 Seksyen 59(3) dan Penyata Kewangan bagi tahun berakhir 31hb Disember 1996.


IR. C. MAHADEVAN
Pengerusi


LIM SAY HOCK
Pengarah


HAJI MOHD YUSOFF BIN MAT ESA
Pengarah

7 MAY 1997



**AKAUN PEMBAHAGIAN KEUNTUNGAN
BAGI TAHUN BERAKHIR 31HB DISEMBER 1996**

1995		1996
RM		RM
578,785.46	Keuntungan Bersih Tahun ini	599,169.28
PEMBAHAGIAN SEBELUM CUKAI		
75,242.11	Kumpulan Rezab Berkanun (13%)	77,892.01
11,575.89	Akaun Amanah Kumpulanwang Pelajaran Koperasi (2%)	11,983.39
(86,818.00)		(89,875.40)
491,967.46 (76,453.00)	Keuntungan Sebelum Cukai Cukai (Nota 19)	509,293.88 (100,842.92)
415,514.46	Keuntungan Selepas Cukai	408,450.96
PEMBAHAGIAN SELEPAS CUKAI		
1,446.96	Akaun Biasiswa Sir George Maxwell (1/4%)	-
9,164.34	Faedah Atas Akaun Benevolen (3.5%)	7,312.73
50,000.00	Akaun Penyamaan Dividen	40,000.00
-	Akaun Derma	2,000.00
-	Akaun Pendidikan	4,000.00
(60,611.30)		(53,312.73)
354,903.16		355,138.23
31,957.22	Keuntungan Terkumpul dibawa dari tahan lepas	13,962.85
6,364.79	CAMPUR: PENYELARASAN TAHUN LEPAS	-
10,721.68	Penyelarasan (Keputusan Mesyuarat Agung)	-
(389,984.00)	Pelupusan Sipiutang - Akaun Biasiswa Sir George Maxwell	2,116.56
-	Dividen - Cadangan atas Modal Saham Ahli RM5,194, 400 atas kadar 7%	(363,608.00)
-	Dividen berkurang diperuntukkan tahun lepas	(791.00)
13,962.85	KEUNTUNGAN TERKUMPUL DIBAWA KE LEMBARAN IMBANGAN	6,818.64



**AKAUN UNTUNGRUGI
BAGI TAHUN BERAKHIR 31HB DISEMBER 1996**

<u>1995</u>		<u>1996</u>
RM	PENDAPATAN	RM
9,653.92	Keuntungan Bahagian Hartanah	8,479.10
122,979.95	Keuntungan Bahagian Perkhidmatan & Konsultan	318,641.20
612,966.42	Keuntungan Bahagian Kemudahan Kredit	474,368.95
56,100.00	Dividen Diterima	57,200.00
19,888.23	Faedah Diterima	10,997.08
2,841.45	Lain - lain Pendapatan	32,521.66
<hr/>		
824,429.97	Jumlah Pendapatan	902,207.99
<hr/>		
PERBELANJAAN		
63,251.01	Gaji, Elaun, KWSP dan PERKESO	66,152.10
53,575.09	Mesyuarat Agung dan Wilayah	38,289.71
651.00	Penyelenggaraan Alat Pejabat	9,850.00
4,359.13	Penyelenggaraan Pejabat	8,178.72
4,409.47	Percetakan & Alatulis	6,991.15
3,012.00	Pos & Telefon	3,839.69
6,715.67	Elektrik & Air	10,761.88
13,100.00	Peruntukan Rosotnilai Pelaburan	13,100.00
66,180.97	Susutnilai Harta Tetap	94,281.82
20,289.71	Perbelanjaan Jawatankuasa Audit Dalaman	27,285.00
2,156.00	Bayaran Guaman	6,636.00
6,000.00	Bayaran Audit Luar	6,000.00
550.00	Caruman - Kesatuan Koperasi Malaysia	550.00
69.00	Khidmat Bank	349.00
-	Derma	2,000.00
-	Pelupusan Pertaruhan - Deposit Sewa (IPMUDA)	6,000.00
-	Pelupusan Harta Tetap	1,885.64
71.00	Perubatan	50.00
200.00	Seminar	738.00
100.00	Sewa - Peti "Safe Deposit"	100.00
49.46	Makanan & Minuman	-
105.00	Penyelenggaraan Kenderaan	-
50.00	Sewa - Peti Surat	-
750.00	Ucapan Tahniah / Takziah	-
<hr/>		
245,644.51	Jumlah Perbelanjaan	303,038.71
<hr/>		
578,785.46	KEUNTUNGAN BERSIH	599,169.28
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**AKAUN UNTUNGRUGI BAHAGIAN HARTANAH
BAGI TAHUN BERAKHIR 31HB DISEMBER 1996**

<u>1995</u>		<u>1996</u>
RM		RM
	PENDAPATAN	
7,621.92	Faedah Diterima	7,165.35
2,080.00	Komisyen Perkhidmatan Diterima	1,351.25
<hr/>		<hr/>
9,701.92	Jumlah Pendapatan	8,516.60
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	PERBELANJAAN	
-	Khidmat Bank	37.50
48.00	Percetakan dan Alatulis	-
<hr/>		<hr/>
48.00	Jumlah Perbelanjaan	37.50
<hr/>		<hr/>
9,653.92	KEUNTUNGAN BERSIH	8,479.10
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**AKAUN UNTUNGRUGI BAHAGIAN
PERKHIDMATAN DAN KONSULTAN
BAGI TAHUN BERAKHIR 31HB DISEMBER 1996**

<u>1995</u>		<u>1996</u>
RM		RM
PENDAPATAN		
200,000.00	Faedah Diterima	380,000.00
12,380.40	Pemulangan Deposit Penempahan	11,000.00
-	Pelbagai Pendapatan	51,000.00
<hr/>		<hr/>
212,380.40	Jumlah Pendapatan	442,000.00
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PERBELANJAAN		
4,200.00	Elektrik	-
54,500.00	Gaji, Elaun, KWSP dan PERKESO	48,084.00
45.00	Khidmat bank	75.00
5,729.45	Penyelenggaraan Kenderaan	13,020.10
24,926.00	Professional	61,079.70
-	Penyelenggaraan Pejabat	1,100.00
<hr/>		<hr/>
89,400.45	Jumlah Perbelanjaan	123,358.80
<hr/>		<hr/>
122,979.95	KEUNTUNGAN BERSIH	318,641.20
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**AKAUN UNTUNGRUGI BAHAGIAN KREDIT
BAGI TAHUN BERAKHIR 31HB DISEMBER 1996**

<u>1995</u>		<u>1996</u>
RM		RM
PENDAPATAN		
698,656.04	Faedah Diterima	535,006.48
66,503.27	Faedah Pertaruhan Tetap	60,957.19
43.15	Pelbagai Pendapatan	-
<hr/>		<hr/>
765,202.46	Jumlah pendapatan	595,963.67
<hr/>		<hr/>
PERBELANJAAN		
95,232.98	Gaji, Elaun, KWSP dan PERKESO	66,664.00
160.00	Penyelenggaraan Alat Pejabat	-
139.00	Penyelenggaraan Pejabat	1,575.00
13,495.93	Percetakan & Alatulis	9,497.25
800.00	Pos	800.00
28.13	Khidmat Bank	155.47
38,610.00	Penyewaan Pejabat	42,903.00
3,290.00	Seminar	-
480.00	Ucapan Tahniah/Takziah	-
<hr/>		<hr/>
152,236.04	Jumlah Perbelanjaan	121,594.72
<hr/>		<hr/>
612,966.42	KEUNTUNGAN BERSIH	474,368.95
<hr/> <hr/>		<hr/> <hr/>



**PENYATA PERUBAHAN DALAM KEDUDUKAN KEWANGAN
BAGI TAHUN BERAKHIR 31HB DISEMBER 1996**

1995		1996
RM		RM
PUNCA DANA		
578,785.46	Keuntungan Sebelum Pembahagian	599,169.28
	Pelarasan bagi perkara-perkara yang tidak melibatkan pergerakan Dana:-	
-	Pelupusan Harta Tetap	1,885.64
66,180.97	Susutnilai Harta Tetap	94,281.82
13,100.00	Peruntukan rosotnilai pelaburan	13,100.00
-	Keuntungan dari penjualan harta tetap	(32,291.66)
-	Pelupusan pertaruhan - Deposit Sewa	6,000.00
79,280.97	Dana Berpunca Dari Kendalian	82,975.80
658,066.43		682,145.08
DANA DARI LAIN-LAIN PUNCA		
-	Hasil Jualan Harta Tetap	100,000.00
8,230.00	Kutipan Levi	34,693.20
4,030,431.12	Pembayaran Balik Pinjaman Kepada Ahli-Ahli	3,419,359.47
41,075.17	Pembayaran Balik Pinjaman Kepada Bekas Kakitangan	60,668.05
852,921.15	Terbitan Modal	539,089.91
4,932,657.44		4,153,810.63
5,590,723.87		4,835,955.71



KEGUNAAN DANA

-	Bayaran dari Amanah Pelajaran Koperasi	11,576.07
-	Bayaran dari Akaun Bekas Ahli-Ahli	25,884.62
70,297.50	Bayaran Dari Akaun Benevolen	111,700.10
4,668.19	Bayaran Dari Akaun Pendidikan & Latihan	256.50
5,600.00	Bayaran Dari Akaun Derma/Pengiklanan	3,500.00
81,453.00	Cukai Dibayar	100,842.92
341,052.00	Dividen Dibayar	389,984.00
781,339.95	Pembayaran Balik Modal	846,635.67
63,095.00	Pembelian Harta Tetap	225,190.00
3,243,250.00	Pinjaman Diberi	3,469,320.00
-	Pelaburan Dibayar	400,000.00
(4,590,755.64)		(5,584,889.88)
999,968.23	TAMBAHAN/(KURANGAN) DALAM MODAL KERJA	(748,934.17)
	PERGERAKAN DALAM MODAL KERJA	
632,126.27	Pelbagai Siberhutang & Pertaruhan	(50,945.26)
10,043.88	Pelbagai Sipiutang & Bayaran Terakru	12,162.88
642,170.15		(38,782.38)
207,798.08	Pergerakan Dana Cair Bersih:- Wang Di Bank	(10,151.79)
150,000.00	Pertaruhan Tetap Dalam Bank	(700,000.00)
999,968.23		(748,934.17)



**NOTA-NOTA KEPADA AKAUN
BAGI TAHUN BERAKHIR 31HB DISEMBER 1996**

1. DASAR-DASAR PERAKAUNAN

(a) Asas-asas Perakaunan

- (i) Penyata Kewangan disediakan menurut kelaziman kos sejarah.
- (ii) Penyata kewangan Koperasi yang disediakan telah disesuaikan untuk mematuhi Akta Koperasi 1993.

(b) Yuran Masuk

Yuran masuk adalah digunakan untuk menampung perbelanjaan percetakan dan alatulis.

(c) Susutnilai

Susutnilai diperuntukkan menurut sistem susut sama rata dengan kadar tahunan yang berikut:-

Perabut & Kelengkapan	10%
Mesin & Alat - Alat Pejabat	10%
Komputer	10%
Kenderaan	25%

2. KEGIATAN KOPERASI

Koperasi sedang bergiat dalam aktiviti kemudahan kredit; pelaburan; perkhimatan konsultan serta perakaunan kepada koperasi berdaftar lain; konsultan/kepakaran dalam bidang Sistem Keretapi Nasional, Antarabangsa serta Bandaran untuk beberapa jenis sistem keretapi.

(d) Pelaburan Dalam Saham Tak Siarharga dan Siarharga

Pelaburan dalam saham tak siarharga dan siarharga dinyatakan pada kos asal.

Dasar untuk peruntukan waham adalah seperti diputuskan oleh Mesyuarat Agung tahun demi tahun, jika perlu.

(e) Polisi Mengiktiraf Pendapatan

Kesemua pendapatan dan faedah dikira berdasarkan bayaran diterima. Dividen dikira mengikut asas apabila diterima.



3. MODAL SAHAM

(a) Perseorangan

<u>1995</u>		<u>1996</u>
RM		RM
5,848,095.89	Baki pada 1hb. Januari, 1996	5,919,677.09
852,921.15	Jumlah diterima dalam tahun ini	539,089.91
6,701,017.04		6,458,767.00
(781,339.95)	Modal Saham dikembalikan, Pemindahan dan Penyelarasan bagi Pemberhentian Ahli	(846,635.67)
5,919,677.09	Baki pada 31hb Disember 1996	5,612,131.33
-	Pindahan ke Akaun Rezab Am	(16,802.79)
5,919,677.09		5,595,328.54

(b) Koperasi

70,000.00	Baki pada 1hb Januari 1996	70,000.00
5,989,677.09	Baki pada 31hb Disember 1996	5,665,328.54

4. AKAUN BENEVOLEN

<u>1995</u>		<u>1996</u>
RM		RM
261,838.20	Baki pada 1hb Januari 1996	208,935.04
(94,500.00)	Bayaran dalam tahun ini	(111,700.10)
167,338.20		97,234.94
9,164.34	Faedah dikreditkan (3.5%)	7,312.73
32,432.50	Kutipan Levi	34,693.20
208,935.04	Baki pada 31hb Disember 1996	139,240.87



5. **AKAUN PENYAMAAN DIVIDEN**

<u>1995</u> RM		<u>1996</u> RM
99,502.26	Baki pada 1hb Januari 1996	149,502.26
	Pindahan dari Akaun	
50,000.00	Pembahagian Keuntungan	40,000.00
	Pindahan dari Akaun	
-	Menebus Saham	36,168.35
<hr/>		<hr/>
149,502.26	Baki pada 31hb Disember 1996	225,670.61
<hr/>		<hr/>

6. **AKAUN MENEBUS SAHAM**

<u>1995</u> RM		<u>1996</u> RM
36,168.35	Baki pada 1hb Januari 1996	36,168.35
	Pindahan ke Akaun	
-	Penyamaan dan dividen	(36,168.35)
<hr/>		<hr/>
36,168.35	Baki pada 31hb Disember 1996	-
<hr/>		<hr/>

7. **AKAUN PENDIDIKAN & LATIHAN**

<u>1995</u> RM		<u>1996</u> RM
8,357.46	Baki pada 1hb Januari 1996	3,689.27
(4,668.19)	Bayaran dalam tahun ini	(2,476.50)
	Pindahan dari Akaun	
-	Pembahagian Keuntungan	4,000.00
<hr/>		<hr/>
3,689.27	Baki pada 31hb Disember 1996	5,212.77
<hr/>		<hr/>

8. **AKAUN REZAB AM**

<u>1995</u> RM		<u>1996</u> RM
23,323.84	Baki pada 1hb Januari 1996	23,323.84
-	Pindahan dari Akaun Modal Saham	16,802.79
	Pindahan ke Akaun Pinjaman	
-	kepada Ahli-ahli	(11,008.74)
<hr/>		<hr/>
23,323.84	Baki pada 31hb Disember 1996	29,117.89
<hr/>		<hr/>



9. **AKAUN DERMA/PENGIKLANAN**

<u>1995</u> RM		<u>1996</u> RM
9,790.20	Baki pada 1hb Januari 1996	4,190.20
(5,600.00)	Bayaran dalam tahun ini	(3,500.00)
-	Pindahan dari Akaun Pembahagian Keuntungan	2,000.00
<u>4,190.20</u>	Baki pada 31hb Disember 1996	<u>2,690.20</u>

10. **AKAUN REZAB MODAL**

<u>1995</u> RM		<u>1996</u> RM
52,465.27	Baki pada 1hb Januari 1996	52,465.27
<u>52,465.27</u>	Baki pada 31hb Disember 1996	<u>52,465.27</u>

11. **KUMPULANWANG REZAB BERKANUN**

<u>1995</u> RM		<u>1996</u> RM
2,099,027.53	Baki pada 1hb Januari 1996	2,168,912.85
75,242.11	Pindahan dari Akaun	77,892.01
(5,356.79)	Pembahagian Keuntungan	-
	Penyelarasan tahun lepas	
<u>2,168,912.85</u>	Baki pada 31hb Disember 1996	<u>2,246,804.86</u>



12. **PELBAGAI SIPIUTANG & BAYARAN TERAKRU**

<u>1995</u> RM		<u>1996</u> RM
11,575.89	Amanah Pelajaran Koperasi - Sumbangan	11,983.21
31,322.78	Akaun Bekas Ahli-Ahli	6,644.26
6,000.00	Bayaran audit luar	2,000.00
	Akaun Biasiswa Sir George Maxwell	-
2,116.56	Skim Insuran Berkumpul (AMAL)	5,965.75
6,357.50	Cadangan Dividen - 1996	363,608.00
389,984.00	Deposit sekuriti	500.00
500.00	RCMPS - C/D (akaun semasa)	20.85
-		
<hr/> <u>447,856.73</u>	Baki pada 31hb Disember 1996	<hr/> <u>390,722.07</u>

13. **HARTA TETAP**



1996	Perabut & Kelengkapan	Peralatan Pejabat	System Komputer	Kenderaan Bermotor	Jumlah
KOS	RM	RM	RM	RM	RM
Baki pada 01.01.96	125,930.00	59,709.70	347,192.14	130,000.00	662,831.84
Tambahan	1,350.00	1,660.00	22,180.00	200,000.00	225,190.00
Penjualan/Pelupusan	-	-	(198,552.14)	(130,000.00)	(328,552.14)
Baki pada 31.12.96	127,280.00	61,369.70	170,820.00	200,000.00	559,469.70

SUSUTNILAI TERKUMPUL

	RM	RM	RM	RM	RM
Baki pada 01.01.96	101,205.21	43,376.87	233,497.44	54,166.67	432,246.19
Tambahan	12,728.04	6,136.96	17,271.79	58,145.03	94,281.82
Penjualan/Pelupusan	-	-	(196,666.50)	(62,291.66)	(258,958.16)
Baki pada 31.12.96	113,933.25	49,513.83	54,102.73	50,020.04	267,569.85

NILAI BUKU BERSIH

Baki pada 01.01.96	24,724.79	16,332.83	113,694.70	75,833.33	230,585.65
Baki pada 31.12.96	13,346.75	11,855.87	116,717.27	149,979.96	291,899.85



14. PELABURAN

(a) Pelaburan Tak Siarharga - Pada Kos

<u>1995</u> RM		<u>1996</u> RM
377,000.00 (376,999.00)	377 Saham @ RM 1,000/- satu di The Co-operative Central Bank Ltd. (79 Saham Bonus) Tolak : Persediaan rosotnilai	377,000.00 (376,999.00)
<u>1.00</u>		<u>1.00</u>
120,000.00 (72,000.00)	120 Saham @ RM 1,000/- satu di The Federation Of Housing Co-Op Ltd. Tolak : Persediaan rosotnilai	120,000.00 (84,000.00)
<u>48,000.00</u>		<u>36,000.00</u>
11,000.00	22 Saham @ RM1,000/- satu di The Malaysian Co - operative Insurance Society Limited (11 Saham Bonus)	11,000.00
5,000.00 (2,500.00)	5,051 Saham @RM1/- satu di Konsortium Koperasi Nasional Berhad (51 Saham bonus) Tolak : Persediaan rosotnilai	5,000.00 (3,000.00)
<u>2,500.00</u>		<u>2,000.00</u>
5,000.00 (2,500.00)	5,000 Saham @ RM1/- satu di Koperasi Pembangunan Negara Berhad Tolak : Persediaan rosotnilai	5,000.00 (3,000.00)
<u>2,500.00</u>		<u>2,000.00</u>



	100 Saham @ RM10/- satu di Gabungan Koperasi - Koperasi Perumahan Negeri Selangor & W. Persekutuan Bhd.	
1,000.00 (500.00)	Tolak: Persediaan rosotnilai	1,000.00 (600.00)
500.00		400.00
	95 Saham @ RM10,000/- satu di Koperasi Pergudangan & Pengangkutan Malaysia Berhad (KOPEMA)	950,000.00
550,000.00	Baki pada 31hb Disember 1996	1,001,401.00
614,501.00		

Koperasi berniat untuk melabur dalam saham-saham Koperasi Pergudangan & Pengangkutan Malaysia Berhad (KOPEMA) sebanyak RM1,250,000.00. Pada akhir tahun, pelaburan dalam KOPEMA hanya berjumlah RM950,000.00. Dengan itu, Koperasi masih mempunyai komitmen modal terhadap saham-saham KOPEMA sebanyak RM300,000.00. Koperasi telahpun bersetuju menunaikan komitmen tersebut sebaik sahaja kedudukan kewangan mengizinkan.

(b) Pelaburan Siarharga - Pada Kos

<u>1995</u> RM	2,000 Saham @ RM1/- satu di Malaysia Airlines System Berhad (Harga Pasaran - RM6.30)	<u>1996</u> RM
3,600.00		3,600.00

15. (a) PINJAMAN KEPADA AHLI-AHLI

<u>1995</u> RM		<u>1996</u> RM
2,302,262.63	Pinjaman persendirian	2,352,223.16
<u>1995</u> RM		<u>1996</u> RM
3,077,240.40	Baki pada 1hb Januari 1996	2,302,262.63
3,243,250.00	Pinjaman Diberi	3,469,320.00
6,320,490.40 (4,018,227.77)	Bayaran Dikembalikan Pindahan dari Akaun Rezab Am	5,771,582.63 (3,419,359.47) (11,008.74)
2,302,262.63	Baki pada 31hb Disember 1996	2,341,214.42



15. (b) **PINJAMAN RUMAH KEPADA BEKAS KAKITANGAN**

<u>1995</u> RM		<u>1996</u> RM
101,756.14	Baki pada 1hb Januari 1996	60,680.97
(41,075.17)	Bayaran dikembalikan	(60,668.05)
-	Pindahan ke Pertaruhan	(12.92)
<hr/>		<hr/>
60,680.97	Baki pada 31hb Disember 1996	-
<hr/> <hr/>		<hr/> <hr/>

16. (a) **PERTARUHAN TETAP DALAM KOPERASI**

<u>1995</u> RM		<u>1996</u> RM
3,200,731.63	Koperasi Belia Nasional Berhad (KOBENA)	3,200,731.63
<hr/>		<hr/>
97,080.00	Gabungan Koperasi-Koperasi Perumahan Negeri Selangor dan Wilayah Persekutuan (GAKOP)	97,080.00
(97,080.00)	Tolak : Peruntukan Hutang Waham	(97,080.00)
<hr/>		<hr/>
-		-
<hr/>		<hr/>
3,200,731.63		3,200,731.63
<hr/> <hr/>		<hr/> <hr/>

Jumlah sebanyak RM4,712,495.78 yang meliputi : Deposit Pokok sebanyak RM3,200,731.63 dan faedah sebanyak RM1,511,764.15 masih belum dijelaskan oleh Koperasi KOBENA Berhad.

16. (b) **PERTARUHAN TETAP DALAM BANK**

<u>1995</u> RM		<u>1996</u> RM
400,000.00	Malayan Banking Berhad	150,000.00
1,150,000.00	Bank Of America	700,000.00
<hr/>		<hr/>
1,550,000.00		850,000.00
<hr/> <hr/>		<hr/> <hr/>



17. PELBAGAI SIBERHUTANG & PERTARUHAN

1995 RM		1996 RM
	<u>Kutipan Akan Diterima Dari</u> <u>Keretapi Tanah Melayu Berhad</u>	
138,135.00	Modal Saham	125,571.18
-	Yuran Kemasukan	55.00
401,757.60	Pokok Pinjaman	377,303.11
90,909.42	Faedah Pinjaman	83,964.55
8,675.00	Insuran/Akaun "W/D	7,395.00
	<u>Pelbagai Pertaruhan</u>	
5.00	Peti Surat	5.00
	Telefon - 2021480 (Tel) - 500.00	
1,000.00	- 2021479 (Faks) - 500.00	1,000.00
100.00	Lesen Perniagaan Pos	100.00
20.00	Peti "Safe Deposit"	120.00
	Bangunan IPMUDA	
6,000.00	- Cagaran Sewa	-
	Wisma Straits Credit	
7,020.00	- Cagaran Sewa	7,200.00
	Wisma Straits Credit	
1,500.00	- Cagaran Elektrik	1,500.00
460.00	Sewa Mesin Fotostat	460.00
50.00	Sewa Peti Surat	-
	Pinjaman Rumah Kepada	
-	Bekas Kakitangan	- 12.92
<u>655,632.02</u>		<u>604,686.76</u>

18. WANG DI BANK

1995 RM		1996 RM
	Malayan Banking Berhad	
1,073.00	- A/K No: 1	5,972.00
	Malayan Banking Berhad	
110,895.48	- A/K No: 2	178,937.05
153,312.62	Bank Of America - A/K No: 1	193,548.45
88,757.66	Bank Of America - A/K No: 2	26,752.87
3,658.49	Bank Bumiputra (M) Berhad	13,693.89
122,992.60	Standard Chartered Bank Berhad	51,633.80
<u>480,689.85</u>		<u>470,538.06</u>



19. **CUKAI**

<u>1995</u> RM		<u>1996</u> RM
76,453.00	Kekurangan Peruntukan bagi tahun lepas	100,842.92

20. **FAEDAH ATAS PERTARUHAN TETAP DI KOBENA**

Faedah atas pertaruhan tetap di KOBENA sejumlah RM1,511,764.15 tidak diperuntukkan dalam Koperasi berdasarkan kepada Kriteria Kehematan.

ANGGARAN PERBELANJAAN DAN PENDAPATAN BAGI TAHUN 1997 (KAJISEMULA) dan 1998

PERBELANJAAN:

	1997	1997 Kajisemula	1998
Pentadbiran (Gaji; Elaun dll)	100,000	100,000	100,000
Mesyuarat Agung/Kawasan	70,000	50,000	50,000
Susutnilai	50,000	95,000	30,000
Alat Pejabat	10,000	10,000	10,000
Percetakan/Alat Tulis	5,000	5,000	10,000
Bayaran Profesional	120,000	120,000	120,000
Audit Luar	6,000	6,000	6,000
Penyelenggaraan Pejabat	10,000	10,000	10,000
Pindahan Pejabat	5,000	-	10,000
Pos & Telekom	6,000	4,000	6,000
Caruman CUM	1,000	1,000	1,000
Caruman ICA	-	-	5,000
Elektrik & Air	8,000	11,000	12,000
Sewa Pejabat	40,000	45,000	45,000
Tuntutan - Lembaga	15,000	30,000	30,000
Sewa - Peti Safe	250	250	250
Jawatankuasa Audit Dalaman			
- Tuntutan/Tadbiran	50,000	20,000	20,000
Ucapan Tahniah/Takziah	2,000	2,000	5,000
Khidmat Bank	200	200	1,000
Insuran/Cukai	16,000	16,000	16,000
Kenderaan	16,000	16,000	16,000
Perubatan	1,000	1,000	1,000
Komputer - Penyelenggaraan	15,000	15,000	15,000
Mesyuarat Lembaga/Audit	40,000	40,000	40,000
Perabut	5,000	5,000	5,000
Luar Jangka	5,000	-	5,000
Seminar/Latihan	10,000	5,000	5,000
Bilik Rekod	10,000	-	10,000
Guaman	25,000	25,000	25,000
Khidmat Komputer/Kepakaran	-	36,000	36,000
JUMLAH	641,450	668,450	645,250

PENDAPATAN:

Hartanah & Insurans	12,000	9,000	5,000
Perkhidmatan & Konsultan	800,000	320,000	800,000
Kredit	800,000	500,000	700,000
Faedah Pelaburan	30,000	10,000	50,000
Lain-lain	30,000	35,000	30,000
JUMLAH	1,672,000	874,000	1,585,000

**RELK CORPORATION
SDN. BHD.**

**Accounts for the Year Ended
12th September, 1994
(COMPANY NO: 152558 – W)**

REPORT OF THE AUDITORS TO THE MEMBERS

We have audited the accounts set on pages 11 to 32 in accordance with approved auditing standards.

The accounts have been prepared on the basis that it is a going concern, the validity of this statement is dependent on the future profitability of the business, the continuing support of the bankers and creditors.

In our opinion,

- (a) the accounts give a true and fair view of the state of affairs of the company and the group as at 12th September 1994 and of their results and changes in financial position of the group for the period ended on that date and comply with the Company Act, 1965; and
- (b) the accounting and other records and the registers required by the Act to be kept by the company have been properly kept in accordance with the provision of the Act.

The auditors' report on the accounts of one of the Subsidiary – Belissini F & B Services Sdn. Bhd. (Train Catering Services Section) had reservations as follows:–

- (a) Sales:
The sales records were incomplete and all sales reflected were estimates based on available records.
- (b) Salaries/E.P.F./SOCSSO:
The salaries/E.P.F./SOCSSO records were incomplete and all the salaries/E.P.F./SOCSSO figures reflected are estimates based on available records.
- (c) Debtors And Creditors Balance:
Debtors and creditors confirmation was sent on 24th June, 1996. No provisions have been made for doubtful debts.

The auditors' reports on the accounts of the other subsidiaries were not subject to any qualification or any adverse comment made under subsection (3) of Section 174 of the Act.

Subject to the above, we are satisfied that the accounts of the subsidiaries that have been consolidated with the company's accounts are in the form and content appropriate and proper for the purposes of the preparation of the consolidated accounts and we have received satisfactory information and explanations required by us for those purposes.

S. T. PILLAI & CO.,
FIRM NUMBER: AF: 0020
PUBLIC ACCOUNTANTS (MALAYSIA)

T. ALAGENDRANATHAN
APPROVAL NUMBER: 726/2/97 (J)

Kuala Lumpur,
Date: 3 Dec 1996

**STATEMENT BY DIRECTORS PURSUANT TO SECTION 169(15) OF THE
COMPANIES ACT, 1965**

We, DATO' AHMAD BADRI BIN MOHAMED BASIR DPCM, JMN, JSN, AMN, and TUAN HAJI P. P. ABDUL RAZAK BIN K. MOHAMED being two of the directors of RELK CORPORATION SDN BHD do hereby state that in the opinion of the directors the accounts set out on pages 11 to 32 are properly drawn up so as to give a true and fair view of the state of affairs of the Company and of the Group as at 12th September 1994 and of the result of the Company and of the Group and the Cash Flow Statement for the period then ended.

on behalf of the Board,

DATO' AHMAD BADRI BIN MOHAMED BASIR
DPCM, JMN, JSN, AMN
DIRECTOR

TUAN HAJI P. P. ABDUL RAZAK
BIN K. MOHAMED
DIRECTOR

Kuala Lumpur,

Date: 2 Dec 1996

**DECLARATION PURSUANT TO SECTION 169(16) OF THE
COMPANIES ACT, 1965.**

I, TUAN HAJI P. P. ABDUL RAZAK BIN K. MOHAMED, the director primarily responsible for the financial management of RELK CORPORATION SDN BHD, do solemnly and sincerely declare that the accounts set out on pages 11 to 32 are to the best of my knowledge and belief correct and I make this solemn declaration conscientiously believing the same to be true, and by virtue of the provision of the Statutory Declaration Act, 1960.

TUAN HAJI P. P. ABDUL RAZAK BIN K. MOHAMED

Subscribe and solemnly declared)
by the above named TUAN HAJI P. P. ABDUL RAZAK)
BIN K. MOHAMED at Kuala Lumpur in)
Wilayah Persekutuan on 2 Dec 1996)

Before me,
Commissioner for Oaths

BALANCE SHEET AS AT 12TH SEPTEMBER, 1994.

	Notes	Period Ended RM	Year Ended RM
SHARE CAPITAL	2b	300,001	300,001
REVENUE RESERVES	3a	(294,612)	215,105
		5,389	515,106
DEFERRED TAXATION	4a	54,000	54,000
		59,389	569,106
Represented by:			
FIXED ASSETS	5a	547,419	808,281
LEASE ASSETS	6a	252,488	370,810
INVESTMENT IN SUBSIDIARY COMPANIES	7b	214,739	214,739
INTEREST IN ASSOCIATE COMPANY	8b	1	1
CURRENT ASSETS			
Stock	9a	25,194	17,455
Trade debtors		362,977	430,236
Other debtors and prepayments		213,588	179,972
Sundry deposits		100,626	99,283
Club membership		16,000	16,000
Amount owing by Subsidiary Companies		201,474	51,802
Dividend receivable		-	20,808
Tax prepaid		502,000	428,000
Fixed deposits (Sec)		1,655,120	1,573,525
Cash and bank balances		28,541	122,276
		3,105,520	2,939,357
Less: CURRENT LIABILITIES			
Hire purchase creditor	10	5,748	13,683
Trade creditors		231,984	165,700
Deposits		304,861	304,861
Accruals		655,931	386,274
Provision for taxation		397,848	362,848
Balance carried forward		1,596,372	1,233,366

	Notes	Period Ended RM	Year Ended RM
Balance brought forward		1,596,372	1,233,366
Loan from Holding Company		300,000	300,000
Amount owing to Subsidiary Companies	7c	478,262	432,418
Bank overdraft and loan (Sec)	11a	1,536,778	1,540,041
Amount owing to Directors		27,000	20,000
		<u>3,938,412</u>	<u>3,525,825</u>
NET CURRENT (LIABILITIES)		(832,892)	(586,468)
		<u>181,755</u>	<u>807,363</u>
LEASE LIABILITIES	12a	(122,366)	(238,257)
		<u>59,389</u>	<u>569,106</u>

**PROFIT AND LOSS ACCOUNT FOR THE PERIOD FROM
1ST JANUARY, 1994 TO 12TH SEPTEMBER, 1994.**

	Notes	Period Ended RM	Year Ended RM
TURNOVER	13	1,522,483	6,025,489
OPERATING (LOSS)	14	(474,717)	(264,437)
TAXATION	15a	(35,000)	(24,500)
(LOSS) AFTER TAXATION		(509,717)	(288,937)
UNAPPROPRIATED PROFIT BROUGHT FORWARD AS PREVIOUSLY STATED		<u>128,924</u>	<u>418,042</u>
PRIOR YEAR ADJUSTMENTS	16a	86,181	86,000
UNAPPROPRIATED PROFIT RESTATED		<u>215,105</u>	<u>504,042</u>
ACCUMULATED (LOSS)/PROFIT CARRIED FORWARD		<u>(294,612)</u>	<u>215,105</u>

(The annexed notes form an integral part of these accounts.)

**TRADING, PROFIT AND LOSS ACCOUNT FOR THE PERIOD FROM
1ST JANUARY, 1994 TO 12TH SEPTEMBER, 1994.**

	Period Ended RM	Year Ended RM
SALES	–	762,612
Less: COST OF SALES	–	(663,953)
GROSS PROFIT	–	98,659
Add: OTHER INCOME		
Rent received	34,205	75,307
Interest on fixed deposits	69,249	107,130
Sales commission	164,757	211,366
(Loss)/Profit from Food Division	(245,172)	49,958
Dividend – Gross from unquoted subsidiary	–	15,300
Profit from sale of fixed assets	18,800	–
Miscellaneous	6,498	–
	48,337	557,720
Less: ADMINISTRATIVE AND OPERATING EXPENSES		
Directors' salary	61,600	108,000
Director's housing allowance	6,800	10,200
Salaries and allowance	38,376	53,115
E.P.F. and SOCSO	4,349	5,810
Ex-gratia	1,100	6,072
Professional fees	4,079	15,331
Legal fees	8,292	–
Audit fees	3,810	6,000
Secretarial fees	1,225	900
Filing fees	–	100
Registration/treasurer licence fees	–	318
Tender fees	1,635	5,348
Rental and other charges	134,400	153,400
Postage, courier, telephone and telex charges	12,540	14,274
Telefax charges	–	7,450
Printing and stationery	6,724	11,307
Travelling and outstation expenses	16,601	12,789
Office expenses	13,406	24,224
Insurance	–	2,171
Staff insurance	13,894	3,526
Motor vehicle insurance	2,004	2,408
Magazines and periodicals	1,378	410
Balance carried forward	332,213	443,153

	Period Ended RM	Year Ended RM
Balance brought forward	332,213	443,153
Subscription	2,000	3,746
Conference and seminar	-	5,000
Gifts and donation	2,318	-
Greeting and condolence	-	560
Water and electricity	-	11,388
Refreshment	536	1,249
Entertainment	8,228	5,710
Upkeep of office equipments	779	10,943
Upkeep of motor vehicle	10,213	11,233
Advertisement	1,400	9,540
Stamp duty	-	1,500
Freight charges	3,494	-
Miscellaneous expenses	2,844	2,378
Loan written off	-	152,906
Diminution in value of investment	-	6,999
Bad debt written off	-	27,234
Custom duties	5,631	306
Bank loan interest	32,628	-
Hire purchase interest	2,082	3,570
Loan interest	29,959	45,000
Letter of credit interest	702	3,810
Overdraft interest	70,196	113,393
Lease interest	3,061	4,592
Bank charges	1,825	7,407
Lease amortisation	9,184	13,120
Depreciation	3,761	23,601
	(523,054)	(908,338)
NET (LOSS) FOR THE PERIOD/YEAR	(474,717)	(350,618)



**MINIT MESYUARAT AGUNG
TAHUNAN PERWAKILAN
KOPERASI SERBAGUNA
KERETAPI BERHAD YANG
TELAH BERLANGSUNG
PADA HARI KHAMIS
23HB MEI 1996 PADA
PUKUL 5.30 PETANG DI
DEWAN TUN H.S. LEE, THE
ROYAL COMMONWEALTH
CLUB, NO. 4 JALAN BIRAH,
BUKIT DAMANSARA,
50490 KUALA LUMPUR**

YANG HADIR

Che Yaacob Bin Jusoh
K. Narainan
Johari John Abdullah
M. Maria Joseph
Lourdes Aswah Thoman
A. Selvaraj
P. Vadivelu
V. Ramachindran
Ismail Bin Ngadiman
Raja Isharshah Bin Raja M Alam Shah
A. Viramany
S. Manickam
Ir. Haji Hamzah Bin Ismail
Ir. Loh John Kee
Ir. Tan Yee Sang
Ir. C. Mahadevan
Haji Mohd Yusoff Bin Mat Esa
Chan Kim Beng
Lim Say Hock

**AGENDA NO: 1.0 - UCAPAN
PENGERUSI**

Mesyuarat bermula pada Jam pukul 5.30 Petang. Tuan Haji Mohd Yusoff Bin Mat Esa, selaku Timbalan Pengerusi Koperasi mengambil kerusi dan mengumumkan bahawa Pengerusi Koperasi akan datang sedikit lewat kerana beliau mempunyai tugas mustahak dengan Pakar-pakar Perunding Kejuruteraan berkenaan pembinaan landasan keretapi ke Lapangan Terbang Antara Bangsa Baru di Sepang. Beliau memberitahu bahawa Pengerusi, Ir. C. Mahadevan telah bersara dari KTM Berhad dan kini berkhidmat sebagai Pakar Perunding Kanan Kejuruteraan Raya dengan suatu Firma Konsultan yang terkemuka dalam Negara bersabit dengan kejuruteraan keretapi. Majlis dengan sebulat suara memutuskan supaya mesyuarat dimulakan. Pengerusi meminta pengesahan dari Setiausaha Kehormat samada mesyuarat mempunyai cukup kuorum dan Encik Lim Say Hock memberitahu bahawa jumlah 18 Wakil-wakil dari jumlah sebanyak 23 Wakil-wakil yang layak menghadiri mesyuarat telah menandatangani Buku Daftar Kehadiran pada waktu Tuan Pengerusi mengambil kerusi.

Pengerusi mengalu-alukan kedatangan para hadirin kepada Mesyuarat Agung ini dan memberitahu semua yang hendak diumumkan oleh beliau telah dilaporkan dalam Buku Laporan Tahunan bagi tahun 1995 dan oleh itu beliau mencadangkan supaya Majlis beralah kepada Agenda No. 2 dalam Agenda.

**AGENDA NO: 2.0 - MENERIMA DAN
MELULUSKAN ETIKA MESYUARAT**

Telah diterima dan diluluskan dengan sebulat suara atas cadangan Encik K. Narayanan yang disokong oleh Encik P. Vadivelu.

**AGENDA NO: 3.0 - MENGESAHKAN
MINIT MESYUARAT AGUNG TAHUNAN
PERWAKILAN YANG LALU**

Pengerusi memberitahu Majlis bahawa Lembaga Pengarah telah mengambil tindakan sewajarnya terhadap semua perkara yang telah direkodkan dalam minit tersebut dan mengumumkan bahawa Laporan Lembaga Pengarah mengandungi butir-butir lanjut mengenai kedudukan hal ehwal Koperasi pada masa ini.

Encik Che Yaacob Bin Jusoh memberitahu bahawa Laporan Tahunan telah diterima dalam cukup masa dan semua yang hadir mungkin telah membaca dengan mendalam segala aspek-aspek dalam Laporan serta Minit Mesyuarat yang lalu. Oleh itu beliau mencadangkan supaya Minit tersebut diterima dan beliau disokong oleh Encik A. Selvaraj dan minit tersebut telah diterima dengan sebulat suara oleh 18 orang wakil-wakil termasuk Pengerusi.

**AGENDA NO: 4.0 - MENIMBANG
LAPORAN-LAPORAN LEMBAGA,
JAWATANKUASA AUDIT DALAMAN
DAN PANDANGAN KETUA PENDAFTAR
DAN LAPORAN LEMBAGA PENGARAH**

Pengerusi memberitahu bahawa Akaun Beraudit bagi Tahun berakhir 31hb Disember 1995 telah disampaikan kepada Ketua Pendaftar Koperasi-koperasi Malaysia melalui Pendaftar Koperasi, Wilayah Persekutuan Kuala Lumpur pada 19hb April 1996 dan bahawa pada tarikh mesyuarat bahawa Pandangan-pandangan atau tegoran



keatas Akaun tersebut masih belum diterima dari Ketua Pendaftar. Walaubagaimanapun, beliau menyatakan bahawa Pandangan-pandangan Ketua Pendaftar keatas Akaun bagi tahun berakhir 31hb Disember 1994 telah dicetak dalam Laporan Tahunan bersama dengan ulasan-ulasan Lembaga Pengarah terhadap Pandangan-pandangan tersebut. Beliau memberitahu bahawa Akaun bagi tempoh berakhir 12hb September 1994 masih belum diterima dari pihak berkuasa RELK CORPORATION SDN BHD dan bahawa perkara ini masih disusuli oleh Peguam Koperasi dengan Syarikat tersebut.

Encik M. Maria Joseph memberitahu bahawa semua anggota telah diberitahu dengan terperinci mengenai kedudukan RELK CORPORATION SDN BHD melalui Laporan Tahunan dan oleh itu beliau mengucapkan tahniah kepada Lembaga Pengarah kerana telah membebaskan Koperasi dari sebarang tanggungan berkaitan dengan Syarikat tersebut. Beliau menambah bahawa tidak perlu supaya Akaun Syarikat tersebut bagi tempoh berakhir 12hb September 1994 dicetak dalam Laporan Tahunan lagi demi kepentingan menjimatkan perbelanjaan percetakan. Walaubagaimanapun, beliau mencadangkan supaya Akaun itu disekelilingkan kepada semua Wakil-wakil sebaik sahaja diterima dari Syarikat tersebut.

Beliau mengucapkan 'Tahniah' kepada Jawatankuasa Audit Dalaman atas daya usaha Ahli Jawatankuasa tersebut atas tindakan yang telah diambil oleh mereka untuk memperbaiki kedudukan Akaun Koperasi dan menegaskan bahawa Lembaga Pengarah yang akan datang hendak menyusuli tindakan dengan Pegawai-pegawai yang telah meletakkan jawatan-jawatan mereka untuk mengembalikan semua rekod-rekod dan sebagainya seperti yang telah dilaporkan oleh Jawatankuasa Audit Dalaman. Beliau menambah bahawa Lembaga Pengarah tidak boleh diminta mengambil tanggung jawab atas perkara-perkara yang telah timbul akibat dari cuai menjalankan tugas oleh Pegawai-pegawai dan kakitangan-kakitangan tetapi memberi amaran supaya Lembaga Pengarah berhati-hati pada masa yang akan datang untuk menentukan bahawa

hanya Pegawai dan kakitangan yang mahir dan mempunyai dedikasi untuk mengawal kepentingan Koperasi dan akan memberi perkhidmatan yang cemerlang kepada anggota-anggota dilantik untuk mengisi sebarang kekosongan yang akan berlaku dalam perkhidmatan. Beliau juga mencadangkan supaya satu daftar harta tetap baru disediakan untuk mengatasi soalan audit pada masa yang akan datang dan sebarang perbezaan yang akan timbul dihapuskan oleh Lembaga.

Encik Johari John Abdullah memeritahu bahawa beliau tidak sangat puas hati atas kelewatan pihak Audit Luar kerana telah tidak menjalankan tugas itu dengan licin dan teratur seperti yang boleh difahami dari isi kandungan Laporan Tahunan. Beliau memberitahu Majlis bahawa beberapa aspek yang hendak dilaporkan kepada Lembaga Pengarah telah tidak dibuat oleh pihak Audit Luar untuk beberapa tahun kebelakangan dan menasihati supaya Firma yang mahir dan ingin menjalankan tugas mereka dengan sempurna dilantik sebagai Audit Luar pada masa hadapan.

Encik A. Selvaraj menyatakan bahawa beliau menyokong Laporan Berkanun Lembaga dan seterusnya menyokong cadangan-cadangan dan syor-syor yang telah dikemukakan oleh Wakil-wakil yang lain dalam agenda ini dan mencadangkan supaya perkara ini dalam agenda diterima. Majlis telah bersetuju dengan sebulat suara dan 18 orang wakil menyokong.

Pengerusi mengucapkan terima kasih atas nasihat dan pandangan-pandangan Wakil-wakil dan memberi jaminan bahawa segala aspek yang telah berbangkit akan diberi keutamaan oleh Lembaga Pengarah yang akan datang termasuk perkara-perkara yang telah dicetak dalam Laporan Lembaga Pengarah.

AGENDA NO: 5.0 - MENIMBANGKAN DAN MELULUSKAN AKAUN-AKAUN TERAUDIT BERSERTA DENGAN LAPORAN JURUAUDIT KOPERASI UNTUK TAHUN BERAKHIR 31HB DISEMBER 1995 DAN AKAUN SUBSIDIARI TERAUDIT BAGI TAHUN BERAKHIR 31HB DISEMBER 1993



Encik K. Narayanan mencadangkan supaya Firma Audit Luar yang boleh menyampaikan Akaun Beraudit dengan lebih awal pada masa yang akan datang hendak dijemput untuk mengaudit Akaun Koperasi. Beliau memberitahu bahawa Koperasi lain dalam Keretapi telah menyampaikan Akaun Beraudit dengan lebih awal kepada Ketua Pendaftar Koperasi-koperasi dan Pandangan-pandangan Ketua Pendaftar juga telah dicetak dalam Laporan Tahunan mereka.

Ir. C. Mahadevan telah tiba apabila perkara ini dibincang dan telah mengambil kerusi setelah meminta maaf dari para hadirin atas kelewatan beliau dan setelah mengucapkan terima kasih kepada Tuan Haji Mohd Yusoff Bin Mat Esa kerana menjalankan tugas sebagai Pengerusi.

Pengerusi memberi pengesahan bahawa pandangan Encik K. Narainan akan diambil perhatian untuk masa yang akan datang.

Encik K. Narainan mengucapkan terima kasih dan seterusnya mencadangkan supaya Akaun-akaun teraudit berserta dengan Laporan Juruaudit Koperasi dan Akaun Subsidiari bagi Tahun berakhir 31hb Disember 1993 diterima dan beliau disokong oleh Encik P. Vadivelu. Majlis dengan sebulat suara bersetuju dengan undi 18 orang wakil tidak termasuk Pengerusi.

Pengerusi mengucapkan terima kasih dan menyatakan bahawa beliau juga menyokong cadangan yang telah disetujui oleh Majlis.

**AGENDA NO: 6.0 - MEMILIH ANGGOTA-
ANGGOTA LEMBAGA DAN
JAWATANKUASA AUDIT DALAMAN**

Pengerusi memberitahu bahawa 2 kekosongan telah timbul untuk mengisi kekosongan-kekosongan bagi mewakili Ahli Individu dan mengumumkan bahawa 2 calon telah diterima iaitu: dari Ir. Haji Hamzah Bin Ismail dan Ir. Tan Yee Sang. Oleh itu beliau mencadangkan supaya kedua-dua wakil ini dilantik sebagai anggota Lembaga bagi tempoh tiga tahun. Encik P. Vadivelu mencadangkan supaya rekomendasi

Pengerusi diterima dan beliau disokong oleh Encik M. Maria Joseph dan Majlis bersetuju dengan sebulat suara.

Bagi mengisi kekosongan-kekosongan yang berlaku untuk anggota-anggota Lembaga dari Koperasi Ahli beliau memberitahu bahawa Lembaga Pengarah telah tidak menerima sebarang cadangan dari mana-mana Koperasi Ahli. Encik M. Maria Joseph mencadangkan supaya kuasa dan mandat diberi seperti amalan biasa Majlis tahun-tahun kebelakangan supaya Lembaga mengisi kekosongan-kekosongan ini dari Ahli yang boleh menyumbang pengalaman dan masa mereka kepada Koperasi. Encik V. Ramachindran menyokong cadangan tersebut dan Majlis bersetuju dengan sebulat suara.

Bagi kekosongan-kekosongan untuk mengisi Jawatankuasa Audit Dalaman, Pengerusi memberitahu bahawa hanya 3 calon telah diterima seperti berikut:

Encik Che Yaacob Bin Jusoh
Encik Johari John Abdullah
Encik K. Narainan

Majlis atas cadangan Encik M. Maria Joseph dan disokong oleh Encik A. Selvaraj telah bersetuju dengan sebulat suara supaya ketiga-tiga wakil-wakil dilantik kepada Jawatankuasa Audit Dalaman.

**AGENDA NO: 7.0 - MENIMBANG DAN
MELULUSKAN ANGGARAN
PENDAPATAN DAN PERBELANJAAN
BAGI TAHUN 1996 (KAJISEMULA) DAN
1997**

Diterima dengan sebulat suara atas cadangan Encik A. Selvaraj dan disokong oleh Encik Che Yaacob Bin Jusoh.

Pengerusi memberitahu bahawa Koperasi telah dijemput oleh suatu Koperasi lain dalam rangkaian Keretapi untuk memberi perkhidmatan teknikal serta perakaunan dan komputer kerana Koperasi tersebut tidak mempunyai kebolehan dan kemahiran untuk menjalankan operasi harian dengan sempurna. Oleh itu beliau memberitahu bahawa Koperasi RCMPS akan mengalami sedikit perbelanjaan tetapi semua perbelanjaan yang akan timbul akan dikutip dari Koperasi yang



berkenaan. Encik Johari John Joseph mengucapkan tahniah kerana Koperasi kita telah dijemput dalam hal ini dan mencadangkan supaya perkhidmatan seperti ini hendak digalakkan dan meminta Lembaga dan Pengurusan untuk meneruskan perkhidmatan ini demi kepentingan gerakan Koperasi dan para anggota yang berkenaan.

Pengerusi mengucapkan terima kasih atas sokongan Majlis dalam aktiviti baru ini oleh Koperasi kita.

AGENDA NO: 8.0 - MELULUSKAN ELAUN-ELAUN KEPADA JAWATAN-KUASA AUDIT DALAMAN

Pengerusi memberitahu bahawa Agenda ini adalah perlu mengikut kehendak Akta Koperasi dan Peraturan-Peraturan Koperasi 1995. Walaubagaimanapun, beliau memberitahu bahawa peruntukan untuk maksud ini telah diperuntukan dalam Anggaran Perbelanjaan dibawah Agenda No: 7. Majlis bersetuju dengan sebulat suara tindakan yang telah diambil dalam hubungan ini dan bersetuju dengan peruntukan yang telah dibuat bagi maksud ini.

AGENDA NO: 9.0 - MELANTIK SATU PANEL YANG TERDIRI DARIPADA TIDAK LEBIH 4 FIRMA AUDIT UNTUK MENGAUDIT AKAUN-AKAUN KOPERASI

Pengerusi memberitahu bahawa hanya dua Firma Akaun telah memberitahu secara lisan hasrat mereka untuk menjadi Audit Luar Koperasi seperti berikut:

Tetuan Skelchy Su Lim & Associates
Tetuan Panicker & Co.

Encik A. Selvaraj mencadangkan supaya Lembaga Pengarah yang akan datang diberi mandat dan penuh kuasa untuk menjemput lain-lain Firma Audit dalam hubungan dan melantik suatu Firma yang boleh memberi jaminan untuk menjalankan tugas audit sekurang-kurangnya satu kali dalam tempoh TIGA bulan dan memberi Laporan Audit secara tulisan kepada Lembaga sebaik sahaja sesuatu audit itu telah dihabiskan dan, memberi jaminan bahawa Firma tersebut akan menyampaikan Akaun Teraudit bagi Tahun 1996 pada atau sebelum akhir bulan Februari 1997. Jika Firma

yang dilantik tidak akan mengendalikan tugas mereka seperti diharapkan oleh Majlis Tertinggi Koperasi bahawa Lembaga Pengarah diberi kuasa untuk menukar Firma yang dilantik dengan serta merta dan seterusnya melantik suatu Firma yang akan mematuhi dengan kehendak Majlis ini.

Encik K. Narainan mencadangkan supaya Lembaga juga memberi pertimbangan untuk mengutip denda dari Firma Audit yang tidak akan menjalankan tugas mereka seperti yang telah dijanjikan oleh mereka.

Pengerusi mengucapkan terima kasih kepada para hadirin dan memberitahu bahawa segala pandangan dan syor Majlis akan diberi perhatian yang penuh dalam hal ini dan memberi jaminan bahawa Akaun Teraudit bagi Tahun 1996 akan disampaikan kepada Ketua Pendaftar pada atau sebelum akhir bulan Februari 1997.

AGENDA NO: 10.0 - MENDENGAR DAN MEMUTUSKAN APA-APA ADUAN DARIPADA ANGGOTA-ANGGOTA YANG TERKILAN DENGAN SESUATU KEPUTUSAN LEMBAGA YANG BAGINYA NOTIS SEKURANG-KURANGNYA TUJUH (7) HARI TERLEBIH DAHULU DIBERI KEPADA KOPERASI

Pengerusi memberitahu tidak ada sebarang notis atau surat menyurat untuk dibincang dibawah Agenda ini. Oleh itu beliau meminta supaya Majlis beraleh kepada Agenda No. 11.

AGENDA NO: 11.0 - MEMUTUSKAN SKOP DAN HAD PELABURAN-PELABURAN.

Encik Johari John Abdullah mencadangkan supaya Majlis memberi kuasa kepada Lembaga Pengarah untuk melabur tidak lebih JUTA RM10 dalam mana-mana projek atau syarikat yang mana dalam fikiran Lembaga akan memberi faedah kepada Koperasi dan anggota-anggota dan cadangan ini telah disokong oleh Encik A. Selvaraj dan disetujui dengan sebulat suara oleh para hadirin tanpa sebarang bantahan.

AGENDA NO: 12.0 - MENENTUKAN HAD MAKSIMUM PINJAMAN



KOPERASI

Atas cadangan Encik V. Ramachindran yang disokong oleh Encik M. Maria Joseph dalam hubungan ini, Majlis telah bersetuju supaya Lembaga diberi kuasa dan mandat untuk meminjam wang tidak lebih JUTA RM10 dari Ahli atau tidak Ahli mengikut kehendak-kehendak Akta Koperasi dan persetujuan Ketua Pendaftar Koperasi-koperasi terlebih dahulu bagi projek dan atau mana aktiviti-aktiviti yang akan memberi faedah kepada Koperasi dan para anggota Koperasi.

AGENDA NO: 13.0 - MELANTIK SUATU JAWATANKUASA YANG TERDIRI DARIPADA Pengerusi TERMASUK EMPAT ORANG ANGGOTA LEMBAGA DAN ENAM ORANG PERWAKILAN UNTUK MENELITI DERAF MINIT MESYUARAT AGUNG TAHUNAN

Pengerusi memberitahu Majlis ada besar kemungkinan bahawa beliau akan melawat luar negara untuk tempoh yang tidak diketahui pada bulan Jun 1996. Oleh itu beliau mencadangkan supaya Tuan Haji Mohd Yusoff Bin Mat Esa menggantikan beliau dalam Jawatankuasa ini dan Majlis bersetuju dengan sebulat suara.

Majlis juga telah bersetuju supaya Anggota Lembaga dan enam orang Perwakilan seperti berikut dilantik kepada Jawatankuasa untuk meneliti Deraf Minit Mesyuarat atas cadangan Encik K. Narainan yang disokong oleh Encik Che Yaacob Bin Jusoh:

PERWAKILAN:

Encik Johari John Abdullah
Encik P. Vadivelu
Encik Ismail Bin Ngadiman
Encik M. Maria Joseph
Encik V. Ramachindran
Encik A. Selvaraj

ANGGOTA LEMBAGA:

Tuan Haji Mohd Yusoff Bin Mat Esa
- Pengerusi
Ir. Haji Hamzah Bin Ismail
Ir. Loh John Kee

Encik Chan Kim Beng

Pengerusi meminta Setiausaha supaya menyediakan deraf minit mesyuarat dengan seberapa segera yang bolih dan mengatorkan Mesyuarat Jawatankuasa sebelum 16hb Jun 1996 untuk membolehkan Minit tersebut disampaikan kepada Pendaftar Koperasi dalam tempoh 30 hari mengikut kehendak-kehendak peruntukan-peruntukan AKTA KOPERASI 1993 dan Peraturan-Peraturan 1995.

AGENDA NO: 14.0 - MELULUSKAN APA APA PERBELANJAAN BAGI PERLANTIKAN ORANG-ORANG YANG KOMPETEN BAGI MEMBANTU JAWATANKUASA AUDIT DALAMAN

Pengerusi memberitahu bahawa tidak ada kemungkinan untuk mengalami sebarang perbelanjaan dibawah Agenda ini memandangkan bahawa Anggota Lembaga termasuk Pegawai-pegawai mengandungi Pegawai-pegawai Akauntan Tertinggi dari KTM yang boleh memberi segala bantuan yang mungkin diperlukan oleh Jawatankuasa ini. Walau-bagaimanapun, untuk maksud keperluan beliau mencadangkan supaya Majlis meluluskan jumlah sebanyak RM15,000.00 dibawah Agenda ini.

Majlis bersetuju dengan cadangan ini dengan sebulat suara.

AGENDA NO: 15.0 - MENIMBANGKAN HAL-HAL YANG MANA SEKURANG-KURANGNYA TUJUH (7) HARI NOTIS BERTULIS TELAH DIBERI TERLEBIH DAHULU KEPADA LEMBAGA PENGARAH SEBELUM TARIKH MESYUARAT AGUNG

Setiausaha memberitahu Pengerusi bahawa Lembaga Pengarah telah tidak menerima sebarang notis untuk dibincang dibawah Agenda ini.



Pengerusi memberitahu bahawa oleh sebab tidak ada sebarang perkara lain untuk dibincang mengikut Agenda bagi Mesyuarat Agung ini bahawa Mesyuarat dianggap tamat dengan resminya.

Walaupun bagaimanapun beliau memberi beberapa minit kepada Majlis untuk mengemukakan sebarang syor; cadangan; pandangan; aduan dan sebagainya tanpa resmi untuk membolehkan Lembaga Pengarah yang akan datang mengambil tindakan sewajarnya. Setiausaha telah mengambil perhatian dengan berasingan mengenai beberapa aspek yang telah dikemukakan oleh Wakil-wakil untuk tindakan lanjut.

Sebelum Mesyuarat bersurai Encik P. Vadivelu mengucapkan Terima Kasih kepada Pengerusi dan Timbalan Pengerusi dan beliau disokong oleh Encik A. Selvaraj.

Mesyuarat bersurai pada pukul jam 6.50 Petang.

LIM SAY HOCK

Setiausaha

27hb Mei, 1996



KOPERASI SERBAGUNA KERETAPI BERHAD
THE RAILWAY CO-OPERATIVE MULTI-PURPOSE SOCIETY LIMITED

RCMPS/ED/GS/053/3003/2

26hb Jun 1996

KEPADA: SEMUA ANGGOTA KOPERASI YANG BERKENAAN

SKIM INSURANS BERKELOMPOK - (GROUP INSURANCE SCHEME) DENGAN "AMAL"

Dengan sangat sukacitanya saya diarah memaklumkan bahawa pihak AMAL telah menimbang rayuan Koperasi ini untuk membenarkan anggota-anggota Koperasi ini yang masih tidak berkhidmat dengan KTM Berhad atau Koperasi ini untuk meneruskan keahlian dalam SKIM INSURANS BERKELOMPOK yang kini di kendalikan oleh Koperasi ini tertakluk syarat bahawa setiap ahli yang diterima sebagai ahli Koperasi, masih mendapat faedah-faedah sebagai ahli Koperasi yang lainnya dan berumur tidak melebihi 55 Tahun.

Pihak AMAL juga telah memberitahu bahawa Nilai Penyerahan (Surrender Value) akan diberikan kepada ahli Koperasi yang berhenti dari Koperasi di atas kemahuan sendiri sementara dalam perkhidmatan Kerajaan atau menarik diri dari Skim Insurans Berkelompok di atas kemahuan sendiri ketika masih menjadi ahli Koperasi.

Anggota-anggota Koperasi yang tidak membuat bayaran caruman bulanan kepada Skim ini melalui Majikan mereka dan membuat bayaran **TERUS KEPADA KOPERASI** adalah di ingatkan untuk **MENENTUKAN BAHAWA AHLI YANG BERKENAAN MENENTUKAN BAHAWA MEREKA** akan membayar caruman bulanan dengan lebih awal atau menentukan mereka mempunyai cukup wang dalam Akaun Simpanan Wang mereka supaya mengatasi sebarang kesukaran yang akan dialami jika bayaran caruman bulanan tidak dapat dibuat oleh Koperasi kerana sebarang Ahli tidak mempunyai cukup wang dalam akaun mereka. Dalam keadaan mana seorang ahli tidak mempunyai cukup wang, Koperasi tidak akan mengambil sebarang tanggungjawab jika polisi mereka akan 'lapse'.

Untuk maksud ini, ahli yang berkenaan **HENDAKLAH MEMBAYAR CARUMAN KEPADA INSURANS DENGAN DERAJ BANK UNTUK "INSURANS" SAHAJA DAN - JANGAN MENGUMPULKAN BAYARAN INI DENGAN SEBARANG BAYARAN SEPERTI UNTUK SAHAM; PINJAMAN DAN SEBAGAINYA.** Jika sekiranya bayaran untuk Insurans akan dikumpulkan dengan bayaran lain, jumlah bayaran itu akan dimasuk dalam Akaun Tergantung terlebih dahulu dan di pinda kepada akaun insurans hanya sebaik sahaja konfirmasi di terima dari Bank kami bahawa Deraf/Arahan Pos itu telah ditunaikan. Tindakan ini akan memakan masa dan ada besar kemungkinan bahawa anda tidak akan mempunyai wang dalam Akaun Simpanan Wang untuk membayar caruman kepada Insurans ketika bayaran itu hendak di buat.

Sekian, terima kasih.


CHE HANI BEN ISMAIL
Bendahari Kehormat

RCMPS

ALAMAT PEJABAT : TINGKAT 5, WISMA STRAITS CREDIT NO. 4, JALAN YAP AH LOY, 50050 KUALA LUMPUR
ALAMAT POS : P. O. BOX 12528, 50780 KUALA LUMPUR, MALAYSIA



CADANGAN PINDAAN UNDANG-UNDANG KECIL

KOPERASI SERBAGUNA KERETAPI BERHAD



UNDANG-UNDANG KECIL

KOPERASI SERBAGUNA KERETAPI BERHAD

BAHAGIAN 1

PERMULAAN

Tajuk dan mula berkuatkuasa

1. Undang-undang Kecil ini bolehlah dinamakan Undang-Undang Kecil Koperasi Serbaguna Keretapi Berhad dan hendaklah mula berkuatkuasa penggunaannya pada tarikh didaftarkan oleh Ketua Pendaftar.

Tafsiran

2. Di dalam Undang-undang Kecil ini, melainkan jika konteksnya menghendaki makna yang lain:

"Akta" ertinya Akta Koperasi 1993 dan pindaan-pindaan yang di buat kepadanya dari semasa ke semasa;

"anggota" termasuklah seseorang yang turut sama dalam permohonan pendaftaran Koperasi ini dan seseorang yang diterima menjadi anggota mengikut Peraturan dan Undang-undang Kecil ini selepas pendaftaran sebagaimana yang ditakrifkan di dalam seksyen 2 Akta;

"anggota eksekutif Lembaga" ertinya mana-mana orang yang di lantik sebagai anggota sepenuh masa Lembaga Koperasi ini dan terlibat dengan pentadbiran dan pengurusan harian urusan dan perniagaan Koperasi ini sebagaimana yang ditakrifkan dibawah peraturan 2 Peraturan;

"aturan-aturan" ertinya aturan-aturan yang dibuat oleh Lembaga dari semasa ke semasa bagi melaksanakan mana-mana aktiviti yang dijalankan oleh Koperasi termasuklah skim simpanan khas atau skim pemberian pinjaman atau kemudahan kredit, tertakluk kepada peruntukan-peruntukan Akta, Peraturan, Undang-undang Kecil dan kelulusan mesyuarat agung perwakilan;

"deposit" ertinya wang yang didepositkan oleh mana-mana orang dengan Koperasi ini dalam satu akaun tetap atau akaun tabungan atau akaun deposit yang lain tetapi tidak termasuk syer atau yuran atau simpanan khas, sebagaimana yang ditakrifkan dibawah seksyen 2 Akta;

"dividen" ertinya bahagian keuntungan Koperasi ini yang dibahagikan di kalangan anggota-anggotanya mengikut kadar modal syer yang dipegang oleh mereka sebagaimana yang ditakrifkan di dalam seksyen 2 Akta;

"elaun" ertinya saraan yang dibayar kepada seseorang anggota Lembaga atau seseorang anggota Jawatankuasa Audit Dalaman bagi koperasi ini sebagai balasan kerana khidmat-khidmatnya yang diberikan kepada Koperasi ini secara tetap, sebagaimana yang ditakrifkan di bawah subseksyen 46(3) Akta;

"kesalahan boleh daftar" ertinya kesalahan yang boleh didaftarkan di bawah Akta Pendaftaran Penjenayah-penjenayah dan Orang-Orang Tak Diingini 1969 sebagaimana yang dinyatakan dalam jadual Pertama dan Kedua kepada Akta itu;

"Ketua Pendaftar" ertinya Ketua Pendaftar Koperasi yang dilantik di bawah seksyen 3 Akta dan termasuklah mana-mana Pendaftar apabila menjalankan kuasa-kuasa Ketua Pendaftar sebagaimana yang dianugerahkan kepadanya di bawah seksyen tersebut itu;

"Koperasi" atau "Koperasi ini" ertinya Koperasi Serbaguna Keretapi Berhad;

"Lembaga" ertinya badan pengelola Koperasi ini yang kepadanya pengurusan hal-ehwal Koperasi ini diamanahkan sebagaimana yang ditakrifkan dibawah seksyen 2, dibentuk menurut seksyen 42 (a) serta tertakluk kepada seksyen 44 dan 45 Akta;

"Menteri" ertinya Menteri yang pada masa ini dipertanggungjawabkan dengan pembangunan koperasi sebagaimana yang ditakrifkan di bawah peraturan 2 Peraturan,

"pegawai" ertinya seorang pengerusi, setiausaha, bendahari atau mana-mana anggota lain Lembaga dan termasuklah mana-mana orang lain yang diberi kuasa oleh Peraturan atau Undang-undang Kecil ini untuk memberikan arahan-arahan berkenaan dengan urusan Koperasi ini, sebagaimana yang ditakrifkan di bawah seksyen 2 Akta;

"Peraturan" ertinya Peraturan-peraturan Koperasi 1995 yang dibuat di bawah Akta dan pindaan-pindaan yang dibuat kepadanya dari semasa ke semasa;

"perlantikan" termasuklah apa-apa perlantikan atau perlantikan semula melalui pemilihan sebagaimana yang ditakrifkan didalam seksyen 2 Akta;

"perwakilan" ertinya wakil anggota-anggota individu, yang dipilih di mesyuarat peringkat kawasan anggota-anggota Koperasi ini atau wakil koperasi koperasi ini bagi menghadiri mesyuarat agung perwakilan sebagaimana yang ditakrifkan di dalam seksyen 2 Akta;

"potongan langganan" ertinya bahagian keuntungan koperasi ini yang dibahagikan di kalangan anggota-anggota mengikut kadar banyaknya perniagaan yang dilakukan oleh mereka dengan Koperasi ini dan yang daripadanya keuntungan Koperasi ini diperolehi sebagaimana yang ditakrifkan dibawah seksyen 2 Akta;

"prinsip-prinsip koperasi" termasuklah:-

- (a) keanggotaan sukarela dan terbuka;
- (b) pengurusan yang demokratik;
- (c) pulangan terhad atas modal yang disumbangkan oleh anggota-anggota;
- (d) pembahagian keuntungan dengan saksama;
- (e) penggalakan pendidikan koperasi; dan
- (f) kerjasama aktif di kalangan koperasi-koperasi berdaftar;

"sabit" termasuklah sesuatu dapatan bersalah dan pembuktian kesalahan sebagaimana yang ditakrifkan di dalam seksyen 2 Akta;

"simpanan khas" ertinya wang yang didepositkan oleh seseorang anggota atau anggota koperasi dengan Koperasi ini dengan niat nyata untuk menggunakan wang yang didepositkan itu untuk suatu maksud yang dinyatakan yang dibenarkan di bawah Peraturan sebagaimana yang ditakrifkan dibawah seksyen 2 Akta dan tertakluk Undang-undang Kecil ini;

"subsidiari" ertinya sesuatu syarikat, sebagaimana yang ditakrifkan dalam Akta Syarikat 1965, yang komposisi Lembaga Pengarahnya atau lebih daripada separuh kuasa mengundinya dikawal oleh Koperasi ini, atau yang lebih daripada separuh modal syer diterbitkannya dipegang oleh Koperasi ini, dan termasuklah sesuatu subsidiari, sebagaimana yang ditakrifkan di dalam Akta itu, bagi syarikat itu;

"Tribunal" ertinya tribunal yang ditubuhkan dibawah seksyen 83 Akta;

"Undang-undang kecil" ertinya Undang-undang Kecil ini dan termasuklah sesuatu pindaan berdaftar kepada Undang-undang Kecil itu;

"wang berlebihan" ertinya wang yang melebihi amaun yang dipertukan oleh Koperasi ini bagi kegunaan segera sebagai modal kerja bagi perniagaannya yang boleh didepositkan atau dilaburkan di luar Koperasi ini tanpa menjejaskan pengendalian perniagaannya sebagaimana yang ditakrifkan di dalam seksyen 2 Akta;

"Syer" ertinya bahagian dalam modal syer bagi Koperasi ini yang disumbangkan oleh seseorang anggota atau anggota koperasi berkenaan dengan keanggotaannya dalam Koperasi ini sebagaimana yang ditakrifkan dibawah seksyen 2 Akta;

"yuran" ertinya jumlah wang yang disumbangkan pada lat-lat masa yang tetap oleh seseorang anggota berkenaan dengan keanggotaan dalam koperasi ini dan boleh dikeluarkan apabila tamat keanggotaannya, sebagaimana yang ditakrifkan dibawah seksyen 2 Akta;

Perkataan-perkataan yang bererti tunggal atau jamak, masing-masing hendaklah meliputi tunggal dan jamak, dan perkataan yang bererti jenis



laki-laki hendaklah meliputi jenis perempuan.

BAHAGIAN II

NAMA, ALAMAT BERDAFTAR DAN KAWASAN OPERASI

Nama

- Menurut subseksyen 7(4) dan (5) Akta, Koperasi ini hendaklah dinamakan Koperasi Serbaguna Keretapi Berhad.

Alamat

- Alamat yang didaftarkan bagi Koperasi ini ialah Tingkat 5, Wisma Straits Credit, No. 4, Jalan Yap Ah Loy, 50050 Kuala Lumpur dan Koperasi hendaklah memberitahu kepada Ketua Pendaftar dalam tempoh yang ditetapkan dibawah subperaturan 47(2) Peraturan tentang tiap-tiap pertukaran alamat menurut seksyen 11 Akta.

Kawasan operasi

- Bagi maksud perenggan 26(c) Akta, kawasan operasi Koperasi ini ialah seluruh Malaysia.

BAHAGIAN III

MATLAMAT, TUJUAN DAN AKTIVITI

Matlamat

- Matlamat Koperasi ini menurut subseksyen 4(l) Akta ialah untuk meningkatkan kepentingan ekonomi anggota-anggotanya mengikut prinsip-prinsip koperasi.

Tujuan

- Tujuan utama Koperasi ini ialah menceburi semua bidang perniagaan yang berbentuk serbaguna bagi faedah anggota individu dan anggota koperasi berdaftar.

Aktiviti-aktiviti

- (1) Bagi mencapai matlamat yang tersebut di dalam Undang-undang kecil 6 amnya dan tujuan yang tersebut di dalam undang-undang kecil 7 khasnya Koperasi bolehlah, tertakluk kepada peruntukan Akta dan Peraturan, menjalankan aktiviti-aktiviti berikut:

- mengadakan kemudahan untuk membolehkan ahli-ahli menyimpan wang dan memberi pinjaman-pinjaman dan bantuan kewangan kepada mereka.
- mengadakan modal dengan cara mengumpul Syer dan Yuran serta mendapatkan pinjaman dan deposit tertentu dari ahli.
- menggalakkan para ahli membuka Akaun Simpanan untuk pembayaran tertentu dan perbelanjaan yang dijangka dan di luar jangka.
- membeli, menjual, memindahkan hak milik, mendirikan, menyewa, membaiki, mencagar, memajak dan memiliki harta-harta aleh dan harta-harta tak aleh.
- melaburkan wang berlebihan dalam perkara-perkara yang dibenarkan di bawah seksyen 54 Akta.
- mengadakan subsidiari dibawah seksyen 19 Akta dengan kebenaran Ketua Pendaftar.
- menyertai usahasama dan menjadi anggota kepada Koperasi-koperasi lain.

(2) Aktiviti-aktiviti lain yang dinyatakan di bawah fasal (1) undang-undang kecil ini boleh dijalankan oleh Koperasi hanya apabila pada pandangan Ketua Pendaftar prestasi perniagaan aktiviti utama di bawah perenggan (a), (b) dan (c) telah mencapai kejayaan yang memuaskan.

(3) Bagi melaksanakan aktiviti-aktiviti di bawah fasal (1) undang-undang kecil ini, Koperasi boleh mendapatkan modal dengan cara mengumpul syer dan atau yuran dan simpanan khas daripada anggota-anggota dan mendapatkan deposit atau pinjaman-pinjaman daripada anggota-anggota dan bukan anggota tertakluk kepada peruntukan-

peruntukan seksyen seksyen 50 Akta.

(4) Bagi mengendalikan sesuatu aktiviti yang disebutkan di dalam fasal (1) itu, Lembaga hendaklah membuat aturan-aturan aktiviti yang sesuai yang dipersetujui oleh mesyuarat agung perwakilan dan satu salinannya dikemukakan kepada Ketua Pendaftar.

(5) Bagi melaksanakan skim berhubung dengan simpanan khas anggota dan deposit atau pinjaman daripada anggota dan bukan anggota, menurut peraturan 26 Peraturan, peraturan Lembaga hendaklah:

- menyediakan suratcara berasingan yang menyatakan dengan jelas terma-terma dan syarat-syarat tiap-tiap skim;
- mengemukakan suratcara skim itu kepada mesyuarat agung perwakilan untuk kelulusan; dan
- mengemukakan suratcara yang diluluskan itu kepada Ketua Pendaftar dalam masa satu bulan selepas diluluskan oleh mesyuarat agung perwakilan itu.

BAHAGIAN IV

KEANGGOTAAN

Anggota

9 Anggota-anggota Koperasi ini terdiri daripada sekalian mereka yang turut sama dalam permohonan untuk mendaftarkan Koperasi ini dan mereka yang di terima menjadi anggota selepas pendaftaran mengikut Peraturan dan Undang-undang kecil ini dari semasa ke semasa.

Kelayakan Menjadi Anggota

10. (1) Keanggotaan Koperasi ini terbuka kepada individu dan Koperasi berdaftar.

(2) Menurut seksyen 26 dan 27 Akta, seseorang yang ingin menjadi anggota Koperasi ini mestilah:

- warganegara Malaysia;
- telah mencapai umur lapan belas tahun;
- bermastautin atau bekerja atau mempunyai tanah dalam kawasan operasi Koperasi ini; dan
- bukan seorang yang terhadapnya masih berkuatuasa suatu sabitan bagi kesalahan boleh daftar, atau tidak upaya dari segi mental, atau bankrap yang belum djlpepaskan, atau pernah dibuang daripada keanggotaan mana-mana koperasi dalam tempoh satu tahun.

Permohonan Menjadi Anggota

11. Permohonan menjadi anggota hendaklah dibuat dalam borang rasmi Koperasi ini dan dialamatkan kepada setiausaha.

Fee Masuk

12. (1) Tiap-tiap permohonan menjadi anggota hendaklah disertakan dengan fee masuk sebanyak sepuluh ringgit. Fee masuk itu menurut perenggan 50(a) Akta akan dikembalikan kepada pemohon jika permohonannya ditolak oleh Lembaga.

(2) Bekas anggota yang memohon untuk menjadi anggota semula dikenakan fee masuk sebanyak dua puluh ringgit.

(3) Penama atau wakil yang sah menurut seksyen 24 Akta kepada anggota yang mati, jika layak menurut undang-undang kecil 10 dan memohon untuk menjadi anggota dalam masa tiga bulan selepas kematian anggota itu, tidak dikenakan fee masuk.

(4) Semua fee masuk hendaklah dikreditkan ke dalam akaun untung rugi.

Ikrar Anggota

13. (1) Menurut subperaturan 10(1) Peraturan, seseorang yang memohon untuk menjadi anggota hendaklah diminta menandatangani suatu ikrar bahawa dia akan terikat dengan Undang-undang Kecil ini dan aturan-



aturan aktiviti yang sedia ada dan apa-apa pindaan kepada Undang-undang Kecil dan aturan-aturan tersebut, yang dibuat dengan sah semasa tempoh keanggotaannya, dan bahawa dia bukan seorang bankrap yang belum dilepaskan atau seorang yang terhadapnya masih berkuatakuasa suatu sabitan bagi kesalahan yang boleh daftar dan dia tidak pernah dibuang daripada keanggotaan mana-mana Koperasi dalam tempoh satu tahun. Mana-mana pemohon yang enggan menandatangani ikrar tersebut tidak boleh diterima menjadi anggota.

(2) Menurut subperaturan 10(2) Peraturan, seseorang yang telah menjadi anggota dengan sebab turut sama dalam membuat permohonan bagi pendaftaran Koperasi ini dikehendaki menandatangani ikrar yang serupa dalam masa empat puluh lima hari selepas diterima perakuan pendaftaran Koperasi.

Penerimaan menjadi anggota

14. Permohonan menjadi anggota hendaklah dipertimbangkan oleh Lembaga atau Jawatankuasa Kerja atau setiausaha atau pegawai-pegawai yang diberi kuasa oleh Lembaga yang boleh menerima atau menolak sesuatu permohonan itu tanpa menyatakan sebab-sebabnya. Seseorang yang diterima menjadi anggota hendaklah diberitahu secara bertulis tidak lewat daripada tiga puluh hari selepas penerimaannya itu.

Perolehan hak, kewajipan dan liabiliti anggota

15. Menurut seksyen 28 Akta, tiap-tiap anggota-anggota yang telah menjelaskan bayaran penuh lima ratus ringgit syer dan bagi koperasi anggota lima puluh ribu ringgit syer bolehlah melaksanakan segala hak, kewajipan dan liabiliti sebagai seorang anggota sebagaimana yang terkandung di dalam Undang-undang Kecil ini.

Pemberian Undang-Undang Kecil

16. Tiap-tiap anggota hendaklah diberi dengan percuma satu naskah Undang-undang Kecil ini. Naskah tambahan akan dikenakan bayaran sebanyak lima ringgit tiap-tiap satu.

Penama

17. (1) Tiap-tiap anggota yang bukan Muslim hendaklah dengan mengisi satu borang rasmi Koperasi ini, dihadapan sekurang-kurangnya dua saksi yang mengakusaksikan perkara yang sama atau dengan suatu akuan yang dibuat sewajarnya, menamakan seorang atau lebih daripada seorang sebagai penama yang kepadanya syer atau yuran atau kepentingan anggota itu atau nilai syer atau yuran atau kepentingan itu atau apa-apa wang lain yang disebut dalam seksyen 24 Akta yang kena dibayar kepada anggota itu boleh, dengan kematian anggota itu, dipindahkan atau dibayar menurut seksyen tersebut itu, dan anggota itu boleh dengan cara yang sama dari semasa ke semasa membatalkan atau menukar penamaan tersebut. Dalam hal-hal sedemikian, syer atau yuran atau kepentingan anggota itu hendaklah sama dengan jumlah wang yang sebenarnya dibayar oleh anggota itu untuk memperolehi syer atau yuran atau kepentingan tersebut itu sebagaimana yang dinyatakan di bawah subperaturan 7(1) Peraturan.

(2) Tiap-tiap anggota Muslim hendaklah dengan cara yang sama seperti yang diperuntukkan dalam fasal (1) undang-undang kecil ini menamakan seorang wasi dari kalangan waris-waris terdekat yang mutlak tasarrufnya untuk menerima setelah dia mati wang-wang yang terhak baginya di dalam Koperasi ini bagi diagihkan kepada waris-waris yang berhak mengikut hukum Islam dan hendaklah memberitahu Koperasi akan perubahan-perubahan, jika ada, mengenai penamaan ini.

(3) Tertakluk kepada undang-undang kecil 10, seseorang penama atau wasi bagi maksud subperaturan 7(3) Peraturan, bolehlah diterima menjadi anggota dan penama atau wasi yang demikian itu hendaklah dianggap telah menjadi anggota mulai tarikh anggota yang digantikannya itu diterima sebagai anggota.

18. (1) Liabiliti seseorang anggota terhadap hutang-hutang Koperasi ini sekiranya pendaftaran Koperasi ini dibatalkan hendaklah terhad kepada jumlah syer yang dimilikinya dalam Koperasi ini.

(2) Liabiliti seseorang bekas anggota terhadap hutang-hutang Koperasi yang ada pada tarikh keanggotaannya terhenti hendaklah tidak berterusan lebih daripada dua tahun dari tarikh itu seperti yang diperuntukkan di bawah subseksyen 35(1) Akta.

(3) Liabiliti seseorang anggota kepada Koperasi sebagai Peminjam tidak boleh melebihi jumlah Syer dan yuran termasuk tiga kali ganda gaji bulanan dan, sebagai Penjamin dan Peminjam tidak boleh melebihi jumlah syer dan yuran termasuk enam kali ganda gaji bulanan.

(4) Harta pusaka seseorang anggota yang telah mati hendaklah menurut subseksyen 35(2) Akta, tidak bertanggung bagi hutang-hutang Koperasi yang ada pada tarikh kematiannya itu lebih daripada dua tahun dari tarikh itu.

Hilang kelayakan sebagai anggota

19. Menurut peruntukkan seksyen-seksyen 26, 27 dan 29 Akta, seseorang anggota akan hilang kelayakannya sebagai anggota jika dalam masa menjadi anggota dia:

- (a) hilang kewarganegaraan; atau
- (b) hilang keupayaan dari segi mental, atau
- (c) diisytiharkan bankrap; atau
- (d) disabitkan atas sesuatu kesalahan boleh daftar; atau
- (e) dibuang daripada keanggotaan mana-mana koperasi dan suatu tempoh selama satu tahun belum lagi berlaku dari tarikh pemuangan itu; atau
- (f) tidak lagi bermastautin atau memiliki tanah atau bekerja dalam kawasan operasi Koperasi; atau
- (g) Koperasi anggota yang pendaftarannya telah dibatalkan.

Terhenti menjadi anggota

20. (1) Keanggotaan seseorang anggota terhenti atas sebab-sebab di bawah ini, mengikut mana yang berkenaan:

- (a) mati; atau
- (b) menarik diri mengikut Undang-undang Kecil 21;
- (c) dibuang mengikut Undang-undang Kecil 22;
- (d) Koperasi anggota yang pendaftarannya telah dibatalkan.

(2) Lembaga hendaklah menyingkir seseorang anggota atau koperasi anggota yang

- (a) didapati membuat ikrar palsu dibawah Undang-undang Kecil 1.3; atau
- (b) menurut peraturan 11 Peraturan, hilang kelayakan sebagai anggota dibawah Undang-undang Kecil 19; atau
- (c) terhenti keanggotaannya dibawah perenggan (c) dan (d) fasal (1) Undang-undang Kecil ini.

Menarik diri

21. (1) Seseorang anggota individu yang tidak terlibat sebagai Peminjam atau Penjamin boleh menarik diri daripada Koperasi ini dengan memberi notis bertulis dua belas bulan terlebih dahulu kepada Lembaga. Atas sebab-sebab yang munasabah, Lembaga boleh membenarkan penarikan diri dalam masa yang singkat.

(2) Melainkan tarikh lebih awal dipersetujui oleh Lembaga, maka keanggotaan anggota itu hendaklah terhenti hanya pada hari genap tempoh notisnya diterima oleh Koperasi.

(3) Dalam tempoh notis itu, anggota yang demikian hendaklah masih mempunyai hak, kewajipan dan liabiliti sebagai seorang anggota.

Pemuangan oleh mesyuarat agung perwakilan

22. (1) Jika seorang anggota individu atau anggota Koperasi melanggar mana-mana peruntukan Undang-undang Kecil ini atau melakukan mana-



mana satu daripada perbuatan-perbuatan berikut:

- (a) merujuk pertikaian atau aduan kepada mana-mana orang selain daripada Ketua Pendaftar, atau tribunal; atau
- (b) membuat kenyataan akhbar atau dalam mana-mana media massa mengenai Koperasi ini tanpa kebenaran Lembaga; atau
- (c) membuat tuduhan palsu ke atas anggota lembaga atau anggota-anggota atau bekas anggota Koperasi ini sehingga menyebabkan anggota-anggota berpecah belah dan berpuak-puak; atau
- (d) memburuk-burukkan Koperasi sehingga mencemarkan nama baik dan menjejaskan urusan perniagaan Koperasi ini; atau
- (e) bertindak di luar etika mesyuarat agung sehingga menjejaskan perjalanan mesyuarat itu; atau
- (f) tidak dapat dihubungi oleh Lembaga untuk tempoh 60 hari;

dia jika anggota individu hendaklah dianggap telah bertindak dengan cara yang memudaratkan kepentingan Koperasi ini dan bolehlah digantung keanggotaannya.

(2) Keputusan untuk menggantung keanggotaan seseorang atau sesuatu anggota boleh dibuat oleh lembaga hanya setelah anggota yang berkenaan itu diberitahu secara bertulis mengenai kesnya dan diberi peluang untuk menyatakan sebab-sebab mengapa keanggotaannya tidak boleh digantung.

(3) Tiap-tiap kes penggantungan hendaklah dibentangkan kepada mesyuarat agung perwakilan yang terawal dan dijadikan sebagai agenda pertama, dan anggota yang digantung keanggotaannya itu hendaklah diberitahu secara bertulis tidak kurang daripada lima belas hari sebelum diadakan mesyuarat itu.

(4) Sebelum mengesahkan atau menyetujui penggantungan itu, mesyuarat agung perwakilan hendaklah mendengar penjelasan anggota yang digantung oleh Lembaga itu, jika dia memilih untuk memberi penjelasan, dan keanggotaannya tidak lucut melainkan jika mesyuarat agung perwakilan dengan undi dua pertiga daripada anggota yang hadir membuat keputusan membuangnya.

(5) Sehingga perkara penggantungan keanggotaannya diputuskan oleh mesyuarat agung perwakilan, anggota yang berkenaan itu tidak mempunyai apa-apa hak dan kewajipan sebagai anggota melainkan hak menyuarakan hal penggantungan keanggotaannya itu di dalam mesyuarat agung.

Penyelesaian wang anggota

23. (1) Jika seseorang anggota terhenti daripada menjadi anggota Koperasi ini mengikut undang-undang kecil 20, semua wang kepunyaannya setelah ditolak hutangnya dengan Koperasi ini hendaklah:

- (a) sekiranya dia dibuang, dikembalikan kepadanya dengan segera; atau
- (b) sekiranya dia hilang keupayaan dari segi mental dan tiada jawatankuasa bagi pusaknya atau tidak pemegang amanah bagi hartanya yang telah dilantik, dikembalikan kepada sesiapa yang difikirkan wajar untuk menerima bagi pihaknya sebaik sahaja penerima itu ditentukan; atau
- (c) sekiranya dia mati, dikembalikan kepada penamanya atau warisnya atau wakilnya yang sah mengikut seksyen 24 Akta. Disyaratkan bahawa bagi seseorang anggota Muslim, pengembalian tidak boleh dibuat melainkan kepada wakilnya yang sah atau kepada Pegawai Pentadbir Pusaka jika selepas enam bulan dari tarikh kematiannya, wakilnya yang sah tidak dapat dipastikan atau telah tidak dilantik; atau
- (d) sekiranya dia menarik diri, dikembalikan kepadanya selepas akhir tempoh notis.

(2) Sekiranya pendaftaran koperasi anggota telah dibatalkan, syerinya dikembalikan kepada penama yang berhak disisi undang-undang.

BAHAGIAN V

ORGANISASI DAN PENGURUSAN KOPERASI

Mesyuarat agung perwakilan

24. (1) Tertakluk kepada peruntukan-peruntukan Akta, Peraturan dan Undang-undang Kecil, kuasa tertinggi bagi Koperasi ini hendaklah terletak hak kepada mesyuarat agung perwakilan mengikut seksyen 36 Akta. Di dalam mesyuarat ini, setiap perwakilan yang layak di bawah Undang-undang Kecil ini berhak hadir dan mempunyai satu undi.

(2) Mesyuarat agung perwakilan hendaklah terbahagi kepada tiga jenis iaitu mesyuarat agung perwakilan pertama, mesyuarat agung perwakilan tahunan dan mesyuarat agung perwakilan khas.

Pemilihan perwakilan dan urusan mesyuarat agung kawasan

25. (1) Bagi maksud seksyen 37 Akta, Lembaga boleh menentukan kawasan-kawasan mesyuarat dan memanggil satu mesyuarat agung di tiap-tiap kawasan untuk memilih perwakilan ke mesyuarat agung perwakilan. Setiap kawasan hendaklah mempunyai sekurang-kurangnya 25 anggota untuk mengadakan seorang perwakilan.

(2) Bilangan perwakilan yang dipilih bagi sesuatu kawasan hendaklah mengikut nisbah anggota seperti berikut:-

- (a) bagi tiap-tiap dua puluh lima orang anggota yang pertama seorang perwakilan.
- (b) tiap-tiap tambahan lima puluh orang anggota berikutnya seorang perwakilan; dan
- (c) jumlah perwakilan-perwakilan bagi sesuatu kawasan hendaklah tidak melebihi lima belas orang.
- (d) penentuan kawasan bagi seseorang anggota individu adalah ditetapkan mengikut alamat surat menyurat anggota itu.

(3) Bagi koperasi anggota yang telah menjelaskan bayaran penuh lima puluh ribu ringgit syer seorang wakil dan tiap-tiap tambahan satu ratus ribu ringgit syer seorang wakil disyaratkan bagi tiap-tiap koperasi anggota tidak boleh melebihi tiga orang perwakilan.

(4) Lembaga hendaklah memberi notis sekurang-kurangnya lima belas hari kepada semua anggota yang tinggal di dalam sesuatu kawasan sebelum mesyuarat agung kawasan diadakan dan notis itu hendaklah menyatakan tarikh, masa tempat dan agenda mesyuarat. Notis ini hendaklah disampaikan berasingan melalui pos atau dengan cara lain yang munasabah, mengikut keputusan Lembaga kepada tiap-tiap anggota di alamatnya yang terakhir didaftarkan di pejabat Koperasi ini atau disiarkan di dalam satu atau lebih media massa.

(5) Hanya anggota-anggota yang telah menjelaskan bayaran menurut undang-undang kecil 15 pada tiga bulan sebelum tarikh mesyuarat agung kawasan, berhak menerima notis untuk menghadiri mesyuarat agung kawasan dan berhak mempunyai satu undi.

Seseorang anggota individu yang ingin bertanding sebagai wakil kawasan mesti mempunyai kelayakan yang berikut:-

- (a) mempunyai sekurang-kurangnya nilai lima ratus ringgit dalam syer Koperasi ini.
- (b) menjadi anggota sekurang-kurangnya lima tahun terus menerus.
- (c) bermastautin di kawasan yang dipilih untuk diwakilinya.
- (d) mestilah bebas dari sebarang pinjaman berjamin dan sebagai penjamin.
- (e) Seseorang anggota yang layak bertanding dan ingin bertanding sebagai wakil kawasan mesti memberitahu hasratnya kepada Setiausaha dengan mengisikan borang pencalonan rasmi Koperasi ini yang ditetapkan oleh Lembaga sebelum tiga puluh satu haribulan Januari tiap-tiap tahun.



6. Seseorang anggota atau wakil yang layak bertanding sebarang jawatan dalam Koperasi ini dan ingin bertanding mesti memberitahu hasratnya kepada Setiausaha dengan mengisikan borang pencalonan rasmi Koperasi ini yang boleh didapati dari Setiausaha.

- (a) Borang pencalonan yang diisi dengan tepat dan sempurna hendaklah disampaikan kepada Setiausaha dalam sampul surat khas yang disediakan bagi maksud ini melalui pos supaya ianya diterima oleh Setiausaha dalam masa pejabat pada atau sebelum tarikh yang ditetapkan oleh Lembaga atau dalam Undang-undang Kecil ini bagi sebarang jawatan.
- (b) Borang pencalonan bagi sebarang jawatan yang diterima selepas masa dan/atau tarikh yang ditetapkan atau diterima dalam sampul surat selain dari yang disediakan untuk maksud ini atau tidak melalui pos atau yang tidak diisi dengan tepat dan sempurna akan dianggap tidak sah dan tidak boleh diambilkira sama sekali dalam apa keadaan sekalipun.
- (c) Setiap sampul surat yang disediakan bagi maksud ini hendaklah mengandungi satu kertas pencalonan sahaja. Sekiranya terdapat lebih dari satu kertas pencalonan atau sebarang surat atau lain-lain, ianya akan dianggap tidak sah dan tidak boleh diambilkira.
- (d) Semua borang pencalonan bagi sebarang jawatan yang diterima akan diteliti oleh jawatankuasa Penelitian dan Pengundian pada tarikh yang ditetapkan oleh Lembaga.

(7) Jawatankuasa Penelitian dan Pengundian yang mengandungi tidak kurang dari tiga (3) orang akan dilantik oleh Lembaga dari para Anggota Lembaga.

- (a) Anggota Lembaga yang akan bertanding bagi sebarang jawatan dalam Koperasi ini tidak boleh dilantik sebagai Ahli Jawatankuasa Penelitian dan Pengundian.
- (b) Jawatankuasa Penelitian dan Pengundian akan memilih dari kalangan mereka seorang Pengerusi.

(8) Jawatankuasa Penelitian dan Pengundian adalah berkuasa untuk:

- (a) meneliti semua borang pencalonan yang diterima bagi sebarang jawatan kosong untuk menentukan:
 - (i) borang-borang pencalonan adalah diisi dengan sempurna dan sah atau tidak mengikut Undang-undang Kecil Koperasi ini.
 - (ii) calon-calon yang bertanding adalah layak mengikut Undang-undang Kecil Koperasi ini.

(9) Seorang perwakilan akan kekal menjadi perwakilan selagi dia menjadi anggota sehingga mesyuarat agung kawasan yang akan datang untuk memilih perwakilan-perwakilan baru. Sekiranya perwakilan itu berhenti menjadi anggota atau menarik diri menjadi perwakilan, maka hilanglah hak perwakilan kawasan yang berkenaan.

(10) Lembaga hendaklah melantik seorang dari anggota Koperasi yang mempunyai pengalaman dalam hal ehwal Koperasi ini sebagai Penganjur bagi tiap-tiap kawasan untuk menyediakan kemudahan-kemudahan yang perlu bagi mengadakan mesyuarat agung kawasan. Tanggungjawab penganjur tamat sebaik sahaja mesyuarat agung kawasan memilih pengerusi dan setiausaha mesyuarat.

(11) Kuorum bagi mengadakan mesyuarat agung kawasan hendaklah satu pertiga daripada jumlah anggota yang layak menerima notis mesyuarat dalam kawasan yang berkenaan itu. Sekiranya dalam masa tiga puluh minit selepas waktu yang ditetapkan bagi mesyuarat itu bilangan anggota-anggota yang hadir belum cukup, maka mesyuarat itu hendaklah dibatalkan. Lembaga kemudiannya hendaklah memanggil satu mesyuarat lain dengan memberi notis seperti yang diperuntukkan didalam fasal (3) undang-undang kecil ini. Sekiranya dalam masa tiga puluh minit selepas masa yang ditetapkan bagi mesyuarat ini, tidak hadir kuorum yang dikehendaki dibawah fasal ini, maka perwakilan tidaklah boleh dipilih dan hilanglah hak perwakilan

kawasan itu.

(12) Anggota-anggota yang hadir dalam mesyuarat agung kawasan hendaklah memilih seorang pengerusi untuk mempengerusikan mesyuarat-mesyuarat dan seorang setiausaha untuk merekodkan segala butir-butir mesyuarat. Minit mesyuarat hendaklah ditandatangani oleh pengerusi dan setiausaha mesyuarat yang dipilih oleh anggota-anggota itu dan hendaklah dikirimkan kepada Lembaga dalam masa tujuh hari dari tarikh mesyuarat diadakan.

(13) Seseorang anggota tidak boleh melantik wakil untuk hadir atau mengundi bagi pihaknya dalam suatu mesyuarat agung kawasan.

(14) Menurut subperaturan 15(1) Peraturan, mesyuarat agung kawasan hendaklah diadakan sekurang-kurangnya dua tahun sekali, iaitu satu bulan sebelum mesyuarat agung perwakilan tahunan itu dan hendaklah menimbangkan perkara-perkara berikut:-

- (a) ringkasan
 - (i) draf akaun; dan
 - (ii) akaun teraudit, jika ada,
- (b) koperasi; belanjawan tahunan untuk dibentangkan di dalam mesyuarat agung perwakilan tahunan;
- (c) cadangan pindaan kepada Undang-undang Kecil dan aturan-aturan aktiviti, jika ada;
- (d) melantik perwakilan ke mesyuarat agung perwakilan; dan
- (e) usul daripada Lembaga dan anggota Koperasi, jika ada, yang diterima tujuh hari sebelum mesyuarat agung kawasan itu.

Mesyuarat agung perwakilan pertama

26. Menurut seksyen 38 Akta, mesyuarat agung perwakilan pertama hendaklah diadakan dalam tempoh tiga bulan selepas perakuan pendaftaran diterima oleh Koperasi.

Mesyuarat agung perwakilan tahunan

27. Mesyuarat agung perwakilan tahunan menurut seksyen 39 Akta, hendaklah diadakan tidak lewat daripada enam bulan selepas berakhirnya setiap tahun kewangan.

28. (1) Lembaga pada bila-bila masa boleh, dan apabila ada rekuisisi yang ditandatangani oleh sekurang-kurangnya satu perlima atau satu ratus perwakilan mengikut mana yang kurang hendaklah, memanggil suatu mesyuarat agung perwakilan khas mengikut subseksyen 40(1) Akta.

(2) Ketua Pendaftar atau mana-mana orang yang diberikuasa oleh Ketua Pendaftar menurut subseksyen 40(2) Akta, boleh memanggil pada bila-bila masa suatu mesyuarat agung perwakilan khas, mengikut cara dan pada masa dan di tempat yang diarahkannya, dan boleh menentukan perkara-perkara yang hendaklah dibincangkan oleh mesyuarat itu, dan mesyuarat itu hendaklah mempunyai segala kuasa dan tertakluk kepada kaedah-kaedah yang sama seperti mesyuarat agung yang dipanggil mengikut Akta atau Undang-undang Kecil ini.

Notis mesyuarat agung perwakilan

29. (1) Notis bagi sesuatu mesyuarat agung perwakilan hendaklah diberi kepada perwakilan-perwakilan tidak kurang daripada lima belas hari sebelum diadakan mesyuarat agung perwakilan itu.

(2) Notis ini hendaklah menentukan tarikh, masa, tempat dan agenda mesyuarat dan bagi mesyuarat agung perwakilan tahunan menurut subseksyen 59(2) Akta, hendaklah disertakan dengan akaun-akaun dan kunci kira-kira Koperasi ini dan subsidiari atau subsidiari-subsidiarinya, jika ada, yang teraudit dengan sewajarnya, anggaran belanjawan bagi tahun yang akan datang, laporan lembaga dan laporan Jawatankuasa Audit Dalam dan dokumen-dokumen lain yang berkaitan. Satu salinan notis hendaklah dipamerkan di pejabat Koperasi ini dan sebagai tambahan boleh juga diterbitkan didalam mana-mana akhbar tempatan.

(3) Bagi maksud seksyen 41 Akta, Lembaga hendaklah memberi



kepada Ketua Pendaftar notis bertulis yang mengandungi maklumat tentang tarikh, masa, tempat dan agenda mesyuarat agung perwakilan yang akan diadakan oleh Koperasi tidak kurang daripada tiga puluh hari sebelum diadakan mesyuarat agung itu.

Kuorum mesyuarat agung perwakilan

30. (1) Tertakluk kepada fasal (2) dan fasal (3) undang-undang kecil ini, kuorum bagi sesuatu mesyuarat agung perwakilan bagi apa-apa maksud menurut peraturan 13 Peraturan, hendaklah satu pertiga daripada jumlah perwakilan.

(2) Bagi sesuatu mesyuarat agung perwakilan khas di bawah seksyen 40(2) Akta dan di bawah fasal (2) undang-undang kecil 28 yang ditunda, apa-apa bilangan perwakilan melebihi lima belas (15) orang yang hadir hendaklah dikira mencukupi kuorum akan tetapi keputusan-keputusan tidak boleh dibuat melainkan dengan kelebihan undi dua pertiga daripada perwakilan-perwakilan yang hadir ini sebagaimana yang diperuntukkan di bawah subperenggan 13(b)(iii) Peraturan.

(3) Kuorum bagi mesyuarat agung perwakilan kerana meminda Undang-undang Kecil ini menurut subperaturan 6(1) Peraturan hendaklah dua pertiga dari jumlah perwakilan.

(4) Seseorang anggota Lembaga atau seseorang anggota Jawatankuasa Audit Dalaman hendaklah dianggap sebagai seorang perwakilan dalam mesyuarat agung perwakilan. Seseorang anggota lembaga atau seseorang anggota Jawatankuasa Audit Dalaman yang akan mengosongkan jawatan hendaklah tetap menjadi seorang perwakilan dalam mesyuarat agung perwakilan tahunan yang diadakan untuk memilih penggantinya sehingga tamatnya mesyuarat ini.

(5) Menurut seksyen 30 Akta, dalam mana-mana mesyuarat agung perwakilan setiap perwakilan mempunyai satu undi. Undi berwakil tidak dibenarkan.

Undi mesyuarat agung perwakilan

31. Semua perbincangan kecuai yang berkaitan dengan pindaan Undang-undang Kecil hendaklah diputuskan dengan kelebihan mudah undi perwakilan-perwakilan yang hadir sebagaimana didalam daftar kehadiran. Jika undi sama banyak, maka usul yang diundi itu hendaklah disifatkan kalah. Perwakilan-perwakilan yang berkecuai dianggap tidak menyokong usul tersebut. Pengerusi mesyuarat tidak mempunyai undi pemutus sebagaimana yang disebutkan di bawah subseksyen 30(1) Akta.

Tundaan mesyuarat agung perwakilan

32. (1) Jika selepas tiga puluh minit dari waktu yang ditetapkan bagi sesuatu mesyuarat itu bilangan perwakilan yang hadir masih belum mencukupi kuorum, maka mesyuarat agung perwakilan itu:

- (a) jika dipanggil atas permintaan perwakilan-perwakilan hendaklah dibatalkan; atau
- (b) jika dipanggil dengan kehendak Lembaga atau di bawah subseksyen 40(2) Akta, hendaklah ditunda kepada satu tarikh lain tidak kurang daripada empat belas hari dan tidak lebih daripada dua puluh satu hari ke hadapan dan notis mengenai penundaannya hendaklah diposkan dalam tempoh tujuh puluh dua jam dari waktu asal yang ditetapkan bagi mesyuarat itu.

(2) Perkara-perkara yang telah dicadangkan bagi mesyuarat agung yang ditunda hendaklah dibincangkan pada mesyuarat tertunda itu. Jika ada apa-apa perubahan dibuat kepada perkara-perkara yang telah dicadangkan itu, maka notis menurut fasal (1) undang-undang kecil 29 hendaklah diberi kepada tiap-tiap perwakilan bagi mesyuarat tertunda itu.

Perkara-perkara yang diputuskan oleh mesyuarat agung perwakilan

33. (1) Menurut peraturan 12 Peraturan, urusan-urusan berikut hendaklah dijalankan oleh mesyuarat agung perwakilan, iaitu:-

- (a) mengesahkan minit mesyuarat agung perwakilan tahunan yang

terdahulu dan mana-mana mesyuarat agung perwakilan khas yang berselang;

- (b) menimbang laporan-laporan Lembaga dan Jawatankuasa Audit Dalaman dan pandang Ketua Pendaftar mengenai akaun-akaun teraudit dan laporan Lembaga Koperasi ini (jika pandangan Ketua Pendaftar yang berkaitan dengan yang disebutkan dibawah subperaturan 30(1) dan 30(2) Peraturan dan perenggan 59(1) (e) Akta belum lagi diterima oleh Koperasi, pandangan tersebut hendaklah dibentangkan dimesyuarat agung perwakilan tahunan berikutnya);
 - (c) menimbang dan meluluskan akaun-akaun teraudit Koperasi dan subsidiari atau subsidiari-subsidiarinya, jika ada, cadangan pembahagian keuntungan dan laporan juruaudit Koperasi ini;
 - (d) memilih anggota-anggota Lembaga dan Jawatankuasa Audit Dalaman;
 - (e) menimbang dan meluluskan belanjawan tahunan bagi tahun kewangan yang akan datang;
 - (f) meluluskan elaun-elaun kepada anggota-anggota Lembaga dan Jawatankuasa Audit Dalaman dan saraan kepada anggota-anggota Lembaga yang dilantik sebagai pengarah bagi subsidiari atau subsidiari-subsidiari Koperasi ini, jika ada;
 - (g) meluluskan suatu panel yang terdiri daripada tidak kurang daripada dua dan tidak lebih daripada empat firma audit untuk dipilih salah satu daripadanya bagi mengaudit akaun-akaun koperasi;
 - (h) menimbang dan meluluskan skop dan had pelaburan daripada wang berlebihan Koperasi ini;
 - (i) menentukan had maksimum keterhutangan Koperasi ini;
 - (j) melantik suatu jawatankuasa yang terdiri daripada enam orang perwakilan dan empat orang anggota Lembaga untuk menentusahkan draf minit mesyuarat agung tahunan perwakilan itu;
 - (k) menimbang dan meluluskan pembahagian keuntungan;
 - (l) mengisytihar atau menerbitkan syer-syer bonus;
 - (m) mendengar, menimbang atau memutuskan apa-apa urusan lain Koperasi ini yang baginya suatu notis tidak kurang daripada tujuh hari telah diberikan;
 - (n) menimbang dan meluluskan apa-apa cadangan pindaan kepada Undang-undang Kecil Koperasi ini;
 - (o) mendengar dan memutuskan apa-apa aduan daripada mana-mana anggota yang terkial dengan sesuatu keputusan Lembaga, dengan syarat suatu notis yang tidak kurang daripada tujuh hari telah diberikan kepada Koperasi mengenainya;
 - (p) meluluskan apa-apa perbelanjaan bagi perlantikan orang-orang yang kompeten bagi membantu Jawatankuasa Audit Dalaman; dan
 - (q) menimbang dan meluluskan apa-apa laporan yang hendaklah dikemukakan menurut kehendak Akta dan Peraturan.
- (2) Perkara-perkara di dalam perenggan (a),(b),(c), (d) dan (e) fasal (1) undang-undang kecil ini hendaklah diputuskan di dalam mesyuarat agung perwakilan tahunan.

Pengerusi mesyuarat agung perwakilan-

34. (1) Pengerusi Koperasi atau Timbalan Pengerusi jika Pengerusi tidak hadir hendaklah mempengerusikan mesyuarat agung perwakilan itu. Jika kedua-duanya tidak hadir, maka majlis hendaklah melantik seorang wakil dari antaranya untuk mempengerusikan mesyuarat itu.

(2) Pengerusi dengan persetujuan mesyuarat bolehlah dan, jika dikehendaki demikian oleh mesyuarat itu, hendaklah menangguhkan mesyuarat agung perwakilan itu dari satu masa ke satu masa yang lain dan



dari satu tempat ke satu tempat yang lain dalam kawasan operasi Koperasi tetapi mesyuarat yang ditangguhkan itu tidak boleh menjalankan apa-apa urusan lain selain daripada urusan mesyuarat yang asal. Notis tidaklah perlu bagi mesyuarat yang ditangguhkan itu.

Pengelolaan Koperasi dan pengurusan

35. Pengelolaan hal ehwal Koperasi ini menurut perenggan 42(a) Akta, hendaklah diserahkan kepada satu Lembaga yang mengandungi tujuh orang yang terdiri daripada perwakilan-perwakilan yang dipilih oleh mesyuarat agung perwakilan menurut perenggan (d) fasal (1) undang-undang kecil 33 dan undang-undang kecil 37 yang terdiri daripada:

- (i) lima orang perwakilan dari anggota individu; dan
- (ii) dua orang perwakilan Koperasi anggota.

Ketaklayakan menjadi anggota Lembaga

36. (1) Seseorang perwakilan tidak layak untuk dipilih menjadi anggota Lembaga, menurut seksyen 43 Akta, jika dia:

- (a) telah disabitkan atas suatu kesalahan di bawah Akta; atau
- (b) telah dipecat sebagai pekerja sesuatu koperasi berdaftar; atau
- (c) telah dilantik sebagai anggota Jawatankuasa Audit Dalaman bagi Koperasi ini; atau
- (d) ada kepentingan diri dalam mana-mana aktiviti yang diusahakan oleh Koperasi ini; atau
- (e) tidak mempunyai sekurang-kurangnya jumlah syer sebanyak lima ribu ringgit; atau
- (f) tidak menjadi ahli sekurang-kurangnya lima tahun terus-menerus; atau
- (g) belum bebas dari sebarang pinjaman berjamin dan sebagai penjamin; atau
- (h) tidak membayar nilai jumlah syer menurut undang-undang kecil 36(e); atau
- (i) telah menerima apa-apa perantukan tetap yang bergaji dalam Koperasi ini atau Koperasi Berdaftar yang lain; atau
- (j) telah dipecat sebagai anggota dari mana-mana koperasi berdaftar.

Tempoh memegang jawatan

37. (1) Satu pertiga daripada bilangan anggota Lembaga yang dipilih di bawah undang-undang kecil 35 hendaklah menurut peraturan 16 Peraturan, mengosongkan jawatan mereka secara bergilir-gilir pada tiap-tiap mesyuarat agung perwakilan tahunan.

Bagi dua tahun yang pertama, anggota-anggota Lembaga yang akan berhenti hendaklah dipilih secara mencabut undi. Mana-mana anggota yang mengosongkan jawatannya di bawah undang-undang kecil ini boleh dilantik semula.

(2) Mana-mana kekosongan dalam Lembaga hendaklah dalam tempoh enam puluh hari dari hari berlakunya kekosongan itu diisi oleh Lembaga dengan melantik mana-mana perwakilan yang berkelayakan menurut undang-undang kecil 36. Anggota yang dilantik demikian hendaklah berkhidmat sehingga mesyuarat agung perwakilan tahunan yang akan datang.

Lucut dan penggantungan jawatan

38. (1) Seseorang anggota Lembaga akan lucut jawatannya dengan serta-merta jika dia-

- (a) disabitkan atas kesalahan boleh daftar atau kesalahan di bawah Akta atau Peraturan; atau
- (b) menerima apa-apa perantukan tetap yang bergaji dalam koperasi ini; atau
- (c) tidak hadir di dalam mesyuarat tiga kali berturut-turut, melainkan

dengan sebab-sebab yang boleh diterima oleh Lembaga yang telah dimaklumkan terlebih dahulu; atau

- (d) hilang kelayakan sebagai anggota menurut undang-undang kecil 19.
- (2) Menurut subseksyen 47 (1) Akta, seseorang anggota Lembaga hendaklah digantung dari jawatannya jika-
- (a) sesuatu langkah perbicaraan diambil terhadap anggota itu mengenai sesuatu kesalahan boleh daftar atau sesuatu kesalahan di bawah Akta atau Peraturan; atau
 - (b) majoriti anggota Lembaga berpuas hati bahawa anggota itu telah bertindak dengan tatalaku yang memudaratkan kepentingan Koperasi ini menurut subperaturan 20(1) Peraturan.
- (3) Tiap-tiap kes penggantungan di bawah perenggan (b) fasal (2) undang-undang kecil ini, hendaklah didengar oleh mesyuarat agung perwakilan yang terawal diadakan selepas penggantungan itu dan anggota yang digantung jawatannya oleh Lembaga itu hendaklah diberi kesempatan untuk memberi penjelasannya menurut subperaturan 20(4), dan hendaklah tertakluk kepada pengesahan atau pengetepian oleh majoriti perwakilan-perwakilan yang hadir di dalam mesyuarat agung itu menurut subperaturan 20(3) Peraturan.
- (4) Anggota yang dilucutkan atau digantung jawatannya hendaklah dengan serta-merta diberitahu secara bertulis dan, menurut subperaturan 20(2) Peraturan, hendaklah dengan segera berhenti daripada menjalankan segala hak dalam pengurusan atau pentadbiran hal-ehwal Koperasi ini.

Menamatkan perantukan oleh mesyuarat agung perwakilan

39. (1) Walau apa pun peruntukan fasal (1) undang-undang kecil 37, mesyuarat agung perwakilan hendaklah mempunyai kuasa menurut subperaturan 16 (2) Peraturan, untuk menamatkan perantukan mana-mana anggota lembaga yang dipilih di bawah undang-undang kecil 35 daripada jawatannya pada bila-bila masa dan memilih gantinya atau menamatkan perantukan kesemua anggota Lembaga itu dan memilih anggota-anggota Lembaga yang baru dengan syarat bahawa usul secara bertulis untuk menamatkan perantukan anggota Lembaga itu hendaklah disampaikan kepada Koperasi sekurang-kurangnya tujuh hari sebelum mesyuarat agung perwakilan itu diadakan.

(2) Keputusan untuk menamatkan perantukan seseorang atau kesemua anggota Lembaga hanya boleh dibuat selepas mesyuarat agung perwakilan itu mendengar penjelasan anggota atau anggota-anggota yang terlihat.

Mesyuarat Lembaga

40. (1) Mesyuarat Lembaga yang pertama hendaklah diadakan segera selepas mesyuarat agung perwakilan.

(2) Mesyuarat Lembaga yang berikutnya hendaklah diadakan sekurang-kurangnya sekali dalam tempoh tiga bulan dan bila masa perlu.

(3) Mesyuarat Lembaga hendaklah juga diadakan sekiranya Ketua Pendaftar mengeluarkan arahan atau jika empat orang anggota Lembaga membuat permintaan dengan bertulis menyatakan perkara-perkara yang hendak dibincangkan.

Kuorum mesyuarat Lembaga

41. Kuorum bagi mesyuarat Lembaga hendaklah seramai empat orang.

Urusan Mesyuarat Lembaga

42. Urusan-urusan mesyuarat Lembaga hendaklah termasuk:

- (a) mengesahkan minit mesyuarat yang lalu;
- (b) membincangkan perkara-perkara berbangkit
- (c) mengkaji, membincang, menimbang dan, di mana berkenaan, memutuskan perkara-perkara berikut:



- (i) keputusan-keputusan mesyuarat agung dan menentukan tindakan-tindakan;
 - (ii) laporan jawatankuasa Audit Dalam;
 - (iii) laporan pengurusan termasuk pengurusan buku-buku;
 - (iv) permohonan menjadi anggota Koperasi;
 - (v) permohonan berhenti daripada menjadi anggota;
- (d) membentang dan meluluskan akaun kewangan bulanan;
- (e) mengkaji projek-projek Koperasi yang lama dan yang sedang dilaksanakan;
- (f) mengkaji, membincang dan memutuskan cadangan projek-projek baru;
- (g) mengkaji dan membincangkan:-
- (i) perkara-perkara perjawatan;
 - (ii) program latihan kakitangan;
 - (iii) program pendidikan anggota-anggota; dan
- (h) menjalankan apa-apa urusan lain yang baginya notis tidak kurang daripada tujuh hari telah diberikan.

Undi anggota Lembaga

43. (1) Semua usul dan cadangan hendaklah diputuskan dengan kelebihan mudah undi anggota-anggota Lembaga yang hadir. Jika undi sama banyak, maka usul atau cadangan yang diundi itu hendaklah disifatkan kalah atau gugur.
- (2) Seseorang anggota Lembaga tidak boleh mengundi dalam mana-mana perkara mengenai dirinya sendiri atau perkara yang di dalamnya ia ada kepentingan peribadi. Seseorang anggota Lembaga yang ada kepentingan peribadi dalam apa-apa perkara yang akan dipertimbangkan oleh mesyuarat hendaklah mengisytiharkan sepenuhnya kepada Lembaga mengenai penglibatan atau kepentingan dirinya dalam perkara itu.

Buku minit mesyuarat Lembaga

44. (1) Segala keputusan mesyuarat Lembaga hendaklah dalam tempoh dua puluh empat jam dicatatkan dalam buku minit mesyuarat yang berkenaan dan ditandatangani oleh setiausaha mesyuarat itu dan hendaklah dalam tempoh tujuh hari dikelilingkan kepada anggota-anggota Lembaga. Minit-minut itu setelah disahkan dalam mesyuarat yang berikutnya hendaklah ditandatangani pula oleh pengerusi mesyuarat itu.
- (2) Catatan atau nota mengenai perjalanan sesuatu mesyuarat hendaklah dibuat di dalam satu buku yang berasingan daripada buku minit.
- (3) Minit bagi sesuatu mesyuarat Lembaga hendaklah diserahkan kepada Ketua Pendaftar tidak lewat daripada tiga puluh hari selepas tarikh mesyuarat itu, menurut perenggan 14(b) Akta.

Kuasa dan kewajipan Lembaga

45. (1) Menurut seksyen 44 Akta, Lembaga pada umumnya adalah bertanggungjawab untuk memastikan pentadbiran serta pengurusan Koperasi dikendalikan dengan teratur.
- (2) Bagi melaksanakan tanggungjawab di bawah fasal (1) itu Lembaga hendaklah mempunyai kuasa-kuasa dan kewajipan-kewajipan yang berikut:
- (a) melantik di antara anggota-anggotanya didalam mesyuarat Lembaga yang diadakan dibawah fasal (1) undang-undang kecil 40, seorang pengerusi, seorang timbalan pengerusi dan seorang pengarah urusan;
 - (b) melantik seorang Setiausaha, seorang Bendahari, seorang Pengurus Besar dan Pegawai-Pegawai;
 - (c) mengemukakan kepada Ketua Pendaftar suatu senarai

anggota Lembaga yang mengandungi butir-butir seperti nama, alamat kediaman, nombor kad pengenalan, tarikh keanggotaan dan pekerjaan mengikut perenggan 14(a) Akta, dan memberitahu Ketua Pendaftar apa-apa perubahan tentang butir-butir berkenaan secara bertulis dalam tempoh empat belas hari dari tarikh berlakunya perubahan tersebut;

- (d) menerima masuk anggota-anggota baru;
- (e) jika perlu, melantik seorang pegawai yang bergaji tetap atau sebuah firma bagi menjalankan dengan penuh atau sebahagian daripada kewajipan setiausaha atau bendahari di syaratkan pegawai yang dilantik itu tidak boleh menjadi anggota Lembaga;
- (f) menyenggara dengan benar dan betulnya semua bagi semua wang yang diterima dan yang dibelanjakan atas nama Koperasi;
- (g) menyenggara dengan betulnya semua akaun berkenaan dengan aset-aset dan liabiliti-liabiliti Koperasi;
- (h) membenarkan perbelanjaan-perbelanjaan dan menyemak serta mengawasi supaya semua akaun, buku daftar dan dokumen Koperasi yang diselenggarakan itu diuruskan dengan sempurna dan dikemaskinikan.
- (i) membentangkan kepada mesyuarat agung perwakilan tahunan akaun perdagangan, akaun untung rugi, penyata sumber-sumber dan penggunaan wang serta kunci kira-kira, laporan Lembaga berkenaan dengan kedudukan hal-ehwal Koperasi serta subsidiari atau subsidiari-subsidiarinya yang telah dikemukakan untuk pandangan Ketua Pendaftar serta laporan juruaudit;
- (j) membuat perakuan kepada mesyuarat agung perwakilan tahunan mengenai pembahagian keuntungan Koperasi;
- (k) menimbangkan penyata-penyata dan surat-surat arahan Ketua Pendaftar atau wakilnya dan mengambil tindakan-tindakan yang wajar ke atasnya;
- (l) memenuhi jawatan-jawatan kosong yang berlaku di dalam Lembaga, menggantung keanggotaan anggota-anggota dan anggota Lembaga serta melucutkan jawatan-jawatan anggota Lembaga.
- (m) memanggil mesyuarat agung perwakilan dan kawasan mengikut Undang-undang Kecil;
- (n) membuat perjanjian bagi mendapatkan pinjaman-pinjaman tertakluk kepada kelulusan mesyuarat agung perwakilan;
- (o) dengan mengeluarkan surat-surat rasmi, melantik, menggantung, membuang kerja, menetapkan kewajipan pekerja-pekerja termasuk pengurus benar/pengurus, menetapkan gaji dan bayaran-bayaran lain bagi mereka dan mendapatkan jaminan yang cukup bagi kesempurnaan menjalankan kewajipan mereka;
- (p) bertindak atas nama dan bagi pihak koperasi bagi menyelesaikan segala pertikaian mengenai urusan Koperasi ini atau menerusi seseorang yang dilantik secara bertulis menjalankan atau memberhentikan mana-mana tindakan mahkamah;
- (q) melabur wang berlebihan menurut keputusan mesyuarat agung perwakilan dan tertakluk kepada peruntukkan Akta dan Peraturan;
- (r) mengkaji dan merancang projek-projek yang difikirkan akan memberi manfaat kepada anggota-anggota dan melaksanakan projek-projek itu mengikut keputusan mesyuarat agung perwakilan di mana perlu;
- (s) menjalankan rancangan-rancangan atau projek-projek



dalam mana-mana bahagian kawasan operasi Koperasi dan mempelawa anggota-anggota Koperasi ini mengambil bahagian dengan menyumbangkan modal tambahan atau simpanan khas sebagaimana yang dipersetujui;

- (t) mengikat perjanjian atau memberi indemniti bagi pihak Koperasi yang mana hendaklah dimeteraikan dengan mohor Koperasi dan ditandatangani oleh pengerusi, setiausaha dan bendahari atau seperti yang ditetapkan oleh Lembaga;
- (u) melantik diantara anggota-anggotanya bagi menghadiri mesyuarat mana-mana koperasi yang Koperasi ini menjadi anggotanya;
- (v) menubuhkan apa-apa Jawatankuasa jika perlu atau melantik mana-mana pegawai bagi menjalankan dengan sempurnanya mana-mana aktiviti Koperasi dan mewakilkan kuasa kepadanya dari semasa ke semasa mengikut keputusan Lembaga;
- (w) membuat aturan-aturan aktiviti dari semasa ke semasa bagi kesempurnaan melaksanakan apa-apa aktiviti Koperasi dengan kelulusan mesyuarat agung perwakilan dan mengemukakan satu salinan kepada Ketua Pendaftar;
- (x) mencadangkan dengan secara dibutirkan satu persatu kepada mesyuarat agung perwakilan elaan-elaun kepada anggota-anggota Lembaga dan Jawatankuasa Audit Dalaman dan saraan kepada anggota-anggota Lembaga yang dilantik sebagai pengarah bagi subsidiari atau subsidiari-subsidiari Koperasi, jika ada; dan
- (y) melaksanakan kewajipan-kewajipan lain yang perlu sebagaimana yang ditentukan di dalam Akta, Peraturan dan Undang-Undang Kecil ini dan mesyuarat agung perwakilan.

Liabiliti anggota lembaga

46. Menurut seksyen 45 Akta, Lembaga hendaklah berhemat dan bertekun seperti ahli-ahli perniagaan yang biasa dan hendaklah bertanggung secara bersama dan berasingan bagi apa-apa kerugian yang ditanggung oleh koperasi oleh sebab kegagalan mereka berhemat dan bertekun sedemikian atau oleh sebab apa-apa perbuatan yang bertentangan dengan peruntukan-peruntukan Akta, Peraturan, Undang-undang Kecil ini serta aturan-aturan aktiviti yang dibuat di bawahnya atau arahan mesyuarat agungnya.

Kewajipan pengerusi

47. Pemilihan seorang Pengerusi hendaklah dari anggota Lembaga yang terdiri dari mana-mana pegawai atau bekas pegawai Organisasi keretapi yang berpangkat tidak kurang dari Pegawai Tertinggi yang telah dan/atau sedang berkhidmat.

Seseorang anggota Lembaga tidak boleh dipilih sebagai pengerusi sehingga bakal anggota itu telah berkhidmat sebagai anggota Lembaga sekurang-kurangnya dua tahun terdahulu. Pengerusi hendaklah menjalankan kewajipan-kewajipan yang berikut:-

- (a) mempengerusikan semua mesyuarat Lembaga;
- (b) menandatangani minit mesyuarat yang disahkan dan memperakui bersama setiausaha melalui satu akaun yang ditarik dan ditandatangani, cabutan-cabutan dan salinan-salinan dari rekod-rekod Koperasi menurut peraturan 9 Peraturan, bagi maksud seksyen 16 Akta;
- (c) memanggil sendiri atau melalui setiausaha, mesyuarat-mesyuarat Lembaga bila-bila perlu;
- (d) mengarahkan Jawatankuasa Audit Dalaman supaya mengaudit akaun Koperasi pada bila-bila masa dan melaporkan kepada Lembaga;
- (e) menandatangani bersama dua anggota Lembaga permohonan

bagi didaftarkan pindaan kepada Undang-undang Kecil dan dokumen-dokumen lain yang berkaitan, dan

- (f) menyelia secara am pentadbiran, hal ehwal dan kakitangan Koperasi ini.

Kewajipan setiausaha

48. (1) Setiausaha hendaklah menjalankan kewajipan-kewajipan yang berikut:

- (a) memanggil dan menghadiri mesyuarat agung perwakilan, mesyuarat-mesyuarat Lembaga dan mesyuarat-mesyuarat Lembaga dan mesyuarat-mesyuarat Jawatankuasa dan menyampaikan segala laporan dan dokumen untuk pertimbangan mesyuarat-mesyuarat itu;
- (b) merekodkan perjalanan dan meminitkan keputusan sesuatu mesyuarat.
- (c) menyetujui dengan betul dan mengemaskinikan semua daftar anggota, daftar penama, buku-buku dan laporan-laporan yang dikehendaki oleh Lembaga;
- (d) menjalankan kerja-kerja surat-menyurat sebagaimana yang diarahkan oleh Lembaga;
- (e) mengesahkan bersama pengerusi salinan-salinan segala perkara yang bertulis didalam buku-buku Koperasi;
- (f) menyimpan dan menjaga dengan selamatnya mohor Koperasi; dan
- (g) menjalankan apa-apa tugas lain yang ditentukan oleh Lembaga ke atasnya dari semasa ke semasa.

(2) Kewajipan setiausaha di bawah fasal (1), kecuali yang dinyatakan di perenggan-perenggan (a),(b),(e) dan (f) undang-undang kecil ini, bolehlah diwakilkan kepada pengurus jika seorang pengurus telah dilantik.

Kewajipan Bendahari

49. (1) Bendahari hendaklah menjalankan kewajipan-kewajipan yang berikut:-

- (a) mengendalikan segala urusan perdagangan dan perindustrian Koperasi mengikut dasar yang ditetapkan oleh Lembaga;
- (b) mengawasi kecekapan, tatatertib dan daya usaha semua pegawai dan pekerja Koperasi dalam menunaikan tugas-tugas dan tanggungjawab mereka;
- (c) menerima dan menjaga semua wang yang diterima oleh Koperasi dan membuat pembayaran mengikut arahan-arahan Lembaga;
- (d) menyimpan ke dalam bank atas nama Koperasi semua wang yang diterima dalam masa dua puluh empat jam daripada penerimaannya;
- (e) mengeluarkan resit-resit, menyediakan baucar-baucar dan surat-surat lain mengikut arahan-arahan Lembaga;
- (f) menyetujui dan menyimpan akaun-akaun Koperasi dan menyediakan segala-galanya dengan sempurna dan kemaskini supaya dapat diperiksa pada bila-bila masa oleh pihak berkuasa yang berkenaan;
- (g) menyediakan akaun tahunan dan laporan tahunan Koperasi untuk dibentangkan dalam mesyuarat Lembaga;
- (h) menyediakan anggaran belanjawan tahunan Koperasi dalam bentuk yang menyatakan dengan jelas segala butiran pendapatan dan perbelanjaan untuk ditimbang oleh Lembaga sebelum dibentangkan kepada mesyuarat agung perwakilan; dan
- (i) menyediakan penyata pendapatan dan perbelanjaan Koperasi yang benar dengan secara dibutirkan satu persatu bagi sesuatu tempoh sebagaimana yang dikehendaki oleh Lembaga untuk dibandingkan dengan anggaran bagi tempoh berkenaan yang telah diluluskan oleh mesyuarat agung perwakilan.



(2) Mana-mana satu atau lebih daripada kewajipan-kewajipan bendahari itu bolehlah, tertakluk kepada persetujuan Lembaga, diamanahkan kepada sebuah Firma Akauntan atau Konsultan atau pengurus sekiranya sebuah Firma Akauntan atau Konsultan atau seorang pengurus dilantik oleh Koperasi.

Jawatankuasa Audit Dalam

50. Jawatankuasa Audit Dalam Koperasi ini menurut perenggan 42 (b) Akta hendaklah mengandungi 3 orang, terdiri daripada perwakilan-perwakilan yang dipilih oleh mesyuarat agung perwakilan tahunan menurut perenggan (d) fasal (1) Undang-Undang Kecil 33.

Ketaklayakan menjadi Jawatankuasa Audit Dalam

51. Seseorang perwakilan tidak layak untuk dipilih menjadi anggota Jawatankuasa Audit Dalam, jika:

- (a) telah disabitkan atas suatu kesalahan di bawah akta; atau
- (b) telah dipecat sebagai pekerja mana-mana Koperasi; atau
- (c) telah menjadi anggota Lembaga Koperasi ini
- (d) telah tidak bebas dari sebarang pinjaman berjamin atau sebagai penjamin
- (e) telah menerima apa-apa perlantikan tetap yang bergaji dalam Koperasi ini atau Koperasi Berdaftar yang lain.

Tempoh memegang jawatan

52. (1) Semua anggota Jawatankuasa Audit Dalam ini hendaklah berhenti pada tiap-tiap mesyuarat agung perwakilan tahunan.
- (2) Kekosongan dalam Jawatankuasa Audit Dalam ini hendaklah dalam tempoh enam puluh hari dari tarikh pengosongan jawatan diisi oleh Jawatankuasa ini dengan melantik mana-mana anggota yang layak.

Kuasa dan kewajipan Jawatankuasa Audit Dalam

53. (1) Jawatankuasa Audit Dalam hendaklah mempunyai kuasa yang diberi di bawah seksyen 49 Akta, untuk memeriksa segala rekod perakaunan dan rekod lain yang berhubungan secara langsung atau tidak langsung dengan Koperasi ini dan subsidiari atau subsidiari-subsidiarinya bagi memastikan hal ehwal Koperasi dijalanakan mengikut matlamat penubuhan, Undang-undang Kecil serta keputusan mesyuarat agung.

- (2) Jawatankuasa Audit Dalam hendaklah:
- (a) memastikan adanya kuasa dan kesahan bagi segala perbelanjaan;
 - (b) memeriksa akaun-akaun Koperasi atau melantik orang-orang yang kompeten untuk memeriksa akaun-akaun itu pada lat-lat masa yang tetap yang tidak boleh kurang daripada sekali dalam tempoh tiga bulan;
 - (c) memberitahu Lembaga apa-apa ketakselarasan yang berlaku dalam pengurusan Koperasi ini dengan serta merta;
 - (d) mengemukakan kepada mesyuarat agung perwakilan, laporan mengenai pengurusan dan hal ehwal Koperasi ini termasuk pelanggaran terhadap Akta, Peraturan atau Undang-undang Kecil;
 - (e) pada setiap masa, mempunyai akses kepada segala buku, akaun dan dokumen Koperasi ini dan mana-mana orang yang dikehendakinya supaya mengemukakan apa-apa maklumat atau buku-buku, akaun-akaun dan dokumen-dokumen sedemikian hendaklah mematuhi kehendak itu.

(3) Segala kos dan perbelanjaan yang dilakukan oleh Jawatankuasa ini dalam menjalankan tugas-tugas, fungsi-fungsi serta tanggungjawabnya hendaklah ditanggung oleh Koperasi.

(4) Jawatankuasa Audit Dalam menurut subperaturan 32(2) Peraturan hendaklah bersidang dan membuat syornya kepada Lembaga

tidak kurang daripada dua kali tiap-tiap tahun dan laporan-laporan hendaklah dikemukakan kepada Ketua Pendaftar.

BAHAGIAN VI

ASET DAN WANG KOPERASI

Wang dan kumpulan wang Koperasi

54. (1) Kumpulan wang koperasi ini, menurut seksyen 50 Akta, mengandungi:-

- (a) syer dan yuran anggota;
- (b) simpanan khas daripada anggota-anggota;
- (c) deposit atau pinjaman daripada anggota dan bukan anggota;
- (d) Kumpulan Wang Rizab;
- (e) Akaun Rizab Modal;
- (f) Kumpulan Wang Penebusan Syer;
- (g) Derma dan pemberian tertentu;
- (h) Baki keuntungan terkumpul; dan
- (i) Kumpulan wang lain yang diluluskan oleh mesyuarat agung perwakilan.

(2) Kumpulan wang Koperasi ini selain daripada Kumpulan Wang Rizab bolehlah digunakan bagi melaksanakan aktiviti-aktiviti yang diperuntukkan dibawah fasal (1) Undang-undang Kecil 8.

Modal syer

55. (1) Bagi maksud perenggan 50(b) Akta, setiap anggota individu hendaklah melanggan lima puluh ringgit syer sebagai sumbangan minimum dan tidak boleh dikeluarkan kecuali selepas keanggotaan anggota itu tamat.

(2) Seseorang penama atau wasi yang menyambung keanggotaan anggota yang mati hendaklah mengambil jumlah syer yang dimiliki oleh anggota yang digantikannya itu tertakluk kepada had yang ditetapkan di bawah fasal (3) Undang-undang Kecil ini.

(3) Pemilikan syer seseorang atau sesuatu anggota dalam modal Koperasi ini menurut seksyen 33 Akta tidaklah boleh melebihi satu perlima daripada jumlahnya pada bila-bila masa.

Yuran

56. Yuran bulanan anggota seperti yang diperuntukan dibawah perenggan 50(c) Akta hendaklah sekurang-kurangnya tiga puluh ringgit sebulan. Tiap-tiap anggota adalah diminta untuk membuat bayaran yuran yang lebih mengikut aturan jimat-cermat dan pinjam meminjam yang dibuat oleh Lembaga dengan kelulusan mesyuarat agung perwakilan.

Pemindahan syer

57. Seseorang anggota individu atau sesuatu Koperasi anggota boleh memindahkan kepada anggota-anggota lain syer-syernya yang melebihi sumbangan minimum di bawah fasal (1) Undang-undang Kecil 55 akan tetapi pindahan tersebut tidak akan berkuatkuasa sehingga borang pemindahan telah ditandatangani oleh anggota lain itu dan didaftarkan oleh Koperasi. Syer-syer seseorang anggota yang mati bolehlah dipindahkan kepada penama atau wasinya apabila penama atau wasi itu disahkan menjadi anggota atau kepada sesiapa yang dinamakan oleh penama atau wasi itu dalam masa enam bulan selepas kematian anggota itu, sepertimana yang diperuntukkan di bawah seksyen 24 Akta atau dipulangkan kepada penama atau wasinya atas budibicara Lembaga.

Penyelesaian Modal Syer

58. (1) Jika bagi seseorang anggota yang tamat keanggotaannya oleh apa-apa sebab jua pun pemindahan tidak dapat dibuat menurut Undang-undang Kecil 57, maka syer-syernya yang diperihalkan di dalam Undang-undang Kecil itu bolehlah ditebus oleh Koperasi tertakluk kepada fasal (2) Undang-undang Kecil ini atau dipulang kepada anggota atas budibicara



Lembaga.

(2) Syer-syer boleh ditebus hanya dari Kumpulan Wang Penebusan Syer. Nilai tebusan syer-syer ini hendaklah mengikut sebagaimana yang ditunjukkan dalam akaun teraudit terakhir bagi Koperasi ini akan tetapi tidaklah boleh melebihi nilai asalnya.

(3) Syer-syer yang ditebus di bawah fasal (1) Undang-undang Kecil ini bolehlah, jika diluluskan oleh mesyuarat agung perwakilan, diterbitkan semula sebagai syer bonus.

Keuntungan modal

59. (1) menurut seksyen 55 Akta semua keuntungan modal yang diperolehi daripada:

- (a) penjualan tanah atau bangunan, atau kedua-duanya sebagai aset tetap; dan
- (b) penilaian semula tanah atau bangunan, atau kedua-duanya, sebagai aset tetap, dengan kelulusan Ketua Pendaftar, hendaklah dikreditkan ke Akaun Rizab Modal.

(2) Keuntungan modal yang disebutkan di dalam perenggan (a) fasal (1) Undang-undang Kecil ini bolehlah, jika diluluskan oleh mesyuarat agung perwakilan, digunakan bagi semua atau mana-mana maksud yang berikut:

- (a) penerbitan syer bonus;
- (b) penghapusan kira kerugian terkumpul;
- (c) penghapusan kira kerugian modal; dan
- (d) pewujudan suatu Kumpulan Wang Penebusan Syer Bonus.

(3) Syer bonus boleh diterbitkan menurut tatacara di bawah peraturan 25 Peraturan berasaskan kepada jumlah syer yang dipegang oleh tiap-tiap anggota pada enam bulan sebelum akhir tahun kewangan yang akaunnya dibentangkan dalam mesyuarat agung perwakilan yang mengisytiharkan syer bonus itu atau, dalam hal penerbitan semula daripada syer bonus yang ditebus semula, sebagaimana pada tarikh penebusan itu, dengan syarat:

- (a) Nama anggota yang akan menerima itu ada dalam daftar Koperasi pada tarikh pengisytiharan syer bonus itu;
- (b) semua kerugian terkumpul dan semasa telah dihapus kira;
- (c) buku-buku dan rekod-rekod Koperasi telah diselenggarakan dengan memuaskan menurut pandangan Ketua Pendaftar.

(4) Syer bonus tidak boleh dikeluarkan tetapi boleh, dengan kelulusan Lembaga, dipindahkan kepada anggota lain atau dalam hal anggota yang mati selepas syer bonus itu dikeluarkan, dibayar daripada Kumpulan Wang Penebusan Syer Bonus.

Kumpulan Wang Rezab

60. (1) Koperasi ini hendaklah mewujudkan dan menyenggarakan satu Kumpulan Wang Rizab menurut subseksyen 57(1) Akta yang kepadanya tidak kurang daripada lima belas peratus daripada keuntungan bersih terauditnya hendaklah dikreditkan.

(2) Kumpulan Wang Rizab ini tidak boleh dibahagi-bahagikan dan tiada anggota yang berhak untuk menuntut apa-apa bahagian tertentu daripadanya.

Simpanan khas dan deposit

61. Koperasi bolehlah menurut peruntukan perenggan-perenggan 50(d) dan 50(e) Akta, menerima simpanan khas dan deposit tertakluk kepada terma-terma dan syarat-syarat yang dibuat mengikut fasal (4) Undang-undang Kecil 8.

Pinjaman luar

62. (1) Tertakluk kepada kelulusan mesyuarat agung perwakilan, sebagaimana yang dinyatakan di bawah seksyen 52 Akta, Koperasi bolehlah meminjam wang daripada anggota dan bukan anggotanya untuk digunakan bagi maksud yang khas dalam perniagaannya.

(2) Koperasi ini hendaklah setiap tahun menentukan di dalam mesyuarat agung perwakilannya had maksimum keterhutangan berkenaan dengan pinjaman yang sedia ada dan yang baru yang akan ditanggung dalam tahun yang akan datang.

Pelaburan wang

63. (1) Wang berlebihan Koperasi ini bolehlah dilabur atau didepositkan menurut peruntukan seksyen 54 Akta.

(2) Had maksimum yang boleh dilaburkan oleh Koperasi bagi sesuatu maksud hendaklah ditentukan oleh mesyuarat agung perwakilan

Pemberian pinjaman oleh Koperasi

64. Menurut subseksyen 51(1) Akta, Koperasi ini bolehlah memberikan apa-apa pinjaman atau kemudahan kredit lain kepada:

(a) anggota-anggotanya, tertakluk kepada terma-terma dan syarat-syarat yang ditetapkan dalam aturan-aturan yang diluluskan oleh mesyuarat agung perwakilan;

(b) pekerja-pekerjanya, tertakluk kepada terma-terma dan syarat-syarat gunakhidmat mereka dan peruntukan peraturan 21 Peraturan;

(c) subsidiari atau subsidiari-subsidiarinya atau Koperasi berdaftar lain, tertakluk kepada kelulusan Ketua Pendaftar.

Pengagihan untung bersih teraudit

65. (1) Keuntungan bersih teraudit Koperasi ini seperti yang ditunjukkan dalam akaun untung rugi menurut seksyen 56 Akta hendaklah diagihkan menurut subseksyen 57(1) dan (2) Akta seperti berikut:

(a) tidak kurang daripada lima belas peratus dibayar kepada Kumpulan Wang Rizab; dan

(b) sebanyak mana yang ditentukan dari semasa ke semasa oleh Menteri dibayar kepada mana-mana institusi pendidikan atau mana-mana Koperasi menengah atau atasan yang telah diisytiharkan oleh Menteri sebagai badan yang mewakili pergerakan Koperasi di peringkat kebangsaan dan antarabangsa atau kepada kedua-duanya atau kepada Kumpulan Wang Amanah Pendidikan Koperasi;

disyaratkan bahawa menurut subseksyen 57(4) Akta, bolehlah ditolak apa-apa bayaran yang dibuat menurut daripada jumlah wang yang disebutkan di dalam perenggan (a).

(2) Selepas pengagihan mengikut fasal (1) Undang-undang Kecil ini, dan peruntukan cukai pendapatan jika ada, baki untung bersih teraudit, termasuk baki keuntungan yang belum dibahagi-bahagikan menurut subseksyen 57(5) Akta bolehlah digunakan bagi semua atau mana-mana maksud yang berikut:

- (a) potongan kerana langganan;
- (b) faedah atas Yuran;
- (c) dividen atas Syer dan atau Yuran;
- (d) peruntukan sebanyak tidak lebih sepuluh peratus daripada untung bersih teraudit bagi apa-apa maksud kebajikan yang diluluskan oleh mesyuarat agung perwakilan; dan
- (e) peruntukan kepada kumpulan wang lain yang diwujudkan menurut fasal (1) Undang-undang Kecil 53.

(3) Menurut subseksyen 57(7) Akta, bayaran kepada perkara-perkara di bawah perenggan (b) fasal (1) dan fasal (2) Undang-undang Kecil ini boleh dibuat hanya jika semua kerugian terkumpul telah dihapus kira sepenuhnya.

(4) Dengan kelulusan Ketua Pendaftar, Koperasi ini boleh, sekiranya kerugian terkumpul tidak dihapus kira sepenuhnya, menggunakan tidak lebih lima peratus daripada untung bersih terauditnya untuk pembayaran dividen kepada anggota-anggotanya sepertimana yang dinyatakan di bawah subseksyen 57(8) Akta.



Dividen, potongan kerana langganan dan lain-lain

56. (1) Kadar dividen yang dibayar atas syer-syer atau yuran kepunyaan tiap-tiap anggota seperti pada enam bulan sebelum akhir tahun kewangan, mengikut peraturan 24 Peraturan hendaklah tidak melebihi sepuluh peratus kecuali dengan kelulusan Ketua Pendaftar. Seseorang yang namanya tidak ada dalam daftar nama anggota Koperasi ini pada akhir tahun kewangan yang berkenaan tidak layak untuk mendapat dividen.

(2) Dividen hendaklah dikreditkan ke akaun yuran anggota sekiranya anggota itu tidak meminta dibayar kepadanya secara tunai dalam tempoh tiga puluh hari dari tarikh dividen itu diisytiharkan.

(3) Potongan kerana langganan boleh diberikan hanya jika langganan seseorang anggota tidak kurang daripada satu ribu ringgit dalam tahun kewangan yang berkenaan.

BAHAGIAN VII

AKAUN DAN AUDIT

Tahun kewangan

57. Tahun kewangan Koperasi ini bermula pada satu haribulan Januari dan berakhir pada tiga puluh satu Disember.

Penyenggaraan buku-buku dan audit

58. (1) Lembaga hendaklah menentukan bahawa rekod-rekod akaun dan rekod-rekod lain disimpan dengan sempurna dan kemaskini menurut seksyen 58 Akta, mengenai:

- (a) tiap-tiap transaksi Koperasi ini dan subsidiari atau subsidiari-subsidiarinya, jika ada;
- (b) aset-aset tetap dan pelaburan-pelaburan Koperasi ini dan subsidiari atau subsidiari-subsidiarinya, jika ada;
- (c) deposit-deposit yang dibuat dan diterima oleh Koperasi ini dan subsidiari atau subsidiari-subsidiarinya, jika ada;
- (d) syer, yuran serta simpanan khas yang dicarum oleh anggota-anggota; dan
- (e) rekod-rekod dan daftar-daftar lain sebagaimana yang dikehendaki oleh Ketua Pendaftar.

(2) Bagi memastikan bahawa kesemua rekod-rekod perakaunan dapat diaudit dalam tempoh yang ditetapkan, Lembaga bolehlah melantik mana-mana individu atau firma untuk mengemaskinikan rekod-rekod tersebut dengan bayaran upah yang berpatutan.

(3) Menurut subseksyen 58(4) Akta, rekod-rekod akaun hendaklah disimpan di ibu pejabat Koperasi pada sepanjang masa melainkan jika Ketua Pendaftar mengarahkan supaya disimpan di tempat lain dan hendaklah disimpan oleh Koperasi selama enam tahun selepas diaudit seperti yang dinyatakan di bawah subperaturan 29(3) Peraturan.

(4) Rekod-rekod ini boleh diperiksa oleh anggota-anggota pada bila-bila masa mengikut syarat-syarat mengenai pemeriksaan sebagaimana yang ditetapkan oleh Lembaga.

(5) Catatan dalam akaun-akaun Koperasi dan subsidiari atau subsidiari-subsidiarinya, menurut subseksyen 58(2) Akta hendaklah dibuat dengan seberapa segera yang mungkin tetapi tidak lewat daripada tiga puluh hari selepas sesuatu transaksi. Penyediaan akaun-akaun bagi sesuatu tahun kewangan hendaklah dibuat dengan seberapa segera tetapi tidak lewat daripada dua bulan selepas tamatnya tahun kewangan itu supaya akaun-akaun itu dapat diaudit dan dibentangkan di dalam mesyuarat agung perwakilan tidak lewat daripada enam bulan selepas tamatnya tahun kewangan itu.

(6) Butir-butir terperinci perbelanjaan Lembaga dan pembayaran-pembayaran kepada tiap-tiap anggota Lembaga dan anggota jawatankuasa-jawatankuasa termasuk Jawatankuasa Audit Dalaman hendaklah dimaklumkan kepada mesyuarat agung perwakilan melalui nota-nota kepada akaun untung rugi sepertimana yang dikehendaki di bawah subperaturan

29(2) Peraturan.

(7) Ketua Pendaftar boleh menurut subseksyen 58(5) Akta, dalam kes-kes tertentu memerintahkan supaya rekod perakaunan Koperasi diserahkan untuk diperiksa oleh seseorang juruaudit yang bertindak bagi pihak seseorang anggota atau pegawai.

Resit-resit dan baucar

69. (1) Resit-resit Koperasi hendaklah dikeluarkan bagi semua wang yang diterima olehnya. Resit-resit itu hendaklah ditandatangani oleh bendahari atau pegawai yang diberikuasa oleh Lembaga dari semasa ke semasa serta seorang Anggota Lembaga.

(2) Baucar hendaklah disediakan bagi setiap pembayaran yang dibuat oleh Koperasi. Baucar-baucar tersebut hendaklah ditandatangani oleh bendahari atau pengurus serta disahkan oleh dua orang daripada pegawai-pegawai yang diberikuasa oleh lembaga dari semasa ke semasa.

Pengauditan akaun-akaun

70. Menurut subseksyen 60(1) Akta, akaun-akaun dan rekod-rekod yang perlu berkaitan Koperasi ini hendaklah diaudit oleh seorang juruaudit yang dipilih oleh mesyuarat agung perwakilan dan dilantik melalui suatu suratcara perlantikan menurut perenggan (b) subperaturan 27(2) Peraturan.

Perlantikan Juruaudit

71. (1) Bagi maksud subseksyen 63(1) dan (2) akta, juruaudit yang dilantik hendaklah memberi laporan mengenai penyata-penyata kewangan yang dikemukakan oleh Koperasi selepas berakhirnya tahun kewangan itu untuk perhatian Ketua Pendaftar serta anggota-anggota Koperasi ini.

(2) Perlantikan juruaudit dan penyerahan kepadanya rekod-rekod perakaunan dan rekod-rekod lain Koperasi ini untuk maksud pengauditan menurut subperaturan 27(4) hendaklah dimaklumkan kepada Ketua Pendaftar dengan mengemukakan satu salinan suratcara perlantikan yang dimaksudkan dalam Undang-undang Kecil 68.

(3) Bagi maksud subperaturan 27(3), suatu senarai lengkap buku-buku dan dokumen-dokumen Koperasi ini yang diserahkan kepada juruaudit hendaklah disediakan oleh Koperasi untuk ditandatangani oleh juruaudit itu sebagai pengakuan penerimaannya. Sesalinan senarai itu hendaklah disimpan oleh Koperasi.

Mengemukakan penyata kewangan dan laporan-laporan

72. Satu salinan akaun perdagangan, akaun untung rugi, penyata sumber-sumber dan penggunaan wang, kunci kira-kira dan laporan Lembaga mengenai kedudukan hal-ehwal Koperasi dan subsidiari atau subsidiari-subsidiarinya yang telah dikemukakan untuk mendapat pandangan Ketua Pendaftar menurut subseksyen 59(2) Akta, laporan juruaudit dan laporan Jawatankuasa Audit Dalaman hendaklah disampaikan kepada tiap-tiap perwakilan tidak lewat daripada lima belas hari sebelum mesyuarat agung perwakilan tahunan.

PELBAGAI

Akaun bank

73. Akaun bank bagi Koperasi ini hendaklah diuruskan bersama oleh pegawai-pegawai yang diberi kuasa melalui suatu Resolusi Mesyuarat Lembaga dari semasa ke semasa bagi maksud ini:

Mohor Koperasi

74. (1) Koperasi ini hendaklah ada satu mohor. Mohor ini tidak boleh dimeteraikan di atas mana-mana surat melainkan dengan keputusan Lembaga. Pengerusi, setiausaha dan bendahari atau pegawai-pegawai lain yang diberikuasa oleh Lembaga dikehendaki menurunkan tandatangan mereka di atas tiap-tiap surat yang hendak dimeteraikan.

(2) Dokumen-dokumen yang diperbuat atas nama Koperasi sama ada dimeteraikan atau tidak, dan ditandatangani dengan sahnya oleh pengerusi, setiausaha dan bendahari atau pegawai-pegawai lain yang



diberikuasa oleh Lembaga hendaklah disifatkan mengikat ke atas Koperasi sehingga sebaliknya dibuktikan.

Pertukaran alamat anggota

75. Tiap-tiap anggota mesti memberitahu setiausaha akan segala pertukaran alamatnya. Semua surat kepada anggota yang dihantar dengan pos atau dikirimkan kepada alamatnya yang terakhir hendaklah dianggap sebagai telah disampaikan.

Penyediaan dokumen untuk diperiksa

76. Bagi maksud seksyen 13 Akta, setiausaha hendaklah menyediakan:
- (a) satu salinan Akta dan Peraturan;
 - (b) satu salinan Undang-undang Kecil ini dan jika ada aturan-aturan aktiviti;
 - (c) akaun teraudit Koperasi yang terakhir; dan
 - (d) satu senarai lengkap anggota Koperasi ini.

yang terbuka untuk diperiksa oleh anggota-anggota Koperasi ini sahaja tanpa apa-apa bayaran, pada masa-masa yang munasabah di alamat berdaftar Koperasi ini.

Penyerahan tugas

77. Penyerahan tugas secara rasmi dan secara tulisan hendaklah dilakukan apabila berlaku pertukaran bagi apa-apa jawatan dalam Koperasi ini. Penyerahan tersebut hendaklah disempurnakan dalam tempoh tidak lewat daripada empat belas hari selepas berkuatkuasanya pertukaran itu dan Laporan tersebut ditandatangani oleh semua pihak mesti disekeleilingkan kepada semua Anggota Lembaga dan Audit Dalam.

Laporan oleh seseorang yang dilantik mewakili Koperasi

78. (1) Seseorang yang dilantik untuk mewakili Koperasi ini di dalam apa-apa mesyuarat, seminar, forum atau lawatan sambil belajar atas perbelanjaan Koperasi ini samada di dalam atau di luar negeri mengikut peraturan 46 Peraturan, hendaklah mengemukakan laporan ringkas kepada mesyuarat agung perwakilan tahunan yang akan datang yang terawal diadakan bagi Koperasi ini.

(2) Jika orang itu gagal mengemukakan laporan, dia hendaklah membayar balik semua perbelanjaan yang telah ditanggung oleh Koperasi ini. Koperasi berhak mendapatkan balik setiap perbelanjaan tersebut seolah-olah ianya suatu hutang yang kena dibayar kepada Koperasi ini.

Perlantikan Yang Dipertua dan Timbalan Yang Dipertua

79. Lembaga bolehlah melantik seorang kenamaan sebagai Yang Dipertua dan seorang kenamaan sebagai Timbalan Yang Dipertua kepada Koperasi ini. Mereka boleh menghadiri dan mengambil bahagian dalam mana-mana mesyuarat yang diadakan oleh Koperasi ini tetapi tidak mempunyai hak untuk mengundi. Notis untuk semua Mesyuarat Koperasi termasuk Lembaga Pengarah mesti dihantar kepada mereka secara pos dan kourier sekurang-kurangnya 14 hari sebelum tarikh mesyuarat.

Pertikaian

80. (1) Segala pertikaian seperti yang disebutkan di bawah subseksyen 82(1) Akta yang menyentuh hal penubuhan, Undang-undang Kecil, pemilihan pegawai-pegawai, perjalanan mesyuarat-mesyuarat agung, pengurusan atau perniagaan Koperasi ini hendaklah dirujuk kepada Ketua Pendaftar atau tribunal menurut tatacara di bawah peraturan 33 Peraturan.

(2) Mana-mana anggota yang dibuktikan telah membuat pengaduan atau merujuk pertikaian kepada mana-mana orang selain daripada Ketua Pendaftar atau tribunal hendaklah dianggap telah bertindak dengan cara yang memudaratkan kepentingan Koperasi ini dan bolehlah dikenakan tindakan menurut Undang-undang Kecil 22.

(3) Segala pertikaian selain daripada yang dinyatakan dalam subseksyen 82(1) Akta hendaklah dirujuk kepada mesyuarat agung

perwakilan Koperasi ini untuk penyelesaian. Apa-apa persoalan tentang sama ada pertikaian tersebut termasuk dalam maksud subseksyen 82(1) Akta hendaklah diputuskan oleh Ketua Pendaftar dan keputusannya adalah muktamad.

Pembubaran

81. Koperasi ini boleh dibubarkan hanya dengan perintah Ketua Pendaftar.

Akta, Peraturan dan Undang-undang Kecil

82. (1) Undang-undang Kecil ini adalah dibuat mengikut peraturan 5 Peraturan dan hendaklah tertakluk kepada peruntukan-peruntukan Akta dan Peraturan. Apa-apa pindaan kepada Undang-undang Kecil ini tidak boleh dibuat melainkan dengan kehendak atau kebenaran Ketua Pendaftar. Aturan-aturan aktiviti tidak boleh dibuat melainkan dengan kelulusan mesyuarat agung perwakilan.

(2) Apa-apa urusan Koperasi ini hendaklah tertakluk kepada Akta, Peraturan dan Undang-undang Kecil ini serta aturan-aturan aktiviti, yang hendaklah dibaca bersekali.

Undang-undang Kecil hendaklah mengikat anggota

83. Undang-undang Kecil ini menurut seksyen 17 Akta hendaklah mengikat Koperasi ini dan anggota-anggotanya sehingga takat yang sama seolah-olah Undang-undang Kecil ini telah ditandatangani oleh tiap-tiap anggota dan mengandungi waad pada pihak setiap anggota bagi dirinya sendiri dan bagi penggantinya untuk mematuhi segala peruntukan Undang-undang Kecil ini.

Diakui Undang-undang Kecil ini telah dibentang, dibincang dan diluluskan didalam mesyuarat agung perwakilan pada



ETIKA MESYUARAT AGUNG

1. Perhimpunan

Anggota-anggota hendaklah berhimpun disuatu tempat pada masa dan tarikh yang ditetapkan dalam Notis Mesyuarat.

2. Bahasa Rasmi

Bahasa Rasmi bagi acara mesyuarat hendaklah Bahasa Malaysia.

3. Pengerusi Mesyuarat

Pengerusi acara mesyuarat hendaklah sebagaimana ditetapkan oleh Undang-Undang Kecil.

4. Perkara-Perkara Mesyuarat

Agenda mesyuarat hendaklah sebagaimana dinyatakan dalam Notis Mesyuarat. Semua perkara yang tercatat dalam Agenda Mesyuarat hendaklah diutamakan lebih daripada perkara-perkara yang lain.

5. Korum

Korum hendaklah sebagaimana ditetapkan oleh Undang-Undang Kecil.

6. Minit Mesyuarat Agung Yang Lalu

Minit Mesyuarat Agung yang lalu akan diedarkan dan dibaca untuk pengesahan. Selain dari pembetulan minit, perbincangan atasnya tidak dibenar. Hanya selepas pengesahan dibuat dan ditandatangani oleh Pengerusi, ahli-ahli boleh bertanya sekadar mendapat penjelasan sahaja. Perbahasan terhadapnya tidak dibenarkan.

7. Setiausaha Mesyuarat

Mesyuarat Agung boleh melantik seorang Setiausaha untuk mencatat perjalanan mesyuarat dan hendaklah menyerahkan Minit Mesyuarat itu kepada Setiausaha Koperasi ini dalam tempoh dua minggu dari tarikh Mesyuarat Agung diadakan.

8. Hak-hak ahli

Anggota-anggota yang sah dalam mesyuarat mempunyai hak untuk bercakap, menyuarakan pendapat, pandangan, cadangan, sokongan dan mengundi atas sesuatu perkara yang dibincangkan dalam Agenda Mesyuarat.

9. Laporan Tahunan

9.1 Laporan Tahunan yang mengandungi Laporan Lembaga dan Penyata Kewangan akan dibentangkan untuk dibincangkan setelah Minit Mesyuarat Agung yang lalu

disahkan. Penerimaannya hendaklah dibawah syor "Telah diterima dan diluluskan".

9.2

Laporan Tahunan hendaklah diberi keutamaan dari lain-lain perkara. Sesuatu syor boleh dibuat terhadap mana-mana bilangan dalam laporan tersebut dan ia hendaklah dibuat dengan persetujuan Pengerusi. Syor seperti ini hendaklah mengenai perkara yang tidak boleh diterima atau sebarang ketinggalan yang mendukacitakan.

10. Tertib Bercakap

10.1

Anggota-anggota yang lain bercakap hendaklah bangun dan apabila dipanggil oleh Pengerusi hendaklah ia berdiri dan mengarahkan ucapannya kepada Pengerusi. Apabila lebih dari seorang bangun untuk bercakap, anggota terdahulu bangun diberi keutamaan. Walau bagaimanapun, keputusan terletak pada Pengerusi.

10.2

Anggota-anggota tidak boleh bercakap lebih dari sekali di atas sebarang usul atau pindaan yang sama kecuali (sebagai pembawa usul atau pindaan kepada usul itu) untuk menjawab. Tetapi sekiranya ada pindaan dibuat ke atas usul asal, seseorang anggota, sungguhpun telah bercakap sekali lagi terhadap pindaan yang dibuat itu.

10.3

Seseorang anggota tidak boleh mengganggu anggota yang sedang bercakap kecuali:-

(a) jika hendak mengeluarkan teguran berkenaan perkara tertib mesyuarat. Ketika itu anggota yang sedang bercakap hendaklah menarik perhatian kepada perkara yang hendak dikeluarkan buat pengetahuan mesyuarat dan diserahkan kepada Pengerusi untuk memutuskannya; atau

(b) jika hendak menerangkan apa-apa perkara yang dikeluarkan oleh anggota yang bercakap itu dalam ucapannya dengan syarat anggota yang sedang bercakap itu mahu beralah dan duduk dan anggota yang hendak mengganggu itu dipanggil oleh Pengerusi.

10.4

Jika seseorang anggota mengganggu anggota lain yang sedang bercakap semasa mesyuarat berjalan atau menggunakan bahasa kasar atau biadab dan engkar mematuhi arahan Pengerusi apabila diminta



menjaga tertib mesyuarat, namanya akan dicatat oleh Pengerusi. Ia akan diminta meninggalkan bilik mesyuarat dan tidak akan dibenarkan masuk selagi ia tidak meminta maaf yang memuaskan dan diterima oleh Pengerusi.

10.5. Jika Pengerusi memberi arahan untuk bertenang, atau apa-apa arahan yang ada kaitan dengan mesyuarat, anggota yang sedang bercakap hendaklah kembali duduk dan lain-lain anggota tidak dibenarkan bercakap sehingga Pengerusi memberi kebenaran untuk melanjutkan perbincangan.

11. Had Masa Bercakap

Pembawa usul atau pindaan tidak dibenarkan bercakap lebih daripada lima minit. Anggota yang membicarakan usul selepas itu tidak dibenarkan melebihi tiga minit, kecuali jika dibenarkan masa tambahan oleh Pengerusi. Tambahan masa yang diberi hendaklah tidak melebihi dua minit.

12. Isi-Isi Ucapan

12.1. Anggota hendaklah menghadkan percakapan kepada perkara yang dibincangkan sahaja, dan tidak boleh mengeluarkan apa-apa yang tidak ada kaitan dengan perkara yang dibincangkan itu.

12.2. Perkara-perkara yang dalam timbangan mahkamah tidak boleh disebut.

12.3. Perkara-perkara yang telah diputuskan oleh mesyuarat tidak boleh ditimbangkan semula kecuali dengan adanya usul tersendiri bagi membatalkan keputusan mesyuarat berkenaan dengan perkara itu.

12.4. Seseorang anggota tidak boleh menggunakan bahasa biadab dan tidak boleh mengeluarkan sangkaan jahat terhadap anggota lain.

12.5. Nama, kelakuan dan sifat Ke Bawah DYMM Seri Paduka Baginda Yang Dipertuan Agung atau nama DYMM Raja-raja Melayu atau Tuan Yang Terutama Yang Dipertua Negeri Pulau Pinang, Melaka, Sabah dan Sarawak tidak boleh digunakan bagi mempengaruhi Mesyuarat.

12.6. Seseorang anggota yang bercakap tidak boleh menggunakan:-

(a) perkataan-perkataan derhaka pada negeri;

(b) perkataan-perkataan yang membangkitkan perasaan melawan kuasa kerajaan, dan

(c) perkataan-perkataan yang menaikkan perasaan sakit hati dan permusuhan diantara kaum di Malaysia.

12.7. Jika pada timbangan Pengerusi, bahawa apa-apa usul atau pindaan atau perbahasan yang akan dijalankan atas usul atau pindaan itu tujuannya melanggar peraturan ini, maka Pengerusi boleh menolak usul atau pindaan itu, atau memberhentikan perbahasan itu dan memerintahkan supaya usul atau pindaan itu tidak dibahaskan lagi.

13. Menutup Ucapan/Perbahasan

Setelah sesuatu masalah dikemukakan kepada mesyuarat, seorang anggota boleh mencadangkan usul itu diputuskan. Jika pada fikiran Pengerusi usul itu tidak akan membawa kepada salah dari segi mana-mana peraturan, maka masalah itu boleh dikemukakan untuk diputuskan dengan serta-merta. Ia hendaklah diputuskan dengan tidak boleh dipinda atau dibincang (bahas) walaupun pembawa usul asal atau pindaan tidak berpeluang menjawab.

14. Usul (motion)

14.1. Sebarang cadangan pertama didalam satu perkara itu akan dikenali sebagai "Usul Asal" dan semua cadangan mengenai perkara yang sama dikenali sebagai "pindaan".

14.2. Tiap-tiap usul atau pindaan-pindaan kepadanya hendaklah ada pencadang dan penyokongnya dan hendaklah dibentangkan secara bertulis.

14.3. Tiap-tiap usul yang hendak dimasukkan kedalam Agenda hendaklah dihantar secara bertulis kepada Setiausaha Koperasi sekurang-kurangnya 30 hari sebelum Mesyuarat Agung diadakan.

14.4. Seorang anggota yang ingin menarik balik atau mengubah atau meminda isi-isi sesuatu usul yang dibuat olehnya boleh berbuat demikian dengan memberitahu secara bertulis berkenaannya kepada Setiausaha sebelum tarikh Mesyuarat Agung. Tetapi disyaratkan pindaan itu pada timbangan Pengerusi tidak mengubah asas atau tujuan yang terkandung dalam usul asas itu.

14.5. Apabila sesuatu usul itu ditarik balik se-



lepas ianya telah dimasukkan dalam Agenda, Pengerusi, apabila sampai masanya, mengisytiharkan dalam Mesyuarat Agung bahawa usul tersebut itu telah ditarik balik dan tidak boleh dibahas lagi.

15. Cadangan dan Sokongan

- 15.1. Sesuatu usul atau pindaan tidak boleh dibincangkan atau dibahas sehingga ia mendapat sokongan. Jika tiada sokongan usul atau pindaan itu gugur dengan sendirinya.
- 15.2. Seseorang anggota tidak boleh mencadang atau menyokong lebih dari sekali Pencadang atau penyokong sesuatu usul atau pindaan usul tidak boleh mengemukakan (mencadang) atau menyokong pindaan lain kepada usul tersebut.

16. Pindaan

Jika sebarang pindaan dikemukakan dan disokong terhadap sesuatu usul, pindaan selanjutnya tidak boleh dibuat sehingga pindaan terdahulu itu dibatalkan. Apabila pindaan kepada usul tersebut diisytiharkan, usul yang dipinda menjadi usul asal, yang mana pindaan-pindaan selanjutnya boleh dikemukakan tertakluk kepada peraturan 18 Etika ini.

17. Hak Menjawab

- 17.1. Pembawa usul (termasuk pembawa pindaan yang menjadi usul asal) mempunyai hak untuk menjawab dengan syarat ia hendaklah menjawab kepada ucapan yang dibuat olehnya terdahulu. Perkara-perkara baru tidak boleh dibangkitkan. Setelah menjawab, usul hendaklah diundi dengan segera untuk mendapatkan suara majoriti anggota-anggota yang hadir.
- 17.2. Jika usul asal telah diganti dengan pindaan, hak menjawab diberikan kepada pembawa pindaan.

18. Usul Tergempar (Emergency)

Sebarang usul yang tidak dimasukkan kedalam Agenda tidak boleh dikemukakan dalam mesyuarat. Tiap-tiap anggota yang berhajat untuk membawa perkara-perkara yang tidak bertulis dalam agenda hendaklah mempunyai hak untuk mengemukakannya sebagai 'Perkara-perkara Mustahak', usul demikian hendaklah dibuat secara bertulis dan ditandatangani oleh pembawa untuk diserahkan kepada Pengerusi dan dibaca kepada majlis mesyuarat. Pengerusi akan menangguhkan

mesyuarat dalam masa tidak lebih dari lima minit. Apabila mesyuarat disambung semula, Pengerusi hendaklah membacakan usul tersebut dan meletakkan perkara itu kepada mesyuarat bagi memutuskan samada atau tidak ia boleh diterima untuk dibahas. Pencadang usul hanya boleh bercakap setelah mesyuarat bersetuju menerima dengan kelebihan undi (2/3) dua pertiga.

19. Pengundian

- 19.1. Semua perkara hendaklah diputuskan dengan kelebihan undi kecuali perkara-perkara berkaitan dengan Pindaan Undang-undang Kecil. Jika undi sama banyak, perkara yang dibincangkan disifatkan kalah. Pengerusi tiada undi muktamad.
- 19.2. Pengerusi mesyuarat tidak boleh mengundi berkenaan sebarang perkara mengenai dirinya sendiri.
- 19.3. Cara mengundi hendaklah sebagaimana ditetapkan oleh Undang-undang Kecil.

20. Adab Anggota Tidak Bercakap

Masa Mesyuarat sedang berjalan:-

- (i) Anggota hendaklah masuk ke Dewan atau keluar daripada Dewan atau membawa diri dalam Dewan dengan tertib adab;
- (ii) Seseorang anggota tidak boleh melintas ruangan tengah Dewan tanpa apa-apa urusan;
- (iii) Anggota-anggota tidak boleh membaca surat-surat khabar, buku-buku, surat-surat atau lain-lain kecuali literature yang ada kena mengena dengan perkara yang dibahas;
- (iv) Masa seseorang anggota bercakap, anggota lain hendaklah diam dan tidak mengganggu;

21. Kuasa Pengerusi Mesyuarat dan Tertib Dalam Mesyuarat

- 21.1. Bila anggota-anggota ditegur oleh Pengerusi berkenaan dengan peraturan mesyuarat atau bangun semasa perbahasan berjalan, mana-mana anggota yang sedang bercakap atau yang hendak bercakap, hendaklah duduk dan Mesyuarat hendaklah diam supaya percakapan Pengerusi dapat didengar dan tidak terganggu.
- 21.2. Adalah menjadi tanggungjawab Pengerusi



memastikan supaya Etika Mesyuarat ini dipatuhi dan keputusannya mengenai apa-apa perkara peraturan mesyuarat tidak boleh diminta ditimbang semula.

- 21.3. Pengerusi, setelah menarik perhatian mesyuarat kepada kelakuan seseorang anggota yang degil dengan menyebutkan perkara-perkara yang tidak kena mengena dengan perkara mesyuarat boleh, memerintahkan ia berhenti bercakap.
- 21.4. Pengerusi hendaklah memerintahkan mana-mana anggota yang berkelakuan tidak senonoh (biadab) keluar dengan serta merta daripada mesyuarat.
- 21.5. Anggota yang diperintahkan keluar menurut 21.4. dengan serta merta hendaklah keluar dari Dewan dan tidak dibenarkan masuk hingga habis mesyuarat.
- 21.6. Sesuatu perkara yang berbangkit mengenai prosedur, maka proses pengundian untuk membuat keputusan adalah tidak diperlukan. Adalah memadai dengan keputusan Pengerusi sahaja. Sekiranya perkara yang dibincangkan melibatkan perkara hakiki (substantive), maka keputusan hendaklah dibuat cara pengundian.

21.7. Jika Mesyuarat Agung membincangkan sesuatu perkara yang melibatkan kepentingan Pengerusi, maka mesyuarat hendaklah dipengerusikan oleh seorang yang lain sehingga keputusan telah dibuat. Dalam hal ini prinsip 'natural justice' hendaklah dipakai.

21.8. Jika berlaku kekacauan besar dan luar jangka dalam mesyuarat, Pengerusi boleh, jika pandangannya wajar, menangguhkan mesyuarat tanpa perlu meminta keputusan mesyuarat selama yang ditetapkan olehnya.

22. Penggantungan Mana-mana Peruntukan Etika Mesyuarat Agung

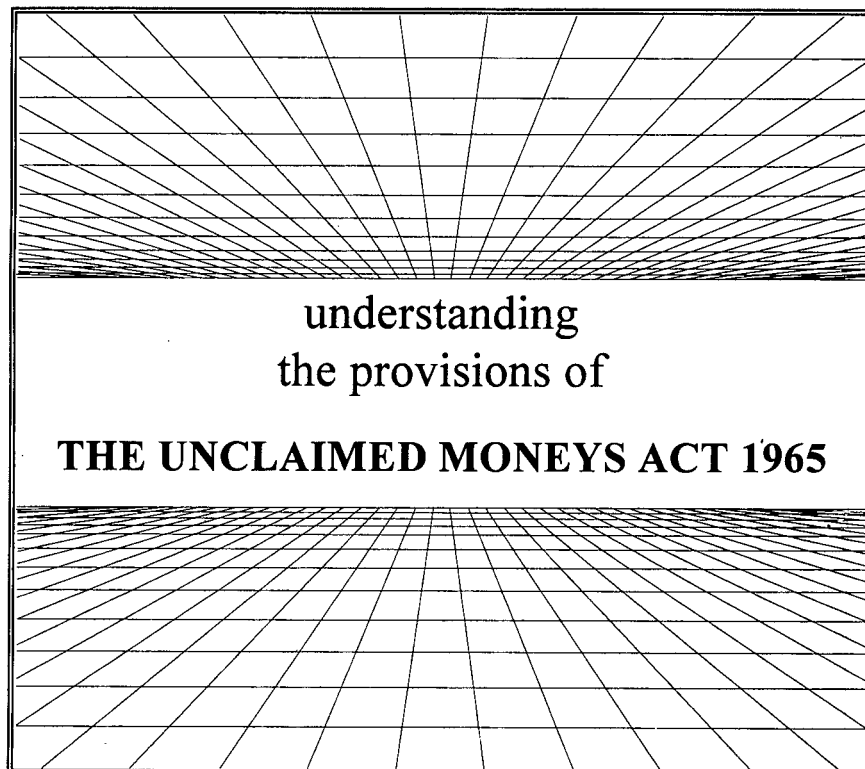
Mana-mana peruntukan Etika Mesyuarat Agung ini boleh diketepikan atas cadangan mana-mana anggota berhubung dengan mana-mana perkara khas mengenai kelicinan mesyuarat. Dengan syarat cadangan itu hendaklah disokong oleh dua pertiga anggota-anggota yang hadir.

23. Kuasa Pembatalan

Lembaga dari masa kesemasa boleh mengemukakan cadangan kepada Mesyuarat Agung bagi membatalkan atau meminta mana-mana peruntukkan Etika Mesyuarat Agung ini.

Rujukan:

Petikan dari Pekeliling Kemajuan Pentadbiran/Pengurusan Koperasi Bilangan 1 Tahun 1993 dikelilingkan kepada semua Koperasi Berdaftar seluruh Malaysia oleh Ketua Pendaftar Koperasi Malaysia pada 21hb Disember, 1992



The Registrar of Unclaimed Moneys
Trust Services Division
Accountant General's Department
1995



FOREWORD

This guidebook has been prepared by The Accountant General's Department to explain the provisions of the Unclaimed Moneys Act 1965.

Specifically, this guide serves to highlight :-

- a) the obligations of companies and firms who are required to comply with the provisions of The Act;
- b) the procedure to be followed by any person who wishes to make a claim on the unclaimed moneys held by the Registrar.

The information contained in this guidebook is current up to 1 January 1995.

This guidebook is expressly issued as an administrative guide only and as such has no force in law.

All enquiries on the contents of this guidebook or the provisions of the Unclaimed Moneys Act 1965 should be directed to the Registrar of Unclaimed Moneys at the following address :-

**The Registrar of Unclaimed Moneys
Trust Services Division
Accountant General's Department
42nd floor, MENARA MAYBANK
100 Jalan Tun Perak
50050 Kuala Lumpur**

Tel. : 03 - 2381588

Fax. : 03 - 2325707

nombor telefon baru
pejabat ini ialah
03-2041850

NOTE

For the purpose of this guidebook, the term 'The Act' refers to The Unclaimed Moneys Act 1965 and 'The Registrar' refers to The Registrar of Unclaimed Moneys



1. The Registrar of Unclaimed Moneys

The Minister of Finance appointed **The Accountant General** as The Registrar of Unclaimed Moneys with effect from 1 June 1975.

2. Contents of The Act

- The Act defines unclaimed moneys;
- The Act spells out the responsibilities of those entities who are bound by the provisions of The Act;
- The Act spells out the roles and duties of The Registrar as trustee of those unclaimed moneys received;
- The Act authorises The Registrar to return unclaimed money to any claimant who can provide proof that he has a legal right over the money to be claimed;
- The Act authorises The Registrar to inspect the records of entities and to impose penalty on those entities who fail to comply with its provisions.

3. Entities who must comply with the provisions of The Act

- a) Section 8 of The Act requires the following entities (identified as *company or firm* in The Act) to comply :-
 - i) companies incorporated under the provisions of The Companies Act 1965, including foreign companies as specified under Division 2 of Part XI of that same Act;
 - ii) boards established to manage funds relating to the retirement benefits;
 - iii) societies and cooperative societies;
 - iv) corporations, public authorities and trade unions;
 - v) firms, i.e. persons associated together to carry out business.
- b) Section 14 of The Act allows for any person who has unclaimed moneys in his hands to surrender such moneys to The Registrar, even though he is not bound to do so under Section 8 of The Act.

4. What are unclaimed moneys

Basically unclaimed moneys are :-

- A. Moneys which are legally payable to the owner but have remained unpaid for a period of not less than **twelve months**.

Some examples under this category are :-

- i) salaries, wages, bonuses, commissions and other payments due to employees;
- ii) dividends;
- iii) profits declared for distributions;
- iv) insurance claims which have been approved for payment;
- v) bank draft, cashier's order and other documents of similar nature;



- vi) fixed deposits (without automatic renewal instruction) which have matured;
- vii) tender deposits for which the purpose for their collection has been fulfilled.

B. Moneys standing to the credit of an account that has not been operated by the owner by way of deposit or withdrawal for a period of not less than **seven years**.

Under this category are :-

- i) savings account;
- ii) current account;
- iii) fixed deposits with automatic renewal instructions.

C. Accounts of trade creditors that have not been operated by any transaction for a period of not less than **two years**.

D. Securities held for which the rightful owner cannot be determined or traced and such securities have been held by the entity for a period of not less than **twelve months**.

Where unclaimed moneys are in the form of securities, Section 65 of the Trustee Act 1949 in conjunction with Order 90, rule 2 of the Rules of the High Court 1980 allows for an entity holding such unclaimed securities to apply to the High Court for an order to transfer such securities to the Accountant General.

5. Commonly used forms as prescribed in The Act

form reference	usage	no. of copies required
UMA-1	Register of unclaimed moneys	4
UMA-3 & UMA-3A	Detailed listing of unclaimed moneys to be surrendered to The Registrar	2
UMA-4	Covering letter to accompany form : UMA-3 and cheque for the payment of unclaimed moneys to The Registrar	2
UMA-7	Application for the return of unclaimed moneys	2
UMA-8	Indemnity bond	1

* the above forms can be obtained from The Registrar's office.

6. Obligations of entities

6.1 An entity with unclaimed moneys is required to record details of unclaimed moneys in its possession in the form : **UMA-1**.

6.2 Form : **UMA-1** must contain full details of all unclaimed moneys in the entity's possession from the first day of March of a year to the last day of February of the following year.



6.3 The entity has to ensure that copies of the form : **UMA-1** are sent to the following parties during the month of March of that year (i.e. **by the latest 31 March**) :-

- i) **Original copy** of the form : **UMA-1** to The Registrar;
- ii) **2nd & 3rd copies** of the form : **UMA-1** to Percetakan Nasional Malaysia Berhad at Jalan Chan Sow Lin, 50554 Kuala Lumpur for the purpose of gazetting as required under Section 10(2) of The Act;
- iii) **4th copy** of the form : **UMA-1** is retained by the entity as the unclaimed moneys register.

6.4 The entity **must retain possession** of the unclaimed moneys for a period of twelve months from the date of submission of the form : **UMA-1** to The Registrar. This is to enable the entity to make payment to the owners of those unclaimed moneys if they come forward to claim.

6.5 At the expiration of the twelve months period stated in paragraph 6.4 above, any unpaid balance of the unclaimed moneys will have to be surrendered to The Registrar within fourteen days after that period. Forms : **UMA-3** (*and UMA-3A, if necessary*) and **UMA-4** are used for this purpose. Distribution of those documents are as follows :-

- i) **Original copy** of the form : **UMA-3, UMA-3A and UMA-4 together** with the unclaimed moneys to The Registrar;
- iii) **2nd copy** of the form : **UMA-3, UMA-3A and UMA-4** are retained by the entity for reference purpose.

6.6 Cheque for payment of unclaimed moneys should be made out in favour of **JABATAN AKAUNTAN NEGARA MALAYSIA**.

6.7 Illustration :-

Two employees of company ABC, Ali (salary = RM500 p.m.) and Ahmad (salary = RM650 p.m.) resigned on 30 April 1992 without receiving their last month's salaries. During the next twelve months, they were still not paid the outstanding salaries. When those unpaid salaries become unclaimed moneys on 1 May 1993, relevant details of those salaries that have remained unpaid have to be recorded in the form : **UMA-1**.

Based on the unclaimed moneys records as at 28 February 1994, company ABC has until the end of March 1994 to forward form : **UMA-1** to The Registrar (original copy) and Percetakan Nasional Malaysia Berhad (2nd and 3rd copy) for gazetting. It will retain the 4th copy of form : **UMA-1**.

(Assume that company ABC lodged form : **UMA-1** with The Registrar on 15 March 1994. The amount of unclaimed moneys declared was RM1,150).

Under Section 11(1) of The Act, company ABC has until (*and including*) 14 March 1995 (i.e. twelve months from the date of lodgment of form : **UMA-1** to the Registrar) to entertain claims by any person who has a legal right over the unclaimed moneys. Say, on 27 June 1994 Ahmad claimed back his outstanding salary from company ABC. Form : **UMA-7** is not to be used for such payment by company ABC. When payment is made, the record of Ahmad has to be deleted from the copy of form : **UMA-1** kept by company ABC.

Company ABC will continue to entertain claims up to (*and including*) 14 March 1995 pertaining to those unclaimed moneys that were reported in the form : **UMA-1** as at 28 February 1994. On 15 March 1995, company



ABC will prepare form : **UMA-3** (*and UMA-3A, if necessary*) listing out the unpaid balance of all unclaimed moneys according to the form : **UMA-1**. In the above example, form : **UMA-3** will show an outstanding balance of unclaimed moneys of RM500 (Ali's salary). Form : **UMA-4** has also to be filled up.

Section 11 of The Act requires the form : **UMA-3** to report on the balance of unclaimed moneys twelve months after the date of lodgment of form : **UMA-1** to The Registrar. Since the date of lodgment of form : **UMA-1** by company ABC was 15 March 1994, therefore form : **UMA-3** will report on the balance of unclaimed moneys as at **15 March 1995**.

Company ABC has until (*and including*) **28 March 1995** (i.e. 14 days from 15 March 1995) to prepare the forms : **UMA-3/UMA-3A** and **UMA-4** and send them together with the unclaimed moneys to The Registrar.

7. Penalty for non-compliance

7.1 Sections 10(5) and 11(3) of The Act state that any entity who fails to comply with the provisions of The Act shall be guilty of an offence punishable with a fine of up to RM3,000 and thereafter with a further fine of up to RM100 for each day during which such failure continues.

8. Inspecting the records of an entity

8.1 Section 12 of The Act allows for inspection by The Registrar (or any person authorised by him) of records kept by an entity to ascertain whether the entity has complied with the provisions of The Act.

8.2 The Registrar (or any person authorised by him) may also seize any books, registers, records or documents in order to furnish evidence of non-compliance of The Act by the entity.

9. Refund of unclaimed moneys

9.1 To allow for the refund of unclaimed moneys, the claimant must satisfy The Registrar that he is the rightful owner or that he has a legal right over the money to be claimed (*e.g. administrator of the estate of a deceased*).

9.2 claim made by an individual :

A. Where the claimant is the rightful owner of the unclaimed money and he possesses the original document showing ownership of the money to be claimed, the following documents must be submitted to The Registrar to claim a refund of the unclaimed money :-

- * two copies of duly completed form : **UMA-7**;
- * photocopy of the identity card (*or passport in the case of a foreign citizen*) of the claimant;
[*a minor not yet in possession of an identity card is required to produce a photocopy of his birth certificate*]
- * the original document showing ownership of the money to be claimed, *e.g. bank book, dividend warrant, fixed deposit certificate.*



B. Where the claimant is the rightful owner of the unclaimed money but he is unable to produce the original document showing ownership of the money to be claimed, the following documents must be submitted to The Registrar to claim a refund of the unclaimed money :-

- * two copies of duly completed form : **UMA-7**;
- * photocopy of the identity card (*or passport in the case of a foreign citizen*) of the claimant;
[*a minor not yet in possession of an identity card is required to produce a photocopy of his birth certificate*]
- * letter of confirmation from the entity who had forwarded the unclaimed money to The Registrar giving details of such unclaimed money sent.

C. Where the claimant is not the rightful owner but he has a legal right over the money to be claimed and he possesses the original document showing ownership of the money to be claimed, the following documents must be submitted to The Registrar to claim a refund of the unclaimed money :-

- * two copies of duly completed form : **UMA-7**;
- * photocopy of the identity card (*or passport in the case of a foreign citizen*) of the claimant;
[*a minor not yet in possession of an identity card is required to produce a photocopy of his birth certificate*]
- * the original document showing ownership of the money to be claimed; *e.g. bank book, dividend warrant, fixed deposit certificate.*
- * the legal document granting right to the claimant over the money to be claimed, *e.g. Letter of Administration, Grant of Probate, FORM E (under the Small Estates [Distribution] Act 1955).*

D. Where the claimant is not the rightful owner but he has a legal right over the money to be claimed. However he is unable to produce the original document showing ownership of the money to be claimed, the following documents must be submitted to The Registrar to claim a refund of the unclaimed money :-

- * two copies of duly completed form : **UMA-7**;
- * photocopy of the identity card (*or passport in the case of a foreign citizen*) of the claimant;
[*a minor not yet in possession of an identity card is required to produce a photocopy of his birth certificate*]
- * a letter of confirmation from the entity who had forwarded the unclaimed money to The Registrar giving details of such unclaimed money sent.
- * the legal document granting right to the claimant over the money to be claimed, *e.g. Letter of Administration, Grant of Probate, FORM E (under the Small Estates [Distribution] Act 1955).*

9.3 savings account of a minor operated under trusteeship arrangement :

Where a savings account of a minor (having beneficial interest) had been operated by an individual as trustee, claim for refund can only be considered if it is made by the trustee unless the person having beneficial interest has attained the age of 18 years old.



However, for savings account with Bank Simpanan Nasional / Post Office Savings Bank, accounts with trusteeship arrangement can be claimed by the person having beneficial interest if he has attained the age of 12 years old.

9.4 claim made by a company / firm :

The guideline as explained in paragraph 9.2 above is also applicable to a company or firm making a claim. Additional requirement as stated below must also be complied with :-

- a) the claimant must be an authorised officer of the company / firm having a legal right over the money to be claimed;
- b) at the space provided for the signature of the claimant in the form : **UMA-7**, apart from his signature, the position held by him as well as the full name of the company / firm he represents must also be stated;
- c) the name and bank account number of the company / firm. This information is required for the preparation of the refund cheque.

10. Claim for return of money wrongly sent by an entity to The Registrar as unclaimed money

10.1 Where a claim is made by an entity for the return of money sent to The Registrar, the entity is required to provide documentary evidence which will conclusively indicate that the money sent by the entity does in fact belong to the entity.

10.2 The following documents are required to be submitted to The Registrar for consideration :-

- * two copies of duly completed form : **UMA-7**;
It must be noted that :-
 - a) the claimant must be an authorised officer of the company / firm having a legal right over the money to be claimed;
 - b) at the space provided for the signature of the claimant in the form : **UMA-7**, apart from his signature, the position held by him as well as the full name of the company / firm he represents must also be stated;
 - c) the name and bank account number of the company / firm. This information is required for the preparation of the refund cheque.
- * photocopy of the form **UMA-3** showing details of the money that had been sent by the entity to Registrar;
- * a copy of all those documents which will conclusively indicate that the money sent by the entity as unclaimed money does in fact belong to the entity;
- * where the amount to be returned is RM100 or more, the entity is required to submit an indemnity bond in the form : **UMA-8** in support of the claim.



WANG TAK DITUNTUT

Adalah saya dengan ini ingin menarik perhatian bahawa ada beberapa Ahli yang telah Bersara, Meninggal Dunia, Berhenti Kerja dari Perkhidmatan dan Berhenti Menjadi Ahli dari Koperasi ini yang masih belum memohon untuk dikembalikan balik wang mereka.

Koperasi ini tidak boleh menyimpan wang bekas Ahli-Ahli dan terpaksa memindah amaun-amaunnya ke **AKAUN WANG TAK DITUNTUT MENGIKUT AKTA WANG TAK DITUNTUT 1965**.

Butir-butir Ahli-Ahli yang mungkin masih belum menuntut wang mereka adalah seperti berikut mengikut rekod Koperasi:

Bil	Nama Bekas Ahli	No. Kakitangan/ No. Perkhidmatan	No. Kad Pengenalan	No. No. Keahlian	Jawatan	Depoh	Amaun RM	Koda
1.	P. Gopal Krishnan	1743	1482334	30626	Tukang Api	Seremban	46.32	A
2.	Yahaya bin Abdullah	6759	3511258	20626	Ketua Potar	Kuala Lumpur	10.00	A
3.	Osman bin Ab. Razak	9343	7678872	21243	Pek. Pejabat	Ipoh	5.00	A
4.	Ablah bin Othman	6326	0877323	30193	Pemasang	Tumpat	10.00	A
5.	M. Kanaiselam	7590	7601488	21226	Goods Loader	Teluk Intan	34.09	A
6.	K. Narayanan	6429	3325016	10963	Buruh	Pasir Mas	45.00	A
7.	Md. Said bin Ismail Pati	7065	2963774	10855	Buruh	Johor Bharu	95.00	A
8.	Sahrim bin Hashim	9797	4337145	30669	Apprentice	Sentul	68.14	A
9.	Mat Yunus b. Ujang	6275	3559093	10810	Penyusun Ceper	Ayer Hitam	8.00	A
10.	G. Ramasamy	3877	3364043	10336	Buruh	Alor Setar	347.62	A
11.	Govindan Muthu Raja a/l Audi	4055	1689786	10974	Plate layer	Taiping	164.00	A
12.	Sirajuddin b. Syed Mohd	7608	2721817	30026	Buruh	Gemas	204.00	A
13.	P. Tamel Calvin	7358	8146562	11141	Buruh	Ipoh	20.00	A
14.	N. Selvaratnam	5742	2084184	20005	Kerani	Johor	40.00	A
15.	A.K. Rasiah	3027	7810692	10063	Kerani	Kuala Lumpur	184.54	A
16.	R. Nadesan	7948	2860219	11359	Pencuci Tandas	Kuala Krai	70.00	A
17.	Mohd b. Haji Salleh	6050	3734098	20262	Pelansir	Kuala Lumpur	70.00	A
18.	Basir Ali b. Yaakob	8327	4652470	11418	Juruteknik	Bkt. Mertajam	50.00	A
19.	M. Subramaniam	7435	2096366B	20017	Potar	Singapura	220.54	A
20.	Kamarulzaman a/l Che Din	7705	3780557	20964	Penjaga Get	Tapah Road	10.00	A
21.	Lai Kum Wah	6182	1135321	30766	Juruletrik	Kuala Lumpur	10.00	A
22.	Ramli bin Karim	8030	4418298	11202	Buruh	Kuala Lumpur	20.00	A
23.	D. Apadorai	3946	2542530	10850	Penyusun Ceper	Bkt. Mertajam	5.00	A
24.	Mohd. Idris b. Kamat	4339	3517350	20004	Pegawai Kerani	Singapura	10.00	A
25.	Ramli b. Hj. Aris	6295	2630808	21008	Penolong Pelansir	Ipoh	20.00	A
26.	Shaari b. Jusoh	6373	1727852	21469	Pelansir Biasa	Padang Besar	150.00	A



Bil	Nama Bekas Ahli	No. Kakitangan/		No. Kad	No. Keahlian	Jawatan	Depoh	Amaun	
		No. Perkhidmatan	Pengenalan					RM	Koda
27.	Manickan a/l Soosay	5616	7937836	10206	Buruh	Bagan Serai	0.50	A	
28.	Sundara Nadar a/l Sivanantha Perumal	4007	7738282	50005	Anti Malaria Sprayer	Ipoh	14.00	A	
29.	Ramasamy a/l Pakirisamy	4337	1406905	1049	Pem. Auto Mandor	Ipoh	49.00	A	
30.	R. Mudaliar	3611	0447101	50063	A.M.J. Spiker	Padang Besar	14.00	A	
31.	Solaimala a/l Alagan	7410	4077048	31053	Carriage Cleaner	Sentul	360.00	A	
32.	Liew Yean Woh	55	1560436	21395	Traffic Officer	Kuala Lumpur	7.00	A	
33.	Jamil b. Wajir	7788	5658586	21476	Buruh Yad	Pudu	14.00	A	
34.	Abd. Rahman Kamal b. Nawi	8778	0374031	30660	Pembuat Contoh	Sentul	14.00	A	
35.	Mohd. Idris b. Kamat	4339	3517350	20004	Pegawai Kerani	Singapura	130.00	A	
36.	Hendry Paul Lourdes	4288	1483801	40010	Pegawai Kerani	Sentul	8.40	A	
37.	M. Karupiah	9513	0915866	10177	M.R.U.J.	Butterworth	0.10	A	
38.	R. Santokh Singh	4298	3995287	60076	Pegawai Kerani	Kuala Lumpur	5.00	A	
39.	T. Pusparaju	7988	1192918	10926	Welder	Ipoh	0.10	A	
40.	Md. Salleh b. Md. Rose	5969	4097468	31215	Kerani	Sentul	0.15	A	
41.	S. Ramasamy	4257	2092900	20639	Kerani	Singapura	5.00	A	
42.	Munir b. Mohd. Zin	8135	3994923	30892	Poinstman	Sentul	42.00	A	
43.	Ayub b. Dukun	8682	2671490	31517	Buruh	Sentul	20.00	A	
44.	Mohd. Ridzwan b. Ali	570	3506393	40025	Kerani	Sentul	0.20	A	
45.	Abu Hassan b. Abd. Jalil	190	4077820	20606	Jurusemboyan	Pudu	0.32	A	
46.	Roslan b. Salleh	8126	4930790	31453	Electrician	Falim	8.00	A	
47.	Zakaria b. Hamat	1923	4837128	31412	Buruh	Sentul	8.00	A	
48.	Md. Yusoff b. Md. Esa	8072	2842555	11402	Buruh Landasan	Gemas	16.00	A	
49.	Misran b. Sabar	8168	2021483	11425	Buruh Landasan	Gemas	20.00	A	
50.	T.M.D. Samuel	7738	1195011	30042	Storeman	Perai	0.36	A	
51.	Yizat b. Mat Sharif	4120	1032503	10217	Pen. Ceper	Sg. Siput	80.00	A	
52.	M.V. Thambirajah	115241	0886165	30333	Buruh	Gemas	0.88	A	
53.	L. Kuppam	7119	7902738	90018	Buruh	Kuala Lumpur	0.60	A	
54.	Dorothy Choo	2077	0349580	21477	Cashier	Singapura	150.00	A	
55.	Ibrahim b. Abd. Karim	5808	1503183	20175	Pegawai Kerani	Kuala Lumpur	10.00	A	
56.	Ramli b. Hj. Aris	6295	2603808	21008	Pen. Pelansir	Ipoh	5.00	A	
57.	P. Pannirselvam	7772	8167028	21383	Buruh Yad	Ulu Selangor	18.00	A	
58.	K. Suppiah	7560	0626887	20852	Pem. Fork Lift	Ipoh	10.00	A	
59.	Selamat b. Tukiman	7698	4558673	21123	Penjaga Get	Kuala Lumpur	2.44	A	
60.	S. Nadarajan	9341	2909295	21397	Pem. Pek. Pejabat	Kuala Lumpur	20.00	A	
61.	Che Nat b. Zainal	5354	1393454	31549	Peg. Kerani	Sentul	10.00	A	



Bil	Nama Bekas Ahli	No. Kakitangan/		No. Kad	No. Keahlian	Jawatan	Depoh	Amaun	
		No. Perkhidmatan	Pengenalan					RM	Koda
62.	Jeginder Singh	5927	3053468	10780	Penjaga	Gemas	5.00	A	
63.	Abdul Rahman b. Mhd.	8140	4837446	11152	Buruh Landasan	J. Bahru	20.00	A	
64.	K. Muniandy	7364	8081730	11217	Buruh Landasan	Serendah	30.00	A	
65.	Bahari b. A.A. Rafar	339	3245625	20134	T.T.I.	Ipoh	5.00	A	
66.	Anthony Nathan	7943	4084346	30037	Pemasang	Perai	2.00	A	
67.	K. Rajoo	6967	3053625	30239	Pemasang	Tumpat	0.82	A	
68.	K.A. Perumal	039709	7871000	20785	Potar	Kuala Lumpur	2.00	A	
69.	Omar b. Othman	190363	4832707	11760	Electrician	Kuala Lumpur	60.00	A	
70.	Wan Ahmad b. Wan Yahaya	6220	0850344	20548	Shunter	Kuala Krai	2.00	A	
71.	Abd. Aziz b. Raja Yaacob	4293	1274962	20264	Clerk	Tumpat	0.06	A	
72.	Ahmad b. Othman	106551	0791199	22021	Pembantu Loko	Gemas	184.20	A	
73.	K. Muniandy	168612	4019230	11564	Buruh Landasan	Ipoh	281.14	A	
74.	Khori b. Khadir	046145	3819817	21901	Potar	Taiping	20.00	A	
75.	K. Selvamani	117919	5303161	31778	Buruh Bangsal	Gemas	210.00	A	
76.	Appavoo Yesuadian	020682	7536612	20476	Controller	Kuala Lumpur	1,405.78	A	
77.	Ahmd b. Othman	106551	0791199	22021	Pembantu Loko	Gemas	72.00	A	
78.	R. Raman	045492	3958506	21878	Potar	Kuala Lumpur	18.00	A	
79.	Mohd. Nor b. Derus	5579	1993628	10587	Tukang Paku	Koboh	3.00	A	
80.	R. Balakrishnan	186364	8374124	11140	BURuh Landasan	Ipoh	141.90	A	
81.	Mustafa b. Karim	187567	5086495	11658	Ganger	Gemas	123.42	A	
82.	Bahafeyar b. Heris	4805	1221188	10421	Buruh Landasan	Kajang	59.98	A	
83.	Othman b. Abu Hassan	084437	4606293	31618	Pemasang	Sentul	176.50	A	
84.	Abdul Halim b. Zakaria	042990	4445050	21136	Pem. Pek. Pejabat	Kuala Lumpur	1.22	A	
85.	M. Munusamy	046802	7883756	21712	Potar	Serdang	259.35	A	
86.	Zamri b. Mokhtar	075080	5271455	31809	Operator Mesin	Sentul	40.00	A	
87.	Palasubramaniam	040882	3839117	20206	Potar	Ipoh	801.25	A	
88.	P.-Shanmugam	5536	7849079	10577	Buruh Landasan	Btg. Benar	394.57	A	
89.	Osman b. Japah	173319	7849733	10485	Tandil	Sungai Besi	110.00	A	
90.	Sukari b. Mohd Arjar	077198	5250027	31740	Buruh	Sentul	23.48	A	
91.	Abdullah b. Hj. Ibrahim	076827	5693524	31776	Welder	Sentul	217.30	A	
92.	M. Retam	028202	3287706	21348	Fomen Yad	Perai	1,086.68	A	
93.	S. Pathamanathan	039424	5099007	21297	Penjaga Get	Parit Buntar	30.00	A	
94.	Abd. Latiff b. Ariffin	035020	2012385	21120	Pointisman	Mengkarak	10.00	A	
95.	Bahari b. Uda Majid	033307	0351577	21617	Penolong Pelansir	Kuala Lumpur	10.00	A	
96.	Daud b. Awang	140724	1981805	21769	Buruh	Kuala Lumpur	86.24	A	



Bil	Nama Bekas Ahli	No. Kakitangan/		No. Kad	No. Keahlian	Jawatan	Depoh	Amaun	Koda
		No. Perkhidmatan	Pengendalian						
97.	Abd. Latif @ Abd. Latep	023977	2268311	21319	Peg. Kerani	Klang	10.00	A	
98.	A. Kanapathi	170626	7811479	10439	Buruh Am	Sentul	588.09	A	
99.	S. Amalads	181851	8075951	11856	Buruh Landasan	Segambut	574.00	A	
100.	George @ Aden Anthony Benedict	075909	2699584	30282	Juruteknik	Sentul	440.51	A	
101.	Samik b. Tahir	169530	1167775	11266	Tukang Paku	Ulu Selangor	24.00	A	
102.	Abd. Halil b. Abd. Samat	188922	4217080	11907	Buruh Landasan	Alor Setar	60.00	A	
103.	Daud b. Awang	140724	1981805	21769	Buruh Yad	Kuala Krai	45.00	A	
104.	T. Kulasingam	160209	2994166	11781	Pem. Teknik Tinggi	Kuala Lumpur	20.00	A	
105.	Wan Ismail b. Hj. Wan Mahmud	031697	3053696	21737	Gad	Butterworth	50.00	A	
106.	Zakaria b. Hassan	160526	3826742	11787	Juruteknik	Kuala Lumpur	20.00	A	
107.	I. Savariar	161936	2002675	10395	M.U.J.	Bkt. Mertajam	20.00	A	
108.	Abu Bakar b. Salleh	030481	3989720	20599	Gad	Kuala Lumpur	10.00	A	
109.	S. Subramaniam	074272	2648747	30296	Time Taker	Sentul	10.00	A	
110.	Abd. Halid b. Jaafar	049634	6300374	22137	Pegawai Kerani	Kuala Lumpur	20.00	A	
111.	Din b. Ahmad	167053	2092220	10221	Tukang Paku	Ipoh	10.00	A	
112.	M. Velayuthan	163727	8014870	10310	Tukang Paku	Parit Buntar	63.12	A	
113.	Yusoff b. Daud	174868	2011593	10409	Tukang Paku	Tumpat	30.00	A	
114.	M. Mookan	170024	2699285	11159	Buruh Landasan	Kuala Lumpur	144.00	A	
115.	Zainal b. Mohd. Yusuff	186649	4637246	11890	Buruh Bengkel	Gemas	40.00	A	
116.	M. Subramaniam	166025	3145146	10240	Buruh Am	Pdg. Besar	49.37	A	
117.	V. Murugiah	173186	2004474	10406	Tandil	Seremban	51.67	A	
118.	M. Velaitheh	075815	5304376	31608	Tukang Ceper	Sentul	24.22	A	
119.	Affandi b. A. Hamid	079808	5602037	31743	Pemasang	Sentul	227.82	A	
120.	Abdul Hakim b. Mustapha	048033	5555996	22486	Potar	Kuala Lumpur	120.00	A	
121.	M. Rajagopal	000259	2671097	60180	Peg. Kerani Kanan	Kuala Lumpur	16.25	A	
122.	Ahmad Pauzi b. Abd. Majid	189934	0607519	10670	Pekerja Mesin	Sentul	78.80	A	
123.	Abd. Jamed b. Abd. Gaffar	049223	5179445	22129	Peg. Kerani	Kuala Lumpur	10.00	A	
124.	Hor Wai Cheong	090068	2191752	90068	Engineer	Kuala Lumpur	100.00	A	
125.	Woon Moon Yang	090059	4045912	90059	Engineer	Kuala Lumpur	100.00	A	
126.	Ahmad Tahir b. Hj. Abdullah	054849	5831523	22492	Pem. Trafik	Kuala Lumpur	30.00	A	
127.	J. Thomas David	162773	2984532	12158	Juruteknik	Kuala Krai	135.00	A	
128.	Hayub b. Che Husin	088608	A 0233973	31952	Tukang Cat	Sentul	50.00	A	
129.	N. Govindasamy	104650	4069890	21941	Pem. Loko	Kuala Lumpur	12.34	A	



Bil	Nama Bekas Ahli	No. Kakitangan/ No. Perkhidmatan		No. Kad Pengenalan	No. Keahlian	Jawatan	Depoh	Amaun RM	Koda
130.	K. Anjan	170451		8061114	11620	Pemasang	Kuala Lumpur	14.58	A
131.	M. Murgaya	183891		2861635	10906	Buruh	Kuala Lipis	20.00	A
132.	Deraman b. Talib	184285		2440999	11959	Tandil	Pasir Mas	63.00	A
133.	Wan Abd. Shukor b. Wan Osman	189345		4327913	11605	Weider	Kuala Krai	10.00	A
134.	Abdul Rahman b. Abu Hasan	162100		1169126	10607	M.U.J.	Seremban	10.00	A
135.	Anuar b. Sain	088446		6808074	31970	Buruh	Sentul	100.00	A
136.	Maimunah bt. Md. Omar	026194		4506408	24098	Kerani	Kuala Lumpur	1,662.50	A
137.	S. Kuppusamy	172102		4003512	10582	Tukang Paku	Seremban	43.80	A
138.	D. Thambu	179575		3412871	10957	Buruh	Johor Baru	43.00	A
139.	Jaafar b. Kassim	000628		2137560	50060	Driver	Kuala Lumpur	0.40	A
140.	M. Vegian	189044		8232527	11974	Buruh	Sungkai	84.67	A
141.	S. Mahalingam	080211		2649549	30303	Machineman	Sentul	7.14	A
142.	Mohammad Fazil b. Fudzir	058780		A 0662854	22729	Pembantu Trafik	Kuala Lumpur	150.00	A
143.	M. Prabagaram	057037		A 1416883	22654	P. Loko Motif Rendah	Padang Besar	15.00	A
144.	Mohd Sobri b. Ismail	088666		6880681	31959	Pem. Makmal	Sentul	179.00	A
145.	Ibrahim b. Othman	073862		3416493	31744	Pemasang Khas	Sentul	592.93	A
146.	Ahmad b. Osman	190224		-	50228	Pembantu	Kuala Lumpur	328.96	A
147.	Raja Mohd Zalani bin Raja Mohd Hanafiah	108384		2860160	30908	Pemasang	Kuala Lumpur	20.00	A
148.	R.V. David	020255		4014316	22294	Merinyu Trafik	Gemas	20.00	A
149.	P. Ramasamy	172556		1638090	12246	Pen. Landasan	Seremban	270.00	A
150.	Naiyan bin Aboo Bahar	164483		3482911	10092	P. Ceper	Bukit Mertajam	10.00	A
151.	E. Narayanasamy	171492		7769027	11056	Buruh Landasan	Rawang	33.74	A
152.	Haji Sulaiman bin Abd. Rahman	042770		2540353	21440	Pelayan Koc	Perai	10.00	A
153.	Ahmad Zainoon b Mohamed Noor	089649		A 1277501	32059	Tukang K2	Sentul	90.00	A
154.	Franklin Cosmos Fernandez	070836		3248906	30134	Peg. Kerani	Sentul	192.82	A
155.	Wan Rosdi b. Hj. Wan Abd.	061609		A 0882537	23190	Pem. Trafik	K. Lipis	40.00	A
156.	Baharom bin Md. Amin	192507		3726847	12323	Peny. Landasan	J. Bahr	120.00	A
157.	K. Thorshamy	189701		8384251	11421	Buruh Am	B. Mertajam	1800.00	A
158.	Abdul Malek b. Md Ali	071152		5188505	31709	Pemb. Makmal	Sentul	572.00	A
159.	Muhamad Zulkifli bin Nawi	053989		A 0125641	22716	Peng. Landasan	J. Bahr	8.63	A
160.	Wan Abdullah bin Wan Haron	038425		3517292	21805	Pen. Pelansir	Rompin	0.20	A
161.	Mohd. Azri b. Md. Amin	052391		A 0489252	22929	Peg. Kerani	Padang Besar	12.00	A
162.	V. Arumugam	082617		8064155	30117	Buruh	Sentul	82.47	A
163.	Samsuddin b. Md. Taib	058272		A 1204967	22912	Pek. Stesen	K. Lipis	12.00	A



Bil	Nama Bekas Ahli	No. Kakitangan/		No. Kad	No. Keahlian	Jawatan	Depoh	Amaun	
		No. Perkhidmatan	Pengenalan					RM	Koda
164.	Sabu b. Kadir	054836	A 0609065		22854	Pem. Trafik	Perai	4.00	A
165.	Sabri b. Mohd. Noor	055152	7121709		22877	Pem. Trafik	Perai	8.00	A
166.	Syed Azhar b. Syed Mustafa	057176	A 0998475		22653	Pem. Loko Rendah	K. Langat	8.00	A
167.	Yahya b. Mohd. Noah	056931	A 0990409		22658	Pem. Lokomotif	Gemas	5.00	A
168.	R. Sivanesan	120757	6864574		32004	Pekerja Bengkel	K. Lumpur	8.00	A
169.	Abdul Satar b. Mat	083386	1077798		31362	Buruh	Sentul	20.00	A
170.	S. Thuraiajah	111326	0496028		22991	Pemasang	K. Lumpur	48.00	A
171.	Ramli b. Abu Bakar	088776	5877065		31996	Tukang K2	K. Lumpur	4.00	A
172.	Amar bin Kasbon	115306	3990746		22862	Pel. Koc.	Sentul	10.00	A
173.	Husin Bin Manaf	038773	3394513		21782	Gateman	Batu Caves	61.75	A
174.	T. Ramesh	058557	A0807168		22827	Pembantu Trafik	Butterworth	30.00	A
175.	A. Muktadir B. Ngaisom	050102	6226124		22905	Pen. Peg. Tadbir	Kuala Lumpur	12.00	A
176.	Mamat Ayob B. Ibrahim	191113	6969437		22565	Pembantu Loko	Kuala Lumpur	80.08	A
177.	Mahbob B. Ali	115102	3423243		21796	Pengawas	Kuala Lumpur	20.00	A
178.	Shaikh Allaudeen B. Latif	022648	8058527		21134	Pegelola Tren	Gemas	10.00	A
179.	Samson Arumainathan	150646	7887824		32050	Pekerja Rendah Awam	Kuala Lumpur	187.86	A
180.	Mohd Anuar B. Hj. Abu Bakar	026026	1148684		21643	Pembantu Tadbir	Klang	701.50	A
181.	Azizi B. Razali	057710	A1460198		22775	Pembantu Loko	Kuala Lumpur	1,915.00	A
182.	Daniel AVL Arokiasamy	201058	A1676420		12348	Pekerja Rendah Awam	Kuala Lumpur	270.00	A
183.	S. Ramasamy	082552	2648268		30152	Tukang Mesin (A)	Kuala Lumpur	108.16	A
184.	Mohd Bin Jalli	080703	2648966		31350	Tukang Cheper	Kuala Lumpur	29.16	A
185.	Abdul Karim B. Mansor	022949	3398614		22380	Ketua Stesen	Butterworth	3.00	A
186.	S. Maniam	023731	2672354		22624	Pegawai Kerani	Bekok	0.08	A
187.	Anuar Bin Ahmad	056342	A0974712		22820	Pen. Trafik B.	Butterworth	0.08	A
188.	Rahim B. Mamat	169734	1134101		11312	Tukang Kayu	Kuala Lumpur	0.04	A
189.	S. Subramaniam	171502	7893938		10825	Troly Attendent	Rawang	0.06	A
190.	S. Pandian	115283	0482814		23009	Perawat (K & G)	Padang Besar	0.08	A
191.	Mohd Salleh B. Abdul Kadir	028668	2093050		20219	Jusemboyan	Kuala Lumpur	240.61	A
192.	Stephen Santiago	029531	3753619		20011	Guard	Ipoh	240.60	A
193.	R. Muniandy	102351	3902804		22131	Lokomotif Driver	Ipoh	240.60	A
194.	R. Mylvaganam	151001	2020733		40084	P. Bengkel 11	Kuala Lumpur	359.60	A
195.	Mansor Bin Hassan	038182	3938551		21862	Pekerja Rendah Awam	Ipoh	0.40	A
196.	Anwar Bin Shamsudin	044406	0214722		20131	Pemeriksa	Gemas	0.62	A
197.	D. Gunarajah	052346	7445791		22957	Pembantu Tadbir	Kuala Lumpur	12.00	A
198.	Mohd Asri B. Arifin	053785	A0061638		22625	Potar	Kuala Lipis	5.00	A
199.	Muhammad Zulkifli B. Nawi	053989	A0125641		22716	Penyenggara	Kulai	36.00	A
200.	Ismat B. Mohamad	057972	A0055441		22761	Pek. Stesen 11	Kuala Lumpur	8.00	A
201.	Ahmad Murtza B. Idris	223997	6172388		22264	Pembantu Lokomotif	Kuala Lumpur	10.00	A
202.	Ibrahim B. Othman	073862	3416493		31744	Merinyu	Kuala Lumpur	104.00	A
203.	Mohd Zin B. Mat Sela	164409	2572237		10518	Tukang Paku	Parit Buntar	0.50	A
204.	Yacob Bin Daud	174910	2433888		11464	Buruh	Kuala Krai	10.00	A
205.	Sharif Bin Samad	179326	3223412		11294	Buruh	Gemas	10.00	A



Bil	Nama Bekas Ahli	No. Kakitangan/		No. Kad	No. Keahlian	Jawatan	Depoh	Amaun	Koda
		No. Perkhidmatan	Pengenalalan						
206.	Ibrahim Bin Jusoh	183529	0853733	11053	Pemandu Troli	Kuala Lumpur	0.80	A	
207.	Muhammad Bin Ismail	185885	3178123	12010	Pemandu Troli	Pasir Mas	10.00	A	
208.	Jaafar Bin Dollah	185996	2842658	12159	Buruh	Manek Urai	12.00	A	
209.	Shafie Bin Daud	188139	4373224	11395	Buruh Landasan	Pasir Mas	64.00	A	
210.	Zulkifli Bin Nasir	191728	7173250	12174	Technician	Tumpat	35.00	A	
211.	K. Thorshamy	189701	8384251	11421	Buruh Am	Kedah	64.00	A	
212.	Mohd Noordin B. Mohamed	022622	2009445	22703	Ketua Besar Stesen	Kuala Lumpur	10.00	A	
213.	Mustafa Kamal B. A. Junid	050241	6841165	22616	Asst Station Master	Siliau	2.00	A	
214.	R. Krishnan	113353	3301913	31966	Crane Driver	Kuala Lumpur	15.00	A	
215.	Mamat Ayob B. Ibrahim	191113	6969437	22565	Pembantu Loko	Kuala Lumpur	83.26	A	
216.	P. Arokiasamy	165534	2074537	10969	B. Landasan	Ipoh	1,440.85	A	
217.	Che Engku Gharib Bin Che Engku Ismail	012409	7150152	60181	Office Boy	Kuala Lumpur	116.00	A	
218.	Abdul Malek B. Mohd Ali	071152	5188505	31709	Pem. Makmal	Kuala Lumpur	140.98	A	
219.	Abd Manaf B. Abd Aziz	193577	A0856002	12340	Juruteknik	Kuala Lumpur	30.00	A	
220.	Zainal Bin Arshah	054166	7032409	22370	Pek. Stesen	Kuala Lipis	180.00	A	
221.	N. Munisamy	170037	4027120	11163	Buruh	Kuala Lumpur	94.00	A	
222.	Rosidah Bt Abdul Wahab	003803	A2077586	50335	Setiausaha	Kuala Lumpur	160.00	A	
223.	R. Murthi	120689	7261679	23040	Bengkel	Perai	570.00	A	
224.	Mohd Mukhtar B. Muhammad	041700	0320017	21611	Pek. Stesen Gred 11	Butterworth	116.00	A	
225.	M. Veddivellu	044817	3514493	21111	Pembantu Trafik 11	Ipoh	188.00	A	
226.	Nik Pa Bin Nik Lah	184298	1551175	10644	Tandil	Kuala Krai	170.00	A	
227.	Muhammad B. Mahmood	175663	1332751	11657	Spiker	Bahau	105.00	A	
228.	Salleh Bin Draman	175317	1324004	11595	Tandil	Kual Lumpur	84.00	A	
229.	Che Din B. Osman	162375	1914725	10023	MRUJ	Ipoh	124.00	A	
230.	Shahri Bin Ahmad	056122	7452182	22564	Pem. Trafik	Tumpat	40.00	A	
231.	S. Louduraju	077648	0500115	31750	Coach Builder	Kuala Lumpur	40.00	A	
232.	Ujud Bin Idris	170244	0902376	11980	Penjaga Get	Pel. Klang	50.00	A	
233.	Mohd Rofy Bin Yusuf	054357	A0193872	22395	Poter	Tanah Merah	30.00	A	
234.	V. Govindasamy	074117	3290645	31000	Disel Fitter	Kuala Lumpur	100.00	A	
235.	D. Mari	167299	7693311	10149	Plate Layer	Perai	1,628.86	A	
236.	C. Ratnam	081304	7975705	31718	Striker	Kuala Lumpur	817.52	A	
237.	Mohd Desa B. Mohd Amin	030533	0246101	20223	Pem. Trafik	Kuala Lumpur	280.00	A	
238.	V. Paandithurai	021717	1169113	20732	Clerk	Chemor	368.00	A	
239.	S. Supplah	024060	1503979	20809	Clerk	Pel. Klang	108.00	A	
240.	Mohd Noor B. Kassim	171094	1954804	10425	Penjaga Get	Kuala Lumpur	152.00	A	
241.	P. Rasalingam	030258	4022777	21331	Gad	Ipoh	360.00	A	
242.	Mustapa B. Abd. Wahab	042741	3567944	20483	Attendant Koc	Kuala Lumpur	64.00	A	
243.	K. Periasamy	172226	7885827	10188	Buruh	Kuala Lumpur	2,035.00	A	
244.	Zakaria Bin Ibrahim	171971	0846219	11079	Penjaga Get	Kuala Lumpur	154.35	A	
245.	Ariffin Bin Ismail	031079	2542121	22418	Pembantu Trafik	Kuala Lumpur	810.00	A	
246.	Sheh Husin Bin Saleh	190680	4299362	12167	Penjaga Get	Kuala Krai	1,196.12	A	
247.	Maimunah Bt. Md. Omar	026194	4506408	20498	Peg. Kerani	Pontian	500.00	A	



Bil	Nama Bekas Ahli	No. Kakitangan/ No. Perkhidmatan	No. Kad Pengenalan	No. Keahlian	Jawatan	Depoh	Amoun RM	Koda
248.	Ahmad Kamil Bin Md. Yit	055644	7432069	22715	Pem. Trafik	Ipoh	949.00	A
249.	Ismail Bin Hassan	055453	7168665	22576	Pem. Trafik	Bukit Mertajam	1,413.79	A
250.	R. Panchatcharam	011183	2651630	60078	Pegawai Kerani	Kuala Lumpur	0.08	A
251.	Sheh Husin Bin Saleh	190680	4299362	12167	Penjaga Get	Seminyih	50.00	A
252.	Johari Bin Ahmad	193373	4895923	12319	Pen. Landasan 111	Shah Alam	523.00	A
253.	Baharin @ Bahrain Tahir	020323	1667130	50231	Pen. Peg. Trafik	Perai	374.55	B
254.	Norahim Bin Mat	060037	6130938	23146	Pekerja Stesen	Parit Buntar	806.74	B
255.	Sinnathambee a/ Suppiah	045308	2707830	21827	Goods Loader	Butterworth	1,968.87	B
256.	Mohd. Shariffudin Bin Baharudin	110835	3403711	31928	Pemasang Diesel	Kuala Lumpur	259.00	B
257.	Wan Samsudin Bin Wan Idris	038975	2876643	21310	Penjaga Get	Kuala Lumpur	150.00	B
258.	Yunus Bin Haji Nordin	027245	0646677	22744	Pegawai Kerani	Alor Setar	98.00	B
259.	Mat Yasim Bin Seman	175582	2722063	11655	Tukang Paku	Jerantut	10.00	B
260.	Muhammad Suhaimi Bin Ibrahim	049139	6133430	22406	Pegawai Kerani	Seremban	771.69	B
261.	Abd. Malek Bin Haji Rasul	202293	5267883	12395	Pekerja Am	Tampin	270.00	B
262.	Khairun Anuar Bin Hassim	049090	5472937	22674	Pegawai Kerani	Tapah Road	10.00	B
263.	S. Ramamurthi	044435	3676739	20484	Checker	Johor Bharu	50.00	B
264.	Mohd. Sukor Bin Hassan	056339	A0542427	22958	Pembantu Trafik	Ipoh	91.00	B
265.	Ghazali Bin Abd. Majid	058007	A0441494	22836	Pekerja Stesen	Seremban	1,980.00	B

KODA 'A'

Bekas Ahli-Ahli yang tercatat sebagai Koda 'A' adalah dinasihatkan untuk memohon kembali wang-wang yang tidak dituntut itu daripada **Pendaftar Wang Tak Dituntut, Jabatan Akauntan Negara Malaysia, Tingkat 42 Barat, Menara May Bank, Jalan Tun Perak, No: Peti Surat 110, 50050 Kuala Lumpur**. Wang-wang yang tidak dituntut itu telah dihantar kepada pihak Pendaftar mengikut Seksyen 13(1) Akta Wang Tak Dituntut 1965.

KODA 'B'

Bekas Ahli-Ahli yang tercatat sebagai Koda 'B' adalah dinasihatkan untuk memohon kembali wang-wang yang tidak dituntut itu secara bertulis kepada Setiausaha, Koperasi Serbaguna Keretapi Bahad, Peti Surat 12528, 50780 Kuala Lumpur dengan melampirkan salinan fotostat Kad Pengenalan yang disahkan oleh seorang Pegawai Kerajaan dalam Kumpulan 'A' atau Doktor, Peguam, Penghulu, Pegawai Daerah dan sebagainya.

NOTA:

Sekiranya sebarang Ahli atau Waris berkenaan telah mendapat kembali wang tersebut, sila anggap maklumat Ahli berkenaan dalam Senarai ini sebagai dibatalkan.

RAYUAN

Kami berharap semoga Ahli-Ahli Koperasi ini juga akan turut membantu supaya mengenalpasti serta berhubung dengan mereka yang berkenaan dan menasihatkan mereka berhubung dengan pejabat Koperasi ini berkaitan perkara tersebut di atas.



Bil. KOOP. IP 130/SJ.I/(1)

Jabatan Pembangunan Koperasi,
Jalan Swettenham,
KUALA LUMPUR.

14hb September, 1976.

PEKELILING KETUA PENDAFTAR BIL. 1/76

Semua Koperasi

Orang-orang yang bersara dari jawatan
dibenar meneruskan keahlian dalam
koperasi-koperasi

.....

Adalah menjadi satu kebiasaan bagi sebilangan koperasi-koperasi apabila seseorang itu bersara dari jawatan ianya terus berhenti dari menjadi ahli. Ahli itu telah dikembalikan harga saham dan juga wang-wang yang lain, dan dengan demikian, ia telah kehilangan segala kemudahan yang selama ini dinikmati olehnya sebagai seorang ahli. Disetengah-setengah koperasi pula seseorang pesara itu diberi peluang bagi meneruskan keahliannya, tetapi ia di sekat dari diberi pinjaman dan dipilih ke Lembaga Pengarah.

2. Pesara-pesara semasa menjadi ahli tentulah telah memberi sokongan dan sumbangan yang mereka mampu kepada koperasi-koperasi masing-masing dan, oleh itu, adalah sangat sesuai bagi mereka untuk meneruskan keahlian mereka didalam koperasi masing-masing dengan mendapat sepenuh hak sebagai seorang ahli, supaya bolihlah mereka mendapat segala kemudahan dan pertolongan yang mereka perlukan dalam masa pesaraan mereka. Ada juga setengah-setengah daripada mereka yang telah menyumbangkan tenaga untuk beberapa lama didalam Lembaga-Lembaga Pengarah dan telah mendapat pengalaman yang luas dalam mengendalikan dan menguruskan koperasi-koperasi. Oleh yang demikian, memberhentikan keahlian mereka semasa bersara adalah merugikan koperasi itu sendiri dan seterusnya merugikan kepada seluruh Gerakan Koperasi di negara ini. Amalan ini adalah juga bertentangan dengan prinsip keahlian koperasi yang bersifat sukarela dan terbuka, sebagaimana yang dinyatakan dibawah Seksyen 4(2)(a) Akta Syarikat Koperatif (Pindaan dan Perluasan) 1976, dan oleh itu keahlian seseorang itu tiadalah bolih dipaksa baik dari segi untuk masuk menjadi ahli ataupun untuk berhenti daripada menjadi ahli.

3. Memandang kepada hakikat ini, saya berpendapat koperasi-koperasi yang berkenaan hendaklah membenarkan semua pesara-pesara meneruskan keahlian mereka supaya mereka dapat menikmati segala hak-hak dan kemudahan serupa dengan ahli-ahli yang masih berkhidmat. Jika sekiranya Undang-Undang Kecil koperasi itu didapati menghalang ke matlamat ini, tindakan hendaklah diambil secepat mungkin bagi meminda Undang-Undang Kecil itu.

(DATUK ABDUL AZIZ BIN HUSSAIN)
Ketua Pendaftar Koperasi-Koperasi,
Malaysia.

s.k. Timbalan Ketua Pengarah (Pembangunan/Perancangan).
Timbalan Ketua Pengarah (Kewangan/Perkhidmatan).
Timbalan Ketua Pengarah (Odit/Akaun).
Semua Pengarah.

SDL/DAAH/yb.



Co-ops paid RM3,100 compound for flouting regulations

IPOH, Tues. — The Co-operative Development Department has compounded seven co-operatives a total of RM3,100 for failing to adhere to rules and regulations, its director-general Datuk Syed Sidi Idid Syed Abdullah Idid said.

Another 23 faced similar action and the department was expected to collect RM13,000 in compounds, he said.

The department is now finalising its investigations on the 23 co-operatives.

He said the main violation committed by co-operatives was not holding their annual general meetings.

Meetings must be held not later than six months after ending their financial year.

Statement of accounts not audited in time was the major reason for the inability to hold their general meetings.

Another violation of the Act was when new co-operatives failed to hold their general meetings within 18 months after registration as required under section 59 of the Act.

Syed Sidi Idid was speaking to reporters after attending a workshop organised by the Perak Co-operative Development Department to inform members on the amendments to the various Co-operatives Acts.

A total of 170 co-operative board members attended the one-day workshop.

Syed Sidi Idid also asked external auditors and co-operatives to work together and adhere to the time frame to avoid problems.

"External auditors found to delay auditing accounts submitted by co-operatives may find their names struck off from the list of auditors approved by the department."

"We have to be fair since the delaying tactic by the auditors has put co-operatives in a bind. The department has its own internal auditors to provide services to co-operatives which cannot afford external auditors."

He said the number of co-operatives formed annually had increased by three to 3.5 per cent and this was a good sign.

He also said the department and the Malaysian Technology Development Corporation had discussed the possibility of having venture capital with cash flow from co-operatives to be invested in other sectors like property development.

"We need to diversify to keep abreast of the rapid pace of development in the country."

Meanwhile, the department's State director Abdullah Mahmud said several co-operatives in Perak had ventured into business.

(B)

PERINGATAN

KELAYAKAN BANTUAN DIBAWAH SKIM PENDAHULUAN

Ahli-ahli yang dihormati adalah dimaklumkan bahawa kelayakan Ahli-ahli bagi menikmati kemudahan Bantuan di bawah Skim Pendahuluan adalah tertakluk kepada Peraturan-Peraturan permohonan Bantuan dibawah Skim Pendahuluan yang berbunyi seperti berikut:

Minima Saham Ahli	Had Maksima Pendahuluan
\$ 120.00	\$ 500.00
300.00	1,500.00
1,000.00	2,500.00
2,000.00	3,500.00
2,500.00	4,000.00
4,000.00	6,000.00
4,500.00	7,000.00
5,000.00	8,000.00
6,000.00 dan lebih	10,000.00

Pendahuluan ini adalah juga tertakluk dengan SYARAT bahawa bayaran Ansuran Bulanan yang seharus dilakukan itu **tidak akan melebihi 20 %** dari gaji pokok Ahli bagi setiap bulan.

Lembaga Pengarah menasihatkan supaya semua Ahli akan memahami segala Syarat-Syarat ini dengan mendalam dan tentukan bahawa Syarat seperti tertera di atas adalah juga dipatuhi semasa membuat permohonan untuk bantuan dibawah Skim Pendahuluan.

Butir-butir lanjut boleh dipohon dalam Waktu Pejabat Koperasi.

NOTA PENTING

Ahli-Ahli diingatkan supaya jangan memohon bantuan dibawah Skim Pendahuluan sehingga Pinjaman Lama (jika ada) telah dijelaskan dengan **PENUH** terlebih dahulu.