

REPORT
ON
NATIONAL ORIENTATION SEMINAR ON
MEMBER PARTICIPATION AND HOUSEWIVES
INVOLVEMENT IN CONSUMER COOPERATIVES
MAY 2-3, 1992 QUEZON CITY, PHILIPPINES.



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REPORT

ON THE

NATIONAL ORIENTATION SEMINAR ON MEMBER PARTICIPATION AND HOUSEWIVES INVOLVEMENT IN CONSUMERS COOPERATIVES

Philippine Science High School, Agham Road, Quezon City
May 2-3, 1992

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- * Cooperative Union of the Philippines
- * Metro Manila Federation of Consumers Cooperatives

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FOREWORD

The Cooperative Movement in the Philippines was viewed by both the private and government sectors as voluntary and self-help organization with the vision of providing limited resources and services to individuals. Cooperatives were also viewed as vehicles for securing employment, improving income distribution and establishing market value by promoting private sector competition. However, major deterrent prevented the cooperative movement from improving the social, economic and cultural situation of the Filipino people. The lack of financial and efficient management resources, the need for effective education and training as well as previous government restrictive policies were just some of the obstacles which impede the growth of cooperatives in a truly expanded dimension. These deterrents did not restrain the movement from struggling hard to build a sound foundation, in which institutional framework has to play an important role. Organizationally, operationally, and economically, the movement needs to be strengthened and revitalized, with the consumer cooperative sector still remaining its weakest link.

This training workshop convened by the Cooperative Union of the Philippines, in collaboration with the Metro Manila Federation of Consumers Cooperative, the International Cooperative Alliance Regional Office for Asia and the Pacific and the Japan Consumers Cooperative Union has endeavored to provide theoretical information on women participation in the Japanese Consumer Cooperative Movement as well as probe into the status and problems besetting the Filipino housewives' participation in cooperative activities.

From the report, we found the keen interest of Filipino women on the extensive role played by Japanese housewives in the continued growth and success of the Japanese consumer cooperative movement through the Han concept.

We hope that this report will be of help in the follow-up of the recommendations of the workshop and improving the Philippine Consumer Cooperative Movement.

Quezon City
Philippines

FILOMENO A. BAUTISTA, JR.
President/Chairman of the Board
Cooperative Union of the Philippines

ACKNOWLEDGMENT

The holding of the National Orientation Seminar on Member Participation and Japanese Housewives Involvement in Consumers Cooperatives was of great interest to Filipino women cooperators because the Japanese cooperatives are known to have grown to significant size and said to have developed a variety of distinctive activities owing to the active participation of women who are the majority of their members. This orientation seminar, therefore, gave an opportune time for the Filipino women to gather information and experience on the important role that Japanese housewives play and the extent of their involvement in their cooperative activities through the Han Group concept.

I am most grateful to Mr. Filomeno A. Bautista, Jr., President, CUP and concurrent Chairman of CUP Consumers Committee and to Gen. Arcadio S. Lozada, CUP Secretary General for having endorsed the MMAFECCO's request for this particular seminar to the Consumers' Committee for Cooperation of the ICA-ROAP through its Advisor, Mr. Pradit Machima. Through his kind intervention, JCCU agreed the holding of the seminar through Executive Director Masao Ohya, concurrent Chairman of ICA Consumers Committee. I am deeply grateful for the untiring efforts and continuing support of Messrs. Machima and Ohya to the development of the consumers cooperative movement in our country. Likewise, the knowledge imparted by the able Japanese resource speakers: Mrs. Momoe Tatsukawa and Ms. Akiko Yamauchi were indeed enriching.

My sincere thanks and appreciation to the seminar facilitators/staff led by Ms. Corazon P. Legaspi, Program Officer, CUP, whose solicitous efforts were vital to the success of this undertaking.

MARIETTA M. CLIMACO
President
METRO MANILA FEDERATION of
CONSUMERS COOPERATIVES (MMAFECCO)

PREFACE

Cooperative institutions as self-help organisations play an important role in the social development of members besides solving some of their economic difficulties. Consumer cooperative institutions look after the support of consumer goods to the members at reasonable prices. The secret of success of consumer cooperative movement in Japan is attributed mainly to the women members who, through their initiative and involvement, try to support consumer cooperatives in determining the kinds of services they are expected to provide to the members. The concept of han groups within the Japanese consumer cooperative movement is regarded to be the nerve centre for its growth. Not only these groups provide relevant business information and support to the cooperatives but they also generate a variety of better-living activities for the direct benefit of housewives and their families.

These were some of the ideas which formed the core of the national orientation seminar on member participation and housewives involvement in consumer cooperatives held by the Cooperative Movement of the Philippines with the active collaboration of the Japanese Consumer Cooperative Union and the ICA ROAP in May 1992 in the Philippines. My colleague, Mr Pradit Machima, Advisor on Consumer Cooperative Development, has been able to support this activity. The present report gives in brief the discussions held at the Seminar.

I hope that these discussions would be useful not only to the consumer cooperative sector of the Philippines but also to our member-organisations in the Region.

G. K. Sharma
ICA Regional Director

**NATIONAL ORIENTATION SEMINAR ON
MEMBER PARTICIPATION & HOUSEWIVES INVOLVEMENT IN
CONSUMERS COOPERATIVES**

REPORT

I. INTRODUCTION/BACKGROUND

Consumer cooperatives in the Philippines appear to have a majority of female representation in its membership and staff, however, female representation at the board level has yet to be strengthened. Recognizing the vital role of women in the management and policy-making of consumers cooperatives, enhancement in this particular aspect should be given proper attention in order to effectively contribute in the development of the primary consumers cooperatives.

The Japanese consumer cooperative movement is reported to have been “developed and strengthened by the real power and energy of housewives who wish earnestly for a better and healthier life by means of mutual collaboration among people in their community.” It is in this regard that this seminar was held with the end in view of Filipino women gaining greater insights from the Japanese experience which may tap their greater potential.

II. OBJECTIVES OF THE SEMINAR

As envisioned, the orientation seminar, had the following objectives:

- 1) to enable the participants to gain information on women’s participation in Japanese consumer cooperative movement;
- 2) to identify the problems of involving housewives in consumer cooperative activities;
- 3) to identify and select proper strategies from the Japanese experience in housewives involvement in consumer cooperatives;
- 4) to enable the participants to prepare an action plan for the interaction of such strategies and methods.

III. OPENING CEREMONIES

The opening ceremonies of the orientation-seminar commenced at 9:30 a.m. on May 2, 1992, with Prof. Edna E. Aberilla, Chairperson, Cooperative Development Authority and Mrs. Momoe Tatsukawa, Chairperson, Women’s Council, Japanese Consumers’ Cooperative Union as Guests of Honor. Among the distinguished guests were: Gen. Arcadio S. Lozada, Secretary General of CUP and concurrent Chairman, ICA Regional Council for Asia and the Pacific, Ms. Aida Banaira, Director, Institutional Development Department, Cooperative Development Authority, Ms. Akiko Yamauchi, Secretary, Women’s Council, Japanese Consumers’ Cooperative Union.

Mrs. Marietta M. Climaco, President, Metro Manila Federation of Consumers Cooperative, Inc., chaired the opening session.

Gen. Arcadio S. Lozada welcomed the Guests of Honor, participants and other guests for the occasion and conveyed his best wishes.

Mrs. Aida Banaira delivered the message of Prof. Edna E. Aberilla, the Guest of Honor. In citing the vital role of Japanese women in pushing their country to the economic summit through active participation in their cooperative movement, Ms. Aberilla expressed hope that the seminar workshop would be instrumental in gaining first-hand knowledge that could prove useful to Filipino women in achieving similar results. She said that "the work ethic of the Japanese women will rub on our equally industrious Filipino women to the extent that they will double their effort and their commitment to bring about improvement in the quality of life specially in the rural areas," adding that "perhaps, this introduction of time tested and proven strategies into the fabric of cooperatives in the Philippine setting will work wonders to our cooperative movement, thereby making it the third sector for the development and growth of our economy and nation."

Her speech was concluded by urging all women participants in the seminar workshop to be extra attentive and receptive with the new and valuable information on Japanese housewives involvement."

IV. PRESENT SITUATION/POSITION REGARDING MEMBERS' PARTICIPATION AND WOMEN INVOLVEMENT IN CONSUMERS COOPERATIVES

The participants from Tacloban City (Reg. 8), Bukidnon (Reg. 10), Iloilo (Reg. 6), Jolo, Sulu (Reg. 9), Naga City (Reg. 5), Southern Leyte (Reg. 8), Bacolod City (Reg. 6), Lucban, Quezon (Reg. 4) and Metro Manila (NCR Reg.) presented the background paper of their respective consumers' cooperatives. The situations as stated by them appear in Appendix 2. A total of 24 participants attended this seminar workshop.

V. WORKSHOP RESULTS AND ACTION PLANS

One of the important features of the workshop was the action commitment by the participants. The entire participants were divided into 3 groups and a smaller number of 8 groups afforded a better chance of interaction among the group members regarding the group assignments:

- Q. 1. Discuss the reasons and factors why members and Filipino women's participation in the policy making, management and operations of their cooperatives are limited.
- Q. 2. How can the consumers cooperatives secure genuine interest, involvement and support of members (women) for their activities?
- Q. 3. What are the good features of Japanese consumers cooperative movement which have contributed to its outstanding success and increasing popularity among the women?
- Q. 4. Which of these features can be adopted in your cooperative?

A facilitator was assigned to each group while the resource speakers were at hand to clarify further queries from the participants. It was interesting to note the different views which arose especially on Q. # 1 re limited participation of members and Filipino women in their cooperatives. It was expected though that after thorough interaction of the group members, proper strategies from the Japanese experience that could be adopted for the enhancement of Filipino women's participation in their own consumers' cooperatives were identified.

The groups' Chairmen and Rapporteurs presented their action plans before the entire participants in the presence of the JCCU resource speakers: Ms. Momoe Tatsukawa and Ms. Akiko Yamauchi.

The action plans appear as an annexure to the report.

VI. EVALUATION AND RECOMMENDATION

The evaluation of the Orientation Seminar was conducted whereby questionnaires were distributed to participants and observers. Eighteen accomplished questionnaires were returned. A major comment and recommendation given was about the interpreter who "must have a good knowledge in Japanese cooperatives."

On the other hand, the resource speakers were requested to give their evaluation on the activity. The comments and suggestions given by Ms. Tatsukawa are attached as a report annexure. To quote a striking comment, thus, "we are aware from the Philippine and Japanese side, of the role played by women in everyday life, so we must give due recognition to housewives. It is important to express their needs and the leaders in turn have to listen and implement necessary action based on the members' needs."

VII. CLOSING

The closing session was held at 4:00 p.m. on 3rd May 1992 which was emceed by Ms. Corazon Legaspi, Program Officer, CUP.

Mrs. Momoe Tatsukawa gave her message. She reiterated important observations and gave encouragement, hope and challenge to the Filipino women participants.

The Impression Portion which provided the seminar organizers important first hand feedback on the sentiments and views of the participants followed. Three participants were selected to represent Luzon, Visayas and Mindanao. Dr. Victoria Enojado, representing the Luzon group, focused her impression on the great concern for consumer protection in Japanese cooperative which has yet to be stressed in Philippine consumers' cooperatives. The Visayas group was represented by Dr. Sara Caballes who shared her insights and sentiments on the network and cooperative collaboration. Finally, for the Mindanao group, Ms. Marilyn Cabalan gave her impression "to observe more closely the activities of Filipino housewives."

Distribution of certificates followed. Ms. Marietta M. Climaco delivered a vote of thanks to the hosts for the financial and technical assistance and to the participants for their cooperation. In thanking the hosts, she gave special mention to the able resource speakers while likewise expressing the clamor of the participants to supplement the theoretical orientation with actual observation of Japanese women's activities in the future.

On behalf of Gen. Arcadio S. Lozada, Ms. Corazon Legaspi gave the closing remarks.

APPENDICES

SCHEDULE OF ACTIVITIES

May 2, 1992 (Saturday)

- 8:00 - 9:00 - Registration of Participants
- 9:00 - 10:00 - Opening Ceremonies 10:00 - 10:15 - Break
- 10:15 - 10:30 - Briefing/Orientation on the Seminar Proceedings, Objectives, and Methodology
- 10:30 - 12:00 - Presentation of papers by the participants on the topic: "Present Position Regarding Members' Participation and Women Involvement in their Respective Consumers Cooperatives"
- 12:00 - 1:00 - Lunch Break
- 1:00 - 1:50 - Lecture by Ms. Akiko Yamaguchi on:
Topic 1: "Background of the Japan's Cooperative Movement"
Topic 2: "Factors Contributing to the Development of Japanese Cooperative Movement"
- 1:50 - 2:15 - Video Presentation
- 2:15 - 2:30 - Open Forum
- 2:30 - 3:15 - Lecture by Mrs. Momoe Tatsukawa on:
Topic 3: "Present Situation of Japanese Housewives Involvement and Members' Participation in:
a. Consumers Cooperatives
b. Cooperative Movement"
- 3:15 - 3:30 - Open Forum
- 3:30 - 3:45 - Break
- 3:45 - 4:30 - Lecture by Mrs. Momoe Tatsukawa on:
Topic 4: Lecture on "Members' Activities to Improve the Quality of Life"
- 4:30 - 5:00 - Open Forum
- 7:00 - Fellowship/Dinner

May 3, 1992 (Sunday)

- 9:00 - 9:30 - Review
- 9:30 - 12:00 - Workshop and Preparation of Action Plans
- 12:00 - 1:00 - Lunch Break
- 1:00 - 2:00 - Reporting of Workshop Results
- 2:00 - 2:15 - Break
- 2:15 - 3:00 - Plenary Session
- 3:00 - 3:30 - Evaluation
- 3:30 - 4:00 - Closing Ceremonies
- 4:00 - Departure

DIRECTORY OF PARTICIPANTS

- 1) SARA Q. CABALLES
Chairman
St. Therese of Tacloban Consumers Cooperative
Tacloban City
Tel. No. 321-3600
- 2) JANETTE M. MORAL
Bookkeeper
Balara Consumer Cooperative, Inc.
Balara Diliman, Quezon City
- 3) MERILYN D. CABALAN
Member
Bukidnon Consumers Cooperative, Inc.
Phillips, Bukidnon
- 4) ESPERANZA P. PILOTA
Member
Negros Navigation Consumers Cooperative, Inc.
Iloilo
Tel. Nos. 77388/79695
- 5) LERMA P. BALSABAS
Acctg. Clerk
San Luis Development Cooperative, Inc.
Lucban, Quezon
Tel. Nos. 2910/2610
- 6) JOSELITO ANARETA
Stock Clerk
San Luis Development Cooperative, Inc.
Lucban, Quezon
Tel. Nos. 2910/2610
- 7) MARY AGUILAR SOLEDAD
Director
Sulu KB for Consumers, Inc.
Jolo, Sulu
- 8) LYDIA EJERCITO
Supervisor
Department of Labor Employees Consumers Co-op., Inc.
Intramuros, Manila
Tel. No. 47-12-09
- 9) VICTORIA F. ENOJADO
Secretary
Trade Consumers Co-op., Inc.
c/o Bicol College of Arts and Trades, Naga City
Tel No. 5-66-76

- 10) EMELIFLOR S. CAGUIOA
General Manager
Malacañang Employees Cooperative, Inc.
Manila
- 11) EMILIANA MAGLALANG
Accountant
UP Consumers Cooperative, Inc.
Diliman, Quezon City
Tel. No. 97-31-45
- 12) CORAZON MABAGOS
Director
PUP Consumers Cooperative
Sta. Mesa Manila
Tel. No. 62-31-63
- 13) NEIL ZUNIEGA
Chairman
TUCMC-FSI Multi-Purpose Cooperative, Inc.
Champaca St., Parang, Marikina Metro Mla.
Tel. No. 816-56-80 loc. 5516
- 14) NENITHA LARANO-JUNIO
Secretary
Far Eastern University Consumers Cooperative., Inc.
Nicanor Reyes St., Metro Manila
Tel. No. 74-13-421
- 15) EDNA CASIN
Member, Credit Committee
Bayanihan Consumers Cooperative
Caloocan City
Tel. No. 361-0440
- 16) FELIXBERTO G. REGIS
Chairman
Ministry of Agriculture Credit Cooperative., Inc.
Southern Leyte
- 17) LUCILA G. LIGAHON
Vice-Chairman
Barangay Mansilingan Consumers Cooperative
Bacolod City
- 18) JOSEPHINE D. MANALO
General Manager
Benguet Corporation Multi-Purpose Cooperative
San Juan Metro Manila
Tel. # 631-87-01
- 19) LOURDES B. TALAVERA
Chairman
Barangay Salapan Multi Purpose Cooperative
San Juan, Metro Manila
Tel. # 70-16-96

- 20) PRESCY A. ORDAS
Chairman
SRA Consumers Cooperative, Inc.
North Avenue, Diliman, Quezon City
Tel. No. 98-81-97
- 21) MARIETTA M. CLIMACO
President
MMAFECCO/Philippine Science High School Consumers Co-op.
Agham Road, Quezon City
Tel. No. 824-29-03
- 22) IRENE T. PLATERO
General Manager
Ambulong Credit & Development Cooperative
Batangas City
Tel. No.
- 23) ELIZABETH G. AQUINO
Manager
FEU Consumers Cooperative, Inc.
Tel. No. 731-14-18
- 24) SELFA T. OBEDENCIA
Treasurer
West Visayas State University MPCFI
La Paz, Iloilo City
Tel. No. 2008-70-76

DIRECTORIAL/COORDINATING STAFF/RESOURCE SPEAKERS

Chairman	Arcadio S. Lozada Secretary General, CUP Chairman, ICA ROAP
Resource Speakers	Mrs. Momoe Tatsukawa President, JCCU Women's Council Ms. Akiko Yamaguchi Secretary, JCCU Women's Council
Facilitator	Marietta M. Climaco Chairman, MMAFECCO
Coordinator	Corazon P. Legaspi Program & Operations Officer, CUP
Secretariat	Nenita Encinas Operations Manager, MMAFECCO Emily Pinauin CUP Staff Rogel Lotayo CUP Staff
Interpreter	Mrs. Tomiko Oribello

Present Position Regarding Members' Participation and Women Involvement in Consumers Cooperatives

1. "The West Visayas State University Multi-Purpose Cooperative, Inc. Experience".

A. Founding and Membership

1. 1979 - The cooperative was organized as a Laboratory Cooperative. It has a Pre-cooperative status.
2. The Board of Directors is composed of seven members.
 - As of 1991 - 1992, the Board is composed of 4 males and 3 females.
 - A female has been appointed as Secretary and internal auditor.
3. The general membership is composed of 186 with 82% females and 18% males.
4. Treasurership is usually entrusted to women.

B. Personnel

1. There are 15 personnel, 2 are males, the manager and the utility aide. The 13 females are occupying the positions of bookkeeper, loan clerk, stock clerk, canteen in-charge and canteen aides. All are paid personnel.
2. 98.66% of the personnel are members of the cooperative.

C. Women-members' Participation/Activities

1. Attend regularly annual and special assemblies and receive their dividend and patronage refund.
2. Attend scheduled cooperative education and training programs.
3. Strengthening and improving the operation of the consumers cooperative by identifying the needs of the members and buying goods directly from the manufacturers.
4. Concern on the status of the financial condition of the cooperative, financial analysis and planning.
5. Serving in the various committees, example: Education, Audit and Inventory, Credit, and Election Committees.
 - Education Committee - 5 members, 2 are males, 3 are females.
 - Credit Committee - 3 members, all women
 - Audit and Inventory - 3 members, 1 male and 2 females
 - Election Committee - 3 members, 2 males, and 1 female
6. Attending continuing cooperative education program.
7. Planning continuing staff development program.
8. Serve as trainers/resource persons in various cooperative training, organization and Values Orientation in Improving Cooperative Efficiency.

2. The Salapan Multi-Purpose Cooperative

Our Salapan Multi-Purpose Cooperative was organized 6 years ago, thru the BEC Prayer Group and then the CWL which is composed of women. So with the cooperation of the two organizations the Salapan Cooperative was formed.

We started our cooperative with 25 members and with a very small capital of P/5,000.00 for a Sari-Sari Store. The place where our store was housed was free and our set of officers were all rendering free services for 2 years. At present our members have grown up to 200 plus and majority are women or housewives. Our cooperative is serving the community of Barangay Salapan, not only the members of our cooperative. We have also send a student to college from our poor members who could not afford to send their children to college.

After our 4th year of operation we expanded into credit operations. Now we are giving loans to members who need capital or additional capital for their business or for tuition fees of their children. Our credit is growing faster than the consumers as shown by the trend of loan we are extending. Every year we give Dividends and patronage refunds to our members.

Among the 15 officers and members of the board, 13 are women. The consensus of the group in organizing the Salapan Multi-Purpose Cooperative is to give services to the members and to the community by means of lower prices of commodities they needed from day to day. Our cooperative is the only community cooperative member of the MMAFECCO.

Our cooperative is a member of the MMAFECCO and we are registered with the BCOD. The credit cooperative of the Salapan, was put-up by means of fund raising. Because of the clamor of the members to give them loan or credits to them, we have organized a Bingo Social to raise the money as capital for putting-up the credit. So this is how we raised and expanded our operations.

Now we have a very fruitful credit cooperative that gives assistance to our needy members.

3. University of the Philippines (U.P.) Consumers' Cooperative

In 1946 an enterprising and enthusiastic group of professors, and employees headed by UP President, Dr. Vidal Tan, got together and drew the articles of incorporation. By January 10, 1947, the UP Consumers' Cooperative was duly registered with the Securities and Exchange Commission.

Its original membership numbered to 131, with only 10% students. Capital stock was set at P30,000.00 divided into 3000 shares with par value of P/10.00. Starting capital was around P5,000.00.

At that time operation consist mainly in the distribution of Philippine Relief and Trade Rehabilitation Administration goods, thereby to combat the existence of blackmarketeers who were then prevalent.

In 1946 when the University was transfered to Diliman, Quezon City the Cooperative was also move to Diliman and was given a chance to expand its merchandising operations and by the end of 1956, the cooperative had two grocery stores and other kiosk branch.

The Cooperative was progressing remarkably until at around 2:00 a.m. of January 5, 1967, a fire of unknown origin gutted the main store, office and bodega at Laurel Avenue.

Through the proceeds of insurance and advance rental of the Republic Bank and some savings the cooperative was able to rehabilitate to a bigger grocery store. At present we only have 2 grocery stores and 1 small branch at Arts and Science pabillion servicing mainly school supplies, laboratory supplies and some snacks

The UP Consumers' Cooperative, Inc. was re-registered on June 15, 1975 with the DLGCD Reg. IV. under Certificate of Registration No. FP-001-RR.

As of October 31, 1991 the Cooperative has a total asset of P6,038,869.00, liabilities of P/3,785,167.94 with a networth of P2,253,701.06.

The Cooperative has 45 regular employees, a Board of Directors composed of 9 members, three (3) of whom are women and an Audit & Inventory Committee of 3 members.

4. Benguet Corporation Multi-Purpose Cooperative, Inc.

BOARD OF DIRECTOR	AIC	ELECOM	CREDIT COMMITTEE
Female - 6	Female - 3	Female - 2	Female - 2
Male - 3	Male - 0	Male - 1	Male - 1

9

Membership - 600 members

Female - 20%

Male - 80% due to the nature of the business of Benguet Corporation which is a mining firm.

Management Staff

Female - 5

Male - 4

9

Cooperative Federation of Benguet Corporation Inc.

Josephine D. Manalo - Secretary General

Membership

Total number of primary cooperatives - 17

Active members - 14

General Managers of the Cooperative - Female - 3

Male - 14

5. PUP Consumers Cooperative

The PUP Consumers Cooperative was organized on April 21, 1986. The membership is composed of faculty members, employees and students. Basically, the members, committee members, officers and board of directors are dominated by women. The main objective of the cooperative is to serve the immediate needs of the PUP community like, school supplies, appliances, groceries books, uniforms, canteen services and others.

At PUP we have 3 types of cooperatives, the Student Laboratory Credit Cooperative under the guardianship of the Credit Cooperative and the consumers cooperative. These cooperatives served as the springboard in the establishment of the first Institute of Cooperatives in the Philippines in March 1989. The Institute offers 4 year course in cooperatives (Bachelor in Cooperative) and certificate programs/courses. To enhance the knowledge of students in the operation and management of cooperative organization, the University President designated these cooperatives as the training center for students taking cooperatives, Marketing Management and Accounting.

I believe with our University's support the cooperative will help us revolutionize the movement for a better tomorrow.

6. Negros Navigation Employees Consumers Cooperative, Inc. (NNECCI - Iloilo Branch)

The NNECCI was organized in the early 70's. Each member who joined this cooperative has a minimum of 10 shares in participation. Each share is worth P/20.00 and in salary deduction. Members also enjoy the dividends from the profit and could be received every December each year.

Only regular employees of the company can join in the cooperative. The governing body of the cooperative is selected from the members thru election every year.

The cooperative's officers is composed of 4 Chairmen, 4 Managers, an Assistant Manager, seven Directors, three Audit and Inventory Committee Personnel.

The Personnel manning the cooperative were being hired and were not regular member employees. Their salary is being paid by the cooperative in a minimum salary wage scheme.

The primary objective of the NNECCI - Iloilo Branch is to help all Negros Navigation Company Employees enjoy the low cost of consumers products and the benefit of the credit system of purchase. The NNECC - Iloilo Branch, as of now, has Four Hundred members which comprises the bulk from the vessel personnel and from the office. The cooperative will not only benefit the members but their family as well; especially the wives of the vessel personnel. The cooperative offers them the accessibility and comfort for the housewives thus avoiding the crowded supermarkets and the higher cost of products, likewise the credit cards that they offer. For the wives of vessel personnel, it is but natural that their husbands had to be always away on board the vessel and need not depend on their husband's money for their every day needs.

Consumers products come handy to the housewives thru the credit scheme. This is paid thru salary deduction every payday. The cooperative limits the credit line to P/1,000.00. For over 20 years now the cooperative continuous to serve the members and non-members. The cooperative store is located at the vicinity of the Negros Navigation Company in Muelle Loney, Iloilo City.

7. San Luis Development Cooperative, Inc.

The San Luis Development Cooperative, Inc. is located at the foot of Mt. Banahaw in Lucban, Quezon Region IV. Our cooperative is a Multi-Purpose Cooperative (a community cooperative) founded in 1967 with a beginning capital of more or less P/380 and consist of at least 40 incorporators. At present our cooperative have a total network of 17 million and a paid-up capital of 800,000 and at present, we have a member of more than 2,300 persons.

The cooperative services offered are: loan and savings, consumer store, appliance and motor financing, hardware, agricultural supply, palay buying and rice milling. When it comes to the participation of women, majority of our cooperative members are women because their husbands are busy in their respective work or jobs so that the women are the ones who can undergo the pre-membership seminar (PMS). The board members are seven and only one is female but, every committee has one (1) woman member. On the other hand 60% of our personnel are women and 40% are men. Majority of men are workers in the rice mill. One of the primary purpose why we were sent here is to meet cooperators to whom we can possibly market of our rice produce and possible contact for low-cost consumer goods.

8. Department of Labor and Employment (DOLE) Employees Cooperative, Inc.

The DOLE Employees Cooperative, Inc. was organized on December 8, 1970 duly registered with the Bureau of Cooperatives, now the Cooperative Development Authority. It was formed by DOLE employees inspired by the cooperative spirit of binding together to own, control and patronize a business, principally canteen services which they themselves are primary beneficiaries.

From a sheer 98 member in the 70's, DOLEC now has a strong membership of over 900 DOLE officials and employees. Its growth came hand in hand with the DOLE's organizational expansion. As the number of employees grew, business opportunities widened for further growth.

As to women participation, all official of the Board of Directors are female as of January 1992 election.

The services rendered to members are as follows:

- Meals such as breakfast lunch and early dinner.
- Snacks in the morning and in the afternoon.
- Catering services for conferences, meetings and special gatherings.
- Xerox service.
- Grocery and gift shop.
- Financing of appliances on a limited scale (subject to availability of funds).
- Checks exchange for cash service (subject to availability of funds to meet emergencies).

9. Sulu Kilusang Bayan For Consumers, Inc. was organized in 1965.

Within five years from its organization, there was a great turnover of Managers. In 1970, I was the 4th Manager and since then there has been no change until I resigned in April of 1990. Sometime in 1989, I was introducing to the Board the idea of organizing a women's group especially among purely "housewives" members, with the idea of training them with some skills on food preservation, serving or other income producing project which can help augment the income of housewives by marketing whatever their produce to the consumers' cooperative. The idea, however, was not sold well to the other Board Members and therefore was not given importance, thus was forgotten up to now. When I resigned from Management however, I run as Director and won. This year is my second year in the Board. When I was invited to this seminar, my idea was revived and my interest prompted me to be here to know more about women's involvement in the cooperative as I wanted to push through with my idea. I hope we could get more insights from the Japanese cooperators in terms of ideas in getting the housewives very much involved in the cooperative and from the hope also that we can visit someday their cooperatives in Japan.

Late last year also, I organized a group of "AVON" Franchise Dealers and "Certified Beauty Councilors" into a cooperative, they call; GROW, INC. (A women's Multi-Purpose Cooperative) otherwise known as "Growing Resourcefulness of Women, Inc." These women are doing door to door selling of Avon cosmetics products with commission. This cooperative, however, has not yet been registered. Mechanism of this cooperative is yet to be discussed among the members because presently it operates as a credit union only. Hoping later on it can operate as a multi-purpose cooperative.

10. TUCMC - FSI Multi-Purpose Cooperative, Incorporated

- Organized on June 1, 1988
- 5 out of 15 incorporators are female
- 2 out of 9 members of the Board are female
- Ever since, the AIC members are all women
- More than 500 of the total 900 members, are female
- In terms of patronage, women are more active in patronizing the business of the Cooperative
- 5 out of 7 Cooperative personnel are female
- The items sold at the Cooperative are mostly suggested by the female group.

11. ST. THERESE OF TACLOBAN CONSUMERS COOPERATIVE Divine Word University Canteen, Tacloban City

The St. Therese of Tacloban Consumers Cooperative was organized in October 1984 and registered with the Bureau of Cooperative Development, Ministry of Agriculture, on February 27, 1985. This registration was confirmed by the Cooperative Development Authority on January 14, 1991, under Confirmation Certificate No. 133.

STTCC is an institutional university-based cooperative. As such, at seven years old, it remains small. At present it has 183 members, and its assets total around P/1.214 million, of which members' paid-up capital makes up some P457,000. The average return on capital has been about 33% for the last six years, making this cooperative a worthwhile repository for members' savings, especially when one considers the economic slump that has been dogging the Philippines during these years.

The main business of this cooperative consists of school canteen service to the university population of around 9-10,000 students and over 500 faculty and employees, and retail sales of basic personal and household needs including food and foodstuff, toiletries, clothing and accessories, school supplies, and other items.

The participation of women in this cooperative has been very marked. Membership in the cooperative is more than 81% female. Ever since its founding, its chairperson and other major officers have always been women. There were never more than two men at any time in the Board of Directors. For the current year, in fact, all the nine members of the Board are women. Also, all standing committees are composed purely of women. The store staff, for the past year composed of seven full-timers and ten part-timers, are more than 75% women.

The predominance of women in this consumers cooperative has come about without deliberate intent. It has just turned out that the women here, as compared with men, are more likely to be nominated by their peers in the university, more open to accept responsibility voluntarily, and better disposed to carry out their assignments so well that they get re-elected again and again. They are indeed the backbone of this cooperative.

12. MALACANANG EMPLOYEES COOPERATIVE, INC. (MECOOP)

SALIENT DATA

Name : Macanang Employees Cooperative, Inc.
(MECOOP)
Address : Malacanang Compound, Manila
Date of Incorporation : 1977

WOMEN'S INVOLVEMENT IN THE MECOOP:

1. Of the 140 original members/incorporators, 81 are women.
2. There are 407 women-members out of the present membership of 793, or approximately, 51% are women.
3. In the present composition of the Board of Directors there are 3 women-members of the 7 member board.
4. The Credit Committee consists of 2 ladies and one man, the man being the Head.
5. The Audit Committee members are all women (3).
6. The present General Manager, Director Emeliflor S. Caguioa, is the first woman general manager of the MECOOP.
7. The MECOOP is a multi-purpose cooperative engaged in credit and loan activities, the operation of a canteen and a grocery (consumers).
8. Of the 10 employees and staff of the MECOOP, five are women and five are men.

IMPORTANT ACCOMPLISHMENT OF THE LADY GENERAL MANAGER

Four (4) months after assuming the position of general manager, Director Caguioa doubled the net savings of the previous years operations as a result of which dividends/patronage refunds were given for the first time after the 1986 revolution. (Mrs. Caguioa assumed her post in May 1990).

13. BUKIDNON PLANTATION CONSUMERS COOPERATIVE, INC. (PCCI)

The PCCI began its full operation in 1971 and adopted the concept of a chain of stores structure making the whole pineapple plantation as its primary area of operation. The first store to operate was in Camp 9, then few months after, being followed in Camp 14, Camp JMC, Camp Fabia and so on.

At present, PCCI has eight (8) store outlets in various plantation camps covering the municipalities of Libona, Manolo Fortich and Sumilao, province of Bukidnon with a sales of P/4.5 million every month.

HISTORICAL GROWTH

Year	No. of Members	Total Sales	Total Assets	Net Savings
1972	634	1,390,847	334,059	44,993
1973	809	2,394,880	1,436,520	72,708
1974	1,430	2,894,481	1,784,488	86,182
1975	1,276	2,916,284	869,954	(71,762)
1976	1,507	3,393,216	1,202,066	(55,141)
1977	1,506	2,728,246	922,713	63,197
1978	1,514	4,146,992	1,143,707	353,624
1979	1,615	5,801,946	1,787,834	440,601
1980	1,995	9,595,485	2,292,814	528,338
1981	2,905	12,958,828	2,980,427	464,668
1982	3,475	12,849,136	3,569,977	190,785
1983	3,431	14,907,091	4,790,153	639,780
1984	4,433	25,148,295	6,454,263	1,468,762
1985	4,302	36,613,296	8,992,312	3,032,003
1986	4,704	35,233,992	12,651,671	1,503,444
1987	5,115	33,359,118	11,646,248	1,353,272
1988	5,056	34,852,901	13,051,255	749,762
1989	4,924	44,352,836	15,342,294	1,718,345
1990	4,713	51,235,352	15,724,911	1,862,797

SERVICES:

- Credit lines for basic items
- Tie-up on dry goods/housing materials

BENEFITS:

- Mortuary aid of P5,000 per member or spouse

PERSONNEL

- Fifty (50)

Women Involvement/Activities:

- Cut Flower
 - Budding
 - Sewing
 - Handicraft
- Product to be sold in store outlets.

GROUP REPORTS

The participants were divided into the following three (3) groups:

GROUP I

1. Sara Caballes
2. Esperanza Pilota
3. Lerma Balsabas
4. Joselito Anareta
5. Elizabeth Aquino
6. Nenita Laran-o
7. Emeliflor Caguioa
8. Lydia Ejercito

GROUP II

1. Selfa Obedencia
2. Merylyn Cabalan
3. Irene Platero
4. Josephine Manalo
5. Janette Moral
6. Neil Zun-iga
7. Edna Casim
8. Pat Donado

GROUP III

1. Lucila Ligahon
2. Mary Aguilar Soledad
3. Victoria Enojado
4. Lourdes Talavera
5. Felixberto Regis
6. Prescy Ordas
7. Emiliana Maglalang
8. Corazon Mabagos

GROUP I

ACTION PLAN

ACTIVITIES	STRATEGIES	TIME FRAME	PERSONS RESPONSIBLE
1) Continuing Cooperative Education	a) Production and Dissemination of education and information material - e.g., primaries, news letters and other materials. b) Constant dialogue thru an adapted version of the HAN. c) Updated bulletin board displays. d) Suggestion boxes. e) Special trainings for members and staff. f) Enrollment in distance education courses.	May 16, 1992 ONWARDS	Education Committee c/o Chairperson
2) Recruitment of Members	a) Credit non-members with the patronage refund on their purchases as their initial capital. b) Institute incentives for non-members such as special services and privileges accorded to members. c) For school co-ops. draw-in student members thru special services and privileges for members only e.g. the "BIG BROTHER" idea.	Initial phase from the present up to December 31, 1992	Board of Directors c/o Chairperson
3) CAPITAL BUILD-UP	a) Compulsory flowback of certain amount or percentage of savings. b) Periodic contribution to capital by members e.g. P10,000 weekly. c) Allocation of an agreed percentage from common savings. d) Fund-raising drives for capital build-up.	July 1992 Onwards	Board of Director c/o Chairperson
4) Activity: Strategies:	Intensification of members interest and involvement in cooperatives. a) Study members interests & needs. b) Gear co-op activities and services to these interest & needs.	May 16, 1992 Onwards	Board of Directors c/o Chairperson

ACTIVITIES	STRATEGIES	TIME FRAME	PERSONS RESPONSIBLE
	c) Involve more members in the day-to-day concerns of the co-op like monitoring quality and prices compiling suggestions and demands etc.		

GROUP II

ACTIVITIES	STRATEGIES	TIME FRAME	PERSONS RESPONSIBLE
1) Members's Share in investment	Device Capital build-up Scheme - Retention of Patronage Refund - Increase capital ownership by subscribing capital stocks	June 1992-93	Management Staff
2) Service Utilization	- Invite women during freetimes discuss "HAN" w/ incentives - Adopt "HAN" system study tour and observation to Japan	June 1992-93 Jan. 1993 April or May '93	Representatives who attended this seminar JCCU/CUP
3) Members' participation in business operation activities by themselves	- Introduce the joint buying system by getting the orders desired by the members.	Aug. 1992 (continuing)	Officers, staff and members
4) Efficient & Well trained co-op. staff & employees	- Continuous training and Development program for the staff.	December 1992	Management and Education Committee
5) Activities regarding housewives needs and wishes	- Training on household economy and dietary life.	October 1993	Management & Education Committee
6) Strong characters traits such as discipline, honesty & hardworking	- Nurturing of children on good character traits.		Education Committee, Directors and Members
WORKSHOP OUTPUT			

1. Regular employment of women.
2. Lack of information on Cooperative concept; Importance of women in the Cooperative Movement.
 - 2.1 information campaign
 - a. conduct a seminar on co-op (open forum included)
 - b. newsletter
 - c. home visit
 - d. provide incentives to attend Co-op. Seminar (free merienda)
 - 2.2 provide incentives for volunteers (allowance)
3. The idea of superiority of men over women.
 - 3.1 members share in investment
 - 3.2 service utilization
 - 3.3 efficient well trained co-op staff
 - 3.4 activities regarding housewives needs or wishes
 - 3.5 strong character traits, disciplined, honest and hardworker
4. Lack of commitment to serve the cooperative without compensation.
5. The role of women in the family.

GROUP III

ACTION PLAN

ACTIVITIES	STRATEGIES	TIME FRAME	PERSONS RESPONSIBLE
I a) Value Formation	- Continuous Education thru: training and seminars	Monthly	Education Committee
b) Group formation	- By area/by interest, cultural activities	Monthly	Prospective leaders elected
II a) Leadership training	- Seminar/workshop	3 x/ year	Education Committee
b) Cooperative Month Celebration	- Members recognition program awards, incentives, culture and sports.	Yearly	Board of Directors
III Exposure	- Request follow-up training in Japan Cooperative movement	Yearly	ICA/JCCU

OPENING ADDRESSES

MESSAGE

by:

Prof. EDNA E. ABERILLA
Chairperson
Cooperative Development Authority

Our Distinguished Guests, Fellow Cooperators, Ladies and Gentlemen:

First, allow me to greet you a pleasant Good Morning.

Second, I would like to congratulate the Cooperative Union of the Philippines, the Metro Manila Federation of Consumers Cooperatives, the International Cooperative Alliance Regional Office for Asia and the Pacific and the Japanese Consumer Cooperative Union for sponsoring this "National Orientation Seminar on Member Participation and Japanese Housewives Involvement in Consumers Cooperatives." This is one activity which we all welcome and appreciate because of the wide ranging benefits it can bring to our women in cooperatives as well as to our cooperative movement.

We are all aware of the great strides the cooperative movement in Japan has made as well as its contributions towards making Japan the number one economic power of the world today. In its relentless march towards becoming a world economic power, the women of Japan played a vital and active role, and one of the vehicles by means of which they contributed their efforts is thru cooperatives.

The women of Japan had contributed much toward pushing their country to the economic summit. In like manner, our Filipino women who are equally gifted with the capacity for hard work, natural talents and innovative spirit can likewise contribute their share in bringing our country to the take-off stage.

We have been aiming for a long, long time now for that economic take-off. It is sad to say however, that our efforts and determination have always fell short of our targets. Unlike Japan, which was more devastated during World War II than our country, the Philippines had all the chances to take the lead in the race for economic development and progress among the nations in Asia. But hard as we all worked, we are left lagging far behind our Asian neighbors.

Perhaps, there are ingredients in the cooperative system in Japan which make it a potent force for social and economic growth. Equally revealing is the great leap the women of Japan have made in spite of their having been relegated to the background to assume passive roles, both in family, public as well as business life. Just recently emerging from this passive role, they have made concrete and lasting contributions which have helped Japan become the dominant power not only in finance and industry, but in education and scientific advancement, as well.

This Seminar Workshop is the venue where we will gain first hand information on the women's participation in the Japanese Consumer Cooperative Movement. The knowledge that we will gain here may prove useful to our Filipino women who are likewise firm believers in the cooperative way of doing things. Perhaps, the work ethic of the Japanese women will rub on our equally industrious Filipino women to the extent that they will double their efforts and their commitment to bring about improvement in the quality of life specially in the rural areas.

It is also relevant that we can identify the problems facing housewives in consumers cooperative activities. Working in isolation is not conducive to meaningful development. Rather, working in concert with other women, who are likewise believers in the consumers cooperative movement will do a lot more good.

Inspirational Talk

by:

Mrs. MOMOE TATSUKAWA
President
JCCU Women's Council

I whole heartedly appreciate the Philippine Consumers Cooperative Movement for conducting this National Orientation Seminar. I hope you have gained useful, applicable and valuable information from my lecture yesterday. Before coming here, we participated in a Seminar on Gender Integration and Women Participation in Cooperatives at Sri Lanka.

In everyday life, the housewife shoulders the biggest responsibility in everyday life.

I think, the Philippine and Japan have to help each other for the gradual development of our cooperatives.

We hope from now, that the Philippine Consumer Cooperative Movement will continuously grow and become successful.

Thank you.

Lastly, we envision to learn in this seminar the proper strategies from the Japanese experience in housewives' involvement in consumers cooperatives and interface these with Filipino experience. Perhaps, this introduction of time tested and proven strategies into the fabric of cooperatives in the Philippine setting will work wonders to our cooperative movement, thereby making it the third sector for the development and growth of our economy and our nation.

As of October 1990, there are 8,185,000 women who are gainfully employed against 14,347,000 men. From these statistics we find the tremendous contributions of the fairer sex to our economy. Add these to those who are self-employed and we find that our Pilipinas are contributing enormously to our Gross National Product. Translated to percentage, our employed women constitute roughly 40% of our labor force. For every 10 people employed, 4 are women.

If a greater part of the 8,185,000 women would be involved in consumers cooperatives, you can just imagine the volume of business generated, the savings in terms of better prices and better quality of goods, the investment in goods and services and the employment opportunities generated.

These are the potentials for growth and development that are open to our gainfully employed Pilipinas. If we add those who are self-employed or under-employed, then we can multiply the benefits many times over. There is the possibility that we can catch up with our developing Asian neighbors and in a few years we can outpace many of them.

The potentials for growth and development in our country are there. The rich natural resources which our country is blessed with, the high literacy rate of our people, the receptivity to adopt technical innovations, the industry and preserving attitude of our people and the innate bayanihan spirit that pervades in all localities, all these can guarantee not only sustained growth and development, but also progress and stability for our country.

I exhort all women participants in this seminar workshop to be extra attentive and receptive to the new ideas and strategies that will evolve from the discussions. We can learn a lot from our neighbors. They have been there and they have found consumers cooperatives to be both relevant and meaningful to their developmental thrusts and directions. Isn't it time that we learn from their experience? Isn't it time that we strengthen our cooperative movement with new approaches and strategies which have helped our neighbors, like Japan attain pre-eminence in nearly all fields of human endeavor?

Ladies and Gentlemen, may I close this short message with an expression of hope that this activity will not only attain its objectives but it will also forge a closer working relationship not only among cooperatives in our country, but with our neighboring countries in Asia, as well.

Thank you and I hope this seminar-workshop will be a welcome and fruitful experience.

CLOSING ADDRESSES

Closing Message

by:
Mrs. MOMOE TATSUKAWA
President
JCCU Women's Council

This is my first time to attend a National Seminar in the Philippines. I have gained valuable insights from this activity. Also, I think you have learned some useful information from the Japanese Cooperative Movement. I know that the Philippines and the Japan are two different countries, but both our people believe that we have to unite and collaborate with each other. We know that we can attain so much and carry on major projects if people are united and they cooperate with each other, rather than handling difficult projects or jobs on our own. This year, an ICA Congress will be held in Tokyo in October, the issue on women's participation will be taken up.

Finally I hope that we will do our utmost best to help improve our respective cooperatives.

Thank you.

Closing Remarks

by:
Gen. ARCADIO S. LOZADA (Ret.)
Secretary General
Cooperative Union of the Philippines
Chairman
ICA Regional Council for Asia & the Pacific

On behalf of the Cooperative Union of the Philippines, I wish to thank you all for taking the time from your busy schedules to attend this Orientation Seminar.

We know that majority of Filipinos are women, not only in consumers cooperatives. From the lectures we had yesterday about the vital role played by women in the policy making and management of consumers cooperatives. I hope the enhancement of women's involvement in this aspect should be given proper attention in order to contribute to the development of the consumers cooperative movement. Likewise, I think our Japanese visitors have now seen and are now aware of the situation on women involvement in the Philippine cooperative movement.

Finally, I hope that the action plans you made today will be implemented in your respective cooperatives. On the CUP's side, we will do our tasks of periodically monitoring the implementation of the action plans you have formulated.

So, I will not belabor you with a long speech because I know you all want to go home.

I wish to express our sincerest thanks to our co-sponsors the ICA ROAP JCCU and the MMAFECCO to our Japanese visitors, Mrs. Momoe Tatsukawa and Akiko Yamauchi for gracing this activity.

For the MMAFECCO thru its active and able chairperson CUP wishes to thank you for the wonderful job you have done.

Of course for the Philippine Science High School and its responsible staff: Betty, Hector and the others, thank you and congratulations for an effective job well done.

Thank you and more power to you all!