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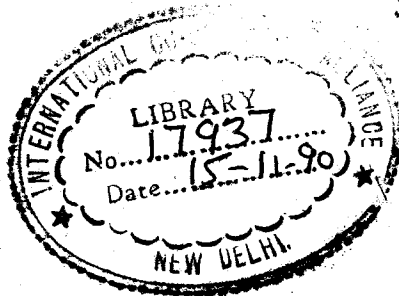
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Better Living Activities
pushed on by the Agricultural
Cooperative organizations

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Chapter 1 Tendencies in agriculture and farm villages and problems to be solved

1. A trend of economic environment

(1) Characteristics of the economic growth in Japan

The economic growth rate in Japan has been keeping between 3 - 5 percent annuary since the second oil shortage and it is estimated to keep about 4 percent with slight ups and downs from now on. The processing assembly industries are developing remarkably in these days, however they are highly depending on exports and are being the cause of trade imbalance and accelerating trade frictions with importing countries. This in turns, reflecting the demand pressures for expanding imports of agricultural products to be beard by Japan from the United States of America and others. Unless the Japanese economy change modify it's structure of excess dependence on exports, the pressure for exporting agricultural products may be stronger than it was used to be. The industry is shifting to more soft area or service sectors and the proportion of the tertiary industries is increasing both in production value and in working population and the tendencies are expected to be continued in the future.

(2) Aginging of rural population and increase of non-farm households invillages

The aging of population is advancing with high speed that we can't see in other developing nations. The population more than 65 years old in 1984 was 9.9 percent and it is expected to be 11.6% in 1985. Therefore, the social problems such as annuity scheme or care of aged people will be more important. Especially in rural areas, due to flow out of young generations to urban area and increase of retired industrial workers the percentage of people more than 65 years old in farm household population became 16.8 percent in 1984. This trend is advancing 20 years to that of average in general and the percentage is expected to be increased in the future.

On the other hand, the flow out of population to three major cities (Tokyo, Osaka, Nagoya) that was seen in high economic growth period became less than before and people prefer to live in local urbanized zones. Disconcentration of population in mountain village area is still advancing.

- (3) Development of communication methods and technical innovation
The high communication methods are developing with very high speed due to innovations in science technology. For example, videotex, new media to use satellite for broadcasting system or development of communication network by Information Network Service. The waves of these high communication methods are to give large impacts for agriculture and farm village life. Recently, the development and utilization of animals and plants resources by biotechnology such as cell fusion and gene exchange are flourishing. This may develop more in the future and this will affect largely upon agricultural production and food processing.

2. A trend of demand/supply of agricultural products and stable supply of food

- (1) A change in eating habit and a trend of demand/supply of agricultural products

1) Stagnation of food consumption

The per capita calory intake per day in fiscal 1973 was 2,582 calories and that is shifting with slight changes. In 1983, the per capita calory intake per day was 2,593 calories. The trend will be continued in the future judging from the increase of non-heavy works, achievement of certain standard of physique and advancing high aged population. It is said that the stomach of Japanese are already satisfied and under the increase of aged people, the quantity expansion of demand for agricultural products can not be expected. The value evaluation of people on food is diversified, they prefer food with healthy and non food additives and natural hand made products and diversification of food consumption is advancing. This trend may be continued in future.

2) Prospects on demand for agricultural products

The prospects on demand for agricultural products till 1990 is basically same as before however there may be changes according to commodities or in quality composition within same commodities. That will be clearly seen in the increase of demand for milk/dairy products and meat especially beef. On the other hand, the demand for rice is prospected to keep decreasing though the decrease rate will be minimized. The per capita demand for vegetables will be almost same and the total demand will be slightly increased. The per capita demand for fruits will be slightly decreased and the total demand will be leveled off.

(2) Public opinion for food and agriculture and improvement of food self sufficiency rate

Many people have anxieties for the way of food supply because of the world wide trend of population explosion, expansion of desert and food shortage in African nations. According to the survey of the Prime Minister's Office in 1984, 3/4 of people replied to the questionnaires that it is desirable to promote self supply of agricultural products if those are possible to be self sufficient. Food self sufficiency rate in Japan is comparatively lower than those of other developing countries and it was 72% in 1983. Above all, the self sufficiency rate of cereals is 32% that is very low standard. In addition to this, the pressure for import liberalization of agricultural products from U.S.A and E.C is becoming stronger due to the increase of trade deficits against Japan and the trend will be stronger. Moreover, in domestic environment, the criticism that agricultural sector is over protected and the pressure for promotion of import liberalization will be stronger in future.

We are insisting that international division of labour based on the principle of industry's comparative advantage and principle of trade liberalization can not be directly applied for agriculture. Instead, we have emphasized the principle to supply food from domestic products as much as possible. In the United States of America and other are also restricting imports of key agricultural commodities in any means and Japan is already opened the market of agricultural products in large quantity.

If import liberalization of agricultural products were promoted in a same manner by principle of import liberalization of industrial products, Japanese agriculture would face the risk of collapse from the ground up. Food is not only a commercial product but vital to our very existence. Every nation has the right to enjoy healthy eating habits to meet the needs and circumstances of their own countries. Basically, international farm trade must be carried out by nation by exploiting their own natural resources and also by respecting the higher food self supply rate attained by other nations, without intensifying the race for efficiency with international competitiveness as the sole yardstick. We need to further make efforts for playing important roles of agriculture that is stable supply of food for people or conservation of land, moreover to restructure Japanese agriculture by getting mutual consent of non farmers.

3. Changes of structure in agriculture and farm villages

(1) A trend and prospects of agricultural labour

In parallel to the decrease of farm household population, the number of agricultural workers has been decreasing.. If this trend is continued, the number of agricultural workers may below 10 million in 1990. Of which the number of core agricultural workers was 4.41 million in 1982 and that of 1990 will be 3.4 million and proportion of more than 65 years old will be 26%. The number of newly graduated students to be employed in agriculture is decreasing and it was less than 5,000 in 1984. There were 2.15 million farm households who don't have young generation to succeed farming and the number of young farmers who succeeded farming at present is only 240,000. The number of farmers who retired from industrial works after the service till retirement age and returned to farming works are increasing. This trend is prospected to be continued from now on and the weakening in agricultural labour as a whole is worried. If the trend continued, there is a possibility of breaking out of regions those can't maintain regional agriculture, function of farm village and devastation of land is worried.

(2) A trend of farm land utilization

The ratio in decrease of arable land is becoming small recently and the area to be converted for other purposes is about 20,000 hectares every year. The total arable land area in 1984 was 5 million and 400,000 hectares that was 100,000 hectares belows the necessary farm land area of 5 million and 500,000 hectares for supplying minimum quantity of foods for a nation with domestic productions only.

In addition to the reduction of farm land, the utilization ratio of farm land is also stayed in a low level of arround 103 percent.

The fludization and concentration of farm land is promoted with small scale. For example, the concentration of farm land for farm households with more than 3 hectares of farm land is only 12 percent. More over, only 33 percent of farm land in the country completed land consolidation with enough scale to contribute to improvement of productivity accompanied with fludization. Concentration of farm land or improvement of farm land utilization ratio. Therefore, it is necessary to promote land consolidation project together with development and fludization of farm land more possitively.

(3) A trend of farm households and farm villages

The farm household income has increased slightly supported by increase of off-farm income inspite of stagnancy of in-farm income. However, recently, because of stagnant economic growth, stagnant wage increase and worse employment circumstances the increase of off-farm income is being very small. Under these circumstances, the income from annuity and others are increasing and agricultural dependency was dropped into 19.3 percent in the total farm household income in fiscal 1983.

Agricultural income as a whole is stagnant, however in the case of full-time farm households those having core male agricultural labour and part-time I farm households are increasing the agricultural income. Thus, the farm household economy is different according to the condition of holding labour power. The total number of farm households in 1984 was 4 million and 440 thousand of which there were 13.6 percent of full-time farm households.

The number of full-time farm households are increasing but this trend is brought out by the increase of high aged farm households and the other full-time farm households are decreasing.

The number of part-time class I farm households are decreasing and the trend is seemed to be going on. The number of part-time class II farm households were increased largely upto 1975 but recently they were decreasing. The number of farm households having constant off-farm works have increased in the past but the number was leveled off recently.

The proportion of non-farm households in farm villages are increasing due to advancement of construction of housing of non-farm households in rural area and the percentage was 77 percent in 1980. Because of increase of non-farm households in farm villages, the function of hamlets for cooperative activities in joint works and in living aspects such as maintenance of farm road or irrigation channels were weakened.

4. Future problems to be tackled

There are three major problems to be solved for the development of agriculture under various changes of circumstances in agriculture and farm villages.

The first problem to be tackled is to promote expansion of demand for domestic agricultural products through promotion of high quality low cost and planned production of agricultural products. The food consumption is stagnant and the share of domestic agricultural products is dropping due to increase of imported agricultural products. The production of major agricultural products are needed to be controlled due to over supply. The interests of people for food and eating habits are being higher and they prefer healthy, safe, natural and hand made products. Therefore, the necessary tasks are to supply low cost and high quality products for expansion of demand for domestic agricultural products to compete with imported agricultural products and to meet the demand of people. It is also important to promote effective demand/supply control in line with import control measures.

The second problems to be tackled is to establish agricultural production system to utilize regional resources. While core agricultural labour power is decreasing, aged farmers and aged farmer who returned from industrial works after retirement are increasing. The land utilization ratio was dropped and idle lands are expanding. Due to over investment of farm machineries and facilities unsuitable for management conditions, the effective use of them can not be promoted and development and utilization of other regional resources are not satisfactory.

Therefore, it is very important to fully utilize regional labour power, farm land, machineries and facilities and other resources and establish production system to promote effective utilization of these resources.

The third problem to be tackled is to construct rural society filled with vitality. Under the trend of stagnancy in agriculture, non-farmers and aged people are increasing in villages and dispopulated area is expanding. People's awareness for regional solidarity became less and vitality of people were weakened. This causes serious problems for maintenance of regional resources such as land and water.

Therefore, it is very necessary to develop chances of various occupations to meet the condition of labour power in the region and also to promote readjustment of comfortable living environment.

Environment surrounding agricultural cooperative management in Japan

(1) Present situation and tasks of various policies for implementation

Agricultural cooperatives in Japan adopted a resolution in the 16th national congress of agricultural cooperatives calling for formulation and implementation for strengthening and renovating management on the basis of future perspective on the structural change in the environmental condition surrounding agri. coop management.

With this set as basic target, following two things is were set up. Firstly, change into a business operation which can be accepted widely by member farmers and giving full play as bases for farm guidance, cultural and better living activities of member farmers.

In order to realize the targets, two things were put forwards for implementation. Namely, thorough rationalized and efficient management and strengthening of business functions.

As a result, awareness has been risen gradually that environment surrounding business and management of agricultural cooperatives at its different level has become severe. Thus, improvement in consciousness is making its headway. In regard to rationalization and efficiency of management, such measures as restraint of increase in personnel, curtailment of business administration costs, reduction of inventory assets, restraints in the investment of fixed assets and etc. have been taken.

However, of the items put forwards as tasks to be tackled, no noticeable achievement has been made in the area of promotion of amalgamation of agricultural cooperatives and review of functions of branch offices. In terms of strengthening of functions of business, national federations have come up with main tasks and measures in an effort to consolidate functions of business transactions through affiliated cooperative channels in a middle term perspective and according to the different level of coop organization.

To cite some examples, realization of joining in all Japan banking bill network system, start in agri. cooperative savings, network system, expansion of business on transfer of miscellaneous accounts, development of new items, expanded business volume on loanings to other institutions than pref. credit federation of agri. coops.

In the area of mutual insurance business, lowering of rate of insurance premium, revision of mechanism of insurance, development of new insurance policy, improvement and review of computer system as having been embodied by the construction of the computer centre in Osaka city.

In this way, the third three year plan of mutual insurance business of agri. coops has been smoothly implemented. In the area of economic business, deliberations and reviews have been made in the committee relating to the agri. coop economic business to cope with the problems according to items to be handled.

As a consequence, following things were decided to be promoted.

- (1) To map out future course and direction ,
- (2) expansion of business in making demand and supply adjustment of priority vegetables by introducing functions of adjustment of supply of commodities among producing areas,
- (3) Change of supply zone by feed manufacturing factory on the basis of the policy on rationalized supply system from macro point of view,
- (4) establishment of supply conditions corresponding to voluntary promotion functions in the handlings of fertilizer and agri. chemicals
- (5) improvement of supply & purchase system such as agreement purchase, annual specially discounted purchase in farm machineries,
- (6) formulation and promotion of measures for improvement in the operation and management of cooperative stores.

There are still some tasks which remained unsolved. While changes in the environment conditions surrounding agri. coop management is accelerating its speed, expansion in business transaction has become dull, causing stagnancy or regression in its share. So improvement of business functions is yet to be improved.

(2) Trend of businesses and management of primary agricultural cooperatives and affiliated federations

a. Trend of businesses and management of primary agricultural cooperatives

What is characteristic about the business trend is that slump in the expansion of business turnover can be notably observed. Looking at it according to each business, of credit businesses, saving outstandings stood at 36 trillion yen as of the end of '84. However, increase ratio against previous year in fixed savings has been declining year by year.

Loaning outstandings stood at 12 trillion yen, showing a lower ratio of one-digit increase since 1976 in terms of increase ratio against previous year, in particular, its drop over the last two years has been observed conspicuously.

As for mutual insurance business, long term mutual insurance policy holdings as of the end of 1984 recorded at 194 trillion yen, however, expansion ratio of new business contract has been stagnate year by year, while expansion ratio of short term mutual insurance also has been showing a stagnant trend.

Share of insurance held by agri. coops in the rural market has made an little increase since 1975 and it's share is around 40%.

As for economic business, its marketing business turnover registered at 6.5 trillion yen (estimation) in F.Y.1984. Reflecting imbalance in demand and supply of farm products and stagnancy in prices, production control of rice and curtailment in the governmental subsidy of agriculture, environment surrounding the business has become severer. Purchasing business turnover was 5 trillion yen in F.Y. 1984 (Estimation).

Its growth ratio has been stagnant notably from 2 digit in 1980 - 1981 to 1 - 2% in 1980 - 1983.

Viewed from income and expenses, growth in total profit of business caused by stagnancy in business turnover shows dull trend. However, current surplus has been being recovered since 1981 due to securing of interests margin and reduced expenses in the business administration costs.

b. Trend of businesses and management of affiliated federations

The same trend can be basically observed in regard to the trend of businesses and management of affiliated federations.

Saving outstanding in the F.Y. 1984 in the prefectural credit federation of agri. coops stands at 26 trillion yen, showing ratio of 2 digit increase, while loan outstandings decreased and accordingly saving loan ratio has been declining every year. But in terms of income and expenses, it has been showing profits since 1982 with its profit margin favorably recovered and capital gains increased.

The same trend can apply to the business and management trend of the Norinchukin bank.

As for the trend of businesses and management of prefectural and national mutual insurance federations, one can observe slump in the business and the ratio of its additional income has been in a dull trend caused by the change in the ratio of insurance premium. Thus its increase ratio against the previous year in F.Y. 1983 remained at 6.5%, showing only a minor increase. Given expansion trend in both long-term and short-term insurance, in the ratio of business administration costs to additional income it now exceeds 50% in the prefectural mutual insurance federations of agri. coops. Thus expansion of business volume is expected to be severer in the future.

As for business results of economic federations over the recent 4 years up to 1983, average increase ratio per annum in terms of total profit of business is 5.0% amid the stagnant trend in the growth of business turnover, whereas profits accrued from business recorded minus 8.3% in its annual increase ratio mainly because of the fact that business administration expenses was 7.9% exceeding the growth rate of total business profits.

Business of Zennoh is subject to fluctuations in the business profits depending upon year being caused by variable factors in the structure of income and expenses such as oversea influences. Thus Zennoh finds itself in a severe situation in the income and expenses just as in the case of prefectural economic federations.

c. Expanded trend in the management gap between primary agri. coops and federations

One can not disregard the fact that the gap in the management between them is large and that it tends to get expanded. To cite its example of MPCS in the F.Y. 1984, ratio of agri. coops whose business management got aggravated incurring losses in business profit accounted for 33.4% of the total agri. coops, whereas ratio of those agri. coops in which increase in current surplus was made accounted for 65.5% against all agri. coops. In addition to this, there exists a large gap in management efficiency among agri. coops in terms of other various ratios on management.

Thus there is a tendency that management gap among agri. coops are expanding amid severe management environment.

This holds true of the federations. One must not forget that this has stood in the way in the promotion of various measures taken for consolidation and renovation of management of agricultural cooperatives and in pushing improvement of business operation.

Appendices

Table 1 Changes in Japanese industries and the structure after the war

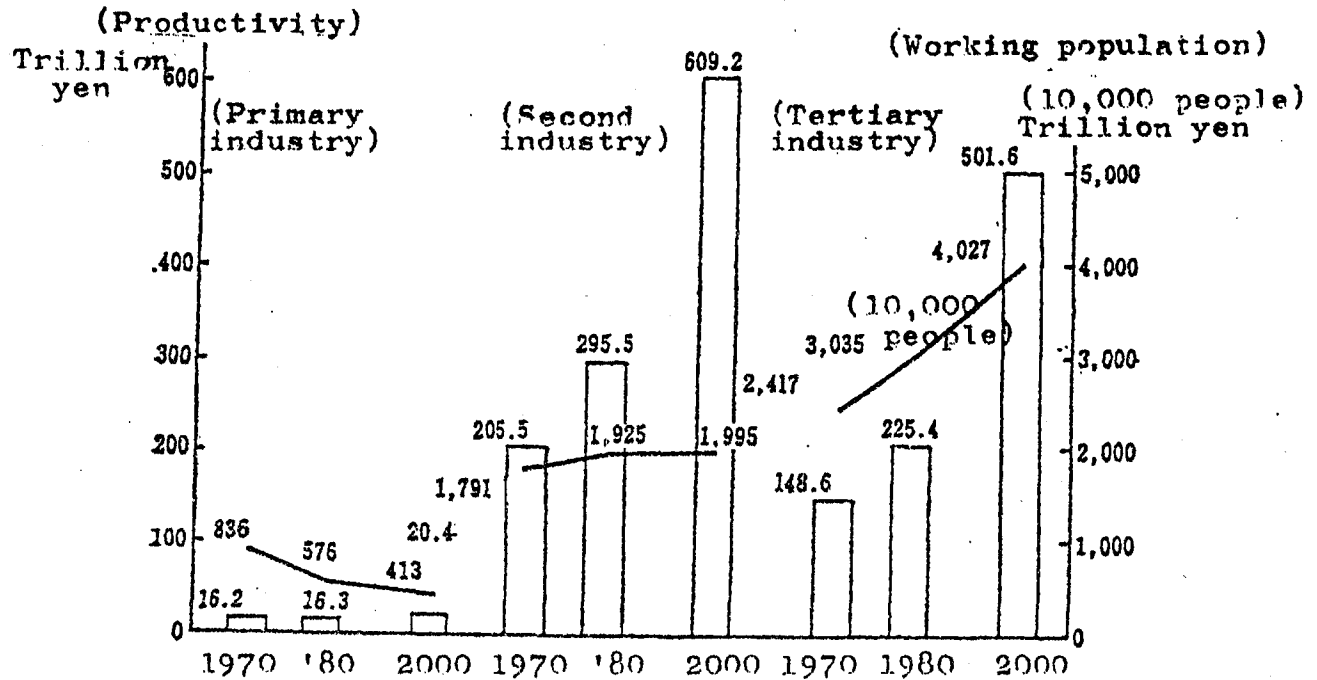
(Unit: %)

year	1950	1955	1960	1965	1970	1975	1980	1981
Production								
Labour Concentration Type	39.8	38.7	28.0	26.9	21.5	22.2	19.4	19.6
Foods.Tabacco	13.4	17.9	12.3	13.1	10.3	11.8	10.4	10.7
Textile	23.1	17.4	12.3	10.3	7.7	6.7	5.1	5.1
China ware. Sand & stones	3.3	3.4	3.4	3.5	3.5	3.7	3.9	3.8
Capital Concentration Type	32.5	31.1	32.0	30.6	31.0	32.2	33.6	31.7
Chemical	16.6	14.3	13.2	12.9	11.7	15.2	16.6	16.2
Steal	9.3	9.6	10.6	9.1	9.5	8.8	8.3	7.5
Non-metal	6.6	7.3	8.2	8.6	9.8	8.2	8.7	8.1
Technology Concentration Type	13.9	14.5	25.7	26.5	32.2	29.6	31.7	33.9
General machines	5.5	5.4	8.9	8.7	11.1	9.6	9.8	10.3
Electric machines	3.1	3.7	8.3	7.8	10.6	8.4	10.3	11.3
Transportation machines	5.1	5.4	8.5	10.0	10.5	11.6	11.6	12.3

Source: The Economic Planning Agency

"Economic White Paper for fiscal 1984"

Chart 1 Prospects for productivity and working population in each industry



Source: National Land Agency

"Survey on prospects for service needs and service industries in the region, March 1984"

Table 2 Trends of part-time farmers employed in other industries (Unit: 1,000 persons)

Industries	Year					
	1975	1980	1981	1982	1983	1984
Construction	13.4	13.3	12.0	11.3	10.1	8.7
Manufacturing	32.3	29.3	30.2	30.3	31.4	35.2
Wholesale retail	17.7	18.2	17.2	17.3	17.6	16.2
Transportation, communication	3.8	3.7	3.9	4.2	3.5	3.3
Service	18.9	20.5	23.1	23.0	24.5	22.8
Public works	5.5	6.1	5.9	6.7	6.3	6.1
Total	100.0	100.0	100.0	100.0	100.0	100.0
Total population	567.8	524.4	451.2	414.7	402.5	354.4

Source: The Ministry of Agriculture, Forestry and Fisheries
"Survey on employment trends of part-time farmers"

(Note): Forestry fishery and other unclear points are excluded in the break down of the table

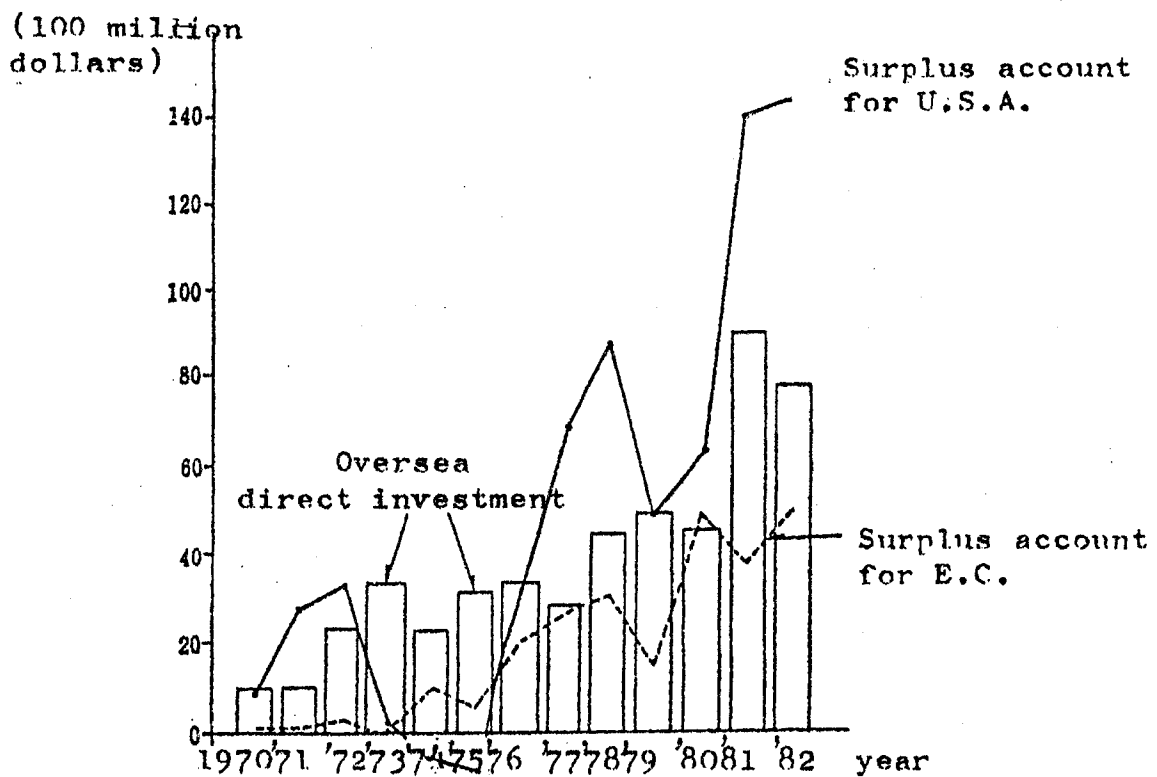
Table 3 Contribution ratio for net gross national expenses

(Unit: %)

Item \ Year	1977	1978	1979	1980	1981	1982	1983
Domestic demand	4.2	6.9	4.8	1.4	1.8	2.9	1.9
Private demand	2.3	5.0	4.7	1.2	1.3	2.7	1.5
Public demand	1.9	1.9	0.0	0.1	0.5	0.2	0.3
Account overseas surplus	1.0	1.8	0.5	3.3	1.7	0.4	1.8
Exports	1.5	0.4	1.9	2.7	2.8	0.1	1.8
Imports	0.4	1.4	1.4	0.6	1.1	0.3	0.0
Gross National Expenses	5.3	5.1	5.3	4.6	3.5	3.3	3.7

Source: Economic Planning Agency "Statistics on economy of a nation"

Chart 2 Japanese account balance for USA and EC and overseas direct investment



Source: Economic Planning Agency "Economic White Paper" 1984

Table 4 A trend of National budget

(Unit:1,000 hundred million yen, %)

	General account	Public project	Issue of national bonds
1978	344.4 (20.8)	58.1 (35.5)	112.9 (32.8)
1979	396.7 (15.2)	65.6 (12.9)	140.5 (35.4)
1980	436.8 (10.1)	68.0 (3.8)	141.9 (32.3)
1981	471.3 (7.9)	69.9 (2.8)	129.0 (27.4)
1982	475.6 (0.9)	72.8 (4.1)	143.5 (30.2)
1983	508.4 (6.9)	72.2 (0.8)	137.9 (27.1)
1984	506.3 (0.4)	65.2 (9.7)	126.8 (25.0)

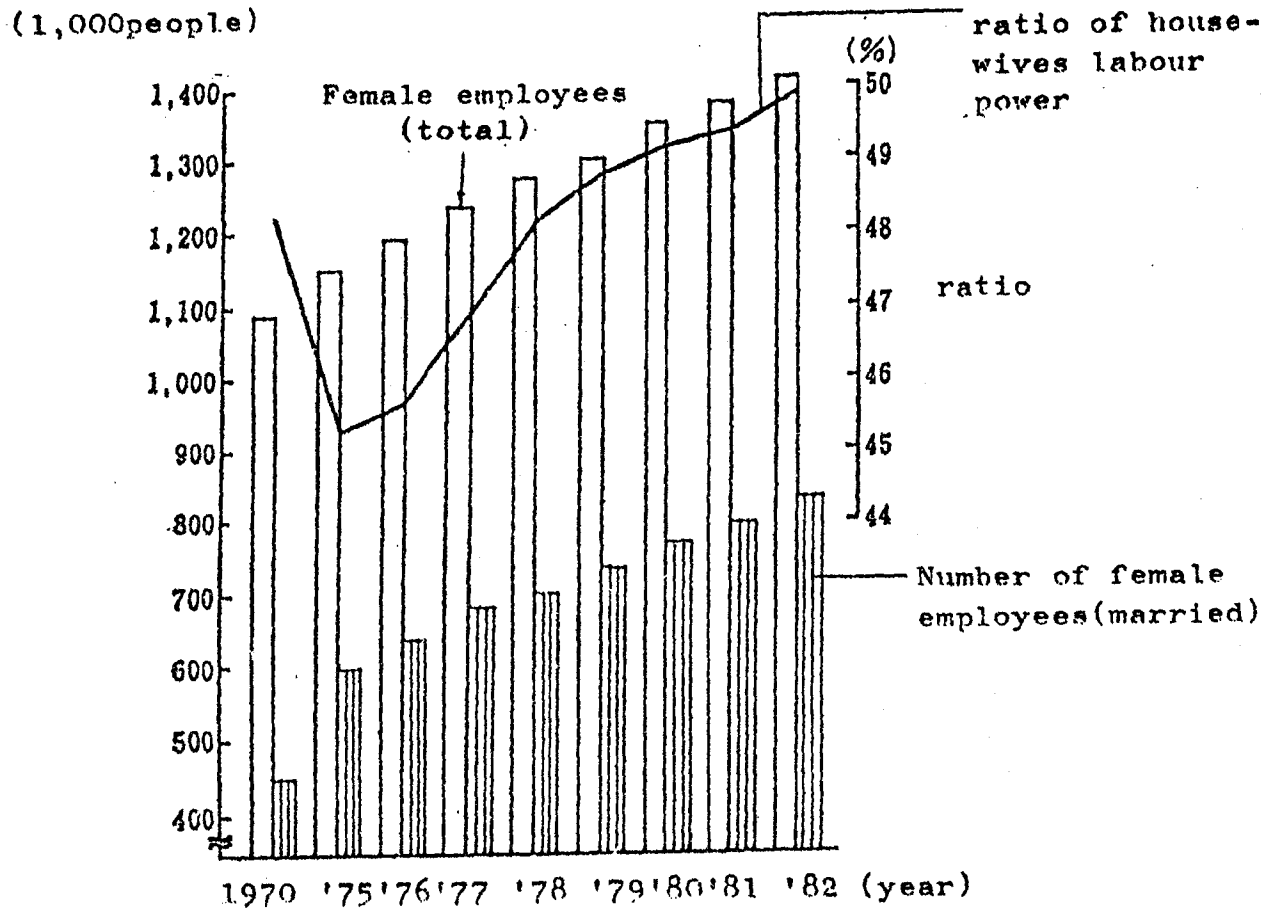
Source: "Charts and explanations on Japanese finance" 1984

Table 5 Changes of population according to ages

	Population (1,000)				Composition ratio(%)		
	Total	0-14	15-64	over 65	0-14	15-65	over 65
1950	84,115	29,786	50,168	4,155	35.4	59.6	4.9
1960	94,302	28,434	60,469	5,398	30.2	64.1	5.7
1970	104,665	25,153	72,119	7,393	24.0	68.9	7.1
1980	117,060	27,507	78,835	10,649	23.5	67.3	9.1
1983	119,483	26,907	80,904	11,672	22.5	67.7	9.8
1990(estimation)	112,834	22,512	86,032	14,290	18.3	70.0	11.6
2000(estimation)	128,119	22,561	85,615	19,943	17.6	66.8	15.6

Source: Prime Minister's Office "National Population Survey"

Chart 3 Increasing housewife's employees



Source: Prime Minister's Office Statistic Bureau
 "Survey on labour power"

Table 6 Ratio of processed foods and out house meals in total food expenses
 (Unit: %)

	1975	1977	1979	1981	1983
Processed foods	36.9	36.8	36.3	37.6	38.3
Out house meals	11.3	12.3	14.0	13.9	14.9

Source: Prime Minister's Office "Year Book on survey of family expenses"

Table 7 Composition of final expenses for Agricultural and fishery food

(Unit: Trillion yen, %)

	Expenses		Ratio	
	1975	1980	1975	1980
Final consumption expenses	31.5	46.8	100	100
Domestic agriculture and fishery production	9.1	11.7	29	25
Amount of imported foods	2.5	3.3	8	7
Food processing cost	7.3	11.7	23	25
Distribution cost	7.8	12.4	25	27
Restaurant service expenses	4.7	7.7	15	16

Source: "Table on industrial linkage"

Table 8 Domestic Agricultural Production Index (1980 = 100)

	1976	1979	1981	1982	1983	1984
Agriculture total	97.8	107.3	101.6	103.7	104.3	109.3
Rice	119.9	121.4	106.0	105.4	107.6	121.7
Vegetables	96.1	102.2	101.8	102.7	99.9	102.1
Fruits	97.1	106.4	94.5	102.2	105.5	90.4
Fresh milk	81.2	99.6	101.7	104.1	108.7	110.2
Pig	73.7	97.9	93.5	96.4	96.0	97.3

Source: Ministry of Agriculture Forestry and Fisheries

"Production index of Agriculture Forestry and Fisheries"

Table 9 Situation of debts of livestock farmers according to animals in 1983

(Unit: 1,000 yen, %)

Types of management \ Item	Saving (A)	Money receiving	Borrowings (B)	Money payable	Disposable income (C)	Saving/loan (B)/(A)	Debt holding standard (B)/(C)
Poultry farming	20,707	53	3,338	934	4,797	16.1	69.6
Broiler farming	12,743	26	4,884	865	4,649	38.3	105.1
Dairy	13,511	30	9,664	733	5,546	71.5	174.3
Beef cattle raising	10,965	47	13,111	2,492	3,544	119.6	369.9
Pig raising	13,430	83	6,984	673	6,039	52.0	115.6

Source: Ministry of Agriculture Forestry and Fisheries

"Statistics on tendencies of funds in farm households"

Table 10 Import of Agricultural Products

(Unit: million dollars)

	Imported amount						Imported Index (1980 = 100)		
	1973		1978		1983		1973	1978	1983
Agricultural products	5,100	100	8,662	169.8	11,253	220.6	76.0	93.0	107.4
Cereals	2,026	100	3,038	150.0	4,171	205.9	77.8	95.3	103.7
Fruits	363	100	764	210.5	1,029	283.5	79.3	98.6	106.2
Vegetables	139	100	447	321.6	627	451.1	57.0	84.4	114.1
Livestock products	1,583	100	2,407	152.1	3,060	193.3	98.9	101.7	115.5
Meat	823	100	1,231	149.6	1,717	208.6	94.1	98.4	125.5
Dairy, egg	146	100	255	174.7	328	224.7	78.4	106.8	98.1

Source: JETRO "Trade of Agricultural and Fishery products"

Table 12 Number of core agricultural workers

1976	1981	1983	1984
(1,000 people)			
5,034	4,240	4,031	3,959
(1981 = 100)	84.2	80.1	78.6

Source: MAFF "Agricultural Survey"

(Note) No. 2 Core agricultural workers are those who works in agriculture in their farm

Table 13 Composition of farmers according to ages

(Unit: 1,000, %)

age year	Total	16-29	30-39	40-49	50-59	over 60	of which over 65
1975	7,907	1,021	1,017	1,705	1,666	2,499	1,660
	100	12.9	12.9	21.6	21.1	31.6	21.0
1978	6,462	472	703	1,007	1,760	2,520	1,693
	100	7.3	10.9	15.6	27.2	39.0	26.2
1984	6,400	418	690	930	1,746	2,616	1,749
	100	6.5	10.8	14.5	27.3	40.9	27.3

Source: MAFF "Agriculture Census" "Agriculture Survey"

Table 14 Tendencies of employment for other industries and return from other industries to agriculture in member of farm households mainly working for agriculture

(Unit: 1,000)

Year	employed for other industry						returned from other industry					
	Total	male				fe- male	Total	male				fe- male
		Sub- total	below 34	35 - 59	over 60			Sub- total	below 34	35 - 59	over 60	
1975	145.0	77.3	25.8	45.2	6.4	67.8	94.3	58.8	18.0	27.8	13.1	35.6
1978	144.2	81.6	28.9	44.8	7.9	62.6	124.8	82.4	23.0	38.8	20.6	42.4
1979	76.1	43.5	17.1	22.2	4.2	32.6	80.2	55.1	15.7	25.7	13.8	25.1
1980	99.1	56.4	19.1	31.8	5.5	42.7	95.2	63.7	15.8	30.3	17.6	31.6
1981	77.7	45.3	17.6	23.6	4.1	32.4	103.9	70.9	17.2	32.7	21.0	33.0
1982	66.3	40.5	16.3	20.5	3.8	25.7	99.2	70.6	14.9	34.2	21.5	28.6
1983	59.9	34.9	14.7	17.4	2.8	25.0	101.8	72.4	15.3	35.6	21.5	29.6
1984	53.3	31.5	13.3	15.1	3.1	21.8	94.6	70.6	13.1	34.4	23.1	24.0

Source: MAFF "Survey on tendencies of employment of farm households"

Table 15 Tendencies in increase/decrease of members of farm household who works mainly for agriculture by employment for other industries and return to agriculture

(Unit: 1,000)

Year	Total	male				female
		Sub- total	below 34 years old	35 - 59	over 60	
1975	▲ 50.7	▲ 18.5	▲ 7.8	▲ 17.4	6.7	▲ 32.2
1978	▲ 19.4	0.8	▲ 5.9	▲ 6.0	12.7	▲ 20.2
1979	4.1	11.6	▲ 1.4	3.5	9.6	▲ 7.5
1980	▲ 3.9	7.3	▲ 3.3	▲ 1.5	12.1	▲ 11.1
1981	26.2	25.6	▲ 0.4	9.1	16.9	0.6
1982	32.9	30.1	▲ 1.4	13.7	17.8	2.8
1983	42.2	37.5	0.6	18.2	18.7	4.6
1984	41.3	39.1	▲ 0.2	19.3	20.0	2.2

Source: MAFF "Survey on tendencies of employment of farm households"

Table 16 Farm household economy (National average per household)

(Unit: 1,000 yen, %)

Item	Sum			Increase or decrease to previous year				
	1981	1982	1983	1979	1980	1981	1982	1983
	Agricultural income	967.8	951.5	989.6	Δ5.8	Δ15.5	1.6	Δ1.7
Gross Agricultural Income	2,551.9	2,575.6	2,691.1	2.0	Δ1.1	5.4	0.9	4.5
Farm management expenses	1,584.1	1,624.1	1,701.5	9.8	11.3	7.9	2.5	4.8
Non-Agricultural Income	3,804.7	4,013.2	4,132.2	8.8	8.3	6.8	5.5	3.0
Farm household income	4,772.5	4,964.7	5,121.8	4.7	2.2	5.7	4.0	3.2
Tax burdens	861.0	946.3	1,020.5	15.4	12.7	10.6	9.9	7.8
Seasonal works, presentation annuity and others	1,147.7	1,253.8	1,353.1	13.0	19.5	6.4	9.2	7.9
Disposable income	5,059.2	5,272.2	5,454.4	4.7	4.0	5.1	4.2	3.5
Family expenses	4,113.5	4,255.7	4,396.9	7.4	7.3	4.4	3.5	3.3
Economic surplus in farm household	945.7	1,016.5	1,057.5	(2.3)	(Δ0.9)	(0.4)	(1.6)	(2.7)
Total farm household income	5,920.2	6,218.5	6,474.9	Δ4.6	Δ8.5	8.3	7.5	4.0
				6.0	5.1	5.8	5.0	4.1
				(0.5)	(Δ4.0)	(2.6)	(3.9)	(4.1)

Source: MAFF "Survey on farm household economy"

Table 17 Farm land area and utilization of farm land

	1974	1980	1983	1984
Farm land area (1,000 ha)	5,615	5,461	5,411	5,396
Accumulated cultivated land area(1,000ha)	5,752	5,636	5,598	5,601
Farm land utilization rate (%)	102.4	103.2	103.5	103.8
Converted land area (1,000 ha)	121	52	41	39
of which paddy field	74	27	21	19
of which upland field	47	25	20	20

Source: MAFF "Statistics on farm land and cultivated land area"

Table 18 Tendencies of farm household and non-farm household in agricultural hamlets

		Total agri. hamlets	Number of households in hamlets		(B)/(A) %	(C)/(A) %	Total households (D)	(A)/(D) %	
			(A) (10,000)	farm (B) (10,000)					nonfarm (C) (10,000)
National	1960	152,431	976	595	381	61.0	39.0	1,968	49.6
	1970	142,699	1,162	523	639	45.0	55.0	2,686	43.3
	1980	141,667	1,994	455	1,539	22.8	77.2	3,381	59.0
3 major zones	1960	24,263	240	113	127	47.1	52.9	768	31.3
	1970	23,606	345	98	248	28.4	71.9	1,233	28.0
	1980	23,528	796	86	709	10.8	89.1	1,602	49.7
Regional zones	1960	128,168	736	481	254	65.4	34.5	1,200	61.3
	1970	119,093	817	425	392	52.0	48.0	1,453	56.2
	1980	118,139	1,201	371	830	30.8	69.1	1,779	67.5

Source: "Agriculture and Forestry Census"

Table 19 Business management results of Agricultural Cooperatives - increase ratio to previous year

(Unit: %)

	1981	1982	1983	1984
Profit and loss				
Total business earnings	6.4	7.6	6.9	5.6
Business management expenses	6.5	5.2	4.2	4.4
Business earnings	5.0	27.3	26.5	12.7
Business results				
Savings	10.2	7.6	6.6	7.2
Loan	5.2	2.5	2.3	0.6
Long-term insurance policy inforce	15.3	13.2	10.9	9.8
Marketing turnover	3.0	3.5	3.7	7.9
Goods supplied amount	4.6	1.0	2.2	2.5

Source: CUAC "Quick report on management of multi-purpose agricultural cooperatives"

Table 20 Tendencies in the number of primary agricultural cooperative societies

Year	Cooperative	Multi-purpose	Single-purpose		Total
			Share capital society	Non-share capital society	
1961	as of 31st March	12,050	5,308	11,538	28,896
1966	"	7,320	5,109	8,898	21,327
1971	"	6,049	4,403	6,138	16,590
1976	"	4,803	2,765	3,462	11,030
1981	"	4,528	2,478	2,713	9,719
1982	"	4,473	2,434	2,578	9,485
1983	"	4,373	2,389	2,532	9,285
1984	"	4,317	2,382	2,437	9,136
1985	"	4,303	2,355	2,369	9,027

Source: MAFF "Statistics on present number of agricultural cooperatives"

Table 21 Number of members in multi-purpose agricultural cooperative societies
(in the end of fiscal 1983)

Item the end of year	No. of coope- ratives	Regular members		Associate members		Total			
		Individual	Group	Individual	Group	Individual	Average per society	Group	Average per society
1979	4,519	5,667,487	5,824	2,128,437	57,948	7,795,924	1,725	63,772	14
1980	4,488	5,634,889	6,366	2,183,251	60,584	7,818,140	1,742	66,950	15
1981	4,464	5,619,705	6,069	2,242,378	62,320	7,862,083	1,761	68,389	15
1982	4,359	5,588,834	6,044	2,299,893	63,684	7,888,727	1,810	69,728	16
1983	4,306	5,564,230	6,066	2,351,012	65,254	7,915,242	1,838	71,320	17

Source: MAFF "Statistics on multi-purpose agricultural cooperative societies".

- Better Living Activities pushed on by the Agricultural
Cooperative Organizations -

The Central Cooperative College
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Hideki Sogo

I. The basic principles of the Better Living Activities

(1) The pre-requisites for Better Living Activities

Today, the agricultural cooperatives of Japan are enthusiastically involved in the implementation of better living activities, after "The Basic Principles of the Agricultural Cooperative's Better Living Activities" was decided upon at the 17th National Congress of Agricultural Cooperatives, in October 1985. We can trace the background from both the member's side and that of the agricultural management side.

The members see a dire necessity for livelihood problems to be taken up for consideration as their farm management and living conditions are in a severe state, while at the same time, they are "rich" in material supplies. On the other hand, the agricultural cooperatives management have put forward strong requests that the basis of the management structure be firmly established.

Now, what actually is "Better Living Activities ?"

The activities are carried out by the agricultural cooperatives for the purpose of realizing the basic principles of livelihood towards "a healthier, richer life" for the members and their families, through cooperative activities, based upon voluntary participation by the members. It is very important, therefore, that each member works upon the basic principle of cooperative. They will plan, participate, and manage the activities under mutual cooperation.

The main theme that the members will deal with putting force the benefits of rural living by overcoming the shortcomings of rural living conditions, as the members are all farmers living in rural areas, they possess their own farm management systems and agricultural environment and culture, distinctive from those of city residents.

The agricultural cooperatives on the other hand, play its role in the development of better living activities, through their educational activities for members so that they will be self-directing in all their living affairs and be capable of grasping necessary information correctly.

The agricultural cooperatives will at the same time, contribute towards economic activities, such as supplying better quality products at lower prices to that end the livelihood of members will be protected and social unfairness will be corrected.

The better living activities in Japan have come effects by such basic ideas. We can say that the activities have been implemented with directions for protecting the members from interference by capitalists. The focus points and policies were modified throughout the years according to needs of members.

Therefore, it is necessary to understand first, the theme and views toward the better living activities and its context as a prerequisite for pushing on the movement. The views of the appliance of the system do differ according to the agricultural cooperatives and regions but I would like to introduce activities carried out based on a nation-wide agreement.

(2) The necessities of Better Living Activities and setting up its structure

In order to carry out any activity or business, there always arises a necessity for setting up a structure. The standard of activities or business always depend upon the structure. Therefore, in the development of any activity or project, a well-planned, systematic and furthermore a continuous system are indispensable.

As will be seen in the next section "2, The History of setting up basis of the activities", the implementation structures of the activities are being set up as the activity develops but considering the achievement of the goal (theme) it is still very far behind, and at present, the agricultural cooperative organizations in Japan are actively involved in establishment of the implementation structure.

(3) The Structure of the Better Living Activities on a nation-wide scale

Contexts;

I will introduce the structure of the Better Living Activities in "Chap. 3 The Actual Situations of the Promotion of the Activities". Here I would like to give you an outline of the basic principles of the promotion of the activities.

(At the level of the primary societies)

1) Establishment of the members organizations

In order to develop the members autonomous cooperative activities, such organizations as the Women's Associations, Better Living Groups, Hans and other specific groups organizations are to be established.

2) Establishment of Better Living Activities Departments

Expand and strengthen the department in charge of the organizations that deals with the office work of the members organizations and the better living activities related department that handles the economic affairs such as marketing and purchasing, credit, mutual insurance and health-care and cultural matters.

3) The education and enhancement of capability of employees in charge of better living activities.

To enhance capability of the employees in charge of better living activities. To promote fostering living advisers among employees who take care of the organization.

4) To set up the structure for better living activities

To establish departments in charge related better living activities and at the same time to expand and strengthen the functions to meet needs of the activities.

5) To set up facilities related to better living activities

To set up facilities related to better living activities such as stores for daily commodities in order to provide the agricultural cooperatives full function as the center of better living and cultural centres.

6) To set up a steering committee

To set up promotion, steering committees, and discussion meetings to make an organization where the members voices are reflected as participants in the management of the activities.

(Prefectural, National Unions and Federation Level
Secondary, Tertiary tiers)

To push forth the activities at the prefectural and national levels organizations.

To work actively towards the adjustment necessary among the various activity groups or regions (prefectural and national levels) as well as supplementing technical advices or newly develop the better living activities in the primary societies level. Furthermore, to promote the activities as a prefectural and national level movement, it is necessary to establish the structure in the prefectural and national level unions and federations.

(Establishment of Financial basis in each tier and Cooperation with related groups and the administrations)

To establish financial basis in the primary societies, prefectural union and federations and national union and federations.

Also, in order to deal with problems that can not be solved by agricultural cooperative organizations, cooperations with related groups and the administrations is necessary.

2. The History of the Better Living Activities

The structure of the Better Living Activities in Japan have come to be improved more and more together with the development of the activities. I would like to relate its history in accordance with the development of the activities.

We can divide the history into two large groups. The first half will be the age of Industrial cooperatives, the predecessor of agricultural cooperatives and the latter half will be from the year 1947 when the agricultural cooperatives were founded. The latter part of the history can be divided as 1) The Infant Stage from 1947 - 1950. 2) The Growing-up Stage of the 1960s, 3) The Development Stage from the 1970s to the 1980s and 4) The Naturing Stage from the latter half of the 1980s to the present.

I will give a general overview according to each stage.

(1) The years leading up to the agricultural cooperatives

The main force of activities during the years of the industrial cooperatives, in the years before the agricultural cooperatives, was the agricultural force and any activities as regards better living were secondary. But, joint purchasing system of daily commodities started around 1919, dealing with such products as charcoal, sugar, rice, soy-sauce, home medicines, soap, Japanese workers shoes (called Jikatabi) and school uniforms. We have a written record that in 1932, The Zenkoren set up a factory of the Japanese workers shoes (Jikatabi).

They were also like pioneers in the field of medical care. For example, there were at the time, a large number of villages without doctors, and as a result there was a very high percentage of death rates. But in 1919, under such circumstances, one of the primary societies of Shimane Prefecture, the member farmers of Oohara-village industrial primary society started medical activities. Following this in 1924, with the first hospital, the Tosei Cooperatives Hospital of Aomori Prefecture, built on the condition of regional utilization, there followed cooperatives in other areas that started medical care activities. Again, in 1938, having been trusted to carry out the business of the national health insurances of Japan, there were public health nurses placed in charge of general health activities.

(2) 1947 - 1950 (The Infant Stage)

The agricultural cooperatives were founded in accordance with the Agricultural Cooperative Society Law, and activities started off in various fields. The most important factor that contributed to better living activities was the founding of the Women's Associations, the driving force of the activities. Around 1950, Women's Associations of the agricultural cooperatives spread throughout the country, and in 1957 the national union of the Women's Associations, apex organization of women's association of agri. coops was organized.

And these women's association started their work in promoting the women's social status, improvement upon the farm households and farming villages, and cooperation in the activities and the aims of the agricultural cooperatives.

The tasks for better living in those days were comprised of, improvements in beddings, working clothes and every-day clothings, food and nutrition, kitchen, bathroom and toilet, extermination of round worm and rats, regular supply of emergency kits in the households, to receive group medical examination, to spread knowledge on hygiene and to promote health care activities, to promote cultural activities in the villages, to give education on the family planning by promoting birth-control movements, to encourage book-keeping in the farm households in order to systematize and plan their lives, and furthermore, to improve environment of farm village areas through democratization of family life and introduction of joint utilization of facilities.

The agricultural cooperatives suffered a slump in their management during this period. A thorough renovation and improvements on the over-all structure was being called for. This gave rise to various activities towards the improvement of livelihood led by the women's associations. They promoted increase of savings and mutual insurance membership, joint-purchase of every day goods through the Kumiai-Mark (the cooperative brand item) movement subscription of "Ie-no-hikari" and other activities related to better living.

We can say that the better living activities of the agricultural cooperative organizations is defferent from the movements for home life improvement promoted by the Government, in that the former is closely related to economic activities. But the fact that, at this stage, the promotion of activities related to better-living rested totally upon the women's associations when agricultural cooperatives' system of business still needed to be improved was to be reflected upon.

Again, it was during this period, that due to the reforms in the medical policy and stagnant management of the hospitals, many hospitals of the agricultural cooperatives had to be transferred under the control of the local governments. At the same time, in 1951, a National Federation, Mutual Insurance Federation known as "agri. coop mutual insurance" was established. With this, the present day 3-tier system, prefectural mutual insurance federation and national mutual insurance fed. of agri. coops.

(3) The 1960s (The Stage of growth)

This stage corresponds to the first half of the period of high economic growth in Japan. It was also the period where labour force, land and water were all diverted towards accumulation of capital and there were marked changes taking place in the farm households and in the life style of the farming villages. The first nation-wide plan for the better-living activities of the agricultural cooperative organizations to meet the changed needs of farmers and the farming villages was put forth.

This gave a definite position to the activities that the better-living activities should be considered in parallel with the farm management activities.

This period saw the formation of departments which took charge of the activities and also undertook the improvement of the structure of better-living activities.

The resolution of "Making the movement for the improvement of home life positively pushed forwards" was adopted at the 9th National Congress in 1961. In the following year, in 1962, the Central Union set forth a plan to establish better living department with advisors who were expected to promote the improvement of livelihood, and at the same time, they started the education of these advisors. In 1967, the CUAC worked out "The Outline of the Promotion of Better Living Movement of the Agri. Coop". This gave a summary of 5 activities such as health control, purchasing of consumer goods, house improvement, education and culture and utilization of facilities and the manual on how to carry out the design of life plan.

Ever since, the projects and activities have been carried out on the basis of this manual. In the same year, a plan to promote the establishment of better living departments and sections as departments in charge of guidance for better living activities of the Central Union was set out.

(4) The 1970s - the first half of the 1980s (The Development Stage)

This period can be divided into the latter half of the years of high economic growth and the period of low economic growth starting from the oil crisis of 1973 to the first half of the 1980s. It was during this period that the better-living activities of the agricultural cooperative organizations started to be tackled fully, by resolving the "The Basic Principles of Better Living - the problems facing livings of the farm villages and the countermeasures to be taken by the agricultural cooperatives in 1971 at the 14th National Congress of Agri. Coops. It was also the period where part of the "Basic Principles for Better Living" was revised and the basic policy of agricultural cooperative better living activities became the policy upon which the implementation of the plan rested after 1979.

The "Basic Principles of Better Living" constituted the Agri. Coop's vision of better living activities which served as a basis for protecting farming and living to positively comply with the drastic changes in the farmers' under the rapid economic growth of Japan. This was one of the two visions presented by the agri. coop organizations, the other was the "Basic Ideas for Agriculture" of 1967.

The Basic Principles of Better Living consisted of three parts : I) Present situation, direction and themes for rural life, II) The role of agri. coop and the countermeasures, III) Establishment of the structure and promotion of better living activities.

In part II, 1. tasks for solidification of rural community and enhancement of functions for maintaining and improvement of living was elaborated, and 2. as the measures to be put force: (1) acquiring appropriate information and providing educational and consultation activities, (2) activities for maintenance and improvement of health,

(3) activities for the elderly's welfare and fostering children, (4) activities to consolidate living foundation in preparation for risks, (5) activities for securing pleasant living environment, (6) activities to protect and upgrade consumer life, (7) activities to enjoy life and to enhance culture, (8) activities to secure adequate job opportunities, (9) activities for adequate management of assets were presented.

As for part III, the measures enumerated were; (1) establishment of better living groups /Han as coop member organizations, (2) establishment and expansion of better-living department in primary societies, (3) obtaining and fostering capable human resources, (4) systematic and planned allocation of better living related facilities, (5) securing funds and reinforcement of administrative management, (6) establishment of agri. coop internal organizations, (7) cooperation among coops and stronger relationships with other related organizations and (8) establishment of system for enforcement of activities.

The Basic Principles of Better Living was, obviously, a very enthusiastic plan, it's implementation resulted in a rapid progress in better living activities.

In 1979, Basic Direction for Better Living Activities in Agri. Coop was drafted in supplementing the Basic Principles. This aimed at a renewal of determination for better living activities in the sluggish economic situation, making best out of the special characteristics of farm households and their lives, and encouraging cooperation among the coop members. It also concentrated on five activities to achieve these goods: (1) activities to protect human lives and to protect health, (2) activities to defend, stabilize and improve household economy, (3) activities to protect and improve living environment, (4) activities to guard family members especially the elderly and (5) activities to improve the quality of life.

It can be said that implementation of both the Basic Principles and the Basic Direction solidified the basis for better living activities of agri. coops.

(5) Latter half of 1980's - present

With the increasing living need of the coop members, more and more farmers becoming part-time farmer as well as rapid urbanization, better living activities are gaining its significance to reinforce relationships among members, to promote women's participation in various coop activities, to comply with the increasing demand to consolidate organizational basis of agri. coop and to react to the need to contribute to rural communities. Also, the activities have been stabilized. Therefore, it is important to clarify the main focuses of the current better living activities and to accurately analyze the socio-economic situation and re-examine the past activities, so that the living as well as the farm activities of the members would be protected against difficult situation surrounding farmers such as expanding, contradiction in the capital investment and it's effects.

With such background, implementation of "The Basic Direction for Better Living Activities of Agri. Coop" issued in 1985 as was mentioned at the outset, is now undergoing.

This "Basic Direction" is composed of the following contents : Chapter 1 : "Better living activities undertaken up to now in Agri. Coop", Chapter 2 "Future tasks in farm households and life in rural communities", Chapter 3 "Future better living activities of agri. coops", Chapter 4 "Main emphasis of activities to be undertaken in the next three years" and Chapter 5 "The structure for implementation".

The second chapter "future tasks in farm households and life in rural communities" suggests: (1) stabilization of family expenses and improvement of consumption, (2) establishment of farm household life style complying with the age of information, (3) maintenance and improvement of health, (4) creation of worthwhile life for the elderly and stabilization of family life, (5) enabling a spiritually enriched life, and (6) promoting solidarity with the regional residents and improvement of rural community environment.

In chapter 3, 8 activity fields are suggested for "future better living activities of agri. coops" :

(1) activities for life designing, (2) activities for securing stable farm household income,

(3) activities to improve consumption, (4) activities to stabilize family expenses, (5) activities for improving health, (6) activities for creating a worthwhile life for the elderly and to foster the next generation, (7) activities to promote spiritual enrichment, and (8) activities to promote communication and to develop a comfortable community to live in.

In the fourth chapter, "main emphasis of activities to be undertaken in the next 3 years", 5 activities are mentioned: (1) completion of consultation activities for better living (2) establishment of joint purchasing which meet the needs of everyday life, (3) expansion of health activities, (4) expansion of activities to improve and support the lives of the elderly, (5) improvement of cultural activities for better living, and (6) expansion of financing and insurance activities to promote life designing.

Furthermore, the following measures are presented as the means to implement these activities;

- (1) To organize better living groups and "Hans" at the hamlet level as the basic unit of better living activities, based on the concept expressed in the "Basic Principle" of establishing member organizations. In the course of setting up organizations, the relationship with the women's association must be taken into considerations and establish an organization most suitable for each agri. coop. Also, it is necessary to create organizations according to the purpose for achieving overall goals.
- (2) For establishment of a firm internal structure of agricultural cooperative, following steps are to be taken;
 - a) establishment of consultation service counter system
 - b) assignment of a department in charge of overall planning for better living activities and expand and reinforce the function of this department, in order to ensure systematic, planned activity.
 - c) establishment of training system for personnel in charge of better living

- d) establishment of facilities for better living purposes
 - e) consolidation of administrative organization
 - f) securing of activity funds and to increase member's financial contribution for creation of a stable funds for better living activities. Also, it is necessary to identify profit/loss effects.
- (3) Establishment of better-living activity structure in Prefectural Unions, Prefectural Federations and National Level Federations.
- (4) Reinforcement of coordination of work with other related organizations and the governmental institutions.

3. The Present Situation of Establishment of Better-Living Activity Structure.

Next, we would like to review the current situation in the process of establishing better-living activity itself.

(1) Present situation of better-living activities

— the status quo in various activities —

1) Health keeping activities

According to the National Survey on Agri. Coop Activities, 87% of all Agri. Coops took part in health keeping activities in 1983. Broken down by the specific undertakings, 81% engaged in activities related to health examinations, 65% for Agricultural labour dissastors, 60% for health education, 52% for follow up, 37% for health consultation, 29% for exercise and sports for farmers and 18% for health surveys.

2) Activities related to consumption

84% were involved in this activity in one way or another. In break down, 77% conducted joint purchase activity, 47% for instruction services in keeping household accounts and life planning, 46% for self-supply movement of Agricultural and livestock products, 35% for consumer education, 31% for simplification of ceremonies and funeral formalities, 25% for planning for saving and insurances, etc.

3) Consultation activity

66% of all Agri. Coops offered consultation services, 79% for traffic accidents, 67% for annuity related problems, 59% regarding travel, 50% for financing for education, 47% for tax and legal problems, 39% for housing, 18% for marriage, 11% for food and 4% for non-agricultural employment.

4) Cultural activities

There are cultural activities sponsored by the Agri. Coop, and that is held with the voluntary initiatives of members, women, youth and / or the senior.

Regarding the cultural events held by Agri. Coop, 67% of the Agri. Coops sponsored activities such as cooking classes (55%), lecture meeting (40%), handicraft (28%), sports (23%), dressing kimono (23%), horticulture (17%), flower arrangement (15%), travel (11%) and other wide variety of activities.

5) Measures for the elderly

Since the rural area is 20 years ahead of the urban area in terms of growth in the rate of elderly people in the population, there is an increasing number of Agri. Coops engaged in this activity. As of 1984, 69% conducted, of which 38% conducted gate ball activities, 26% had health examinations for the elderly, 25% promoted transfer of agricultural management rights to successors 13% for singing, dancing, handicraft and travel, 12% held lecture meetings, 8% launched campaigns for demanding specific policies to government and 8% encouraged in processing agricultural products.

6) Environmental improvement activities

22% of the Agri. Coops dealt with problems such as contamination by agricultural chemicals, livestock pollution, soil contamination, problem of sunlight, water pollution, etc.

7) Measures for non-agricultural employment

17% of Agri. Coops took part in activities such as fostering local industries, loaning to farm households running private inns, material supply, public relation's, consultation for tourist farms.

(2) Present situation of establishment of better-living Activity structure.

1) Member organizations

A. Better-living groups and "han"

As the basic unit for better-living activities, formulation of better living groups on the hamlet level and better living "han" consisting of 5 - 10 households are encouraged.

However, only 4% of the Agri. Coops have succeeded in doing so. The function of these groups, therefore, are inreality taken over by the Women's Association and the hamlet level organization's.

B. Organizations by Age-Groups and sex.

(a) Agri. Coop Women's Association

85% of the Agri. Coops have established their Women's Assoc, with the number of members talling 2 million 570 thousand, accounting for 51% of regular member households. It is the largest women's organization in rural communities, and the second largest in all of Japan. However, there has been little growth in the number of new organizations in the recent years, and the general tendency of the present members higher age now strongly calls for organizing the young housewives groups. The 5 principles of the Women's Association of Agri. Coop are 1) promotion of agricultural coop movement, 2) members are to be the farming women, 3) autonomous management, 4) solidarity and 5) political neutrality. They are not only the central undertaker of better-living activities but their activities cover a wide variety, such as farm management, improvement of status of women in the society and others.

(b) Youth Groups of Agri. Coop.

48% of Agri. Coops have organized the youth groups, with 164 thousand members. They are operated based on the similar 5 principles as the Women's Assoc. Its activities consists of agricultural management countermeasures, Agricultural lobby activities, study meetings, suggestions to Agri. Coop. etc.

(c) Elderly's Organization and Children's Organization

71% of Agri. Coops form elderly's organization, in the form of Friendship association of annuity receivers, elderly groups and hobby groups for the elderly.

Children's Organizations take the form of children's Coop, Mother-and child assemblies, summer sessions, etc.

C. Hamlet-level organizations

In almost every hamlet in rural communities of Japan, there is a hamlet-level organization. Its function is weakening with the recent trend of organization, in creasing non-farming population but is still an important decision-making organ for matters such as improvement and beautification of the local environment, funeral and wedding ceremonies, health, disaster prevention and safety, adjustment of water utilization, preservation of local traditions and others related to the life and farming in the hamlet.

Therefore the Agricultural coop regularly interacts with these hamlet-level organizations.

D. Purpose-wise Group organization's

Numerous groups aimed at serving each purpose exist., such as consumer activity groups and cultural activity groups.

In consumer groups, there are groups for family book keeping group (23%), commodity study group (10%), life-designing group (7%), commodity price research group (4%), joint purchase group, etc. In culture groups, there is a vast variety of activities undertaken by numerous groups, the situation of which is not available.

2) Agri. Coop. Departments in charge of Better-Living

The departments in charge of better living activities are composed of department specifically in charge of member organization's for better-living, and department in charge of related activities. The latter refers to independent departments for financing, mutual insurance, and living and purchasing activities. As for the former type of department, they may be categorized into 3 : a) better living department b) better-living section, c) no specific department in charge, Generally, large-scale cooperatives constitute better-living departments, while small scale cooperative societies have no specific department. Also, many cooperatives in rural communities have a department in charge, where as few such societies in the urban area.

The activities carried out in the departments in charge are diversified and non-uniform, except for the financing and mutual insurance departments who undertake consultation services. In the case of consumer activities, better-living section's are usually in charge, but joint purchasing activity may be under the jurisdiction of the Purchasing Department.

3) Staff members in charge of better-living activities

Staff members in charge of better-living activities belong to the departments in charge, and may serve as organizers or be responsible for the actual activities themselves. Here, I will introduce the better-living advisors, who play the role of organizers. As already mentioned in the historical background, better-living advisors were first positioned in 1962. As of 1984, 58% of the societies employ these advisors, the total number is 3,318. In most cooperatives, there is one advisor, while there are a number of them in larger scale cooperatives. 39% are full time better-living advisors, 90% are in ages between 20's to 40's, and 46% have the experience as advisors for less than 3 years.

There are 3 major roles of a better-living advisor; as an organizer, as a person to enlighten others, and as the efficient undertaker. Usually, a better-living advisor must cover a wide range of jobs, ranging from secretariat of the Women's Association, health activities, joint purchase activities, cultural activities and to others. Training programs and lectures are held by the prefectural and the Central Unions to improve the quality of the advisors and to educate them.

4) Activities related to better-living

A rapid development of the better-living related activities is seen as the engagement for better-living activity itself became positive. The following table indicates the business turnover of better-living activities and its growth rate in 1960 and 1984. In the past 14 years, savings multiplied by 5.7, and loans by 3.8 in the credit business, and in the mutual insurance business, long-term policy in force increased 14.5 times and the short-term premium 36.3 times.

As for the purchasing business for better-living, it grew 5.3 times, exceeding the growth of demand in rural communities. Tourism and newspaper businesses also expanded drastically.

However, in the recent years, there is severe competition with banks, post offices, private insurance companies and supermarkets, that resulted in slower growth in businesses.

Table Trend in Better Living Activities

	fiscal 1970	fiscal 1984	$\frac{1984}{1970} \times 100$
Better-living purchasing business			
total volume of purchase	3,311	17,445	527
Credit business			
savings	59,400	337,268	568
loans	30,076	113,534	377
Mutual insurance business			
long-term policy in force	110,060	1,945,920	1,768
short-term premium	406	263	658
No. of circulation of "Ie-no-hikari"	1,268	1,141	90
No. of circulation of agricultural newspaper	308	458	149
Tourism business	87	1,260	1,448

Note: Figures for purchasing business in 1984 column is the figure for 1983.

5) Steering committee

In order to promote health control activities, some Agri. Coop Health Control Committees have been set up by members, and a promotion council is also organized including members from related organizations and municipal bodies. In 1984, 48% and 24% of the coop societies have set up such committees and councils, respectively.

Related to consumer activities, 15% have founded specialized committees on consumer issues and promotion councils; the consumer's organization related to commodity goods stores have been set up in some coop societies; steering committees (11%), social gathering (30%), monitors (14%) and friendship association (5%).

At present, as seen on the next chart, the agri. coop is encouraging the societies of all levels to establish Promotional Committee for Better Living Activities, and its specialized sub-committees such as for joint purchasing, health control and cultural activities.

6) Facilities related to better-living

The establishment of public facilities for common use is behind compared to that of the urban area, therefore the Agri. Coops have promoted to set up a center for living and cultural activities in the regional community. According to the 1984 survey, 65% of coop societies own gas stations, 42% commodity goods shops, 38% training and meeting facilities, 32% kitchen facility for cooking classes, 27% necessary goods for funerals and other ceremonies, 26% LP gas, 21% automobile repair workshops, 60% licence holding to run retail stores for rice, 30% liquor sale licence, and there are various other facilities such as electric appliance shops, durable goods shops, wedding halls, rental costume shops, barbers and beauty salons, libraries, athletic facilities, clinics, kindergartens as well private preparatory schools.

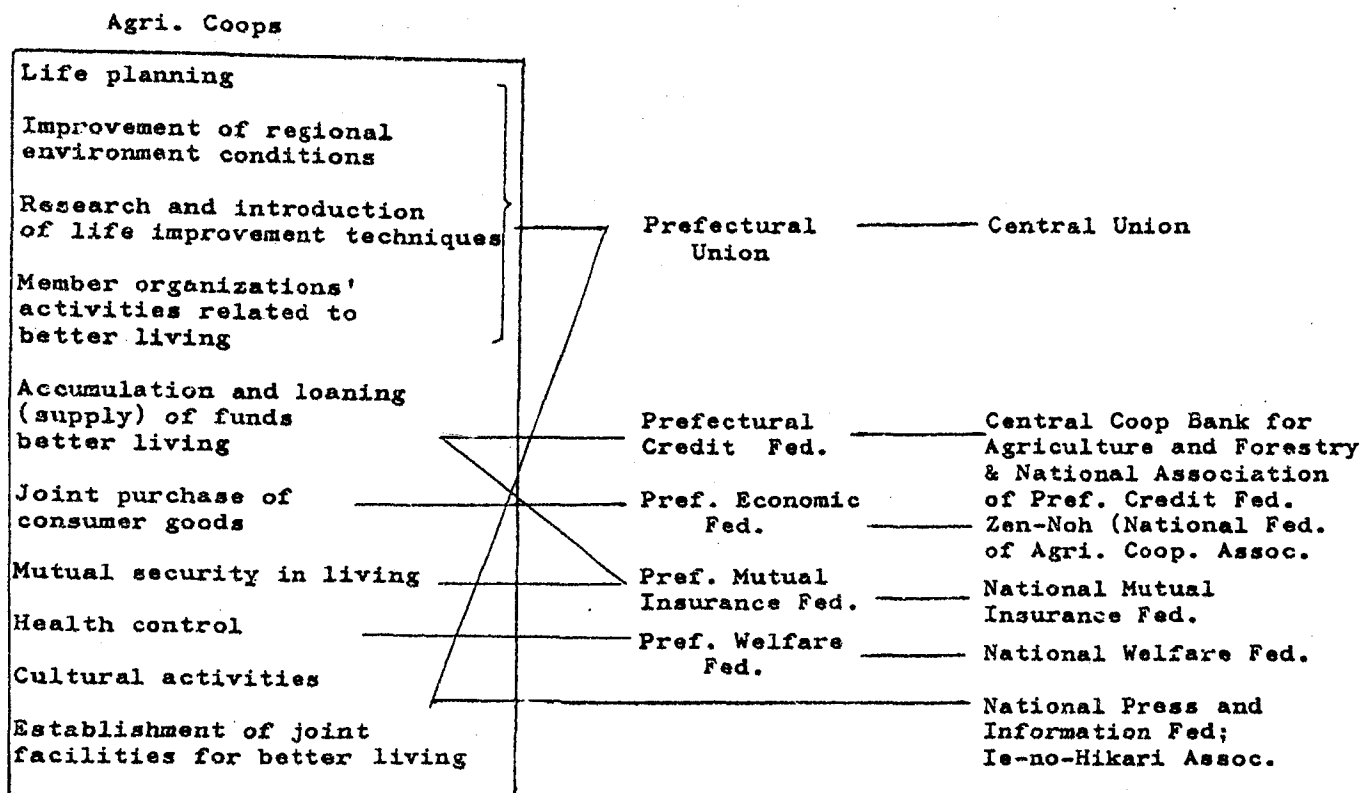
7) The systems of Central and Prefectural Unions and Federations

In the agri. coop. organizations of Japan Prefectural Unions and Federations (Economic Federation, Credit Federation, Mutual Insurance Federation and Welfare Federation) are organized so as to help supplement business of agricultural cooperatives, give full play to overall power, and promote the

movement at prefectural and national levels. On the national level, there is the Central Union of Agricultural Cooperatives and federations, namely; National Federation of Agricultural Cooperative Associations (ZEN-NOH), Central Cooperative Bank for Agriculture and Forestry, National Association of Prefectural Credit Federations, National Mutual Insurance Federation, National Welfare Federation, National Press & Information Federation, "Ie-no-Hikari" Association, National Travel Association, The Centre for Regional & Social Planning, Agri. Coop. Architecture Designing Center, Co. Ltd., Agricultural Direct Marketing Centre, etc.

The following chart shows relationship among the Central Union & National Federation, Prefectural Unions Federations and Agricultural Primary Cooperative Society.

Diagram : Relationship among Central Union, National Federations
 Prefectural Union/Federations and Primary Agri. Coop
 Society in the sphere of Better-Living Activities



We will take the Welfare Federation, an organization which supplements the health activities of coop. societies and provides medical services, as an example of function of federations.

(1) Facilities

Main health control facilities include Health Control Centres (in 17 prefectures), mobile health control vehicles (in 22 pref.), mobile stomach cancer examination vehicles (22 prefectures), mobile uterine cancer examination vehicles (7 pref.), chest examination vehicle (6 pref.) and other mobile van 13.

(2) Number of the Prefectural Welfare Federations and Hospitals

There are Prefectural Welfare Fed. in 32 prefectures, and the number of its hospitals totals 78.

(3) Activities.

1 million 800 thousand people received group medical check up, 600 thousand under went thorough medical examination's, and health conferences, health education and other educational activities are conducted.

On the national level, the National Welfare Federation of Agri. Coops encourage prefectures to establish prefectral welfare federations if they do not have the federation, and provide information to members. In Saku City, Nagano Pref., the National Training Center for Health in Rural Communities has been set up to educate Agri. Coop. officials and employees in charge of health-related activities.

In addition, Agri. Coop organization's conduct health examination's for the elderly as part of mutual insurance activities. Rehabilitation Centers have been established for rehabilitation activities.

8) Finances

In Coop. societies, the financial foundation is not yet firmly established, thus hampering the implementation of activities. The activity funds do not depend on member contribution, but heavily rely on the cooperative funds. Many Agri. Coop. officials still strongly hold the notion that better-living activity is a service business. As a result, the better-living and purchase business is running at a loss, where as the credit and mutual insurance businesses are profiting. Departments which are to conduct health control & cultural activities have not yet been given a definite position for these purposes. In the better-living guidance business, 80% of activity cost and half of direct expenses are financed by profits accrued from other business.

9) Collaboration of activities with other related organizations and Governments.

In order to solve problems concerning the lives of member farmhouseholds, the coops at all levels, municipal, prefectural and national are tackling actively with agricultural policy representation activities, and also working in collaboration with related organization's and governmental bodies on matters related to health, the aged persons, regional environment and culture in rural villages. Regarding regional distribution of agricultural products and improvement of regional environment, the Agri. Coop. organization's are promoting a close links with consumer's co-operatives, fishery cooperatives and forestry Coops.

4. Tasks on the improvement of better-living activity

We have so far touched upon the concept of the system of better-living activities of Agri. Coop organization's, its history and the present status. My final point will be to clarify the problems faced by the coop. organization's in better-living activities in the wake of so called "Era of Crises and conflict", in which members are being encountered with the such problems as reduction of rice paddy production, pressure for liberalization of agricultural products, soaring value of yen, and nullification of industrial structure, among many others.

The first measure which must be taken to solve these problems is that it is indispensable to establish better-living groups and "hans" fundamental organizative for member organization in the better living activities, having member participation and cooperation with coop as its base in order to protect and upgrade their farming and living. To achieve this and to fully comply with the situation, the organization must modify the conventional system of depending heavily on Women's Association's.

It is imperative to firmly establish such groups by sexes, groups by different stratum and various other groups, while at the sametime fostering better living groups and Han groups.

Secondly, the Agri. coops. should give a definit status to better living activities by seting up a department which will take charge of the activities in order to meet the needs of members for livings.

As agricultural cooperatives of Japan have laid its stress upon the aspect of farm guidance activities, system of better living activity has not been made to function fully in a systematic and planned manner. This is the reason for not being able to sufficiently function. To fully comply with the needs of coop members, departments in charge of consultation services and other specialized systems must be established, as well as the planning and implementation departments for better-living activities.

Thirdly, it is getting indispensable to establish solid management base of Agri. Coop to make a continuous development of the better living activity. In this aspect, it has become a task to clarify income and expenditures for the activities, and the concept of expense-burdening must also be established.

In this connection, the development of method to assess management effects is now underway, but the evaluation must be made not only from the viewpoint of overall Agri. Coop Management basis but also from the better living activities.

When determining the economic effects of the better living activities, non-financial effects such as service effects, organizational effects and image upgrady effects should be taken into consideration, let alone with direct and indirect effects.

It is thus clear that in assessing the effect of better living activities, the agri. coop as a whole as to hans it should function is also to be evaluated.

Trend of Agri. Coop Better Living Activities Objectives and Contents
 (Basic Plan for Better-Living, Agri. Coop Better Living Activity Basic Measures, Agri. Coop Better Living Basic Policy)

Better Living Basic Plan (1970)	Agri. Coop Better Living Activity Basic Measures (1979)	Agri. Coop Better Living Basic Policy (1985)
<p>1. Protection of living, performance of improvement functions</p> <p>2. Establishment of new rural societies</p>	<p>To enhance protection, safety and improvement of the daily living of members and to construct a healthy & an abundant life through joint efforts</p>	<p>Realize an abundant & healthy life-style through joint efforts</p>
<p>1. Obtain accurate information and education consulting activities</p> <p>2. Activities to protect & improve health</p> <p>3. Activities for the improvement of welfare for the elderly and promotion of healthy development of children</p> <p>4. Activities to consolidate the basic living in case of emergency</p> <p>5. Activities to provide a comfortable living environment</p> <p>6. Activities to protect and improve consumer life styles</p> <p>7. Activities to enjoy daily living and improve culture</p> <p>8. Activities to obtain appropriate employment opportunities</p> <p>9. Activities to enhance appropriate asset control</p>	<p>1. Activities to protect safety of life & health</p> <p>2. Activities to enhance protection, safety & improvement of household economy</p> <p>3. Activities to protect & reform living environment</p> <p>4. Activities to protect families, especially the elderly</p> <p>5. Activities to enhance improvement in quality of daily living</p>	<p>Activities to plan daily living</p> <p>Activities to obtain & stabilize agricultural income</p> <p>Activities to fulfill consumer life</p> <p>Activities to obtain & stabilize foundation for household economy and improve health</p> <p>Activities to protect and give a motivation to live to the elderly and develop successors</p> <p>Activities to deepen spiritual fulfillment</p> <p>Activities to enrich human encounters and establish easy-to-live-areas</p>
<p>Contents of Main Activities</p> <p>1. Fulfillment of consulting activities on daily living</p> <p>2. Establishment of joint purchasing movements closely tied to daily living</p> <p>3. Fulfillment of activities to protect & improve health</p> <p>4. Promotion of activities to fulfill & aid daily living of the elderly</p> <p>5. Fulfillment of cultural classes which enrich spiritual aspects</p> <p>6. Finance activities which promote living plans and fulfillment of securing plan activities</p>		

1. Change in rural village and farmer daily living

(Unit: %)

	1960	1980
Breakdown of workers in the rural village area (area where population is not concentrated)		
Primary industry	54	24
Secondary industry	21	34
of which manufacturing industry	14	23
Tertiary industry	25	42
of which wholesale, retail industry	9	15
Service industry	8	15
Ratio of farm families going to higher school after graduation of high school	(1963) 61	(1983) 97
Living environment of rural villages	(1968)	(1983)
Ratio of road paving	2	42
(small & medium cities)	(9)	(56)
Ratio of city water	56	83
(small & medium cities)	(79)	(95)
Ratio of sewage disposal	43	75
(small & medium cities)	(73)	(94)
	1960	1984
Number of household members	5.7	4.5
of which household members above 60 years of age	0.7	1.1
Ratio of full-time farmers above 16 years old	58	36
Composition ratio of total income of farmers		
Agri. income	50	16
Non-agri. income	43	64
Income from part-time job, gift pension aid, etc.	7	21
Situation of farm household expenses		
Ratio of cash in household expenses	67	86
Engel's co-efficient	42	22
Amount of self-production of beverage & food	56	18
Ratio of durable goods in farm households	(1966)	(1984)
Electric refrigerator	37	100
(Wage earners)	(69)	(99)
Automobiles	9	78
(wage earners)	(13)	(67)

Source of reference: Ministry of Agriculture, Forestry & Fisheries

Note: 1. Calculation method of each index for provision of living environment facilities

$$\text{ratio of road pavement} = \frac{\text{extension of road already paved}}{\text{actual extension of roads}} \times 100$$

$$\text{ratio of diffusion of city water} = \frac{\text{water supply population (including tap water)}}{\text{population written in citizens record book}} \times 100$$

$$\text{ratio of sanitary disposal facilities for sewage} = \frac{\text{annual disposal amount of disposal facilities, etc.}}{\text{annual discharge amount}} \times 100$$

2. The wage earner households under the durable consumption material for 1966 refers to non-agricultural households

2. Situation of mixed living of part-time farming trend according to regions

(Unit: households, %)

	(Unit: households, %)									
	Nation wide	Tohoku	Hokkaido	Kanto	Minami Kanto	Tokai	Kinki	Chugoku	Shikoku	Kyushu
No. of households per hamlet	1960	64	65	56	64	86	85	106	45	60
	1980	115	90	74	116	258	167	194	65	86
Agri. farmer households	1960	39	42	39	42	41	50	48	31	40
	1980	32	39	32	41	31	39	38	24	30
Percentage of agricultural hamlets with more than 50% of non-farmers	1960	13.6	12.5	8.7	11.4	19.8	18.3	21.1	12.0	13.0
	1980	35.8	23.0	25.6	35.0	58.7	52.9	45.2	31.1	34.5
Percentage of part-time Category II farmers	1960	32.1	26.0	31.0	22.4	30.8	38.8	42.4	36.3	29.8
	1985	68.0	63.7	80.9	62.5	68.9	78.4	79.8	75.0	57.3
Percentage of people above 60 yrs of age in the agricultural population	1960	17.5	12.4	16.4	14.8	16.4	20.5	20.6	22.7	17.9
	1985	43.5	36.2	49.9	39.2	40.8	47.3	47.5	56.2	40.1
Percentage of agri. hamlets where there are no key male full-time farmers	1960	20.1	11.1	34.7	6.0	10.3	24.4	30.6	34.7	15.3
	1980	20.1	11.1	34.7	6.0	10.3	24.4	30.6	34.7	15.3

Source of reference : Ministry of Agriculture, Forestry & Fisheries

Note : The number of households per hamlet does not include the non-agricultural collectives which administrative district differs. Furthermore the total number of households for 1960 and agricultural households were calculated through the weighted average of the average number of households in hamlet numbers of each prefecture.

3. Ratio of agri. income compared with manufacturing wages (per diem)

	income per diem of agriculture (yen)	ratio compared to manufacturing industry				
		Average of more than 5 constant workers=100	5-29 persons	30-99 persons	100- 499 persons	
Average of nation-wide farmers	1960	62.0	96.9	74.3	61.3	43.8
	1965	78.0	102.5	88.3	77.6	62.1
	1970	60.8	81.2	70.1	59.9	48.1
	1975	62.5	88.4	73.5	58.5	46.9
	1982	39.2	55.3	47.2	36.8	27.9
	1983	39.2	55.6	47.3	36.7	27.9
	1984	39.5	55.7	48.5	36.6	27.9
	1985	51.0	72.3	61.6	47.7	36.2
Pref. management arable land scale	2.0-3.0 ha	49.3	69.3	60.4	45.5	34.8
	more than 3.0 ha	63.7	90.4	76.9	59.6	45.3
		66.8	94.1	81.9	61.8	47.1

Source of reference: Ministry of Agriculture, Forestry Fisheries

Note: The agricultural income and manufacturing wage per diem were calculated as follows.

$$\text{Agricultural income per diem} = \frac{\text{Annual Agricultural income}}{\text{Annual working days of family members through conversion of ability}}$$

$$\text{Manufacturing wage per diem} = \frac{\text{Annual total cash salary}}{\text{Annual working days}}$$

However, the number values for Agricultural income for 1970, include incentive subsidy for rise production control, for 1975, rice crop conversion incentive subsidy, for 1982 - 1984, paddy field re-organization incentive subsidy.

Chart 4 Comparison of farmer wage earners and household expenses per capita

	household expenses per capita of farm household members (thousand yen)	ratio compared to wage earner households nationwide wage earner households =100				
		Wage earner households according to size of cities=100	Cities with population more than 50,000	Cities, towns, & villages with a population less than 50,000	towns & villages within this category	
All types of farmers	1960	60.7	75.9	70.8	-	-
	1965	115.5	82.7	78.4	94.9	97.1
	1970	236.8	95.3	92.6	103.5	103.4
	1975	546.4	107.1	106.4	109.1	108.1
	1982	891.6	110.6	109.9	112.8	111.9
	1983	916.9	110.6	108.6	117.3	117.2
	1984	957.7	111.4	109.4	117.9	118.3
full-time farmers (a key male farmer exists)	1983	748.3	90.3	88.6	95.8	95.6
	1984	752.2	87.5	85.9	92.6	92.9
part-time category I (ad-hoc wage labour)	1983	774.8	93.5	91.8	99.2	99.0
	1984	795.7	92.6	90.9	98.0	98.3
Part-time category II (constant labour)	1983	954.5	115.2	113.1	122.1	122.0
	1984	1,000.0	116.3	114.2	123.1	123.5

Source of reference: Ministry of Agriculture, Forestry & Fisheries

- Note 1. The part-time category II (constant labour) is the average of "constant wage labour" and "employee work" of the division according to different types of part-time jobs.
2. Household expenses were compared subtracting the housing expenses for wage earner households & farm households. Concerning farm households, redemption fee not been taken into account and cost for purchasing automobiles for household usage & commuting pass costs have been added.
3. The cities, towns, villages with population less than 50,000 are average of "small cities B" (cities with population less than 50,000) and "villages & towns".
4. The nation-wide wage earner household number for 1960 was estimated by the Ministry of Agriculture, Forestry & Fisheries.
5. The per capita household expenditure of farm household members was calculated through the per capita of average household members in a monthly basis throughout the year (for 1960, the number of household members for the beginning of the fiscal year was taken).

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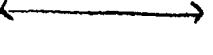
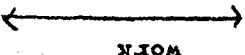
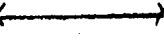

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History of Better Living Activities of the Coop

Period	Socio-economic condition	Change in rural village & life of farm household	Better living activity policies of the coop
Pre-history	led to war	urbanization of life-style increase in part-time farmers to existence of farmers of non-farmers, under populated areas aging society women work increased	
Industrial Asso. Period			
latter period of 1945s	recovery from war		1953 - Encouragement of use of cooperative symbol mark
latter period of 1955s			1955 - A movement for creating farm village which promote health of people
latter period of 1955s			1957 - 3 year-plan for renovating agricultural coop
latter period of 1955s	rapid economic growth (former period)		1961 - 9th National Agri. Coops Congress resolution: "Active Promotion of Better-living Activities"
latter period of 1965s			1967 - Planning of better-living activities outline promoted by the cops
latter period of 1965s			1967 - 11th National Agri. Coops Congress resolution: "Basic Plan of Agri. Coops"
first half of 1965s	rapid economic growth (latter period)		1970 - 12th National Agri. Coops Congress resolution: "Basic Plan for Better-living: Tasks and countermeasures for rural village life"
latter period of 1975s	switch to slow growth		1979 - Formulation of "Basic policy for improvement of living standards by the coop"
Adjusted period	stable growth	1985 - 17th National Agri. Coops Congress resolution: "Basic policy for better-living activities by the coop."	

Activities	Person organization in charge of executing activities	Activity system	Relation between activities and business
<ul style="list-style-type: none"> -joint purchasing of daily commodities -medical activities -"Ie-no-Hikari" (magazine) 		1932 - Set up of the Akashi rubber plant by Zenkoren. 1933 1934 1938 Establishment of Ie-no-Hikari	only full-time farmers 
<ul style="list-style-type: none"> -saving -joint purchase of daily commodities -improvement of living standards (kitchen, dietary habits, health-care, hygiene, culture, etc.) 	1948 - 1949 establishment of women's association	1947 - enactment of Agricultural Basic Law 1951 - establishment of Zenkyoren (The National Mutual Insurance Federation of Agricultural Cooperatives) 1954 - establishment of Zen-chu (The Central Union of Agricultural Cooperatives CUAC)	Analagation of better living to work 
<ul style="list-style-type: none"> -planning of farmer household economy -organized purchasing -health control activities -cultural educational activities -improvement of housing 		1962 - establishment of better-living advisers 1967 - guidance policy of better-living association (Agri. Coop.)	Business comes first 
<ul style="list-style-type: none"> Establishment of regional society 	1970 policy to develop better living groups		A campaign for cooperative promotion activities 
<ul style="list-style-type: none"> Stability of living 		5 activities (written on other pages) (activities conducted after income is obtained)	
<ul style="list-style-type: none"> Establishment of farm house livings 		8 activities (written on other pages) 6 emphasized activities (activities including people who make income from work other than agriculture)	1986 - establishment of 6 priority activities

Health Management Activities engaged in fiscal year 1983

According to number of coops & ratio

(Unit: agri. coop, %)

Activity contents	Number of agri. coops dealt with		ratio	
health consulting	1,569	(1,146)	37.4	(25.8)
* research on health hygiene(467)	2,516	{* (1,680)	60.0	* (37.9)
* research on dietary habits(2,049)				
survey on actual condition of health	746	(671)	17.8	(15.1)
health diagnosis	3,380	(3,331)	80.7	(75.1)
after care	2,193	(1,806)	52.3	(40.7)
health saving	331	(212)	7.9	(4.8)
promotion of sports & exercise for farmers	1,224	(979)	29.2	(22.1)
establish days off from farm work	168	(-)	4.0	(-)
not being dealt	543	(781)	13.0	((17.6)
unknown, no answer	15	(21)	0.4	(0.5)
no. of samples	4,190	(4,437)		(100)

- Note: 1. () is number value of fiscal year 1980 of previous survey
2. (-) are items not surveyed in previous surveys
3. A separate statistics chart was drawn for agriculture labour disaster countermeasure
4. * means the results separated into two in this survey thus comparison was conducted in total sums

No. of coops their ratio which engaged in consulting activities according to contents for fiscal year 1983

(Unit: agri. coop, %)

	1983		1980	
	No. of coop	ratio	No. of coop	ratio
food consulting	464	11.1%	496	11.2%
tax & legislative consulting	7,952	46.6	1,991	44.9
asset management	975	23.3	603	13.6
housing	1,620	38.7	1,636	36.9
environment	166	4.0	131	3.0
traffic accidents	3,327	79.4	3,348	75.5
funds for education	2,077	49.6	1,814	40.9
pension	2,798	66.8	2,538	57.2
marriage	763	18.2	537	12.1
non-farming employment	177	4.2	155	3.5
travel	2,453	58.5	2,290	51.6
others	440	10.5	23	0.5
not engaged	566	13.5	646	14.6

No. of coops & their ratio which engaged in countermeasures for the elderly according to contents for fiscal year 1983

(Unit: agri. coop, %)

	1983		1980	
	No.of coop	ratio	No.of coop	ratio
medical check-ups for protection of elderly	1,075	25.7%	994	22.3%
promote transfer of agri. management of successor	1,064	25.4	950	21.4
talk sessions on health for the elderly	484	11.6	352	7.9
vegetable production by the elderly	269	6.4	185	4.2
entrust agricultural work of senior farm households	224	5.3	123	2.8
promotion of raising small number of livestock	296	7.1	306	6.9
promotion of making bonsai (miniature flowers & trees)	264	6.3	284	6.4
encouraging agri. processing activities such as singing, dancing, handicrafts and travelling	557	13.3	332	7.5
sport activities such as gateball	1,582	37.8	468	10.5
hold respect for the elderly groups	281	6.7	269	6.1
communicating techniques by the elderly to the following generation, preservation of cultural arts	81	1.9	48	1.1
participating better rural community movement	151	3.6	111	2.5
promotion of exchange among generations through cultural festivals, etc.	111	2.6	234	5.3
movements on the administrative govt. to request policies	335	8.0	74	1.7
others	200	4.8	103	2.3
not engaged	1,314	31.4	1,971	44.4

No. of agri. coops & their ratio which engaged in cultural activities on their own in fiscal year 1983

(Unit: agri. coop, %)

	1983		1980	
	No. of coop	Ratio	No. of coop	Ratio
various lectures	1,676	40.0%	1,375	31.0%
cooking	2,303	55.0	1,573	35.5
Ikebana (Japanese flower arrangement)	637	15.2	404	9.1
Tea Ceremony	149	3.6	97	2.2
Haiku (Japanese poetry)	65	1.6	31	0.7
Recitation of Japanese poem	62	1.5	28	0.6
Japanese Traditional songs	210	5.0	111	2.5
Japanese Traditional dancing	256	6.1	79	1.8
How to wear Kimono	980	23.4	724	16.3
handicraft	1,181	28.2	*1,046	23.6
calligraphy	233	3.6	120	2.7
horticulture	713	17.0	296	6.7
"Bonsai" making	227	5.4	163	3.7
sports	967	23.1	*981	22.1
travelling club	448	10.7	240	5.4
not engaged	1,371	32.7	1,380	31.1

note: 1. The number of Agri. Coops engaged in handicraft and sports for fiscal year 1980 is the sum of the Agri. Coops engaged in various related activities.

Actual Situation of engagement in environmental issues

(Unit: agri. coop, %)

	Problems within the region (A)				Those which the coop is taking countermeasures (B)			
	1983		1980		1983		1980	
	No. of coops	Ratio	No. of coops	Ratio	No. of coops	Ratio	No. of coops	Ratio
air pollution	238	5.7	184	4.4	37	0.9	34	0.8
water pollution	1,083	25.9	1,940	46.4	322	7.7	325	7.7
soil pollution	387	9.2	243	5.8	224	5.3	156	3.8
noise, vibration	537	12.9	339	8.0	46	1.0	40	10.0
waste material	994	23.7	940	22.5	183	4.3	252	6.0
land subsidence	150	3.6	132	3.2	13	0.3	13	0.3
bad smell	669	16.0	440	10.5	154	3.7	120	2.9
pollution from agricultural chemicals	520	12.4	448	10.7	457	11.0	450	11.0
livestock pollution	1,279	30.5	1,287	30.8	868	20.8	979	23.3
issues on the right to sunlight	191	4.6	113	2.7	67	1.6	37	0.9
radio wave blocking	292	5.4	161	3.9	23	0.5	22	0.5
sewage disposal	1,129	27.0	911	21.8	88	2.1	56	1.3
public transportation issues such as increasing number of busses running	400	9.5	215	5.1	24	0.6	23	0.5
lack of post boxes of the post office	51	1.2	30	0.8	12	0.3	12	0.3
lack of places to meet in the hamlet	509	12.1	488	11.8	141	3.3	128	3.0
parks where children can play	627	15.0	536	12.8	33	0.8	22	0.5
lack of fire-extinguishing facilities	312	7.4	235	5.7	26	0.6	16	0.4
others	146	3.4	-	-	70	1.7	-	-
not fall under neither category	1,561	37.2	1,647	39.3	2,663	63.6	-	-
no answer	1	0.02	-	-	1	0.02	-	-
total	11,013		9,500		5,452		5,569	

Countermeasures on engagement in non-agricultural jobs death
in fiscal year 1983

(Unit: agri. coop, %)

	1983		1980	
	No. of coop	Ratio	No. of coop	Ratio
countermeasures for dairy wage earners	55	1.3	50	1.2
countermeasures on working away from home	171	4.0	208	5.0
introducing part-time jobs	42	1.0	75	1.8
develop local industries	417	10.0	262	6.3
others	158	3.8	45	1.0
not engaged	3,470	82.9	3,804	90.8
unknown, no answer	0	0	74	1.8
t o t a l	4,313		4,522	

Level of engagement in better living activities

(Unit: agri. coop, %)

	1.		2.		3.		4.	
	1981~	1979~	1981~	1979~	1981~	1979~	1981~	1979~
health control	2,148 (51.3)	1,764 (44.3)	1,082 (25.8)	1,037 (23.4)	392 (9.4)	629 (14.2)	568 (13.6)	733 (16.5)
consumer	601 (14.3)	623 (14.0)	1,355 (32.3)	1,122 (25.3)	587 (14.0)	678 (15.3)	1,647 (39.3)	1,755 (39.6)
consulting	773 (18.4)	604 (13.6)	1,235 (29.5)	987 (22.2)	668 (15.9)	738 (16.6)	1,514 (36.1)	1,794 (40.4)
culture	710 (16.9)	503 (11.3)	953 (22.7)	710 (16.0)	652 (15.6)	652 (14.7)	1,875 (44.7)	2,245 (50.6)
elderly people	501 (12.0)	275 (6.2)	624 (14.9)	378 (8.5)	966 (23.1)	768 (17.3)	2,099 (50.1)	2,678 (60.4)
environmental facilities	154 (3.7)	616 (3.6)	358 (8.5)	246 (5.5)	400 (9.5)	420 (9.5)	3,278 (78.2)	3,233 (72.9)
daily living related	608 (14.5)	-	526 (12.6)	-	471 (11.2)	-	2,585 (61.7)	-

1. : There is active engagement and results of activities are improving
 2. : The issue was dealt with however activities have not advanced much
 3. : They just started working on the issue
 4. : Not dealing at all with the issue

Possession condition of daily living related facilities

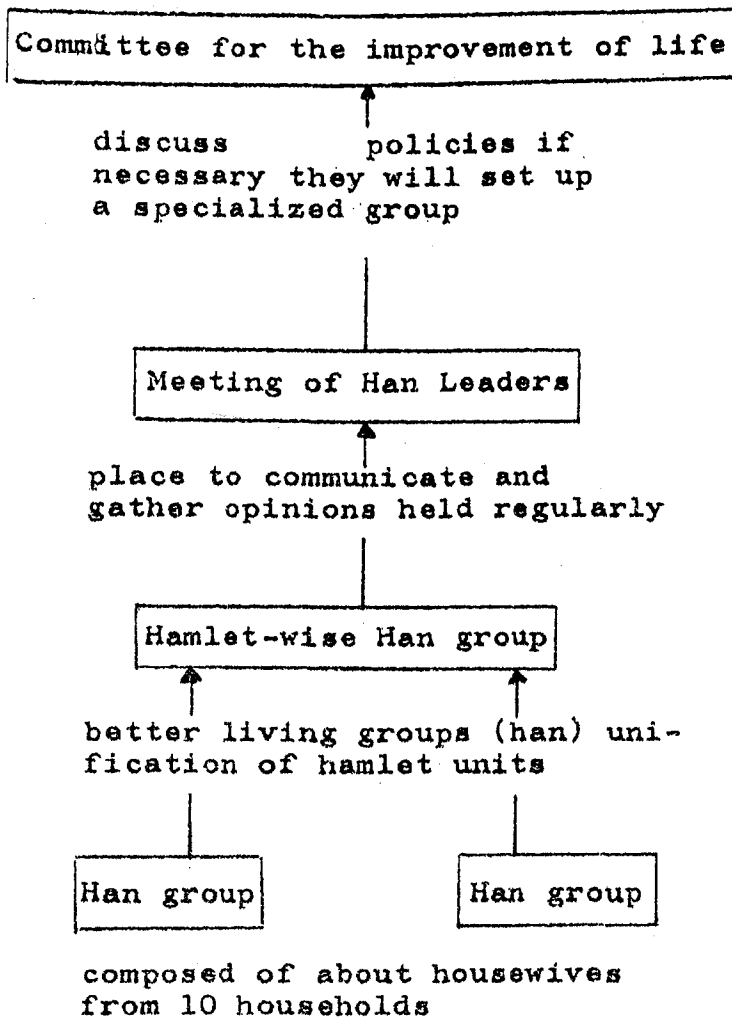
(Unit: agri. coop, %)

	1983		1980	
	No. of agri. coops which possess	ratio	No. of agri. coops which possess	ratio
daily goods purchasing store	1,768	42.2	1,653	39.4
electric appliances, durable goods store	576	13.8	667	16.0
mobile purchasing van	366	8.7	417	10.0
automobile repair shop	864	20.6	854	20.0
gasoline station	2,703	64.6	2,753	65.7
pipng facility to provide LPG gas	1,067	25.5	1,028	24.5
wedding halls	672	16.0	721	17.2
rental costumes	616	14.7	666	15.9
materials used in ceremonial occasions such as funerals & festivals	1,125	26.8	1,007	24.0
barbers & beauty saloon	396	9.5	666	15.9
cooking classes & facilities	1,320	31.5	1,188	28.0
joint cooking facilities	150	3.6	130	3.1
kindergarten	17	6.4	(*1) 17	0.4
training & meeting rooms	1,587	37.9	1,443	34.4
library	268	6.4	298	7.1
sports facilities	117	2.8	-	
clinic	18	0.4	12	0.3
recreation areas	14	0.3	25	0.6
preparatory schools	37	0.9	-	
qualification to sell rice & cereals on retail level	2,508	59.9	2,286	54.6
qualification to sell liquor	1,247	29.8	1,238	29.6
others	233	5.6	113	2.7
unknown, no answers	276	6.6	(*2) 2503	12.0
Total	17,945		19,652	

*1 : +nursery school & creche

*2 : includes other categories not noted here

Example of Better Living Activity Organization



Organized purchasing of daily goods
according to Agri. Coop. Numbers

(Unit: agri. coop, %)

	1983		1980	
	No. of coop	Ratio	No. of coop	Ratio
"Han" (group) organizations such as the daily-living group and home group	178	4.2	205	5.6
Agri. Coops Womens association, "han" (group) of the women's Assoc.	3,011	71.9	2,962	80.5
others	842	20.1	440	12.0
unknown, no answer	159	3.8	74	2.0
total	4,190	100.0	3,681	100.0

Possession of consumer activity promotion groups
according to number of Agri. Coops

(Unit: agri. coop, %)

exist or not	1983		1980	
	No. of coop	Ratio	No. of coop	Ratio
yes	640	15.3	756	17.0
no	3,546	84.6	3,348	75.5
unknown, no answer	4	0.1	333	7.5
total	4,190	100.0	4,437	100.0

Member group objectives and contents on consumer
activities according to number of coops

(Unit. agri. coop, %)

objective of activity group	fiscal yr. 1983		fiscal yr. 1980	
	No. of coop	Ratio	No. of coop	Ratio
better living design group	272	6.5	382	8.6
household book-keeping group	948	22.6	926	20.9
commodity survey group	154	3.7	173	3.9
product research group	402	9.6	464	10.5
others	320	7.6	223	5.0
none	2,765	66.0	2,905	65.5
sample number	4,190	100.0	4,437	100.0

note: 1. Engaged cooperative numbers gave multiple answers.

No. of agri. coop which have organization of member who utilize
Stores

(Unit: agri. coop, %)

organization of members who utilize	1983		1980	
	Coop. number	Ratio	Coop. number	Ratio
store operation committee	194	10.9	119	8.1
meeting of store users	526	29.6	256	17.4
monitor conference	251	14.1	209	14.2
"Tomo-no-kai" (Agri. Coop. store)	96	5.4	68	4.6
others	747	42.0	1,116	75.8
unknown, no answer	218	12.3	157	10.7
sample number	1,777	100.0	1,473	100.0

note: 1. The number of coops gave multiple answers.

2. The others category of fiscal yr.1980, includes 1,019

agri. coops which replied "Women's Assoc. of the Agri. Coop."

Organization situation of elderly people

	fiscal yr. 1983		fiscal yr. 1980	
	No. of coops	Ratio	No. of coops	Ratio
1. elderly association	330	7.9%	99	2.2%
2. hobby group	453	10.8	100	2.3
3. senior-aged group within women's association	182	4.3	160	3.6
4. Pension Friends Association (personnel not limited)	2,282	54.5	1,374	31.0
5. Pension Friends Association (only for those receiving agricultural pension)	347	8.3	259	5.8
6. College for the elderly, etc.	259	6.2	44	1.0
7. Tie-up with other elderly people groups within the region	880	21.0	499	11.2
8. others	147	3.5	59	1.3
9. none	1,233	29.4	2,426	54.7

(unit : No. of persons, %)

	1978	1979	1980	1981	1982	1983	1984
Female	2,690	2,914	2,946	3,006	3,094	2,977	3,119
Male	177	211	228	207	225	182	199
Total	2,867	3,125	3,174	3,213	3,319	3,159	3,318
% of male advisors	6.1	6.8	7.2	6.4	6.8	5.8	6.0

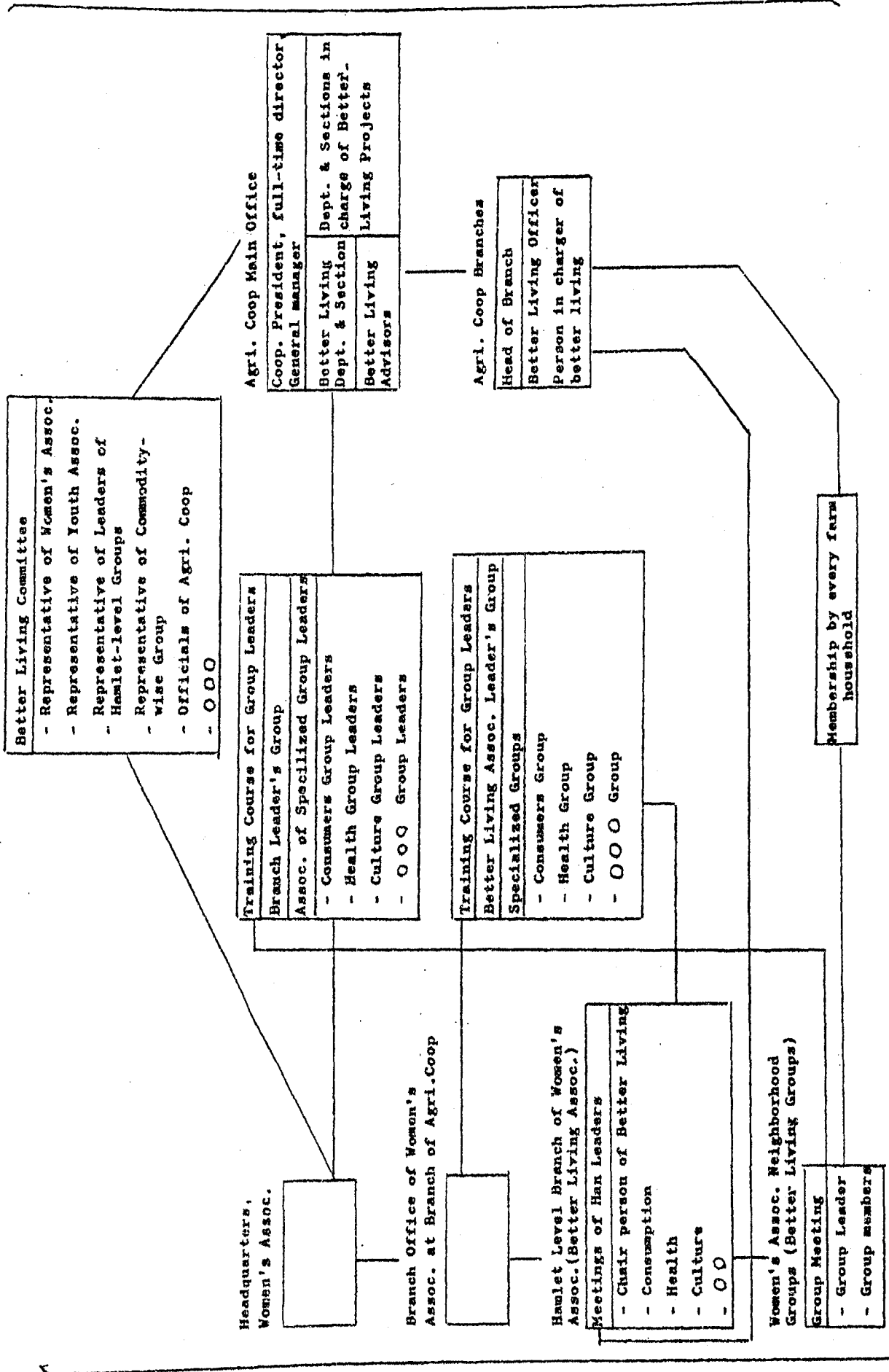
Percentage of better living advisors by ages

(%)

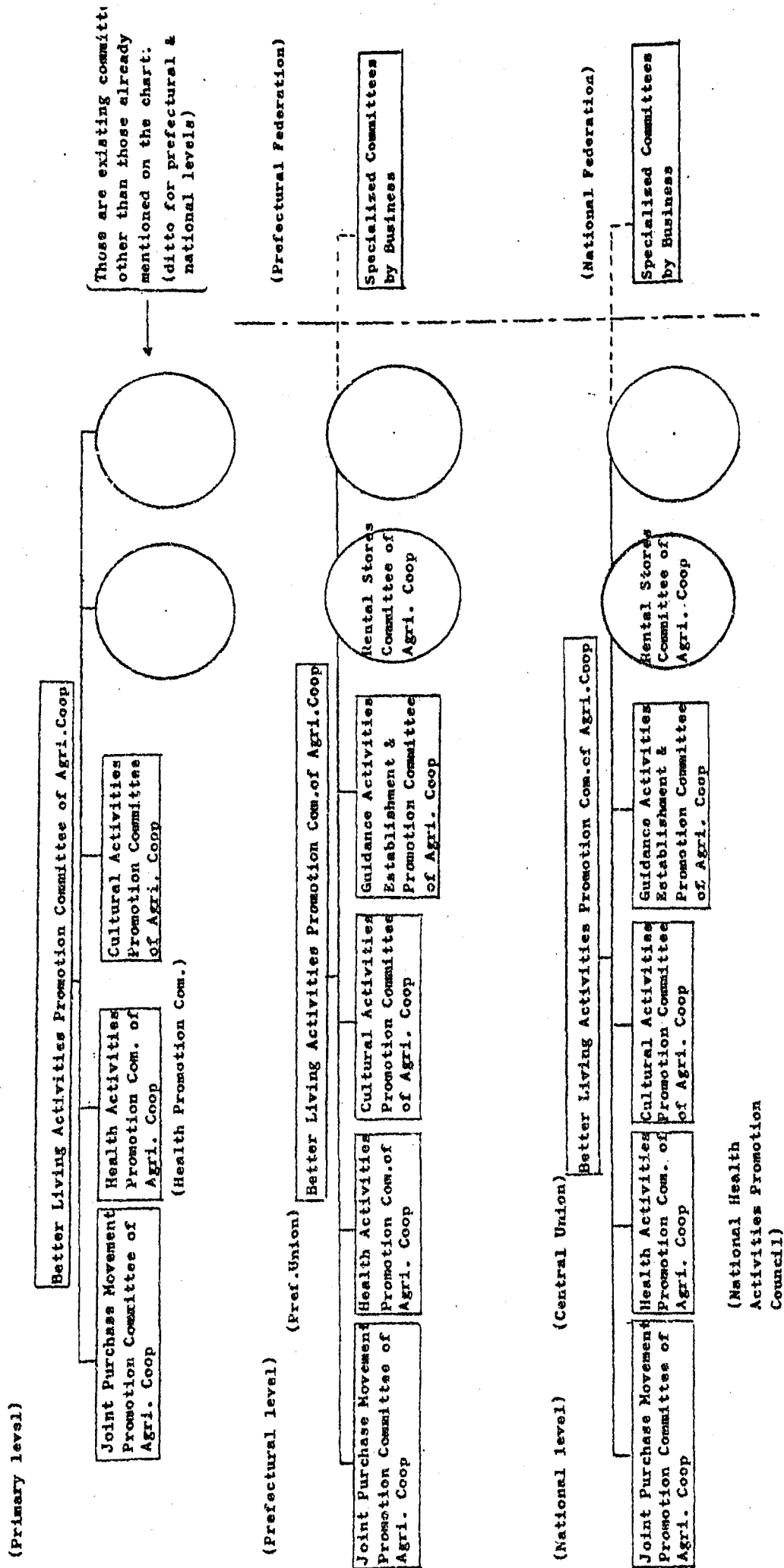
	19&under	20's	30's	40's	50's
1978	0.9	40.2	28.8	21.3	8.7
1979	0.7	37.3	30.8	21.9	9.1
1980	0.5	34.8	32.7	22.1	9.4
1981	0.6	33.5	33.8	22.6	9.2
1982	0.6	32.6	34.1	23.2	10.0
1983	0.4	28.3	34.7	24.7	9.8
1984	0.3	26.9	34.4	27.4	10.2

Note: the figures indicate the ratio to the total number of better living advisors.

Organizational Chart of Better-Living Group
founded on the Women's Association Group of
Agri. Coop



SYSTEM FOR IMPLEMENTATION OF AGRICULTURAL COOPERATION BASIC POLICIES FOR BETTER LIVING (EXAMPLE)



Trend of Agri. Coop Better Living Activities Objectives and Contents
 (Basic Plan for Better-Living, Agri. Coop Better Living Activity Basic Measures, Agri. Coop Better Living Basic Policy)

Better Living Basic Plan (1970)	Agri. Coop Better Living Activity Basic Measures (1979)	Agri. Coop Better Living Basic Policy (1985)
1. Protection of living, performance of improvement functions 2. Establishment of new rural societies	To enhance protection, safety and improvement of the daily living of members and to construct a healthy & an abundant life through joint efforts	Realize an abundant & healthy life-style through joint efforts
1. Obtain accurate information and education consulting activities 2. Activities to protect & improve health 3. Activities for the improvement of welfare for the elderly and promotion of healthy development of children 4. Activities to consolidate the basic living in case of emergency 5. Activities to provide a comfortable living environment 6. Activities to protect and improve consumer life styles 7. Activities to enjoy daily living and improve culture 8. Activities to obtain appropriate employment opportunities 9. Activities to enhance appropriate asset control	1. Activities to protect safety of life & health 2. Activities to enhance protection, safety & improvement of household economy 3. Activities to protect & reform living environment 4. Activities to protect families, especially the elderly 5. Activities to enhance improvement in quality of daily living	Contents of Main Activities 1. Fulfillment of consulting activities on daily living 2. Establishment of joint purchasing movements closely tied to daily living 3. Fulfillment of activities to protect & improve health 4. Promotion of activities to fulfill & aid daily living of the elderly 5. Fulfillment of cultural classes which enrich spiritual aspects 6. Finance activities which promote living plans and fulfillment of securing plan activities

4. Change in Rural Village and ...

(Unit: %)

	1960	1980
Breakdown of workers in the rural village area (area where population is not concentrated)		
Primary industry	54	24
Secondary industry	21	34
of which manufacturing industry	14	23
Tertiary industry	25	42
of which wholesale, retail industry	9	15
Service industry	8	15
Ratio of farm families going to higher school after graduation of high school	(1963) 61	(1983) 97
Living environment of rural villages		
Ratio of road paving	(1968) 2	(1983) 42
(small & medium cities)	(9)	(56)
Ratio of city water	56	83
(small & medium cities)	(79)	(95)
Ratio of sewage disposal	43	75
(small & medium cities)	(73)	(94)
Number of household members		
Number of household members	5.7	4.5
of which household members above 60 years of age	0.7	1.1
Ratio of full-time farmers above 16 years old	58	36
Composition ratio of total income of farmers		
Agri. income	50	16
Non-agri. income	43	64
Income from part-time job, gift pension aid, etc.	7	21
Situation of farm household expenses		
Ratio of cash in household expenses	67	86
Engel's co-efficient	42	22
Amount of self-production of beverage & food	56	18
Ratio of durable goods in farm households		
Ratio of durable goods in farm households	(1966)	(1984)
Electric refrigerator	37	100
(Wage earners)	(69)	(99)
Automobiles	9	78
(wage earners)	(13)	(67)

Source of reference: Ministry of Agriculture, Forestry & Fisheries

Note: 1. Calculation method of each index for provision of living environment facilities

$$\text{ratio of road pavement} = \frac{\text{extension of road already paved}}{\text{actual extension of roads}} \times 100$$

$$\text{ratio of diffusion of city water} = \frac{\text{water supply population (including tap water)}}{\text{population written in citizens record book}} \times 100$$

$$\text{ratio of sanitary disposal facilities for sewage} = \frac{\text{annual disposal amount of disposal facilities, etc.}}{\text{annual discharge amount}} \times 100$$

2. The wage earner households under the durable consumption material for 1966 refers to non-agricultural households

2. Situation of mixed living of part-time farming trend according to regions

(Unit: households, %)

No. of households per hamlet	Total number of households		Nation wide	Tohoku	Hokkaido	Kanto	Mitsubishi	Tokai	Kinki	Chugoku	Shikoku	Kyushu
	1960	1980										
Agri. farmer households	1960	64	64	65	56	64	86	85	106	45	54	60
	1980	115	115	90	74	116	258	167	194	65	79	86
Percentage of agricultural hamlets with more than 50% of non-farmers	1960	39	39	42	39	42	41	50	48	31	34	40
	1980	32	32	39	32	41	31	39	38	24	26	30
Percentage of part-time Category II farmers	1960	13.6	13.6	12.5	8.7	11.4	19.8	18.3	21.1	12.0	13.7	13.0
	1980	35.8	35.8	23.0	25.6	35.0	58.7	52.9	45.2	31.1	36.8	34.5
Percentage of people above 60 yrs of age in the agricultural population	1960	32.1	32.1	26.0	31.0	22.4	30.8	38.8	42.4	36.3	33.5	29.8
	1985	68.0	68.0	63.7	80.9	62.5	68.9	78.4	79.8	75.0	64.5	57.3
Percentage of agri. hamlets where there are no key male full-time farmers	1960	17.5	17.5	12.4	16.4	14.8	16.4	20.5	20.6	22.7	20.7	17.9
	1985	43.5	43.5	36.2	49.9	39.2	40.8	47.3	47.5	56.2	47.1	40.1
1980	20.1	20.1	11.1	34.7	6.0	10.3	24.4	30.6	34.7	20.0	15.3	

Source of reference : Ministry of Agriculture, Forestry & Fisheries

Note : The number of households per hamlet does not include the non-agricultural collectives which administrative district differs. Furthermore the total number of households for 1960 and agricultural households were calculated through the weighted average of the average number of households in hamlet numbers of each prefecture.

3. Ratio of agri. income compared with manufacturing wages (per diem)

	income per diem of agriculture (yen)	ratio compared to manufacturing industry				
		Average of more than 5 constant workers=100	5-29 persons	30-99 persons	100-499 persons more than 500 persons	
Average of nation-wide farmers	1960	62.0	96.9	74.3	61.3	43.8
	1965	78.0	102.5	88.3	77.6	62.1
	1970	60.8	81.2	70.1	59.9	48.1
	1975	62.5	88.4	73.5	58.5	46.9
	1982	39.2	55.3	47.2	36.8	27.9
	1983	39.2	55.6	47.3	36.7	27.9
	1984	39.5	55.7	48.5	36.6	27.9
	1985	51.0	72.3	61.6	47.7	36.2
Pref. management arable land scale	2.0-3.0 ha	49.3	69.3	60.4	45.5	34.8
	more than 3.0 ha	63.7	90.4	76.9	59.6	45.3
		66.8	94.1	81.9	61.8	47.1

Source of reference: Ministry of Agriculture, Forestry Fisheries

Note: The agricultural income and manufacturing wage per diem were calculated as follows

$$\text{Agricultural income per diem} = \frac{\text{Annual Agricultural income}}{\text{Annual working days of family members through conversion of ability}}$$

$$\text{Manufacturing wage per diem} = \frac{\text{Annual total cash salary}}{\text{Annual working days}}$$

However, the number values for Agricultural income for 1970, include incentive subsidy for rice product control, for 1975, rice crop conversion incentive subsidy, for 1982 - 1984, paddy field re-organization incentive subsidy.

Chart 4 Comparison of farmer wage earners and household expenses per capita

	household expenses per capita of farm household members (thousand yen)	ratio compared to wage earner households nationwide wage earner households =100				
		Wage earner households according to size of cities=100	Cities with population more than 50,000	Cities, towns, & villages with a population less than 50,000	towns & villages within this category	
All types of farmers	1960	60.7	75.9	70.8	-	-
	1965	115.5	82.7	78.4	94.9	97.1
	1970	236.8	95.3	92.6	103.5	103.4
	1975	546.4	107.1	106.4	109.1	108.1
	1982	891.6	110.6	109.9	112.8	111.9
	1983	916.9	110.6	108.6	117.3	117.2
	1984	957.7	111.4	109.4	117.9	118.3
full-time farmers (a key male farmer exists)	1983	748.3	90.3	88.6	95.8	95.6
	1984	752.2	87.5	85.9	92.6	92.9
part-time category I (ad-hoc wage labour)	1983	774.8	93.5	91.8	99.2	99.0
	1984	795.7	92.6	90.9	98.0	98.3
Part-time category II (constant labour)	1983	954.5	115.2	113.1	122.1	122.0
	1984	1,000.0	116.3	114.2	123.1	123.5

Source of reference: Ministry of Agriculture, Forestry & Fisheries

Note 1. The part-time category II (constant labour) is the average of "constant wage labour" and "employee work" of the division according to different types of part-time jobs.

2. Household expenses were compared subtracting the housing expenses for wage earner households & farm households. Concerning farm households, redemption fee not been taken into account and cost for purchasing automobiles for household usage & commuting pass costs have been added.

3. The cities, towns, villages with population less than 50,000 are average of "small cities B" (cities with population less than 50,000) and "villages & towns".

4. The nation-wide wage earner household number for 1960 was estimated by the Ministry of Agriculture, Forestry & Fisheries.

5. The per capita household expenditure of farm household members was calculated through the per capita of average household members in a monthly basis throughout the year (for 1960, the number of household members for the beginning of the fiscal year was taken).