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# Pilot project on Financial Literacy for Youth Co-operation



Mr. Balu Iyer addressing students of SRCC at the seminar.

The ICA-AP Committee on Youth Co-operation has initiated pilot projects in Bhutan, India and Nepal to establish youth and youth-led co-operatives across the three countries. The theme of its 7th Annual Meeting – Financial Literacy for Youth Co-operation is also the topic of the proposed ICYC Project. Seminars were held in Kathmandu (7 December 2014), Thimpu (11 January 2015) and New Delhi (4 February 2015).

#### **INDIA: New Delhi:**

The Pilot Activity in India was carried out by the students of the Shri ram College of Commerce (SRCC) under the guidance of Dr Mallika Kumar, Assistant Professor, SRCC on 4 February, 2015 in the Seminar Hall of the college. The seminar was chaired by Dr Sukesh Zamwar, chair of ICYC. Mr. Balu lyer, ICA-AP Regional Director delivered a special address on co-operative awareness and the benefits of working together as part of a co-operative, rather than for someone else's enterprise. Heads of various societies of the SRCC such as societies on economics, commerce, theatre and literature shared their achievements and challenges as student groups functioning in the campus. Mr P. Santosh Kumar, secretary of ICYC gave a thematic presentation on the situation of youth-led and youth-based co-operatives in the Asia Pacific region and urged the students to partner in the proposed ICYC project. Dr Navin Anand, moderator of the Microfinance Community of the UNDP Solution Exchange shared his thoughts on co-operatives and areas of work in financial sector for youth. This was followed by a panel discussion chaired by

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### From the Editor

Dear Co-operators!

Happy to present the first issue of the year.

The year opened with focus on core activities; inclusion of youth and capacity building. The ICA reached out to campuses in India and Bhutan through pilot project on financial literacy for youth cooperation. The 'Resource Guide' for advance training of the co-operatives has been launched by the ICA President. This issue also covers meeting of the office Bearers of the Women's Committee, held to review progress and discuss implementation plan of the year.

From the region, Indian co-operative movement hosted the round table dialogue to promote financial solidarity enterprises and India's first Mobile App is also launched.

The co-operative movement is thriving to attain sustainable development.

– Savitri Singh

#### **MEMBERSHIP POSITION**

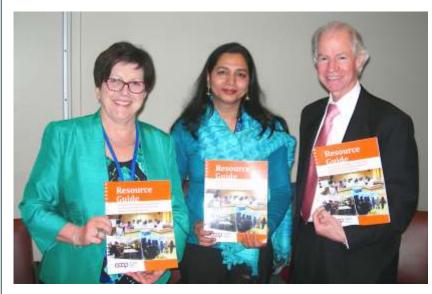
ICA GLOBAL: 228 Members + 39 Associate Members from 93 countries

ICA-AP: 85 Members from 26 countries

Mrs. Savitri Singh, advisor – gender Programmes and Communications, International Co-operative Alliance for Asia and Pacific. The panel was comprised of Dr Dinesh, chief executive, National Co-operative Union of India; Dr Navin Anand and Dr Sukesh Zamwar. Participants committed to forming working groups at the SRCC to further the work areas of the proposed project.

Based on the key recommendations of the pilot activities in Nepal, Bhutan and India, the Youth Project of the International Co-operative Alliance for Asia and Pacific will continue to develop new initiatives related to establishing thematic youth co-operatives and tailored to local interests.

### President Dame Pauline Green releases ICA-AP Resource Guide



Mrs. Savitri Singh with Dame Pauline Green, ICA President and Mr. Charles Gould, ICA Director General.

On the occasion of International Women's Day 2015, and during a panel and debate at the United Nations in New York, on the theme of "Cooperatives: Gender Equality and Women's Empowerment", the International Co-operative Alliance Asia and Pacific Women's Committee presented the Resource Guide for Training on Entrepreneurship Development of Women and Gender Equality.

President Dame Pauline Green released the Resource Guide for Training on Entrepreneurship Development of Women and Gender Equality in New York on March 10, 2015. This publication by the International Cooperative Alliance Asia and Pacific (ICA-AP) Women's Committee coincides with the International Women's Day and the Beijing+20 celebrations taking place in the United Nations Headquarters. The Resource Guide fits with Equality, the theme for the International Cooperative Day to be celebrated on July 4, 2015. The guide is an update to the ICA-ILO-COOPNET leadership training manual published in 2005. During the nine years since the release of the manual, thousands of co-operators have been trained and more importantly provided feed-back on the contents. The updated guide comes directly from ideas, suggestions and demands of the women themselves, filtered through their trainers to the ICA-AP Women's Committee.

### Fostering Core Leaders of Agricultural Co-operatives



Mr. A.K. Taneja, Mr. Toshiyuki Shinda and Mr. Konno Masahiro with the participants.

The 2nd Training course on "Fostering Core Leaders of Agricultural Co-operatives-2014" was organized by ICA-AP, in Thailand and Japan from 25th February to 4th April 2015. The overall objective of the training program was to assist fostering of the core leaders, who are expected to play the leading roles in agricultural cooperatives and farmers' groups that will contribute to the improve the agricultural production and income of the farmers in the LDCs of Mekong river countries and South Asian countries. The training program was implemented by the ICA-AP with the collaboration of Co-operative League of Thailand (CLT), Cooperative Promotion Department (CPD), Ministry of Agriculture and Cooperatives, Kingdom of Thailand, and Institute for the Development of Agriculture Cooperation in Asia (IDACA), Tokyo (Japan). The Training Course was financed by the Ministry of Agriculture, Forestry and Fisheries (MAFF) of the Government of Japan.

Dr. Kok Dansmaran Chairman of Co-operative League of Thailand inaugurated the training course on 26th February 2015 at CLT. Mr. Okamoto Koichi, First Secretary, embassy of Japan in Thailand, Mr. Panuwat Na Nnakornpanom, Director (Planning), CPD, Mr. Terunuma Hiroshi, Overseas Co-operative Development Consultant, Institute for the Development of Agriculture Cooperation in Asia (IDACA) and Mr. Nakorn Tangavirapat, Executive Director, CLT were present in the event. Mr. Balu Iyer, Regional Director ICA-AP greeted them via Skype from New Delhi, India.

The training course witnessed 10 participants from 6 countries: Bhutan, Cambodia, Lao PDR, Myanmar, Nepal and Vietnam. The Training was conducted at the training centre of CLT in Bangkok, Co-operative Technology Transfer Centre 5 of CLT at Korat (Nakhon Ratchasima



The Certificates of Participation from the ICA as well as from the IDACA were awarded to the participants at the end of the closing ceremony.

Province). After completion of CLT/CPD module in Thailand, the participants moved to IDACA, Japan on 16th March 2015.

Closing ceremony at IDACA was held on 3rd April 2015. Mr. Toshiyuki Shinada, Dy. Director of International Cooperation Division, MAFF, Mr. Konno Masahiro, Executive Director, IDACA and Mr. A.K. Taneja, Project Coordinator, ICA-AP, addressed the participants. Mr. Chandra Prasad Dhakal, participant from Nepal, presented a vote of thanks on behalf of all the participants.

Mr. Charles Gould, Director-General, ICA and Mr. Balu Iyer, the Regional Director, ICA-AP, signed the ICA Certificates of Participation and Mr.Konno Masahiro, Executive Director of IDACA, signed the IDACA Certificates.

## Round table dialogue to promote and finance Social and Solidarity Enterprises

Mumbai, India was the venue for the two-day round table dialogue (RTD) on the role of co-operative banks and social finance institutions in promoting and financing social initiatives and social and solidarity enterprises (SSEs).

The RTD was organized under the aegis of the National Federation of State Cooperative Banks (NAFSCOB), Eco Foundation for Sustainable Alternatives (EFSA), the International Cooperative Alliance Asia and Pacific (ICA-AP), the Mont-Blanc Meeting International Forum of the Social and Solidarity Economy Entrepreneurs (MBM), the International Co-operative Banks Association (ICBA) and

economy workers, service provisioning NGOs, solidarity finance schemes, amongst others. Its role has become even more significant in recent years, as it has proved to be a major anti-cyclical force in confronting the economic crisis.

The presentations by Co-operative Banks and Social Banks at the RTD showed the deep roots both have in rural and urban areas of India. The Primary Agricultural Cooperative Societies (PACS) at the village level have played a significant role in implementing the directives of the Reserve Bank of India (RBI) and NABARD into agriculture



Mr. Balu Iyer with Co-operative delegates at the Round Table Dialogue.

the International Association of Investors in the Social Economy (INAISE). In attendance at the meeting were over 30 representatives from State and Urban Co-operative Banks, National Federation of Urban Co-operative Banks, National Co-operative Agriculture & Rural Development Banks' Federation, National Bank for Agriculture and Rural Development (NABARD), UNDP, National Cooperative Union of India, Anupamma Pariwar Group, SEWA, IFFCO Foundation, and subject matter experts.

SSEs are composed of a plurality of organizational forms that produce goods and services to their members or to the community. They are based on the primacy of people over capital, hold a long-term perspective, emphasize participation of member's stakeholders in the governance of the organization and reinvest profits into their mission. SSE includes cooperatives and other forms of social enterprises, self-help groups, community-based organizations, common groups, associations of informal

credit; but, remain captive instruments of the policies of the Central and State Governments.

The Co-operative Banks have been at the forefront of setting up and nurturing of Self Help Groups (SHGs) that covers 100 million households, and caters to a segment that forms the core focus of the initiatives related to the SSE. The Social Banks with a singular focus on members have empowered them not only with financial services, but also many non-financial services, to overcome their many social problems, including insurance. Co-operative Banks and Social finance institutions mainly cater to the needs of the unorganized or informal sector that constitutes a pivotal part of the Indian economy as they account for more than 90 per cent of workforce and about 50 per cent of the national product.

Given the importance of the SSEs, the RTD emphasized the need for concerted action at the global, national and local

level. The MBM as an observer on the UN Inter-Agency Task Force on Social and Solidarity Economy has been advocating for governments to promote innovative social and economic forms of organizations to pursue both Financing for Development and Sustainable Development Goals and foster a favourable framework, including a more favourable access to financing and regulatory systems to encourage SSEs. Social and Solidarity-based Finance (SSF), including Cooperative Banks and Social Finance, rooted in the territories, can generate local resources to promote sustainable development in India. The ICBA and NAFSCOB will sign a Memorandum of Understanding to bring to the attention of policy makers issues relating to capital infusion and prudential norms that have been holding back cooperative banks from achieving their full potential. At the same time, cooperative banks needed to improve governance, professionalize, and adopt modern technology based solutions. The RTD was agreed that PACS needed to be revitalized and allowed to deal with range products to help achieve the goal of greater financial inclusion. In this

regard, it was encouraging to hear NABARD's policies to promote PACS to be one-stop shops to aggregate and provide value addition in financial and non-financial terms. The RTD provided a good platform for sharing experiences and this brought out the need to have mechanisms for ongoing communication. The UN Solution Exchange provides one such. The RTD provided a number of examples in product and process innovation that would be collated and shared widely. The need to give importance to women who constitute the backbone of the informal economy was shared by all. The participants agreed that the cooperative difference lies in bringing attention to members, retaining their trust, and providing services that meet their financial and non-financial needs. Cooperatives are well positioned to do that. Partnerships within SSE, particularly between Cooperative Banks, all cooperatives and SSE organizations, can give rise to innovative and integrated solutions to meet people needs. Both international and Indian partners agreed to continue dialogue.

### Global Survey shows rising women's participation in Co-operatives

A Joint survey by the ILO and By the International Cooperative Alliance reflects gains for women in cooperatives while pointing to the need for better recognition by governments.

**Brussels, on 9th March 2015** – An online survey conducted by the International Labour Organization's (ILO) Cooperatives Unit and the International Co-operative Alliance shows 75 per cent of survey respondents feel that women's participation in co-operatives has increased over the past 20 years. The findings came ahead of a panel and debate that was held on 10th March 2015 at the United Nations in New York, called "Cooperatives: Gender Equality and Women's Empowerment." The panel was organized as a side event to the 59th session of the Commission on the Status of Women, which took place from 9th to 20th March. Regarding the survey findings, president of the International Co-operative Alliance, Dame Pauline Green said, "The Alliance and ILO joint survey highlights the unique effectiveness of the co-operative model in providing women with a dignified way of out of poverty, often away from violence and abuse."

"I am also thrilled with the survey's indicators towards a high number of women in leadership positions, particularly in our finance and insurance co-operatives," she added.

Key findings indicate that co-operatives are having an increasingly positive impact on women -- 80 per cent of survey respondents felt that co-operatives are better than

other types of private or public sector business in advancing gender equality.

"Co-operatives have a history of contributing to equality as well as to economic and social empowerment," said Simel Esim, Chief of the ILO Cooperatives Unit (COOP). "Considering that 2015 marks 20 years since the adoption of the United Nations' Beijing Declaration on gender equality and women's empowerment, these survey results reflect a positive trend for women's involvement and advancement through the co-operative movement," she added.

The poll of nearly 600 respondents included co-operative practitioners, civil society organizations, academics, and government workers. Fifty per cent of respondents were from Europe and 15 per cent from both Asia and North America, respectively. The remaining respondents were from sub-Saharan Africa, South and Central America, and the Middle East and North Africa.

The Alliance and ILO joint survey highlights the unique effectiveness of the co-operative model in providing women with a dignified way of out of poverty, often away from violence and abuse.

- Dame Pauline Green

#### **India's First Mobile Apps on Cooperation** Launched



Institute of Co-operative Management, Bhopal has developed India's first mobile app on cooperation which was launched on 18 January 2015. Dr A.K. Asthana, Director of ICM has developed the app for the purpose of "easy and digital learning in Cooperation". This app is developed for android smart phones and it is absolutely free for download from Google Play Store. Developer had vision to take cooperative education and training to digital level and develop a mobile app through which Cooperation and cooperative management should be made available on mobile phone. Mobile market in India is growing with CGRA of 13% and that of table is growing with CGRA 7%. Cooperative leaders, academicians, researchers, students and cooperative trainees are using smart phone for every purposes. The same mobile phone has been targeted for providing cooperative education and training also. In first phase subject of cooperation has been launched in this mobile app. This apps contains various topics of cooperation such as definition and meaning cooperation, principles of cooperation, values of cooperation, Objective of Cooperation, Origin of cooperative movement in India, development of cooperatives during (1904-1947) and major recommendations of various committees on cooperatives till High Power Committee on Cooperatives. This is very

exhaustive and authentic in content which is ready for download by millions of people associated with cooperative movement not only in India but also abroad. This app also contains information about Institute of Cooperative Management, its activity and its team. It has been made available free of cost on Google play store for benefits of millions of co-operators. This mobile app has achieved several major feats by its publishing. This is first mobile apps developed by any RICM/ICM/VAMNICOM in NCCT complex and also its first mobile apps on Cooperation India.

#### How to download this app

You need android based smart phone (like Samsung) and internet connection. Visit Google market or Google play store. Type Coop ICM Bhopal in search bar

And you will find following icon



Click on this bar and follow instruction for downloading. It takes 2 - 3 minutes to download on mobile phone depending on speed of internet in local condition. It is absolutely free so download.

You can post your comments or reach to Developer in case any problem of downloading at icmbplapps@gmail.com

#### Meeting of the Office Bearers of ICA-AP **Committee on Women**

The Meeting of ICA-AP Committee on Women along with the Office Bearers took place in Co-operative League of Thailand (CLT) Bangkok on 31st March 2015. The Meeting witnessed Ms. Masako Shimbo, Chairperson of the Committee Mrs. Savitri Singh, Secretary of the Committee, Mr. Phanuwat, Head of the International Affairs Department of CLT, Ms. Kruewan Boonrin, Member of the ICA Committee on Women represented (AWCF) Asian Women Co-operative Development Forum and Ms. Nitya Chairperson of the Primary Agriculture Co-operative, Thailand.

The meeting witnessed a glimpse of Mr. Nakorn Tangavirapat, Executive Director of International Affairs of CLTwho greeted the participants but he had to leave as he had some important work. The meeting was commenced by the Committee Chairperson, Ms. Shimbo where she gave a warm welcome to the participants and thanked CLT for hosting the meeting and their hospitality.

The minutes of the meeting which was held last year on 21st March 2014 at NATCCO Manila, Philippines was circulated among the Office Bearers and was approved since there were no comments and observations received.

The three following new members were welcomed by the ICA-AP committee on women.

- i. Ms. Judith Bernaldez Salcedo Gender Board, VICTO National, Cebu, Philippines
- ii. Mr. Jacinto Abalon Tibe Gender Focal Person, VICTO National Co-operative Federation & Development Centre, Lahug, Cebu City, **Philippines**
- iii. Ms. Daw Khin Khin Deputy General Manager, Central Co-operative Society Ltd (CSS) Myanmar

The Secretary of the Committee initiated the discussion on



Mrs. Savitri Singh with the participants at CLT office

increasing the membership and gave a proposal that CLT should nominate at least two members as they have large number of women engaged within their network. Mr. Phanuwat also added that large numbers of women are working for agriculture co-operatives in the country and CLT will consult with the Agriculture Co-operative Federation of Thailand for nomination for suitable person and at the same time he introduced Ms. Nitya, a Co-operative leader from Agriculture Co-operative Federation of CLT.

The current membership position of the Committee is 14 members from 10 countries.

Ms. Savitri Singh mentioned that all the activities which were listed on the Work Plan 2014 have been completed successfully. She also brought out new Work Plan-2015 which was approved by the committee in the last meeting which was held on 16th September 2014 Bali, Indonesia and are listed as under:

- 31st March 2015- Meeting of Office Bearers of ICA-AP Committee on Women, CLT Bangkok.
- Resource Guide on Advance Training of Co-operatives for Entrepreneurship and Development and Women Empowerment which was been printed by ICA-AP had

been released at the Global level in New York and also in the regional level in Singapore.

- The Training of Trainers on 'Management Capacity Building of Women for Gender Integration and Cooperative Development' will be held from 11 to 15th May 2015 in Mongolia for the co-operative members of Mongolia in collaboration with the Mongolian Agricultural Co-operative (NAMAC).
- The Workshop on Enhancing the Role of Women in Cooperative Business will be held in September 2015 in Palestine in collaboration with ICA member, The Economic and Social Development Centre of Palestine (ESDC).
- The Newsletter of the Committee is being published regularly

The Regional Director of ICA-AP, Mr. Balu Iyer has suggested few points to add on in the activity plan, they are:

 Collection and analysis of sex disaggregated data in cooperatives is crucial for monitoring, evaluation and implementation of project for women empowerment and gender equality in co-operatives. Most of the members of the ICA-AP do not have system/practice of maintaining sex disaggregated data of their members.

Mr. Phanuwat gave information that Thailand is not in practice to count men and women members separately. ICA-AP had commissioned "Engendering database in co-operatives" for the first time during the year 2005-2006. The study work came out with interesting information on lower to negligible number of women participation at all levels such as membership, management as well as at leadership. The purpose of this project was to assess the progress after the Tagaytay-1997 and the result of the study was presented in Tagaytay-2006 at Regional Conference.

Therefore, it was discussed in the ICA-AP office that after almost a decade of the first study and Tagaytay Conference

2006, it is logical to commence the study again to review the progress.

Ms. Masaka Shimbo stated that ICA Global Office along with ILO had launched a similar study of data in the beginning of this year. It is advisable to see the study report of ICA Data Project and then share the finding of the study with other members to compare how other countries are ahead/doing better on the issue.

Mr. Phanuwat and Ms. Kruewan volunteered to share information of their respective organisations and made presentations on the activities of CLT and its endeavour for empowerment of women and Women Empowerment and Gender Mainstreaming activities of CULT respectively.

# ICA-AP Members Award: IFFDC wins Times Social Impact Award



IFFCO's arm Indian Farm Forestry Development Cooperative has won the Times of India Social Impact Award in the environmental category.

This prestigious award is aimed at recognizing the work towards saving the environment and empowerment of the people. Indian Farm Forestry Development Cooperative has done a lot in the field of Farm Forestry, Revival of salt affected area and water logged lands.

The award was announced on the auspicious occasion of International Women's Day made the event special. "Women in Cooperatives" has been is the theme of in majority of cooperative seminars. IFFCO's MD, Dr U.S. Awasthi used the occasion of International Women's Day on March 8 to reiterate the urgency of involving more and more women in the cooperative movement.

## ICA-AP launches its official Social Media sites





Please visit our Facebook page, International Co-operative Alliance Asia and Pacific and also follow us at Instagram icaasia.pacific

https://www.facebook.com/pages/International-Co-operative-Alliance-Asia-and-Pacific/1420681318243979?fref=nf https://instagram.com/icaasia.pacific/

#### **Upcoming events**

- 1. Training of Trainers Program for Mongolian Co-operatives.
- 2. Regional Director's visit to NACCFL and NCF/N, Nepal
- 3. Regional Director's visit to China on re-revision of election rules of ICA-AP Regional Board.